



Senior Markets Bulletin

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Highmark Senior Markets Producer Commission Guidelines

Highmark Senior Markets will pay producers “full” first year commission on Medicare Advantage enrollments that are new to Highmark and confirmed by the CMS report. An enrollment is deemed “new to Highmark” if the individual’s prior coverage with Highmark has lapsed for 180 or more days. The following scenarios are considered new to Highmark:

- Individual is moving from a Highmark (or competitor) under 65 individual or group plan to a Highmark Medicare Advantage product.
- Individual is moving from a Highmark (or competitor) group Medicare Supplement/Complement product to a Highmark individual (direct pay) Medicare Advantage product.
- Individual is moving from a Highmark individual Medigap product (non-commissionable product) to a Highmark Medicare Advantage product.
- Individual is moving from a Highmark (or competitor) Medicare prescription drug plan (PDP) to a Highmark Medicare Advantage product.

Highmark Senior Markets will pay producers “partial” commissions (50% of “full” first year commission) according to CMS guidelines and as confirmed by the CMS report. The following scenarios will be paid the partial commission:

- Individual is moving from a Highmark (or competitor) individual or group Medicare Advantage product to a Highmark Medicare Advantage product.
- If a current Highmark Medicare Advantage member was enrolled previously through a producer and a producer submits a plan change, partial commissions will be paid.
- If a current Highmark Medicare Advantage member was enrolled directly (without a producer) and a producer submits a plan change, commissions will not be paid. (This is consistent with our policy to only pay commissions on Medicare Advantage business that is new to Highmark.)