# Commission Guide for Agents & Brokers

## Contents



BK-CommissionGuide-0424-SE

## Eligibility Requirements

To receive commissions on new sales and/or renewal commissions on existing policies, an agent must be:

- ✓ Appointed with the Texas Dept. of Insurance (TDI) by the BSWHP Agent Support Licensing Team,
- ✓ Contracted with BSWHP and its subsidiaries, and
- ✓ Certified as Ready-to-Sell (RTS) – certifications vary by product

## Payment Schedule

**Medicare**

Commissions are paid the month the policy becomes effective.

**Commercial Group/ACA/Marketplace/On- and Off-Exchange**

Commissions are paid the month after premiums are received.

Commissions based on premiums received in December are paid in January; commissions for premiums received in January are paid in February, and so on. If a policy is paid in advance for a full year, the commission on the entire amount will be paid the month after that payment is received, unless the agent's RTS status is in question, inactive or expired.

## Agent Support

Agent Support personnel may have discussions . . .

| WITH | ABOUT |
|---|---|
| A contracted/appointed agent | That agent's commissions |
| Authorized personnel | The commissions of an agent who has provided specific authorization as to what may be discussed with the authorized person |
| An FMO's Principal Agent (PA) | Their FMO's commissions |
| Authorized FMO personnel | Their FMO's commissions, when the FMO's PA has provided specific authorization as to what may be discussed |
| An Agency's PA | Their company's commissions |
| Authorized Agency personnel | Their company's commissions, when the Agency's PA has provided specific authorization as to what may be discussed |

## 1099 Tax Forms

Call 214.820.2322 for all 1099 inquires. We do not respond to emails about 1099 questions.

## New Member Orientation (NMO) Bonus

Customer Engagement provides a New Member Orientation to new Medicare members. Agents will receive an additional fee when their members attend orientation. Additional information about this program and how to receive credit is found in Baylor Scott & White Health Plan's Agent/Broker Guide.

## Change Requests

### Agent of Record (AOR) Change Requests*

- **Marketplace** AOR changes or corrections are done by the agent through Marketplace.
- **Medicare** AOR changes require a completed BSWHP form* signed by the member.
- **Group** AOR changes require a completed BSWHP form* or a notice on the group's letterhead signed by the group.

*BSWHP forms are provided by the Agent Support Team upon request. They are submitted to HPBrokerCommission@BSWHealth.org

### Book of Business (BOB) Change Requests*

- Marketplace BOB change requests are done by the agent through Marketplace.
- Medicare and Group BOB changes require a completed BSWHP form signed by both parties.
  - If the 'Buying' agent is not appointed with TDI by the BSW Agent Support Licensing team, they will need to be appointed before the request can be processed.
  - The 'Buying' agent assumes any negative balances from the previous agent's account. These balances will transfer to the new agent, who will be responsible for these balances.

*All AOR and BOB changes are subject to approval.

## Using the Commission Portal

### Logging In

Agents log in to the Commission Portal via ICM with their User ID and password.

### Resources

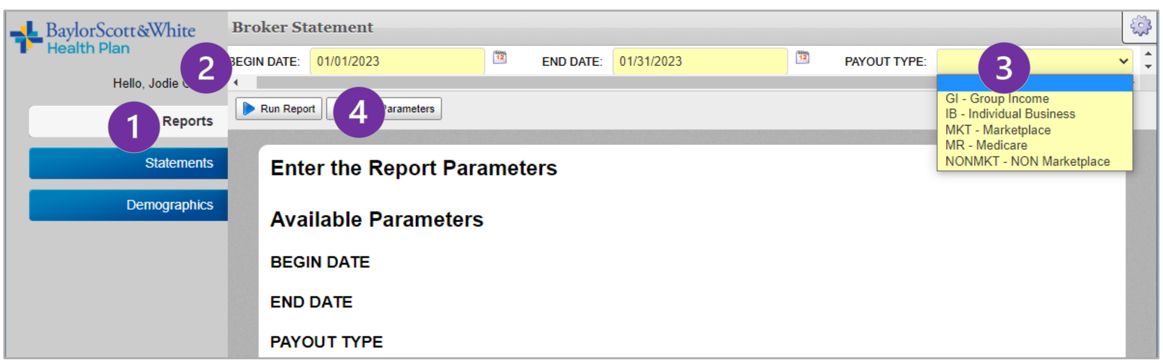
In the portal, agents are able to access:

- Reports
- Statements (see 'Access to Statements' section for additional information)
- Demographics
    - View Agent Support letter history (Non-Marketing Communications), Demographics and Medicare/ACA certifications

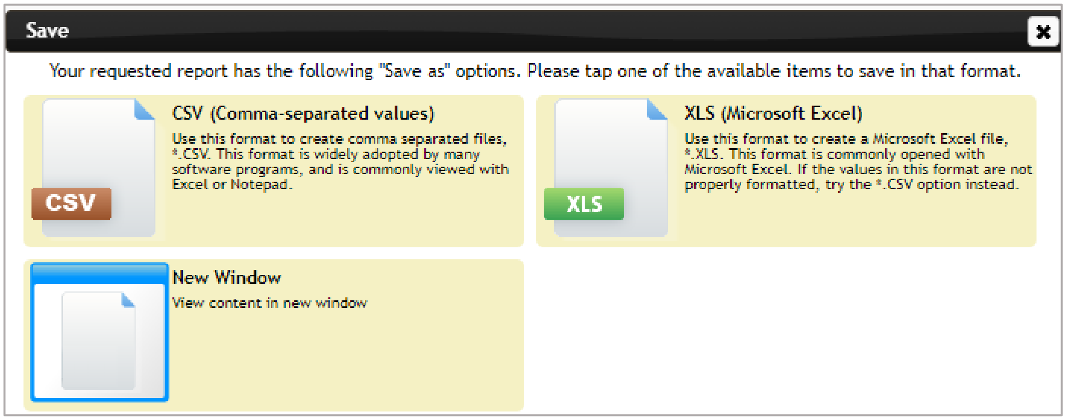
## Reports

Reports are created for a specific product and date span. To pull a report:

1. Select 'Reports' on the left menu.
2. Enter the 'Begin' and 'End date' range.
3. Choose the product type under the 'Payout Type.'
4. Select 'Run Report.'



To download or print the report, select 'Save' in the upper right corner. There are several format options to choose from.




## Statements

### Access to Statements

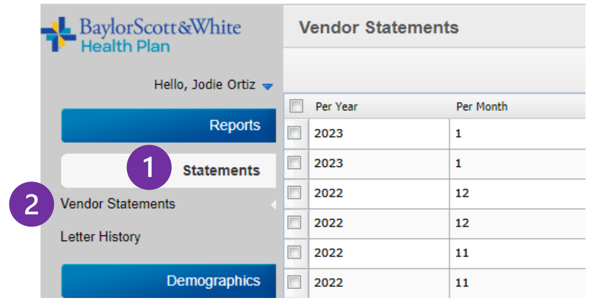
- **Agent Direct** – Agents who elect to have commissions paid to themselves under their Social Security Number (SSN) will have access to statements.
- **Agent Paying Another Agent - Assignment of Commission (AOC) setup** – Agents who elect to have commissions paid to another agent's bank account will not have access to statements. They will need to contact the agent to whom the commissions are paid for statements.
- **Agency Principal Agent (PA)** – Agents who elect to have commissions paid to their agency, where they are acknowledged as the Principal Agent for the company, under the company's FEIN, will have access to statements.
- **Agents paying an Agency or FMO; Assignment of Commission (AOC) setup** – Agents who elect to have their commissions paid to their agency under the company's FEIN will not have access to statements. They will need to contact the agency for statements.
- **BSW FMO LOA Agents** – FMOs that have been approved by BSW to have an LOA-only contract. Policies written by agents who elect to have all commissions paid to the FMO belong to the FMO. The agent will not have access to statements; they will need to contact the FMO for statements.

## Viewing Statements

1. Select 'Statements' from the left menu

2. Choose 'Vendor Statements'

Statements are shown ascending by year and month.




Member names are listed alphabetically by first name. You can scroll and search or hold the 'Ctrl F' keys to open the Find/Search function and type in the name.

**Statement Headers** (column descriptions below)

| Commission Payments | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Member | | Original | | | | | | Medicare | |
| ID | Name | Effective Date | Coverage Period | LOB | Plan / Adjustment Description | Fst / Ren | Year | New / Ren | Commission Due |

- **ID** – Policy number
- **Name** – Member's name
- **Original Effective Date** – The date the policy started
- **Coverage Period** – Coverage spans applicable to the statement cover a single month from beginning to the end. We do not cover partial months.
- **LOB** – Line of business (HMO, PPO etc.)
- **Plan / Adjustment Description** – The type of plan.
- **Fst / Ren** – Identifies the kind of commission being paid; first year (Fst) or renewal (Ren)
- **Month** – The month for which commissions are being paid in the statement shown
- **Rate** – The flat dollar amount rate or percentage being paid
- **Commission Due** – The amount due to the agent as payment

**Red Negative Amounts** – These are called chargebacks. Contact HPBrokerCommission@BSWHealth.org with any questions about chargebacks.

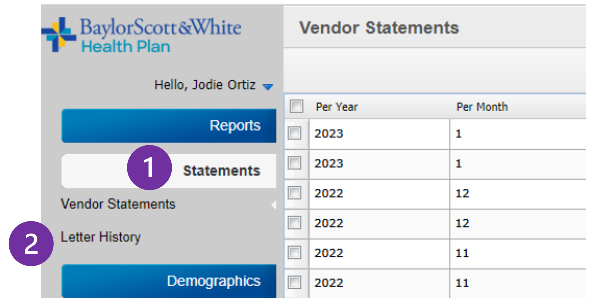
| | | | | | |
|---|---|---|---|---|---|
| MED - SWHP Marketplace | First Year | $ 961.60 | 10 | 5.00% | $ 48.08 |
| MED - SWHP Marketplace | First Year | $ 377.71 | 10 | 5.00% | $ 18.89 |
| MED - SWHP Marketplace | First Year | -$ 377.71 | 12 | 5.00% | -$ 18.89 |
| MED - SWHP Marketplace | First Year | $ 399.99 | 9 | 5.00% | $ 20.00 |
| MED - SWHP Marketplace | First Year | $ 2,022.06 | 10 | 5.00% | $ 101.10 |

## Letter History

1. Select 'Statements' from the left menu

2. Choose 'Vendor Statements'

Choose this option to see reminders emailed from Agent Support pertaining to expired or soon-to-expire (within 45 or 15 days) licenses, E&O's, missing annual AHIP or Medicare Product Training.




## Demographics

Choose this option to see the demographic, contact, license, appointments, insurance and RTS certification information BSWHP has on file for you.

Agents cannot edit any of this information and must contact BSWLicensing@BSWHealth.org to request updates.