

Agent and Broker Compensation Disclosure



The Consolidated Appropriations Act was signed into law by the president on December 27, 2020. This act stipulates multiple mandates to provide greater transparency related to health care cost information, including agent and broker compensation. CareSource Management Services LLC, on behalf of itself and its Affiliates (“CareSource”), will comply with the Consolidated Appropriations Act requirements for agent and broker compensation disclosure.

Beginning January 1, 2022, all agents and brokers contracted to sell CareSource plans are required to disclose direct and indirect compensation information to consumers. **DIRECT** compensation is commission payable/directly attributable for the sale of such plans. **INDIRECT** compensation is payment by CareSource to agents or brokers, other than for commissions. For example, this type of compensation includes service fees, consulting fees, awards, prizes, incentives or other non-monetary forms of compensation.

2025 AGENT AND BROKER COMPENSATION SCHEDULE

Medicare	Agent Initial Year	Agent Renewal
Broker	\$626	\$313

Marketplace Plan	Monthly Rep Commission	Monthly Renewal Commission	Plans with Enhanced Benefits
Georgia	4% of premium, pre APTC	4% of premium, pre APTC	+\$1 PMPM
Michigan*	5% of premium, pre APTC	5% of premium, pre APTC	+\$1 PMPM
North Carolina	\$25 PMPM	\$25 PMPM	+\$1 PMPM
Ohio	\$21 PMPM	\$21 PMPM	+\$1 PMPM
West Virginia	\$20 PMPM	\$20 PMPM	+\$1 PMPM

*For plan year 2025, each new Michigan enrollment is eligible for a one-time \$100 new member bonus that will be paid out the month of effectuation.

Indiana Commissions

Rating Area	Monthly Rep Commission	Monthly Renewal Commission	Plans with Enhanced Benefits
1 & 10	\$25 PMPM	\$25 PMPM	+\$1 PMPM
Rest of state	\$24 PMPM	\$24 PMPM	+\$1 PMPM

Kentucky Commissions

Counties	Monthly Rep Commission	Monthly Renewal Commission	Plans with Enhanced Benefits
Anderson, Estill, Fayette, Garrard, Harrison, Jessamine, Lincoln, Madison, Montgomery, Nicholas, Powell, Rockcastle, Woodford	\$10 PMPM	\$10 PMPM	+\$1 PMPM
Rest of service area	\$22 PMPM	\$22 PMPM	+\$1 PMPM