

Consumer Markets 2026 Commissions

Licensed Priority Health agents and brokers earn commissions and compensation in connection with the sale, renewal and extension of Priority Health consumer-based products. Effective Jan. 1, 2026, agent commissions will reflect the following schedule.

INDIVIDUAL

Individual Commissions	Percent
New contracts, first year (OEP/SEP) New member = have not been covered with Priority Health for the past 12 months	5%
Renewing contracts With an original effective date of 1.1.2019 or after	4%
Renewing contracts With an original effective date of 12.1.2018 or before	2%
Short-term new business	20%
Dental & Vision (new and renewing)	2%

CMS requires agents be certified for every applicable plan year for which they are selling or making active changes. Commissions will not be earned or paid for a policy that is sold or had active changes made if you are not properly certified for the applicable plan year.

Commissions are based on the medical premium and ancillary premiums only, not taxes and fees. Quoted rates reflect the total member cost: premium plus taxes and fees, which are generally 5-6% of the premium cost.

MEDICARE

Medicare Commissions	Amount
New to Medicare Advantage * *Excluding PriorityMedicare Vital for 2026 effective date	\$694
Renewals	\$325.50 ²
New to Priority Health (not new to MA)	\$325.50 ³
*PriorityMedicare Vital (PPO)	Amount
Renewals with an initial 2025 effective date (or before)	\$325.50 ²
New to Priority Health business written with an initial 2026 effective date	\$0

²Distributed on a monthly prorated basis at \$27.12 each month a renewing member is enrolled.

³Distributed on a lump sum, prorated basis.

Mid-year changes/disenrollments

Per CMS guidelines, we will recover a pro-rated amount for mid-year disenrollments that are not considered rapid disenrollments. The amount recovered will be equal to the number of months not enrolled. *For example, if a member ages-in with an effective date of Apr. 1, but disenrolls on Sept. 30 of the same year, Priority Health will recover initial compensation for the months of Jan. - Mar. and Oct. - Dec.*

In the event of a rapid disenrollment (first 90 days), commission will be charged back. Rapid disenrollment exceptions (based on CMS guidelines) will be prorated to a maximum of 90 days of earned commission.

For mid-year enrollments, or mid-year changes from one type of plan to another, we will pro-rate initial compensation according to the number of months in the plan, according to CMS regulations. *For example: if a member with an effective date of Jun. 1 decides to change plans at the next Jan. 1 renewal, initial compensation will be prorated to include only the 7 months the member was enrolled in the plan (Jun 1. - Dec. 31).*

As a reminder, Agent of Record changes are subject to amounts prorated.

MEDIGAP

Medigap	Amount
Years 1 – 3 (all plans) Including Guaranteed Issue initial enrollments	\$300
Years 4 – 10 (all plans) Including Guaranteed Issue initial enrollments	\$150
Total 10-year payout (all plans)	\$1,800
Guaranteed Issue Due to loss of coverage from another plan	\$0

Individual Medigap commission rates are paid per member based on the number of years with the plan, per the chart below. All Medigap commissions are advanced, so you'll receive 100% of the annual commission for both initial contracts and renewals.

REMINDERS

Commission statement data showing the actual amount of commissions paid will be available by the 6th, prior to EFT payments releasing the 7th. If the 7th falls on a weekend or holiday, commissions are paid the following business day.

Changes

- To change/update the agency that receives your commission payments, **submit an agent agreement transfer amendment**
- To change/update bank account information, **submit a new direct deposit agreement**

Adjustments

Per your agent agreement, you're required to notify Priority Health of any errors or adjustments to your commission within 120 days from the date of the commission statement.

Statements

You can see your commission statement in the Priority Health Commission Inquiry tool, which you can get to by clicking **Commissions** in the agent tools list. Please download your statements for historical record.