2025 Producer Commissions for plans sold through Pennie®



Pennie® is proud to work with insurers to make sure Pennsylvania producers have access to commissions information in advance of the start of the annual Open Enrollment Period. Insurers that offer plans through Pennie are required to notify their appointed producers of the commissions fee schedule:

- At least 30 days prior to the start of the Open Enrollment Period
 - Commissions cannot change during the annual Open Enrollment Period
- Immediately for any increase in commissions

In addition to commissions information provided by insurers to their appointed producers, Pennie will also share insurer commissions information on <u>https://agency.pennie.com</u>.

For questions about commissions, commission payments, or appointments, please contact the insurer's producer support team.

For questions about how to become a Pennie-certified broker, go to <u>https://agency.pennie.com/brokers/</u> or contact our dedicated team of broker support specialists at 844-844-4440.

Notice

Nothing in Pennie's policy obligates an insurer to pay commissions for health plans sold through Pennie, nor are commission rates set by or the responsibility of Pennie. Pennie is not responsible for appointments; insurers are responsible for appointments, including the terms and conditions of their appointments, as permitted by federal and state laws, rules, and regulations. Commission payments are made by insurers to producers based on the insurer's appointment terms and any other requirements, including other legal requirements. A producer should contact their appointing insurer with any questions or concerns about their appointments, commission payments, or the terms and conditions of their appointments, or the terms and conditions of their appointments. Pennie cannot provide any legal advice to producers regarding commissions, their appointments, or the terms and conditions of their appointments.

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	Customers*		Commission Schedule			
Medical Insurer	New	Renewing	Effective Date	Notes		
Ambetter from PA Health and Wellness	\$30	\$30	1/1/2025	More Information		
Capital Blue Cross	\$22	\$18	1/1/2025	<u>More Information</u>		
Geisinger Health Plan	\$20	\$10	1/1/2025	<u>More Information</u>		
Highmark Inc / Highmark Blue Cross Blue Shield	\$20	\$18	1/1/2025	More Information		
Independence Blue Cross	\$20	\$20	11/1/2024	<u>More Information</u>		
Jefferson Health Plans	\$20	\$20	1/1/2025			
Oscar Health	\$20	\$20	1/1/2025	Max 5 lives per policy <u>More Information</u>		
UPMC Health Plan	\$15	\$15	1/1/2025			
* Per member per month (PMPM), unless stated otherwise						

	Custo	Customers**				
Dental Insurer	New	Renewing	Effective Date	Notes		
Best Life and Health Insurance Company	No data	No data	No data			
Capital Blue Cross	10%	10%	1/1/2025	More Information		
Delta Dental / DeltaCare	No data	No data	No data			
DentaQuest	5%	5%	1/1/2025	More Information		
Dominion National	Select Plans: 8% PPO Plans: 6%	Select Plans: 8% PPO Plans: 6%		More Information		
EMI Health	10%	10%	9/1/2024	More Information		
Guardian	10%	10%	1/1/2025			
Humana	0%	0%	1/1/2025			
Solstice	No data	No data	No data			
** Percent of premium, unless stated otherwise						

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