

# 2023 Commission Overview



## Agent Compensation Eligibility Requirements

To receive compensation from ATRIO, agents must be appointed to sell in the State (if required), be annually trained and tested, maintain a valid State license, have a current contract, and be in good standing with ATRIO. These provisions apply to both initial and renewal year applications.

Failure to complete and maintain any or all requirements will result in termination of historical renewal compensation payments. Outstanding requirements will be tracked and maintained monthly by the Sales Operations Department.

## Compensation Structure

### New Business

In 2022, ATRIO Health Plans began paying out commissions on a bi-weekly schedule. This schedule will continue through 2023. Payment of the CMS defined renewal rate will be paid on the cycle following CMS approval for all enrollments.

### Initial Enrollments:

- CMS classifies initial enrollments as those members new to Medicare and MAPD plans. CMS notifies ATRIO of the enrollment type on a monthly file. Those enrollments that fall into the “Initial” category are due a “true-up” amount. True-up refers to the additional commission amount owed to bring the total payment to meet the full commission amount for an initial enrollment.
- The 1<sup>st</sup> commission payment each month will include the “true-up” payment for any enrollments identified as “Initial” on the monthly CMS compensation reports.
- Full Renewal Rate + True-Up Amount = Full Commission for an initial enrollment

### Renewals: ATRIO members in year 2 and beyond

Renewals for existing membership will be paid monthly as 1/12 the annual renewal amount per member. As long as the agent maintains eligibility, renewal payments will continue for the life of the policy at the rate of the initial effective year of the member.

### 2023 MAPD Maximum Commission Amounts as determined by CMS:

- Initial-Member is new to Medicare: \$601.00
- Renewal-Member is switching from another plan: \$301.00

### Example Scenarios in 2023:

1. Member is aging into Medicare with a 2/1 effective date. Enrollment accepted by CMS on 1/3:
  - Agent will receive a commission payment of \$301 on the 1<sup>st</sup> January payment.
  - Agent will receive a “True-Up” commission payment of \$300 on the 1<sup>st</sup> February payment.
2. Member is switching from another MAPD plan during OEP. Enrollment Accepted by CMS on 2/18:
  - Agent will receive a commission payment of \$301 on the 2<sup>nd</sup> February payment.
3. Member is new to Medicare and was enrolled and accepted during AEP with a 1/1 effective date
  - Agent will receive a full initial commission payment of \$601 on the 1<sup>st</sup> January payment.

## Compensation Chargebacks

ATRIO is required to recover compensation payments from agents in either the initial year or renewal year under the following two circumstances:

1. **The beneficiary disenrolls from a plan within the first three months of enrollment:**
  - When a beneficiary disenrolls from the plan within the first three months of the enrollment and the disenrollment is voluntary, ATRIO will recover the full payment made to the agent.
  - When a beneficiary disenrolls from the plan within the first three months of the enrollment and the disenrollment is involuntary ATRIO will recover only the months of the plan year the agent was paid for, in which the beneficiary is not enrolled.
2. **Any other time a beneficiary is not enrolled in ATRIO plan:**
  - When a beneficiary either enrolls and disenrolls voluntarily prior to the effective date or is unable to enroll in a ATRIO plan for some reason, no compensation will be paid. If compensation is paid, the entire amount paid will be recovered.
  - When a beneficiary voluntarily disenrolls from the plan at any point after the first three months of the enrollment, ATRIO chargeback commissions paid to the agent/agency at a prorated amount for the remaining months the member is not enrolled with ATRIO Health Plans.

Chargebacks will be recovered from both new and renewal commissions in the next available commission cycle. If there is not enough new or renewal commissions to offset the chargeback, the balance of the chargeback is rolled into the next commission cycle. This continues until the chargeback is repaid in full.

## Member Data Incentive Payments

ATRIO Health Plans will pay a \$50 incentive for completion of an enrollment application which includes the following member information:

- Phone Number
- Email Address
- Primary Care Physician

Data incentive payments will generally occur on the 1<sup>st</sup> commission cycle after member has been effective for 3 months. If the member disenrolls within 90 days of the effective date, the application does not qualify for an incentive payment.

## Medicare Certification Reimbursement

ATRIO Health Plans will reimburse the cost of your annual Medicare Certification course (up to \$125) if you:

- Complete AHIP/NAHU/or GHG Medicare Certification training and all ATRIO required 2023 certification courses
- Sell at least three (3) new applications during AEP with an effective date of January 1, 2023

Payment for reimbursement will be disbursed in January 2023.

## 2023 Commission Schedule

\*True Up payments for initial enrollments will be included on the 1<sup>st</sup> scheduled payment date each month.

\*\*Member Data Incentive Payments will be included in the 1<sup>st</sup> month following the 90 day disenrollment period.

\*\*\*Enrollments during AEP for 1/1 effective dates will be paid on the 1<sup>st</sup> scheduled payment of the effective plan year.

JANUARY							FEBRUARY							MARCH							APRIL						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7				1	2	3	4				1	2	3	4							1
8	9	10	11	12	13	14	5	6	7	8	9	10	11	5	6	7	8	9	10	11	2	3	4	5	6	7	8
15	16	17	18	19	20	21	12	13	14	15	16	17	18	12	13	14	15	16	17	18	9	10	11	12	13	14	15
22	23	24	25	26	27	28	19	20	21	22	23	24	25	19	20	21	22	23	24	25	16	17	18	19	20	21	22
29	30	31					26	27	28					26	27	28	29	30	31	23	24	25	26	27	28	29	
																					30						

  

MAY							JUNE							JULY							AUGUST						
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7	8	9	10	11	12	13	4	5	6	7	8	9	10	2	3	4	5	6	7	8	6	7	8	9	10	11	12
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28	29	30	31				25	26	27	28	29	30	23	24	25	26	27	28	29	27	28	29	30	31			
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SEPTEMBER							OCTOBER							NOVEMBER							DECEMBER						
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3	4	5	6	7	8	9	8	9	10	11	12	13	14	5	6	7	8	9	10	11	3	4	5	6	7	8	9
10	11	12	13	14	15	16	15	16	17	18	19	20	21	12	13	14	15	16	17	18	10	11	12	13	14	15	16
17	18	19	20	21	22	23	22	23	24	25	26	27	28	19	20	21	22	23	24	25	17	18	19	20	21	22	23
24	25	26	27	28	29	30	29	30	31					26	27	28	29	30	24	25	26	27	28	29	30		
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