



2025 Ambetter Health Agent New Member Incentive Program

This 2025 Agent Incentive Program (Incentive Program) applies to New Members of Ambetter¹ (the Plan) Qualified Health Plans (QHPs) enrolled directly with the Plan, for Benefit Year 2025.

The Plan reserves the right to change this Incentive Program at any time without advance notice, unless otherwise indicated by an SBM or specific state. The Incentive Program is reviewed periodically and may be adjusted to reflect market conditions.

Section 1: Definitions

The following are defined terms for purposes of the Incentive Program:

- 1.1. All capitalized terms in this Incentive Program shall have the meanings ascribed to them in the Producer Agreement unless defined herein.
- 1.2. Clawback means the recoupment of the Plan's payment to the Agent if the New Member fails to pay in its entirety the first six (6) premium payments for the policy as and when such payments become due.
- 1.3. Incentive Level (or Incentive Tier) means the incentive payment per New Member determined by the number of New Members enrolled through the Marketplace, or Off-Exchange Plans, if permissible under state law.
- 1.4. Marketplace means a governmental agency or non-profit entity established under the Affordable Care Act through which individuals purchase QHPs. Sometimes referred to as "Exchanges," this term includes the Federally-facilitated Marketplace (FFM), State-based Marketplace-Federal Platform (SBM-FP), State-Partnership Marketplaces (SPMs), and State-based Marketplaces (SBM).
- 1.5. New Member means each individual newly enrolled in coverage under a single QHP insurance policy with the Plan purchased through the Marketplace or an Off-Exchange Plan purchased from the Plan and who has not been enrolled in an Ambetter Health plan in the previous 30 calendar days.
- 1.6. Off-Exchange means an individual health insurance policy that is purchased directly from the Plan outside of the Marketplace.
- 1.7. Qualified Health Plan (QHP) means an individual health insurance policy that is certified to be offered for sale through the Marketplace. A QHP is a single policy issued by the Plan which provides self-only, child-only, or family coverage.
- 1.8. Special Enrollment Period (SEP) means the period of time during which an individual who experiences certain qualifying events may enroll in, or change enrollment in, a QHP through the Marketplace outside of the Open Enrollment Period or they may enroll with an Off-Exchange Plan directly with the Plan.
- 1.9. Sub-Producer means any licensed producer appointed by, contracted by or under the Producer/Agency, working under the Producer/Agency subject to the Producer's/Agency's general direction and supervision, whether referred to as a "broker", "producer", or any other like term, and who is appointed by Ambetter Health to solicit a prospective member to purchase a plan of the Plan.

Section 2: Incentive Schedule

- 2.1. The number of New Members determines agent's applicable Incentive Level, or Tier, for the incentive payment. Incentive Levels and qualifications are as follows:

¹Payout is for cumulative new members per individual State Tier.

Incentive Program Criteria		
State Tier¹	One-Time Incentive Payment¹	Number of New Enrollments
Alabama, Arkansas, Delaware, Illinois, Indiana, Iowa, Kentucky, Louisiana, Nebraska, New Hampshire, New Jersey, Ohio, Oklahoma, Pennsylvania	\$50 per New Member	25 – 49 New Members
	\$100 per New Member	50+ New Members
Arizona, Florida, Georgia, Kansas, Mississippi, Missouri, Nevada, North Carolina, South Carolina, Tennessee, Texas, Washington	\$50 per New Member	50 – 99 New Members
	\$100 per New Member	100+ New Members
Michigan	\$50 per New Member	75 – 124 New Members
	\$100 per New Member	125+ New Members

Section 3: Eligibility

- 3.1. In order to be eligible to earn an incentive payment on a sale of a New Member, the Agent must:
- Sell a minimum of 25 New Members in the states of AL, AR, DE, IA, IL, IN, KY, LA, NE, NH, NJ, OH, OK and PA.
 - Sell a minimum of 50 New Members in the states of AZ, FL, GA, KS, MS, MO, NV, NC, SC, TN, TX and WA.
 - Sell a minimum of 75 New Members in the state of MI.
 - At the time of each sale, be licensed, contracted, and appointed with the Plan to sell Ambetter Health Products;
 - At the time of each sale, meet all additional state and federal requirements to sell QHPs, including but not limited to Marketplace and state-based trainings and certifications; and,
 - At the time of each sale and the date on which the incentive payment is due to the Agent, be in compliance with all provisions of the Producer Agreement and Sub-Producer Agreement, if applicable.

Section 4: Payments

- 4.1. Incentive payments will be distributed to qualifying Agencies, in a one-time lump sum within 60 days of the calculation and confirmation of the final number of New Member enrollments. Earned incentives are calculated and paid strictly on:
- New Member enrollments effective January 1, 2025 and February 1, 2025, and
 - Collection of the full policy premium (i.e., the Member's monthly premium contribution amount plus the applicable Advanced Premium Tax Credits (APTC)) for the first 6 months of the policy.
 - Sub-Producers of the qualifying Agency are not eligible for direct incentive payments under this program; Payments are made directly to the qualifying Agency.
 - The Plan will not adjust any incorrect Incentive Payments to Agent, except for adjustments requested within 60-days of the incentive payment date, payments made as a result of fraud or incorrect information provided to the Plan. In this regard, neither Agency nor the Plan may assert a claim against the other relating to an incorrect payment amount under the terms of this Agreement unless such claim is made (and the resulting adjustment is commenced) within 60-days of the date of said incorrect payment.
- 4.2. The incentive payment is subject to a Clawback if the New Sale is retroactively terminated on or before the first six (6) full premium payments are made on the policy.
- Fraudulent enrollments and unauthorized enrollments are subject to Clawback with an unlimited timeframe.
 - The Plan, in its sole discretion, will recover the incentive payment amounts from Agency by offsetting the overpayment against future compensation in the incentive amount applicable to the number of terminated New Members.

Section 5: Important Notes Applicable to Incentive Schedule and Broker Eligibility

- 5.1. National Producer Number (NPN) must be listed on all enrollments.
- 5.2. Consistent Producer of Record during the period of the first 6 months of the policy. Producer of Record changes are not eligible.
- 5.3. Incentive payments will only be paid for New Sales in accordance with this Incentive Program.

- 5.4. Potential incentive payments earnings by an Agent are uncapped for this Incentive Program.
- 5.5. Decisions regarding eligibility, applicable incentive payment amounts earned, or other issues relative to the program administration are at the sole discretion of the Plan and are final.
- 5.6. This program may be modified or discontinued at any time at the sole discretion of the Plan.
- 5.7. For any future incentive programs, bonus threshold and eligible effective dates will reset post-February effective dates.

¹ Ambetter Health is a product of the following companies:

State	Brand/Marketing Name	Risk Bearing Legal Entity Name
AL	Ambetter of Alabama	Underwritten by Celtic Insurance Company
AR	Ambetter from Arkansas Health & Wellness	Underwritten by Celtic Insurance Company (dba Arkansas Health & Wellness Health Plan, Inc.)
AR	Ambetter from Arkansas Health & Wellness	Underwritten by QCA Health Plan, Inc.
AR	Ambetter from Arkansas Health & Wellness	Underwritten by QualChoice Life & Health Insurance Company
AZ	Ambetter from Arizona Complete Health	Underwritten by Arizona Complete Health
DE	Ambetter Health of Delaware	Underwritten by Celtic Insurance Company
FL	Ambetter Health	Underwritten by Celtic Insurance Company
FL	Ambetter Health	Underwritten by Sunshine Health Plan, Inc.
FL	Ambetter Health	Underwritten by Centene Venture Company Florida (JVCC)
GA	Ambetter from Peach State Health Plan	Underwritten by Ambetter of Peach State, Inc.
IA	Ambetter Health	Underwritten by Iowa Total Care, Inc.
IL	Ambetter of Illinois	Underwritten by Celtic Insurance Company
IN	Ambetter Health	Underwritten by Coordinated Care Corporation
KS	Ambetter from Sunflower Health Plan	Underwritten by Celtic Insurance Company
KY	Ambetter from WellCare of Kentucky	Underwritten by WellCare Health Plans of Kentucky, Inc.
LA	Ambetter from Louisiana Healthcare Connections	Underwritten by Louisiana Healthcare Connections, Inc.
MI	Ambetter from Meridian	Underwritten by Meridian Health Plan of Michigan, Inc.
MS	Ambetter from Magnolia Health	Underwritten by Ambetter of Magnolia, Inc.
MO	Ambetter from Home State Health	Underwritten by Celtic Insurance Company
NC	Ambetter of North Carolina Inc.	Underwritten by Ambetter of North Carolina Inc.
NC	WellCare of North Carolina	Underwritten by Celtic Insurance Company
NE	Ambetter from Nebraska Total Care	Underwritten by Nebraska Total Care, Inc.
NH	Ambetter from NH Healthy Families	Underwritten by Celtic Insurance Company
NJ	Ambetter from WellCare of New Jersey	Underwritten by WellCare Health Insurance Company of New Jersey, Inc.
NV	Ambetter from SilverSummit Healthplan	Underwritten by SilverSummit Healthplan, Inc.
OH	Ambetter from Buckeye Health Plan	Underwritten by Buckeye Community Health Plan
OK	Ambetter of Oklahoma	Underwritten by Celtic Insurance Company
PA	Ambetter from PA Health & Wellness	Underwritten by Pennsylvania Health & Wellness, Inc.
SC	Ambetter from Absolute Total Care	Underwritten by Absolute Total Care, Inc.
TN	Ambetter of Tennessee	Underwritten by Celtic Insurance Company
TX	Ambetter from Superior HealthPlan	Underwritten by Celtic Insurance Company
TX	Ambetter from Superior HealthPlan	Underwritten by Superior HealthPlan, Inc.
WA	Ambetter from Coordinated Care	Underwritten by Coordinated Care Corporation