



# Aetna ACA Individual and Family plans broker program

## 2023

### Get ready to earn more

It's simple. Just sell new Aetna ACA Individual and Family plans with 2023 effective dates. When you do, you'll be eligible to earn broker credits.

#### Getting started — about the program

- For new Individual ACA on and off exchange members sold with 2023 effective dates.
- For new Aetna Individual ACA medical sales only, including sales of Banner|Aetna and Innovation Health plans.
- Members must be considered active 90 days after the effective date to be eligible for payment.
- New business qualification tracked by state and quarter; no combining business across states. New business qualification levels will reset at the end of each quarter.
- For the purpose of calculating enrolled member credits, broker shall be subject to a per-policy maximum of five members for both qualification and payment.
- We will pay credits quarterly, within 120 days of the end of the quarter.

### Jumpstart your earnings!

Earn an extra \$50 per enrolled member in a Silver plan and \$5 per enrolled member in a Gold or Bronze plan when you submit applications between November 1, 2022 and November 25, 2022 for January 1, 2023 effective dates.

#### Florida, North Carolina, Texas\*

New enrolled members (by state and quarter)	Earned credit per new enrolled member
0-24	N/A
25-49	\$25
50-149	\$50
150+	\$75

\*Excludes Buncombe county in North Carolina and Bexar and El Paso counties in Texas.

#### Arizona, Delaware, Georgia, Illinois, Missouri, New Jersey, Nevada and Virginia

New enrolled members (by state and quarter)	Earned credit per new enrolled member
0-14	N/A
15-29	\$25
30-59	\$50
60+	\$75

Questions about the broker program? Contact the Broker Service Unit at 1-844-383-6128.

Health plans are offered or underwritten or administered by Coventry Health Plan of Florida, Inc., Aetna Health Inc. (Georgia), Aetna Life Insurance Company, Aetna Health of Utah Inc., Aetna Health Inc. (Pennsylvania), or Aetna Health Inc. (Texas) (Aetna). Aetna is part of the CVS Health family of companies.

[Aetna.com](https://www.aetna.com)

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# Some guidelines to keep in mind

## Program term

- Effective dates from January 1, 2023 through December 31, 2023.

## Eligible participants

- Must be licensed and appointed (where required) and have an in-force Producer Agreement.
- General agents are not eligible to participate.

## Eligible business

- New Aetna ACA Individual and Family business in Arizona, Delaware, Florida, Georgia, Illinois, Missouri, New Jersey, North Carolina, Nevada, Texas and Virginia.
- For the purpose of calculating enrolled member credits, broker shall be subject to a per-policy maximum of five members for both qualification and payment.
- The relationship between the broker and member must be documented to our satisfaction.
- Members must be considered active 90 days after the effective date to be eligible for payment.
- New business qualification tracked by state and quarter. No combining business across states.
- New dependents of current members are not part of credit calculations.
- The primary broker is eligible for payment on business sold through a general agent.

## Disclosures

- Producer is required to provide advanced written disclosure to customers on the nature of the compensation that the producer may be entitled to receive from Aetna.

Banner|Aetna is the brand name used for products and services provided by Banner Health and Aetna Health Insurance Company and Banner Health and Aetna Health Plan Inc. Health benefits and health insurance plans are offered, underwritten, and/or administered by Banner Health and Aetna Health Insurance Company and/or Banner Health and Aetna Health Plan Inc. (Banner|Aetna). Banner|Aetna is an affiliate of Banner Health and of Aetna Life Insurance Company and its affiliates (Aetna). Each insurer has sole financial responsibility for its own products. Aetna and Banner Health provide certain management services to Banner|Aetna.

Innovation Health is the brand name used for products and services provided by Innovation Health Insurance Company and Innovation Health Plan, Inc. Health benefits and health insurance plans are offered and/or underwritten by Innovation Health Insurance Company and Innovation Health Plan, Inc. Innovation Health Insurance Company and Innovation Health Plan, Inc. are affiliates of Inova and of Aetna Life Insurance Company and its affiliates (Aetna). Aetna provides certain management services to Innovation Health. Each insurer has sole financial responsibility for its own products.

This material is for informational purposes only. It does not constitute a contract, nor does it modify an existing contract. The interpretation, application and administration of the provisions of the programs included in this publication shall be solely determined by Aetna, and its decision shall be final. Information is believed to be accurate as of the production date; however, it is subject to change. Go to **Aetna.com** to learn more information about Aetna plans.

- Credits outlined in this document are not charged to the customer's experience-rated contracts but will be disclosed in accordance with our producer compensation disclosure policy.

- More details can be found by accessing our standard Producer Agreement at: <https://www.Aetna.com/insurance-producer/become-appointed-with-aetna.html>

## Payments

- Credits will be paid quarterly, within 120 days of the end of the quarter.
- Jumpstart credits for early enrollment will be earned once minimum threshold levels are met.
- Credits will be reported as taxable income.
- Payments will be submitted under one tax identification number (TIN). We will not split payments to multiple brokers or TINs.
- Any disputes about payments must be received in writing within 90 days of payment release.

## Final determinations

- This program is offered at our sole discretion and we can terminate or modify it at any time and without notice. Any subsequent program is at our discretion. We may modify programs and compensation to comply with state law, regulations or approvals.
- Our records determine producer's final results and will be the only basis used for determination of qualification, calculation and payment of credits. Our decisions will be final.

**Aetna.com**