

Health Alliance Plan Medicare Advantage

2026 commission schedule for appointed and contracted insurance agents

The chart below shows commissions for Medicare Advantage plans and Medicare Advantage plans with prescription drug coverage. They apply to enrollments effective Jan. 1 through Dec. 1, 2026.

Product line	Commission Schedule*	
	Initial year compensation	Renewal compensation
Medicare Advantage HMO (incl D-SNP)	\$694	\$347
Medicare Advantage PPO (incl D-SNP)	\$694	\$347
Medicare Advantage HMO-POS	\$694	\$347
Hap Explore and HAP Connect	Non-commissionable for new business in 2026	Renewals will pay for business written with in effective date before 1/1/2026.

HAP Medicare Connect (HMO) and HAP Medicare Explore (PPO) will pay renewals on existing business only (no new business commission).

- Initial year compensation is paid in lump sum.
- Renewal compensation first year to HAP is paid in lump sum, monthly after first year. Commissions will be prorated for renewal members enrolled with less than 12 months remaining in a cycle year.

Commission guidelines

- Medicare Advantage commission will be made within 60 days of the effective date of the policy.
- Commissions for year two (and beyond) are contingent on continued enrollment*.
- \$100 certification reimbursement if 10 MA applications are written with a January 1, 2026 effective date and stays on the books for 90 days, paid in April 2026.
- All commissions are based on CMS interim final regulations; subject to change if final regulations or subsequent guidance change.
- IRS 1099 forms will be issued to agencies receiving over \$600 in commission payments.
- In the event that more than one agent or agency claims compensation for a sale, HAP shall have absolute discretion to resolve and settle the dispute.
- HAP may increase or decrease the commission schedule at any time by providing 30 days' written notice.
- If a member or insured disenrolls - or is disenrolled within three months of the initial effective date - and HAP has paid compensation to an agent for that sale, the paid agent must reimburse the total commission payment to HAP**. This also applies to any other time a beneficiary is not enrolled in a plan, but HAP paid compensation for that time period.
- Contracted agents authorize and permit HAP to monitor their performance and marketing practices. They also will cooperate fully with any audits or investigations regarding market conduct or sales practices.
- Agent must complete annual certification, licensing and appointment to receive new and renewal payments.

* First-year commission is paid in one payment. Annual commissions afterward are paid monthly over 12 months. The commission amount is prorated based on the number of months the member will be effective in 2026. For example, policies with a Feb 2026 effective date, the lump sum payout will be \$286.88 (\$26.08 x 11 (active months)).

**Rapid disenrollment does not apply to Oct. 1 through Dec. 1 effective dates who disenroll during AEP.