

2026 AGENT COMMISSIONS

Commission schedule for new business and renewals will commence with effective dates starting January 1, 2026.

INDIVIDUAL

Agents must complete annual FFM certification and maintain valid Michigan producer's license to be eligible for payment on Exchange plans.

	New Business	Renewal
Individual	5%	2%

Note: Commission paid net of all applicable fees and taxes.

MEDICARE ADVANTAGE

To be eligible for payment, Agents must complete annual Medicare core certification (AHIP, NABIP, Miramar, or Pinpoint), Pass MHP Medicare certification training and pass exam with a score of 85% or higher, and maintain a valid Michigan producer's license.

Enrollment Type	All Effective Dates
Initial Enrollment (New to MA) Paid on or before last business day of the full month following member enrollment ⁽¹⁾⁽³⁾	\$694
Renewal ⁽²⁾ Paid annually in a lump sum payment	\$347

(1) There will be a 20% withhold which will be paid after the 93rd consecutive date of member's initial enrollment in the plan

(2) Renewal means the member who is enrolled in the plan product in the current CMS Contract Year remains enrolled in the Plan Product in the immediately following CMS Contract Year; or an eligible beneficiary enrolls in a "like plan type." (Change from one MA plan to enroll with McLaren Medicare)

(3) Plan changes during initial year will be pro-rated according to CMS regulations. If enrollment is the result of a change from one type of plan to another, agent will receive a pro-rated payment. For example, payment for enrollment effective July 1st would be \$347 ((6/12) x \$694)

MEDICARE SUPPLEMENT

	Years 1-3 Monthly	Years 4+ Monthly
Guaranteed Issue	\$35	\$20
Tier 1	\$35	\$20
Tier 2	\$30	\$15
Tier 3	\$30	\$15
Under Age 65	\$0	\$0



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MHP20190914K 07/2025