



1. **Will brokers be able to speak with a live representative on commission questions?** Yes, through contacting the customer service broker support line at 877.693.6489.
2. **Is there an email address brokers can use to contact broker support about commission questions?** Brokers may use the below email to contact broker support for IFP and MA:
 - hf-brokercommissions@plusoscar.comBrokers may use the below email to contact broker support for Group and 2021 adjustments:
 - Commissions@HF.org
3. **What day of the month will Medicare Advantage Plan (MA) commissions pay? What date will money be available in the broker's account?** MA commissions process around the 20th* of the month (depending on weekends and holidays). Remittance can then take up to 7 business days. *January is typically the largest commission month and may take slightly longer to process.
4. **What day of the month will Individual and Family Plan (IFP) commissions pay? What date will money be available in the broker's account?** IFP Commissions process around the 20th* of the month (depending on weekends and holidays). Remittance can then take up to 7 business days. *January is typically the largest commission month and may take slightly longer to process.
5. **What percentage of billed premium does an IFP member have to pay before the broker receives commission?** Commissions will be paid once 95% of 'member paid premium' is collected on IFP plans.
6. **What is the last day for members to pay premium for commissions to get applied to that month's commission cycle?** Before the start of the cycle, which is the 3rd of each month for both MA and IFP.
7. **How will brokers receive commission statements?** A notification of commission statement availability will be emailed to the email address on file. Commission statements will be available in the broker portal.
8. **Will a broker be able to print and/or export a copy of their statement?** Yes, from the broker portal.
9. **Will brokers receive a statement with zero commissions generated?** (For example, premium unpaid by member or negative balance on commission takeback). MA statements are created for positive,

negative, and zero balances. IFP statements are created only for positive balances. Statements are not distributed but are available in the broker portal.

- 10. How will adjustments be paid? How will adjustments look on the statement?** A separate line item on the statement will show adjustments, there is not an additional deposit, they are grouped together.
- 11. Are off-cycle payments processed and how is this handled?** Any off-cycle payments will not be processed mid-cycle, they will be processed in the next commission release.
- 12. Will each agent have their own book of business (BoB) and commission statement view?** Yes, brokers can view their BoB/commission statement in their broker portal. However, if an Agent is under an Agency, only the Agency Principal will be able to view the commission statement.

There could be 4 scenarios, see below:

- **Agents/Brokers (not affiliated with an Agency)** should log into their own broker portal and can view their BoB/commission statement in their broker portal.
- **Agents/Brokers (affiliated with an Agency)** should log into their own broker portal and can only view their BoB in their broker portal and only the Agency Principal will be able to view the commission statement.
- **Principal Agents*** should log into the Agency broker portal to view the Agency BoB and downstream agents commission statement.
- **FMO/GA Agents*** should log into the GA broker portal to view the GA Agency BoB and downstream agents commission statement.

*Principal Agents and FMO/GA Agents will require multiple broker portal logins in order to access different BoB and commission statement views.

- 13. How many commission statements could agents be receiving?**

There could be 5 scenarios, see below:

- **If you are receiving Group Commissions and any 2021 commission adjustments, this will be one statement.**
- **If you are receiving IFP commissions, this will be one statement.**
- **If you are receiving MA commissions, this will be one statement.**
- **If you are a General Agent for IFP, this will be one statement.**
- **If you are a General Agent for MA, this will be one statement.**

- 14. What additional information will principal agents have for their book of business and statements?**

Agency Principals will have access to their BoB and commission statements, as well as the ability to view past statements and edit/upload their tax information/payment information.

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15. **How should brokers handle a Transfer of Business?** Broker of Record change forms may be accessed from the [Brokers](#) webpage, completed, and emailed to hf-brokers@plusoscar.com for processing.
 16. **How long do brokers have to audit and correct commission payment errors?** Brokers have 24 months to audit and correct any payment errors.
 17. **At what point will an Individual and Family member be considered 'new' after termination?** IFP members will be considered new after being termed for 12+ months.
 18. **How does a broker complete an Agent of Record/Broker of Record change?** Brokers will need to complete a Broker of Record (BOR) Change form, by line of business, and submit a completed form to hf-brokers@plusoscar.com for processing. BOR Change forms can be obtained from the Health First [public website](#) "forms" section. Allow 7-10 days for processing.