

- 1. With the Medicare Advantage (MA) and Individual and Family Plan (IFP) commission process transferring to the Oscar platform, will there be any disruption or delay in the broker's commission payments?** We anticipate the transition of the commission process to be smooth and accurate. Please make note that for plan year's 2021 (and prior), commissions will continue to be paid from Health First Health Plans. The transition of MA and IFP commissions will be processed from Oscar's platform beginning with plan year 2022.
- 2. Will brokers be able to speak with a live Oscar representative on commission questions?** Yes, through contacting customer service, you may reach an Oscar Care Guide. Or brokers may contact Oscar Broker Support directly:
  - 877.693.6489
  - [hf-brokercommissions@plusoscar.com](mailto:hf-brokercommissions@plusoscar.com)
  - [hf-brokers@plusoscar.com](mailto:hf-brokers@plusoscar.com)
- 3. What day of the month will Medicare Advantage commissions pay? What date will money be available in the broker's account?** Remittance occurs around the 26th of the month (depending on weekends and holidays). ACH deposits are 2-3 business days.
- 4. What day of the month will Individual and Family commissions pay? What date will money be available in broker's account?** Remittance occurs around the 15th of the month (depending on weekends and holidays). ACH deposits are 2-3 business days.
- 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, for MA that means roughly the 17<sup>th</sup> of the month and for IFP that means roughly the 3<sup>rd</sup> of the month.
- 7. How will brokers receive commission statements?** MA statements are emailed to the address on file for brokers and are also available in the broker portal. IFP statements will be available in the broker portal. Both statements will be disbursed within 2 days of commissions being paid.
- 8. Will a broker be able to print and/or export a copy of their statement?** Yes, from the broker portal.
- 9. Will notifications be emailed to brokers when their commission statements are available?** At this time, Oscar does not offer email notifications. Brokers should review the broker portal for statement availability. See questions 3 and 4 above.

- 10. 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. Zero balance statements are not distributed but are available in the broker portal. IFP statements are only created for positive statements.**
- 11. 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.**
- 12. 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.**
- 13. Will each agent have their own book of business 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.**
- 14. What statement view will principal agents have?** **Agency Principal accounts will be able to view their BOB and commission statements through their broker portal for all agents affiliated under that Agency.**
- 15. Will there be a different process regarding FMO Agencies? How a commission contact accesses and views the book of business?** **FMOs/General Agencies will have access to General Agency accounts, which allow them to view override statements for their FMOs/GAs.**
- 16. 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.**
- 17. How does Oscar handle a Transfer of Business?** **Agent of Record changes are requested through the Oscar Broker Support team at [hf-brokers@plusoscar.com](mailto:hf-brokers@plusoscar.com).**
- 18. How long do brokers have to audit and correct commission payment errors?** **Brokers have 24 months to audit and correct any payment errors.**
- 19. At what point will an Individual and Family member be considered 'new' after termination?**  
**After 12 months**