

# **Health First Administrative Plans, Inc.**

## **Medicare Advantage Referral Compensation Agreement**

As a Licensed Insurance Agent/Broker in Florida, you may refer prospects who are eligible or soon to become eligible to enroll in a Medicare Advantage (MAPD) plan. As our licensed Medicare Sales Representatives enroll these clients, the following referral fees and renewals will be paid to the referring agent. No advertising, telemarketing, door-to-door solicitation or any other form of proactive marketing may be done to obtain the clients' name for referral. You must hold a valid Florida Health Insurance license and have an active appointment with Health First Health Plans in order to participate in this program.

Health First Health Plans does not allow the sale of a MAPD product to a Medicare-eligible applicant without an active appointment.

Health First Health Plans Medicare Sales Representatives are responsible for presenting the sale and assisting in the completion of the prospect's application for enrollment. The prospective member must contact Customer Service at 321.434.5665 or 800.716.7737 with any questions, or to request an enrollment form or in-home appointment.

### **Initial sale - MAPD**

Health First Health Plans will compensate the referring agent \$100 per approved application by CMS. The referral fee will be paid upon the member remaining in the plan for 90 consecutive days.

### **Renewals - MAPD**

One annual renewal commission of \$75 will be paid to the referring agent for each Medicare member who has been referred, approved and effective on a Health First Health Plan for 12 consecutive months. The renewal payment will be made on the 13th month following the initial contract date of the member.

### **Cancellations and Chargebacks**

A referral fee will not be paid if the referred Medicare member does not remain on the Health First Health Plan for a minimum of 90 consecutive days. Once the referral payment has been made for referral members, the payments made will be 100 percent earned, with no chargebacks occurring. Rapid disenrollment will be tracked on each Agent/Broker who completes the sale.

### **Miscellaneous Conditions**

For referral commissions to be paid, Agent/Broker must submit referral leads from the Medicare Referral Program located on the Brokers webpage.

New sales referral fee rates and eligibility requirements are subject to change at Health First Health Plans discretion with 30 days written notice. This addendum pertains to all Health First Medicare Advantage Plans and may be terminated in its entirety by Health First Health Plans, with 30 days written notice, or immediately required by any change in state or federal law, CMS guidance or regulations.

Please reference Agent/Broker Compensation Code of Federal Regulation 42 CFR 422.2274(a), 423.2274(a) for additional information.

This contract is contingent upon compliance of the Agent/Broker with the Agent/Broker Referral Addendum and the Agent/Broker Code of Ethics. Health First Health Plans has the right to monitor compliance through analysis of complaints or enrollee satisfaction surveys and other resources to obtain enrollee input. The Referral Compensation Agreement will be terminated immediately should Agent/Broker fail to comply with the terms of the agreement.

Controlling Documents: To the extent that there exists a conflict between this Medicare Advantage Agent Agreement, Medicare Advantage Referral Compensation Agreement and the Health First Administrative Plans Agent and Agency Agreement, the terms, conditions, covenants, and/or provisions of the Medicare Advantage Agent Agreement shall prevail. Whenever possible, the provisions of such documents shall be construed in such a manner as to avoid conflicts between the provisions of the various documents.

  
\_\_\_\_\_  
Jason Alford  
Vice President, Sales & Business Development  
Health First Health Plans

\_\_\_\_\_  
Agent Signature

\_\_\_\_\_  
Agent Name (Print)

\_\_\_\_\_  
Date