

Commission FAQs.



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?

Yes, brokers may contact Broker Commissions at **commissions@hf.org**.

3. What day of the month will commissions pay? What date will money be available in the broker's account? ACH deposits typically occur by the 26th* of the month (depending on weekends or holidays). One ACH deposit will occur for both Medicare and Individual lines of business.

*January is typically the largest commission month and may take slightly longer to process and pay out.

4. How will brokers receive commission statements? A notification email is sent to brokers receiving commission, advising their statement is ready to view from the commission portal. Statements are typically available by the 23rd of the month. Log into the broker portal and select *Book of Business* to locate the commission portal.

5. Will a broker be able to print and/or export a copy of their statement?

Yes, from the commission portal. Statements can be exported into a PDF or Excel format.

6. Will brokers receive a statement with zero commissions generated? A statement is generated for both Individual and Medicare, whenever a commission transaction is generated. This includes regular commission payments, overrides, takebacks (negative balances) and manual adjustments. No statement is generated for zero commission transactions (for both Individual and Medicare).

7. How will adjustments be paid? How will adjustments look on the statement? System generated adjustments will show on a separate line item within the statement. Manual adjustments may be required if the system generates a payment or takeback in error. Manual adjustments appear at the end of the monthly commissions statement.

8. Are off-cycle payments processed and how is this handled?

Broker commissions are paid monthly and reviewed for accuracy on an on-going basis. Due to the nature of retroactivity and enrollment changes, reconciling commission payments occurs on the following payout cycle. Off-cycle payment requests will be reviewed by leadership on a case-by-case basis.

9. Will each agent have their own Book of Business (BoB) and commission statement view?

For brokers who receive commissions through an Agency, the Agency Principal or commission contact have sole access to the BoB and commissions statement in the commission portal.

10. What statement view will principal agents have?

Agency Principals will be able to view their BoB and commission statements through their commission portal for all agents affiliated under that Agency.

11. 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 downstream agents.

12. How do brokers complete an Agent of Record change?

The Broker of Record change forms may be accessed and processed via the broker portal. Complete the form and send it back to Health First via the broker portal electronic submission process.

13. How long do brokers have to audit and correct commission payment errors?

Brokers have 24 months to audit and correct any payment errors.

14. At what point will an Individual & Family member be considered “new” after termination?

Individual members will be considered new with a 61+ day break in coverage.

15. What percentage of billed premium does an Individual & Family member have to pay before the broker receives commission?

Premiums should be paid in full to ensure commission payout.

16. What is the last day for Individual & Family members to pay premium for commissions to get applied to that month’s commission cycle?

Premiums should be received before the start of the cycle, which is the 10th of each month.