



Aetna® ACA Individual and Family Plans Broker Program

Arizona, California, Delaware, Florida, Georgia, Illinois, Indiana, Kansas, Maryland, Missouri, Nevada, New Jersey, North Carolina, Ohio, Texas, Utah and Virginia

2024 January Jumpstart

Get ready to earn more - it's as easy as 1,2,3!

1. Determine which program below (Net Growth or New Business) applies to you based on your Aetna book of business.
2. Sell and renew Aetna ACA Individual and Family Plans with January 1, 2024 effective date. Applications must be received November 1, 2023 (October 1, 2023 in California) through December 15, 2023.
3. Earn broker credits and receive a reward for your hard work.

Earn through the Net Growth OR New Business Program (based on book size of each individual broker) plus extra rewards in select states/counties

- Net Growth Program - Brokers with 30 or more members in their book of business will participate in the Net Growth program.
- **or**
- New Business Program - Brokers with less than 30 members in their book of business will participate in the New Business program.
- Earn more in the below counties/states

CA County: Sacramento

FL Counties: Brevard, Hernando, Hillsborough, Pasco, Pinellas, and Volusia

IL, NJ, and UT: Entire State

Go Big in Texas!! You have the opportunity to earn more!

Receive an extra \$75 for all new or renewed members in any of these Texas counties - **Bexar, El Paso, Harris and Travis**. This incentive applies to brokers with any size book of business. Broker does not need to qualify for payment under the Net Growth or New Business programs to qualify for credits under this program.

County determination for both qualification and payment is based on location of the subscriber, not member.

[Aetna.com](https://www.aetna.com)

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The logo for Aetna CVS Health, featuring a purple heart icon followed by the text "aetna" in purple, "CVS" in red, and "Health" in purple.

Net Growth Program

Offered to brokers with 30 or more members in their book of business as of the October 24, 2023 Compensation Statement

	Per member credit (AZ, DE, FL, GA, IL, IN, KS, MO, NC, OH, UT)			Per member credit (TX)		Per member credit (CA, MD, NJ, NV, VA)	
	Gold & Bronze	Silver	Silver in Select Areas*	Gold	Silver	All Metals	All Metals in Select Areas*
<100%	\$0	\$0	\$0	\$0	\$0	\$0	\$0
100% to <115%	\$20	\$50	\$75	\$75	\$100	\$30	\$55
115% to <130%	\$40	\$75	\$100	\$100	\$125	\$50	\$75
130%+	\$60	\$100	\$125	\$125	\$150	\$75	\$100

Net Growth Qualification and Payment

Net growth qualification is determined by dividing the total (uncapped) enrolled members in broker's book of business which meet the following criteria ("Current Members") by the total (uncapped) enrolled members in broker's book of business as of the October 24, 2023 Compensation Statement ("Baseline Members").

- Members with effective date of January 1, 2024
- Members who remain active as of March 31, 2024
- Members with applications submitted between November 1, 2023 (October 1, 2023 in California) and December 15, 2023

Net growth payment is determined by multiplying the earned per member credit per state or county by the broker's current capped enrolled members.

North Carolina Silver Membership - Qualification and Payment examples (with definitions above):

500 Current Members / 400 Baseline Members = 125% net growth

500 current capped members X \$100 earned credit = \$50,000

OR

New Business Program

Offered to brokers with less than 30 members in their book of business as of the October 24, 2023 Compensation Statement

Per member credit (FL and TX)			Per member credit (AZ, DE, GA, MO, NC)			Per member credit (IL, IN, KS, OH, UT)			Per member credit (CA, MD, NJ, NV, VA)		
Members	Silver & Gold	Silver in Select Areas*	Members	Silver & Gold	Silver in Select Areas*	Members	Silver & Gold	Silver in Select Areas*	Members	All Metals	All Metals in Select Areas*
<25	\$0	\$0	<15	\$0	\$0	<15	\$0	\$0	<15	\$0	\$0
25-49	\$50	\$75	15-29	\$50	\$75	15-29	\$75	\$100	15-29	\$50	\$75
50-149	\$75	\$100	30-59	\$75	\$100	30-59	\$100	\$125	30-59	\$75	\$100
150+	\$100	\$125	60+	\$100	\$125	60+	\$125	\$150	60+	\$100	\$125

New Business Qualification and Payment

New business qualification is determined by summing the total (uncapped) enrolled members in broker's book of business which meet all of the following criteria ("New Business Members")

- Members with effective date of January 1, 2024
- Members who remain active as of March 31, 2024
- Members with applications submitted between November 1, 2023 (October 1, 2023 in California) and December 15, 2023

New business payment per state is determined by multiplying the earned per member credit per state or county by the broker's new business capped enrolled members.

*Select Areas to Earn More!

- CA County: Sacramento
- FL Counties: Brevard, Hernando, Hillsborough, Pasco, Pinellas, Volusia
- IL, NJ and UT: Entire State

(County determination for both qualification and payment is based on location of subscriber, not member – must qualify for payment under the Net Growth or New Business program to qualify)

Guidelines to keep in mind

Eligible participants

- Must be licensed and appointed (where required) and have an in-force Producer Agreement.
- General agents are not eligible to participate.
- Brokers with 30 or more members in their book of business as of the October 24, 2023 Compensation Statement will participate in the Net Growth program.
- Brokers with less than 30 members in their book of business as of the October 24, 2023 Compensation Statement will participate in the New Business program.

Eligible business

- New and renewing Aetna ACA Individual and Family Plan on and off exchange medical members with applications received November 1, 2023 (October 1, 2023 in California) through December 15, 2023 with January 1, 2024 effective dates.
- Book of business is based solely on members for which broker is receiving compensation.
- The relationship between the broker and member must be documented to our satisfaction.
- Members must be active on March 31, 2024 for both qualification and payment.
- The primary broker is eligible for payment on business sold through a general agent.

Disclosures

- Producer is required to provide advanced written disclosure to customers on the nature of the compensation that the producer may be entitled to receive from us.
- Credits outlined in this document are not charged to the customer's experience-rated contracts but will be disclosed in accordance with our producer compensation disclosure policy.
- More details can be found by accessing our standard Producer Agreement at: <https://www.Aetna.com/insurance-producer/become-appointed-with-aetna.html>

Final determinations

- This program is offered at our sole discretion, and we can terminate or modify it at any time and without notice. Any subsequent program is at our discretion. We may modify programs and compensation to comply with state law, regulations or approvals.
- Our records determine producer's final results and will be the only basis for determination of qualification, calculation and payment of credits. Our decisions are final.

Calculations

- Net Growth is calculated at a national level; payments are calculated at a state level.
- New Business is calculated at a state level for both qualification and payment.
- Qualification calculations are based on total (uncapped) enrolled members. Payment calculations are based on total (capped) enrolled members with a per-policy maximum of five members.
- Qualification and payment are calculated using subscriber's geographic location at the time of qualification calculation.

Payments

- We will pay credits no later than June 30, 2024.
- Credits will be reported as taxable income.
- Payments will be submitted under one tax identification number (TIN). We will not split payments to multiple brokers or TINs.
- Any disputes about payments must be received in writing within 90 days of payment release.

**Questions about the broker program?
Contact the Broker Service Unit at 1-844-383-6128.**

Health plans are offered or underwritten or administered by Aetna Health of California Inc., Aetna Health Inc. (Florida), Aetna Health Inc. (Georgia), Aetna Life Insurance Company, Aetna Health of Utah Inc., Aetna Health Inc. (Pennsylvania), or Aetna Health Inc. (Texas)(Aetna). **Aetna is part of the CVS Health family of companies.**

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