

2025 Agent Commission Schedule

2025 Commission Schedule for Medicare Benefit Plans

A. Compensation Levels

Baylor Scott & White Health Plan (BSWHP) will pay compensation on applications accepted for enrollment into a BSWHP Medicare Benefit Plan in accordance with the below table. All accepted applications will be paid based on a true up with CMS. Upon receipt of the CMS monthly report, BSWHP will issue compensation on a monthly payout.

Agent compensation values below are specific to contract year (CY) 2025. Agent compensation amounts are the maximum “Fair Market Value” (FMV) allowed by CMS. Agent Compensation amounts will be updated annually to mirror the maximum FMV allowed by CMS each contract year.

Initial Year Compensation	Renewal Year Compensation
\$626	\$313

B. Chargebacks

During a Client’s first year on a Medicare Benefit Plan with BSWHP, compensation is subject to chargeback. If a Client disenrolls within the first three (3) months, as measured by the effective date of the Medicare Benefit Plan with BSWHP, BSWHP will chargeback the entire compensation. This chargeback policy applies to both Initial Year Compensation and Renewal Year Compensation, whichever is paid during a Client’s first year of enrollment in a Medicare Benefit Plan with BSWHP.

2025 Commission Schedule for Individual Non-Medicare Benefit Plans

Compensation is based on paid premiums received within a calendar month and will be processed the following month pursuant to the below tables.

Individual Products	
Off Exchange Plans	Agent Commission**
Scott and White Health Plan d/b/a Baylor Scott & White Health Plan Scott & White Care Plans d/b/a Baylor Scott & White Care Plan Baylor Scott & White Insurance Company	Year 1: 5% Year 2+: 3%
On Exchange Plans**	Agent Commission**
Scott and White Health Plan d/b/a Baylor Scott & White Health Plan	Year 1: 5% Year 2+: 3%

** Commission payable to CMS Certified Agents only.

2025 Commission Schedule for Group Non-Medicare Benefit Plans

Compensation is based on paid premiums received within a calendar month and will be processed the following month pursuant to the below tables.

Group Products*	
Fully Insured Plans	Agent Commission
Scott and White Health Plan d/b/a Baylor Scott & White Health Plan Scott & White Care Plans d/b/a Baylor Scott & White Care Plan Baylor Scott & White Insurance Company	Group Size 2-50: 5.5% Group Size 51+: 5% or Negotiated
Self-Funded Plans (ASO)	Agent Commission
Scott and White Health Plan d/b/a Baylor Scott & White Health Plan	Negotiable

* No commission payable for government programs, including but not limited to FEHB.