Agent of Record (AOR) Determination Grid

Application Period: October 15, 2026 – February 28, 2027
Applies To: Members in impacted Medicare Advantage (MA) Resell, MA Crosswalk, and Cost Transition counties
Products: Medica Medicare Plans Only

Cost Transition Counties – All States

If	And	Agent of Record (AOR)	Example Scenario
Member is currently enrolled in a Cost medical-only plan or Cost w/Part D	Member enrolls in a new Medica Medicare Supplement policy	The original writing agent remains the AOR (the agent assigned to the member's Cost plan).	A member enrolled in a discontinued Cost plan selects a Medica Medicare Supplement policy effective January 1, 2027. The original Cost plan agent remains the AOR.
Member is currently enrolled in a Cost plan (with or without Part D) and has an existing AOR	Medica transitions the member through Inside Sales or POD to a new Medica Medicare Advantage plan (MAPD or MA-only)	The original writing agent remains the AOR.	A member enrolled in a discontinued Cost plan is transitioned by Medica to a Medica MA plan effective January 1, 2027. The original Cost plan agent remains the AOR.
Member is currently enrolled in a Cost plan (with or without Part D) and has an existing AOR	Member enrolls in a new Medica Medicare Supplement or Medica MA plan through a different Medica-appointed agent	The original writing agent remains the AOR.	A member currently assigned to Agent A submits a Medicare Supplement or Medica MA application through Agent B. Agent A remains the AOR.
Member is currently in a Medica MA plan and is enrolling in newly offered Cost plan	Member enrolls in new Medica MA plan through a new agent	The agent listed on the new enrollment application becomes the AOR.	A member enrolled in a Medica MA plan that is being discontinued in a county where Medica is introducing new Cost plans.

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If	And	Agent of Record (AOR)	Example Scenario
Member is currently enrolled in a Medica Cost plan w/RX that is being discontinued	Member enrolls in Medica Cost Plan medical only option	The original writing agent remains the AOR.	A member who is losing their Medica Cost Plan w/RX enrolls in a Medica Cost Plan medical only option.

MA Resell Counties – Minnesota

If	And	Agent of Record (AOR)	Example Scenario
Member is currently enrolled in a non-renewing Medica MA plan	Member enrolls in a new Medica MA plan	The agent listed on the new enrollment application becomes the AOR.	A member enrolled in a non-renewing Medica MA plan enrolls in the replacement Medica MA plan through a different agent. The new enrolling agent becomes the AOR, this includes enrollments completed through Medica Inside Sales agents.
Member is currently enrolled in a non-renewing Medica MA plan	Member enrolls in a Medica Medicare Supplement plan	The agent listed on the Medicare Supplement application becomes the AOR.	A member enrolled in a non-renewing Medica MA plan enrolls in a Medica Medicare Supplement plan through a different agent. The enrolling agent becomes the AOR, this includes enrollments completed through Medica Inside Sales agents.

MA Resell Counties – Nebraska

If	And	Agent of Record (AOR)	Example Scenario
Member is currently enrolled in a non-renewing Medica MA plan	Member enrolls in a new Medica MA plan	The original writing agent remains the AOR.	A member enrolls in a replacement Medica MA plan through a different agent. The original writing agent from the non-renewing MA plan remains the AOR.

MA Crosswalk Counties – All States

If	And	Agent of Record (AOR)	Example Scenario
Member is currently enrolled in a non-renewing Medica MA plan but is being cross walked into a new Medica MA plan	Member enrolls in a different Medica MA plan than the one they were being cross walked into	The original writing agent remains the AOR.	A member is being cross walked into a new Medica MA plan but enrolls into a different Medica MA plan through a new agent.

Key Principles

- **Cost Transition Members with an existing AOR:** The original writing agent generally retains AOR status, regardless of who submits the new application.
- **Cost Transition House Accounts:** The enrolling agent becomes the AOR.
- **Minnesota MA Resell Counties:** The agent listed on the new enrollment application becomes the AOR.
- **Nebraska MA Resell Counties:** For MA-to-MA transitions, the original writing agent remains the AOR; for Medicare Supplement enrollments, the enrolling agent becomes the AOR.
- **MA Crosswalk Counties:** Current AOR will remain the AOR if member chooses to enroll into a different plan than the one they're being cross walked into.

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