



This 2022 Agent Incentive Program (Incentive Program) applies to New Members of Ambetter¹ (the Plan) Qualified Health Plans (QHPs) enrolled directly with the Plan, for Benefit Year 2022.

The Plan reserves the right to change this Incentive Program at any time without advance notice, unless otherwise indicated by an SBM or specific state. The Incentive Program is reviewed periodically and may be adjusted to reflect market conditions.

Section 1: Definitions

The following are defined terms for purposes of the Incentive Program:

- 1.1. All capitalized terms in this Incentive Program shall have the meanings ascribed to them in the Producer Agreement unless defined herein.
- 1.2. Clawback means the recoupment of the Plan's payment to the Agent if the New Member fails to pay in its entirety the first three (3) premium payments for the policy as and when such payments become due.
- 1.3. Incentive Level (or Incentive Tier) means the incentive payment per New Member determined by the number of New Members enrolled through the Marketplace, or Off-Exchange Plans, if permissible under state law.
- 1.4. Marketplace means a governmental agency or non-profit entity established under the Affordable Care Act through which individuals purchase QHPs. Sometimes referred to as "Exchanges," this term includes the Federally-facilitated Marketplace (FFM), State-based Marketplace-Federal Platform (SBM-FP), State-Partnership Marketplaces (SPMs), and State-based Marketplaces (SBM).
- 1.5. New Member means each individual newly enrolled in coverage under a single QHP insurance policy with the Plan purchased through the Marketplace or an Off-Exchange Plan purchased from the Plan and who has not been enrolled in an Ambetter plan in the previous 30 calendar days.
- 1.6. Off-Exchange means an individual health insurance policy that is purchased directly from the Plan outside of the Marketplace.
- 1.7. Qualified Health Plan (QHP) means an individual health insurance policy that is certified to be offered for sale through the Marketplace. A QHP is a single policy issued by the Plan which provides self-only, child-only, or family coverage.
- 1.8. Special Enrollment Period (SEP) means the period of time during which an individual who experiences certain qualifying events may enroll in, or change enrollment in, a QHP through the Marketplace outside of the Open Enrollment Period or they may enroll with an Off-Exchange Plan directly with the Plan.
- 1.9. Sub-Producer means any licensed producer appointed by, contracted by or under the Producer/Agency, working under the Producer/Agency subject to the Producer's/Agency's general direction and supervision, whether referred to as a "broker", "producer", or any other like term, and who is appointed by Ambetter to solicit a prospective member to purchase a plan of the Plan.

Section 2: Incentive Schedule

- 2.1. The number of New Members determines agent's applicable Incentive Level, or Tier, for the incentive payment. Incentive Levels and qualifications are as follows:

Incentive Program Criteria		
	One-Time Incentive Payment ¹	Number of New Enrollments
Kentucky, Louisiana, Michigan, Nebraska, New Jersey, New Mexico, Oklahoma, Pennsylvania, South Carolina, Tennessee	\$75 per New Member	50 – 99 New Members
	\$150 per New Member	100+ New Members
Arizona, Arkansas, Florida, Georgia, Illinois, Indiana, Kansas, Mississippi, Missouri, Nevada, New Hampshire, North Carolina, Ohio, Texas, Washington	\$50 per New Member	50 – 99 New Members
	\$100 per New Member	100+ New Members

¹Payout is for cumulative new members across all 25 Ambetter (non-CA) states.

Section 3: Eligibility

- 3.1. In order to be eligible to earn an incentive payment on a sale of a New Member, the Agent must:
- Sell a minimum of 50 New Members.
 - At the time of each sale, be licensed, contracted, and appointed with the Plan to sell Ambetter Products;
 - At the time of each sale, meet all additional state and federal requirements to sell QHPs, including but not limited to Marketplace training and certification; and,
 - At the time of each sale and the date on which the incentive payment is due to the Agent, be in compliance with all provisions of the Producer Agreement and Sub-Producer Agreement, if applicable.

Section 4: Payments

- 4.1. Incentive payments will be distributed to qualifying Agencies, in a one-time lump sum within 60 days of the calculation and confirmation of the final number of New Member enrollments. Earned incentives are calculated and paid strictly on:
- New Member enrollments submitted between November 1, 2021 and January 15, 2022, and
 - Collection of the full policy premium (i.e., the Member's monthly premium contribution amount plus the applicable Advanced Premium Tax Credits (APTC)) for the first 3 months of the policy.
 - Sub-Producers of the qualifying Agency are not eligible for direct incentive payments under this program; Payments are made directly to the qualifying Agency.
 - The Plan will not adjust any incorrect Incentive Payments to Agent, except for adjustments requested within 60-days of the incentive payment date, payments made as a result of fraud or incorrect information provided to the Plan. In this regard, neither Agency nor the Plan may assert a claim against the other relating to an incorrect payment amount under the terms of this Agreement unless such claim is made (and the resulting adjustment is commenced) within 60-days of the date of said incorrect payment.
- 4.2. The incentive payment is subject to a Clawback if the New Sale is retroactively terminated on or before the first three (3) full premium payments are made on the policy. The Plan, in its sole discretion, will recover the incentive payment amounts from Agency by offsetting the overpayment against future compensation in the incentive amount applicable to the number of terminated New Members.

Section 5: Important Notes Applicable to Incentive Schedule and Broker eligibility

- 5.1. National Producer Number (NPN) must be listed on all enrollments.
- 5.2. Consistent Producer of Record during the period of the first 3 months of the policy. Producer of Record changes are not eligible.
- 5.3. Incentive payments will only be paid for New Sales in accordance with this Incentive Program.
- 5.4. Potential incentive payments earnings by an Agent are uncapped for this Incentive Program.
- 5.5. Decisions regarding eligibility, applicable incentive payment amounts earned, or other issues relative to the program administration are at the sole discretion of the Plan and are final.
- 5.6. This program may be modified or discontinued at any time at the sole discretion of the Plan.

¹ Ambetter is a product of the following companies:

State	Risk Bearing Legal Entity Name	Brand/Marketing Name
AR	Celtic Insurance Company (dba Arkansas Health and Wellness Health Plan, Inc.)	Ambetter from Arkansas Health & Wellness
AR	QCA Health Plan, Inc.	Ambetter from Arkansas Health & Wellness
AR	QualChoice Life and Health Insurance Company	Ambetter from Arkansas Health & Wellness
AZ	Health Net of Arizona, Inc.	Ambetter from Arizona Complete Health
FL	Celtic Insurance Company	Ambetter from Sunshine Health
FL	Sunshine Health Plan, Inc.	Ambetter from Sunshine Health
GA	Ambetter of Peach State Inc.	Ambetter from Peach State Health Plan
IL	Celtic Insurance Company	Ambetter of Illinois
IN	Celtic Insurance Company	Ambetter from MHS
KS	Celtic Insurance Company	Ambetter from Sunflower Health Plan
KY	WellCare Health Plans of Kentucky, Inc.	Ambetter from WellCare of Kentucky
LA	Louisiana Healthcare Connections, Inc.	Ambetter from Louisiana Healthcare Connections
MI	Meridian Health Plan of Michigan, Inc.	Ambetter from Meridian
MO	Celtic Insurance Company	Ambetter from Home State Health
MS	Ambetter of Magnolia Inc.	Ambetter from Magnolia Health
NC	Ambetter of North Carolina Inc.	Ambetter of North Carolina Inc.
NE	Nebraska Total Care, Inc.	Ambetter from Nebraska Total Care
NH	Celtic Insurance Company	Ambetter from NH Healthy Families
NJ	WellCare Health Insurance Company of New Jersey, Inc.	Ambetter from WellCare of New Jersey
NM	Western Sky Community Care, Inc.	Ambetter from Western Sky Community Care
NV	SilverSummit Healthplan, Inc.	Ambetter from SilverSummit Healthplan
OH	Buckeye Community Health Plan, Inc.	Ambetter from Buckeye Health Plan
OK	Celtic Insurance Company	Ambetter of Oklahoma
PA	Pennsylvania Health & Wellness, Inc.	Ambetter from PA Health & Wellness
SC	Absolute Total Care, Inc.	Ambetter from Absolute Total Care
TN	Celtic Insurance Company	Ambetter of Tennessee
TX	Celtic Insurance Company	Ambetter from Superior Healthplan
TX	Superior Healthplan, Inc.	Ambetter from Superior Healthplan
WA	Coordinated Care Corporation	Ambetter from Coordinated Care