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| **AARP United plans** | ***As of Jan. 2026, major changes I cannot summarize. Some are zero, some are 5%-30% of original*** | |
| | ***commission. 69 page commission document linked here:*** | |
| | | https://drive.google.com/file/d/1s9ughWQn7qMmA4jY0TUSwervo5EwsoyD/view?usp=sharing |
| | Medicare Supplement effective dates 1/1/27 forward | Plan F or G $375 years 1-6, $240 years 7-10. |
| | Medicare Supplement effective dates 1/1/27 forward | Plan N $300 years 1-6, $192 years 7-10. |
| | Medicare Supplement effective dates 1/1/27 forward | Plan K $150 years 1-6 $96 years 7-10. |
| | Medicare Supplements effective 6/25 to 12/25 | Plan F or G $310 years 1-6, $75 years 7-10. |
| | | Plan N $275 years 1-6 $55 years 7-10. Plan K $105 years 1-6 $27.50 years 7-10. |
| | Medicare Supplement older effective dates | $210 to $348 years 1-6 if Plan A C, F, G or N. $105 years 1-6 if plans A, K, or L |
| | | Guaranteed Issue outside Open Enrollment period: 50% of the above |
| | | Lifetime Renewal Commissions complicated schedule - available upon request |
| | Medicare Part D Rx plans | $0 |
| | Medicare Advantage HMO plans, & PPOs | Depends on plan, some are zero, commission schedule available upon request |
| **Aetna** | | |
| | **Medicare Supplement** | 20% of premium in years 1-6, 4% for yrs 7+, 8% if Guaranteed Issue |
| | Group size 1 enrolled employee | $8 per enrolled employee per month regardless of dependents |
| | Group size 2-4 | $12 per enrolled employee per month regardless of dependents |
| | Group size 5-24 | $22 per enrolled employee per month regardless of dependents |
| | Group size 25-50 | $30 per enrolled employee per month regardless of dependents |
| **BCBS** | **Individual** | |
| | Individual policies | $22 per member per month |
| | **Medicare** | |
| | Medicare Supplements effective before 1/1/08 | 14% the 1st year, 12% for months 13-71, then $2 per member per month |
| | Medicare Supplements effective 5/1/17 to 5/1/22 | 1st year: $250 unless Guaranteed Issue, then $125 |
| | | Years 2-6: $20.83 per month, if Guaranteed Issue, $10.41 per month |
| | | Years 7-10: $6.25 per mo. Years 11+: $2 per mo.; half if Guaranteed Issue |
| | Medicare Supplements effective 5/1/22 to 5/1/23 | 1st Year: $420, Years 2+ $20.83 per month |
| | Medicare Supplements effctve 6/1/23 to 12/1/26 | 1st Year: $380, Years 2+ $20.83 per month |
| | **Medicare Supplements effective 1/1/27** | **1st Yr: $213, Years 2-10 $139 Years 11+ $27** |
| **HealthSpring fka CIGNA** | Medicare Supplement | 20% years 1-6, 3.5% years 7-10, 1% thereafter. If Guaranteed Issue, 1.5% for years 1-6. Commissions are not payable on premium attributable to the Part B deductible in Plan F. Commissions are paid on the initial premium only and not on increase in premium. |
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| **Humana** | As of Jan. 2026, major changes I cannot summarize. 47 page commission document linked here: | |
| | | https://drive.google.com/file/d/10zPMiFYGVP0KVrBz8i_2wGeRrNGXlq2P/view?usp=drive_link |

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| | | **no commissions for any Humana Part D Rx PDP plans as of 2026 per this notice:** | |
| | | https://drive.google.com/file/d/1yOdp4NM49iRD6Nj6bEF1orNYGbIJexi0/view?usp=drive_link | |
| **Mutual of Omaha** | Medicare Supplements ages 65-80 | 18% of premiums years 1-6, 4.5% years 7-10, 0% years 11+. Commissions paid on initial premium, not increases. | |
| | | 50% of the above for Guaranteed Issue policies or clients over 81 yrs | |
| **Physicians Mutual** | Medicare Supplements ages 65-80 | Open Enrollment & Underwritten: Years 1-6:  21%, Years 7+:  3%. | |
| | Medicare Supplements age 80+ or Guaranteed Issue: Years 1-6:  2%  Years 7+:  1% | | |
| **SilverScript** | Medicare Part D Rx plans | $0 for renewing clients (no new enrollments) | |
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| **WellCare** | Medicare Part D Rx plans | $0 for renewing clients (no new enrollments) | |