

Commission Schedule
MacFerrin Financial
Tucson, AZ

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 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-
	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 effective 6/1/23 and later	1st Year: \$380, Years 2+ \$20.83 per month
	Medicare Advantage MAPD	\$694 for 1st year on MAPD. If not new to MAPD, \$347 per year
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.
	Part D Rx, PDP plans	"Extra" Plan only: 1st yr in a Part D plan: \$114, \$57 for subsequent years
Humana	As of Jan. 2026, major changes I cannot summarize. 47 page commission document linked here:	
		https://drive.google.com/file/d/10zPMiFYGVP0KvBz8i_2wGeRrNGXlq2P/view?usp=drive_link
		no commissions for any Humana Part D Rx PDP plans as of 2026 per this notice:
		https://drive.google.com/file/d/1yOdp4NM49iRD6Nj6bEF1orNYGbJjexi0/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)
WellCare	Medicare Part D Rx plans	\$0 for renewing clients (no new enrollments)