



# Aetna® ACA Individual and Family Plans Broker Program California

## 2024 January Jumpstart

Get ready to earn more - it's as easy as 1,2,3!

1. Determine which program below (Net Growth or New Business) applies to you based on your Aetna book of business.
2. Sell and renew Aetna ACA Individual and Family plans with January 1, 2024 effective dates (applications must be received October 1, 2023 through December 15, 2023).
3. Earn broker credits and receive a reward for your hard work.

### Net Growth Program

Offered to brokers with 30 or more members in their book of business as of the October 24, 2023 Compensation Statement

Net growth	Per member credit	Sacramento County only
<100%	\$0	\$0
100% to <115%	\$30	\$55
115% to <130%	\$50	\$75
130%+	\$75	\$100

#### Net Growth Qualification and Payment

Net growth qualification is determined by dividing the total (uncapped) enrolled members in broker's book of business which meet the following criteria ("Current Members") by the total (uncapped) enrolled members in broker's book of business as of the October 24, 2023 Compensation Statement ("Baseline Members"). The Net Growth program is inclusive of all plan states and is not limited to California.

- Members with effective dates of January 1, 2024
- Members who remain active as of March 31, 2024
- Members with applications submitted between October 1, 2023 and December 15, 2023

Net growth payment is determined by multiplying the earned per member credit by the broker's current capped enrolled members.

#### Napa County Qualification and Payment examples (with definitions above):

500 Current Members / 400 Baseline Members = 125% Net growth  
500 current capped members X \$50 earned credit = \$25,000

### New Business Program

Offered to brokers with less than 30 members in their book of business as of the October 24, 2023 Compensation Statement

New enrolled members	Per member credit	Sacramento County only
0 to 14	\$0	\$0
15 to 29	\$50	\$75
30 to 59	\$75	\$100
60+	\$100	\$125

OR

#### New Business Qualification and Payment

New business qualification is determined by summing the total (uncapped) enrolled members in broker's book of business in California which meet all of the following criteria ("New Business Members")

- Members with effective dates of January 1, 2024
- Members who remain active as of March 31, 2024
- Members with applications submitted between October 1, 2023 and December 15, 2023

New Business payment is determined by multiplying the earned per member credit by the broker's new business capped enrolled members.

#### Sacramento County Payment example (with definitions above)

55 new business capped members x \$100 earned credit = \$5,500

## Guidelines to keep in mind

### Eligible participants

- Must be licensed and appointed (where required) and have an in-force Producer Agreement.
- General agents are not eligible to participate.
- Brokers with 30 or more members in their book of business as of the October 24, 2023 Compensation Statement will participate in the Net Growth program.
- Brokers with less than 30 members in their book of business as of the October 24, 2023 Compensation Statement will participate in the New Business program.

### Eligible business

- New and renewing Aetna ACA Individual and Family Plan on and off exchange medical members in California with applications received November 1, 2023 (October 1, 2023 in California) through December 15, 2023 with January 1, 2024 effective dates.
- Book of business is based solely on members for which broker is receiving compensation.
- The relationship between the broker and member must be documented to our satisfaction.
- Members must be active on March 31, 2024 for both qualification and payment.
- The primary broker is eligible for payment on business sold through a general agent.
- For business eligible for credits under the Aetna® ACA Individual and Family Plans Broker Program in California, this credit schedule will supersede the credit schedule of any other producer credit programs.

### Disclosures

- Producer is required to provide advanced written disclosure to customers on the nature of the compensation that the producer may be entitled to receive from us.
- Credits outlined in this document are not charged to the customer's experience-rated contracts but will be disclosed in accordance with our producer compensation disclosure policy.
- More details can be found by accessing our standard Producer Agreement at: <https://www.Aetna.com/insurance-producer/become-appointed-with-aetna.html>

### Final determinations

- This program is offered at our sole discretion, and we can terminate or modify it at any time and without notice. Any subsequent program is at our discretion. We may modify programs and compensation to comply with state law, regulations or approvals.
- Our records determine producer's final results and will be the only basis for determination of qualification, calculation and payment of credits. Our decisions are final.

### Calculations

- Net Growth is calculated at a national level; payments are calculated at a state level.
- New Business is calculated at a state level for both qualification and payment.
- Qualification calculations are based on total (uncapped) enrolled members. Payment calculations are based on total (capped) enrolled members with a per-policy maximum of five members.
- Qualification and payment are calculated using subscriber's geographic location at the time of qualification calculation.

### Payments

- We will pay credits no later than June 30, 2024.
- Credits will be reported as taxable income.
- Payments will be submitted under one tax identification number (TIN). We will not split payments to multiple brokers or TINs.
- Any disputes about payments must be received in writing within 90 days of payment release.

Questions about the broker program? Contact the Broker Service Unit at 1-844-383-6128.

Health plans are offered or underwritten or administered by Aetna Health of California Inc. (Aetna). Aetna is part of the CVS Health family of companies.

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