



ON THE **Move**



**QUICK CONNECT**

## **Broker Commission Payment**

### **Appointment**

To be eligible for commission payments, brokers must be licensed by the Georgia Department of Insurance to sell health insurance and receive a Certificate of Authority (COA) to broker business issued by Alliant Health Plans (AHP). To obtain a COA, applicants must agree to meet and maintain certain criteria. Upon completion of the appointment process, AHP issues a COA effective date, authorizing the broker to begin representing AHP. Note: COA is not retroactive and policies sold with effective dates prior to the COA are not eligible for commission payments.

### **Marketplace Plans**

To be eligible for commission payments for ON-MARKETPLACE plans, the broker is required to receive certification each year from The Centers of Medicare and Medicaid Services (CMS) to sell products (Individual/Family Plans [IFP] and/or Small Group Plans [SHOP]). Per CMS guidelines, "Agents or brokers who are assisting consumers with enrollment in QHPs offered through the FFMs must meet all applicable State and Federal requirements, including those for State licensure and FFM registration, at the time they are providing assistance."

Only plans issued on or after the broker receives CMS certification AND a Certificate of Authority by AHP are eligible for commission payment(s).

### **Off-Marketplace Plans**

Only plans issued on or after the broker receives a Certificate of Authority by AHP are eligible for commission payment(s).

### **Individual/Family Plan Special Enrollment Periods (SEPs)**

Commissions are not paid on IFP enrollments through SEPs from April 1 – December 31, 2017.

### **Commission Payment Schedule**

Commissions are paid retrospectively on a monthly basis by the 15th of each month. They are calculated based on premiums received within the previous calendar month. Premium includes both Advanced Premium Tax Credit (APTC) payment and direct payment. Commissions are not paid on members who fall into a grace period. Only when premium is up to date are commissions reinstated.

### **Commission Discrepancies and Audits**

It is the responsibility of the broker to review and audit commission statements. Alliant will accept and research questions regarding commissions:

- within 120-days of the commission payment
- when the questioning broker is the Broker of Record (BOR) for the member in question
  - o to be listed as the BOR for a member's plan, the broker must be appointed, eligible and either listed on the application at the time of enrollment OR submit a signed BOR form within 60-days of the member's effective date

Please contact your Broker/Client Relations Representative with any questions.