

Agent Commission and Bonus Program

2023–2024

Individual

New Business Bonus

\$40 per subscriber

+

4% Commission

Applies to new and renewal business

Did You Know? Our 4% commission does not decrease for the life of the policy!

Not Licensed to Sell PHP Individual Plans?

Now is the time to get licensed to sell one of the lowest-priced plans available on the exchange, and our fastest-growing segment of business.

As the COVID-19 Public Health Emergency has ended, and eligibility requirements for Medicaid have changed, tens of thousands of Michigan residents are no longer eligible for Medicaid and are shopping for healthcare coverage. PHP can offer quality, affordable coverage for these individuals and their families.

To Become Licensed to Sell PHP Individual Plans, Contact Kitty Beard, Agent Relations Specialist:

Email | Kitty.Beard@phpmm.org

Or, Contact PHP Sales:

Email | Sales@phpmm.org

Phone | 517.364.8484

Small Group

New Business Bonus

NEW!
\$35 ~~\$100~~ per subscriber bonus for fully-insured new business **enrolled from Sept. 1, 2023 through Dec. 1, 2024**

+

New Group Bonus

Qualify for an additional bonus for all new group sales based on the number of subscribers at the time of enrollment

+

4% Commission

Applies for new and renewal business for small groups between 2 and 50 employees

AND

Group Implementation Credit

NEW!
Your groups will receive a one-time implementation credit of **\$25** per subscriber for fully-insured small groups **effective Sept. 1, 2023 through Dec. 1, 2024**

New Group Subscribers	Per-Group Bonus Amount
2–24	\$150
25–50	\$500

Did You Know? Our 4% commission does not decrease for the life of the policy!

Large Group

New Business Bonus

NEW!
\$35 ~~\$100~~ per subscriber bonus for fully-insured new business **enrolled from Sept. 1, 2023 through Dec. 1, 2024**

+

New Group Bonus

Qualify for an additional bonus for all new group sales based on the number of subscribers at the time of enrollment

+

Up to 4% Commission

Depending on the number of enrolled subscribers in the group

AND

Group Implementation Credit

NEW!
Your groups will receive a one-time implementation credit of **\$25** per subscriber for fully-insured large groups **effective Sept. 1, 2023 through Dec. 1, 2024**

FULLY-INSURED

New Group Subscribers	Per-Group Bonus Amount
51–149	\$2,500
150–249	\$5,000
250+	\$10,000

SELF-FUNDED

\$1,000 per group, up to a maximum of \$5,000 annually

Enrolled Subscribers	Commission
2–149	4%
150–299	3%
300–449	2%
450+	1.5%

Additional Bonuses

Annual Year-End Bonus

Earn an additional bonus based on your book-of-business on the last day of the calendar year.

Enrolled Subscribers in total Book-of-Business	Bonus per Subscriber
75-99	\$5
100-199	\$10
200-299	\$20
300+	\$30

Annual Partnership Bonus

- Earn an additional bonus by achieving 95% retention between Dec. 31, 2022 and Dec. 31, 2023 to be paid the first quarter of 2024. Achieve 95% retention between Dec. 31, 2023 and Dec. 31, 2024 for a bonus to be paid the first quarter of 2025. Retention rate is based on the book-of-business, by subscriber on the last day of the calendar year.
- Bonus is an additional 10% paid based upon year-end bonus amount.

More to Know

How do I access my monthly Commission Statements?

- If you receive paper checks, the Commission Statements are mailed monthly and are not currently available online.
- If you have registered for ACH payments, you will be able to pull your commission statement within the Zelis ePayment Portal. For information on registering for ACH commission payments, please email Sales@phpmm.org.

Do commissions pay to me or my Agency?

Commissions are paid one of two ways:

- “Self-Pay”: Commissions are paid directly to the agent, under the agent’s SSN or personal TIN.
- “Agency-Pay”: Commissions are paid to the agency; it is the agency’s responsibility to distribute commissions to their team. These pay using the agency’s TIN.

What date do commissions pay each month?

Commissions are run around the 18th of each month, subject to normal pay weeks without any holiday interference.

When are new business bonuses paid?

New business bonuses for both group and subscriber business are paid quarterly.

When are year-end and partnership bonuses paid?

Year-end and partnership bonuses are paid in the first quarter of the following year.

