



## Aetna ACA Individual and Family Plans Broker Program



# 2025

## JANUARY JUMPSTART

### Kick off the year with extra rewards

As an Aetna® broker, we know you work hard to provide local, flexible solutions to support the diverse needs of your clients. And we value your partnership in growing our business. That's why we're offering you the chance to earn even more.

With our broker program, you earn credits by providing your clients with value-added services for a healthier workforce. We make it easy. Earn eligible credits based on both new business and member retention.

At Aetna, our best-in-class products and services, along with our partner rewards, can help you jumpstart your earnings in 2025.

Questions? We're here to help.  
Call us at 844-383-6128

### About the program

- Brokers can qualify through new business in all participating states and retained business in specific counties
- Includes members sold or renewed with January 1, 2025 effective date
- Qualifying brokers are eligible for additional credits for dental and vision members
- Applications must be received from November 1, 2024 through December 15, 2024. (November 1, 2024 through December 31, 2024 in New Jersey)
- Members must have paid premiums for January, February and March 2025

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4045990-01-01 (10/24)





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## It's easy to earn rewards

### Step 1: Qualify with new business

#### New business program

Earn credits based on new members sold in the following states: Georgia, Indiana, Kansas, Missouri, New Jersey, North Carolina, Ohio, Texas, Utah and Virginia. State determination for both qualification and payment is based on location of the subscriber, not the member.

#### New business qualification and payment

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

GA, IN, KS, MO, NC, NJ, OH, TX, UT, VA (All metal tiers)	
New members	Per member credit
<25	\$0
25-99	\$75
100+	\$125

- Newly enrolled members with effective date of January 1, 2025
- Members who remain active as of March 31, 2025
- Members with applications submitted between November 1, 2024 and December 15, 2024 (November 1, 2024 through December 31, 2024 in New Jersey)

New business payment for each state is calculated by multiplying the earned credit per member by the broker's capped new business members as defined above.

### Step 2: Retain more, earn more

#### Retention program

Earn credits based on members retained in the following counties\* for all metal tiers:

- Georgia: Atlanta
- New Jersey: Statewide
- North Carolina: Charlotte, Triangle, Greensboro
- Texas: El Paso, San Antonio

Retained members	Per member credit
<10	\$0
10+	\$50

County determination for both qualification and payment is based on location of the subscriber, not member.

#### Retention qualification and payment

Retention qualification is determined by summing the total (uncapped) enrolled retained members in the applicable counties in each state in the broker's book of business which meet all the following criteria ("retention members")

- Members who were active as of December 31, 2024
- Members with effective date of January 1, 2025
- Members who remain active as of March 31, 2025

Retention payment per county is determined by multiplying \$50 by the broker's capped retention members as defined above.

#### \*Retention Bonus Counties:

**GA:** Bartow, Butts, Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Fulton, Gwinnett, Henry, Jasper, Lamar, Newton, Paulding, Pike, Rockdale, Spalding, Walton

**NC:** Mecklenburg, Union, Cabarrus, Stanly, Anson, Gaston, Lincoln, Cleveland, Guildford, Randolph, Rockingham, Durham, Alamance, Orange, Chatham, Lee, Person, Caswell, Wake, Johnston, Franklin

**NJ:** Statewide

**TX:** El Paso, Bexar, Comal, Guadalupe, Kendall



## **Aetna ACA Individual and Family Plans Broker Program**

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### **Step 3: Earn additional credits for medical plans with embedded dental and vision coverage**

Brokers who qualify for either the new business program or retention program have the opportunity to earn additional credits when they sell at least 10 members in medical plans embedded with dental and vision coverage. Receive an extra \$10 for all new members with integrated plans in participating states.

Limited to members in embedded plans with January 1, 2025 effective dates who remain active as of March 31, 2025. Payment is determined by multiplying \$10 by the broker's capped new integrated members. Excludes stand-alone dental and vision membership.

### **Step 4: Florida special bonus program**

#### **Earn \$200 for each member in Fort Myers and Naples, Florida**

Brokers can earn \$200 for each new or renewed member in the Charlotte, Collier and Lee counties with effective date of January 1, 2025 who remain active as of March 31, 2025.



# Program guidelines to keep in mind

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## Eligible participants

- Must be licensed and appointed (where required) and have an in-force producer agreement.
- General Agents are not eligible to participate.

## Eligible business

- The primary broker is eligible for payment on business sold through a general agent.
- Book of business is based solely on members for which broker is receiving compensation.
- Members must have paid premiums for January, February and March 2025 for both qualification and payment.
- The relationship between the producer and subscriber must be documented to our satisfaction.
- Includes new Aetna ACA Individual and Family Plan on and off exchange medical members with applications received November 1, 2024 through December 15, 2024 (November 1, 2024 through December 31, 2024 in New Jersey) with January 1, 2025 effective dates.

## 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 Aetna.
- 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>.

## Payments

- We will pay credits by July 31, 2025.
- The 2025 incentive programs, including the program described herein, supersede prior incentive programs.
- Credits will be reported as taxable income.
- Any disputes about payments must be received in writing within 90 days of payment release.

## Final determinations

- This program is offered at our sole discretion and can be terminated or modified at any time and without notice. Any subsequent program is offered at our discretion. Aetna 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

- Qualification calculations use the agent associated with each subscriber as of January 1, 2025.
- New business is calculated at a state level for both qualification and payment.
- Retention is calculated at the total state level in participating counties for qualification and payment.
- All membership calculations are done at the state level.
- 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.

Health plans are offered or underwritten or administered by Aetna Health of California Inc., Aetna Health Inc. (Florida), Aetna Health Inc. (Georgia), Aetna Life Insurance Company, Aetna Health of Utah Inc., Aetna Health Inc. (Pennsylvania), or Aetna Health Inc. (Texas) (Aetna). Aetna is part of the CVS Health® family of companies.

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