



2025 Agent Commissions Overview

This document is intended as a general overview of the timing of commission payments for Individual and Family ACA Marketplace plans sold on the exchange marketplace.

PLEASE NOTE: UnitedHealthcare relies on reporting from The Centers for Medicare & Medicaid Services (CMS) to determine member information and eligibility in the plan.

New Policy Commission Payment:

- New policy commission payment for effective dates beginning January 1, 2025 is paid at the New Commission Rate (reference your Agent Compensation Schedule - Exhibit A)
- Commission for new policies are processed two to three times per week depending upon the commission calendar.
- The first commission associated with an enrollment will be paid at the per-member/per-month (PMPM) amount for the first month the member is effective on the plan.
- The member must have paid their first premium payment (binder payment) for the enrollment to be eligible for commission.
- This commission may be paid prior to the first effective month if the binder payment has been paid.

Month Two through End of Effective Year – New Policy Commission Payment:

- Commission payments within the 2025 New Policy Effective Year are paid at the New Commission Rate up to a maximum of 12 months (reference your Agent Compensation Schedule – Exhibit A)
- Member must pay their premium each month of the enrollment to be eligible for commission that month.
- Should member fall into grace period for premium payment delinquency, commission will continue to pay.
- If member terminates due to non-payment of premium, commission may be charged back to agent for grace period months.

Renewing Policy Commission Payment:

- Plan changes where the member is moving from one UnitedHealthcare IFP plan into another UnitedHealthcare IFP plan will result in a new effective date with renewal commissions processed for the plan change effective date.
- Renewing policy commission payments for policies that were sold in 2024 or prior are paid at the Renewal Commission Rate (reference your Agent Compensation Schedule – Exhibit A)
- Renewal commission for existing members is processed monthly based on product type.
- Monthly renewal payments start in January of the second year (and subsequent years) the member is on the plan regardless of the number of months the member was enrolled during the prior calendar year.
- The member must pay the monthly premium each month for the enrollment to be eligible for commission that month.
- Renewals continue as long as the member remains enrolled in the plan and the agent meets any applicable legal and compliance requirements.

Not on direct deposit? Sign into [Jarvis](#), click on your name in the upper right corner and enter your direct deposit information. Your next commission payment will be directly deposited into your bank account.

Payments made via direct deposit allow for fast and secure processing.

Commission statements

- Visit [Jarvis](#) > Commissions > Statements and More for up-to-date payment information. Helpful forms and the annual commission calendar are posted for reference.
- Statements are posted to the portal two to three times per week depending upon the commission calendar.