

# UHC Agent of Record FAQ



## Member Information

### In what instances will the Agent of Record (AOR) be retained?

The AOR will be retained when members make a plan change from a Qualifying Plan into another Qualifying Plan. Qualifying Plans include UnitedHealthcare Medicare Advantage (MA), Medicare Advantage Prescription Drug (MAPD), Dual Special Needs Plan (DSNP) or Chronic Special Needs Plan (CSNP). In addition, the following conditions must be met:

- Qualifying Plan change is conducted by a UnitedHealthcare Direct to Consumer (DTC) agent or via web or paper enrollment application without the involvement of a non-DTC sales agent.
- The AOR must continue to provide prompt service to the members.
- The AOR must be an active selling agent and credentialed to receive commissions for the member's new plan (i.e. appropriately licensed, appointed and certified for the new plan).

**Note:** UnitedHealthcare-employed field agents (ISR) should refer to the renewal qualifications and timeline outlined in their Sales Incentive Plan.

### Does AOR retention apply when a solicitor completes the original Qualifying Plan enrollment?

Yes, AOR retention applies. However, the original solicitor's direct upline is eligible for AOR retention as they are responsible for servicing the members.

### What happens if the member calls Direct to Consumer (DTC) and requests an appointment with an agent?

If the member does not know how to contact their Agent of Record, the DTC agent will submit an appointment request within our Mira lead management system. Standard lead routing rules will apply.

## COMMISSIONS

### When will commission be paid on AOR Retention Qualifying Plan changes?

If the new UnitedHealthcare Qualifying Plan application is written by a UnitedHealthcare DTC agent or through web or paper enrollment without the involvement of a non-DTC sales agent, then the AOR will be retained immediately. The retained AOR will receive commission at the current renewal year rate for the new enrollment.



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## **Will I continue to receive commissions if a member enrolls in a plan that is non-commissionable in my area?**

If a member enrolls in a non-commissionable plan, no further commissions will be paid even though the AOR will be retained.

## **Will my AOR status be retained, and will I continue to receive commissions, if my client enrolls into a Prescription Drug Plan (PDP) or Medicare Supplement plan from a MA/MAPD/DSNP/CSNP?**

No. Plan changes to a Prescription Drug Plan or a Medicare Supplement Plan do not qualify

## **Will my AOR status be retained, and will I continue to receive commissions, if my member changes plan from a MAPD, PDP or Medicare Supplement Insurance plan into an MA plan?**

It depends. Plan changes to and from PDP and Medicare Supplement Insurance plans do not qualify. However, plan changes to and from MA/MAPD/DSNP/CSNP plans would qualify for AOR retention.

## **Will my AOR status be retained, and will I continue to receive commissions, if my member changes plans with a non-DTC sales agent?**

No. If the member changes plans with a non-DTC sales agent, the agent facilitating the plan change will become the new AOR, and commissions, if applicable, will be paid according to standard procedures.

## **What happens if I do not service my members?**

UnitedHealthcare reserves the right to remove you as AOR and to discontinue paying you commissions if we receive information that you are not servicing the member.

**Reminder:** You are required to follow the AOR Responsibilities & Guidelines.

## **Contact**

Please contact your sales leader or the Producer Help Desk at 888-381-8581 or [via Jarvis Chat](#)

