



TAKE COMMAND
H E A L T H

Broker Guide

Pricing & Compensation Structure for 2021

Updated November 4, 2020

This document is intended for broker partners
(licensed health insurance agents & agencies).

Please reach out with questions.



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2021 Broker Guide: Pricing & Commissions

Updated 11/4/2020

Administrative Fees

The administrative fees Take Command Health (TCH) charges clients are designed to be clear and transparent. They typically end up being between 3-5% of total program costs.

Platform Fee:

This is a monthly recurring fee based on the number of employees being offered the ICHRA (i.e. “eligible employees”). It is established at the start of the plan year and is updated annually.

Eligible Employees	Monthly Platform Fee
1-49	\$20
50-99	\$100
100-149	\$200
150-199	\$300
200-249	\$400
250-299	\$500
\$100 for each additional 50 employees	

Service Fee:

\$15 per employee per month (PEPM) for active HRA participants (ie, “participating employees”). Built into this fee is a revenue share for our broker partners (more on page 3).

Setup Fees:

We do not typically charge setup fees. These can be added by a partner or TCH at our discretion for complex or unusual cases or client needs.

Example

A company with 80 benefits eligible employees offers \$500 in ICHRA allowance.

- 50 employees participate in the ICHRA program
- Total ICHRA Spend = \$25,000 / month [$\$500 * 50$ EEs]
- Total Admin Fees = \$850 / month [~3.3% of total cost]
 - Platform Fee = \$100 / month
 - Service Fee = \$750 / month [$\$15 * 50$ EEs]

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Broker Partner Compensation

Broker compensation is calculated on a per employee per month (PEPM) basis for participating employees and is paid quarterly.

$$\text{Broker Comp PEPM} = \underbrace{\$5}_{\text{Service Share PEPM}} + \underbrace{\$10}_{\text{Insurance Share PEPM}}$$

Adjustable for Clients with 50+ EEs

Varies by state

Broker compensation consists of two parts:

- A Service Share:** By default, we allocate \$5 PEPM out of our standard \$15 PEPM service fee for each participating employee as broker compensation. For clients with 50+ ICHRA eligible employees on our platform, we can vary the \$5 amount (up or down). We'll accordingly adjust our service fee charged to the client.
- B Insurance Share:** For employees that purchase individual insurance through the TCH platform, we'll share commissions we collect with you. This varies by state and carrier (see pages 4-6). Employees that purchase insurance outside of our platform are not eligible.

Note: Does your agency prefer to handle the individual enrollments and be AOR on these policies? No problem. You can help employees shop for insurance and submit enrollments through your preferred method (not the TCH platform). Then send employees to TCH to get their reimbursement program setup.

Standard Example

Your ICHRA client has 80 employees in Texas

- You choose the default service fee [\$15], making your share \$5 PEPM
- 50 EEs participate in the ICHRA program
- All employees enroll in individual plans on the TCH platform eligible for Insurance Share
- Broker receives \$850 / month in compensation from TCH on a quarterly basis
 - \$250 in Service Share [\$5 * 50 EEs]
 - \$600 in Insurance Share [\$12 * 50 EEs]

Adjusted Example

Your ICHRA client has 80 employees in New York

- You adjust the service fee to \$30 PEPM, making your share \$20 PEPM
- 50 EEs participate in the ICHRA program
- TCH helps employees enroll in individual plans, but no Insurance Share available
- Broker receives \$1,000 / month in compensation from TCH on a quarterly basis
 - \$1,000 in Service Share [\$20 * 50 EEs]
 - \$0 in Insurance Share [\$0 * 50 EEs]

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Updated 11/4/2020

Insurance Share by State (1/3)

Individual insurance commissions vary by state and carrier.

We collect as much as we can and remit back to you!

State	PEPM	Eligible Carriers	Excluded Carriers
Alabama	\$13.00	Bright Health Plan	BlueCross BlueShield of Alabama
Alaska	\$10.00	Premera BlueCross BlueShield	Moda Health
Arizona	\$13.00	Ambetter, Bright Health Plan, Cigna, Oscar	BCBS AZ, United Healthcare
Arkansas	\$12.00	Ambetter	Arkansas BlueCross BlueShield
California	\$11.00	Anthem, Chinese Community Health Plan, Health Net, L.A. Care Health Plan, Molina, Oscar, Sharp Health Plan, Sutter Health Plus, Valley Health Plan, Western Health Advantage	BlueShield of CA (PPO), BlueShield of CA (HMO), Kaiser Permanente
Colorado	\$12.00	Anthem, Bright Health Plan, Cigna, Friday Health Plans, Oscar, Rocky Mountain Health Plans	Denver Health Medical Plan, Kaiser Permanente, United Healthcare
Connecticut	\$10.00	Anthem, ConnectiCare	
Delaware	\$12.00	Highmark BCBS	
D.C.	\$8.00	CareFirst BlueCross BlueShield, Kaiser Permanente	
Florida	\$14.00	Ambetter, Bright Health Plan, Cigna, Health First Health Plans, Molina, Oscar	AvMed, Florida Blue, Florida Health Care Plans
Georgia	\$10.00	Alliant Health Plans, Ambetter, Anthem, CareSource, Oscar	Kaiser Permanente
Hawaii	\$-		HMSA, Kaiser Permanente
Idaho	\$8.00	Mountain Health CO-OP, Regence BlueShield of Idaho	BlueCross of Idaho, PacificSource Health Plans, SelectHealth
Illinois	\$12.00	Ambetter, BlueCross and BlueShield of Illinois, Bright Health Plan, Cigna	Health Alliance, Quartz, WellFirst Health
Indiana	\$12.00	Ambetter, Anthem, CareSource	
Iowa	\$11.00	Medica, Oscar	Wellmark BlueCross BlueShield
Kansas	\$13.00	Ambetter, BlueKC, Cigna, Medica, Oscar	BlueCross BlueShield of Kansas
Kentucky	\$8.00	Anthem, CareSource	

Note: Broker partners receive the stated insurance shares by state on a per employee per month (PEPM) basis only for those employees who participate in the ICHRA program and enroll in an individual market plan through the TCH platform offered by an eligible carrier. If an employee enrolls in an excluded carrier, broker partners will only receive the service share. As of November 2020, TCH pays broker partners on a quarterly basis (4x year).

2021 Broker Guide: Pricing & Commissions

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Insurance Share by State (2/3)

Individual insurance commissions vary by state and carrier.

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State	PEPM	Eligible Carriers	Excluded Carriers
Louisiana	\$-		BlueCross BlueShield of Louisiana, CHRISTUS Health Plan, Vantage Health Plan
Maine	\$11.00	Anthem, Harvard Pilgrim	Community Health Options
Maryland	\$8.00	CareFirst BlueCross BlueShield, Kaiser Permanente	United Healthcare
Massachusetts	\$-		AllWays Health Partners, BMC HealthNet, BlueCross BlueShield of Massachusetts, ConnectiCare, Fallon Health, Harvard Pilgrim, Health New England, Tufts Health Plan, United Healthcare
Michigan	\$10.00	Ambetter, BCBS of MI, HAP, McLaren Health Plan, Molina, Oscar, Physicians Health Plan, Priority Health, Total Health Care USA	Meridian Choice
Minnesota	\$8.00	BCBS of MN, Medica, PreferredOne	HealthPartners, Ucare
Mississippi	\$13.00	Ambetter, Molina	BCBS of MS
Missouri	\$13.00	Anthem, Ambetter, BlueKC, Cigna, Medica, Oscar	Cox Health Systems Insurance, SSM Health Insurance Company
Montana	\$8.00	Montana Health CO-OP	BCBS of MT, PacificSource Health Plans
Nebraska	\$11.00	Bright Health Plan, Medica	
Nevada	\$12.00	Ambetter, Anthem, Friday Health Plans	Health Plan of Nevada, Hometown Health, SelectHealth, Sierra Health and Life
New Hampshire	\$14.00	Ambetter, Anthem, Harvard Pilgrim	
New Jersey	\$12.00	AmeriHealth Advantage, Horizon BCBS Advantage, Horizon BCBS Omnia , Oscar	AmeriHealth Local/Value Preferred & SEP, Oxford
New Mexico	\$11.00	Ambetter, BCBS of NM, Friday Health Plans, Molina , Presbyterian Health Plan, True Health New Mexico	
New York	\$-		Aetna, BCBS of Western New York, BlueShield of Northeastern NY, CDPHP, EmblemHealth, Empire BCBS, Excellus, Fidelis Care, HealthFirst, Independent Health, MVP Health Plans, MetroPlus Health Plan, Oscar, United Healthcare
North Carolina	\$15.00	Ambetter, Bright Health Plan, Cigna, Oscar	BCBS of NC, United Healthcare
North Dakota	\$8.00	Medica	BCBS of ND, Sanford Health Plan
Ohio	\$12.00	Ambetter, Anthem, AultCare Insurance, CareSource, Medical Mutual, Molina, Oscar	Paramount Insurance, SummaCare, The Health Plan

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Insurance Share by State (3/3)

Individual insurance commissions vary by state and carrier.
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State	PEPM	Eligible Carriers	Excluded Carriers
Oklahoma	\$11.00	BCBS of OK, Bright Health Plan, Medica, Oscar	CommunityCare, United Healthcare
Oregon	\$9.00	BridgeSpan Health Company, Kaiser Permanente, Regence BCBS	Moda Health, PacificSource Health Plans, Providence Health Plan
Pennsylvania	\$12.00	Ambetter, Capital BlueCross, Highmark BCBS, Independence BlueCross, Oscar, UPMC	Geisinger
Rhode Island	\$-		BCBS of RI, Neighborhood Health Plan of RI
South Carolina	\$15.00	Ambetter, Bright Health Plan, Molina	BlueChoice HealthPlan of SC, BCBS of SC
South Dakota	\$-		Avera Health Plans, Sanford Health Plan
Tennessee	\$12.00	Ambetter, BCBS of TN, Bright Health Plan, Cigna, Oscar	United Healthcare
Texas	\$12.00	Ambetter, BCBSTX, CHRISTUS Health Plan, Firstcare Health Plans, Friday Health Plans, Molina, Oscar, Scott & White	Community Health Choice, El Paso First Health Plans, Sendero Health Plans
Utah	\$12.00	BridgeSpan Health Company, Cigna, Molina, Regence BCBS, University of Utah Health Plans	SelectHealth
Vermont	\$-		BCBS of Vermont, MVP Health Plans
Virginia	\$10.00	Anthem, CareFirst BlueCross BlueShield, Cigna, Kaiser Permanente, Oscar	Optima Health, Piedmont HealthCare
Washington	\$9.00	Ambetter, Asuris Northwest Health, BridgeSpan Health Company, Kaiser Permanente, LifeWise Health Plan, Molina, Premera Blue Cross, Regence BCBS, Regence BlueShield	Community Health Network of WA, Health Alliance, PacificSource Health Plans, Providence Health Plan, United Healthcare
West Virginia	\$11.00	CareSource, Highmark BCBS	The Health Plan
Wisconsin	\$10.00	Anthem, Aspirus Arise Health Plan, Arise Health Plan, Common Ground Healthcare Coop, Dean Health Plan, Medica, MercyCare Health Plans, Molina, Network Health Plan, Together with Children's Community, Wisconsin Physicians Svc Ins Corp	Group Health Cooperative, HealthPartners, Quartz, Security Health Plan
Wyoming	\$-		BCBS of WY, Mountain Health CO-OP



We're constantly updating our carrier agreements. Is there a currently "excluded" carrier you work closely with? Please help us get contracted and appointed with them!