



Agent Commission Structure

What is the Agent commission structure?

Individual: Commissions are determined by the participating Covered California Health Insurance Companies and will vary. Covered California does not set individual commissions.

CCSB: Covered California for Small Business will determine the "market competitive" commission rate and pay accordingly. The Agent will have a vested commission schedule for new CCSB business effective January 1, 2014 and later. CCSB Commissions are paid by Covered California. If the commission schedule were to change in the future, it would only apply to new business written on or after the effective date of the change.

The following rates are for new CCSB employer groups that have 1 to 50 Enrolled Employees.

For new CCSB employer groups with initial effective date: 1/1/2014 - 12/1/17	
Policy Life	Commission Rate
Year 1	6.5%
Year 2	6.2%
Year 3	5.9%
Year 4	5.6%
Year 5	5.3%
Year 6 (& thereafter)	5.0%

For new CCSB employer groups with initial effective date: 1/1/2018 and Later	
Policy Life	Commission Rate
Year 1 (& thereafter)	5.0%

For employer groups with 51 to 100 Enrolled Employees, the Schedule of Commissions shall be 5.0%.