



# 2025 Open Enrollment IFP broker bonus program



Individual and Family Plans

Effective January 1, 2025

## IFP broker bonus program

Get ready to seize new opportunities with the 2025 IFP Broker Bonus Program! This year, we're bringing more ways for you to maximize your earnings and grow your book of business. Whether you're expanding your client base or enhancing existing relationships, the bonus structure is designed to reward your success every step of the way. Don't miss out on the exciting rewards waiting for you—let's make 2025 your best year yet.

The bonus structure is based on your IFP book of business as of October 1, 2024. So all brokers have an opportunity to earn a bonus, the more you sell, the more you earn!

# New member broker bonuses

Your bonus depends on the size of your book of business.

## 2025 new sales bonus

Brokers with 125 or greater IFP medical members as of Oct. 1, 2024

New sales of Trio HMO or PPO		New sales of dental, vision, or life	
Members sold	Bonus amount	Members sold	Bonus amount
0-4	n/a	0-4	n/a
5+	\$125	5+	\$25

Brokers under 125 IFP medical members as of Oct. 1, 2024

New sales of Trio HMO or PPO		New sales of dental, vision, or life	
Members sold	Bonus amount	Members sold	Bonus amount
0-4	n/a	0-4	n/a
5+	\$100	5+	\$25

## When can I start?

Open enrollment begins on November 1, 2024. The bonus applies to approved applicants with effective dates between January 1, 2025, and February 1, 2025.

## When do I get paid?

Details

Here's when your one-time bonus will be paid:

Payout schedule	
Effective month	Payout month
January 2025	June 2025
February 2025	

## How long does the new member broker bonus last?

The new member IFP broker bonus will continue through January 31, 2025, and it applies to all Blue Shield IFP medical plan members with effective dates between January 1, 2025, and February 1, 2025.

## What are the rules and requirements?

The bonus program applies only to new Blue Shield IFP medical plan members with effective dates between January 1, 2025, and February 1, 2025. Current Blue Shield IFP members transferring to a new plan are not eligible for the bonus.

Any current member or a member that had been enrolled at any time in 2024 who cancelled their coverage or whose coverage was cancelled for nonpayment and re-enrolls for an effective date between January 1, 2025, and February 1, 2025, will not count toward any bonus.

Current members adding new dependents are excluded from all bonus programs.

Members auto-assigned due to competitor market withdrawal will not count toward any bonuses.

For the PPO and HMO bonuses, the qualifying threshold is 4 new PPO or HMO members. Once you reach 5 sales (of either PPO or HMO), you start getting paid for each additional PPO or HMO sale.

General agents, e-partners, and/or any agencies under a separate contract with Blue Shield for enrollment are not eligible for the bonus.

Agencies may not aggregate sub-agent business to earn bonus tiers. Blue Shield will pay an agency for sub-agent production with no aggregation.

For 2025 open enrollment, there is a maximum bonus payment cap of \$500,000 for all combined Blue Shield bonus programs.

Members must be enrolled and continue coverage for at least 120 consecutive days from their effective date with no lapse in coverage.

Accounts transferred due to a change in broker of record, partnerships with a joint agency, and partnerships with another individual agent are excluded.

All bonus payouts are in addition to the standard commission structure.

You must be the broker of record on the effective date of coverage and at the time the bonus is paid. You must be in good standing with a current, signed Blue Shield of California Producer Agreement at the time the bonus is paid.

Any disputes over interpretation of rules or payout amount will be resolved at the sole discretion of Blue Shield. All decisions made by Blue Shield on any dispute will be final.

Blue Shield may amend or discontinue the terms of the program at any time and reserves the right to determine which brokers are bonus eligible.

# Member retention broker bonus

## How does it work?

To qualify, the member must be enrolled with premiums paid current with Blue Shield through December 31, 2024, renew their 2025 Blue Shield medical plan coverage effective January 1, 2025, and continue to be enrolled with premiums paid current through April 1, 2025.

### What are the renewal bonus qualifiers?

Brokers must have a minimum book of business totaling 125 or more IFP members on December 31, 2024. In addition, brokers must achieve a minimum 85% retention rate of those members and maintain a minimum book of business of 125 members as measured on April 30, 2025, to be eligible to earn a per-member bonus that increases with their retention rate.

This is a one-time, per-member bonus on the retention rate of your book of business:

85% - 89.9% retention = **\$20 per member**

90% - 94.9% retention = **\$25 per member**

95%+ retention = **\$30 per member**

## What are the rules and requirements?

The bonus program applies only to Blue Shield IFP medical plan members who are renewed in a Blue Shield IFP medical plan by a broker with a minimum book of business totalling 125 or more IFP members on December 31, 2024. Renewal of standalone dental and vision products does not qualify for the retention bonus program.

For on- and off-exchange bonuses, agencies may not aggregate sub-agents' retention rates to meet the bonus criteria.

All bonus payouts are in addition to the standard commission structure.

You must be the broker of record on the effective date of coverage and at the time the bonus is paid. You must be in good standing with a current, signed Blue Shield of California Producer Agreement at the time the bonus is paid.

Any disputes over interpretation of rules or payout amount will be resolved at the sole discretion of Blue Shield. All decisions made by Blue Shield on any dispute will be final. Members must be enrolled and continue coverage for at least 120 consecutive days from their effective date with no lapse in coverage.

Audit requests to dispute rules or payout amounts must be submitted by the broker by October 31, 2025.

Blue Shield may amend or discontinue the terms of the program at any time.

Brokers are eligible for a 2025 open enrollment bonus with a maximum bonus cap of \$500,000 for all Blue Shield bonus programs, including the retention bonus and new member bonus combined. The retention bonus cap is a maximum of \$100,000.

## When can I start renewing clients?

Renewals start October 1, 2024.