

2023 HEALTHPARTNERS
Addendum 1 - Compensation Schedule
For Coverage Effective dates starting January 1st, 2023

SERVICE FEES

Brokerage Firm shall be compensated, per the terms of this Agreement, for the following HealthPartners' product lines at the following rates:

GROUP MEDICAL PRODUCTS

HealthPartners Small Employer Group Medical Products.		
These include Fully Insured, Self-Insured, and Level Funded Small Employer Group plans. Tiered Service Fee payment amounts determined by the size of the Small Employer Group will become effective as of 01/01/2023 for new groups. If an existing group changes contract counts, the commission change will be effective as of the Small Groups renewal date beginning with 12/01/2022 renewals and going forward.		
Minnesota and Western Wisconsin Small Employer Group Medical Products (as defined by State and Federal Law).		
Service Fee rate 1 – 2 contracts. \$16.00/Contract	Service Fee rate 3 - 9 contracts. \$25.00/Contract	Service Fee rate 10 + contracts. \$29.00/Contract
Robin (offered in Northeast Wisconsin only) by HealthPartners Small Employer Group Medical Products (as defined by State and Federal Law).		
Service Fee rate 1 – 2 contracts. \$16.00/Contract	Service Fee rate 3 - 9 contracts. \$30.00/Contract	Service Fee rate 10 + contracts. \$30.00/Contract
North Dakota Small Employer Group Medical Products (as defined by State and Federal Law)		
Service Fee rate 1 – 2 contracts. \$17.00/Contract	Service Fee rate 3 - 9 contracts. \$27.00/Contract	Service Fee rate 10 + contracts. \$31.00/Contract
South Dakota Small Employer Group Medical Products (as defined by State and Federal Law).		
Service Fee rate 1 – 2 contracts. \$15.00/Contract	Service Fee rate 3 - 9 contracts. \$38.00/Contract	Service Fee rate 10 + contracts. \$45.00/Contract

Fully Insured Large group (groups not defined as small by State and Federal Law) Or Self-Insured groups of 51+ contracts.	Variable per employee per month or monthly flat group fee negotiated by the broker on an ad hoc basis and subject to employer agreement. Else: Standard HealthPartners Group Service Fee Schedule
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GROUP DENTAL PRODUCTS

“Shelf Plan” HealthPartners Dental Products (products with Standardized benefits and published rates; includes all Group)	Flat 10%
Voluntary Shelf Dental	First Year 10% Second Year and Thereafter 7%
Custom Large Employer Group HealthPartners Dental Products	Variable per employee per month or monthly flat group fee negotiated by the broker on an ad hoc basis and subject to employer agreement. Else: Standard HealthPartners Group Service Fee Schedule

Standard HealthPartners Medical and Dental Group Service Fee Schedule		
Monthly Premium per Product Line		Paid Percentage
From	To	
\$0.00	\$833.33	8.0000%
\$833.34	\$2,083.33	6.5000%
\$2,083.34	\$4,166.67	5.0000%
\$4,166.68	\$8,333.33	3.4000%
\$8,333.34	\$29,166.67	1.0000%
\$29,166.68	\$83,333.33	0.5000%
\$83,333.34	\$166,666.67	0.2500%
\$166,666.68	\$333,333.33	0.1250%
\$333,333.34	\$666,666.67	0.0625%
\$666,666.68	And Above	None (Negotiated and paid as a pass through)

NON-GROUP MEDICAL PRODUCTS (IN EFFECT FOR MORE THAN 28 DAYS)

	Single Contract	Family Contract
Minnesota and Western Wisconsin Individual plans -First year	\$16.00 per month	\$36.00 per month
Minnesota and Western Wisconsin Individual plans –Second year and thereafter.	\$10.00 per month	\$23.50 per month
Robin Northeastern Wisconsin Individual plans – First year and thereafter.	\$25.00 per month	\$50.00 per month

HealthPartners will pay as follows:

- A single/family rate per month service fees as long as the member remains enrolled.
- The service fees will be “as earned’ on a monthly basis. Service Fees payment intervals are subject to change at HealthPartners’ discretion.

NON-GROUP DENTAL PRODUCTS

Individual Non-Group Dental Products (Medicare products not available)	\$4.00 per enrolled (contract) per month.
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MEDICARE

MINNESOTA - FREEDOM MEDICARE COST PLANS

This schedule applies to HealthPartners Individual Freedom plan enrollments effective 2023 and going forward.

Freedom Cost Plans 2023 INITIAL YEAR Service Fees -MEMBER NEW TO MEDICARE- Full advance payment of annual amount.
\$600.96 ANNUAL

- Medicare initial year Service Fee is only paid for each month the contract is enforce during the first calendar year per the above schedule. The rate will switch to renewal table at the beginning of the next calendar year.

Freedom Cost Plans 2023 INITIAL YEAR Service Fees -MEMBER TRANSFER FROM UNLIKE PRODUCT-- Payments paid on a monthly basis.
\$600.96 ANNUAL
\$50.08 MONTHLY

Freedom Cost Plans 2023 RENEWAL Service Fees Payments made on a monthly basis.
\$300.96 ANNUAL
\$25.08 MONTHLY

NOTE: Reference page 8 for determination of initial vs renewal classification

MINNESOTA JOURNEY MEDICARE ADVANTAGE PLANS

This schedule applies to HealthPartners Medicare Advantage plan enrollments effective 2023 and going forward.

Journey Medicare Advantage Plans 2023 INITIAL YEAR Service Fees -MEMBER NEW TO MEDICARE- Full advance payment of annual amount.
\$600.96 ANNUAL

- Medicare initial year Service Fee is only paid for each month the contract is enforce during the first calendar year per the above schedule. The rate will switch to renewal table at the beginning of the next calendar year.

Journey Medicare Advantage Plans 2023 INITIAL YEAR Service Fees -MEMBER TRANSFER FROM UNLIKE PRODUCT- Payments made on a monthly basis.
\$600.96 ANNUAL
\$50.08 MONTHLY

Journey Medicare Advantage Plans 2023 RENEWAL YEAR Service Fees Payments made on a monthly basis.
\$300.96 ANNUAL
\$25.08 MONTHLY

NOTE: Reference page 8 for determination of initial vs renewal classification



MINNESOTA MEDICARE SUPPLEMENT PLANS

This schedule applies to HealthPartners Medicare Supplement plan enrollments effective 2023 and going forward.

Medicare Supplement Plans 2023 Initial \$25.00 per month for the first 5 years.
\$300.00 ANNUAL
\$25.00 MONTHLY

Medicare Supplement Plans 2023 Renewal \$10.00 per month for 6th year and thereafter.
\$120.00 ANNUAL
\$10.00 MONTHLY

WISCONSIN FREEDOM MEDICARE COST PLANS

This schedule applies to HealthPartners Individual Freedom plan enrollments effective 2023 and going forward.

Freedom Cost Plans 2023 INITIAL YEAR MONTHLY Service Fee -MEMBER NEW TO MEDICARE- Full advance payment of annual amount.
\$600.96 ANNUAL

- Medicare initial year Service Fee is only paid for each month the contract is enforce during the first calendar year per the above schedule. The rate will switch to renewal table at the beginning of the next calendar year.

Freedom Cost Plans 2023 INITIAL YEAR MONTHLY Service Fee -MEMBER TRANSFER FROM UNLIKE PRODUCT- Payments made on a monthly basis.
\$600.96 ANNUAL
\$50.08 MONTHLY

Freedom Cost Plans 2023 RENEWAL Service Fees Payments made on a monthly basis
\$300.96 ANNUAL
\$25.08 MONTHLY

NOTE: Reference page 8 for determination of initial vs renewal classification

ROBIN MEDICARE ADVANTAGE PLANS EASTERN WISCONSIN

This schedule applies to HealthPartners Robin Medicare Advantage plan enrollments effective 2023 and going forward.

Robin Med Advantage Plans 2023 INITIAL YEAR Service Fees. –MEMBER NEW TO MEDICARE- Full advance payment of annual amount.
\$600.96 ANNUAL

- Medicare initial year Service Fee is only paid for each month the contract is enforce during the first calendar year per the above schedule. The rate will switch to renewal table at the beginning of the next calendar year.

Robin Med Advantage Plans 2023 INITIAL YEAR Service Fees. –MEMBER TRANSFER FROM UNLIKE PRODUCT-- Payments made on a monthly basis.
\$600.96 ANNUAL
\$50.08 MONTHLY

Robin Med Advantage Plans 2023 RENEWAL Service Fees Payments made on a monthly basis.
\$300.96 ANNUAL
\$25.08 MONTHLY

NOTE: Reference page 8 for determination of initial vs renewal classification

NORTH DAKOTA AND SOUTH DAKOTA FREEDOM MEDICARE COST PLANS

This schedule applies to Freedom Medicare Cost plan enrollments effective 2023 and going forward.

Freedom Cost Plans 2023 INITIAL YEAR Service Fees. -MEMBER NEW TO MEDICARE- Full advance payment of annual amount.
\$600.96 ANNUAL

- Medicare initial year Service Fee is only paid for each month the contract is enforce during the first calendar year per the above schedule. The rate will switch to renewal table at the beginning of the next calendar year.

Freedom Cost Plans 2023 INITIAL YEAR Service Fees -MEMBER TRANSFER FROM UNLIKE PRODUCT-- Payments made on a monthly basis.
\$600.96 ANNUAL
\$50.08 MONTHLY

Freedom Cost Plans 2023 RENEWAL Service Fees Payments made on a monthly basis.
\$300.96 ANNUAL
\$25.08 MONTHLY

NOTE: Reference page 8 for determination of initial vs renewal classification

Initial Year Service Fees: HealthPartners will treat the following enrollments as an initial enrollment Member New to Medicare.

- Enrollee is new to Medicare
- Enrollee moves from an employer group plan to an individual plan
- Enrollee qualifies for an SEP enrollment

HealthPartners will treat the following enrollments as Member Transfer from Unlike Product.

- Enrollee moves from a different plan type. Plan changes that are from an unlike product type are:
 - MA or MA-PD plan to Cost or PDP
 - Cost to MA or MA-PD or PDP
 - PDP to MA or MA-PD or Cost

Renewal Service Fees: HealthPartners will treat the following enrollments as renewal enrollment in the plan and the renewal rate service fees will be paid:

- Enrollee remains in the plan after the initial year
- Enrollee moves between plans of the same type. Plan changes that are to a plan of the same type are:
 - MA or MA-PD to another MA or MA-PD
 - Cost to another Cost

- 1. Payment recovered:** HealthPartners will recover compensation paid under the following circumstances:
 - a. Rapid disenrollment:** If an enrollee disenrolls within the first three months of enrollment in the plan, HealthPartners will recover all service fees (monthly and lump sum) it has paid on behalf of that enrollee by withholding the amount already paid from one or more subsequent payments.
 - b. Contract Termination:** If a member terminates coverage before the end of the calendar year, HealthPartners will recover any service fees for months without active coverage.

HealthPartners will recover compensation by withholding the amount to be recovered from subsequent payments.

- 2. Good standing:** Broker must remain in good standing with HealthPartners to receive initial and renewal service fees. Good Standing is defined as maintaining an active sales license, being appointed by HealthPartners, maintaining E & O, and completing annual certification and product training for all HealthPartners Medicare plans they will be representing with a passing score as required by CMS.
- 3. Production Requirements:** HealthPartners reserves the right at our discretion to determine that a minimum number of contracts be written during the first two years after appointment, and may from time to time determine if broker's appointment is still valid by any of a number of different measurements such as production, attendance at training events, broker forums, employer symposiums, meetings with our sales team, etc. HealthPartners will measure production to determine whether the Production Requirement has been met on an annual basis.
- 4. Broker of Record (Agent of Record) Privileges:** HealthPartners will recognize Broker of Record transfers of Large and Small Employer Group business to Brokers employed by or contracted with brokerage firms that are subject to this Brokerage Firm Agreement per group AOR guidelines. Non- group or Individual business is eligible for Broker of Record transfers upon the next premium cycle change, which is January 1st in most cases. Medicare business is not eligible for agent of record changes.
- 5. Changes in service fees:** HealthPartners reserves the right to change this service fee addendum at any time.