



Mass General Brigham
Health Plan



2026 Broker Compensation Schedule

Effective January 1, 2026 - December 31, 2026

2026 Broker commission rates

Small Group monthly commissions (50 or fewer FTEs)

Enrolled subscribers	Commission per enrolled subscriber
1–4	\$10
5–19	\$25 quoted via portal \$18 quoted manually
20–50	\$32 quoted via portal \$27 quoted manually

Large Group monthly commissions (51+ FTEs) (starting on account anniversary dates 1/1/2026)

Enrolled subscribers	Standard commission		Gold level*	
	New business	Retention	New business	Retention
First 50	\$35	\$30	\$40	\$35
Next 50	\$30	\$25	\$35	\$28
101+	\$12	\$12	\$15	\$15

* Gold level = Block of commercial business > \$20 MM as of 1/1/2026

Large Group commissions are paid based on the number of enrolled subscribers invoiced at the end of the prior month. For a group with 175 enrolled subscribers, the standard commission would be \$30 for the first 50 subscribers, \$25 for the next 50 subscribers and \$12 for the remaining 75 subscribers.

2026 new account incentive

For all new business of 20 or more enrolled subscribers with 2026 effective dates, you'll earn:	
20-50 enrolled subscribers	\$2,500
51-99 enrolled subscribers	\$7,500
100-249 enrolled subscribers	\$12,000
250+ enrolled subscribers	\$15,000

New account bonus will be paid after the group has been enrolled for 90 days and maintains the minimum enrollment as applicable.

2026 online enrollment incentive

Applies to all new business groups enrolled 100% online. For all new business with 2026 effective dates, you'll earn:	
\$250 for groups with 5-50 subscribers	\$500 for groups with 51+ subscribers

The Online Enrollment Bonus will be paid after the group has been enrolled for 90 days.

2026 annual bonus program

There are two ways to earn a 2026 annual bonus:

New business bonus	Sell 50 or more fully insured subscribers.
Retention bonus	Retention = Count of active commercial subscribers as of 12/31/2026 (excluding newly added 2026 subscribers) ÷ count of active commercial subscribers as of 12/31/2025.

2026 new business bonus

FI new subscribers	Standard bonus payout	Gold agency payout
750+	\$165	\$198
500	\$135	\$162
250	\$120	\$144
100	\$110	\$132
50	\$65	\$78

An agency that sells 275 new fully insured commercial subscribers in 2026 will receive a standard new business bonus of \$120 per subscriber, or \$33,000; \$144 per subscriber for a Gold agency. Gold agency = block of fully insured business over \$20 million as of 1/1/2026. Medicare Balance commissions will be paid in accordance with the standard commercial commission schedule for qualified brokers.

2026 standard subscriber retention bonus

FI sub count	80%	85%	90%	95%
5,000+	\$37	\$80	\$100	\$120
2,000	\$34	\$70	\$80	\$100
1,000	\$25	\$60	\$70	\$80
750	\$18	\$50	\$60	\$70
500	\$14	\$40	\$50	\$60
250	\$12	\$30	\$40	\$50
100	\$10	\$20	\$26	\$36

2026 Gold subscriber retention bonus

FI sub count	80%	85%	90%	95%
5,000+	\$41	\$88	\$110	\$132
2,000	\$37	\$77	\$88	\$110
1,000	\$28	\$66	\$77	\$88
750	\$20	\$55	\$66	\$77
500	\$15	\$44	\$55	\$66
250	\$13	\$33	\$44	\$55
100	\$11	\$22	\$29	\$40

* Gold level = Block of fully insured commercial business > \$20 MM as of 1/1/2026

Gold agency quarterly bonus

Subscribers sold per quarter	Subscriber retention	Bonus amount
125	90%	\$10,000
250	90%	\$25,000
500	90%	\$50,000

Each calendar quarter, Gold agencies are eligible for an additional incentive if they sell a target number of new fully insured subscribers in the quarter in addition to having subscriber retention of at least 90% during that quarter.

Terms and conditions

- Commissions and bonuses described herein apply only to fully insured (FI) commercial (non-Medicare) business. Self-insured business is not covered by these programs.
- Commissions are paid on a monthly basis in accordance with the commission schedule in effect as of the date the business is written, enrolled, or renewed. All premiums must be paid in full based on the invoiced amount.
- Commissions will be paid pursuant to the enclosed schedule. Commissions will be calculated based on the number of active subscribers in the group each month. The small group per-subscriber commission level will be determined once each year at renewal and paid at that level until the next renewal.
- Commissions for the subscribers for our group retiree plans, Medicare Balance and Mass General Brigham Advantage Group PPO, will be calculated the same as group business. Commissions and bonuses are paid to the brokerage agency unless otherwise stipulated by the agency.
- The commission and bonus plan is available only to qualified brokers who have an active health license issued by the Massachusetts Division of Insurance and who have signed and submitted the Mass General Brigham Health Plan broker agreement.
- Broker of record changes will be implemented on the first of the month following the receipt date of written notification from an authorized decision-maker of the employer group.
- For qualified brokers who become broker of record for an existing non-brokered account: Commissions will be implemented on the first of the month following the receipt date of written notification from an authorized decision-maker of the employer group.
- Commissions and bonuses do not apply to accounts written through intermediaries or accounts that do not meet the group account minimum eligibility requirements.
- Existing intermediary/Connector business that moves direct to Mass General Brigham Health Plan will not be used to determine bonus eligibility in the year of the move.
- When calculating annual bonuses for an agency which acquired another agency's business, we will determine bonus eligibility by combining all data in the year after the merger date. For example, if two agencies merged in 2025 we would not combine the production data for bonus purposes until the 2026 bonus calculations are run in March 2027.
- Gold level agencies have a block of commercial business with annualized premiums > \$20 MM as of January 1, 2026.
- New business means a group that was not a Mass General Brigham Health Plan customer during the 12 months prior to the group's effective date with us.
- Mass General Brigham Health Plan will not pay broker commissions on a retroactive basis beyond a period of 12 months.
- Commissions pursuant to this program are discretionary, contingent upon meeting group eligibility requirements and the broker's compliance with the broker agreement between the broker and Mass General Brigham Health Plan.
- It is the agency's responsibility to report to clients any compensation paid or payable, as determined by prevailing laws or regulations, including the Consolidated Appropriations Act of 2021.
- Mass General Brigham Health Plan reserves the right to modify the terms of this broker compensation schedule with any agency.
- If there are disputes regarding interpretation of any of the details of this broker compensation schedule, Mass General Brigham Health Plan reserves the right to final interpretations.
- Mass General Brigham Health Plan reserves the right to diverge from or modify the terms of this program as it deems necessary or appropriate without advance notice.
- Qualifying new account bonuses will be one-time payouts per group and will be made after the group has been enrolled and maintains membership requirements for at least 90 consecutive days.

[MGBHP.org](https://mgbhp.org)

Become a Mass General Brigham Health Plan broker. Call [877-853-4160](tel:877-853-4160) or email HealthPlanBrokers@mgb.org.

Mass General Brigham Health Plan includes Mass General Brigham Health Plan, Inc. and Mass General Brigham Health Insurance Company.