COMMISSION SCHEDULE

ACA Carrier Rate Sheet

Plan Year 2026 · Florida · Per member, per month (PMPM)

These are 100% street level commissions, paid directly by the carrier. Every rate below is set by the carrier, not by CareBetter. You are paid the full street level amount the carrier publishes — nothing is deducted, withheld, or shared. CareBetter is paid a separate override directly by the carrier. That override is paid on top of your commission, not out of it, and it has no effect on what you earn.

CARRIER	NEW BUSINESS	RENEWAL	NOTES
AmeriHealth Caritas	$30	$30	
Oscar	$25	$25	Paid on a maximum of 5 lives per policy
UnitedHealthcare	$27	$27	

Commission is paid per member, per month — not per policy. The average ACA policy we see covers 1.5 members.

DENTAL, VISION & HEARING

DVH products pay **100% street level commission**, set by the carrier. Rates vary by carrier and product — confirm the current schedule with the carrier before quoting.

Plan Year 2026 rates. Commission amounts are set by each carrier and are subject to carrier contracts and appointment status. Carriers may change published rates without notice — confirm the current schedule with the carrier before quoting compensation.

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