

Benefits Consultant Guide

2024 Pricing & Compensation Structure

Effective with Plans on HRA Hub (Take Command's new HRA platform)

This document is intended for benefits consultant & broker partners (licensed health insurance agents & agencies). Please reach out with questions.

2024 Benefits Consultant Guide: HRA Hub Pricing & Compensation

Updated: April 2024

Administrative Fees

The administrative fees Take Command Health (TCH) charges clients are designed to be clear and transparent. They typically end up as 4-8% of total program costs.

Platform Fee:

This is a monthly recurring fee based on the number of employees offered the ICHRA (i.e., “eligible employees”). It is established at the start of the plan year and is updated annually.

Eligible Employees	Monthly Platform Fee
1-50	\$100
51-100	\$200
101-150	\$300
151-200	\$400
201-250	\$500
251-300	\$600
\$100 for each additional 50 employees	

Service Fee:

There is a “per employee per month” (PEPM) service fee for active HRA participants (i.e., “participating employees”) that varies depending on which Product Package the client’s ICHRA plan is serviced (see table below). Built into this fee is compensation for our broker partners (more on page 3).

TC Product Package	Monthly PEPM
Partner	\$30
Professional <i>(required for all ALEs)</i>	\$40

Setup Fees:

We do not typically charge setup fees. These can be added by a partner or TCH at our discretion for complex or unusual cases or client needs.

Example

A company with 80 benefits eligible employees offers \$500 in ICHRA allowance.

- 50 employees participate in the ICHRA program
- Total ICHRA Spend = \$25,000 / month [$\$500 * 50$ EEs]
- Total Admin Fees = \$2,200 / month [~8% of total cost]
 - Platform Fee = \$200 / month
 - Service Fee = \$2,000 / month [$\$40 * 50$ EEs]

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Broker Partner Compensation

Broker compensation is calculated on a per employee per month (PEPM) basis for participating employees and is paid quarterly.

$$\text{Broker Comp PEPM} = \frac{\text{\$9 or 14}}{\text{Service Comp. PEPM}} + \frac{\text{\$10}}{\text{Insurance Comp. PEPM}}$$

Varies by package; Adjustable for Professional package

Varies by state

Broker compensation consists of two parts:

A Service Compensation: By default, we allocate a portion of our standard PEPM service fee for each participating employee as broker compensation. For clients with the Professional package, we can increase that amount. We'll accordingly adjust our service fee charged to the client. For the Partner package, please discuss with your Take Command account executive.

TC Package	Total PEPM	Consultant Portion
Partner	\$30	\$9
Professional	\$40	\$14

B Insurance Compensation: For employees that purchase individual insurance through the TCH platform, we'll split commissions we collect with you. This varies by state and carrier (see pages 4-6). Employees that purchase insurance outside of our platform are not eligible.

Note: Does your agency prefer to handle the individual enrollments and be AOR on these policies? No problem. You can help employees shop for insurance and submit enrollments through your preferred method (not the TCH platform). Then send employees to TCH to get their reimbursement program setup.

Standard Example

Your ICHRA client has 80 employees in Texas

- You choose the default service fee [\$40], making your compensation \$14 PEPM
- 50 EEs participate in the ICHRA program
- All employees enroll in individual plans on the TCH platform eligible for Insurance Comp.
- Broker receives \$1,300 / month in compensation from TCH
 - \$700 in Service Comp. [\$14 * 50 EEs]
 - \$600 in Insurance Comp. [\$12 * 50 EEs]

Adjusted Example

Your ICHRA client has 80 employees in New York

- You adjust the service fee to \$50 PEPM, making your compensation \$24 PEPM
- 50 EEs participate in the ICHRA program
- TCH helps employees enroll in individual plans, but no Insurance Compensation available
- Broker receives \$1,200 / month in compensation from TCH
 - \$1,200 in Service Comp. [\$24 * 50 EEs]
 - \$0 in Insurance Comp. [\$0 * 50 EEs]

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Broker Partner Compensation

Broker compensation is calculated on a per employee per month (PEPM) basis for participating employees and is paid quarterly.

$$\text{Broker Comp PEPM} = \underbrace{\$7}_{\text{Service Comp. PEPM}} + \underbrace{\$10}_{\text{Insurance Comp. PEPM}}$$

Adjustable for Clients with 50+ EEs

Varies by state

Broker compensation consists of two parts:

- A** **Service Compensation:** By default, we allocate \$7 PEPM out of our standard \$20 PEPM service fee for each participating employee as broker compensation. For clients with 50+ ICHRA eligible employees on our platform, we can increase the \$7 amount. We'll accordingly adjust our service fee charged to the client.
- B** **Insurance Compensation:** For employees that purchase individual insurance through the TCH platform, we'll split commissions we collect with you. This varies by state and carrier (see pages 4-6). Employees that purchase insurance outside of our platform are not eligible.

Note: Does your agency prefer to handle the individual enrollments and be AOR on these policies? No problem. You can help employees shop for insurance and submit enrollments through your preferred method (not the TCH platform). Then send employees to TCH to get their reimbursement program setup.

Standard Example

Your ICHRA client has 80 employees in Texas

- You choose the default service fee [\$20], making your compensation \$7 PEPM
- 50 EEs participate in the ICHRA program
- All employees enroll in individual plans on the TCH platform eligible for Insurance Comp.
- Broker receives \$950 / month in compensation from TCH
 - \$350 in Service Comp. [\$7 * 50 EEs]
 - \$600 in Insurance Comp. [\$12 * 50 EEs]

Adjusted Example

Your ICHRA client has 80 employees in New York

- You adjust the service fee to \$33 PEPM, making your compensation \$20 PEPM
- 50 EEs participate in the ICHRA program
- TCH helps employees enroll in individual plans, but no Insurance Compensation available
- Broker receives \$1,000 / month in compensation from TCH
 - \$1,000 in Service Comp. [\$20 * 50 EEs]
 - \$0 in Insurance Comp. [\$0 * 50 EEs]

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Insurance Compensation by State (1/3)

Individual insurance commissions vary by state and carrier.

We collect as much as we can and remit back to you!

State	PEPM	Eligible Carriers <i>Take Command is appointed with these carriers and they pay a commission. These plan options typically appear as "easy enroll" to employees shopping on the TCH platform.</i>	Excluded Carriers <i>Take Command is not appointed with these carriers and / or they do not pay a commission. These plan options typically appear as "self enroll" to employees shopping on the TCH platform.</i>
Alabama	\$13.00	Ambetter	BlueCross BlueShield (BCBS) of Alabama, United Healthcare
Alaska	\$10.00	Premera BCBS	Moda Health
Arizona	\$13.00	Ambetter, Banner Health and Aetna, Cigna, Medica, Oscar, United Healthcare	BCBS of Arizona, Imperial
Arkansas	\$12.00	Ambetter, Oscar	Arkansas BCBS, Health Advantage, QualChoice
California	\$11.00	Aetna, Anthem, BlueShield of CA, Kaiser Permanente, Molina, Oscar	Chinese Community Health Plan, Health Net, L.A. Care Health Plan, Sharp Health Plan, Sutter Health Plus, Valley Health Plan, Western Health Advantage
Colorado	\$12.00	Anthem, Cigna, Friday Health Plans, Kaiser Permanente, Rocky Mountain Health Plans, United Healthcare	Denver Health Medical Plan
Connecticut	\$10.00	Anthem, ConnectiCare	
Delaware	\$12.00	Aetna, Highmark BCBS	AmeriHealth
D.C.	n/a		CareFirst BCBS, Kaiser Permanente
Florida	\$14.00	Aetna, Ambetter, Cigna, Health First Health Plans, Molina, Oscar, United Healthcare	AmeriHealth Caritas, AvMed, Capital Health Plan, Florida Blue, Florida Health Care Plans
Georgia	\$10.00	Aetna, Alliant Health Plans, Ambetter, Anthem, CareSource, Cigna, Friday Health Plans, Kaiser Permanente, Oscar, United Healthcare	
Hawaii	n/a		HMSA, Kaiser Permanente
Idaho	\$8.00	Mountain Health CO-OP, Regence BlueShield of Idaho, SelectHealth	BlueCross of Idaho, Molina, PacificSource Health Plans, St. Luke's Health Plan
Illinois	\$12.00	Aetna, Ambetter, BCSBS of Illinois, Cigna, Health Alliance, MercyCare Health Plans, Molina, Oscar, Quartz, United Healthcare	WellFirst Health
Indiana	\$12.00	Ambetter, Anthem, CareSource, Cigna	US Health & Life
Iowa	\$11.00	CareSource, Medica, Oscar	Wellmark BCBS
Kansas	\$13.00	Ambetter, BlueKC, Cigna, Medica, Oscar	BCBS of Kansas, US Health & Life
Kentucky	\$8.00	Ambetter, Anthem	CareSource, Molina

Note: Broker partners receive the stated insurance compensation by state on a per employee per month (PEPM) basis only for those employees who participate in the ICHRA program and enroll in an individual market plan through the TCH platform offered by an eligible carrier and marked as "easy enroll." If an employee enrolls in an excluded carrier, broker partners will only receive service compensation. TCH pays broker partners on a monthly basis but may revert to a quarterly payment schedule (4x year) should operational & technical requirements deem it necessary.

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Insurance Compensation by State (2/3)

Individual insurance commissions vary by state and carrier.

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State	PEPM	Eligible Carriers <i>Take Command is appointed with these carriers and they pay a commission. These plan options typically appear as "easy enroll" to employees shopping on the TCH platform.</i>	Excluded Carriers <i>Take Command is not appointed with these carriers and / or they do not pay a commission. These plan options typically appear as "self enroll" to employees shopping on the TCH platform.</i>
Louisiana	\$10.00	Ambetter, United Healthcare	BCBS of Louisiana, CHRISTUS Health Plan, Vantage Health Plan
Maine	\$11.00	Anthem, Community Health Options, Harvard Pilgrim, Taro Health	
Maryland	\$8.00	CareFirst BCBS, Kaiser Permanente, United Healthcare	
Massachusetts	\$0.00*	AllWays Health Partners, BMC HealthNet, Harvard Pilgrim, Health New England, Tufts Health Plan	BCBS of Massachusetts, ConnectiCare, Fallon Health, United Healthcare
Michigan	\$10.00	BCBS of Michigan, Molina, Oscar, Priority Health, United Healthcare	HAP, McLaren Health Plan, Meridian Choice, Physicians Health Plan, US Health & Life
Minnesota	\$8.00	BCBS of Minnesota, HealthPartners, Medica, PreferredOne, Quartz	UCare
Mississippi	\$13.00	Ambetter, Cigna, Molina, United Healthcare	BCBS of Mississippi, Vantage Health Plan
Missouri	\$13.00	Aetna, Anthem, Ambetter, BlueKC, Cigna, Cox Health Systems Insurance, Medica, Oscar, United Healthcare	SSM Health Insurance
Montana	\$8.00	Montana Health CO-OP, BCBS of Montana	PacificSource Health Plans
Nebraska	\$11.00	Ambetter, Medica, Oscar	BlueCross BlueShield of Nebraska
Nevada	\$12.00	Aetna, Ambetter, Friday Health Plans, SelectHealth	Anthem, Health Plan of Nevada, Hometown Health, Sierra Health and Life
New Hampshire	\$14.00	Ambetter, Anthem, Harvard Pilgrim	
New Jersey	\$12.00	Aetna, Ambetter, AmeriHealth Advantage, Horizon BCBS Advantage, Horizon BCBS Omnia, Oscar	AmeriHealth Local/Value Preferred & SEP, Oxford
New Mexico	\$11.00	Ambetter, BCBS of New Mexico, Presbyterian Health Plan, Molina	
New York	\$0.00*	EmblemHealth, Highmark of Northeastern NY, Highmark of Western NY, Oscar	CDPHP, Empire BCBS, Excellus, Fidelis Care, HealthFirst, Independent Health, MVP Health Plans, MetroPlus Health Plan, United Healthcare
North Carolina	\$15.00	Aetna, Ambetter, CareSource, Cigna, Friday Health Plans, Oscar, United Healthcare	Amerihealth Caritas, BCBS of North Carolina
North Dakota	\$8.00	Medica	BCBS of ND, Sanford Health Plan
Ohio	\$12.00	Ambetter, Anthem, AultCare Insurance, CareSource, Medical Mutual, Molina, Oscar, United Healthcare	Paramount Insurance, Sidecar Health, SummaCare, The Health Plan

* While Take Command can enroll client employees with some carriers in these states, there is no compensation.

Note: Broker partners receive the stated insurance compensation by state on a per employee per month (PEPM) basis only for those employees who participate in the ICHRA program and enroll in an individual market plan through the TCH platform offered by an eligible carrier and marked as "easy enroll." If an employee enrolls in an excluded carrier, broker partners will only receive service compensation. TCH pays broker partners on a monthly basis but may revert to a quarterly payment schedule (4x year) should operational & technical requirements deem it necessary.

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Insurance Compensation by State (3/3)

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State	PEPM	Eligible Carriers <i>Take Command is appointed with these carriers and they pay a commission. These plan options typically appear as "easy enroll" to employees shopping on the TCH platform.</i>	Excluded Carriers <i>Take Command is not appointed with these carriers and / or they do not pay a commission. These plan options typically appear as "self enroll" to employees shopping on the TCH platform.</i>
Oklahoma	\$11.00	Ambetter, BCBS of Oklahoma, Friday Health Plans, Medica, Oscar, United Healthcare	CommunityCare
Oregon	\$9.00	Kaiser Permanente, Providence Health Plan, Regence BCBS	BridgeSpan Health Company, Moda Health, PacificSource Health Plans
Pennsylvania	\$12.00	Ambetter, Capital BlueCross, Cigna, Geisinger, Highmark BCBS, Independence BlueCross, Oscar, UPMC	
Rhode Island	n/a		BCBS of Rhode Island, Neighborhood Health Plan of RI
South Carolina	\$15.00	Ambetter, BlueChoice HealthPlan of South Carolina, BCBS of South Carolina, Cigna, Molina	First Choice Health
South Dakota	n/a		Avera Health Plans, Sanford Health Plan, Wellmark BCBS
Tennessee	\$12.00	Ambetter, BCBS of Tennessee, Cigna, Oscar, United Healthcare	
Texas	\$12.00	Aetna, Ambetter, BCBS of Texas, CHRISTUS Health Plan, Cigna, Molina, Oscar, Scott & White, United Healthcare	Community First Health Plans, Community Health Choice, Firstcare Health Plans, Imperial, Moda Health, Sendero Health Plans, US Health and Life
Utah	\$12.00	Cigna, Molina, Regence BCBS, SelectHealth, University of Utah Health Plans	BridgeSpan Health Company
Vermont	n/a		BCBS of Vermont, MVP Health Plans
Virginia	\$10.00	Aetna, Anthem, CareFirst BCBS, Cigna, Innovation Health, Kaiser Permanente, Oscar, United Healthcare	Optima Health, Piedmont HealthCare
Washington	\$9.00	Health Alliance, Kaiser Permanente, Providence Health Plan, Regence BCBS, Regence BlueShield, United Healthcare	Ambetter, Asuris Northwest Health, BridgeSpan Health Company, Community Health Plan of WA, LifeWise Health Plan, Molina, PacificSource Health Plans, Premera BC
West Virginia	\$11.00	CareSource, Highmark BCBS	The Health Plan
Wisconsin	\$10.00	Anthem, Common Ground Healthcare Coop, Dean Health Plan, HealthPartners, Medica, MercyCare Health Plans, Molina, Network Health Plan, Quartz, Wisconsin Physicians Svc Ins Corp	Aspirus Health Plan, Group Health Cooperative, Security Health Plan, Together with Children's Community
Wyoming	n/a		BCBS of WY, Mountain Health CO-OP

We're constantly updating our carrier agreements.

Is there a currently "excluded" carrier you work closely with?

Please help us get contracted & appointed with them

Note: Broker partners receive the stated insurance compensation by state on a per employee per month (PEPM) basis only for those employees who participate in the ICHRA program and enroll in an individual market plan through the TCH platform offered by an eligible carrier and marked as "easy enroll." If an employee enrolls in an excluded carrier, broker partners will only receive service compensation. TCH pays broker partners on a monthly basis but may revert to a quarterly payment schedule (4x year) should operational & technical requirements deem it necessary.