

Benefit Consultant

Pricing & Compensation Guide (2024)

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

Benefit Consultant Pricing & Compensation Guide

Updated: February 2024

Administrative Fees

The administrative fees Take Command Health (TCH) charges clients are designed to be clear and transparent. They typically end up as 3-5% 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 |
|--------------------|----------------------|
| 1-49 | \$40 |
| 50-99 | \$100 |
| 100-149 | \$200 |
| 150-199 | \$300 |
| 200-249 | \$400 |
| 250-299 | \$500 |

\$100 for each additional 50 employees

Service Fee:

\$20 per employee per month (PEPM) for active HRA participants (i.e., "participating employees"). Built into this fee is compensation for our consultant partners (more on page 3). Should the client adopt the AutoPay solution as part of the ICHRA program, an additional fee of \$5 PEPM is added.

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 = \$1,100 / month [~4.2% of total cost]
 - Platform Fee = \$100 / month
 - Service Fee = \$1,000 / month [$\$20 * 50$ EEs]

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Benefit Consultant Partner Compensation

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

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

Adjustable for Clients with 50+ EEs

Varies by state

Consultant 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 consultant 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.

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.
- Partner 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
- Partner 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, Denver Health Medical Plan, Kaiser Permanente, Rocky Mountain Health Plans, Select Health, United Healthcare | |
| 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, AvMed, Cigna, Health First Health Plans, Molina, Oscar, United Healthcare | AmeriHealth Caritas, Capital Health Plan, Florida Blue, Florida Health Care Plans |
| Georgia | \$10.00 | Aetna, Alliant Health Plans, Ambetter, Anthem, CareSource, Cigna, 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: Consultant 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, consultant partners will only receive service compensation. TCH pays consultant 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)

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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 | Kaiser Permanente, United Healthcare | CareFirst BCBS |
| 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, Medica, Oscar, United Healthcare | Cox Health Systems Insurance, 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, 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, BCBS of North Carolina, CareSource, Cigna, Oscar, United Healthcare | Amerihealth Caritas |
| 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.

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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, 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, United Healthcare | Community First Health Plans, Community Health Choice, Firstcare Health Plans, Imperial, Moda Health, Scott & White, 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

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