2026 Producer Commissions for plans sold through Pennie®

Pennie® is proud to work with insurers to make sure Pennsylvania producers have access to commissions information in advance of the start of the annual Open Enrollment Period. Insurers that offer plans through Pennie are required to notify their appointed producers of the commissions fee schedule:

- At least 30 days prior to the start of the Open Enrollment Period
    - Commissions cannot change during the annual Open Enrollment Period
- Immediately for any increase in commissions

In addition to commissions information provided by insurers to their appointed producers, Pennie will also share insurer commissions information on https://agency.pennie.com.

For questions about commissions, commission payments, or appointments, please contact the insurer's producer support team.

For questions about how to become a Pennie-certified broker, go to https://agency.pennie.com/brokers/ or contact our dedicated team of broker support specialists at 844-844-4440.

Notice

Nothing in Pennie's policy obligates an insurer to pay commissions for health plans sold through Pennie, nor are commission rates set by or the responsibility of Pennie. Pennie is not responsible for appointments; insurers are responsible for appointments, including the terms and conditions of their appointments, as permitted by federal and state laws, rules, and regulations. Commission payments are made by insurers to producers based on the insurer's appointment terms and any other requirements, including other legal requirements. A producer should contact their appointing insurer with any questions or concerns about their appointments, commission payments, or the terms and conditions of their appointments. Pennie cannot provide any legal advice to producers regarding commissions, their appointments, or the terms and conditions of their appointments.

Updated 11/17/2025

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Insurer	Policy* New	Policy* Renewing	Effective Date	Notes
Ambetter from PA Health and Wellness	$30	$30	1/1/2026	Attachment
Capital Blue Cross	$22	$18	1/1/2026	Attachment
Geisinger Health Plan	$20 GAs: $5	$10 GAs: $5	1/1/2026	Attachment
Highmark Inc / Highmark Blue Cross Blue Shield	$20	$18	1/1/2026	
Independence Blue Cross	$20	$20	1/1/2026	Attachment
Jefferson Health Plans	$20	$20	1/1/2026	
Oscar Health	$20	$20	1/1/2026	Max 5 lives per policy Attachment
UPMC Health Plan	$15	$15	1/1/2026	

** Per member per month (PMPM), unless stated otherwise*

Insurer	Policy** New	Policy** Renewing	Effective Date	Notes
Best Life and Health Insurance Company	No data	No data	No data	
Capital Blue Cross	10%	10%	1/1/2026	Attachment
Delta Dental / DeltaCare	10%	10%	1/1/2026	
DentaQuest	15%	15%	1/1/2026	Attachment
Dominion National	No data	No data	No data	
EMI Health	10% GAs: 4%	10% GAs: 4%	9/1/2026	Attachment
Guardian	10%	10%	1/1/2026	
Humana	0%	0%	1/1/2026	
Solstice	DMPO: up to 25% DHMO: up to 10%	DMPO: up to 25% DHMO: up to 10%	1/1/2026	Attachment

*** Percent of premium, unless stated otherwise*

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