

2024

SCAN STRONG

Building on **45+ years** of strength and stability

COMMISSION GUIDE



scan

| medicare advantage

2024

SCAN STRONG

Building on **45+ years** of strength and stability

TABLE OF CONTENTS

2	<u>QUICK FAQs</u>
3	<u>2024 COMMISSION RATES</u>
5	<u>SUBMITTING ENROLLMENTS</u>
7	<u>COMMISSION ELIGIBILITY</u>
11	<u>BROKER COMMISSION PORTAL</u>
13	<u>DIRECT DEPOSIT SETUP</u>
15	<u>RETRIEVE YOUR STATEMENT</u>
20	<u>RESOURCES</u>

QUICK FAQs

Q How do I become certified to sell in all five states?

A Sign a SCAN Multistate Contract, complete your training certification and hold a license to sell in each individual state.

Q When will I be paid for the application I submitted?

A Commissions will be paid twice a month on CMS Approved initial enrollment applications. For CMS-approved NEW enrollments, SCAN issues payments twice a month so YOU get paid sooner! You will be paid for new enrollments on/ or before the 17th and the last day of the month (+/- 2 days). Renewals for prior year enrollments are always issued during the second payment of the month.

Q When will I receive my commission check?

A You will be paid for new enrollments on/or before the 17th and the last day of the month (+/- 2 days). Renewals for prior year enrollments are always issued during the second payment of the month. (Physical checks can take 5-7 business days to arrive.)

Q How can I view my statement?

A Log into SCANAgentPortal.com to access your commission statements. Once inside, click on SCAN Commissions box.

Q What if I have questions about my commission?

A You may call the Sales Compensation Voice-mail Hot-line at (562) 637-1220, or send a secure email to SalesCompensation@scanhealthplan.com
Commission questions must be submitted within **120 days** of the effective date of the member.

Q How do renewals get paid?

A Renewals are paid starting in January of the following year. They are paid monthly as long as the member is active and your contract with SCAN is in good standing with valid licenses and annual certification completed.

Q How do I request a 1099?

A 1099s are issued at the end of January. They can be found inside your commissions account by logging into SCANAgentPortal.com SCAN only issues 1099 to the reps with tax certification of Individual/sole proprietor and partnership in W9 and total payment over \$600.

For any questions, please email: Ivan Gallegos: i.gallegos@scanhealthplan.com

Q How do I get paid if I signed an AOC (Assignment of Commission.)?

A Your SCAN commission is paid directly to your agency and not to the individual agent. Please contact your agency regarding the commission payment and statement.

2024 COMMISSION RATES

California

INITIAL YEAR ENROLLMENTS **\$762**
 RENEWAL COMMISSIONS **\$381**

Commission Calculation Examples

SCAN performs various types of commission calculations, which include but not limited to the following:

Plan Year	Cycle Year	Prior Plan Status	Payment
1	1	None	100% of CMS Initial Year Rate of \$762
1	1	MAPD or PDP	CMS Initial Year Rate, prorated based on the number of months from the effective date through the end of the enrollment calendar year. Example: Mr. Jones is effective July 1st July to December = 6 months Initial Year Rate= \$762.00, Monthly Rate= \$762.00/12=\$63.50 Prorated Payment = \$63.50 x 6 (months) = \$381.00
1	2+	MAPD	CMS Annual Renewal Rate (1/2 of initial year rate), prorated based on the number of months from the effective date through the end of the enrollment calendar year. Example: Mr. Jones is effective July 1st July to December = 6 months Initial Year Rate= \$381.00, Monthly Rate= \$381.00/12=\$31.75 Prorated Payment = \$31.75 x 6 (months) = \$190.50
2	2+	MAPD	1/12 of the applicable Annual Renewal Rate for each month the member remains with SCAN. Example: Monthly Rate = \$381.00/12 = \$31.75

Note: The dollar amounts in all the examples above are representative of maximum CMS rates paid to brokers in the State of California during the 2024 calendar year. CMS rates vary by geographic region and may change during a calendar year, at the discretion of CMS. SCAN performs commission calculations using the allowable CMS rates. Commission payments issued to a broker may vary if the broker and agency enter into an assignment of commission arrangement. Please refer to your signed contract to determine your compensation arrangement or contact your Broker Account Executive.

Arizona New Mexico Nevada Texas

INITIAL YEAR ENROLLMENTS **\$611**
RENEWAL COMMISSIONS **\$306**

Commission Calculation Examples

SCAN performs various types of commission calculations, which include but not limited to the following:

Plan Year	Cycle Year	Prior Plan Status	Payment
1	1	None	100% of CMS Initial Year Rate of \$611
1	1	MAPD or PDP	<p>CMS Initial Year Rate, prorated based on the number of months from the effective date through the end of the enrollment calendar year.</p> <p>Example: Mr. Jones is effective July 1st July to December = 6 months Initial Year Rate= \$611.00, Monthly Rate= \$611.00/12=\$51.00 Prorated Payment = \$51.00 x 6 (months) = \$306.00</p>
1	2+	MAPD	<p>CMS Annual Renewal Rate (1/2 of initial year rate), prorated based on the number of months from the effective date through the end of the enrollment calendar year.</p> <p>Example: Mr. Jones is effective July 1st July to December = 6 months Initial Year Rate= \$306.00, Monthly Rate= \$306.00/12=\$25.50 Prorated Payment = \$25.50 x 6 (months) = \$153.00</p>
2	2+	MAPD	<p>1/12 of the applicable Annual Renewal Rate for each month the member remains with SCAN.</p> <p>Example: Monthly Rate = \$306.00/12 = \$25.50</p>

Disclaimer: This information is based on the CMS guidelines at the time it was published. Any future CMS guidance may not be reflected in this guide.

SUBMITTING ENROLLMENTS

You must have a valid Scope of Appointment prior to the discussion of any benefits with a beneficiary. You must maintain an easily retrievable copy of the Scope of Appointment in your files for 10 years, per CMS regulation.

Electronic enrollment directly with the beneficiary - Electronic enrollment completed directly with a beneficiary is usually done on a laptop in the home of the beneficiary or the broker's office. This is real time enrollment process; this enrollment transaction will be received by SCAN and processed within 24 hours from when the enrollment is accepted.

Electronic enrollment after the appointment - Occasionally, it is impossible to complete the electronic enrollment at the time of enrollment with the Medicare beneficiary. When a "real time" electronic enrollment cannot take place you may fill out a paper enrollment form and enter the electronic enrollment within 24 hours from when you accept the paper enrollment form. **You must maintain a copy of the original paper enrollment form in your files for a period of 10 years.** After completing the paper enrollment, provide a copy to the beneficiary.



Paper enrollments - If you do not enter the enrollments electronically, you may enroll beneficiaries using hard copy paper enrollments. When using a paper enrollment, make certain that you legibly write your name and representative National Producer Number (NPN) on the form to insure you will receive credit for the enrollment. If you use the paper enrollment method, SCAN will need the original copy of the enrollment form within 48 hours. You must FedEx or hand-deliver the enrollment form, and any additional forms required for the enrollment to:

SCAN Health Plan

**Attn.: Enrollment, Reconciliation & Premium
Billing Dept.
3800 Kilroy Airport Way, Suite 100
Long Beach, CA. 90806**

Per CMS, the time clock for Health Plan compliance starts from the moment the broker accepts the enrollment.

Therefore, if an enrollment is received on a weekend or holiday, it must be entered electronically or sent by FedEx directly to the Enrollment, Reconciliation & Premium Billing office.

If you leave an enrollment form with a beneficiary, make certain to put your representative NPN on the enrollment form before you leave it. The beneficiary can mail it back directly to the Enrollment & Reconciliation Department using the postage paid envelope enclosed in the sales kit. The beneficiary should be instructed to mail the form after AEP begins (October 15th).



COMMISSION ELIGIBILITY

Commissionable Applications

- Paid on new CMS approved members.
- Paid on members returning to SCAN after formally terminating their previous membership (must have a break in coverage).
- Commissions are not paid on plan changes and County to County changes within the same state. Please have the member contact Member Services at (800) 559-3500
- State to State plan changes can be compensated as long as the broker is contracted, signed the multi-state agreement and licensed for that specific state.
- Applications approved by CMS by the 5th of the month, will be paid on the first payment of the month. Applications approved by CMS after the 5th and by the 20th of the month, will be paid at the end of the month.
- Credit for Sales. When multiple enrollments are submitted for the same beneficiary, credit will be given to the enrollment that becomes successfully processed with CMS.



Initial Enrollments

Eligibility:

- Active state license in effect at the time the application is written
- Completed the required training to sell SCAN for the production year to which the application applies (Southern California requires additional training for Connections Plans)
- Certification date is used to determine the commission eligibility. Any enrollments submitted prior, are not eligible for commissions
- Complete the multistate contract if enrolling in states other than California.
- Exception: California Venture plan is non-commissionable

Payment:

- Initial payment is a lump sum at the CMS maximum allowable rate for members who are new to Medicare.
- The CMS maximum allowable pro-rated amount is paid for members who move from an existing MAPD or PDP Plan.
- Payment is calculated in accordance with CMS guidelines, based on the member's Cycle Year, and Prior Plan Status as recorded in the monthly Medicare Advantage and Prescription Drug System (MARx) report from CMS

Renewals

Eligibility:

- Continue to maintain an active state license
- Complete the required training each year no later than December 15th
- If you do not re-certify with SCAN each year, you will no longer be eligible for renewal payments on applications written in prior years*

If you terminate with SCAN before you have received payment on applications written prior to your termination, you will still receive those commissions as usual, in the month the CMS approval date is received.

If the broker is not certified at the time of enrollment, no commission is paid on the enrollment, including any agency payment.

**You cannot sell prior to certification date; wait for your Welcome Email from SCAN Broker Contracting before you sell. Date of the application is based on "application received date"*

Example:

You have a contract with SCAN effective July 12, 20XX. ABC is your SCAN contracted direct agency. You enroll Mrs. Smith on July 25, 20XX for an August 1 effective date.

When the CMS approval date of the enrollment for Mrs. Smith is received, you will receive the payment applicable to August enrollments and ABC agency will receive the override.

What's in a Date

- Payments are issued in accordance with your contract with SCAN Health Plan. They are based on the agreement in effect at the time the application was received
- Payee listed at the time of the application is received will continue to receive the renewal payment as long as the member is active
- Application received date will determine which agency receives the override and what, if any, Assignment of Commission rules might apply
- Commission rate paid for that enrollment is determined based on information received from CMS

Assignment of Commission (AOC)

- Agree to assign your commission to your SCAN contracted direct agency
- Entire commission amount will be paid to your agency
- AOC rules will be applied according to the effective date of the AOC and the application received date.
- Commission payments and statements are provided by the agency, and they are not available through the SCAN Agent Portal. Please contact your agency regarding any commission question

Partial Payments

- If a member's enrollment does not initially appear on the monthly CMS MARx report, your preliminary payment will be prorated based on the number of months remaining in the calendar year and the CMS Annual Renewal Rate applicable to the effective date of the member
- Revised payment will be calculated and issued once the CMS MARx data is received

Disenrollment

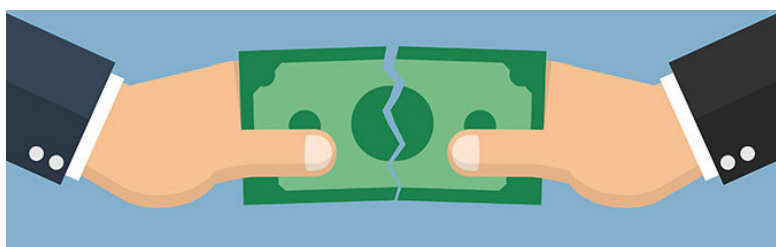
- Payment received will be charged back and replaced with a prorated amount based on the number of months during the calendar year the member was enrolled

Rapid Disenrollment

- If an enrollee leaves the plan prior to month four, 100% chargeback to compensation earned

Overpayments

- Overpaid for an enrollment due to disenrollments, corrections to MARx data and other factors
- Next statement will reflect the member(s) and the amount of the recovery
- If commission payment due to you is equal to or greater than the amount being recovered, your payment will reflect the new amount due to you
- If overpayment still exists, the member will continue to appear on your statements until the overpayment has been in paid full



Agency Change (Hierarchy Transfer)

- Agents with current active status to change agency hierarchy

Examples:

You have a contract with SCAN effective April 1, 20XX with ABC as your agency.

You move to AOC Agency effective September 1, 20XX and assign 100% of your SCAN commission to AOC Agency.

You enroll Mrs. Jones on August 30, 20XX for an October 1 effective date.

You enroll Mrs. Brown on September 15, 20XX for an October 1 effective date.

When commissions are issued, you will receive the payment applicable to October enrollments for Mrs. Jones, and ABC Agency will receive the associated override.

AOC Agency will receive both the assigned commission (and future renewals) and the override (and future renewals) for Mrs. Brown.

Examples:

You have a contract with SCAN effective April 1, 20XX with ABC as your agency.

You move to XYZ Agency effective September 1, 20XX.

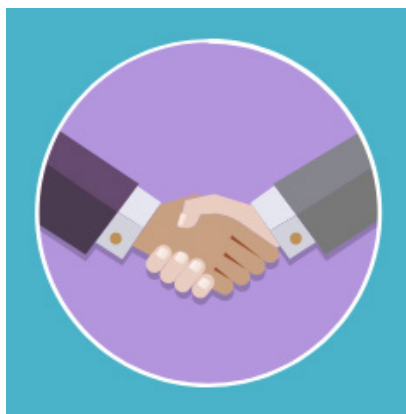
You enroll Mrs. Jones on August 30, 20XX for an October 1 effective date.

You enroll Mrs. Brown on September 15, 20XX for an October 1 effective date.

When commissions are issued, you will receive the payment applicable to October enrollments for both Mrs. Jones and Mrs. Brown.

ABC Agency will receive the override (and subsequent renewals) for Mrs. Jones.

XYZ Agency will receive the override (and subsequent renewals) for Mrs. Brown.



BROKER COMMISSION PORTAL

What can you do on our Broker Commission Portal?

Agents must wait for their 1st check to be issued before they have access.

- View your Monthly Statements online
- Setup to receive your Direct Deposit (Electronic Fund Transfers) commission checks,
- Brokers on AOC will not be able to view statements, please contact your agency

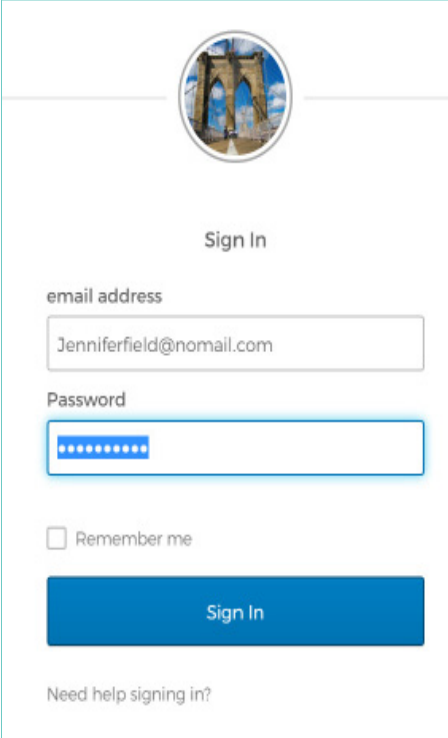
SCAN's Broker Commission Portal makes it easy for you to have your SCAN commission checks deposited directly into your bank account via Electronic Fun Transfer (EFT). Once you have logged in, you have the option to:

- Elect to have your funds electronically transferred from SCAN to your bank or by providing your bank information, OR
- Download your commission statement

Let's Get started

Using Internet Explorer or Chrome, go to SCANAgentPortal.com.

Log in with your email address



Sign In

email address
Jenniferfield@nomail.com

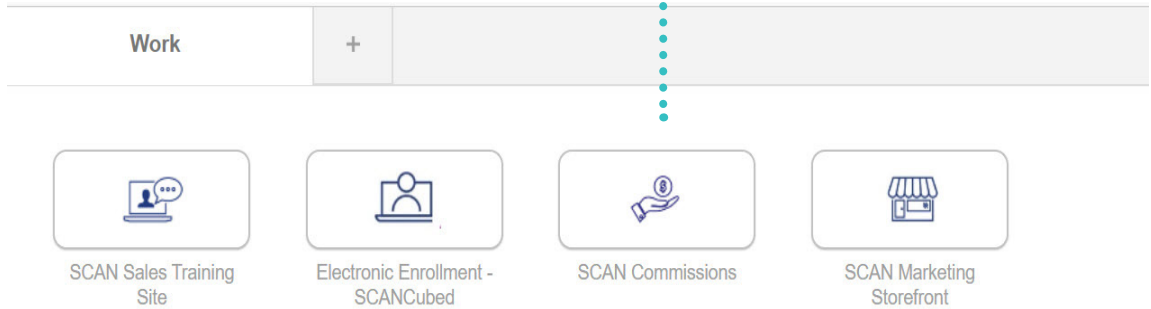
Password
.....

Remember me

Sign In

Need help signing in?

Click on "SCAN Commissions" Tile



Need Help Signing In?
1. Click on "Forgot Password?"
2. Enter Email Address

email address

Password

Remember me

Sign In

[Need help signing in?](#)

[Forgot password?](#)

[Unlock account?](#)

[SCAN Agent Portal](#)

[Frequently Asked Questions \(FAQ\)](#)

[Help](#)

The screenshot shows the 'Reset Password' page with the SCAN Health Plan logo at the top. Below the logo is the title 'Reset Password' and a form labeled 'Email or Username' with an input field. A blue button labeled 'Reset via Email' is below the form. At the bottom, there are links for 'Back to Sign In' and 'Can't access email'.

1. Click "Unlock Account?"
2 Enter Email Address

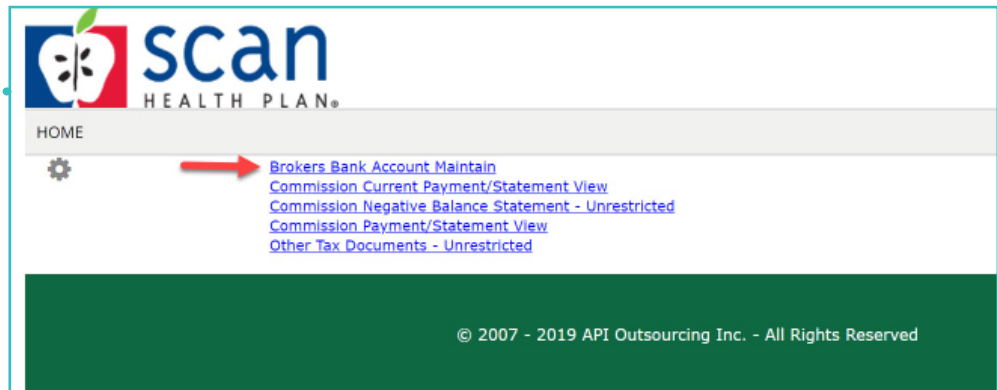
The screenshot shows the 'Unlock account' page with the SCAN Health Plan logo at the top. Below the logo is the title 'Unlock account' and a form labeled 'Email or Username' with an input field. A blue button labeled 'Send Email' is below the form. At the bottom, there are links for 'Back to Sign In' and 'Can't access email'.

DIRECT DEPOSIT SETUP

SCAN's Broker Commission Portal makes it easy to have your commission checks deposited directly to your bank account via Electronic Fun Transfer (EFT). You must receive one live check first before you are eligible for EFT.

1

Once you login click on **Broker Bank Account Maintain** from the Home Page



2

Click **Search** at the bottom of the screen

The screenshot displays the 'MANAGE/BROKERS/BANK ACCOUNT MAINTAIN' interface. It features a 'Show Field' section with a list of search criteria, each with a checked checkbox, a dropdown menu, and an input field. The criteria are: Vendor Number (Begins with), Vendor Name (Begins with), Broker Bank Name (Begins with), Routing Number (Begins with), Account Number (Equals), Account Type (Begins with), Payment Type (Equals), Broker Name (Begins with), and Active (Equals). A yellow arrow points to the 'SEARCH' button at the bottom. To the right of the search form, a text box states: 'YOU DO NOT NEED TO ENTER ANY INFORMATION INTO THESE FIELDS. JUST CLICK ON THE SEARCH BUTTON AT THE BOTTOM.' Other buttons at the bottom include 'CLEAR ENTRIES' and 'UNCHECK ALL'.

3

When the results come up, click **View** on the left side

scan HEALTH PLAN®

MANAGE/BROKERS/BANK ACCOUNT MAINTAIN / SEARCH RESULTS

1 to 2

Action	Vendor Number	Vendor Name	Broker Bank Name
View	C000004		Enter Your Bank Name Here

4

Fill out ALL items in RED and click Save. Don't forget to change the **Payment Type** to **ACH**

+ Open History

- Close Data Section

Vendor Number:

Vendor Name:

Broker Bank Name:

Routing Number:

Account Number:

Account Type:

Payment Type:

Currency:

Broker Name:

Address1:

Address2:

City:

State:

Postal Code:

Country:

Date Created: 05/07/2015 19:14:03

Location Name: C000004

Date Updated: 02/13/2018 07:56:43

Active:

SAVE

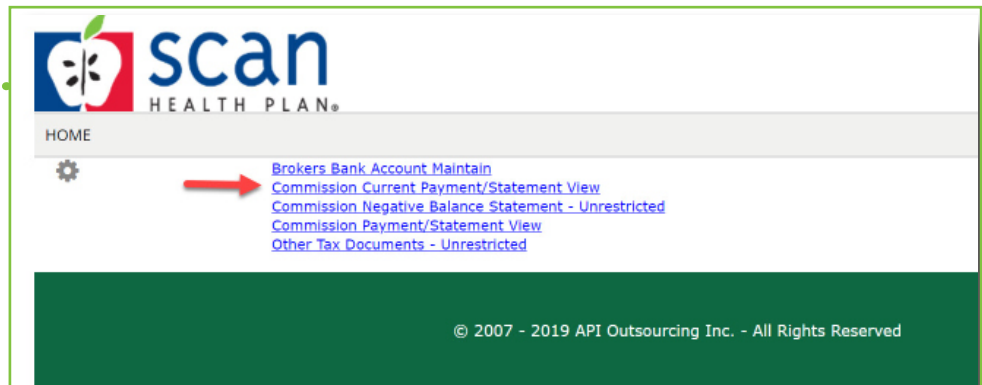
Changes made after the 15th will not take effect until the following month. A pre-note test will be initiated to verify the accuracy of the account information. If the pre-note is successful, you'll receive the next payment by ACH. If it is not successful, you will be contacted by a SCAN Health Plan Compensation Team Member.

RETRIEVE YOUR STATEMENT

To view your Current Statement in API:

1

Click on **Current Payment / Statement View**



2

To view the image of the statement, click on **View**, which provides an option to save or print the statement. The first page will be an image of your check and the statement thereafter.

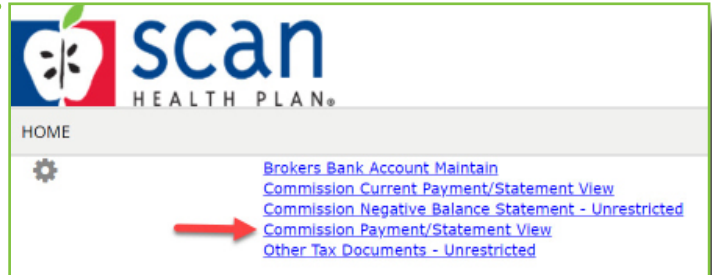
The screenshot shows the 'Current Payment/Statement View' page. It has tabs for 'Home', 'Reports', and 'Settings'. The breadcrumb trail is 'Reports >> Current Payment/Statement View'. There is an information icon and the text 'Search Results (1 of 1 results)'. Below this is a dropdown menu showing '1 to 1'. A table with the following data is displayed:

Notes	Action	Payment Date	Payor Bank Name	Broker/Vendor Number
	View	2018-04-20	US Bank - CA	

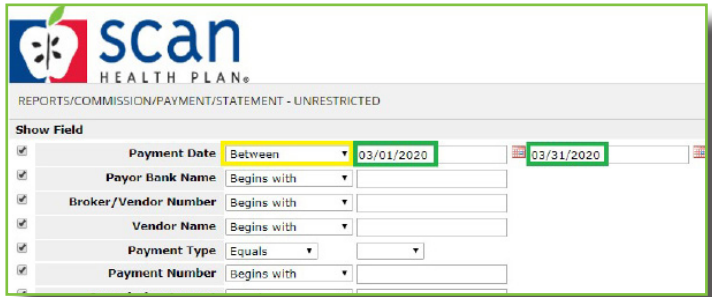
At the bottom of the table are buttons for 'Export Data' and 'Refresh'.

To view your Previous Statements in API:

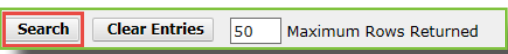
1 Click on **Payment/Statement View** on the Home Page



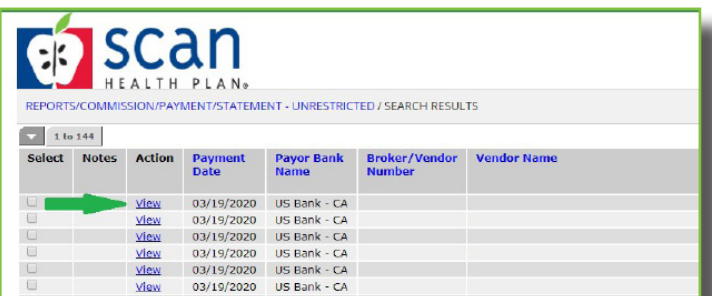
2 In the Payment Date field, change the equals parameter to between (from the drop down menu) so that you can enter a date range



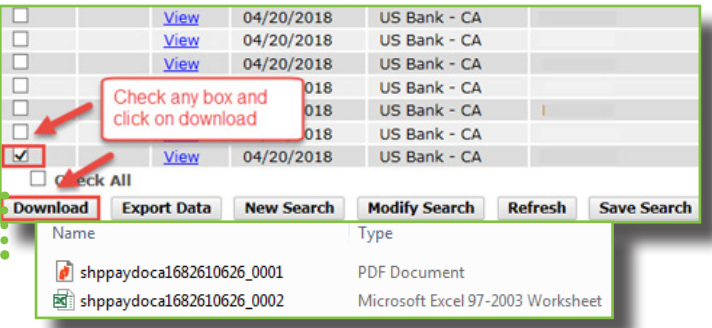
3 Click on **Search**, It will take a few seconds to load, results should be shown at this time



4 You can click on **View** on any one of the line items that appear in order to view the image of the statement, then save if you'd like. The first page will be an image of your check and the statement thereafter.



5 Another option is to check any box under **"Select"** and click on **"Download"**. You will now be able to view your statement PDF or excel format. The first page will be an image of your check and the statement thereafter.



YOUR STATEMENT

Commission Statement

Page One



CALIFORNIA COMMISSION STATEMENT April 27, 2023

Payee:

Vendor Number:

Summary

Description	Count	Total
Initial Enrollments	2	\$500.00
Renewal Enrollments	16	\$500.00
Rapid Disenrollments	0	\$0.00
Disenrollments	0	\$0.00
Activity Payments	0	\$0.00
Bonus Payments	0	\$0.00
Miscellaneous Payments	0	\$0.00
TOTAL	18	\$1,000.00

Balance

Sub Total	\$1,000.00
Balance Adjustment	\$0.00
Balance Before Statement	\$0.00
Balance After Statement	\$0.00
Statement Total	\$1,000.00

Agent Summary

Agent	NPW	Total
		\$1,000.00

Initial Enrollments

Number Count: 2
Total: \$500.00 Credit: \$500.00 Debit: \$0.00

Commission Statement

Page Two



CALIFORNIA COMMISSION STATEMENT January 25, 2023

Effective	Term	MBI	Member Name	Member Year	Cycle Year	Prior Plan	Payment
2023-02-01 00:00:00.0		****RX32		1	2	Yes	\$343.75

Renewal Enrollments			Member Count: 100 Total: \$3,125.00 Credit: \$3,125.00 Debit: \$0.00				
Effective	Term	MBI	Member Name	Member Year	Cycle Year	Prior Plan	Payment
2013-12-01 00:00:00.0		****PY50		11	11	No	\$31.25
2022-01-01 00:00:00.0		****RU68		2	8	Yes	\$31.25
2022-01-01 00:00:00.0		****YN82		2	4	Yes	\$31.25
2022-01-01 00:00:00.0		****DY34		2	10	Yes	\$31.25
2022-01-01 00:00:00.0		****ER63		2	5	Yes	\$31.25
2022-01-01 00:00:00.0		****ET27		2	5	Yes	\$31.25
2022-01-01 00:00:00.0		****GP59		2	6	Yes	\$31.25
2022-01-01 00:00:00.0		****XV11		2	13	Yes	\$31.25

STATEMENT COLUMN GUIDE

On the previous page, you will find a sample statement to show you how the various types of commission payments are reported

Initial Enrollments	New members enrolled into SCAN
MBI	New Medicare Beneficiary Identifier (MBI) is replacing the SSN-based Health Insurance Claim Number (HICN) on new Medicare cards which was issued to beneficiaries since April 2018.)
Name	Member's name. Note: names are displayed in each section in alpha order by first name
Effective	Refers to the date the member will be eligible for Medicare benefits through SCAN
Term	Date member termed (if applicable)
Cycle Yr	Number of year(s) an agent has been compensated for the member
Prior Plan	This column shows if they had a prior MAPD or PDP plan before joining SCAN, by a Yes or No.
Payment	The commission amount being paid for the member
Summary	Initial enrollments, Renewal enrollments, Rapid Dis-enrollments, Dis-enrollments, Activity Payments (for HRA and Email bonus)

RESOURCES

Sales Support Team

Monday through Friday

8 a.m. - 6 p.m. Extended hours during AEP

(888) 445-2038

Commission Assistance

SalesCompensation@scanhealthplan.com

(562) 637-1220

Contracting

SCANBrokerContracting@scanhealthplan.com

(562) 989-5157

Commission Website

SCANAgentPortal.com

Enrollment, Reconciliation & Premium Billing

Attn.: Enrollment, Reconciliation & Premium Billing Dept.

3800 Kilroy Airport Way, Suite 100

Long Beach, CA. 90806

