Frequently Asked Questions
Compensation Changes

Q: For which kinds of policies is Blue Cross and Blue Shield of Texas (BCBSTX) eliminating producer commissions?
A: We are eliminating producer commissions for new individual under 65 major medical policies with effective dates on or after April 1, 2016.

Q: Is the commission rate change for both Marketplace (on-Exchange) and Non-Marketplace (off-Exchange) policies?
A: Yes.

Q: Why couldn't BCBSTX just reduce commission rates?
A: As the individual market evolves, we, in turn, need to make changes to the way we operate in order to continue offering sustainable health plan options to our members.

Q: Does this commission change affect current renewal commissions for individual under 65 policies?
A: No, this change does not impact producer commissions for current renewals of individual under 65 policies.

Q: Does this commission change affect other lines of business?
A: No, this change only affects commissions on the sale of new major medical policies in the individual under 65 market.

Q: Will there be producer commissions in the under 65 market for the next open enrollment period?
A: We plan to re-evaluate producer commissions for the sale of new individual under 65 major medical policies with a Jan. 1, 2017 effective date.

Q: If I help a client enroll in a BCBSTX policy during the 2016 Special Enrollment Period (SEP), even if I don't get a commission, will I be documented in your system as the producer of record?
A: If your client enrolls in a Marketplace policy via Healthcare.gov or the Federal Marketplace Call Center, and your information is captured, then you will be the producer of record. If you help a client enroll in a policy via one of our BCBSTX enrollment channels, you will also be listed as the producer of record.

Q: Will I still be able to create quotes and help my individual clients enroll during the SEP?
A: Quotes can still be generated via the Retail Shopping Cart and the Retail Producer Portal. However, the enrollment process will be changing. Once these processes are finalized, we will reach out to our producers to communicate these changes.
Q: Is BCBSTX considering exiting the retail market?
A: No. BCBSTX has been “all-in” since the ACA was passed. We are committed to expanding access to quality health care to as many people as possible in Texas. However, as the individual market evolves, we, in turn, need to make changes to the way we operate in order to continue offering sustainable health plan options to our members.

Q: Are you trying to eliminate producers as a sales channel in the under 65 retail market?
A: No. Since the passing of the ACA, BCBSTX has been implementing an actionable vision of what it will take to succeed in the new health insurance market. Our producers are critical and valued partners who are responsible for servicing nearly half of our under 65 policies.