

Top 5 Carriers Making BrokerUnfriendly Moves

1. UnitedHealthcare (UnitedHealth Group)

- UnitedHealthcare is *ending commissions on a “small percentage” of its Medicare Advantage (MA) plans* for new enrollments starting July 1, 2025. [Becker's Payer Issues | Payer News](#)⁺² [J&R Health Care News](#)⁺²
- According to their compensation update, it affects 200 **MA products across 39 markets**, with major reductions to “upline” (agency) commission payments. [J&R Health Care News](#)
- The motivation seems tied to cost pressures: UnitedHealth has cited high MA costs and appears to be using broker commission cuts as a lever to reduce enrollment risk. [Bloomberg](#)⁺¹
- They *will continue renewal commissions* for some plans, but the move still shrinks revenue opportunities for agents. [Becker's Payer Issues | Payer News](#)

2. Centene

- Centene (via its WellCare subsidiary) is **eliminating all broker commissions for Medicare Part D plans** as of January 1, 2025. [STAT](#)
- Because Part D is a major line of business for Medicare-focused agents, the removal of commissions here is a significant hit to their income stream.
- The decision is framed as a cost-saving measure for Centene, but brokers see it as devaluing their role in advising and enrolling seniors.

3. Aetna (CVS Health / Aetna)

- Aetna is cutting broker commissions for *some* Medicare Advantage plans in several states. [Becker's Payer Issues | Payer News](#)
- Specifically, Aetna said it's “routinely reviewing and updating our distribution strategy, including the commissionable status of our plan offerings.” [Becker's Payer Issues | Payer News](#)
- This kind of selective decommissioning makes it harder for brokers to rely on Aetna MA business because they can't count on consistent commission across all plans or markets.

4. Elevance Health / Anthem

- Elevance (which includes Anthem) is eliminating commissions for new enrollees in some Anthem MA plans across multiple states. [Becker's Payer Issues | Payer News](#)
- In some cases, Elevance/Anthem is also removing these plans from broker sales platforms altogether — making them harder to offer. [Becker's Payer Issues | Payer News](#)
- This reduces both the number of commissionable plans agents can access and the transparency/availability of those plans.

5. Cigna

- Cigna is cutting commissions for certain PPO plans. According to brokershared documents, as of November 4, Cigna will no longer pay commissions for new enrollees in some PPOs in New York, New Jersey, Connecticut, and Georgia. [Becker's Payer Issues | Payer News](#)
- These commission cuts are limited in scope (not all Cigna PPO plans), but for brokers in the affected regions, this represents a tangible loss.

There's More

Blue Shield CA mandated all contracted producers for Medicare to move from a percentage of premium for commissions for Med Supp to a per member per month locked in and will not be factoring premium increases over time to commissions. All due to increasing claims caused by the pandemic.

United stops paying for Med Supp commissions after six years.

All carriers still must honor the birthday rule so look to work with carrier partners who honor your commitment as a broker advocate and pay you fairly.

Why These Moves Are Problematic for Brokers

- **Eroded Revenue Streams:** Losing commissions (especially on new enrollments) makes it much harder for brokers to justify time and effort in selling certain plans.
- **Increased Risk:** When carriers change commission structures mid-year or eliminate commissions for new business, brokers take on more risk and can no longer act on their fiduciary responsibility.
- **Reduced Plan Access:** With some plans being decommissioned for brokers, their ability to offer a full suite of options to clients is limited.
- **Strategic Pressure:** These cuts often appear driven by carriers' financial stress or risk management, not by broker performance — meaning brokers are being squeezed as a lever rather than being rewarded and carriers are seeking a pure profit move.
- **The future value your hard-earned commissions are at risk.** Buyers pay for the residual value of commissions. If carriers cease payments the value to a Buyer is gone. Moving clients sold to a new carrier may work for some but not all situations.

How many want to retire without the ability to sell hard earned commissions for value?

- **Regulatory Tension:** Broker associations (like NABIP and NAIFA) are pushing back, and these decisions could lead to more regulatory scrutiny or demands for broker protections. Support these associations with your membership and get involved. [Becker's Payer Issues](#) | [Payer New](#)