

2026 Commission Overview



Agent Compensation Eligibility Requirements

To receive compensation from ATRIO, agents must be appointed to sell in the State (if required), be annually trained and tested, maintain a valid State license, have a current contract, and be in good standing with ATRIO. These provisions apply to both initial and renewal year applications.

Failure to complete and maintain any or all requirements will result in termination of historical renewal compensation payments. Outstanding requirements will be tracked and maintained monthly by the Sales Operations Department.

Compensation Structure

New Business

In 2022, ATRIO Health Plans began paying out commissions on a bi-weekly schedule. This schedule will continue through 2026. Payment of the CMS defined renewal rate will be paid on the cycle following CMS approval for all enrollments.

Initial Enrollments:

Effective January 1, 2026, Agent-level commissions for initial enrollments shall be as follows:

Applicable Counties: Douglas, Lane, Jackson, Josephine, Multnomah, Clackamas, and Yamhill (MAPD, MA-Only, D-SNP, C-SNP)

- Paid at the CMS maximum “New to Medicare” rate of \$694, calculated on a pro-rated basis.
- For enrollments with effective dates after January 1, 2026, commissions will be pro-rated monthly, with payment decreasing incrementally for each month following January.

Pro-Rated Commission Schedule based on month of enrollment – Agent Level:

Agent Level Initial (New to Medicare / CMS True-UP) Commission	
Month	Pro-Rated Commission (\$)
January	\$694.00
February	\$636.17
March	\$578.33
April	\$520.50
May	\$462.67
June	\$404.83
July	\$347.00
August	\$289.17
September	\$231.17
October	\$173.50
November	\$115.67
December	\$57.83

Klamath County (MAPD and MA-Only Plans) – Agent Level:

- D-SNP paid at the CMS maximum “New to Medicare” rate of \$694, calculated on a pro-rated basis.
- No initial enrollment commission (\$0) will be paid for any MAPD or MA-Only plan effective on or after January 1, 2026.

Marion and Polk Counties (MAPD and MA-Only Plans) – Agent Level:

Effective 11/1/2025

- No initial enrollment commission (\$0) will be paid for any MAPD or MA-Only plan effective on or after January 1, 2026.
- Applications submitted through October 31, 2025, with January 1, 2026 effective dates, will continue to be paid under the standard 2026 pro-rated schedule.

Renewals: ATRIO members in year 2 and beyond

Effective January 1, 2026, renewal commissions for Agent-level contracts shall be as follows:

Douglas, Lane, Marion, Polk, Multnomah, Clackamas, and Yamhill Counties:

- Renewal commission: \$313 per member, per year.

Klamath County:

- Renewal commission: \$150 per member, per year, applicable to both new and existing business.

Jackson and Josephine Counties:

- Renewal commission: \$250 per member, per year, applicable to both new and existing business.
-

Overrides & Renewals – Special Conditions – Agency Level Contracts

Effective January 1, 2026, overrides & renewal commissions for upline contracts shall be as follows:

- No renewal commissions or overrides will be paid in Klamath, Jackson, or Josephine Counties at any upline level other than Agent-level renewals noted above.
- Overrides and renewal amounts in Douglas, Lane, Marion, Polk, Washington, Clackamas, Multnomah, and Yamhill Counties will vary by county and upline level as outlined in the applicable Override Schedule provided separately by county, please refer to agency-level contracts.

Compensation Chargebacks

ATRIO is required to recover compensation payments from agents in either the initial year or renewal year under the following two circumstances:

1. The beneficiary disenrolls from a plan within the first three months of enrollment:

- When a beneficiary disenrolls from the plan within the first three months of the enrollment and the disenrollment is voluntary, ATRIO will recover the full payment made to the agent.
- When a beneficiary disenrolls from the plan within the first three months of the enrollment and the disenrollment is involuntary ATRIO will recover only the months of the plan year the agent was paid for, in which the beneficiary is not enrolled.

2. Any other time a beneficiary is not enrolled in ATRIO plan:

- When a beneficiary either enrolls or disenrolls voluntarily prior to the effective date or is unable to enroll in an ATRIO plan for some reason, no compensation will be paid. If compensation is paid, the entire amount paid will be recovered.
- When a beneficiary voluntarily disenrolls from the plan at any point after the first three months of the enrollment, ATRIO chargeback commissions paid to the agent/agency at a prorated amount for the remaining months the member is not enrolled with ATRIO Health Plans.

Chargebacks will be recovered from both new and renewal commissions in the next available commission cycle. If there are not enough new or renewal commissions to offset the chargeback, the balance of the chargeback is rolled into the next commission cycle. This continues until the chargeback is repaid in full.

****Additional details and FAQs have been emailed and can also be found at www.growatrio.com

2025

Medicare Commission Statement Schedule

October '25						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

November '25						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

December '25						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

***2025 Commissions will be paid at current rates until December 31, 2025.

2026

Medicare Commission Statement Schedule

January '26						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

February '26						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

March '26						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

April '26						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25

May '26						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23

June '26						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27

26 27 28 29 30	24 25 26 27 28 29 30 31	28 29 30
July '26 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	August '26 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	September '26 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30
October '26 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31	November '26 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	December '26 S M T W T F S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

***2026 Commissions will be paid at the new rates beginning January 1, 2026.