BlueCross BlueShield of Texas

Producer Compensation Schedule
Individual & Family Markets Product Lines, Effective January 1, 2026

This Blue Cross and Blue Shield of Texas (BCBSTX) Compensation Schedule is effective January 1, 2026, and replaces any existing Individual & Family Markets Producer Compensation Schedule in effect prior to the effective date of this schedule and shall apply to all new and existing policies effective on or after the effective date of this Compensation Schedule.

Individual & Family Markets ACA Medical Qualified Health Plans (QHPs)	
Plans	Compensation Rate PMPM
Blue Advantage HMO℠ plans Blue Advantage Plus℠ HMO plans	$25.00
MyBlue Health℠ HMO plans	$20.00

PMPM is defined as per member per month. The maximum number of members per policy/contract counted towards compensation is 5.

Individual & Family Markets ACA Dental Qualified Health Plans (QHPs)		
Product Type	Compensation Rate Years 1 - 3	Compensation Rate Years 4+
Dental	6%	4%

Writing producers must complete the Centers for Medicare & Medicaid Services (CMS) Federally Facilitated Marketplace (FFM) annual training and registration process prior to assisting consumers with enrollment in Marketplace policies for new sales or active renewals to be eligible for compensation of such sales. Writing producers must complete the CMS FFM annual training and registration process by the last day of the calendar year to qualify for compensation of passive renewals of Marketplace policies.

Individual & Family Markets Replacements

When an existing in-force Individual & Family Markets policy is replaced with another, the producer will receive the compensation schedule in effect as of the replacement policy effective date. A policy that has been sold in place of a policy that has lapsed or been terminated for more than 60 days will be considered new. Compensation on the new policy will be paid according to the effective date of the new policy.

All compensation for Individual & Family Markets Dental product lines is based on initial base premium on the policy. Initial base premium is defined as initial premium excluding any surcharges. If a policy change results in a coverage premium that is more than the initial base premium, then compensation will continue to be paid on the lesser amount. If a dependent change results in a coverage premium that is more than the initial base premium, then compensation will be paid on the greater amount. If a dependent change results in a reduction of coverage premium, then compensation will be paid on the lesser amount. Premium adjustments will occur the month subsequent to the change.

It is the producer's responsibility to ensure the accuracy of each monthly compensation statement. BCBSTX limits compensation adjustments for all Individual & Family Markets business to twelve (12) months for non-payment or under-payment of compensation.