

Medicare Advantage Maximum Broker Commissions

The 2025 Medicare Advantage commissions are broken out by state/region:

- For CT, PA and DC, initial Medicare Advantage commissions will increase from \$689/member/year to \$705/member/year, a 2.32% change YOY. Renewal commissions will increase from \$345/member/year to \$353/member/year, a 2.32% change YOY.
- For CA and NJ, 2025 initial Medicare Advantage commissions will increase from \$762/member/year to \$780/member/year, a 2.36% change YOY. 2025 renewal Medicare Advantage commissions will increase from \$381/member/year to \$390/member/year, a 2.36% change YOY.
- For Puerto Rico and the U.S. Virgin Islands, initial MA commissions will increase from \$418/member/year to \$428/member/year, a 2.39% change YOY. Renewal commissions will increase from \$209/member/year to \$214/member/year, a 2.39% change YOY.
- In all other states, initial MA commissions will increase from \$611/member/year to \$626/member/year, a 2.45% change YOY. Renewal commissions will increase from \$306/member/year to \$313/member/year, a 2.29% change YOY.

Compared to the commissions previously stated, CMS has removed the one-time administrative increases of \$100 to initial enrollments and \$50 to renewals.

MA & PDP Maximum Broker Compensation for 2025

Product	Region	Initial			Renewal		
		2024	2025	%	2024	2025	%
MAPD	National	\$611	\$626	2.45%	\$306	\$313	2.29%
	CT, PA, DC	\$689	\$705	2.32%	\$345	\$353	2.32%
	CA, NJ	\$762	\$780	2.36%	\$381	\$390	2.36%
	Puerto Rico, U.S. Virgin Islands	\$418	\$428	2.39%	\$209	\$214	2.39%
PDP	National	\$100	\$109	9%	\$50	\$55	10%

(By comparison, 2024 Medicare Advantage commission increases ranged from 1.46% to 1.77%.)