# Most Affordable Health Plan in L.A. County

For 2025, L.A. Care has retained the lowest price for all Metal Levels in L.A. County (both Regions 15 and 16). Our rates increased by only 6.2%, maintaining the lowest increase across all Plans.

## My Health in Motion

Members can qualify for up to \$215 in rewards from the My Health in Motion Wellness program (MyHIM). Members can access the My Health In Motion (MyHIM) Wellness Portal at <a href="mailto:members.lacare.org">members.lacare.org</a>.

## **Coverage for DACA Recipients**

Beginning November 1, 2024, recipients of Deferred Action for Childhood Arrivals (DACA) will be newly eligible to sign up for health plans through Covered California. This population will be eligible to enroll on Covered CA beginning November 1<sup>st</sup>, with coverage beginning as soon as December 2024.

### Silver 73

Covered CA has expanded eligibility for the enhanced Silver 73 Cost Share Reduction plan. Under this change, instead of limiting eligibility for the Silver 73 plan to those above 200% of the FPL and up to 250% of FPL, they have removed the upper limit so that anyone above 200% of the FPL will gualify to enroll on the Silver 73 plan.

#### **Commission and Bonus**

We are dedicated to supporting our agents with a competitive and stable compensation structure for 2025, enabling success in a dynamic market while delivering excellent service to members.

Member Type	Commission - PMPM
New	\$20
Renewals	\$15

We're excited to launch our New Member Bonus Program for 2025! This initiative rewards New Member enrollments during the 2025 Open Enrollment period. Member coverage must effectuate, be in good standing, and effective on December 1, 2024, January 1, 2025, or February 1, 2025.

New Member Thresholds	<b>Bonus</b> - Per Member
0 - 29	\$0
30 - 49	\$20
50 - 69	\$30
70 - 89	\$40
90+	\$50

Member Types:

- a. New Newly enrolled member with no prior coverage with L.A. Care Covered. First time members only; or Member that terminated beyond the last calendar year and requires an effectuation for any month.
- b. Renew Member who was active the last month of the year, with continued coverage into the following year; or Member that terminated within the last calendar year and requires an effectuation for any month.

#### Bonus Program Details:

- C. Contract Agents ("CA") shall be eligible for L.A. Care Covered ("LACC") Bonus in addition to the standard commission structure L.A. Care offers to CA's. CA's must be licensed, appointed, and contracted with L.A. Care, and be the Agent of Record at time of enrollment.
- d. In order for new members to count towards an Agent's new member enrollment count, Members must be effectuated, active, and in good standing (ex. not in a grace period, etc.), with L.A. Care upon the time of record.
- e. The Bonus Program is based on new member production enrolled during the 2025 Open Enrollment season (November 1, 2024 through January 31, 2025), with an effective date of December 1, 2024, January 1, 2025, or February 1, 2025 will be eligible for a bonus based on reaching enrollment tiers of new membership. The incentive tiers for new membership are listed above. L.A. Care reserves the right to amend or terminate, in its sole discretion, the eligibility and terms of this Bonus Program.
- f. The bonus shall be paid out as a flat fee, one-time payment. Reconciliation tracking of membership counts shall occur through L.A. Care and final reconciliation shall be announced after March 31, 2025.
- g. A one-time payment shall be determined by the total amount of qualifying members and the dollar amount that corresponds. Any discrepancies must be disputed via the Broker Portal within 30 days from payment to GA.
- h. The General Agency (GA) agrees that the Program is for the 2024-2025 enrollment period only and understands that the Program shall not be continued in subsequent enrollment periods unless agreed in a written amendment signed by authorized representatives of the parties.
- i. All other non-conflicting terms and conditions of the Agreement shall remain unchanged.

If you have questions or concerns, please contact L.A. Care Agent Support team, **855.248.7778** or email at **agentsupport@lacare.org**, available Monday - Friday 8:30 a.m.-5:00 p.m. (extended hours during Open Enrollment).

L.A. Care Health Plan, A Public Entity ©2000-2025











This email was sent by: **L.A. Care Health Plan** 1200 West 7th Street, Los Angeles, CA 90017

This communication is intended for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential or otherwise exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error, please notify the sender and delete any copies. Thank you.