

2025 Maximum Broker Commissions

Medicare Advantage & Medicare Part D

For the tenth year running, CMS has increased the maximum broker commissions for both Medicare Advantage and Part D initial enrollments and continued the growth of maximum broker commissions for renewals.

Medicare Part D Maximum Broker Commissions

- Initial commissions increased from \$100/member/year to \$109/member/year, a 9.0% increase YOY.
- Renewal commissions increased from \$50/member/year to \$55/member/year, a 9.0% increase.

Medicare Advantage Maximum Broker Commissions

CT, PA, and DC

- Initial commissions increased from \$689/member/year to \$705/member/year, a 2.32% increase YOY.
- Renewal commissions increased from \$345/member/year to \$353/member/year, a 2.32% increase.

CA and NJ

- Initial commissions increased from \$762/member/year to \$780/member/year, a 2.36% increase YOY.
- Renewal commissions increased from \$381/member/year to \$390/member/year, a 2.36% increase.

Puerto Rico and U.S. Virgin Islands

- Initial commissions increased from \$418/member/year to \$428/member/year, a 2.39% increase YOY.
- Renewal commissions increased from \$209/member/year to \$214/member/year, a 2.39% increase.

Other states

- Initial commissions increased from \$611/member/year to \$626/member/year, a 2.45% increase YOY.
- Renewal commissions increased from \$306/member/year to \$313/member/year, a 2.29% increase.

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	9.00%	\$50	\$55	10.0%

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