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# 2025 Medicare Broker toolbox

Your blueprint for success





# Blue Shield of California: Guiding the state of health care

Our journey began 85 years ago right here in California with one simple belief: Every Californian deserves access to affordable, high-quality health care. And we've been driving that mission forward ever since.

Today, thanks in large part to partners like you, our mission has become a reality for nearly 5 million members throughout the state. Additionally, we're proud to share we've not just maintained, but bolstered, our #1 market share position for individual Medicare Supplements in the last year, according to 2023 enrollment results.

If you're already a part of our team, we look forward to your continued support. And for those yet to join, welcome aboard!

Our Medicare toolbox supplies you with comprehensive product details and a road map for your success. Let's work together to guide every Californian toward their healthiest life.



Sandy D'Elia  
AVP Medicare Sales

Learn more 

# Tools for brokers

Product portfolio [➤](#)

Coverage area [➤](#)

Commissions and bonuses [➤](#)

Marketing support [➤](#)

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Contacts and resources [➤](#)





# Product portfolio

Our diverse portfolio is designed to fit the needs and budgets of all members. Each product offers a variety of benefits and access to a wide range of doctors and specialists. That allows you to guide clients toward low-cost options while ensuring their access to care.



- 1 Medicare Supplement plans [>](#)
- 2 Medicare Prescription Drug Plans (PDP) [>](#)
- 3 Medicare Advantage HMO and PPO plans (MA-PD) [>](#)
- 4 Dual Eligible Plans (HMO D-SNP) [>](#)
- 5 Dental plans [>](#)
- 6 Discount programs and value-added services [>](#)





# Medicare Supplement plans

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Our Medicare Supplement plans enhance Original Medicare and give members the freedom to choose any doctor who accepts Medicare. They're designed to help your clients get the additional coverage and flexibility they want, along with access to many "healthy extras."

For example, hearing aid coverage, access to doctors on-call 24/7, or a Personal Emergency Alert Device is included with select Medicare Supplement plans.

[See Medicare Supplement plans](#)





# Medicare Prescription Drug Plans (PDP)

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One of Blue Shield's two Medicare Prescription Drug Plans (PDP) can perfectly complement your client's Medicare Supplement plan. We make it an easy, one-stop shopping experience for those who want to add a PDP plan to complement their health coverage.

These standalone plans help your client cover their prescription drug costs. They are available to California residents insured with Medicare Part A, Part B, or both.

[See Medicare Prescription Drug plans](#)





# Medicare Advantage HMO and PPO plans (MA-PD)

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Medicare Advantage offers all the benefits of Medicare Parts A and B, plus additional benefits and extras. Plans may include both medical and prescription drug coverage. An HMO plan allows members to see any doctor within our provider network, while a PPO plan allows visits to a doctor in or outside the network.<sup>1</sup>

Many plans include allowances for over-the-counter items, routine dental and vision benefits, hearing aids, Personal Emergency Response System (PERS), and transportation services to medical appointments.<sup>2</sup>

[See Medicare Advantage plans](#)

<sup>1</sup> Out-of-network/non-contracted providers are under no obligation to treat Plan members, except in emergency situations. Please call Producer Services for more information, including the cost-sharing that applies to out-of-network services.

<sup>2</sup> Benefits vary by county and plan.





# Dual Eligible Plans (HMO D-SNP)

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Our plans for your clients enrolled in both Medicare and Medi-Cal offer additional benefits to provide more coverage and more savings to better serve their health care needs.

These extra benefits include a Care Coordinator to create a personalized care plan, transportation to and from medical appointments, doctors on-call 24/7 by phone or video, and much more.

**For more information, contact your Broker Sales Manager or Broker Services **



# Dental plans

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Help your clients complement their Medicare coverage with a dental plan, ensuring they receive health and wellness benefits from one single source.

Blue Shield of California offers optional standalone dental plans to Medicare Supplement and Medicare Advantage Prescription Drug (MA-PD) plan members.<sup>1</sup>

Members can choose from general and specialist dentists. Coverage may be available for out-of-network dentists as well. No waiting period or claim forms are needed for in-network visits.

**See Medicare Supplement dental plans** 

**See Medicare Advantage dental plans** 

<sup>1</sup> Some IMAPD plans have embedded dental in addition to the Optional Supplemental Dental plans offered. Please contact Producer Services for more information.



# Discount programs and value-added services

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In keeping with our commitment to helping our clients save money and achieve a healthier lifestyle, Blue Shield Medicare Supplement plan members have access to a variety of healthcare discounts. Some benefits may already be included as part of the Blue Shield of California plan.

[See full list of benefits and programs](#)



# Coverage area

Blue Shield of California offers various Medicare plan types designed for diverse coverage needs and budgets. View the coverage area county map and list for available plan options:

**Medicare Supplement plans and Medicare Prescription Drug Plans (PDP) are available statewide** [➤](#)

**Medicare Advantage Prescription Drug (MA-PD) HMO and PPO plans' service counties** [➤](#)

**Medicare Advantage Prescription Drug (MA-PD) Dual-Special Needs (HMO D-SNP) HMO plans' service counties** [➤](#)



 Coverage area

# Medicare Supplement plans and Medicare Prescription Drug Plans (PDP) service counties

These plans are available in each and every county in the state.<sup>1</sup>




<sup>1</sup> Plan G Inspire will no longer be offered effective January 1, 2025.




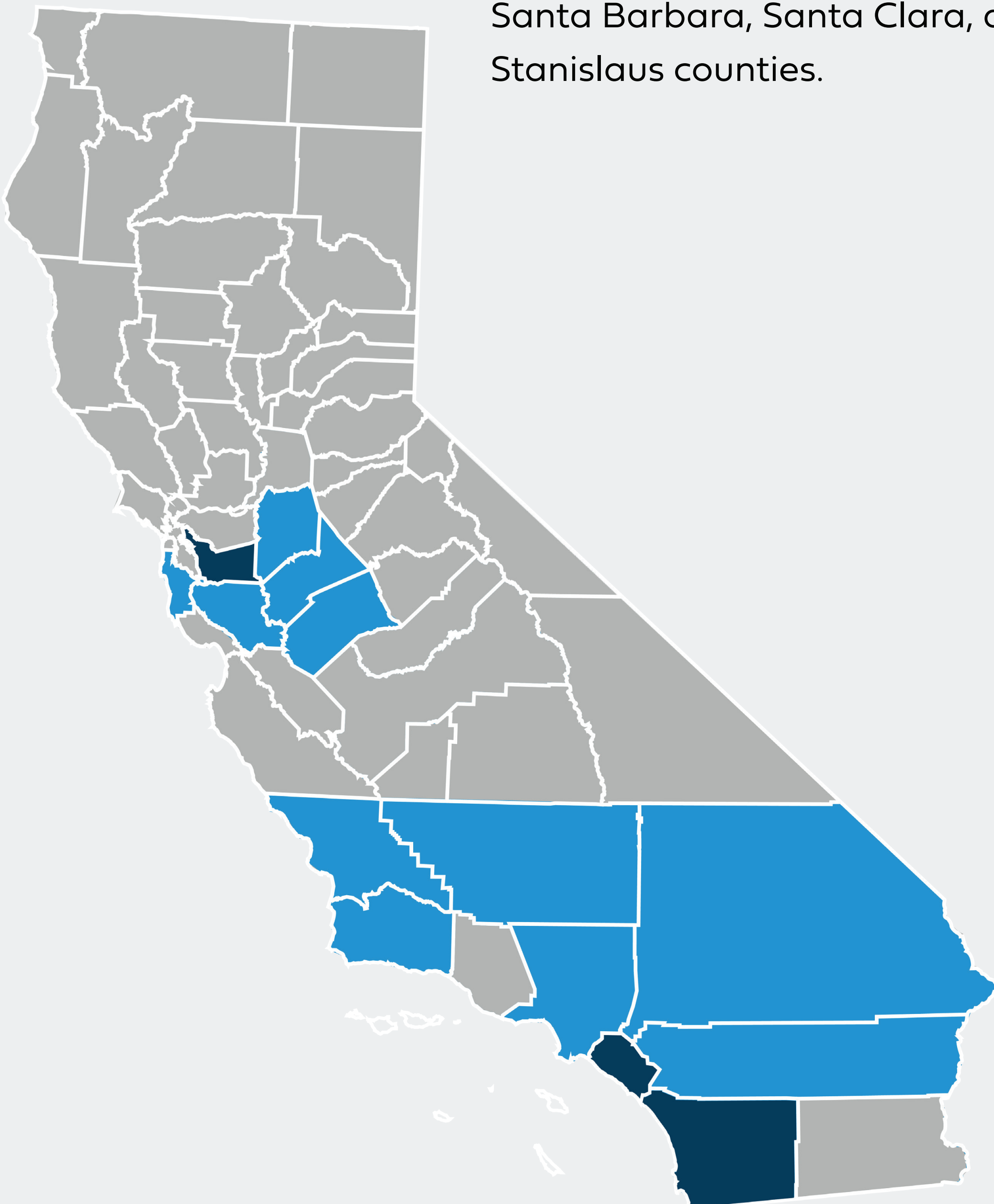


 Coverage area

# Medicare Advantage Prescription Drug (MAPD) PPO and HMO plans service counties

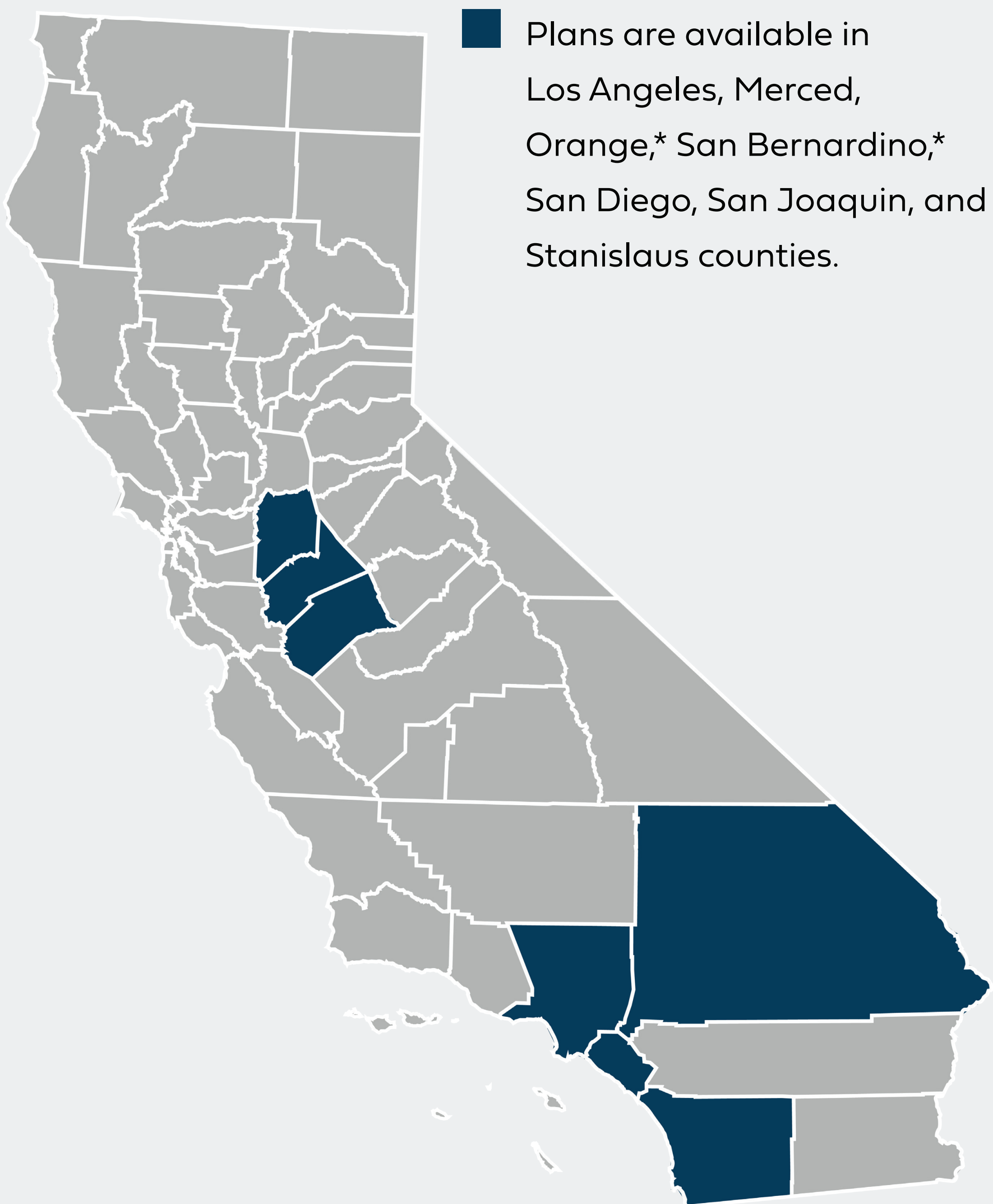
 PPO plans available in Alameda, Orange, and San Diego counties.

 HMO plans are available in the following 14 counties:  
Alameda, Kern, Los Angeles, Merced, Orange, Riverside, San Bernardino, San Diego, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, and Stanislaus counties.



◀ Coverage area

# Medicare Advantage Prescription Drug (MA-PD) Dual Special Needs (HMO D-SNP) plans service counties



\* Our Duals Special Needs (HMO D-SNP) plan in Orange and San Bernardino counties is closed to new enrollments in 2025.





# Commissions and bonuses

We offer competitive commissions and special bonuses during the year. We will communicate with you any time changes to commissions occur or new bonus programs are available. If you have questions, contact the [Blue Shield of California Sales Team](#) or Broker Services at **(800) 559-5905**.





## Commissions schedule

Blue Shield of California brokers earn some of the highest commissions in the industry. Here's an overview of those paid for contracts issued to our subscribers with original effective dates on or after January 1. Commissions are payable on accepted applications.

Type of plan	NEW contract year	Renewal year(s)
Medicare Supplement plans	20%	10%
Medicare Advantage Prescription Drug (MA-PD, D-SNP) Plans – HMO and PPO	<a href="#">Click for current year commissions</a>	
Medicare Prescription Drug Plans (PDP)	<a href="#">Click for current year commissions</a>	
Dental PPO plans for Medicare Supplement plan subscribers	20%	10%
Optional Supplemental Dental HMO and PPO plans for Medicare Advantage Prescription Drug (MA-PD) members	20%	10%

[See schedule details and other product commissions >](#)

[View current broker payout calendar >](#)

[Sign up for direct deposit >](#)





# Marketing support

We're dedicated to your success and committed to helping you grow and maintain your business. Our brokers have access to an extensive library of marketing support materials. That includes flyers, direct mailers, collateral, and sales presentations. Many can be customized with your own information.



1 Shield on Demand [>](#)

2 Medicare enlightenment video series [>](#)

3 Sales seminars and webinars [>](#)



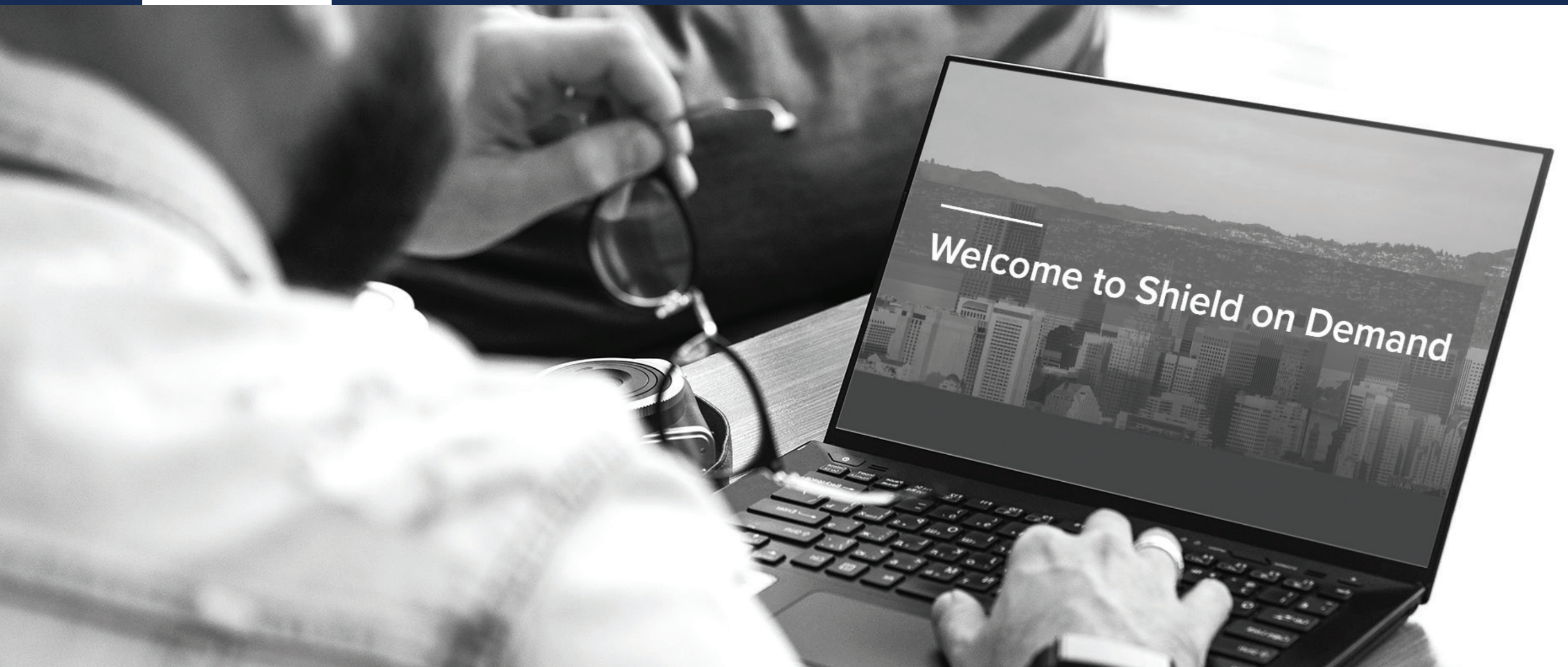


# Shield on Demand

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This digital platform is a user-friendly source for your Blue Shield of California broker sales and marketing collateral. That includes benefit highlight flyers, event flyers, sales presentations, and more.

Search and view materials in a user-friendly interface. Customize to meet your needs by changing imagery, adding contact information, and selecting a language.

[Access materials](#)





# Medicare enlightenment video series

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This on-demand video series offers a complete guide to understanding Medicare. It's a valuable resource for those new to Medicare, as well as those looking to switch to a Blue Shield Medicare plan.

A seven-part series covers topics ranging from the basics of Medicare to the details of plan options such as Medicare Supplement plans, Medicare Advantage plans and prescription drug coverage. It can be viewed all at once or in separate segments.

To help promote the video series to your clients **download the customizable flyer.** 

[View videos](#)

# Sales seminars and webinars

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Whether you're hosting seminars virtually or in person, Blue Shield of California has you covered. Our proprietary Medicare webinar-seminar PowerPoint presentation explains it all. Learn more about Original Medicare, Medicare Parts A, B, C, and D, enrollment periods, Medicare Advantage plans, Medicare Supplement plans, and Prescription Drug Plans.

This presentation can be used during the Medicare Annual Enrollment Period and throughout the year for prospective beneficiaries aging into Medicare and can be easily customized to meet the needs of your audience and include your contact information.

[Access materials](#)



# Selling Blue Shield of California plans

Ready to get started? Here's everything you need to sell Blue Shield of California plans for 2025. Follow the next steps and become part of our winning team today. If you have questions, call our dedicated Broker Services Team at **(800) 559-5905**.



1 Producer agreement [➤](#)

2 Certification and training [➤](#)

3 Enrollment [➤](#)





# Producer agreement

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The first step in selling Blue Shield of California products is to read and sign our Producer agreement. This important document serves as the basis of our business relationship. It explains everything you need to know about selling our products, including the commissions you'll earn on each.

Please read, sign, and return the required forms today.

[View current Producer agreement](#)

2025 Producer agreement will be available soon.





# Certification and training

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Jump-start your preparation to sell Blue Shield of California plans with AHIP and Blue Shield of California certification training today. All it takes is two simple steps.

**Step One:** Complete AHIP certification

- [Log into the AHIP site](#)

**Step Two:** [Complete Certification](#)

Complete certification modules and quiz

This includes a section on Fraud, Waste, and Abuse which is required annually

- Transmit results directly to Blue Shield

**Step Three:** Complete Blue Shield of California product training

- [Log into product training site](#)
- Enter your National Producer Number
- Complete training for the products you intend to sell.  
*A grade of 85% in five attempts is required to pass*





# Certification and training

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## **Cost and reimbursement:**

The cost of AHIP certification is \$125, of which \$100 will be reimbursed after you pass the necessary training and enroll five Blue Shield of California MA-PD members.

To receive reimbursement, complete the [AHIP Certification Training Reimbursement Request Form](#) and email it to: [AHIPReimbursement@blueshieldca.com](mailto:AHIPReimbursement@blueshieldca.com).



# Enrollment

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For your convenience, enrollment forms can be submitted online, by mail, or fax. Visit the [Broker Connection site](#) and find *Compare plans and enroll*.

## The online enrollment advantage:

- **Faster application**  
No need to wait for the mail.
- **More accurate submissions**  
Application can't move forward if not complete.
- **Fewer pending applications**  
Online applications can't proceed with missing information.
- **Easy tracking**  
Status can be checked online within 72 hours. Billing status can also be tracked online.

Need enrollment kits? [Order online](#) or call Broker Services at **(800) 559-5905**.



# After enrollment

Once the application is submitted, you will not hear back from Broker Services unless there is an issue with the application (e.g., incomplete or incorrect contact information).

The applicant can expect the following:

- **Confirmation of enrollment letter**  
Applicants receive a letter in the mail within 10 days.
- **Member ID card and welcome package**  
Applicants are also mailed their member ID card along with a welcome package that includes important plan documents, like instructions on how to access the *Evidence of Coverage* (EOC), drug list, and provider directory.

Checking application status:

You can always check the application status by visiting your enrollment dashboard or by calling Broker Services at **(800) 559-5905**. Digital applications appear on Broker Connection within 24 hours.





# Contacts and resources

As a Blue Shield of California Broker, you have access to a statewide support network. We're here to answer your questions about products, underwriting, and claims, and to support your members as well.

Access our [online directory](#) for important support service contact information, along with a complete list of Blue Shield of California sales offices and profiles of Regional Sales Managers.

**Call Broker Services at (800) 559-5905**

**Call Employer Services at (800) 325-5166**



The company complies with applicable state laws and federal civil rights laws and does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, ethnic group identification, medical condition, genetic information, ancestry, religion, sex, marital status, gender, gender identity, sexual orientation, age, mental disability, or physical disability. La compañía cumple con las leyes de derechos civiles federales y estatales aplicables, y no discrimina, ni excluye ni trata de manera diferente a las personas por su raza, color, país de origen, identificación con determinado grupo étnico, condición médica, información genética, ascendencia, religión, sexo, estado civil, género, identidad de género, orientación sexual, edad, ni discapacidad física ni mental. 本公司遵守適用的州法律和聯邦民權法律，並且不會以種族、膚色、原國籍、族群認同、醫療狀況、遺傳資訊、血統、宗教、性別、婚姻狀況、性別認同、性取向、年齡、精神殘疾或身體殘疾而進行歧視、排斥或區別對待他人。

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