



COVERED CALIFORNIA
SMALL BUSINESS

a partnership that pays

**BONUS PROGRAM - COVERAGE EFFECTIVE:
JULY 1, 2025 TO JANUARY 1, 2026**



Earn even more for offering your clients California's most comprehensive access to doctors and hospitals:

- ✓ **Full Network PPO**
 - Blue Shield
- ✓ **HMO offerings from**
 - Blue Shield
 - Kaiser Permanente
 - Sharp Health Plan
- ✓ **CCSB offers 4-tier selection**
- ✓ **Single bill**
- ✓ **CCSB offers more Blue Shield Plans**

EARN EXTRA WHEN YOU SELL NEW SMALL GROUPS

Group Size (Enrolled Employees)	Bonus Per Group (3 Groups / 6+ Groups)
51 - 100	\$ 8,000 / \$12,000
26 - 50	\$ 4,000 / \$6,000
11 - 25	\$ 2,000 / \$3,000
5 - 10	\$ 1,000 / \$1,500

Contact your local Covered California for Small Business sales representative to learn why we're growing and how we can help build your business! An increasing number of agents and their clients are glad they did.

[CoveredCA.com/ForSmallBusiness](https://www.coveredca.com/ForSmallBusiness)
844.332.8384

Check out the details:

- Applies to new Covered California for Small Business (CCSB) groups with initial effective dates of 7/1/25, 8/1/25, 9/1/25, 10/1/25, 11/1/25, 12/1/25, 1/1/26.
- Agency must submit minimum of three groups to qualify for bonus program
- Bonuses will be calculated on number of subscribers (employees) in effect for the first month of the policy as determined by CCSB after the policy has been in effect for more than 90 days, and are subject to charge back if the policy fails to remain in force for 90 days.
- No pro-ration of target values will take place.
- Business written through partnering General Agencies qualifies.
- Covered California will issue the second bonus (6+ groups) incentive payment forty-five (45) days following the conclusion of the incentive program so long as qualifying groups satisfy the ninety (90) day requirement outlined in Section (E)(2)(c) of Exhibit F of the Agency Agreement.
- Program open to all Agents who maintain active certification with Covered California.
- Bonus payments are in addition to regular sales commissions. Bonus payments will be reported on Forms 1099 and 5500 and as otherwise required by law, including reporting required by California AB 2589.
- Agents shall disclose to their client all commissions and other payments made to them by CCSB in compliance with all legal requirements.
- CCSB may cancel or modify this incentive program at any time without prior notice to the Agencies and Agents participating in the program. CCSB shall not be liable for payment of any incentive payments after cancellation of the program.
- Bonus payments are non-transferable.

Note: Covered California is modifying the Agency Agreement to incorporate this bonus incentive program. Such modification will occur earlier than the 45-day notice period required in Section A(2) (a) of Exhibit B in the Agency Agreement. By accepting this notice, you agree that Covered California may modify the Agency Agreement on or before May 15, 2025, to implement the incentive program outlined in this notice. This is a benefit providing Agents with more incentive opportunities. However, if you do not agree with this effective date, please contact us immediately. Once the Covered California implements the incentive program, the official rules will be made part of the Agency Agreement and will be found at: <https://www.coveredca.com/agents/become-an-agent/agent-agreements-and-agent-compensation>