

— THE 2026 EDITION —



THE AGENT'S PLAYBOOK FOR

ACA & UNDER 65 SUCCESS

*How to get contracted, aligned, paid,
and ready to sell – **faster than ever***

★ NOW WITH THE 2026 BROKER COMMISSION SCHEDULE ★



JOANNA WYCKOFF

FOUNDER & CEO · TOPFLIGHT INSURANCE SOLUTIONS

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Your route to the summit: certified, contracted, aligned, paid, and ready to sell.

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KEEP THIS HANDY · AT A GLANCE

HEALTHSHERPA JOIN CODE

669F

CONTRACTING

[Topflight ACA & Under 65 Contracting Form](#)



AGENT SUPPORT

support@m.topflightagent.com

RELEASE REQUESTS

joanna@topflightagent.com

BENAVEST UPLINE

office@benavest.com · 800-893-7201

THE RULE THAT PROTECTS YOUR PAYCHECK

Licensed and certified is not the same as appointed. Verify ready-to-sell status in the carrier portal before every carrier's first application.

Start Here



Your first two required actions. Complete both before beginning carrier contracting follow-up.

1

Submit the Topflight Contracting Request

Use the Topflight ACA & Under 65 contracting form to request the available carriers you plan to sell. Contracting is processed through Topflight's upline, **Benavest**. Complete every carrier-specific follow-up request.

BENAVEST UPLINE • office@benavest.com • 800-893-7201

[Open the Contracting Form →](#)



SCAN TO CONTRACT

2

Align with Topflight in HealthSherpa

Log into HealthSherpa, open your settings or affiliation area, and enter the Topflight join code. Then update your licensed states, carrier appointments, and writing numbers.

JOIN CODE

669F

IMPORTANT

Do not submit business until your license, exchange certification, carrier appointment, writing number, and ready-to-sell status are active and verified.

What Happens Next

STEP A

Benavest and each carrier email you appointment paperwork.

STEP B

You complete every carrier's forms, training, W-9, and EFT.

STEP C

The carrier issues your writing number. Record it right away.

STEP D

Verify ready-to-sell status, then write your first application.

Watch your inbox **and** spam folder for carrier-specific contracting requirements.

Welcome to Topflight ACA & Under 65

A streamlined path from certification to contracting, HealthSherpa alignment, commissions, and ready-to-sell status.

A streamlined path from certification to contracting, HealthSherpa alignment, commissions, and ready-to-sell status.

• Purpose of This Guide

This guide explains the steps Topflight agents must complete before selling ACA Marketplace and other Under 65 products through Topflight. It is designed to help you become ready to sell, stay organized, get paid correctly, and know exactly where to go for support.

IMPORTANT

You are responsible for confirming that your license, exchange certification, carrier appointment, and writing number are active before submitting business. Do not write a carrier until you can verify that you are appointed.

• What Topflight Requires

Certify

Complete the current Federal Marketplace certification and any required state-based exchange certification.

Contract

Submit the Topflight ACA and Under 65 contracting request. Contracting is processed through Topflight's upline, Benavest, and each carrier requires separate appointment paperwork.

Align

Place the available ACA carriers you intend to sell in your state under Topflight, rather than using Topflight for only one carrier while placing the rest elsewhere.

Connect

Use Topflight's HealthSherpa affiliation code so Topflight can see production and support your ACA business.

Train

Complete Topflight ACA University within 30 days of contracting and keep up with annual training.

Track

Track every writing number, enrollment, effective date, carrier portal status, and commission payment.

Ready-to-Sell Roadmap

Ten steps from zero to your first compliant application.



PART 1 • SET UP YOUR BUSINESS, CERTIFICATIONS, CONTRACTS, AND HEALTHSHERPA ALIGNMENT

01 Create an ACA Email

Use a dedicated, uncluttered email address for ACA contracting and carrier notices so you do not miss appointment requests, W-9 forms, EFT instructions, certification reminders, or commission notices.

02 Complete Certifications

Finish the current CMS/FFM Marketplace certification and any required state-based exchange certification before requesting or completing carrier appointments.

03 Request Contracts

Use the Topflight contracting form. Select every ACA and Under 65 carrier you want to sell in the states where you are licensed and certified.

04 Complete Carrier Follow-Up

Watch your inbox and spam folder. Each carrier may require separate background questions, E&O, license documents, certifications, EFT, W-9, and supplemental forms.

05 Set Up HealthSherpa

Create or log into your HealthSherpa agent account and enter Topflight join code **669F** in your settings.

06 Update Appointments

Add your active carrier appointments, states, and writing numbers in HealthSherpa as approvals are issued.

KEEP A CONTRACTING TRACKER

List every carrier requested, date submitted, outstanding requirement, approval date, writing number, and ready-to-sell status. Do not depend on your inbox alone.

Ready-to-Sell Roadmap

Part 2 of 2



PART 2 · COMPLETE TRAINING, TRACK PRODUCTION, RECONCILE COMMISSIONS, AND VERIFY APPOINTMENTS

07 Complete Topflight Training

Finish Topflight ACA University within 30 days of contracting and keep current with required annual training.

08 Track Every Sale

Maintain your own production log for enrollments inside and outside HealthSherpa, including client, carrier, writing number, submission date, and effective date.

09 Reconcile Commissions

Compare your production log to carrier portals, commission statements, and the 2026 Broker Commission Schedule (Section 10). Follow up only after confirming the enrollment is active and the carrier has had time to process payment.

10 Confirm Ready-to-Sell

Before writing any business, verify the carrier appointment and writing number in the carrier portal. Send completed writing numbers to Topflight support when requested for access and tracking.

• Before Your First Application

- ☐ Your health license is active in the client's state.
- ☐ Your CMS/FFM or state exchange certification is current.
- ☐ The carrier shows you as appointed and ready to sell.
- ☐ The correct writing number is entered in the enrollment platform.
- ☐ Your HealthSherpa affiliation and carrier settings are accurate.

DO NOT SKIP STEP 10

Being licensed or certified does not automatically mean you are appointed. The agent is responsible for verifying ready-to-sell status before submitting an application.

Certifications & Annual Readiness

Complete the correct exchange training before carrier contracting.

TOPFLIGHT
Insurance

• Federal Marketplace Certification

Agents marketing Marketplace plans in states that use the Federally-facilitated Marketplace must complete the current CMS/FFM certification. Save the completion certificate as a PDF, because carriers may require it during contracting.

[Open the official CMS registration & training guide ↗](#)

- Renew the certification each year before the next Open Enrollment Period.
- Keep the certificate in a secure licensing folder with your E&O policy, state licenses, W-9, and carrier writing numbers.
- Use the same legal name and NPN across CMS, your license, contracting forms, and carrier profiles.

• Recommended Agent Credential Folder

- ☐ Current resident and nonresident health insurance licenses
- ☐ Current CMS/FFM completion certificate
- ☐ W-9 and EFT information used for carrier appointments

• State-Based Exchange Certification

Some states operate their own Marketplace. Agents selling in those states must complete the state-specific certification in addition to any other applicable requirements. Certification rules and portals can change, so verify the current requirements before marketing or enrolling consumers.

See **Appendix A** for the 2026 certification map.

- ☐ Current E&O certificate
- ☐ State-based exchange certificates, where applicable
- ☐ Carrier writing numbers and ready-to-sell confirmations

ANNUAL REMINDER

Exchange certification and carrier training must be renewed. Complete requirements early enough to avoid losing ready-to-sell status during Open Enrollment.

Contracting Through Topflight & Benavest



Use one Topflight request form, then complete each carrier's separate appointment process.

Use one Topflight request form, then complete each carrier's separate appointment process.

Start Here

Complete the **Topflight ACA & Under 65 Contracting Form**. The form lets you request the carriers available through Topflight. Select the carriers you plan to sell in each state where you are licensed and certified.

Our ACA & Under 65 Upline: Benavest

Topflight's ACA and Under 65 carrier contracting is processed through Benavest. Benavest may contact you directly about carrier appointment requirements, missing documents, signatures, certifications, or ready-to-sell follow-up.

EMAIL

office@benavest.com

PHONE

800-893-7201

New Appointment vs. Transfer

New appointment

Choose this when you do not currently hold the carrier contract elsewhere.

Transfer

Choose this when the contract is currently under another agency or upline. You may need a release and must follow the carrier's transfer rules.

ACA and Under 65 appointments are handled separately from Medicare appointments, so completing this process should not change your Medicare hierarchy unless a carrier specifically states otherwise.

What Carriers May Request

☐ Personal and business contact information

☐ NPN and state license information

☐ Background questions and explanations, if applicable

☐ Current E&O certificate

☐ CMS/FFM and state exchange certifications

☐ W-9 and EFT information

☐ Carrier-specific agreements, training, and attestations



Benavest Training & Compliance

Use the upline training calendar and complete all required compliance education.

■ Benavest Training Calendar

Benavest provides ongoing health insurance training through Insure University. Review the calendar regularly for live training, carrier updates, compliance education, enrollment support, and post-enrollment resources.

[Open the Benavest / Insure University training calendar ↗](#)

BENAVEST CONTACT

Email office@benavest.com or call 800-893-7201 for upline contracting support. Include your full name, NPN, carrier, state, submission date, and a clear description of the issue.

■ Compliance Training Topics

Topflight and Benavest compliance training includes the following topics, among others:

Consent & eligibility review documentation

Whether electronic, written, or compliant recorded verbal consent, documentation must be retained for a minimum of ten (10) years.

Eligibility information confirmation

Consumers must confirm the accuracy of their eligibility information before submission.

Licensing, appointments, certifications & training

Agents must be properly licensed, appointed, and certified to sell ACA plans and complete all required training through CMS and applicable carrier platforms.

After enrollment

Helping clients make payments, broker carrier portal resources, and what to do after enrollment.

Carrier rewards for clients

Carrier programs that reward members for healthy activities and on-time payments.

DOCUMENTATION MATTERS

Maintain complete, accurate, and retrievable records. Follow all current CMS, Marketplace, carrier, state, Topflight, and Benavest requirements, including any stricter retention or documentation rule that applies.

Contracting Follow-Up & Alignment

Finish every carrier requirement and keep your Topflight relationship accurate.

TOPFLIGHT
INSURANCE

CHECK YOUR SPAM FOLDER

Carrier and contracting emails may arrive from third-party appointment systems. Missing a W-9, EFT request, training module, or signature can delay approval and commission payments.

• After You Submit the Contracting Form

- ☐ Open and complete every carrier-specific email or portal task.
- ☐ Answer background questions accurately and provide explanations when requested.
- ☐ Upload current documents in the required format.
- ☐ Complete carrier training and attestations before the deadline.
- ☐ Record the writing number and approval date as soon as each appointment is issued.
- ☐ Verify ready-to-sell status in the carrier portal before submitting business.

• Topflight Alignment Expectation

Topflight invests in agent support, training, technology, and ACA operations. Agents participating in the Topflight ACA program are expected to align the available carriers they plan to sell in their market with Topflight, rather than using the program only for isolated contracts.

• Contracting Records to Maintain

- | | |
|--|---|
| ☐ Carrier and state | ☐ New appointment or transfer |
| ☐ Date requested and date completed | ☐ Outstanding requirement or follow-up contact |
| ☐ Approval date and writing number | ☐ Ready-to-sell verification date |

HealthSherpa Alignment

Connect your account to Topflight and keep appointment settings accurate.

TOPFLIGHT
INSURANCE**TOPFLIGHT JOIN CODE****669F**

Enter this code in your HealthSherpa agency / affiliation settings so Topflight can see your production and support your business.

• Why Alignment Is Required

ACA carriers do not always provide downline production visibility the way Medicare or life carriers do. Topflight requires agents to use the Topflight HealthSherpa affiliation code so production can be identified and support can be provided appropriately.

• How to Join Topflight in HealthSherpa

- 1 Create a HealthSherpa agent account or log into your existing account.
- 2 Open your account settings or agency/affiliation settings.
- 3 Enter Topflight join **669F** and confirm the code affiliation.
- 4 Add the states where you are licensed and certified.
- 5 Add each active carrier appointment and writing number as it is issued.
- 6 Review your settings before Open Enrollment and whenever an appointment changes.

• Production Tracking

- Do not rely only on HealthSherpa. Track sales written through carrier portals, direct links, and any other approved enrollment method.
- Use one consistent spreadsheet or commission-tracking system for all ACA and Under 65 business.
- Record the carrier, member name, writing number, submission date, effective date, status, and expected commission.
- Reconcile the log to the carrier portal and commission statement every month.

PRIVACY

Store consumer information securely. Do not place Social Security numbers, medical details, or other unnecessary sensitive information in ordinary spreadsheets, emails, or group chats.

Agent Responsibilities & Support



Use the training and carrier resources first, then escalate with complete details.

Required Agent Responsibilities

- ☐ Complete Topflight ACA University within 30 days of contracting.
- ☐ Maintain current licenses, certifications, E&O, appointments, and carrier training.
- ☐ Verify ready-to-sell status before every carrier's first application and after any appointment change.
- ☐ Read carrier notices and complete requests promptly.
- ☐ Search available training and carrier resources before escalating routine questions.
- ☐ Keep accurate writing-number, production, and commission records.
- ☐ Treat Topflight staff, carrier representatives, vendors, and other agents professionally.

Issue Resolution Guide

NEED	WHO TO CONTACT	WHAT TO INCLUDE
CMS portal issue	CMS Enterprise Portal help desk	NPN, browser/error message, screenshots, date/time attempted
HealthSherpa issue	HealthSherpa agent support	Account email, NPN, issue description, screenshots
Contract not received	support@m.topflightagent.com	Carrier, state, date requested, spam search completed
Appointment status	office@benavest.com	NPN, carrier, state, submission date, outstanding requirement
Commission question	support@m.topflightagent.com	Client name, carrier, effective date, writing number, portal status
Release request	joanna@topflightagent.com	Carrier(s), state(s), new IMO/FMO, effective date requested

ESCALATE WITH COMPLETE INFORMATION

A screenshot, carrier name, state, writing number, date, and exact error message usually resolve issues faster than a message that only says "it does not work."



6

Carriers with published rates

38

States with a Topflight rate

\$30

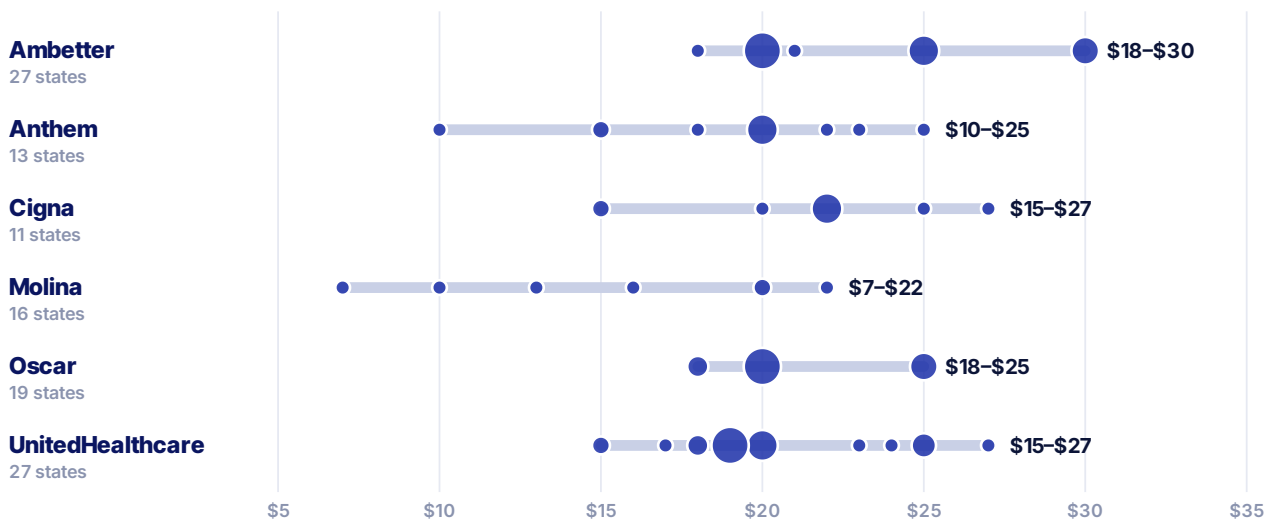
Highest new-business rate (PMPM)

114

Carrier-state rates listed

• New-Business Rates by Carrier

Each dot is a state's new-business rate, in dollars per member per month. Larger dots mean more states pay that amount. Renewal-only listings are excluded here.



TOP-PAYING STATES

\$30 PMPM

Ambetter pays the top new-business rate in FL, GA, LA, PA and SC.

RENEWALS THAT PAY MORE

12 listings

Cigna pays more on renewals than on new business in all 11 of its states, and Molina does in NM. The gap is up to \$10 per member per month.

RENEWAL-ONLY

9 Molina states

No new-business rate is listed for Molina in CT, FL, IL, MI, OH, SC, TX, WA, WI. Only renewals are paid there.

HOW TO USE THIS SCHEDULE

Find your state in the matrix on the next page. Rates are shown in dollars per member per month (PMPM) for the 2026 plan year, as provided through Benavest. Carriers can change compensation at any time; the carrier's current schedule controls. Commissions are paid only on business written while you are appointed and ready to sell.

Commission Rates by State

Every published Topflight rate, by state and carrier, in dollars per member per month.

\$20 New and renewal pay the same **\$22/\$25** New / renewal **R** Renewal only ● Top new rate in state (ties share the dot)

■ <\$16 · \$16-19 · \$20-24 · \$25+

STATE	AMBETTER	ANTHEM	CIGNA	MOLINA	OSCAR	UHC
AL Alabama	● \$20	.	.	.	● \$20	● \$20
AR Arkansas	● \$18	.	.	.	.	.
AZ Arizona	\$20	.	● \$22 / \$25	.	\$20	\$20
CA California	.	● \$15	.	\$10	.	.
CO Colorado	.	\$18	● \$20 / \$25	.	.	● \$20 / \$18
CT Connecticut	.	● \$10	.	R \$18	.	.
DE Delaware	● \$20	.	.	.	.	.
FL Florida	● \$30	.	\$27 / \$32	R \$27	\$25	\$27
GA Georgia	● \$30	\$20	\$15 / \$25	.	\$25	\$25 / \$23
IA Iowa	● \$20	.	.	.	● \$20	\$18 / \$16
ID Idaho	.	.	.	● \$13	.	.
IL Illinois	● \$25	.	\$22 / \$25	R \$25	● \$25	\$24
IN Indiana	\$20	\$20	● \$22 / \$27	.	.	\$15
KS Kansas	● \$20	.	.	.	● \$20	\$15
KY Kentucky	\$20	● \$25	.	\$20	.	.
LA Louisiana	● \$30	.	.	.	.	\$25 / \$23
MD Maryland	.	.	.	.	.	● \$19 / \$18
ME Maine	.	● \$20	.	.	.	.
MI Michigan	● \$21	.	.	R \$24	\$20	\$19 / \$17
MO Missouri	● \$20	● \$20	.	.	● \$20	\$19 / \$17
MS Mississippi	\$20	.	● \$22 / \$27	● \$22	\$20	\$19 / \$17
NC North Carolina	● \$25	.	● \$25 / \$30	.	● \$25	● \$25 / \$23
NE Nebraska	● \$20	.	.	.	● \$20	● \$20 / \$18
NH New Hampshire	\$20	● \$23 / \$20	.	.	.	.
NJ New Jersey	● \$20	.	.	.	● \$20	\$19 / \$17
NM New Mexico	.	.	.	\$7 / \$17	.	● \$17 / \$15
NV Nevada	● \$25	\$22	.	\$16	.	.
OH Ohio	● \$20	● \$20	.	R \$22	\$18	● \$20 / \$18
OK Oklahoma	● \$25	.	.	.	\$20	\$20 / \$18
PA Pennsylvania	● \$30	.	.	.	\$20	.
SC South Carolina	● \$30	.	.	R \$27	.	\$23 / \$21
TN Tennessee	\$20	.	● \$22 / \$27	.	\$18	\$19 / \$17
TX Texas	● \$25*	.	\$15 / \$25	R \$25	● \$25	● \$25
UT Utah	.	.	.	● \$20	.	.
VA Virginia	.	\$20	● \$22 / \$27	.	\$18	\$19 / \$18
WA Washington	● \$25	.	.	R \$20	.	\$18 / \$16
WI Wisconsin	.	\$15	.	R \$16	.	● \$19 / \$17
WY Wyoming	.	.	.	.	.	● \$18 / \$16

* Texas Ambetter: Premier plan \$25 / \$25; Value plan \$20 / \$20. All figures are dollars per member per month (PMPM). Source: Topflight Broker Commission Schedule, 2026 Plan Year, powered by BenaVest.

Commission Tracking & Reconciliation

Know what to track and what Topflight needs to investigate.

Know what to track and what Topflight needs to investigate.

• Commission Tracking

ACA commission structures differ from Medicare and life insurance. Carrier payment timing and hierarchy structures vary. Some commissions may not appear until weeks or months after the effective date, depending on the carrier and enrollment status.

- Confirm the policy is active in the carrier portal before submitting an inquiry.
- Use your carrier writing number on every inquiry.
- Reconcile commission statements to your own production log and to the 2026 schedule (Section 10) each month.
- Investigate missing business promptly; writing under an inactive or incorrect appointment may result in lost commissions.
- Keep copies of statements and payment reports for tax and reconciliation purposes.

QUICK CHECK • EXPECTED MONTHLY COMMISSION

Members on policy



PMPM rate for carrier & state



Expected monthly amount

Example: a household of 3 enrolled with a carrier paying \$20 PMPM should show about **\$60** for that month, once the policy is active and paid.

• What to Send With a Commission Inquiry

- | | |
|--|---|
| ☐ Client/member name | ☐ Carrier and plan type |
| ☐ Policy effective date | ☐ Your carrier writing number |
| ☐ Enrollment or confirmation number, when available | ☐ Confirmation that the enrollment is active in the carrier portal |
| ☐ Statement month reviewed and the amount expected | |

SEND INQUIRIES TO TOPFLIGHT SUPPORT

Email support@m.topflightagent.com only after you have verified the enrollment in the carrier portal. Include the complete details above and avoid sending unnecessary sensitive consumer information.

Releases & Final Readiness

Understand the release policy and complete the first half of your final review.



• Release Policy

Topflight will consider written release requests outside the annual blackout period, subject to carrier rules and any applicable agreements.

ACA RELEASE BLACKOUT

Sep 1 →
Feb 15

Requests submitted during this period will not be processed and must be resubmitted after February 15.

- Send written requests to joanna@topflightagent.com, not directly to another contracting partner.
- Identify the carrier(s), state(s), and the IMO/FMO you want to move to.
- The receiving IMO/FMO may be required to sign a reciprocal release agreement.
- Carrier-specific blackout or transfer rules may be more restrictive than Topflight's policy.

• Final Checklist • Credentials & Contracting

- ☐ I created a dedicated ACA contracting email and monitor the spam folder.
- ☐ My health insurance licenses are active in every state where I plan to sell.
- ☐ My E&O coverage is active and saved as a PDF.
- ☐ I completed the current CMS/FFM certification.
- ☐ I completed state-based exchange certification where required.
- ☐ I submitted the Topflight contracting form.
- ☐ I completed each carrier's separate appointment paperwork, training, W-9, and EFT requirements.

Final Ready-to-Sell Checklist

Do not begin marketing or enrollment until every applicable item is complete.



• Appointments, HealthSherpa & Operations

- ☐ I received and recorded each carrier writing number.
- ☐ I verified ready-to-sell status in each carrier portal.
- ☐ I joined Topflight in HealthSherpa using code 669F.
- ☐ I updated my HealthSherpa states and carrier appointments.
- ☐ I completed Topflight ACA University within 30 days.
- ☐ I created a secure production and commission tracking system.
- ☐ I know my commission rates for each carrier and state I sell.
- ☐ I know how to contact Topflight support and what details to include.

READY TO BEGIN?

Open the Topflight ACA & Under 65 Contracting Form

Topflight support: support@m.topflightagent.com

Benavest upline: office@benavest.com · 800-893-7201

Benavest / Insure University training calendar ↗



SCAN TO CONTRACT

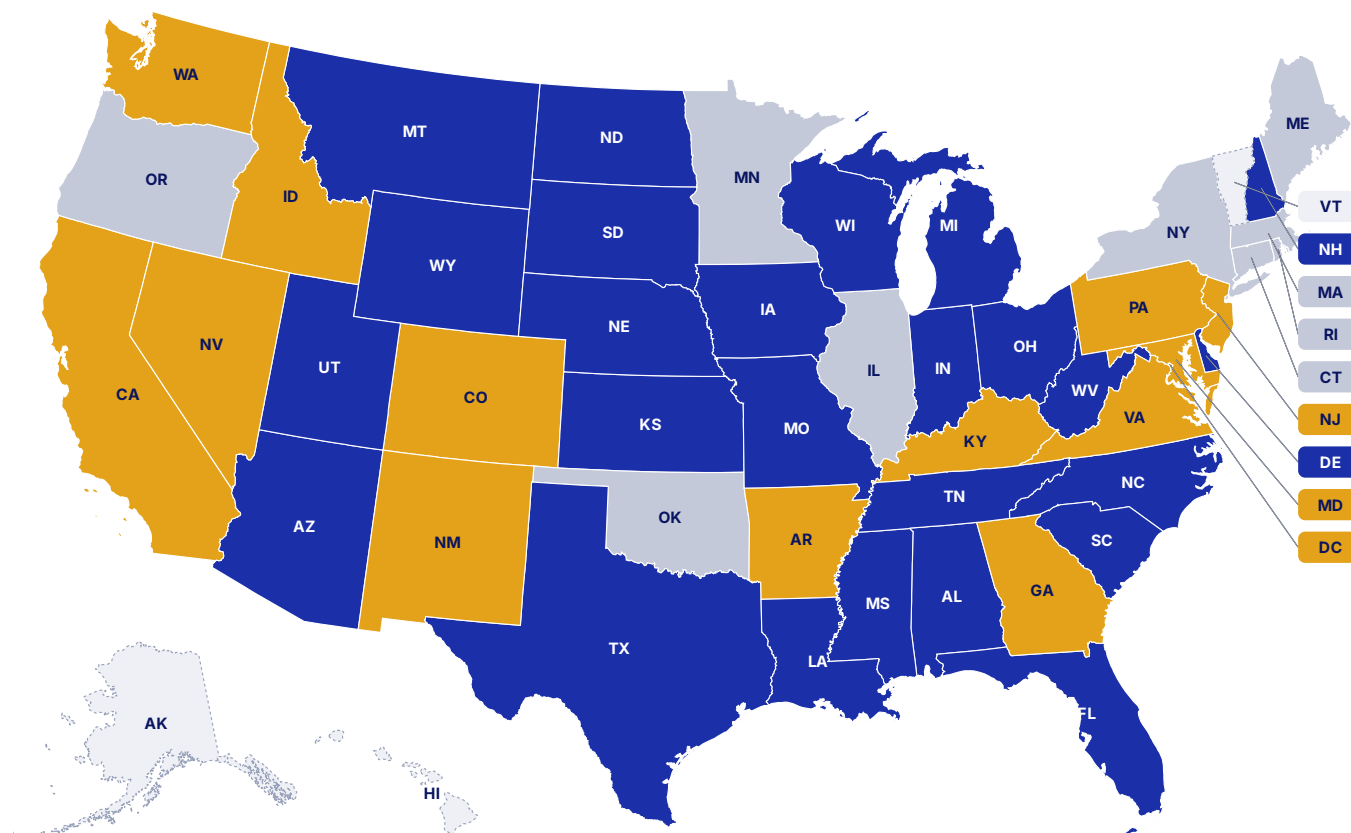
Start Contracting →

ANNUAL REVIEW

Before each Open Enrollment Period, confirm that certifications, licenses, E&O, carrier appointments, HealthSherpa settings, training, and your commission schedule remain current. Carrier and exchange requirements can change.

Exchange Certification Map

Which exchange each state uses, and where a separate state certification is required.



Federal Marketplace (25)

AL, AZ, DE, FL, IA, IN, KS, LA, MI, MO, MS, MT, NC, ND, NE, NH, OH, SC, SD, TN, TX, UT, WI, WV, WY

State-based, no separate certification (9)

CT, IL, MA, ME, MN, NY, OK, OR, RI

State certification required (14)

AR, CA, CO, DC, GA, ID, KY, MD, NJ, NM, NV, PA, VA, WA

Not listed (3)

AK, HI, VT

Source: 2026 ACA carriers workbook, State Lookup sheet. Certification rules and portals change; verify current requirements before marketing or enrolling consumers.

Carriers & Top Rates by State

Exchange type, certification, carrier availability, and the best Topflight new-business rate.

Carriers in **bold** have a published Topflight commission rate in that state (see Section 10). “Top new rate” is the highest new-business PMPM rate available through Topflight in the state.

STATE	EXCHANGE	STATE CERT	CARRIERS	TOP NEW RATE	AVAILABLE CARRIERS
AL	Federal	No	3	\$20 Ambetter	Ambetter, Oscar, United Healthcare
AR	SBE - Fed platform	Yes	1	\$18 Ambetter	Ambetter
AZ	Federal	No	7	\$22 Cigna	Ambetter, Antidote, Cigna , Imperial Health, Oscar , United Healthcare , BCBS of AZ
CA	State-based	Yes	3	\$15 Anthem	Anthem, Kaiser, Molina
CO	State-based	Yes	6	\$20 Cigna	Anthem, Cigna , COAccess, Kaiser, Select Health, United Healthcare
CT	State-based	No	2	\$10 Anthem	Anthem, Molina
DC	State-based	Yes	2	—	Carefirst, Kaiser
DE	Federal	No	2	\$20 Ambetter	Ambetter, Highmark
FL	Federal	No	8	\$30 Ambetter	22 Health Plan, Ambetter , AvMed, Cigna , Molina , Oscar , United Healthcare , Wellpoint
GA	State-based	Yes	8	\$30 Ambetter	Alliant, Ambetter , Anthem, Caresource, Cigna , Kaiser, Oscar , United Healthcare
IA	Federal	No	4	\$20 Ambetter	Ambetter, Medica, Oscar , United Healthcare
ID	State-based	Yes	1	\$13 Molina	Molina
IL	State-based	No	6	\$25 Ambetter	Ambetter, Cigna , Molina , Oscar , United Healthcare , BCBS of IL
IN	Federal	No	5	\$22 Cigna	Ambetter, Anthem, Caresource, Cigna , United Healthcare
KS	Federal	No	4	\$20 Ambetter	Ambetter, Medica, Oscar , United Healthcare
KY	State-based	Yes	3	\$25 Anthem	Ambetter, Anthem, Molina
LA	Federal	No	2	\$30 Ambetter	Ambetter, United Healthcare
MA	State-based	No	0	—	None listed
MD	State-based	Yes	4	\$19 UHC	Carefirst, Kaiser, United Healthcare , Wellpoint
ME	State-based	No	2	\$20 Anthem	Anthem, Mending
MI	Federal	No	5	\$21 Ambetter	Ambetter, Oscar , Priority Health, United Healthcare , BCBS of MI
MN	State-based	No	2	—	Medica, Quartz
MO	Federal	No	6	\$20 Ambetter	Ambetter, Anthem, Medica, Oscar , United Healthcare , BCBS of Kansas City
MS	Federal	No	5	\$22 Cigna	Ambetter, Cigna , Molina , Oscar , United Healthcare

Carriers & Top Rates by State

Continued

STATE	EXCHANGE	STATE CERT	CARRIERS	TOP NEW RATE	AVAILABLE CARRIERS
MT	Federal	No	1	—	BCBS of MT
NC	Federal	No	5	\$25 Ambetter	Ambetter, Cigna, Oscar, United Healthcare, BCBS of NC
ND	Federal	No	1	—	Medica
NE	Federal	No	5	\$20 Ambetter	Ambetter, Medica, Oscar, United Healthcare, BCBS of NE
NH	Federal	No	2	\$23 Anthem	Ambetter, Anthem
NJ	State-based	Yes	3	\$20 Ambetter	Ambetter, Oscar, United Healthcare
NM	State-based	Yes	3	\$17 UHC	Molina, United Healthcare, BCBS of NM
NV	State-based	Yes	5	\$25 Ambetter	Anthem, Caresource, Imperial Health, Molina, Select Health
NY	State-based	No	4	—	Anthem, Highmark, Oscar, United Healthcare
OH	Federal	No	8	\$20 Ambetter	Ambetter, Anthem, Antidote, Caresource, Molina, Oscar, SummaCare, United Healthcare
OK	SBE · Fed platform	No	6	\$25 Ambetter	Ambetter, Medica, Mending, Oscar, United Healthcare, BCBS of OK
OR	SBE · Fed platform	No	1	—	Kaiser
PA	State-based	Yes	4	\$30 Ambetter	Ambetter, Highmark, Jefferson Health Plans, Oscar
RI	State-based	No	0	—	None listed
SC	Federal	No	4	\$30 Ambetter	Ambetter, Molina, United Healthcare, BCBS of SC
SD	Federal	No	0	—	None listed
TN	Federal	No	6	\$22 Cigna	Alliant, Ambetter, Cigna, Oscar, United Healthcare, BCBS of TN
TX	Federal	No	9	\$25 Ambetter	Ambetter, Cigna, Christus Health, Imperial Health, Molina, Oscar, United Healthcare, Wellpoint, BCBS of TX
UT	Federal	No	4	\$20 Molina	Imperial Health, Molina, Select Health, University of UT
VA	State-based	Yes	6	\$22 Cigna	Anthem, Carefirst, Cigna, Kaiser, Oscar, United Healthcare
WA	State-based	Yes	5	\$25 Ambetter	Ambetter, Kaiser, Molina, United Healthcare, Wellpoint
WI	Federal	No	5	\$19 UHC	Anthem, Caresource, Medica, Quartz, United Healthcare
WV	Federal	No	2	—	Caresource, Highmark
WY	Federal	No	1	\$18 UHC	United Healthcare

Source: 2026 ACA carriers workbook (State Lookup) and Topflight Broker Commission Schedule, 2026 Plan Year. Alaska, Hawaii, and Vermont were not listed in the workbook.



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