



2027 Medicare broker toolbox

Your blueprint for success



Guiding California's healthcare journey

For more than 85 years, Blue Shield of California has been committed to a simple belief: everyone deserves access to high-quality, affordable healthcare. That commitment continues to guide everything we do today.

Together with dedicated broker partners like you, we proudly serve more than 6 million Californians across the state. We're also honored to remain the #1 Medicare Supplement carrier in California based on 2025 enrollment results – a reflection of the trust our members and partners place in us every day.

Whether you've partnered with us for years or are just getting started, we're excited to support your success. As the Medicare landscape continues to evolve, you can count on Blue Shield of California to provide the products, resources, and expertise you need to confidently serve your clients.

This Medicare broker guide is designed to be your go-to resource, offering product information, sales support tools, and helpful insights to help you grow your business. Together, we can help more Californians navigate Medicare with confidence and achieve their healthiest lives.



Sandy D'Elia
AVP Medicare Sales

Learn more 

Tools for brokers

Product portfolio 

Coverage area 

Commissions and bonuses 

Marketing support 

Selling Blue Shield of California plans 

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 Advantage HMO Plans (MA-PD) [➤](#)
- 2 Dual Eligible Special Needs Plan [➤](#)
- 3 Medicare Supplement plans [➤](#)
- 4 Medicare Prescription Drug Plans (PDP) [➤](#)
- 5 Dental plans [➤](#)
- 6 Discount programs and value-added services [➤](#)





Medicare Advantage HMO Plans (MA-PD)

1

2

3

4

5

6

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.

Many plans include extra benefits like allowances for over-the-counter items, routine dental and vision benefits, hearing aids, Personal Emergency Response System (PERS), and transportation services to medical appointments.¹

[See Medicare Advantage plans](#)

¹ Benefits vary by county and plan.



Dual Eligible Special Needs Plan (HMO D-SNP)

1

2

3

4

5

6

Our plan for your clients enrolled in both Medicare and Medi-Cal offers additional dental services, vision, and expanded transportation benefits to provide more coverage and more savings to better serve their healthcare needs.

This plan includes a Special Supplemental Benefit for the Chronically Ill (SSBCI) and a Care Coordinator that will help your clients understand all their benefits, keep track of their medications, help schedule appointments and set up transportation, and much more.

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

The benefit mentioned is a Special Supplemental Benefit for the Chronically Ill (SSBCI). Not all plan members will qualify. Eligibility depends on meeting the definition of a “chronically ill enrollee.” Qualifying chronic conditions include but are not limited to: cardiovascular disorders; chronic heart failure; diabetes mellitus; overweight, obesity, and metabolic syndrome; and chronic lung disorders. Please refer to the plan’s Member Handbook for a complete list of qualifying chronic conditions and eligibility requirements.





Medicare Supplement plans

1

2

3

4

5

6

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, vision benefits,¹ hearing aid coverage, allowance for OTC items,² and acupuncture and chiropractic services³ are included with select Medicare Supplement plans and a Welcome to Medicare Rate Savings.⁴

[See Medicare Supplement plans](#)

For a list of frequently asked questions, click the arrow to visit our News and FAQs page

Or log in to Broker Connection and from the Medicare drop-down menu, click on *News and FAQs*.

1 Vision benefits include coverage for costs that are not traditionally covered by Original Medicare, such as eye exam, frames, eyeglass lenses, or contact lenses.
2 The OTC benefit only applies to Plan G Extra, and allows a two-time use per quarter allowance for eligible items. The unused allowance cannot be rolled over into the next quarter. Limitations may apply. See over-the-counter (OTC) catalog for details.
3 \$0 copay/20 combined visits per year. Non-Medicare covered.
4 Welcome to Medicare Rate Savings do not apply to Plan A, Plan F Extra, and Plan G Extra.





Medicare Prescription Drug Plans (PDP)

1	2	3	4	5	6
---	---	---	---	---	---

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](#)





Dental plans

1

2

3

4

5

6

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 a choice of two dental PPO plans for Medicare Supplement plan members and optional supplemental dental plans for Medicare Advantage Prescription Drug (MA-PD) plan members.¹

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. **Our plans are commissionable plans for dental.**

See Medicare Supplement dental plans 

See Medicare Advantage dental plans 

¹ Some IMAPD plans have embedded dental in addition to the Optional Supplemental Dental plans offered. Please contact Producer Services for more information. Not all MAPD plans have the option of an optional supplemental dental plan.





Discount programs and value-added services

1

2

3

4

5

6

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 Plans' service area [➤](#)

Medicare Advantage Prescription Drug (MA-PD) Plans and Dual Special Needs Plan (HMO D-SNP) service areas [➤](#)





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.





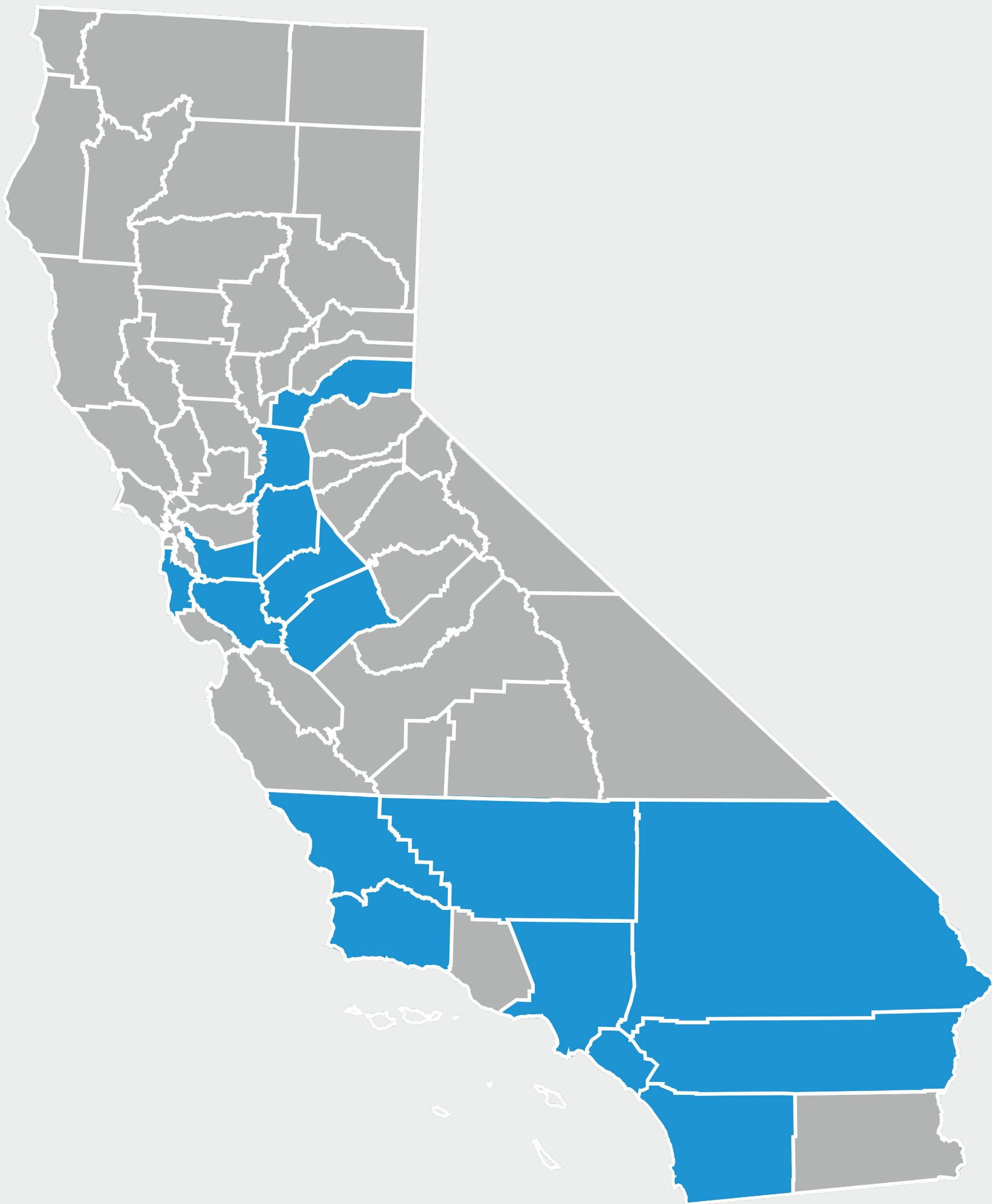
Coverage area

Medicare Advantage Prescription Drug (MAPD) HMO plans service counties



HMO plans are available in the following 16 counties:

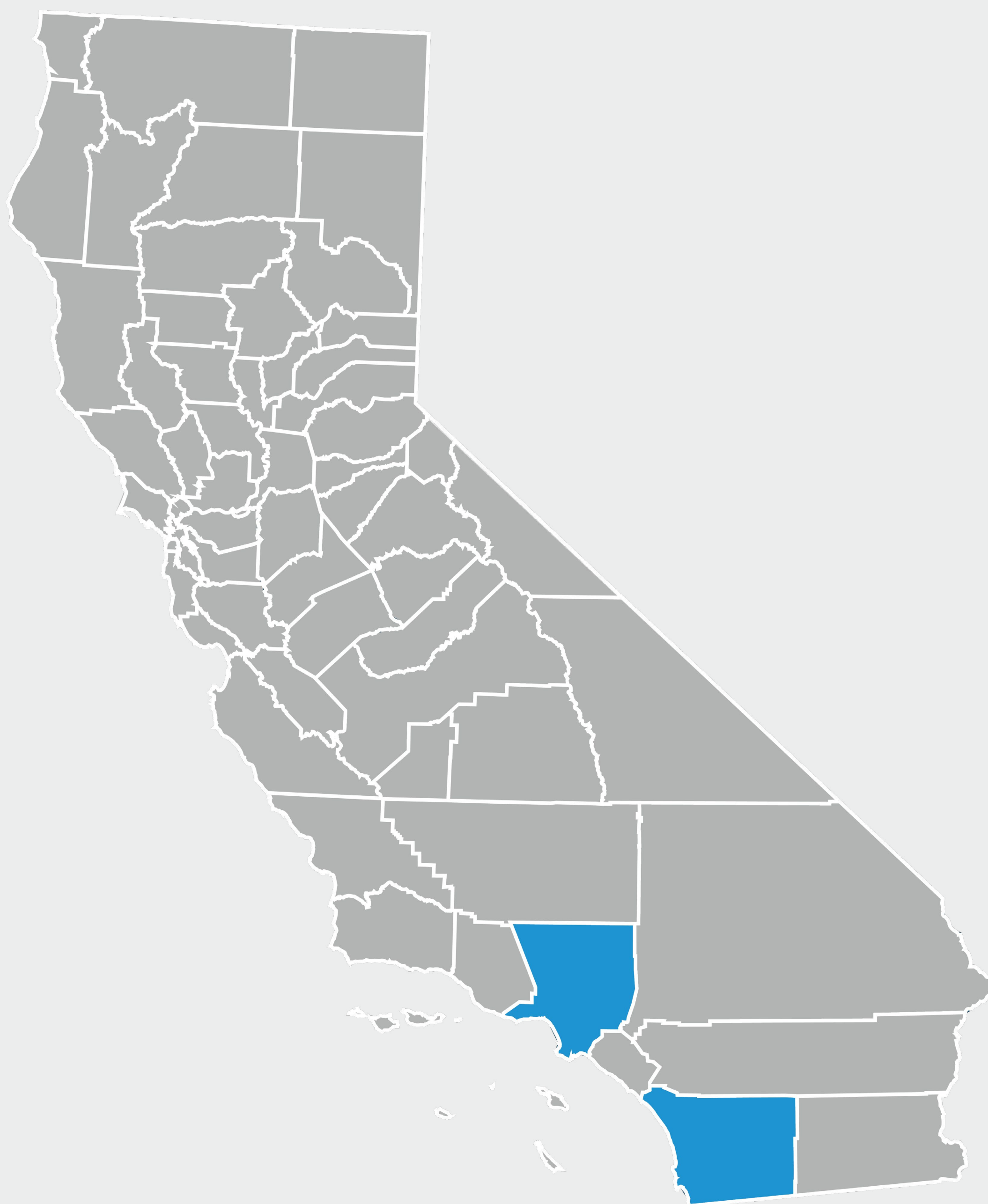
Alameda, Kern, Los Angeles, Merced, Orange, Placer, Riverside, Sacramento, San Bernardino, San Diego, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, and Stanislaus counties.



 Coverage area

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

 Available in Los Angeles
and San Diego counties.



Commissions and bonuses

We offer competitive commissions and special incentives 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	
Medicare Supplement plans	Click for current year commissions
Medicare Advantage Prescription Drug (MA-PD, D-SNP) Plans – HMO and PPO	Click for current year commissions
Medicare Prescription Drug Plans (PDP)	Click for current year commissions
Dental PPO plans for Medicare Supplement plan subscribers	Click for current year commissions
Optional Supplemental Dental HMO and INO plans for Medicare Advantage Prescription Drug (MA-PD) members	Click for current year commissions

See schedule details and 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 Marketing Resource Library [>](#)

2 Broker job aids and videos [>](#)

3 Sales seminars and webinars [>](#)

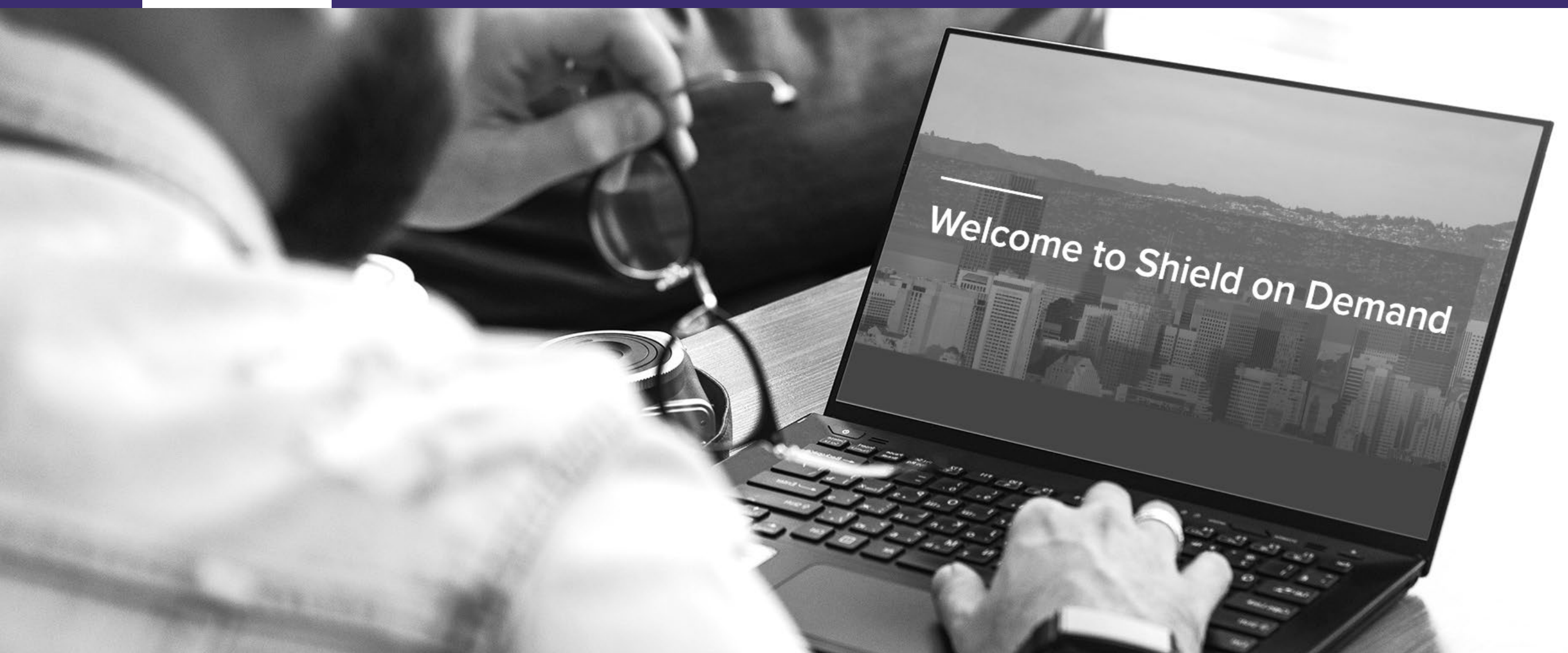


Marketing Resource Library - Shield on Demand

1

2

3



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.

To access Shield on Demand, visit the Broker Connection site and click on *Sales and Marketing Collateral* from the Medicare drop-down.

[Access materials](#)





Broker job aids and videos

1

2

3

We also offer many quick-reference guides to help brokers navigate key tools and platforms, including the Medicare Enrollment Site, Certification Site, Broker Connection, and Shield on Demand. These resources offer step-by-step support to help brokers work more efficiently and find answers when they need them.

Along with these guides, we also have many training videos covering topics such as Broker Connection, Broker Connection Chat, and the Broker Social Media Assets tutorial. Brokers can also access the Medicare Enlightenment Series, a collection of educational videos designed to help build Medicare knowledge and support client conversations.

[Access training resources](#)





Sales seminars and webinars

1

2

3

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.

To access the Sales Presentation, log in to Shield on Demand and click on the *Medicare Broker Marketing Collateral* folder and type in "Sales Presentation" in the "Search for Assets" bar.

[Access Shield On Demand](#)



Selling Blue Shield of California plans

Ready to get started? Here's everything you need to sell Blue Shield of California plans for 2027. 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

1

2

3



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](#)



Certification and training

1

2

3

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

Step one: Complete AHIP or NABIP certification

- [Click here to visit our Broker Certification site for instructions](#)

Step two: Complete Blue Shield of California product certification

Access the Medicare Product Online Certification site using the following options:

Blue Shield broker

- If you have a Blue Shield broker account for your personal NPN (not an agency), log in to the [Blue Shield Broker portal](#) using your Blue Shield broker account.

Shield Learns

- If you do not have a Blue Shield Broker account, you can log in to the [Shield Learns portal](#). Check your email for a message from Shield Learns for your account information. Your username is your National Producer Number (NPN). If you do not have a password, use the “Forgot your password?” option to create a new one.





Certification and training

1

2

3

Complete the MA-PD/PDP product certification. You'll have four attempts to pass. To pass, you'll need a score of 85% or higher.

Cost and reimbursement:

AHIP or NABIP certification training is eligible for reimbursement, up to a maximum of \$100.¹ You will be reimbursed after you pass the necessary training and enroll five Blue Shield of California MA-PD members.

Questions about Blue Shield's plans?

Contact your **Broker Sales Manager** with questions about our plans.

¹ Members must be effective prior to submitting the form. Processing may take up to six weeks.



Enrollment

1

2

3

For your convenience, enrollment forms can be submitted online, by mail, or fax. Visit the [Broker Connection site](#), and from the Medicare drop-down menu, find “Compare plans & 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 [Sales Support Page](#) for important contact information and resources to help connect you with the right Blue Shield of California teams.

Call Producer 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。

Blue Shield of California is an HMO, HMO D-SNP, and PDP plan with a Medicare contract and a contract with the California State Medicaid Program. Enrollment in Blue Shield of California depends on contract renewal.

Blue Shield of California is an independent member of the Blue Shield Association

A55342MED_0726