



Agent Update

FEBRUARY—MARCH 2026

Are Price Transparency Laws Helping Patients? 5 Notes

Becker's Hospital Review, by Mariah Taylor, February 11th, 2026

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Price transparency laws for healthcare organizations were first implemented in 2021 and have progressively strengthened since, but have they helped patients?

The laws were [introduced](#) during President Donald Trump's first term and require hospitals to publicly post their payer-specific negotiation rates. In 2022, a companion rule imposed similar requirements on insurers. And in February 2025, an [executive order](#) directed agencies to escalate enforcement further, requiring "actual prices, not estimates."

The goal was to make it easier for patients to compare prices at hospitals. However, the results haven't been so simple, [NPR](#) reported Feb. 10. Here's what to know.

1. A [study](#) found that only a third of facilities complied with the transparency regulations in the first 10 months of implementation. Between 2022 and 2025, 27 hospitals were [notified](#) by CMS that they would be fined for lack of compliance.
2. What data is released by hospitals is often sparse or in confusing formats that require deep knowledge of billing codes. President Joe Biden attempted to improve this by requiring increased data standardization and toughening compliance criteria. CMS also increased the required details within pricing data. But hospitals argue they made "detailed assumptions about how to apply complex contracting terms and assess historic data to create a reasonable value for an expected allowed amount," the American Hospital Association [told](#) the Trump administration in July 2025.
3. Patients are rarely the ones using this price data. Many simply do not compare services, while others struggle to make comparisons. Unlike other products, healthcare services rarely have a one-to-one comparison, and the medical treatment required isn't always predictable. Some patients may require more interventions or emergency care, which cannot be price checked beforehand.
4. Instead of helping patients, price transparency data has primarily been used by health systems and insurers. Often, this data has become the foundation of negotiations and lawsuits over the proper level of compensation.
5. In some cases, it's also been used by providers who look at the data from comparable health systems and find themselves saying, "I need to be paid more," [NPR](#) reported.



FROM THE GROUP DEPARTMENT

BANNER|AETNA: Small Group Ancillary Update

We're excited to share an update regarding Aetna's **Small Group Ancillary portfolio** and the enhanced support now available to our broker partners.

Many brokers recognize Aetna as a leader in medical coverage, but fewer realize that Aetna is currently the **4th largest dental insurance carrier in the United States**—with a strong and growing footprint in both dental and vision.

Expanded Ancillary Sales Support

To better serve brokers, Aetna has expanded its Small Group Ancillary sales team nationally. This investment means:

- Dedicated representatives closer to your market
- Faster response times and improved accessibility
- Deep product expertise in dental and vision solutions
- Stronger overall local support

This expanded presence translates into more efficient quoting, stronger collaboration, and enhanced service for you and your clients.

Why Consider Bundling Dental, Vision & Medical?

For employers evaluating their benefits strategy, combining medical, dental, and vision with a single carrier can offer meaningful advantages:

- Streamlined administration – One carrier, one bill, one service structure
- Integrated health management – Coordinated benefits can improve engagement and outcomes
- Simplified partnership – A centralized point of contact for comprehensive coverage

Please reach out to your BGA Group Account Executive anytime—we're happy to collaborate and help you grow your ancillary business.

FROM THE GROUP DEPARTMENT

BCBSAZ: Save a Tree—Skip the 1095B

BCBSAZ is sharing this update on 1095B forms with groups and members this month.

A 1095B form shows which months members had health care coverage. They may be used to getting this form in the mail every year.

Members are NOT required to file this form with the IRS when they submit their tax return. And good news – thanks to the Paperwork Burden Reduction Act passed in December, health care carriers are no longer required to mail them!

Members will no longer receive this form in the mail. If they would still like a copy, they can call the Customer Service number on the back of their ID Card.

BCBSAZ: 3 Easy Ways for Members to Access AZ Blue Benefits

BCBSAZ made it easier and more convenient for members to access their AZ Blue benefits!

1. Easy login to Get Their Digital ID Card

Members can login to their [account](#) to access their ID card multiple ways.

- Download their digital credentials to their Android or Apple Wallet. [Here's how.](#)
- Print a copy
- Email a PDF or a screenshot

2. Show Their AZ Blue ID Card

Members can use their ID card (paper or plastic) to make appointments with their doctor. If they are a renewing member with the same plan as last year, they can use their old member ID until the new one arrives.

3. Use Their Member ID Number

Providers can still validate their eligibility without their member ID card. All they need is their full name, member number, and birthdate.

If employees have questions, here's how they can get help:

- memberhelp@azblue.com
- 1-800-232-2345
- [24-7 help page](#)

FROM THE GROUP DEPARTMENT

Cigna Healthcare: Discover New Digital Features

At Cigna Healthcare[®], they are committed to delivering superior experiences for their customers and clients through frequent enhancements and upgrades to their digital experience.

Discover how Cigna has created easier access to the most frequently used myCigna[®] features. View the demo below to see how the myCigna app¹ and myCigna.com[®] home pages have been redesigned to make it easier for customers to find and use their benefits.

[View the demo here](#)

Password: Digital1

Client-specific experiences may vary depending on the client's selection.

¹The downloading and use of the myCigna Mobile App is subject to the terms and conditions of the App and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

Cigna Healthcare: New! Everyday Mental Health Support with Headspace

Help your clients make it more convenient to get mental health support with the new Headspace for Cigna Healthcare^{®1}. Available at no additional cost, this science-backed, self-guided app can help employees improve sleep, manage stress and boost motivation both at work and home. Plus, Cigna Healthcare customers get exclusive content on Neurodiversity.

[Watch Video](#)



¹ Currently available for clients with 25-499 employees and clients with Cigna Total Behavioral Health.



FROM THE GROUP DEPARTMENT

UNITEDHEALTHCARE: Specialty Updates

For brokers evaluating vision options for their group clients, UnitedHealthcare Vision offers a combination of access, flexibility, and cost stability that can complement medical and dental plans.

Highlights of UnitedHealthcare Vision

Extensive National Network

- More than 185,000 access points nationwide
- Includes major retailers such as GlassesUSA.com, LensCrafters, Pearle Vision, Target Optical, Warby Parker and others

Enhanced Plan Features

- Maternity vision benefits
- Dependent coverage up to age 19
- Included in all plans with no rate impact

Broad Member Access

- Serving 25+ million members
- 99% in-network access across the country

Price Protection on Popular Options

- Progressive lenses
- Anti-reflective coatings

Integration Opportunities

- Ability to align vision, medical, and dental coverage for simplified administration

Additional Savings & Discounts

- Contacts and glasses
- Laser vision correction
- Blue light protection
- Hearing aids and more

For brokers looking to expand ancillary offerings or bundle coverage options, UnitedHealthcare Vision may be a competitive solution worth considering.

NEW! First to have Pair Eyewear in network
Members can now use their vision benefits on customizable frames with magnetic toppers at Paireyewear.com

Member Resources

[Provider network](#)
[Savings and discounts](#)
[Health and wellness articles](#)



FROM THE GROUP DEPARTMENT AND INDIVIDUAL DEPARTMENT

BCBSAZ: Specialty Pharmacy Transition to Bolero

Operations Alert: Specialty Pharmacy Update

Effective **April 1, 2026**, fulfillment of select specialty medications will transition to Bolero Specialty Pharmacy for Fully Insured Commercial and select Individual & Families ACA plans. Coverage is not changing, and most transitions will happen automatically. Impacted members will be sent this [notice](#).

Bolero will manage fulfillment and serve as the primary contact for impacted members, providing concierge-style support for onboarding, refills, and delivery. Providers may continue prescribing as usual; new prescriptions for affected medications should be sent to Bolero after April 1.

Bolero will proactively contact impacted members, who may receive calls or texts during the transition. Members with questions can call **877-220-8181**.

How you can help

Please reassure members that coverage remains the same, encourage them to watch for communications from AZ Blue or Bolero, and route clinical or transition questions to AZ Blue.

For questions, contact Broker Support.



AZ Blue for Brokers



CARRIER BONUSES, COMMISSIONS & INCENTIVES

BCBSAZ: Updated Commercial Broker Commission Rates

Commission Rate Updates

The updated commission rates will apply to eligible commissionable groups starting for the billing period beginning May 1. The first commission payment reflecting this change will be issued in early June.

Summary of Changes | Effective May 1:

- The commission rate for **new and renewing Commercial groups with 2–3 enrolled employees¹** will change to **\$6 PEPM**.
- For Brokers with 10 or fewer group contracts in a billing period, a new tier was created.

Group Size ²	Tier	Commission Per Employee Per Month (PEPM)	
		New Sales	Renewal
2-3	All Tiers	\$6	\$6
4-25	Tier 1	\$32	\$28
	Tier 2	\$31	\$26
	Tier 3	\$29	\$25
	Tier 4	\$15	\$15
26-50	Tier 1	\$28	\$26
	Tier 2	\$27	\$24
	Tier 3	\$26	\$23
51-99	Tier 1,2,3	5% unless otherwise negotiated	5% unless otherwise negotiated

Balanced Funding

28 PEPM

Option to Negotiate

¹ Group size refers to the number of enrolling employees, as shown on the rate issuance.

² Tiers are based on the number of 2-99 contracts, measured at the end of each month.

Tier 1 = 500+ group contracts

Tier 2 = 250 to 499 group contracts

Tier 3 = 11- 249 group contracts

NEW Tier 4 = 10 or fewer group contracts

[Click here for updated Commission Flyer](#)



This is a reminder that BGA distributed IRS Form 1099NEC electronically via the AGB broker portal.

The IRS Form 1099NEC will be in PDF format that can be downloaded and printed.



CORRECTED (if checked)

PAYER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone no.		OMB No. 1545-0116		Nonemployee Compensation
		Form 1099-NEC		
		(Rev. January 2024)		
		For calendar year		
PAYER'S TIN	RECIPIENT'S TIN	1 Nonemployee compensation		Copy B For Recipient <small>This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable and the IRS determines that it has not been reported.</small>
		\$		
RECIPIENT'S name		2 Payer made direct sales totaling \$5,000 or more of consumer products to recipient for resale <input type="checkbox"/>		
Street address (including apt. no.)		3		
City or town, state or province, country, and ZIP or foreign postal code		4 Federal income tax withheld		
		\$		
Account number (see instructions)		5 State tax withheld	6 State/Payer's state no.	
		\$		
		\$		
			7 State income	
			\$	

Form **1099-NEC** (Rev. 1-2024) (keep for your records) www.irs.gov/Form1099NEC Department of the Treasury - Internal Revenue Service

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Verify your broker information with BGA

It is important that BGA has your current information on file.

Verify your broker information from the main menu in AGB via the broker portal of the BGA website <https://www.blackgould.com>; hover over **AGB** on the upper menu tabs, then select **Broker Info**. Review your information as shown. If you need to update, click **Update Broker Info** to download the form.

Specifically, your individual or business name must match your taxpayer identification number. This is required for proper 1099NEC reporting.

Broker Information Change Requests

Submit change requests to commissions@blackgould.com or via fax at 602-776-1392.

Important Note: an updated W-9 must accompany TIN & SSN changes.

Accessing the Form 1099NEC

All IRS Form 1099NEC will be available electronically. BGA did not mail out 1099NEC forms unless requested. An email was sent earlier in January, and an announcement was made in our January newsletter to notify brokers of electronic delivery.

Once the 1099NEC form became available, a follow-up notification via email was sent. You can access the form from the main menu in AGB via the broker portal of the BGA website: <https://www.blackgould.com>. Hover over **AGB** on the upper menu tabs, select **Broker Info**, and then click on the **Broker 1099s** tab, the last tab on the page.

Miscellaneous Income under \$600

BGA is not required to report earnings less than **\$600** to the IRS. A 1099NEC was generated with the watermark "Not Submitted To IRS.". The responsibility falls to the taxpayer to report these earnings to the IRS.