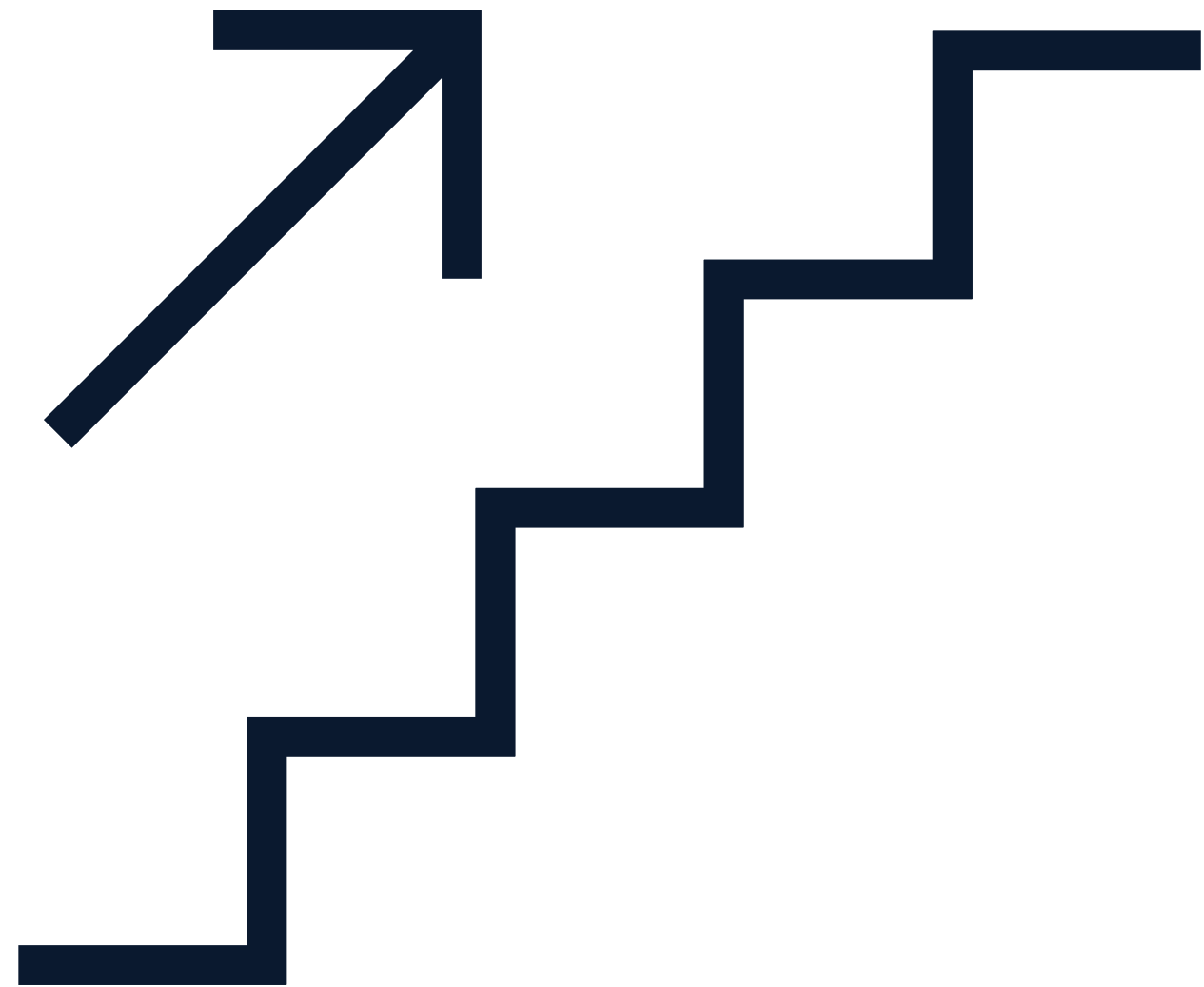




CHARTING SUCCESS TOGETHER

Blueprint for Hiring Licensed-Only Agents





Hiring the right licensed-only agents (LOAs) is a critical step in scaling your agency or call center. Whether you're looking to expand your Medicare, ACA, Life Insurance, or Ancillary product offerings, finding top-tier agents can help you increase sales and streamline operations. However, the hiring process can be time-consuming and complex.

That's where PSM Brokerage comes in. We help provide a clear path to recruiting successful LOAs who can help you reach your goals. By following our proven blueprint, you'll have the tools to build a motivated, skilled, and compliant team to drive growth in your agency.



Sections:

- **I. Job Aid: Steps to Hiring a Licensed-Only Agent (LOA)**
- **II. Where to Post & Best Practices for Hiring LOAs**
- **III. Interview & Hiring Best Practices**
- **IV. Compensation Plan for LOAs Selling Health and Medicare Plans**
- **V. Next Steps: Onboarding & Training LOAs**
- **VI. Conclusion: Building a Scalable LOA Team**

Steps to Hiring an LOA

[View sample job post](#)

Define Your Hiring Needs

- Determine how many LOAs you need to scale effectively.
- Identify the product lines they will sell (Medicare, ACA, Life Insurance, Ancillary).
- Decide on compensation structure (base + commission, commission-only, or bonuses).

Create a Compelling Job Description

- **Job Title:** Insurance Agent
- **Responsibilities:** Selling health & Medicare insurance under the agency's contracts, following compliance guidelines, and assisting clients.
- **Requirements:** Active insurance license (or willingness to obtain one quickly), sales experience preferred, strong communication skills.
- **Perks:** Access to lead generation, carrier relationships, training, and ongoing mentorship.

Post the Job in Targeted Hiring Platforms

- **Indeed** (Recommended filters: Experience Level – Entry & Mid-Level; Category – Insurance Sales; Location – Remote/Specific Territory)
- **LinkedIn** (Industry-specific groups and paid job ads for better reach)
- **ZipRecruiter** (AI-driven matching helps find candidates faster)
- **Facebook Groups** (Insurance Agent networking groups can be a great place to find talent)
- **Referral Programs** (Encourage existing agents to refer candidates for a bonus)


 View sample social media campaign

 PSM Brokerage 

Launch Your Career in Insurance Sales

Want to break into the insurance industry but don't know where to start? We provide full training, leads, and ongoing support to help you succeed in Medicare & ACA sales. Apply today!



 Start your journey in Medicare & ACA sales today! Apply now!

[APPLY NOW](#)

Where to Post

Platform	Best For	Posting Tip
Indeed	High volume of applications	Use industry-specific keywords like "Medicare Sales Agent"
LinkedIn	Experienced agents & professionals	Promote job in industry groups & paid ads
ZipRecruiter	AI-driven candidate matching	Use pre-screen questions to filter unqualified applicants
Facebook Groups	Networking & referrals	Post in agent-specific job groups
Insurance Forums	Niche industry professionals	Engage in discussions before posting jobs

Best Practices

- **Keep it concise and engaging** – Highlight perks and why someone should join your agency.
- **Use specific keywords** – “Licensed Insurance Agent, Medicare Sales, Health Insurance Specialist.”
- **Optimize filters** – On Indeed and LinkedIn, target "entry to mid-level" candidates in the insurance field.
- **Include a clear CTA (Call-to-Action)** – "Apply today & start earning!" or "Message us to learn more."



Interview & Hiring



View sample
interview
questions

Screening Checklist for LOAs

- **Valid insurance license?** If not, how soon can they get one?
- **Sales experience?** If not, are they coachable and willing to learn?
- **Comfortable working in a commission-based structure?**
- **Availability to complete required training?**
- **Ability to work in a call center or remote environment?**
- **Tech-savvy?** Can they navigate CRMs, enrollment platforms, and call software?

Interview Questions to Identify the Right Fit

- **Sales & Motivation:** "Tell me about a time you had to overcome an objection in a sale?"
- **Product Knowledge:** "What do you know about Medicare/ACA insurance?"
- **Coachability & Growth Mindset:** "How do you handle rejection in sales?"
- **Work Ethic:** "Can you describe a time when you exceeded expectations in a previous role?"

Compensation Plan (Sample)

Base Pay + Commission Structure

- Base Pay: \$2,000 - \$3,000 per month (optional, based on agency model)
- **Commission:**
 - 75% of agent-level commissions on new Medicare Advantage (MA) enrollments
 - 50% of agent-level renewals
 - 100% of agency-provided leads included
- **Bonus Incentives:**
 - \$250 per 10 new enrollments/month
 - Additional tiered bonuses for 25+ policies written

Commission-Only Structure

- 100% commission-based model
- Higher commission payout per sale (85-100% of agent-level compensation)
- Bonuses based on sales volume

A hiker with a backpack is climbing a rocky mountain peak. The scene is set against a sunset sky, with the sun low on the horizon, creating a warm, golden glow. The hiker is in the lower left portion of the frame, silhouetted against the bright sky. The rocks are dark and jagged, and the overall mood is one of achievement and perseverance.

Performance Incentives

- **First 90-Day Performance Bonus** – \$500 bonus if 15 enrollments completed in the first 90 days.
- **Quarterly Sales Milestones** – Tiered bonuses for consistent production.
- **Long-Term Growth Plan** – Opportunities for senior LOA roles with increased pay/benefits.

Onboarding

Once an LOA is hired, they should immediately be set up for success with:

- ✓ **Contracting & Licensing Setup** – Ensure they are appointed with your agency’s carriers.
- ✓ **CRM & Sales System Training** – Walk them through how to track and follow up with leads.
- ✓ **Compliance & Ethics Overview** – Provide training on CMS regulations and compliance.
- ✓ **Sales Coaching & Scripts** – Equip them with proven scripts for Medicare, ACA, or Life Insurance.
- ✓ **Marketing & Lead Strategies** – Show them how to generate their own leads or how your agency supports them.





Building a Scalable LOA Team

By following this blueprint, insurance agents can efficiently recruit, train, and manage Licensed-Only Agents to scale their business. A structured hiring process ensures only high-quality candidates are brought in, setting the agency up for long-term success.

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