



2024 Hawaii KPIF Broker Training Guide

Kaiser Permanente
Individual and Family
(KPIF) – Plan Year 2024

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What's New for 2024

2024 KPIF Hawaii Rates



- KP offers plans with competitive benefits and pricing:
 - 3% average rate increase for 2024.
 - Members specific premium change experience can vary (be slightly higher/lower than 2%) based on changes in age, plans, subsidy, etc.
 - Tobacco surcharge = 20%, minimum age = 21 (no change from last year)
- [See later slide with full 2024 portfolio details.](#)

For detailed rate information to help your clients:

- Two ways to quote your clients online (2024 rates available after 11/1/23):
 - No log-in required: buykp.org
 - Requires broker log-in, but you can save quotes: kp.org/applyonline (SMU)

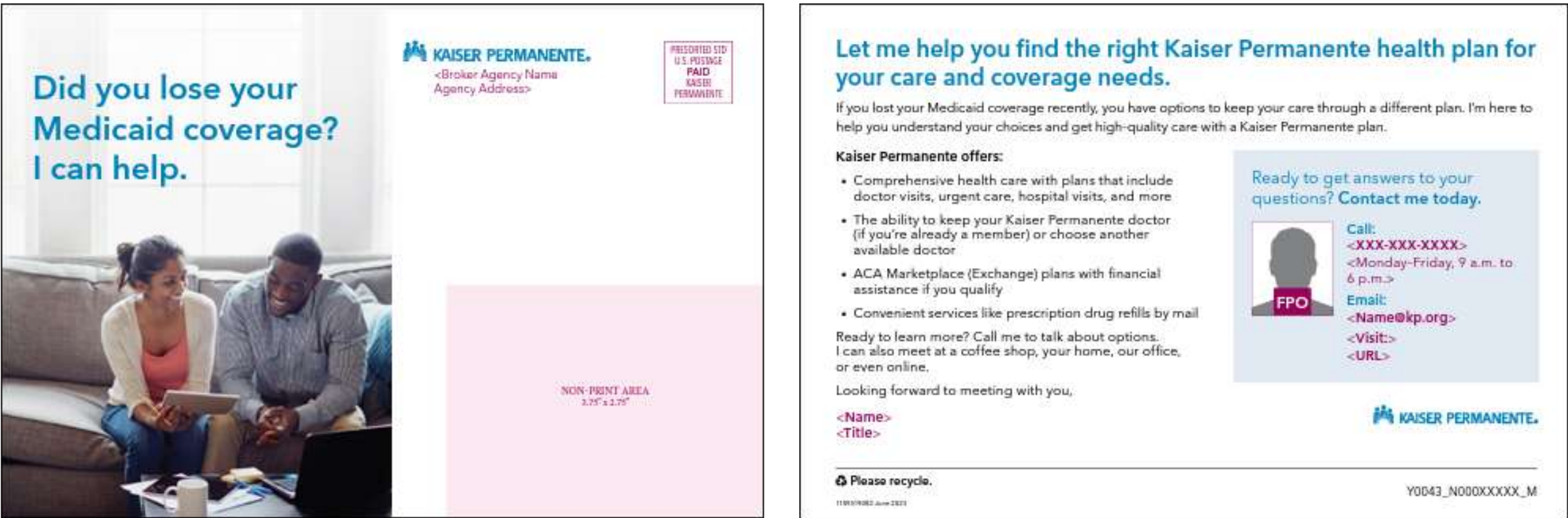


Medicaid (QUEST) Redeterminations: What you Need to Know

Medicaid redeterminations have started again*, which means more consumers will be shopping for coverage and need your help understanding their options and finding the right plan for their needs.

Download our [digital toolkit](#) that includes flyers, a poster, and postcard that you can co-brand with your agency information and share with your clients. Plus, content you can post to your agency website or social media accounts quickly and easily.

*Hawaii QUEST redeterminations have been paused until the end of 2023.





Consumer Consent – CMS Guidance

The Center for Medicare and Medicaid Services (CMS) Marketplace standards of conduct specify that agents and brokers must obtain the consent of a consumer prior to providing Marketplace assistance.

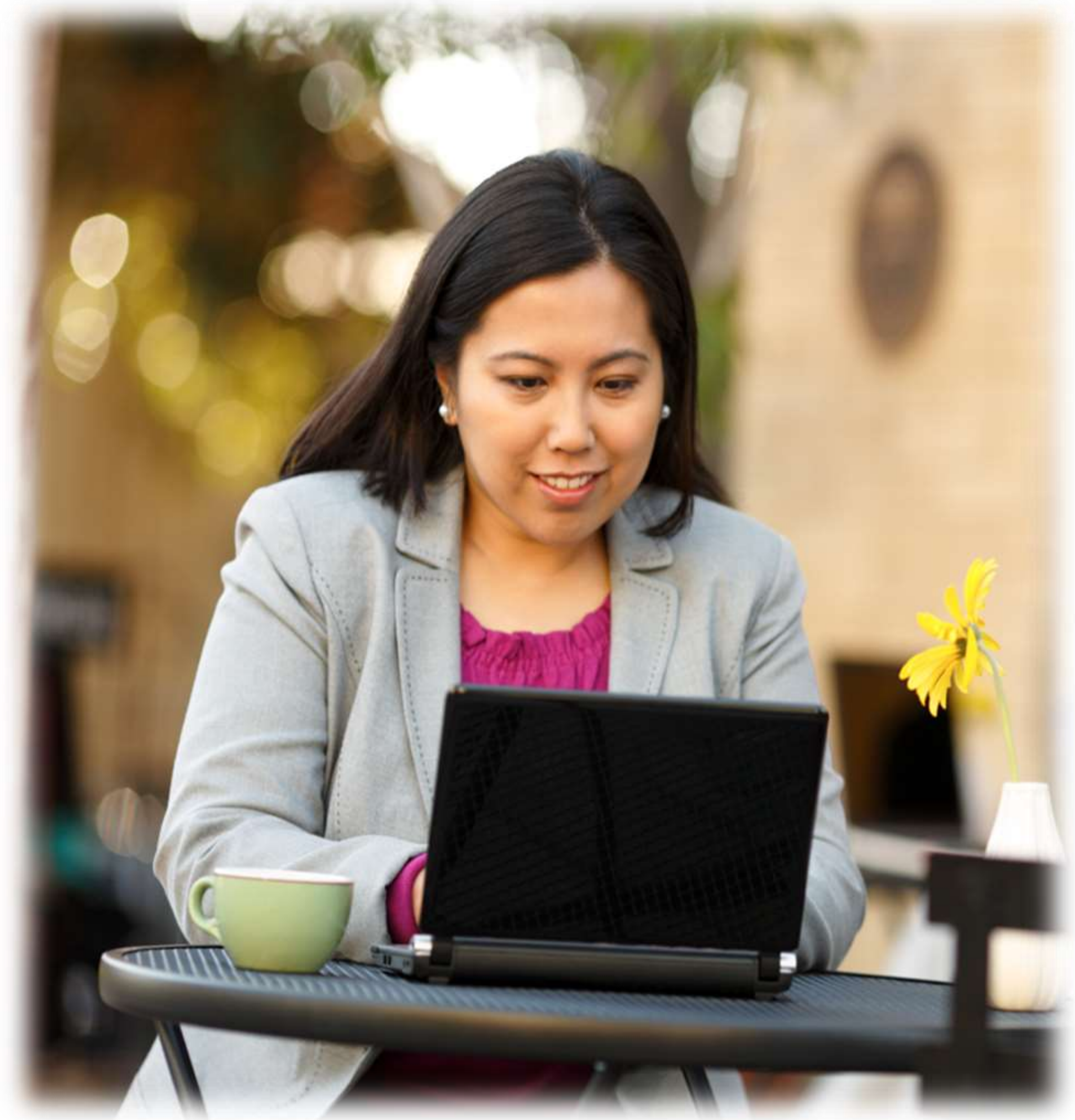
This assistance includes but is not limited to:

- Searching for an existing Marketplace application.
- Helping the consumer apply for financial assistance or enrolling in a Marketplace qualified health plan (QHP).
- Requesting the status of a Marketplace application.
- Making updates to the consumer's application/policy.

CMS does not provide a standard format or process for obtaining or recording consumer consent, and documenting the consumers consent is strongly encouraged. There are different options agents and brokers can use:

- Broker of Record form from an issuer or state DOI.
- Verbally (over the phone)
- Electronically (ex: via email)

For additional information and guidelines, please visit the [CMS FAQs](#) web page.



KPIF Policy Change

We have updated the enrollment process for some Kaiser Permanente for Individuals and Families (KPIF) Off-Exchange plan changes.

- Beginning January 1, 2023, we aligned our policy for Off-Exchange plans with the Affordable Care Act's (ACA) policy for switching roles.
- Per the ACA rules, when a subscriber terminates their coverage because they're moving to group coverage or Medicare, their dependents qualify for a special enrollment period due to the loss of minimum essential coverage and must re-apply for coverage.
- Visit account.kp.org to learn more.



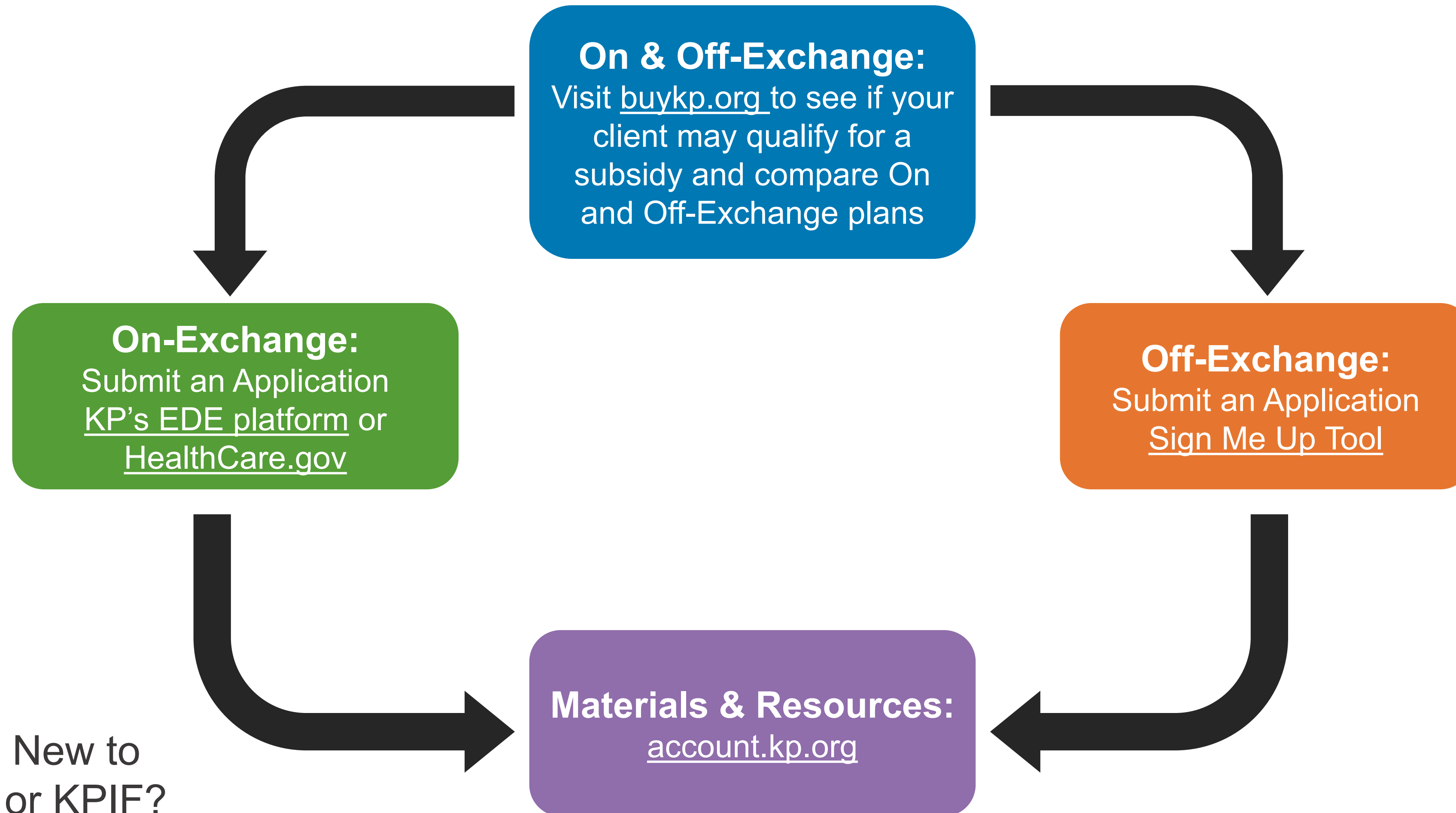


Get Ready to Sell

Sales & Enrollment Websites




Where do I go for what?



Quick tip: New to selling KP or KPIF? Check out our [KPIF Broker FAQs](#)


Account.kp.org Overview

- [Account.kp.org](https://account.kp.org) is Kaiser Permanente’s broker and employer group website, where you can find:
 - Plan and product information, including rates and benefits
 - Applications, enrollment guides, SEP and other forms
 - Tools to support you in selling KPIF plans, as well as relevant news and updates
 - Your book of business report with the latest update date.
- **Quick tip:** If you are not yet appointed to sell KP plans in Hawaii, visit account.kp.org to learn how to get appointed.



Homepage

Overview Brokers Employers



Get started
Start browsing our plans, forms, and other resources now, or register for full access.
[Register](#)
Already have an account? [Sign in.](#)

Welcome, brokers & employers

Hawaii Individual and Family Plans and Products

With Kaiser Permanente Hawaii, our members get more than health insurance. They get personal health care that centers around them. We offer a variety of plan options to choose from. To view rates, get a quote, or apply online [click here](#).

Related links: [Summary of Benefits and Coverage \(SBC\)](#) | [Get quotes & Apply for Coverage](#)

Virtual Care

Kaiser Permanente offers affordable, high quality care using convenient virtual options including video visits, e-visits, phone, and email, so members can get care when it works best for them. Plus, your clients are cared for by the same doctors and clinicians who care for them in our facilities, so they get coordinated care from a team who knows their health history.

[Virtual care flyer](#)

Need help finding the right plan for your clients? Call us at **844-394-3978**.

2023 Enrollment Materials

2023 KPIF Enrollment Guide
[English \(PDF\)](#)

Selling Plans page

Book of Business

Search for a Client

Filter

Information last updated: 06/01/2023


Individuals and Families Small Business

Individuals and Families (3)

Subscriber name	Members	Plan name	Original effective date	Termination date	Brokerage firm	Broker
John A. Smith	1	Health Plan	01/01/2023		Kaiser Permanente Hawaii	John A. Smith
Jane B. Doe	1	Health Plan	01/01/2023		Kaiser Permanente Hawaii	Jane B. Doe
John C. Doe	1	Health Plan	01/01/2023		Kaiser Permanente Hawaii	John C. Doe

Book of Business Report

10 | Kaiser Foundation Health Plan, Inc. | Kaiser Permanente Individual & Family



Enrollment Options



HealthCare.gov

Kaiser Permanente plans can be selected when purchasing coverage on **HealthCare.gov**, the official exchange website. Subsidies are available for those who qualify.*

On-Exchange

HealthCare.gov

KP EDE

Kaiser Permanente plans can be selected when purchasing coverage **KP's Enhanced Direct Enrollment (EDE)** site. Subsidies are available for those who qualify.*

On-Exchange

 **KAISER PERMANENTE®**
Individual & Family Plans

kp.org/applyonline

Kaiser Permanente plans can also be purchased directly through **kp.org/applyonline**.

Quick tip: If you are appointed to sell KP in more than one region – you'll need to register for a separate SMU account for each Kaiser Permanente region.

Off-Exchange

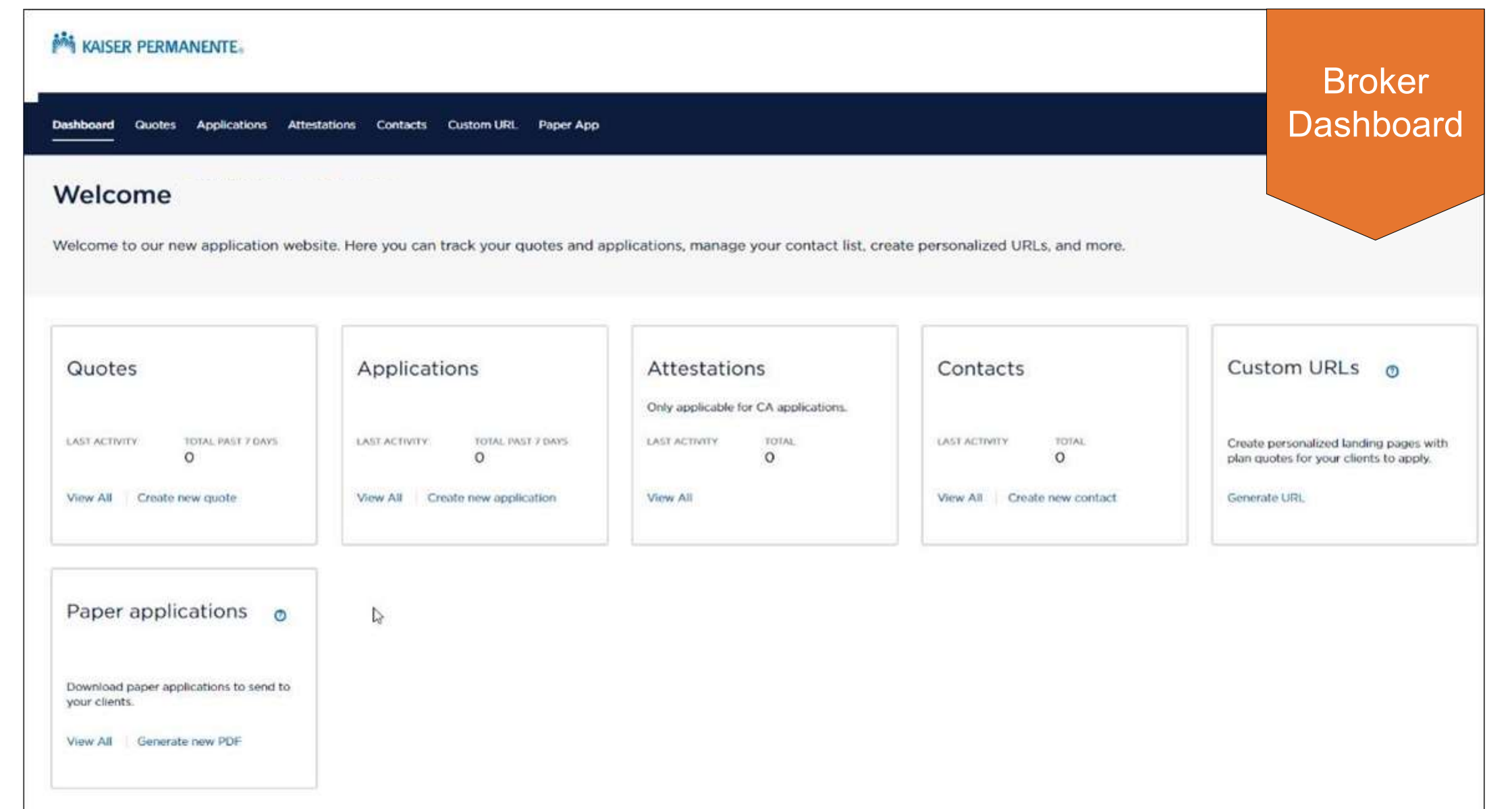
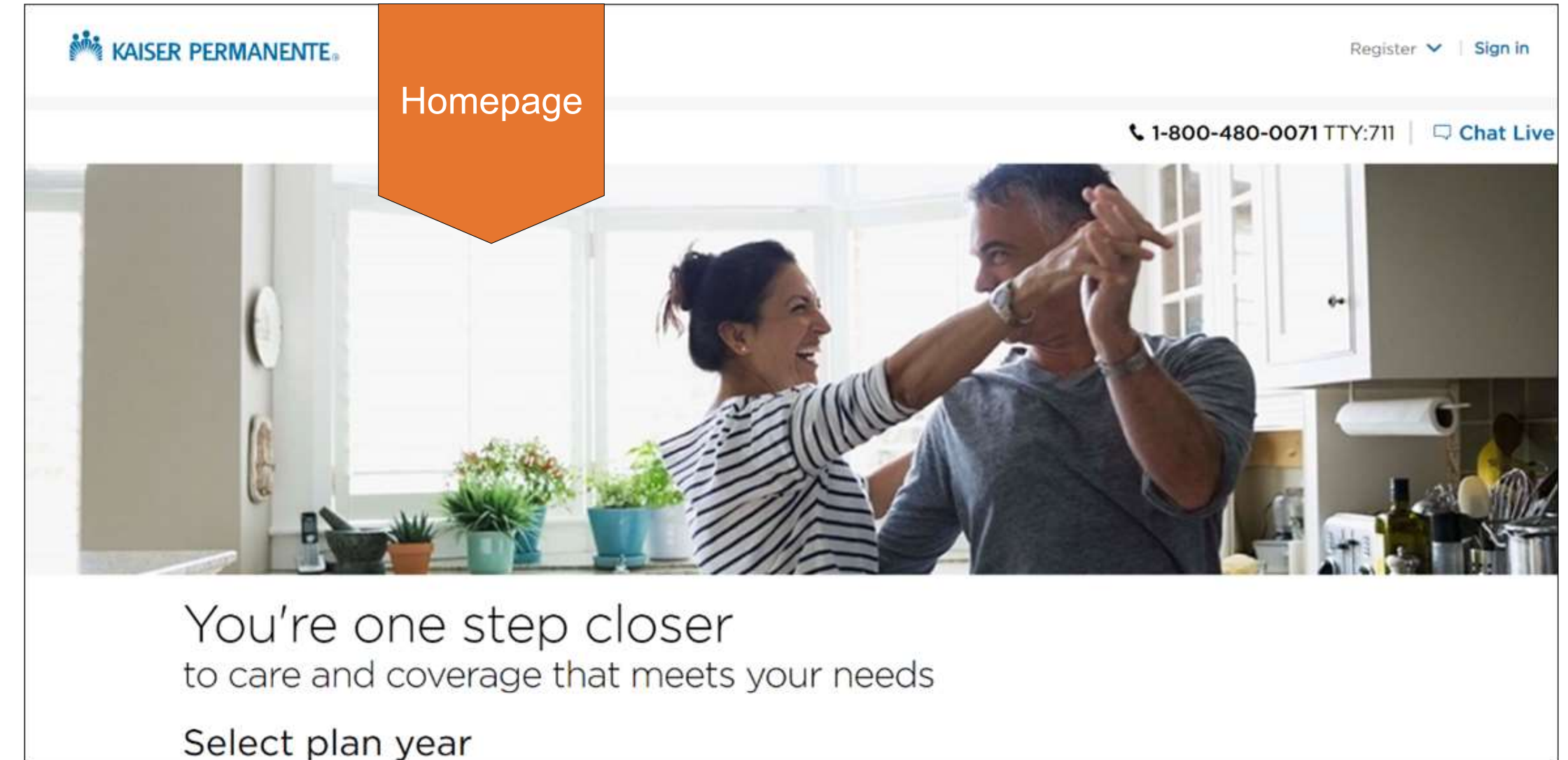
 **KAISER PERMANENTE®**
Individual & Family Plans

**Subsidies are granted to individual consumers by the FFM and the state-based exchanges to anyone who qualifies based on income level and who buys an On-Exchange plan (subsidies are not available off-exchange). KP, as well as all issuers, does not determine subsidy eligibility nor do we administer this.*

Sign Me Up (SMU) Sales Tool: Overview




- The [Sign Me Up \(SMU\)](https://kp.org/applyonline) (kp.org/applyonline) sales tool is Kaiser Permanente's online application site for Off-Exchange KPIF applications
- Here you can:
 - Generate and send quotes
 - Create a personalized URL (PURL)
 - Start an application for clients
 - Track application status
- **Quick tip:** SMU automatically attaches your broker information to applications, making it easy to start an application for your client, whether they prefer to apply via paper or electronically:
 - Electronic (*fastest processing time*): generate a personalized URL (PURL) that you can send to your client to complete the application with your broker details attached
 - Paper (*slower processing time*): download a paper application and fax or mail it back to KP





Sign Me Up (SMU) Sales Tool: Tips and Tricks

- You must be a Kaiser Permanente appointed broker in order to register as a broker on SMU
 - Contact our Broker Compensation team (see [Contact Information](#)) to get appointed to sell Kaiser Permanente.
- **First time users:** register here to create a broker account: <https://apply-individual-family.kaiserpermanente.org/brokervalidation>
 - If you're appointed to sell KP in more than one region, you'll need to register for a separate SMU account for each KP region.
- Your broker details (name, license number, state, and phone number) will automatically populate on your client's applications once your account is verified.
- Check out the SMU tutorials on the [“Get Quotes and Apply for Coverage” page](#) on Account.kp.org.



KAISER PERMANENTE®

Broker Registration Page

Broker or Producer registration

Please verify your identity

Please provide your state license number and the Kaiser Permanente region where you're licensed.

Broker or Producer information

REGION WHERE LICENSE IS REGISTERED

Select

Cancel

Next

Get Quotes Page

Get to know the Sign Me Up (SMU) Sales Tool


Learn how to use the Sign Me Up (SMU) sales tool with the training resources below.

- [Registering a new account ↗](#)
- [Creating a new quote ↗](#)
- [Creating an application ↗](#)
- [Consumer path - Reviewing an application, submitting initial payment ↗](#)
- [Creating a new contact or updating an existing contact ↗](#)
- [Creating a custom URL \(for Single or Multi-firms\) ↗](#)
- [Downloading a paper application ↗](#)
 - [Read the transcript](#)

Buykp.org Overview



- [Buykp.org](https://buykp.org) is Kaiser Permanente's online quoting tool where you can compare On and Off-Exchange KPIF plans, see if your client may qualify for a subsidy and get a quick quote. To submit an Off-Exchange application, you will need to use the Kaiser Permanente Sign Me Up (SMU) tool.

[Register](#)

[Learn](#) [Shop Plans](#) [Doctors & Locations](#) [Health & Wellness](#) [Get Care](#) [Pay Bills](#)

[Shop plans](#) > Individual and family plans

Chat with us, or call [1-800-488-3590](tel:1-800-488-3590) (TTY [711](tel:711))

Already have a Kaiser Permanente plan? Visit [YourKPplan.org](https://yourkpplan.org), or call us.

Individual and Family Plans

Get a quote if you're ready to choose a plan. If not, [learn more about the basics of health care coverage](#), including how to compare plans, choose the plan that's right for you, and apply.

You're only a few questions away from a personalized quote

Your answers will help us quote the best options for individual and family plans in your area. Your information will be handled confidentially and used for quoting purposes only, and won't be saved.

All fields are required unless marked as optional.

Question 1 of 4


In which ZIP code do you need coverage?


Enter a 5-digit ZIP code and county, or choose an option provided

96795, Honolulu

Example: 12345, County

Continue your quote >



[Register](#)


[Learn](#) [Shop Plans](#) [Doctors & Locations](#) [Health & Wellness](#) [Get Care](#) [Pay Bills](#)

[Shop plans](#) > Individual and family plans

Chat with us, or call [1-800-488-3590](tel:1-800-488-3590) (TTY [711](tel:711))

Already have a Kaiser Permanente plan? Visit [YourKPplan.org](https://yourkpplan.org), or call us.

Individual and Family Plans

 It appears that you may not qualify for financial help.
You still have affordable options, including the following health plans that you can purchase from Kaiser Permanente.

Coverage for **myself** in **96795** starting in **2023**

[Edit coverage information](#)

Showing 31 of 31 plans

Filter Sort by: plan metal level

Note: Results displayed don't include Medicaid options.

<div>Bronze 1 of 31</div> <div>KP HI Standard Bronze 7500/50 Off</div> <div>Monthly Premium</div> <div>\$259.17</div>	<div>Bronze 2 of 31</div> <div>KP HI Bronze 6500/30% Off</div> <div>Monthly Premium</div> <div>\$280.62</div>	<div>Bronze 3 of 31</div> <div>KP HI Bronze 6000/65 Off</div> <div>Monthly Premium</div> <div>\$280.62</div>
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Plans & Enrollment

2024 KPIF HI Plan Changes



WHAT'S NEW

- No new plans for 2024

WHAT'S BEING DISCONTINUED

- KP HI Bronze 6000/65
- KP HI Bronze 6000/65 AI/AN 100%
- KP HI Bronze 6000/65 AI/AN LTD
- KP HI Gold 0/30
- KP HI Gold 0/30 AI/AN 100%
- KP HI Gold 0/30 AI/AN LTD
- KP HI Platinum 0/5
- KP HI Platinum 0/5 AI/AN 100%
- KP HI Platinum 0/5 AI/AN LTD
- KP HI Silver 0/5 CSR94
- KP HI Silver 250/20 CSR87
- KP HI Silver 2850/45 CSR73
- KP HI Silver 3000/45
- KP HI Silver 3000/45 AI/AN 100%
- KP HI Silver 3000/45 AI/AN LTD
- KP HI Silver 5000/45/Off
- KP HI Silver 5000/45 PedDent

WHAT'S CHANGING

2023 plan name	2024 plan name	2023 plan name	2024 plan name
KP HI Gold 0/30 Off	KP HI Gold 0/40 Off	KP HI Silver 3000/45 Off	KP HI Silver 3000 Ded/600 Rx Ded Off
KP HI Gold 0/30 PedDent	KP HI Gold 0/40 PedDent	KP HI Silver 3000/45 PedDent	KP HI Silver 3000 Ded/600 Rx Ded PedDent
KP HI Gold 0/30 Plus CAM	KP HI Gold 0/40 Plus CAM	KP HI Silver 3000/45 Plus CAM	KP HI Silver 3000 Ded/600 Rx Ded Plus CAM
KP HI Gold 0/30 Plus CAM AI/AN 100%	KP HI Gold 0/40 Plus CAM AI/AN 100%	KP HI Silver 3000/45 Plus CAM AI/AN 100%	KP HI Silver - Plus CAM AI/0
KP HI Gold 0/30 Plus CAM AI/AN LTD	KP HI Gold 0/40 Plus CAM AI/AN LTD	KP HI Silver 3000/45 Plus CAM AI/AN LTD	KP HI Silver 3000 Ded/600 Rx Ded Plus CAM AI/AN LTD
KP HI Gold 0/30 Plus CAM Off	KP HI Gold 0/40 Plus CAM Off	KP HI Silver 3000/45 Plus CAM Off	KP HI Silver 3000 Ded/600 Rx Ded Plus CAM Off
KP HI Gold 0/30 Plus CAM PedDent	KP HI Gold 0/40 Plus CAM PedDent	KP HI Silver 3000/45 Plus CAM PedDent	KP HI Silver 3000 Ded/600 Rx Ded Plus CAM PedDent
KP HI Gold 1000/30	KP HI Gold 1000 Ded/250 Rx Ded	KP HI Silver 4000/45	KP HI Silver 4000 Ded/600 Rx Ded
KP HI Gold 1000/30 AI/AN 100%	KP HI Gold - AI/0	KP HI Silver 4000/45 AI/AN 100%	KP HI Silver - AI/0
KP HI Gold 1000/30 AI/AN LTD	KP HI Gold 1000 Ded/250 Rx Ded AI/AN LTD	KP HI Silver 4000/45 AI/AN LTD	KP HI Silver 4000 Ded/600 Rx Ded AI/AN LTD
KP HI Gold 1000/30 Off	KP HI Gold 1000 Ded/250 Rx Ded Off	KP HI Silver 4000/45 Off	KP HI Silver 4000 Ded/600 Rx Ded Off
KP HI Gold 1000/30 PedDent	KP HI Gold 1000 Ded/250 Rx Ded PedDent	KP HI Silver 4000/45 PedDent	KP HI Silver 4000 Ded/600 Rx Ded PedDent
KP HI Standard Gold 2000/30	KP HI Standard Gold 1500/30	KP HI Standard Silver 5700/30 CSR73	KP HI Standard Silver 5700/40 CSR73
KP HI Standard Gold 2000/30 AI/AN 100%	KP HI Standard Gold 1500/30 AI/AN 100%	KP HI Standard Silver 5800/40	KP HI Standard Silver 5900/40
KP HI Standard Gold 2000/30 AI/AN LTD	KP HI Standard Gold 1500/30 AI/AN LTD	KP HI Standard Silver 5800/40 AI/AN 100%	KP HI Standard Silver 5900/40 AI/AN 100%
KP HI Standard Gold 2000/30 Off	KP HI Standard Gold 1500/30 Off	KP HI Standard Silver 5800/40 AI/AN LTD	KP HI Standard Silver 5900/40 AI/AN LTD
KP HI Standard Gold 2000/30 PedDent	KP HI Standard Gold 1500/30 PedDent	KP HI Standard Silver 5800/40 Off	KP HI Standard Silver 5900/40 Off
KP HI Silver 250/20 CSR87 Plus CAM	KP HI Silver 250 Ded/100 Rx Ded CSR87 Plus CAM	KP HI Standard Silver 5800/40 PedDent	KP HI Standard Silver 5900/40 PedDent
KP HI Silver 3000/45 CSR73	KP HI Silver 3000 Ded/500 Rx Ded CSR73	KP HI Standard Silver 800/20 CSR87	KP HI Standard Silver 700/20 CSR87
KP HI Silver 2850/45 CSR73 Plus CAM	KP HI Silver 2850 Ded/600 Rx Ded CSR73 Plus CAM		

2024 KPIF Hawaii Product Portfolio



On-Exchange (HealthCare.gov)

	Platinum	Gold	Silver	Bronze	#
HMO, DHMO	KP HI Platinum 0/5 Plus CAM	KP HI Gold 0/40 Plus CAM	KP HI Silver 3000/45 Plus CAM	KP HI Bronze 6000/65 Plus CAM	11
	KP HI Platinum 0/10 Std.	KP HI Gold 1000/30 KP HI Gold 1500/30 Std	KP HI Silver 4000/45 KP HI Silver 5900/40 Std	KP HI Bronze 7500/50 Std KP HI Bronze 6500/30%	
Total (On)	2	3	3	3	

Off-Exchange

	Platinum	Gold	Silver	Bronze	#
HMO, DHMO	KP HI Platinum 0/5	KP HI Gold 0/40 Plus CAM KP HI Gold 1000/30 KP HI Gold 1500/30 Std On Exchange plus: KP HI Gold 0/40	KP HI Silver 3000/45 Plus CAM KP HI Silver 4000/45 KP HI Silver 5900/40 Std On Exchange plus: KP HI Silver 3000/45	KP HI Bronze 6000/65 Plus CAM KP HI Bronze 7500/50 Std KP HI Bronze 6500/30% On Exchange plus: KP HI Bronze 6000/65 (64.89)	13
Total (Off)	1	4	4	4	

Black = No benefit Modifications for 2024

Red = Benefit modifications for 2024

On-Exchange = 11 plans

Off-Exchange = 13 plans

Note: Does not include American Indian/Alaska Native CSR totals.



Review the [2024 Hawaii Enrollment Guide](#) (starting late October) or [buykp.org](#) (after 11/1) for benefit details



Vision Benefits in Hawaii

- Pediatric vision coverage is included for children under 19 years.
- Adult vision coverage is not available on all plans.
- Adult vision coverage is only available on KP HI Platinum 0/5 On-Exchange and Off-Exchange packages. Coverage is \$150 allowance annually towards optical hardware.
- Optical discounts are available for adults enrolled in Hawaii KPIF plans.
- Members can take advantage of optical discounts that do not impact medical deductibles at Vision Essentials Optical Centers (owned by Kaiser Permanente).
- Some discount programs and services may be provided by groups other than Kaiser Permanente, but are not offered or guaranteed under your coverage.

kp2020.org

visionessentials
by KAISER PERMANENTE®



EYEGLOSS FRAMES

[Find the Frames You Love](#)



EYEGLOSS LENSES

[Find Your Perfect Lenses](#)



CONTACT LENSES

[See Without Glasses](#)



[Order Contact Lenses](#)



[Check Your Benefits](#)



[Find a Location](#)



[Book an Eye Exam](#)

Dental Services in Hawaii – Pediatric



Pediatric Dental Services*

- When you purchase a health plan directly from Kaiser Permanente, your plan includes **Hawaii Dental Service (HDS)** pediatric dental benefits for children age 18 and younger.
- If you buy your health plan through **HealthCare.gov**, individuals on your plan aged 18 and younger must still have pediatric dental benefits.
- You can purchase the HDS pediatric dental plan on **HealthCare.gov**.

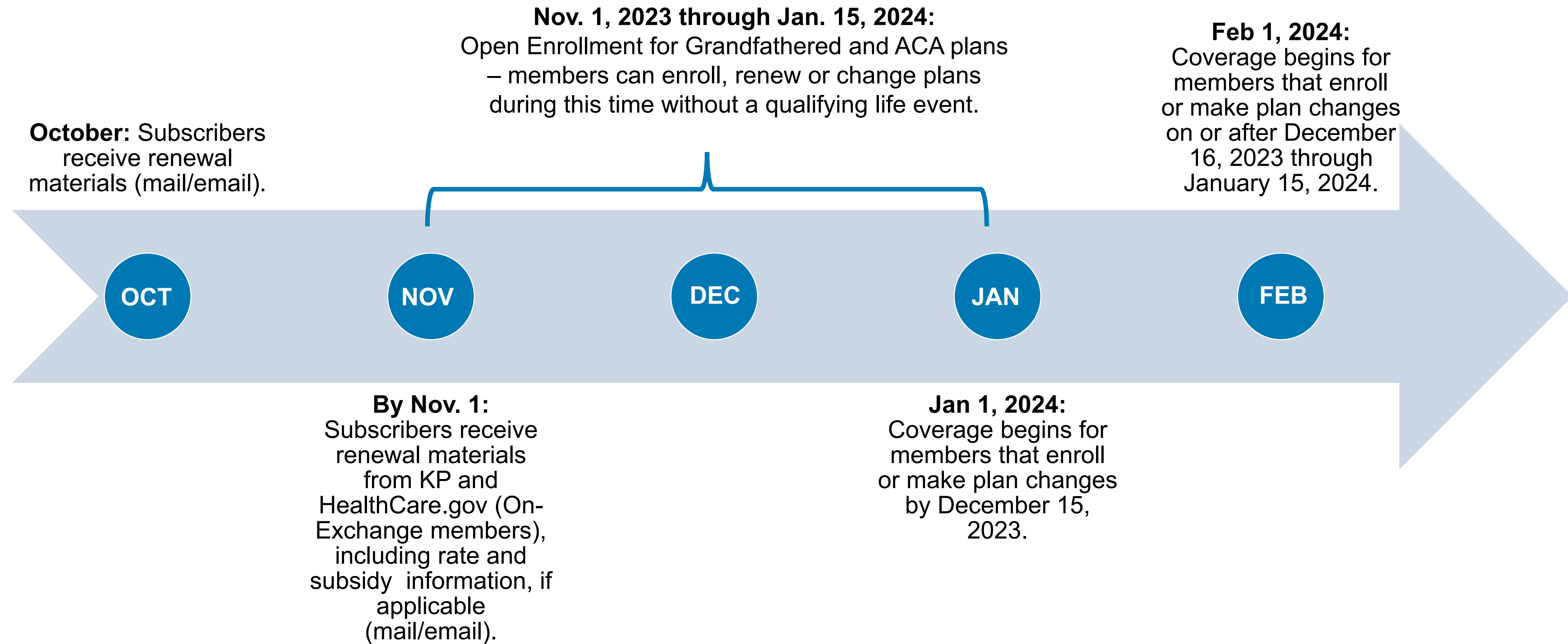
Pediatric Dental Plan Features

- Examination - twice per calendar year: \$0
- Bitewing X-rays - twice per calendar year: 70%
- Cleanings - twice per calendar year: \$0
- Sealants - \$0
- Fillings - 70%
- Fluoride - twice per calendar year: \$0

**The cost is \$27.08 per child per month, billed together with medical premium unless an attestation is received to opt out at the time of enrollment.*



Open Enrollment and Renewals Timeline



- **SEP** effective dates are determined based on the qualifying life event. Visit kp.org/specialenrollment for details.
- Existing members can sign up to receive renewal materials electronically by visiting kp.org/paperlessrenewals.
- Subscribers will receive renewal materials starting in mid-October. Review your Book of Business by visiting account.kp.org.

Enrollment, Plan Changes & Cancelling Coverage*



Submitting an application

- Applications can be faxed to: 1-855-355-5334.
- Applications can be submitted online using your SMU broker link.
- Applications can be mailed, but please note that the effective date is based on the received date.
- Estimated application processing time: 7-15 days**

Existing member plan changes

- On-Exchange members need to contact HealthCare.gov directly or you can make changes using the KP EDE site. Kaiser Permanente cannot process On-Exchange plan changes.
- Off-Exchange members can request plan changes via an [Account Change Form](#).
 - Fax to: 1-855-355-5334
- Note: changes can be processed only if requested during the OE period or if member has a SEP qualifying event and provides documentation.
- Estimated processing time: 7 days**

Terminating coverage

- On-Exchange members need to contact HealthCare.gov directly. Kaiser Permanente cannot process On-Exchange terminations.
- Off Exchange members can ask to terminate their coverage by:
 - Calling Member Services at 1-800-966-5955 or
 - Faxing a written letter to Kaiser Permanente to 1-855-355-5334
- Estimated processing time: 7 days**

**This applies to Off-Exchange plans only. With On-Exchange plans, members must contact HealthCare.gov for assistance.*

***Applies to Off-Exchange only. As volumes rise, the processing time could take longer than normal.*



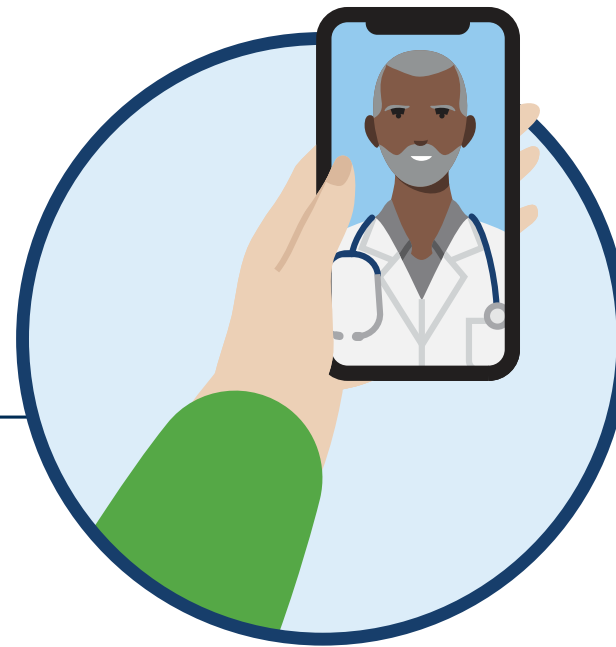
About KP + the Hawaii Region

Why Choose Kaiser Permanente?



Quality care

- Health care for all that is you
- Leading preventive care to help you stay healthy
- One of the nation's largest multispecialty medical groups



More digital options

- Convenient phone and video visits around the clock¹
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime²



Membership extras

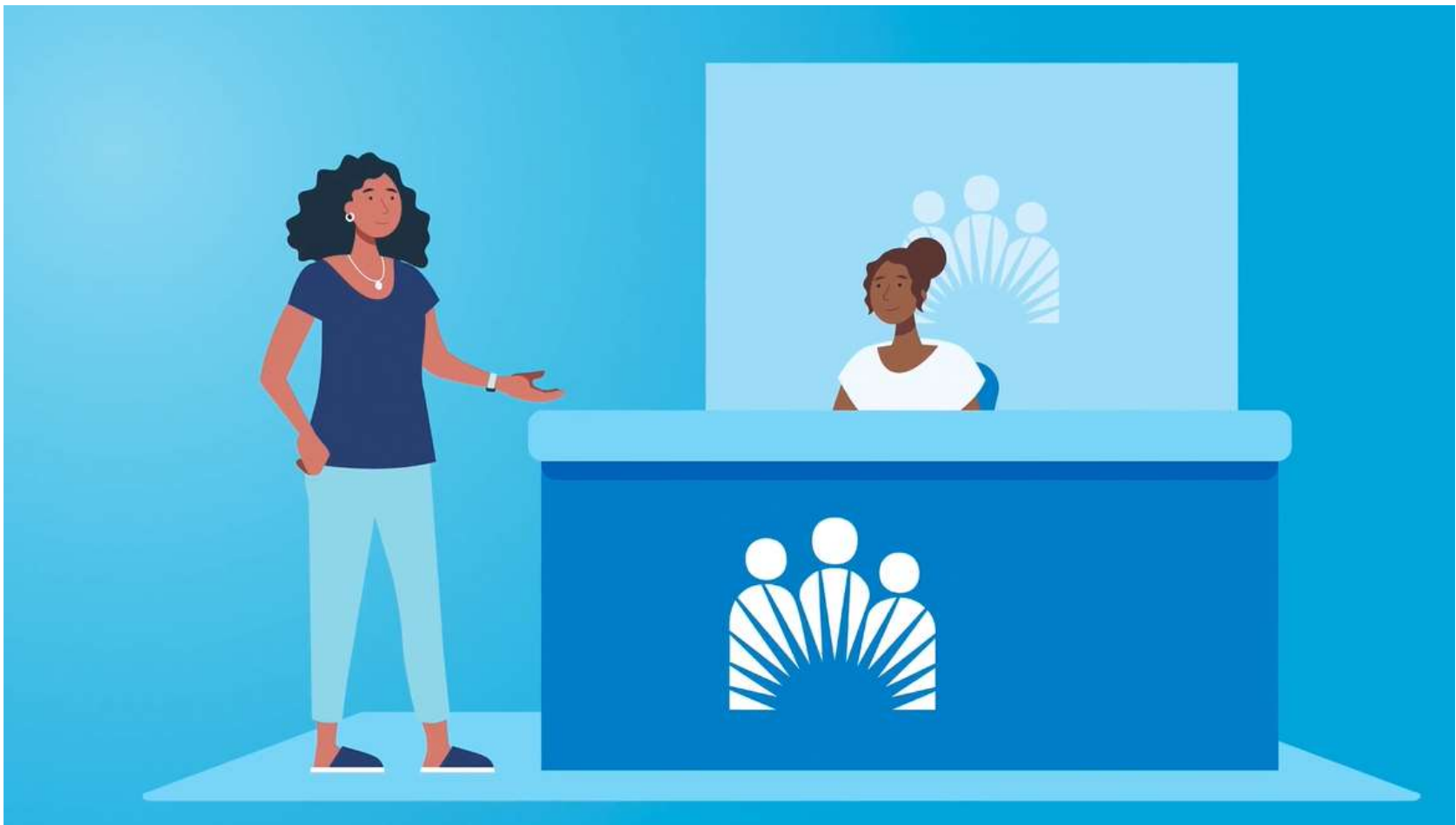
- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes³
- Calm meditation app at no additional cost⁴

¹. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent licensed clinicians from providing care across state lines. Laws differ by state. ². To use the Kaiser Permanente app, you must be a member registered on kp.org. ³. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. ⁴. See note 3.

Experience the Kaiser Permanente Difference



Explore the videos below to learn more about what makes Kaiser Permanente unique and how our integrated model results in a better care experience for our members and your clients.



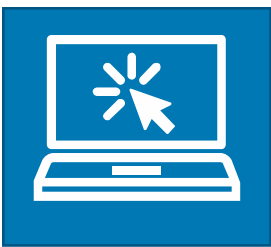
[Integrated Healthcare](#) (duration 1:38)



[Support for Diabetes Treatment](#)
(duration 1:28)



[Maternity Care](#) (duration 1:53)



[Learn more about the Kaiser Permanente difference for your clients here.](#)



Care That's Personalized

Your doctor is your best health advocate. They learn what matters most to you and work with you to build a care plan that fits your health needs, personal preferences, and values.

Care teams that feel reflective of who you are

- Access many clinicians who speak more than one language
- Utilize interpretive services for more than 150 languages
- Browse doctor profiles and change your personal doctor anytime

Learn more about our doctors at kp.org/doctors.

Connected by your electronic health record



Your health history lives on your electronic health record.

It helps connect your care through each visit, including with specialists.

Your records are available to you and your care team 24/7.

It helps ensure you don't miss checkups and tests.



Care That's Convenient

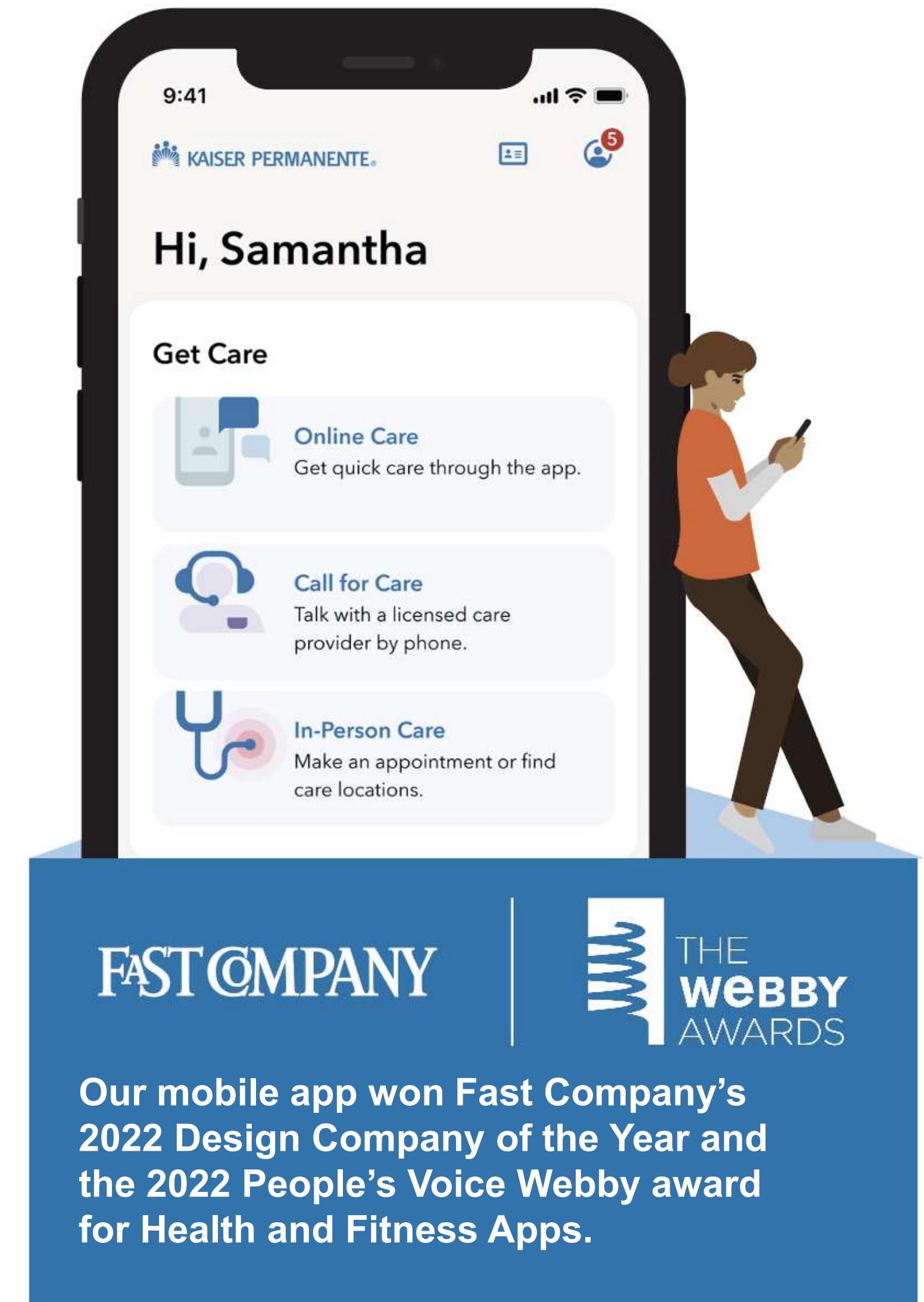
We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history and pick up where you left off.

Learn more at kp.org/mobile

Your health at your fingertips

- Get 24/7 care by phone or video*
- Email your care team
- Schedule appointments
- View lab results and doctor's notes
- Refill prescriptions
- Check in for appointments
- Pay bills and view statements

*When appropriate and available.





Convenient Care While Traveling

Planning to travel? Have a child going away to college? We can help you stay on top of your health while you're away. We'll work with you before you leave to see if you need to get vaccinated, refill prescriptions, and more.

And you're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by email, phone, and video across the nation.*

Visit kp.org/travel to learn more.

*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

Care That's World Class



No matter your needs — mental health, maternity, cancer care, heart health, and beyond — you'll have access to expert doctors, advanced technology, and the latest evidence-based care.

We're a national leader in screening rates and research, and we're among the top-rated health plans in every state we serve.^{1,2,3}



Kaiser Permanente members are:

 **33%**

more likely to survive heart disease⁴

 **52%**

more likely to survive colorectal cancer⁵

 **20%**

less likely to experience premature death due to cancer⁶

1. Kaiser Permanente 2022 HEDIS® scores. **2.** 2021 Annual Report, Kaiser Permanente, about.kaiserpermanente.org/who-we-are/annual-reports/2021-annual-report. **3.** NCQA's Private Health Insurance Plan Ratings 2022–2023, National Committee for Quality Assurance, 2022: Kaiser Foundation Health Plan of Colorado — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. — HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington — HMO (rated 4 out of 5). **4.** Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," July 20, 2022. **5.** Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018. **6.** See note 4.



Resources for Everyday Wellness

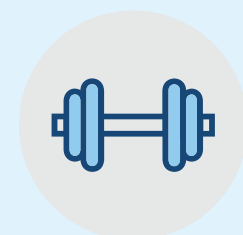
Take advantage of classes, services, and programs to help you achieve your health and fitness goals.¹
Visit kp.org/health-wellness to learn more.



Acupuncture, massage therapy, and chiropractic care



Wellness Coaching by Phone



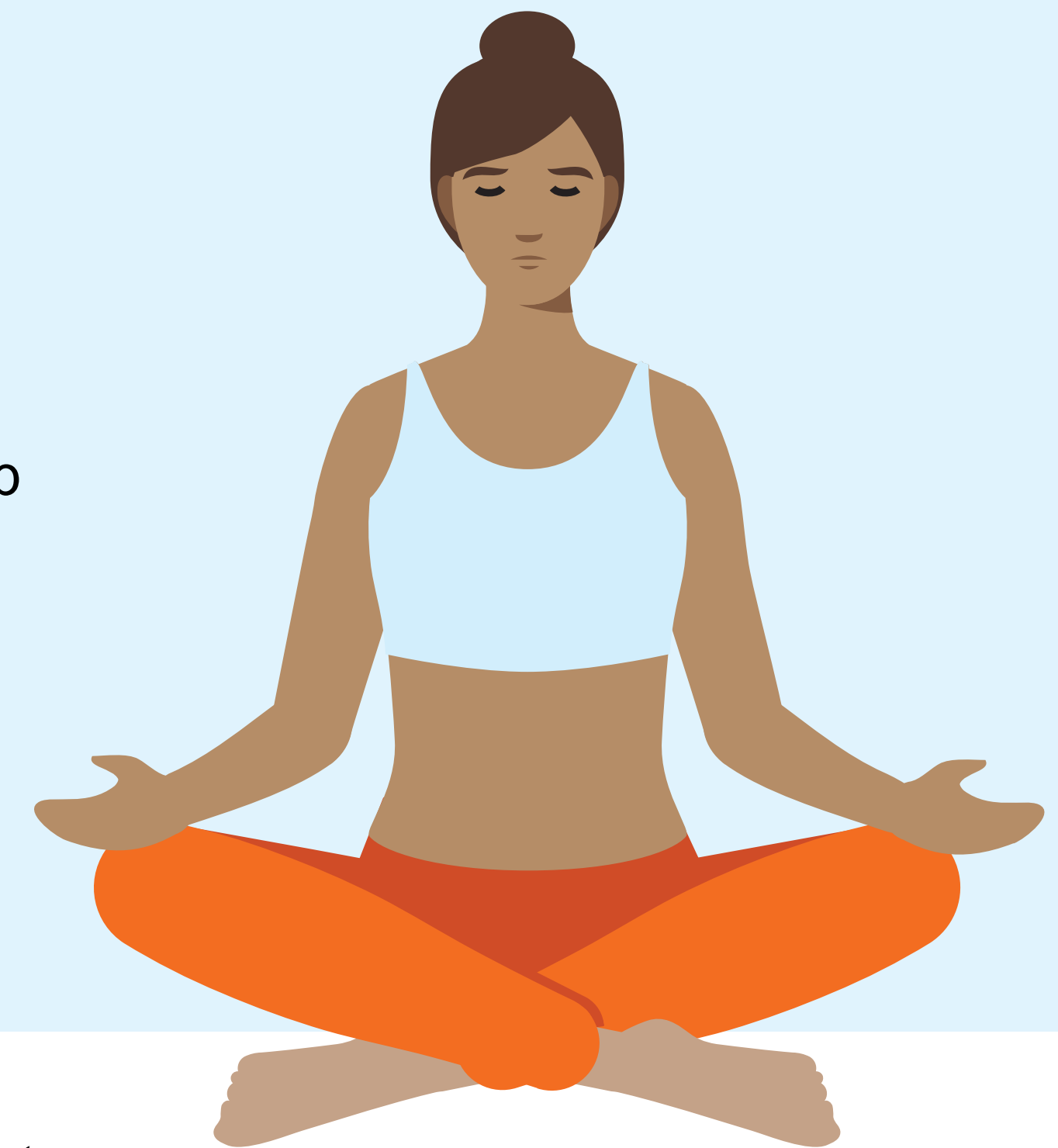
Reduced rates on gym memberships



Online fitness with the ClassPass app



Healthy lifestyle programs and classes²



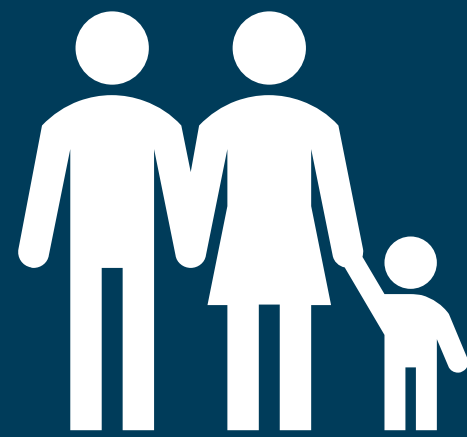
¹. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. ². Classes vary at each location and some may require a fee.

Hawaii by the Numbers



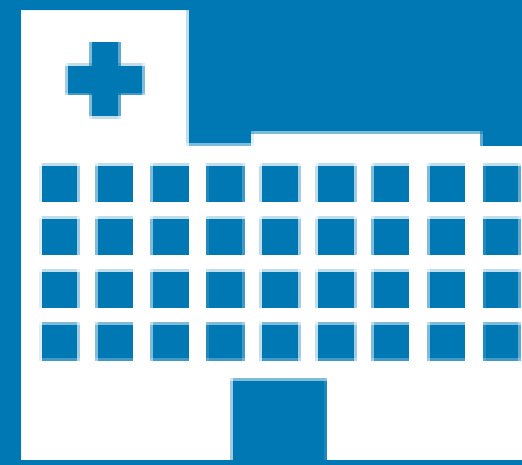
FAST FACTS

267,544
Members



478
Physicians

23
Medical Offices



4,226
Employees

1
Hospital



Source: Fast Facts About Kaiser Permanente, Hawaii. Retrieved August 28, 2023 from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

More Information

kp.org/share

Hawaii Service Area Map + Facility Updates



Kaiser Permanente Hawaii features

- **600+ physicians and providers** in 100+ specialties
- **Convenient care anytime.** Video visits,¹ e-visits, phone appointments,¹ 24/7 advice, and more
- **Care while traveling** includes urgent and emergency care from qualified providers
- **20+ medical facilities** throughout the state
- **Neighbor island concierge services** including air and ground transportation to/from the Honolulu Airport and Moanalua Medical Center
- **Out new state-of-the-art mobile health vehicle** brings convenient care to neighborhoods on Oahu

Quality of Care

- **Kaiser Permanente named best health plan in America by Insure.com**
Kaiser Permanente took the top spot in Insure.com's list of best health plans of 2023. The rankings are based on the National Committee for Quality Assurance's annual health plan ratings as well as member surveys — and Kaiser Permanente was number one overall.²
- **Moanalua Medical Center** has received the 2022 Women's Choice Award[®] as one of America's most recommended brands among women for Cancer Care, Obstetrics, and Stroke Care.³

1. When appropriate and available. 2. "Best Health Insurance Companies for 2023," Insure.com, July 7, 2023. 3. The Women's Choice Award gives women a collective voice so that they can help each other identify trusted brands, products, and services. WomenCertified, Inc., does not in any way endorse any business, hospital, brand, product and/or service, but instead, reports the collective opinion and judgment of female consumers. Visit [womenschoiceaward.com](https://www.womenschoiceaward.com) to learn more.



Resources & Contacts



Billing* – On-Exchange vs. Off-Exchange

Off-Exchange Members

Initial (binder) payment must be submitted with the application.

- Client is not a member until the binder payment is received, processed, and enrollment is completed.

Monthly premium – members can choose to set-up autopay of monthly premiums when applying; otherwise, monthly premium payments can be made:

- **Online:** kp.org/payonline
 - Need Billing Unit ID (BUID) to register and make payments; this can be found on your monthly invoice
- **Phone:** 1-877-578-2700
- **Mail*:** Send check or money order to:
*Kaiser Foundation Health Plan
P.O. Box 7158
Pasadena, CA 91109-7158*

*When mailing a payment, the payment **received** date will be used — **not** the mailed date or any other date.

On-Exchange Members

Initial (binder) payment can be submitted through Healthcare.gov, KP'S EDE site or KP will mail binder invoice.

- If initial payment was not made with the application, subscriber can visit kp.org/paypremium to make the initial payment.
- Client is not a member until the binder payment is received

Monthly premium – members can choose to set-up autopay of monthly premiums when applying; otherwise, monthly premium payments can be made:

- **Online:** <https://kp.org/payonline>
 - Must have a kp.org account; log-in is the same as kp.org.
 - Once logged in, click "My Costs and Coverage" to make a payment.
 - This is not available for child-only coverage.
- **Phone:** 1-877-578-2700
- **Mail*:** Send check or money order to:
*Kaiser Foundation Health Plan
P.O. Box 7158
Pasadena, CA 91109-7158*



Visit healthy.kp.org/support/pay-bills to learn more.

Client / Member Requests



Email us at kpif@kp.org or call 1-844-394-3978 option 1 for your client/member inquiries

KP staff can provide the following information to the broker of record for a client/member without written authorization:

- Application status
- Benefit information/clarification
- Claims status
- Deductible billing/payment/accumulation
- Enrollment issues
- Evidence of Coverage requests
- ID card requests
- KPIF On/Off-Exchange payment information
- Plan change - education only
- Status of plan change request
- Premium and billing inquiries
- Provide member current effective dates

Please have ready your client (subscriber)'s full name, DOB, address, and MRN (optional); your broker ID; and mention that you are broker of record for the subscriber.

The following requests require a written authorization from the client/member:

- Appointment information / PCP
- Claims payment
- Effective date change requests
- Letter requests for eligibility/benefit clarification/termination*
- Provide MRN
- Plan change request and processing*
- Reinstatement request
- **Members must submit signed "Account Change Form" to complete*:**
 - Demographic changes - name and address changes
 - Dependent additions / drops
 - Combine accounts
 - Change plans

Visit account.kp.org to find the Account Change Form*

Please have your client complete and sign the [HIPAA disclosure authorization form](#) on account.kp.org

*Applies to Off-Exchange plans only; contact HealthCare.gov to request for On-Exchange plans.

HI Broker Compensation - 2024



Currently, Kaiser Permanente does not compensate for new or renewing members in Hawaii

- **Have a question?**
 - Contact our Broker Services Team at 1-844-394-3978, option 3
 - Email HI-BKRLAC@kp.org

Broker Support Services: Contact Information



KPIF Telephone Support Solutions

1-844-394-3978

Option 1: Enrollment Status & Membership

(some inquiries may require subscriber authorization to release information or make a change)

- Application, enrollment, plan status
- Billing inquiries
- Current plan & product information
- Member administration requests
- Evidence of Coverage & ID cards

Option 2: Compensation: California

- Broker Appointments
- Book of business reconciliation & compensation, transfers, reports
- Commission questions
- Broker of record transfers/changes

Option 3: Compensation: CO, GA, HI, NW, MAS

- Broker Appointments
- Book of business reconciliation & compensation, transfers, reports
- Commission questions
- Broker of record transfers/changes

Option 4: New Sales/Sales Support

- Plan, benefits, & rate questions
- Material requests
- Application submission questions
- SMU broker technical support

KPIF Online Self-Service Solutions

Broker Self-Service Website: account.kp.org

- Plan and product information, including the latest rates and benefits
- Up-to-date forms and applications
- Compensation rates and contact information
- Relevant news and updates
- “[Get Quotes and Apply for Coverage](#)” page includes SMU tutorials

Online Quoting Tool: buykp.org

- Compare On and Off-Exchange KPIF plans
- See if your client may be subsidy eligible
- Generate a quick quote

KPIF Sign Me Up – Resources/Tools: kp.org/applyonline

- Generate a quote
- Create a personalized URL to send Off-Exchange applications to your clients
- Submit consumer applications for Off-Exchange plans
- Track applications

More Information

Email kpif@kp.org