

Field marketing organization broker guide

Selling Kaiser Permanente Medicare health plans
to individuals





Thank you for choosing to offer Kaiser Permanente

There's a lot to learn, but understanding how to sell the advantages of a new health plan can help you grow your book of business and show prospects why members stay with Kaiser Permanente nearly 3 times as long as other health plans.*

Whether you're offering Kaiser Permanente for the first time or brushing up on the basics, this easy-to-follow guide will give you insights about our unique value that position you as a trusted advisor with your prospects.

We know you have many choices about who to offer, and we're excited to partner with you to support your future sales.

*Kaiser Permanente internal data, 2019; "12 Trends Influencing the Future of Workplace Benefits," Aflac, 2018; U.S. Bureau of Labor Statistics, 2018.

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The Kaiser Permanente difference

Our integrated model

Before any sales conversations, it's important to understand how Kaiser Permanente works, what makes us different, and why that matters to your prospects.



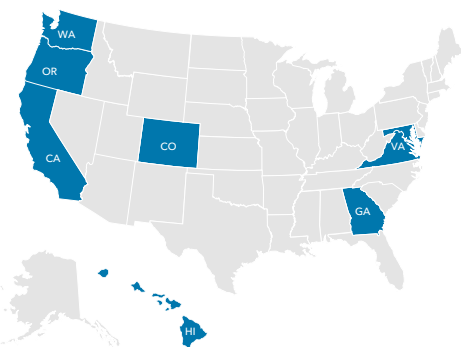
Fast facts about Kaiser Permanente

Influence your prospects' choice by positioning Kaiser Permanente as a leading care provider with a growing footprint across the U.S.

Tell your prospects about

Where we provide care

Influence your prospects' choice by positioning Kaiser Permanente as a leading care provider with a growing footprint across the U.S.



Information at a glance

12.6M members

39 hospitals

737 medical offices

2,399+ doctors

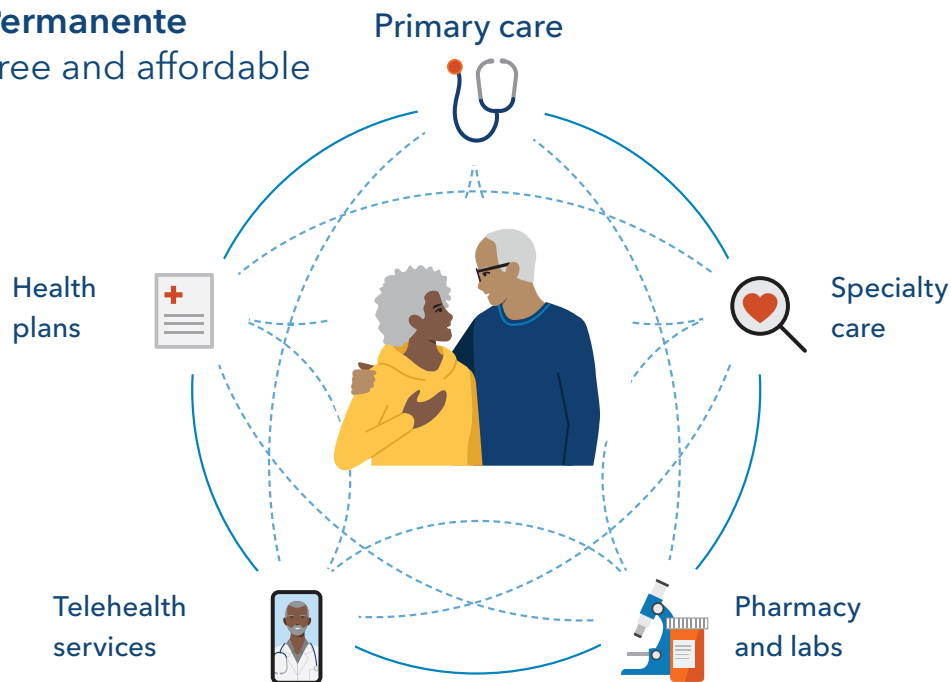
223,000 employees

Coordination of care drives value

At Kaiser Permanente, care and coverage come together in one convenient package. Integrated care allows seamless coordination and communication across all care touchpoints, leading to high-value, cost-effective coverage.

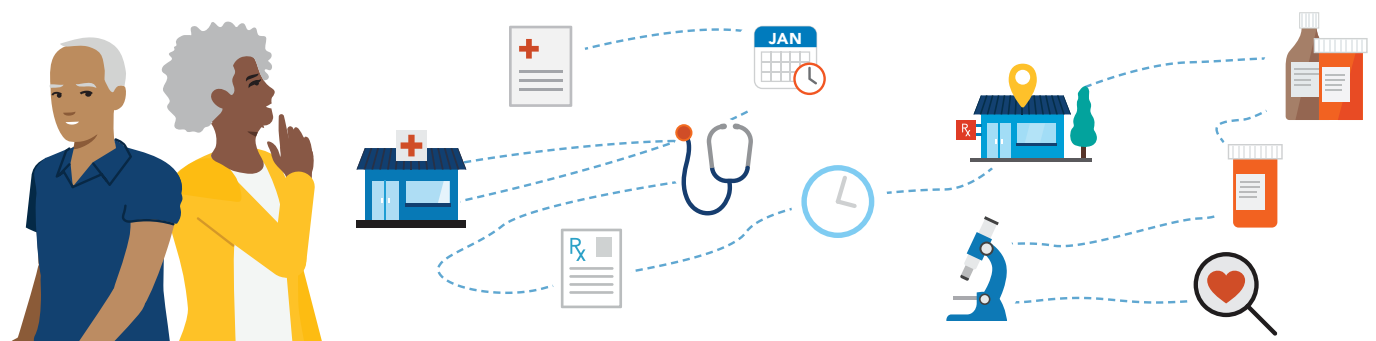
Tell your prospects about

Kaiser Permanente
Hassle-free and affordable



Vs.

Traditional health care
Complicated and expensive



The advantages of integrated care and coverage

When everything's connected, your prospects get:

- **More care in fewer trips** – Many of our locations have doctors, specialists, labs, and a pharmacy, which can help save time and money.
- **Simple, easy access** – We're not a claims-based organization. When our doctors think a member needs treatment, they order it – without the red tape.
- **Affordable, high-quality care** – Our integrated care model empowers us to continually find new opportunities to reduce costs, improve quality, drive innovation, and personalize care for our members.
- **Care that's connected** – Our care teams are connected on the same electronic health record system – so they can work together to keep members healthy.

Built to be different

Kaiser Permanente was founded to keep people healthy. From our early days in shipyards, steel mills, and construction sites, we pioneered the idea that it's more cost effective to prevent illnesses than to treat them.

Today, we proudly continue that commitment to providing affordable, high-quality health care.

Use this section to help frame Kaiser Permanente's core values to your prospects.

Tell your prospects about

Our roots as a health care pioneer

Over 75 years ago, our co-founder Sidney R. Garfield, MD, developed a revolutionary prepayment plan for health coverage that rewarded doctors for keeping their patients healthy.

Our unwavering mission

To provide high-quality, affordable health care services and improve the health of our members and the communities we serve.

High-quality care

Our integrated model is fueled by Permanente Medicine, a philosophy of person-centered, quality-driven care practiced by our doctors and medical groups every day. It's a time-tested, proven approach that reduces inefficiencies and produces better health outcomes – and it's how we translate quality into bottom-line value.



What makes our care different

Our highly trained doctors, nurses, and specialists are held to the high standards of Permanente Medicine – which makes care their chief concern. And without the administrative hassles of running a practice, they're empowered to focus on one thing: keeping members healthy.

Tell your prospects about

Getting the right care, not more care

With traditional fee-for-service care delivery, providers get paid more when they submit more claims. We reward our doctors for meeting clinical quality benchmarks – meaning members get the right care, not more care. We call this the fee-for-value model of care delivery. And since that care is integrated with coverage, our doctors are free to be:



Invested – Doctors can focus on providing the right care at the right time.



Connected – Electronic health records provide a member's care history, reducing unnecessary tests and overall costs.



Proactive – Timely preventive care can help avoid costly chronic conditions and treatments.

Read. Learn. Share.



Evidence-based medicine and providing quality of care have always been at the center of my daily practice. ... Empowering the patient with knowledge and walking them through their journey with compassion and respect leads to shared decision-making and a healthier and happier patient.



– Gunjan L. Tykodi, MD

Better specialty care through collaboration

With Kaiser Permanente, members have access to thousands of specialists in more than 100 specialties and subspecialties providing compassionate care from diagnosis through treatment. And since their doctors are connected on the same electronic health record system, it's easy for them to consult each other on important health decisions.

Tell your prospects about



Prevention and screening – Any time a member checks in for an appointment at a Kaiser Permanente facility, their doctors and nurses are prompted to check if they're due for a screening or test. These automated reminders are a key reason we're in the top 10% or better nationwide for colorectal and cervical cancer screenings.¹



Disease management – Heart disease and stroke are leading causes of death in the United States. But we're changing the odds: In our communities, Kaiser Permanente members are 33% less likely to experience premature death due to heart disease.²

1. Kaiser Permanente 2022 HEDIS® scores. 2. McGlynn et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022.

More value from pharmacy and specialty drugs

The rising cost of health care is a major concern for everyone. But the Kaiser Permanente pharmacy program embodies the efficiency and advantages of our integrated system. This allows our doctors and pharmacists to work hand in hand to develop an optimized, cost-efficient formulary that saves and improves lives.

Tell your prospects about

How we're managing the impact of pharmacy costs

We're not immune to rising drug-cost trends. But our approach to pharmacy improves efficiency and reduces costs by:



Championing generic utilization – 94% of the medications we prescribe are generics.¹ That's notably higher than the national average of 90%.²



Using bulk purchasing – We negotiate directly with manufacturers and pass the savings on to members.



Advocating for lower pricing – We've joined forces with other providers and consumer groups to call for more transparency in pharmaceutical pricing. When prices go up, we press pharmaceutical companies to demonstrate the medical value accompanying the cost increase.



1. Kaiser Permanente internal data. 2. *The U.S. Generic & Biosimilar Medicines Savings Report*, Association for Accessible Medicines, October 2021.

What high-quality care looks like

Health care should never be one-size-fits-all. Kaiser Permanente members get care from teams who take time to truly get to know them. They also get proactive preventive care and high-quality treatment, personalized and designed to help them spend more healthy years doing more of what they love.



Tell your prospects about



The Medicare health plan with real star power – Year after year, Kaiser Permanente ranks among the top Medicare health plans in the country according to the Centers for Medicare & Medicaid Services Star Quality Ratings.¹ Check out our highly rated 2023 Medicare health plans at kp.org/medicarestars.

1

Ranked number one for quality and customer experience – Kaiser Permanente took the top spot in Insure.com's list of best health plans of 2023. The rankings are based on the NCQA's annual health plan ratings as well as member surveys – and Kaiser Permanente was number one overall.²



A model for quality, innovation, and transformation – According to Reaction Data's nationwide survey of hospital CEOs, chief medical officers, and health system leaders, Kaiser Permanente was one of the most frequently cited "models for innovation," "top hospitals for delivering high-quality care at a sustainable cost," and "leaders in health care transformation."³

1. Centers for Medicare & Medicaid Services Health Plan Management System, Plan Ratings 2023. Every year, Medicare evaluates plans based on a 5-Star rating system. 2. Insure.com, April 24, 2022. 3. Reaction Data, 2020.

Innovation

All across the country, we’re reimagining health care for a better tomorrow. From small details that enhance comfort to technology that makes care more effective, your prospects benefit from new ways to get healthy, stay healthy, and thrive.

Virtual care services for more convenient care

At Kaiser Permanente, virtual care is part of our commitment to transform the member experience. It’s also built into every member’s health plan from day one.



Tell your prospects about

Many convenient ways to get care now

With telehealth services, your prospects get care that’s tailored to fit their needs and lifestyle. It’s the same high-quality care they’d get in person – completely covered by their plan and captured in their electronic health record.



24/7
virtual care



Video visits



Phone
appointments



Online chat



Remote patient
monitoring



Mental health apps &
online physical therapy



E-visits



24/7 advice

An investment in innovative experiences

Every day at Kaiser Permanente, we research, learn about, and pioneer new ways of delivering better care. By investing in technology, we aim to dramatically improve health outcomes across all fronts, from the way care teams work together to how we save lives, time, and resources.

Tell your prospects about

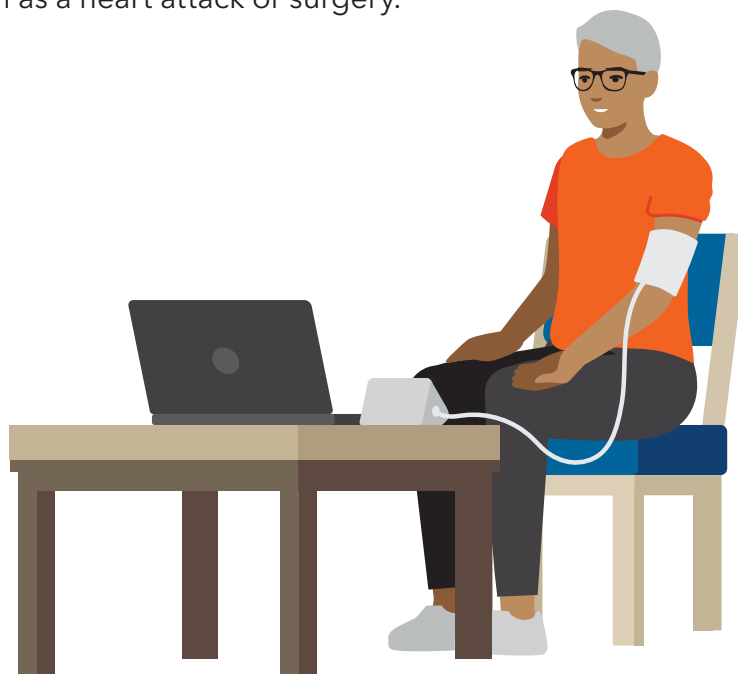
Using technology to improve care delivery



Saving lives with predictive analytics – Our Advance Alert Monitor system analyzes data to identify patients at risk of deteriorating and notifies specially trained nurses to intervene. These alerts reduced mortality by 16% and prevented 520 deaths per year over a 3-and-a-half-year period, while lowering ICU readmission rates and length of inpatient stays.¹



Reducing hospitalizations for cardiac patients – Compared to patients who got hospital-based cardiac rehabilitation, patients who participated in home-based rehab were 21% less likely to be hospitalized in the year following a cardiac issue such as a heart attack or surgery.²



1. Escobar et al., *The New England Journal of Medicine*, November 12, 2020. Data is from our Northern California region. 2. Nkonde-Price et al., *JAMA Network Open*, August 25, 2022. Data is from our Southern California region.

Research that transforms care

As one of the largest research organizations outside of university systems, we're always advancing the way we deliver care. Our breadth of research includes vaccine safety, cancer, cardiovascular disease, firearm injury, and much more.

When we make breakthroughs, our collaborative model helps us quickly roll them out to members – meaning your prospects can benefit from safe, informed care that's constantly evolving.

Tell your prospects about

2021 research highlights

9

Kaiser Permanente
research centers
nationwide

2,400

Studies and clinical
trials under way

1,990

Articles
published

\$257m

Funding for
research



A man with a beard and glasses is looking at a smartphone. The image is overlaid with a blue tint.

Working with Kaiser Permanente

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Contracting with Kaiser Permanente to sell individual Medicare Advantage plans

Brokers can sell Kaiser Permanente Medicare Advantage plans to Medicare-eligible individuals in Colorado, Hawaii, Georgia, Mid-Atlantic States (Maryland, Virginia, and the District of Columbia), and Northwest States (Oregon and southwest Washington¹). This doesn't include Medicare group sales.

The details in this broker guide are not applicable to Kaiser Permanente Washington appointments, commissions, or enrollment submissions. For details on contracting and appointments to sell Medicare Advantage in the Washington market, please visit wa-producer.kaiserpermanente.org/sales.²

Kaiser Permanente contracts with field marketing organizations (FMOs). We do not authorize individual brokers or agencies that are not under contract with one of our participating FMOs to sell our Medicare health plans at this time.



Brokers wishing to participate in the Medicare Broker Program must contact one of the organizations below to be appointed and approved.

Participating FMOs	Markets and states served, and contract IDs								Contact information to get started
	CO	HI	GA	Mid-Atlantic States			Northwest		
	MD	VA	DC	OR	WA				
	HO630	H1230	H1170	H2172			H9003		
GS National									412-921-6900 agentinfo@gsnational.com
HealthMarkets – Golden Outlook									1-888-731-4447 HMfieldsupport@healthmarketshq.com
Integrity Marketing									contracting@integritymarketing.com
Premier Benefit Consultants									808-738-4500 curtis@pbchawaii.com

1. Kaiser Permanente Northwest (Medicare contract number H9003) - Medicare Advantage service area in Washington state: Clark, Cowlitz, Wahkiakum (98612, 98647) counties. 2. Kaiser Permanente Washington (Medicare contract number H5050) - Medicare Advantage service area in Washington state: Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Whatcom, and partial counties Grays Harbor and Mason.

Becoming Ready to Sell (RTS)

Once you've selected your FMO, complete the following steps to start selling for Kaiser Permanente:

- ☐ Provide your license and Medicare compliance training information to your upline. It will be submitted to your FMO to begin the contracting process.
- ☐ Your FMO's contracting team will submit agent licensing information to Kaiser Permanente on behalf of your upline. Kaiser Permanente verifies the information and appoints you for the active licensed states.
- ☐ Complete additional Kaiser Permanente trainings:
 - a. Annual Kaiser Permanente Individual Medicare Products & Benefits Training: A one-hour web-based course offered through Miramar/Convey Solutions that covers region-specific Medicare products training. Your FMO will provide you with a registration code, along with a user guide and fact sheet. Training scheduled annually based on benefit year.
 - b. Value Proposition Training: Held by Kaiser Permanente sales leads virtually or in person. This training is a one-time onboarding requirement to help you understand Kaiser Permanente's unique integrated care delivery model.
- ☐ Once you've completed the above requirements and become Ready to Sell for Kaiser Permanente, you will receive a welcome email or letter and your FMO will provide you with quoting and enrollment platform access.

NOTE: Agents must be fully Ready to Sell prior to the submission of any Medicare enrollments. Enrollments submitted prior to an agent's Ready to Sell date will be denied commission per Centers for Medicare & Medicaid Services requirements.



Submitting enrollments

Submit all Medicare Advantage enrollments through the SunFire enrollment platform to receive credit of sale and commission payments.

No paper applications are accepted, and broker of record changes only occur when there is a change in base medical coverage. There is no separate broker of record request process for Medicare outside of the SunFire enrollment platform. Refer to the compensation section for more details. Reach out to your upline if you continue having issues accessing the enrollment platform.

Depending on your FMO, instructions for accessing the enrollment portal vary.

Your FMO	Directions and support
GS National	<p>Once signed in to a Propelcity account, you can access SunFire through the Enrollment Section with a single sign-on.</p> <ul style="list-style-type: none">You will click on the Enrollment icon in the top right corner of the screen and then click on Quote & Enroll. This will automatically log you into the SunFire account.For questions or assistance contact: agentinfo@gsnational.com or call 1-855-330-5566.
HealthMarkets – Golden Outlook	<p>You'll get access to your quote and sell Kaiser Permanente Medicare Advantage via QuoteConnect.</p> <ul style="list-style-type: none">Once you sign in to QuoteConnect, click Dashboard. Next, click Build Proposal.After you complete the quote and click APPLY, agents will be automatically redirected to http://www.sunfirematrix.com/app/agent/hthmkt.Kaiser Permanente Medicare quoting will be available in QuoteConnect if you have completed all the Ready to Sell requirements.For questions or assistance contact: HealthMarkets' Field Support at 1-888-731-4447.
Integrity Marketing	<p>You'll get access to quote and sell Kaiser Permanente Medicare Advantage via MedLink (Sunfire) in MedicareCENTER.</p> <ul style="list-style-type: none">Please note, Kaiser Permanente quoting will be available in MedApp (Connecture); however, enrollments must be submitted via MedLink (SunFire).Sign-in credentials provided by your FMO. If you already have access, then Kaiser Permanente Medicare advantage plans will be visible once you've completed all your Ready to Sell requirements.For questions or assistance contact: MedicareCENTER@integritymarketing.com.
Premier Benefit Consultants	<ul style="list-style-type: none">Hawaii onlyDirect link: https://www.sunfirematrix.com/app/agent/pbcFor questions/issues: Contact Curtis Yee curtis@pbchawaii.com

Default Log in: Username = email address Password = "X#[nnpn]first3lastname lowercase]"

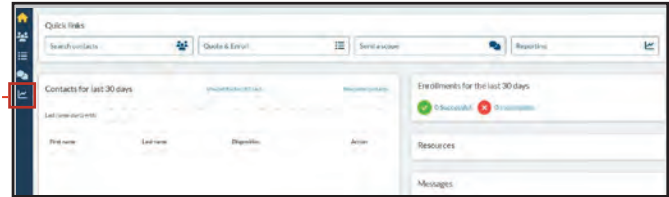
Sunfire reporting: **<https://www.sunfirematrix.com/app/apollo>** Please bookmark

Two ways to check enrollment status

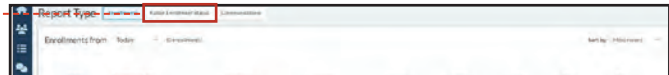


In SunFire

1. From your SunFire login, select the "Report" icon.



2. Select "Kaiser Enrollment Status" tab at the top of your screen in the Report Type section.



3. Enrollment status will populate within 1 to 3 days after submission.



Online at medicareselfservice.kp.org/home

1. Enter beneficiary Medical Beneficiary Identifier (MBI) to find enrollment status within 24 hours of submission.

New member welcome

We've made it safe and easy to get exceptional health care. A welcome agent will call to get a new member started with Kaiser Permanente, ensuring they receive expert care by phone or video.

To learn more about the new member experience, visit kp.org/newmember.



Create an online account

Members can follow the simple steps online or download the Kaiser Permanente app.



Choose a doctor on kp.org/doctor

Members select a convenient facility, then browse doctor profiles.



Transition prescriptions

Members submit a prescription transfer request online.



Get care

Members can schedule routine appointments online, with our app, or by phone.

Commission payments

2023 to 2024 Kaiser Permanente Individual Medicare field broker commission schedule

This commission schedule applies only to field agents selling Medicare Advantage through one of our participating Field Marketing Organizations (FMOs) on behalf of Kaiser Permanente.

Participating FMOs include:

1. GS National – Colorado, Mid-Atlantic States, and Georgia
2. HealthMarkets – Colorado, Mid-Atlantic States, Georgia, and Northwest States
3. Integrity Marketing – Colorado, Mid-Atlantic States, Georgia, and Northwest States
4. Premier Benefit Consultants (Hawaii only)

KP market	Contract	Plan year	1. Members new to Kaiser Permanente	2. Existing KP members enrolling into KP Medicare	
			Initial / renewal	Initial (age-in) / renewal	Plan change
Colorado (KPCO)	H0630 H3138	2023	\$601 / \$301	\$0 except where individual U65 broker of record is consistent*	\$0
		2024	\$611 / \$306	\$611 / \$306	
Georgia (KPGA)	H1170	2023	\$601 / \$301	\$0 except where individual U65 broker of record is consistent*	\$0
		2024	\$611 / \$306	\$611 / \$306	
Mid-Atlantic States (KPMAS): Maryland, Virginia, and Washington, D.C.	H2172	2023	\$601 / \$301	\$0 except where individual U65 broker of record is consistent*	\$0
		2024	\$611 / \$306	\$611 / \$306	
Hawaii (KPHI)	H1230	2023	\$601 / \$301	\$0 except where individual U65 broker of record is consistent*	\$0
		2024	\$611 / \$306	\$611 / \$306	
Northwest (KPNW): Oregon and the southern Washington counties of Clark, Cowlitz, and Wahkiakum	H9003	2023	\$601 / \$301	\$0 except where individual U65 broker of record is consistent*	\$0
		2024	\$611 / \$306	\$611 / \$306	
Washington (KPWA)	H5050	Under a different contract directly with KPWA. Out of scope for this schedule.			

*To determine consistent broker of record across U65 individual coverage and Medicare coverage, we match on the National Producer Number (NPN). Brokers must be **receiving commission payments** on the non-Medicare individual coverage for at least 3 months prior to the Medicare enrollment to be considered for Medicare commissions.

Additional compensation notes:

- Commissions are paid within 60 days after the effective date. Payments are made to the FMO once annually (including renewals) per applicant, and CMS status is confirmed before making payment. Standard proration and chargeback rules apply. FMO may distribute commissions monthly; check with your agency.
-
- Kaiser Permanente is 100% automated with electronic application submission through SunFire. No paper applications are accepted, and broker of record changes only occur when there is a change in base medical coverage. There is no separate broker of record request process for Medicare outside of the SunFire platform.
-
- Where KP previously paid \$0 commission for existing member enrollments aging into Medicare in GA, CO and Mid Atlantic (MD, VA, DC), KP will begin to pay renewals on those enrollments in 2024.

Where to go for help

Broker



- Overarching program questions
- How to get involved in the program

Where to go:

Broker FAQ document

FMO



- In-person trainings
- Systemic operational or administrative issues
- Commissions
- Escalations

Where to go:

Your FMO support teams

Kaiser Permanente



- Requests for materials
- Regional product questions

Where to go:

Your Kaiser Permanente broker program manager



Medicare Broker Service Support
[account.kp.org/business/broker/
marketing-and-sales-materials](https://account.kp.org/business/broker/marketing-and-sales-materials)

We're part of your community

Kaiser Permanente has medical facilities, doctors' offices, labs, pharmacies, and other health care services throughout the country. Our members enjoy a coordinated approach to care and coverage, combined with the convenience of treatment close to home.

Regional Corporate Offices

- **Kaiser Foundation Health Plan, Inc.**
393 E. Walnut St.
Pasadena, CA 91188-8514
- **Kaiser Foundation Health Plan of Colorado**
10350 E. Dakota Ave.
Denver, CO 80247
- **Kaiser Foundation Health Plan of Georgia, Inc.**
Nine Piedmont Center
3495 Piedmont Rd. NE
Atlanta, GA 30305
- **Kaiser Foundation Health Plan, Inc.**
711 Kapiolani Blvd.
Honolulu, HI 96813
- **Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.**
2101 East Jefferson St.
Rockville, MD 20852
- **Kaiser Foundation Health Plan of the Northwest**
500 NE Multnomah St., Suite 100
Portland, OR 97232
- **Kaiser Foundation Health Plan of Washington**
1300 SW 27th Street
Renton, WA 98057