

California Kaiser Permanente Individual and Family Plans

Agent/Broker FAQ — Off-Exchange

Thank you for your interest in selling Kaiser Permanente for Individuals and Families (KPIF) plans. We offer a wide range of high-quality plans to meet your clients' needs.

Plus, we are here to provide the tools and resources you need to effectively support your clients. We've pulled together some of the basics of working with Kaiser Permanente and selling KPIF plans. You can always reach out to us for assistance at any step in the process, and we're happy to help.

HELPFUL KPIF RESOURCES

- **account.kp.org** – Kaiser Permanente's broker and employer group website, where you can find plan and product information, applications, rates and benefits, compensation information, and other tools to support you in selling KPIF plans, as well as relevant news and updates.
- **buykp.org** – Kaiser Permanente's online quoting tool where you can compare On and Off-Exchange KPIF plans, see if your client may be subsidy eligible, and get a fast quote.
- **kp.org/applyonline** – The Sign Me Up (SMU) sales tool is Kaiser Permanente's online application site for Off-Exchange KPIF applications, where you can generate and send quotes, create a personalized URL (PURL), start an application for your clients, attest to an application, and track application status.
- **kp.org/specialenrollment** – Find detailed information about Special Enrollment Periods (SEP) and qualifying life events, broken down by state. Get up-to-date forms, supporting documentation requirements, and instructions for submitting proof of a qualifying life event to Kaiser Permanente.

SELLING KPIF PLANS

1. How do I sell KPIF plans?

- a. **Obtain your license to sell health insurance.** If you're not already licensed in California, you can become a licensed agent through the [California Department of Insurance \(DOI\)](https://www.doi.ca.gov/).
- b. **Get appointed to sell Kaiser Permanente plans.** Visit account.kp.org, KP's broker and employer group website. Here, you can register for a broker account and apply online for a new KP broker appointment.

For faster processing, make sure the information you provide on the broker appointment form is an exact match to the information on the DOI website.

- c. **Register on KP sales sites.** Visit kp.org/applyonline, Kaiser Permanente's online application site, Sign Me Up (SMU), to register as a broker/agent and submit consumer applications.

ENROLLMENT AND PLAN CHANGES

2. How do I enroll clients applying for Off-Exchange KPIF plans?

- Start by visiting Buykp.org, KP's online quoting tool, to compare On and Off-Exchange plans, see if your client may be subsidy eligible, and get a fast quote.
- Once your client is ready to apply:
 - a. Use the Sign Me Up (SMU) tool at kp.org/applyonline to submit your client's Off-Exchange application.
 - b. If your client prefers to complete a paper application, you can fax or mail it to the address on the application.
 - c. Off-Exchange applications must include the first month's payment.
 - i. The quickest, easiest way to make the initial payment is by applying online and paying via credit card, debit card, or electronic payment.
 - ii. If your client prefers to submit a paper application and wants to pay by check, please note that checks can only be sent via mail and can't be faxed.
- What to expect next:
 - a. Applicants are typically notified of enrollment within 7 business days (OE) / 10-15 business days (SEP) from receipt of completed application and/or required documentation.
 - i. If your client applied via paper application, they will receive notification of enrollment via mail.
 - ii. If they applied online, they will receive an email.

3. How can my client pay their monthly premium?

Your client has several ways to pay their KPIF Off-Exchange monthly premiums, including:

- Signing up for autopay when applying.
- Online at kp.org/payonline (please have Billing Unit ID (BUID) ready - this is found on their invoice).
- By calling KP at:
 - a. NCAL members: 1-877-365-9900
 - b. SCAL members: 1-866-288-6729
- By mailing a check or money order to the KP address on their invoice.

4. How do I check my client's application/enrollment status?

You have several options to check your client's application status; choose what works best for you:

- Log into your broker account on Account.kp.org, then in the navigation bar click on "Book of Business" and click the "View all Book of Business" link. Select the "Individuals and Families" tab, then click the "Applicants" radio button to see any clients that have submitted a KPIF application (On or Off-Exchange).

- Note: in order to view your KPIF Book of Business we must have a Business Associate Agreement on file. It will prompt you (or the principal agent(s) at your firm) to complete this before you can access your Book of Business.
- Visit kp.org/applyonline, log into your broker account, and review the application status on your broker dashboard. This only applies for Off-Exchange applications submitted via SMU.
- Email us: Complete the “[Client Inquiry form: Application Status and Billing](#)” form and email it to the address on the form.
- Call us at 1-844-394-3978 option 1; please note, we can only review a maximum of 3-5 applicants/members with you via phone.

5. How can my client with an existing KPIF plan make a plan change?

Clients with an active Off-Exchange KPIF plan who want to make a change to their existing policy should complete an Account Change Form (PDF). You can find the Account Change Form at account.kp.org under “Individual and Family”, “Nongrandfathered/Grandfathered Account Change Form”.

- Make sure to select the appropriate form for your client’s coverage type (Grandfathered or Nongrandfathered).
- This includes plan changes, adding or removing dependents, or updating an address.
- If making a change during a Special Enrollment Period, visit kp.org/specialenrollment to learn what proof may be needed to qualify.

MISCELLANEOUS

6. How do I become the agent/broker of record for my client?

Agent/broker information is required on the application. If it’s missing, contact our Broker Compensation team via email at BCS_CA_DocAdministration@kp.org for a copy of the form, or by phone at 1-844-394-3978 option 2, to ensure you get credit for the sale.

7. How do I complete my “broker attestation?”

Online: If your client fills out the application online via the Sign Me Up (SMU) tool from your personalized URL (PURL), you’ll automatically be notified when there is an application to attest.

Paper: If your client fills out a paper application, you can:

- Sign the attestation on the application before submitting, or
- Complete the “Broker Attestation Form” on account.kp.org, under “Individual and Family – Broker Support Documents”

Important: Attestation is required for all Off-Exchange applications in California.

COMPENSATION

Information below is specific to California for the 2024 Plan Year (January 1-December 31, 2024). For details about compensation in other regions, please visit account.kp.org.

8. How much compensation will I receive per new member?

New KPIF sales will be paid in a tiered structure as follows:

# of New Members	Compensation Rate
1 through 250	\$13 Per Member Per Month
251 through 750	\$16 Per Member Per Month
751+	\$19 Per Member Per Month

- Example: If you have 275 new sale members in a month, your compensation will be \$13 per member for the first 250 members, and \$16 per member for the remaining 25 members, for a total compensation of \$3,650 for that month.

Rewards are paid monthly, starting the last week of the month your client's coverage begins.

Things to know:

- A new member is defined as not having previous KPIF coverage.
- Members who transfer from another KP plan to a KPIF plan would be considered new sales.
- You'll receive rewards for clients that enroll directly with Kaiser Permanente, or through Covered California.

9. How much compensation will I receive per renewing member?

Renewals will be paid in a tiered structure as follows:

# of Renewing Members	Compensation Rate
1 through 250	\$9 Per Member Per Month
251+	\$11 Per Member Per Month

- Example: If you have 275 renewing members in a month, your compensation will be \$9 per member for the first 250 members, and \$11 per member for the remaining 25 members, for a total compensation of \$2,525 for that month.

Rewards are paid monthly, starting the last week of the month your client's coverage renews.

10. Does Kaiser Permanente provide other opportunities to earn compensation for KPIF plans?

Yes, you may have an opportunity to earn a one-time annual retention bonus. Earn \$40 per member on eligible renewing KPIF members from the 2023 plan year who are retained through December 31, 2024. To qualify you must:

- Retain through December 31, 2024 at least 70% of total members renewed and newly enrolled during the 2023 plan year, AND
- Renew at least 50 members into 2024 plans and retain them through December 31, 2024.

This bonus will be paid in January of 2025. Visit account.kp.org for more information.

11. Where can I find my compensation statement?

If you're registered for eStatements, visit account.kp.org and log in to your account, where you can view, download and archive up to 12 months of your compensation statements.

If you're not on eStatements, visit account.kp.org for instructions on how to sign up for eStatements and direct deposit of your compensation payments. You can contact our Broker Compensation team via email at BCS_CA_DocAdministration@kp.org or call 1-844-394-3978 option 2, for a copy of your statements, or with any questions.

12. Where can I find my KPIF Book of Business?

New for 2024! Log into your broker account on account.kp.org, then in the navigation bar click on "Book of Business" and click the "View all Book of Business" link. Select the "Individuals and Families" tab, then click the "Members" radio button to see any clients that are enrolled in a KPIF CA plan (On or Off-Exchange).

Note: in order to view your KPIF Book of Business we must have a Business Associate Agreement on file. It will prompt you (or the principal agent at your firm) to complete this before you can access your Book of Business.

You can also refer to your compensation statements to see all eligible members for which you were paid a reward or bonus.

GET HELP

If you have other questions, please contact us:

- Email kpif@kp.org, or
- Call 1-844-394-3978:
 - **Option 1:** Enrollment Status & Membership
(Inquiries in **bold** require subscriber authorization to release information or make a change)
 - Application/enrollment status
 - Premium and billing inquiries
 - Claims status
 - **Submit claims/billing payment**
 - Client's current plan & benefit information
 - **Information about client's appointments/change PCP**
 - **Member administration requests (add/remove dependents, terminations, demographic changes)**
 - Evidence of Coverage & ID card requests
 - **Option 2:** Compensation: California
 - Broker appointments
 - Book of business reconciliation, transfers, reports
 - Commission questions
 - Broker of record questions/requests
 - **Option 3:** Compensation: CO, GA, HI, NW, MAS

- Broker appointments
- Book of business reconciliation, transfers, reports
- Commission questions
- Broker of record questions/requests
- **Option 4: Sign Me Up (SMU) Technical Support & New Sales**
 - General plan, benefit & rate questions
 - Material requests
 - Application submission questions
 - SMU broker technical support (password reset, report technical issues, etc.)