

# California Kaiser Permanente Individual and Family Plans

## Agent/Broker FAQ – Covered California

Thank you for your interest in selling Kaiser Permanente for Individuals and Families (KPIF) plans. We offer a wide range of high-quality and affordable 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 through Covered California. 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](https://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](https://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/specialenrollment](https://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 Covered California.

### SELLING KPIF PLANS

#### 1. How do I sell KPIF plans through Covered California?

- 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 \(DOI\)](#).
- b. **Get appointed to sell Kaiser Permanente plans.** Visit [account.kp.org](https://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. **Get certified to sell plans on the health insurance marketplace.** Visit [CoveredCA.com/agents](https://CoveredCA.com/agents) to become a Covered California Certified Insurance Agent, contact Covered California's Agent Service Center via email at [agents@covered.ca.gov](mailto:agents@covered.ca.gov), or call 1-877-453-9198.

## ENROLLMENT AND PLAN CHANGES

### 2. How do I enroll clients applying for KPIF plans through Covered California?

- Start by visiting [Buykp.org](http://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, visit [Covered California](#) to submit your client's On-Exchange application.

### 3. How can my client pay their monthly premium?

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

- For KPIF plans sold through Covered California:
  - a. Signing up for autopay when applying.
  - b. Online at [kp.org/premiumbill](http://kp.org/premiumbill) (this option is not available for child-only coverage; client must log in to kp.org to access).
  - c. Calling KP at 1-844-524-7370.
  - d. 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 agent dashboard at [CoveredCA.com/agents](http://CoveredCA.com/agents).
- 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?

If your client is enrolled in a KPIF plan through Covered California, your client can make a plan change by logging into his/her account on [CoveredCA.com](http://CoveredCA.com) or by calling 1-800-300-1506.

- If making a change during a Special Enrollment Period, visit [kp.org/specialenrollment](http://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, here are the steps to take to ensure you get credit for the sale:

1. Your client can assign an agent/broker of record by:

- a. Logging in to their Covered California account dashboard, or
  - b. Contacting Covered California by phone at 1-800-300-1506 and requesting to assign a broker/agent of record.
2. The agent/broker can contact the Covered California Agent Service Center at 1-877-453-9198 with your client in a conference call or in person for assistance with the agent/broker delegation.

## 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](https://account.kp.org).

### 7. 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.

### 8. 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.

## 9. 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](https://account.kp.org) for more information.

## 10. Where can I find my compensation statement?

If you're registered for eStatements, visit [account.kp.org](https://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](https://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](mailto:BCS_CA_DocAdministration@kp.org) or call 1-844-394-3978 option 2, for a copy of your statements, or with any questions.

## 11. Where can I find my KPIF Book of Business report?

**New for 2024!** Log into your broker account on [account.kp.org](https://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(s) at your firm) to complete this before you can access your Book of Business.

You can also visit the [Covered California Agent Extranet](#) to view your Book of Business report (members enrolled through Covered California only), or 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](mailto: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

\*If your client is enrolled in a KPIF plan through Covered California, contact Covered California at [CoveredCA.com](https://CoveredCA.com) or call 1-800-300-1506 to make demographic changes (name, address, etc.), request plan changes or termination, add/remove family members, etc.

- **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.)