

# Mid-Atlantic States (DC, MD & VA)

## Kaiser Permanente Individual and Family Plans

### Agent/Broker FAQ — Marketplace

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 the health insurance marketplace(s). 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/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 the local health insurance marketplace.

#### SELLING KPIF PLANS

##### 1. How do I sell KPIF plans through the health insurance marketplace(s)?

- a. **Obtain your license to sell health insurance.** If you're not already licensed, you can become a licensed agent through the local department of insurance:
  - DC: [Department of Insurance, Securities, and Banking \(DISB\)](#)
  - MD: [Maryland Insurance Administration](#)
  - VA: [Virginia Bureau of Insurance](#)
- b. **Get appointed to sell Kaiser Permanente plans.** Contact our Broker Compensation team at [BrokerSupport-MAS@kp.org](mailto:BrokerSupport-MAS@kp.org) or call 1-844-394-3978 option 3 for assistance, and visit [account.kp.org](#) for more information.
- c. **Get certified to sell plans on the health insurance marketplace(s).** Become a certified broker on the local health insurance marketplace(s):
  - DC: Visit <https://www.dchealthlink.com/brokers> or call 1-855-532-5465.
  - MD: Visit <https://www.marylandhbe.com/brokers/>, or email [mhbe.producers@maryland.gov](mailto:mhbe.producers@maryland.gov).

- VA: Visit <https://www.scc.virginia.gov/pages/Agents-and-Brokers> or email [ExchangeAgents@scc.virginia.gov](mailto:ExchangeAgents@scc.virginia.gov).

## ENROLLMENT AND PLAN CHANGES

### 2. How do I enroll clients applying for KPIF plans through the health insurance marketplace(s)?

- 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 [dchealthlink.com](http://dchealthlink.com) (DC), [MarylandHealthConnection.gov](http://MarylandHealthConnection.gov) (MD), or [Virginia's Insurance Marketplace](http://Virginia's Insurance Marketplace) (VA) 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 for KPIF plans sold through the health insurance marketplace(s), including:

- Signing up for autopay when applying.
- 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](http://kp.org) to access).
- Calling KP at 1-844-524-7370.
- 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 Marketplace Broker/Agent portal account:
  - DC: <https://www.dchealthlink.com/brokers>
  - MD: <https://www.marylandhbe.com/brokers/>
  - VA: <https://www.marketplace.virginia.gov/>
- Email us: Complete the "Application Status and Billing form" on [account.kp.org](http://account.kp.org) under "Broker – Individual and Family plans" 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?

- Your client can make a plan change by:
  - DC: Logging into his/her account on <https://www.dchealthlink.com> or by calling 1-855-532-5465.
  - MD: Logging into his/her account on <https://www.marylandhealthconnection.gov/> or by calling 1-855-642-8572.
  - VA: Logging into his/her account on [Virginia's Insurance Marketplace](http://Virginia's Insurance Marketplace) or by calling 1-888-687-1501.
- 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:

- Your client can assign an agent/broker of record by:
  - Logging in to their health insurance marketplace account dashboard, or
  - Contacting their health insurance marketplace by phone at: 1-855-532-5465 (DC), 1-855-642-8572 (MD), or 1-888-687-1501 (VA), and requesting to assign an agent/broker of record.
- You (agent/broker) can contact the health insurance marketplace by phone with the member in a conference call or in person for assistance with the agent/broker delegation.
  - DC: Call 1-855-532-5465
  - MD: Call 1-855-642-8572
  - VA: Call 888-687-1501

## COMPENSATION

*Information below is specific to the Mid-Atlantic States 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 commission will I receive per new member?

See below for the monthly commission amount for each new subscriber you enroll in a Kaiser Permanente Individual and Family (KPIF) plan. Commission will be paid monthly if the subscriber's premium is current and your KP appointment is in good standing. Commissions will be paid based on the prior month's status (ex. subscriber is active in February, you'll receive commission in March).

- DC and MD: \$16
- VA: \$20

Things to know:

- A new subscriber is defined as not having prior KPIF coverage, or a prior KPIF subscriber with a gap in coverage greater than 90 days.
- Subscribers who transfer from another KP plan to a KPIF plan will be considered new sales.
- You'll receive commissions for clients that enroll directly with Kaiser Permanente, or through the local health insurance marketplace.

### 8. How much commission will I receive per renewing member?

See below for the monthly commission amount for each subscriber who renews their Kaiser Permanente Individual and Family (KPIF) plan. Commission will be paid monthly if the subscriber's premium is current and your KP appointment is in good standing. Commissions will be paid based on the prior month's status (ex. subscriber is active in February, you'll receive commission in March).

- DC and MD: \$12
- VA: \$20

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

Contact our Broker Compensation team via email at [BrokerSupport-MAS@kp.org](mailto:BrokerSupport-MAS@kp.org) or call 1-844-394-3978 option 3 for a copy of your statements, or with any questions.

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

Check with your local health insurance marketplace to see if a Book of Business report is available. Log into [account.kp.org](https://account.kp.org) to find your Book of Business report from Kaiser Permanente. You can also refer to your compensation statements to see all eligible subscribers for which you were paid a commission.

## 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 the local health insurance marketplace, contact the marketplace 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.)