

BROKER NEWS | CALIFORNIA

Small group sales snapshot

Keep your new sales strong with this quick overview of recent changes, resources, and more!

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2024 plan updates

- New leaner deductible plan – Platinum 90 HMO 250/30 + Child Dental Alt
- Changes to the medical deductibles and out-of-pocket maximums for some existing plans
- The IRS increased the minimum deductible for 2 grandfathered nonmetal HSA plans
 - \$0/\$3,000 HSA plan is now **\$0/\$3,200**.
 - \$30/\$3,000 HSA plan is now **\$30/\$3,200**.

More options for care

New employee assistance program (EAP)

Kaiser Permanente is working with TELUS Health, a global health and well-being provider, to make available an EAP that gives employers an opportunity to invest in the mental and emotional well-being of their employees, which may impact their job performance.¹ The EAP offers:

- Short-term nonclinical counseling: stress, relational, and grief
- 24/7 crisis hotline for employees
- Traumatic and critical incident services for employers and more

More access to routine care

Kaiser Permanente members can visit a Target Clinic for care provided by Kaiser Permanente, for minor illnesses, preventive care, and wellness services. For more information, visit kptargetclinic.org.

More access to urgent care

Kaiser Permanente members can get urgent care anywhere in the world. And at many locations outside Kaiser Permanente states, they'll only pay their copay or coinsurance – no need to file a claim:

- Cigna HealthcareSM PPO Network²
- MinuteClinic
- Concentra
- The Little Clinic

For more information on how members can get care while they're away from home, visit kp.org/travel.

[Stay prepared for your next sales meeting with the latest information about our products, resource materials, and ordering service.](#)

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Alt plans

"Alt" denotes Kaiser Permanente-developed plans that are different from the standard plans and are available through Covered California for Small Business. These Alt plans can also include chiropractic/acupuncture benefits with the exception of some plans.

2024 rates

The rates for 2024 are effective January 1 through December 1, 2024, with no geographic specific rate increases.

2024 rate changes for plans with January 1 through December 1 effective dates

January 2024 rate increases	NCAL	SCAL
New Sale – HMO metal plans Change from December 2023 to January 2024	10.0%	8.3%
Renewal – HMO metal plans Change from 2023 to January 2024	10.0%	8.3%
For all groups – PPO metal plans	10.0%	8.3%
For all groups – Supplemental family dental plans	Statewide 2.0%	
Renewal – Grandfathered HMO plans	10.0%	8.3%
Renewal – Chiropractic/acupuncture rider for grandfathered plans (excludes HSA plans)	Statewide 2.0%	

Reminders

Renewal date change

Existing groups may request to align their renewal date with another carrier's health plan renewal date only if the new renewal date is on January 1 of the following year.

New groups may request to align their renewal date with another existing carrier's renewal date within 30 days of the original effective date. The new renewal effective date must be within 6 months of the original effective date.

New and existing groups must complete a Renewal Date Change Request form to start the process.

New Group Submission

Sign in to account.kp.org and click "Get a small business quote" to receive a tailored quote instantly. Then easily convert your quote into a new group enrollment.

Click [Apply for Small Business Coverage](#) to learn more.

View additional small group administration information within the *Small Group Administrative Handbook* or on account.kp.org.

For additional sales information and resources, go to account.kp.org or contact your sales executive.

1. The employee assistance program will be available in California, Hawaii, Mid-Atlantic States, Northwest, and other Kaiser Permanente regions in 2024. 2. The Cigna HealthcareSM PPO refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

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