

Northwest Kaiser Permanente Individual and Family Plans (Oregon & SW Washington)

Producer/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.

Washington producers/brokers outside of Vancouver/Longview, please visit kp.org/wa/producer-kpif for more information.

HELPFUL KPIF RESOURCES

- **account.kp.org** — Kaiser Permanente's producer/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, 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, you can become a licensed producer through the local department of insurance:
 - OR: [Oregon Division of Financial Regulation](https://www.sos.ca.gov/divisions/financial-regulation/)
 - WA: [Washington Office of the Insurance Commissioner \(OIC\)](https://www.wa.gov/insurance)
- b. **Get appointed to sell Kaiser Permanente plans.** Contact our Broker Compensation team at BrokerSupport-NW@kp.org or call 1-844-394-3978, option 3, for assistance, and visit account.kp.org for more information.
- c. **Register on KP sales sites.** Visit the SMU tool at kp.org/applyonline to register as a producer/broker 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, Kaiser Permanente'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 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. First month's payment is not required at time of application but must be made in advance of coverage effective date.
 - 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 (open enrollment [OE]) or 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 the invoice).
- Calling Kaiser Permanente at 1-877-729-5590.
- Mailing a check or money order to the Kaiser Permanente 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:

- Visit kp.org/applyonline, sign 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 "Application Status and Billing Inquiry Form" on 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 to 5 applicants/members with you via phone.

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

You or your client can make changes to an existing policy by completing an Account Change Form (PDF). You can find the Account Change Form at account.kp.org under “Individual and Family – Account Change Form”.

- Make sure to select the appropriate form for your client’s jurisdiction.
- This includes plan changes, adding or removing dependents, or updating an address.

If making a change during a Special Enrollment Period, visit kp.org/speciaленrollment to learn what proof may be needed to qualify.

MISCELLANEOUS

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

Producer/broker information is required on the application. If it’s missing, contact our Broker Compensation team via email at BrokerSupport-NW@kp.org for a copy of the form, or by phone at 1-844-394-3978, option 3, to make sure you get credit for the sale.

COMPENSATION

Information below is specific to the Northwest Region (Oregon and Southwest Washington) for the 2024 plan year (January 1–December 31, 2024). For details about compensation in other regions, please visit account.kp.org.

7. How much commission will I receive per new member?

You’ll receive \$18 per month (medical) and \$2.50 per month (dental) for each new member you enroll in a KPIF plan. Commission amount is paid at the member level, up to a maximum of subscriber, spouse/partner, and 3 dependents, regardless of age.

Commission will be paid monthly if the member’s premium is current, and your Kaiser Permanente appointment is in good standing. Commissions will be paid based on the prior month’s status (ex. member is active in February, you’ll receive commission in March).

Things to know:

- A new member is defined as not having prior KPIF coverage, or a prior KPIF member with a gap in coverage greater than 90 days.
- Members who transfer from another Kaiser Permanente 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?

You'll receive \$18 per month (medical) and \$2.50 per month (dental) for each member who renews their KPIF plan. Commission amount is paid at the member level, up to a maximum of subscriber, spouse/partner, and 3 dependents, regardless of age.

Commission will be paid monthly if the member's premium is current, and your Kaiser Permanente appointment is in good standing. Commissions will be paid based on the prior month's status (ex. member is active in February, you'll receive commission in March).

9. Where can I find my compensation statement?

Contact our Broker Compensation team via email at BrokerSupport-NW@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?

Sign in to 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 members for which you were paid a commission.

GET HELP

If you have other questions, please contact us:

- Email kpif@kp.org, or
- Call 1-844-394-3978:
 - **Option 1:** Enrollment Status and 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 and benefit information
 - **Information about client's appointments/change PCP**
 - **Member administration requests (add/remove dependents, terminations, demographic changes)**
 - *Evidence of Coverage* and 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 and New Sales**
 - General plan, benefit & rate questions
 - Material requests
 - Application submission questions
 - SMU broker technical support (password reset, report technical issues, etc.)