

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

Producer/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.

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/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 producer through the local department of insurance:
 - OR: [Oregon Division of Financial Regulation](#)
 - WA: [Washington Office of the Insurance Commissioner \(OIC\)](#)
- 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. **Get certified to sell plans on the health insurance marketplace(s).** Become a certified producer/broker on the local health insurance marketplace(s):
 - OR: Visit go.cms.gov/CCII/OAB or call 1-855-267-1515.
 - WA: Visit wabhexchange.org/partners/insurance-brokers or call 1-855-923-4633.

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, 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, visit [KP's Enhanced Direct Enrollment \(EDE\)](#) site or HealthCare.gov (OR), or wahealthplanfinder.org (WA) 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 the health insurance marketplace(s):

- Signing up for autopay when applying.
- Online at kp.org/premiumbill (this option is not available for child-only coverage; client must sign in to kp.org to access).
- Calling Kaiser Permanente at 1-844-524-7370.
- 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:

- View the application status on [KP's Enhanced Direct Enrollment \(EDE\)](#) (OR only) site if used to enroll.
- Sign into your Marketplace Producer/Broker portal account or contact the health insurance marketplace by phone either with your client on the line, or on their behalf; visit the local marketplace website for more information.
 - OR: Visit HealthCare.gov or call 1-855-267-1515.
 - WA: Visit wahealthplanfinder.org or call 1-855-923-4633.
- 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 my client with an existing KPIF plan make a plan change?

- If you enrolled your client in a KPIF plan through [KP's Enhanced Direct Enrollment \(EDE\)](#) site, you can make a plan change on the site.
- If your client is enrolled in a KPIF plan through the health insurance marketplace, your client can make a plan change by:
 - OR: Signing into their account on HealthCare.gov or calling 1-800-318-2596
 - WA: Signing into their account on wahealthplanfinder.org or calling 1-855-923-4633
- If making a change during a SEP, visit kp.org/specialenrollment 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, here are the steps to take to ensure you get credit for the sale:

- Your client can assign a producer/broker of record by:
 - Signing into their health insurance marketplace account dashboard, or
 - Contacting their health insurance marketplace by phone at: 1-800-318-2596 (OR) or 1-855-923-4633 (WA) and requesting to assign a producer/broker of record.
- The producer/broker can contact the health insurance marketplace by phone with the member in a conference call or in person for help with the producer/broker delegation.
 - OR: Call 1-855-788-6275 (be prepared to enter your NPN).
 - WA: Email producer@wahbexchange.org or call 1-855-923-4633.

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?

Check with your local health insurance marketplace to see if a Book of Business report is available. 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
- 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

*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 and New Sales
 - General plan, benefit & rate questions
 - Material requests
 - Application submission questions
 - SMU broker technical support (password reset, report technical issues, etc.)