

> BROKER | ONBOARDING



Broker Essentials

A helpful guide to selling with Kaiser Permanente



Thank you for choosing to offer Kaiser Permanente


There's a lot to learn, but understanding how to sell the advantages of a new health plan can help you grow your book of business.

Whether you're offering Kaiser Permanente for the first time or brushing up on the basics, this easy-to-follow guide will give you insights about our unique value that position you as a trusted advisor with your clients.

We know you have many choices about who to recommend, and we're excited to partner with you to support your future sales.

What you'll learn

In this guide, you'll find a mix of information and resources to help you get familiar with Kaiser Permanente and make the sale. Here's what we'll cover in 5 sections:

-  [Our unique structure](#)
-  [High-quality care](#)
-  [Innovation](#)
-  [Workforce health](#)
-  [Sales and compensation](#)

Each section is designed to make your job easier. We encourage you to read through the entire guide and revisit sections as needed. For more information on selling the value of Kaiser Permanente, visit kp.org/choosebetter.

Let's go 

Our unique structure

Before any sales conversations, it's important to understand how Kaiser Permanente works, what makes us different, and why that matters to your clients.

In this section, you'll get more information on:

- ✓ [Fast facts about Kaiser Permanente](#)
- ✓ [Built to be different](#)
- ✓ [Integration drives value](#)

Get started 

Fast facts about Kaiser Permanente

Influence your clients' choice by positioning Kaiser Permanente as a leading care provider with a growing footprint across the U.S.

TELL YOUR CLIENTS ABOUT

Where we provide care

We're one of the nation's largest health plans, currently serving 8 states and the District of Columbia.



Information at a glance



12.2 million members

39 hospitals

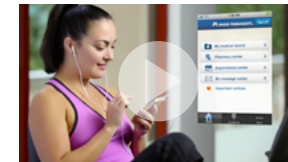
682 medical offices

22,000+ doctors

213,000+ employees

*As of June 2018.

Watch. Learn. Share.



Get an inside look at Kaiser Permanente's coordinated care (3:14)

Built to be different

Kaiser Permanente was founded to keep people healthy. From our early days in shipyards, steel mills, and construction sites, we pioneered the idea that it's more cost effective to prevent illnesses than to treat them.

Today, we proudly continue that commitment to providing affordable, high-quality health care.

Use this section to help frame Kaiser Permanente's core values to your clients.

TELL YOUR CLIENTS ABOUT

Our roots as a health care pioneer

Over 70 years ago, our co-founder Dr. Sidney Garfield developed a revolutionary prepayment plan for health coverage that rewarded doctors for keeping their patients healthy.

Our unwavering mission

To provide high-quality, affordable health care services and improve the health of our members and the communities we serve.

Watch. Learn. Share.



How the Kaiser Permanente model was born (2:38)

“How much wiser to transfer the economy of medicine to payment for keeping the patient well ... Under these conditions, the fewer the sick, the more remuneration; the less serious the illness, the better off the patient and the doctors.”

Dr. Sidney Garfield

Integration drives value

At Kaiser Permanente, care and coverage come together in one convenient package. This allows seamless coordination and communication across all care touchpoints, leading to high-value, cost-effective coverage.

TELL YOUR CLIENTS ABOUT

The advantages of integrated care and coverage

When everything's connected, your clients and their employees get:

- **Affordable, high-quality care** – Our integrated care model empowers us to continually find new opportunities to reduce costs, improve quality, drive innovation, and personalize care for our members.
- **Care that's connected** – Our care teams are connected on the same electronic health record system – so they can work together to keep you healthy.
- **Simple, easy access** – We're not a claims-based organization. When our doctors think a member needs treatment, they order it. No preauthorization forms, cumbersome referrals, or red tape.
- **More care in fewer trips** – Many of our locations have doctors, specialists, labs, and a pharmacy, which can help save time and money.



Read. Learn. Share.



Value-driven care for your business

Next topic 

High-quality care

Our integrated model is fueled by Permanente Medicine, a philosophy of person-centered, quality-driven care practiced by our doctors and medical groups every day. It's a time-tested, proven approach that reduces inefficiencies and produces better health outcomes – and it's how we translate quality into bottom-line value.

In this section, you'll get more information on:

- ✓ [What makes our care different](#)
- ✓ [Better specialty care through collaboration](#)
- ✓ [More value from pharmacy and specialty drugs](#)
- ✓ [What high-quality care looks like](#)

Get started 

What makes our care different

Our highly trained doctors, nurses, and specialists are held to the high standards of Permanente Medicine – which makes care their chief concern. And without the administrative hassles of running a practice, they’re empowered to focus on one thing: keeping your clients’ employees healthy and on the job.

TELL YOUR CLIENTS ABOUT

Getting the right care, not more care

With traditional fee-for-service care delivery, providers get paid more when they submit more claims. We reward our doctors for meeting clinical quality benchmarks – meaning members get the right care, not more care. We call this the fee-for-value model of care delivery. And since that care is integrated with coverage, our doctors are free to be:



Invested – Doctors can focus on providing the right care at the right time.

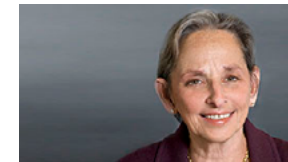


Connected – Electronic health records provide a member’s care history, reducing unnecessary tests and overall costs.



Proactive – Timely preventive care can help avoid costly chronic conditions and treatments.

Read. Learn. Share.



“I have a deep appreciation for the privilege of working in an organization with a social mission and purpose ... The primacy of patient care and the critical importance of community health inform every decision we make and reinforce our institutional commitment to supporting the professionalism of medicine.”

Sharon Levine, MD

Better specialty care through collaboration

Your clients' employees have access to one of the largest multispecialty medical groups in the country, with thousands of specialists in more than 100 specialties and subspecialties providing compassionate care from diagnosis through treatment. And since they're all connected on the same electronic health record system, it's easy for them to consult each other on important health decisions.

TELL YOUR CLIENTS ABOUT



Prevention and screening—Anytime a member checks in for an appointment at a Kaiser Permanente facility, their doctors and nurses are prompted to check if they're due for a screening or test. Kaiser Permanente is the highest performing health plan in the nation for breast cancer screening for the sixth year in a row, according to the National Committee for Quality Assurance's 2017 Quality Compass®.¹



Disease management—Heart disease and stroke are leading causes of death in the United States. But with Kaiser Permanente's comprehensive approach to cardiovascular health, death rates from heart disease and stroke in adults under age 65 are lower and dropping faster for our members in Northern California than in the rest of the United States.²

Watch. Learn. Share.



Coordinated care
Better outcomes
(2:35)

Changing the conversation

- [Meet Kaiser Permanente's mental health professionals](#)
- Learn more about [Find Your Words](#), Kaiser Permanente's national campaign to bring awareness, acceptance, and support to mental well-being.

More value from pharmacy and specialty drugs

The rising cost of health care is a major concern for employers. But the Kaiser Permanente Pharmacy program embodies the efficiency and advantages of our integrated system. This allows our doctors and pharmacists to work hand in hand to develop an optimized, cost-efficient formulary that saves and improves lives.

TELL YOUR CLIENTS ABOUT

How we're managing the impact of pharmacy costs

We're not immune to rising drug cost trends. But our approach to pharmacy improves efficiency and reduces costs by:



Championing generic utilization – More than 92% of the medications we prescribe are generics.³ Our rigorous certification process helps ensure only the best generic medications make it into our formulary.



Using bulk purchasing – We negotiate directly with manufacturers and pass the savings on to members.



Advocating for lower pricing – We've joined forces with other providers and consumer groups to call for more transparency in pharmaceutical pricing. And when prices go up, we press pharmaceutical companies to demonstrate the medical value accompanying the cost increase.

Read. Learn. Share.



Kaiser Permanente's integrated approach to addressing the opioid epidemic

What high-quality care looks like

A quality care provider works with your clients to help improve their health by delivering world-class care and service through a wide range of top-rated plans. That's what they get with Kaiser Permanente.

TELL YOUR CLIENTS ABOUT

Better outcomes

Leading the nation in 25 effectiveness-of-care measures⁴ – NCOA

HEDIS effectiveness-of-care measures

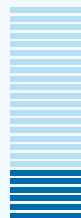
25



Kaiser Permanente

VS.

5



Closest competitor

High member satisfaction

Ranked highest in customer loyalty – 7 years in a row⁵

– Satmetrix



Thought leadership

#1 in innovation, thought leadership, and quality care, for second straight year⁶

– Reaction Data

In a survey of 285 medical executives, Kaiser Permanente was the most frequently cited hospital organization for innovation, thought leadership, and providing quality care at a sustainable cost. Kaiser Permanente topped Mayo Clinic and Cleveland Clinic.

Next topic >

Innovation

All across the country, we're reimagining health care for a better tomorrow. From small details that enhance comfort to technology that makes care more effective, your clients and their employees benefit from new ways to get healthy, stay healthy, and thrive.

In this section, you'll get more information on:

- ✓ Telehealth services for more convenient care
- ✓ An investment in innovative experiences
- ✓ Research that transforms care

Get started 

Telehealth services for more convenient care

At Kaiser Permanente, telehealth is part of our commitment to transform the member experience. It's also built into every employee's health plan from day one.

TELL YOUR CLIENTS ABOUT

Getting care anytime, anywhere

With telehealth services, your clients' employees get care that's tailored to fit their needs and lifestyle. It's the same high-quality care they'd get in person – completely covered by their plan and captured in their electronic health record. Our wide range of care options allows them to:



Stay on top of health concerns 24/7 at kp.org. Employees can schedule routine appointments, view most lab results, order most prescription refills, and more.



Save a trip to the doctor's office by scheduling a phone or video appointment.⁷



Connect with a care team anytime via email with nonurgent questions. They'll usually get a response within 48 hours.



Connect with a licensed care provider 24/7 for advice, referrals, prescriptions, and more.

The growth of telehealth

Of the 131 million care encounters in 2017, more than half took place via telehealth.⁸



An investment in innovative experiences

Every day at Kaiser Permanente, we research, learn about, and pioneer new ways of delivering better care. By investing in technology, we aim to dramatically improve health outcomes across all fronts, from the way care teams work together to how we save lives, time, and resources.

TELL YOUR CLIENTS ABOUT

Facilities of the future

Our medical offices and hospitals use the latest technology and human-centered design principles to deliver a great care experience for your clients' employees. For example:⁹



Accelerated care when every second matters – Special beds equipped with mobile devices enable doctors to see their patients by video – helping to start treatment twice as fast and save lives.



Designing medical offices of the future – Reimagining the end-to-end care experience, from streamlined check-in services and redesigned waiting areas to interactive hospital rooms, to put patients at the center of care.



Improved precision with robotic surgery – Robotics technology allows our surgeons to perform complex and delicate procedures. This leads to less stress on the body and faster recovery times.

Did you know?

By streamlining processes and leveraging video-chat technology, our telestroke program has cut the time between when a member arrives and when they receive treatment by 50%.¹⁰

Read. Learn. Share.



Reimagining care for a healthier tomorrow

Research that transforms care

As one of the largest research organizations outside of university systems, we're always looking for ways to rethink and evolve the way we deliver care. And when we make breakthroughs, our collaborative model helps us quickly roll them out to members – meaning your clients and their employees can benefit from safe, informed care that's evolving.

TELL YOUR CLIENTS ABOUT

2017 research highlights¹¹

9

Kaiser Permanente research centers nationwide

2,540

Studies under way (including clinical trials)

1,658

Articles published (all sources, all types)

\$221M

in research funding provided by Kaiser Permanente, the federal government, and other sources

Did you know?

The Kaiser Permanente Research Bank will eventually hold 500,000 racially and demographically diverse DNA samples, which will help:

- Contribute to personalized medicine
- Reduce and eliminate health disparities
- Understand how genes, behaviors, and the environment affect health

Next topic 



Workforce health

As your clients' trusted advisor, it's important to help them understand that employee health isn't a cost to be managed; it's a strategy to invest in. That strategy starts by understanding your clients' business needs and helping them to create a culture of health at work. With the right tools and resources, you can partner with them to build a plan that leads to better productivity, higher employee engagement, and fewer absences – all of which drive business performance.

After reading this section, you'll be able to provide valuable insights on:

- ✓ [The value of healthy employees](#)
- ✓ [Better data for a healthier business](#)
- ✓ [Resources to support a healthy workforce](#)

Get started 

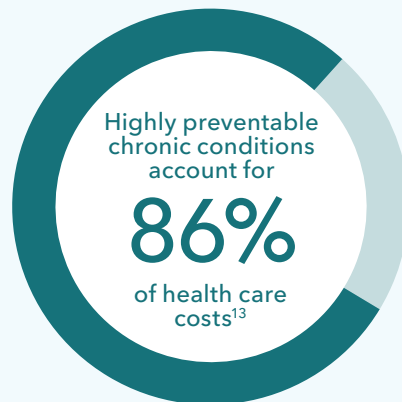
The value of healthy employees

A healthy and engaged workforce is a productive workforce. A study by The Health Project found that companies with effective workplace health programs significantly outperformed the S&P 500 Index.¹² By showing the return on investment associated with a healthy workforce, you'll help your clients make the right choices for their business.

TELL YOUR CLIENTS ABOUT

The cost of poor health

Preventable chronic conditions and lifestyle risk factors lead to more sick days and increased workers' compensation expenses.



How much money they can save

By keeping employees healthy and on the job, your clients can add a noticeable boost to their bottom line.

Employers can save up to **\$1,685** per employee per year by reducing absenteeism¹⁴

Watch. Learn. Share.



The right partner for a healthier workforce (2:44)

Better data for a healthier business

Because of our integrated approach and industry-leading electronic health record, your clients can get a wealth of meaningful data that helps them understand their costs and maximize the value of their health care investment.

Explore our resources to support workforce health

kp.org/workforcehealth

TELL YOUR CLIENTS ABOUT

Reports driven by care delivery

Other health plans typically provide reports only about insurance claims. Thanks to our electronic health records, we can show your clients data driven by how their employees are interacting with our care and building healthier habits. Certain engagement data is available to employers of any size, while large groups can see more detailed reports on how many employees are:¹⁵

- Up-to-date on preventive care and screenings
- Effectively managing chronic conditions
- Filling prescriptions on time, and other indicators of health



Resources to support a healthy workforce

Most providers don't integrate workforce health into their coverage. But with Kaiser Permanente, your clients get many no-cost resources to help them improve employee engagement and their company's long-term health – right from day one.

TELL YOUR CLIENTS ABOUT

Supporting a healthy workforce

Help your clients build a culture of health with toolkits that take them step by step through planning and running an effective workforce health program.

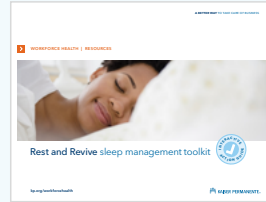
Visit our [Thrive at work page](#) to choose a topic, or share the samples below:



Exercise



Healthy meetings



Sleep management

Online healthy lifestyle programs and more

Your clients' employees have tools to help them take charge of their health, too, including:

- Personalized online wellness programs
- In-person classes and support groups
- Wellness coaching by phone

Read. Learn. Share.



[Connect with us on LinkedIn](#) for business-related news, clinical research, and workforce health.

Next topic 

Sales and compensation

We understand that being a broker isn't just about selling. It's about managing your accounts, advising your clients on the latest industry news, and providing them with long-term support. You've got a wide range of online resources to help make your process easier and save time – and, of course, make all that effort worth your while.

In this section, you'll get more information on:

- ✓ [Rewards and commissions for working with us](#)
- ✓ [A simpler way to manage your accounts](#)
- ✓ [Flexible plans to suit your clients' needs](#)
- ✓ [Insights and thought leadership](#)

Get started 

Rewards and commissions for working with us

Increase your earnings while bringing better health and value to your clients. Look at your region's rewards program to find opportunities for you to boost your income:

- [California](#)
- [Colorado](#)
- [Georgia](#)
- [Hawaii](#)
- [Maryland, Virginia, and Washington, D.C.](#)
- [Oregon and Southwest Washington](#)

A simpler way to manage your accounts

To help you grow your business, we've created account.kp.org, an online hub where you can:

- Get started doing business with us
- Manage your client accounts
- Access a variety of sales tools, resources, and information
- Learn about compensation and commissions

Great places to start



See what's new

Get the latest updates on benefit changes, care services, facilities, and more.



Download forms

Search, download, and print broker and employer forms, including applications for all lines of business – all in one convenient place.



Contact a representative

Have questions? Need help with your clients' account? Feel free to get in touch with us.

Flexible plans to suit your clients' needs

Our competitive, easy-to-understand product portfolio offers a wide variety of benefit designs, price points, and options to combine medical and prescription benefits.

Plan options

Whether you're selling to small or large businesses, you can find a plan that fits your clients' business and budget. In most regions, our plan portfolio on account.kp.org covers all lines of business and includes:¹⁶

- HMO plans
- Deductible HMO with HRA plans
- HSA-qualified deductible HMO plans
- POS, PPO, and OOA plans

Ancillary benefits

To help your clients attract and retain great employees, they can choose from a wide range of ancillary services to round out their health care strategy.¹⁷

- Optical
- Dental
- Chiropractic and acupuncture

Read. Learn. Share.

Using our Complete Suite tool, it's easy to give your clients side-by-side quotes and benefit comparisons on a wide range of plans.

Contact your Kaiser Permanente representative to see if Complete Suite is available in your region.

Insights and thought leadership

Help your clients understand how the health of their employees affects the health of their business. Visit kp.org/choosebetter to see how our high-quality, affordable care can help your clients achieve their business goals.

Great places to start



Gather talking points

Learn more about the value of Kaiser Permanente and what makes us different.



Gain insights

Find articles about care delivery, health tools and technology, industry news, and more.



Share resources

Let your clients know about no-cost tools to help engage employees with their health and maintain a culture of health, including toolkits, email campaigns, and infographics.

Wrap up 



Thank you for completing our Broker Essentials guide

At our core, Kaiser Permanente is about creating better futures in which we can all live well and thrive. This commitment must include you, and we're thrilled to have you as a partner.

To learn more about what makes Kaiser Permanente different and help your clients build a healthy future, go to kp.org/choosebetter.

¹Kaiser Permanente 2017 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2017 and is used with the permission of NCQA. Quality Compass 2017 includes certain CAHPS® data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality.

²Stephen Sidney, MD, MPH, et al., "Comparative Trends in Heart Disease, Stroke, and All-Cause Mortality in the United States and a Large Integrated Healthcare Delivery System," *The American Journal of Medicine*, July 2018.

³Kaiser Permanente internal data.

⁴See note 1.

⁵*U.S. Consumer 2017 Net Promoter Benchmarks at a Glance*, Satmetrix, 2017.

⁶"Hospital Brand Equity: A Peer Review by Reaction Data," 2017.

⁷When appropriate and where available.

⁸*Core Value Metrics Report*, Kaiser Permanente, 2018.

⁹Capabilities vary by region.

¹⁰Kaiser Permanente internal data.

¹¹*2017 Annual Report*, Kaiser Permanente.

¹²Ron Z. Goetzel, PhD, et al., "The Stock Performance of C. Everett Koop Award Winners Compared With the Standard & Poor's 500 Index," *Journal of Occupational and Environmental Medicine*, January 2016.

¹³"Chronic Disease Overview," CDC.gov, accessed January 4, 2018.

¹⁴At a Glance 2016 Workplace Health Promotion," CDC.gov, accessed January 4, 2018.

¹⁵Report availability depends on group size.

¹⁶Plan options vary by region.

¹⁷Ancillary benefits vary by region.