2022 California KPIF Broker Training Guide

Kaiser Permanente Individual and Family (KPIF) – Plan Year 2022

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Contact us with any questions

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What’s New for 2022

2022 California Updates

2022 Plan Updates:

- No new or discontinued plans in 2022
- See later slide with full 2022 portfolio details

Changes to Broker Compensation for Individual and Family (KPIF) plans

We're introducing tiered compensation rates, so the more you sell and renew, the more you earn! Plus, we're paying you monthly instead of yearly, and you have the opportunity to earn an additional one-time annual bonus. See Broker Compensation slide for full details.

Converting state subsidies to $1 premium credit

- CA funding for state-based subsidies is no longer needed because of ARPA; the state of CA is repurposing the funds to provide any Covered California member with $1 per member per month in monthly premium to cover non-essential health benefits, which are excluded from federal APTC.
- Refer to Covered California for more information.

CA Proposition 22

- Passed in November 2020; requires California app-based network companies (ex. Uber, Lyft, Grubhub) to provide potential health care stipends (allowance towards health care premiums) to qualifying app-based drivers.
  - Stipends are earned on a quarterly basis based on hours driven per quarter:
    - Drivers who average 25 or more engaged hours per week during a calendar quarter could receive the full stipend amount
    - Drivers who average at least 15 engaged hours but fewer than 25 engaged hours per week during a calendar quarter could receive half of the stipend amount
- New Special Enrollment Period Qualifying Life Event (QLE) now available through Covered California and Kaiser Permanente
  - Covered CA QLE: "Newly qualifies for app-based driver stipend"
  - KP QLE: "Determination by Covered California of exceptional circumstances"

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2022 KPIF California Rates

- **Northern California**
  - KP is one of the lowest priced carriers in the market
    - KP has the second lowest priced Silver plans in most of NCAL, and the lowest priced Silver plans in the Rural North (RA 1), Napa and Sonoma (RA 2), Contra Costa (RA 5), Alameda (RA 6), and San Mateo (RA 8)
  - KP is focused on low, stable rate changes year over year, so our members won't see large increases each year to their monthly premiums
    - KP increased rates for ACA plans by 0.9% on average
- **Southern California**
  - KP has competitively priced plans
    - KP offers some of the lowest priced Bronze plans in Ventura (RA 12), Imperial (RA 13), North LA (RA 15), South LA (RA 16), Riverside (RA 17), Orange (RA 18), and San Diego (RA 19)
  - KP is focused on low, stable rate changes year over year, so our members won't see large increases each year to their monthly premiums
    - KP increased rates for ACA plans by 2.8% on average

For detailed rate information to help your clients:

- Two ways to quote your clients online (2022 rates available after 11/1/21):
  - No log-in required: buykp.org
  - Requires broker log-in, but you can save quotes: kp.org/applyonline (SMU)
- Visit Account.kp.org for rate sheets (2022 rates and zip code service area updated in late October)

Source: KPIF Rates Analysis Dashboard

The American Rescue Plan Act (ARPA) of 2021

- On March 11, 2021, President Joe Biden signed into law the **American Rescue Plan Act of 2021 (ARPA)** to help reduce health care costs, expand access to coverage, and ensure nearly everyone who buys their own individual or family health coverage through an Individual Health Benefit Exchange can receive a tax credit to reduce their premiums.
- The American Rescue Plan provides 3 new ways to subsidize coverage:
  1. COBRA coverage through September 2021 subsidized at 100%
     - A later regulation (the NBPP) added a Special Enrollment trigger for individual plan coverage. If an employer funds a portion of COBRA for a beneficiary (as in the case where employers receives the COBRA subsidy under ARPA), the “loss of coverage” SEP now includes the end of employer’s funding of COBRA.
  2. Expanded premium subsidies in the Individual Health Benefit Exchanges for PY 2021 and 2022
     - Provides a premium tax credit to eligible individuals with an income above 400% of FPL
     - Increases the subsidies previously provided to eligible individuals with incomes at 100% and 400% of FPL. In some cases, zero-dollar premium coverage for individuals in the lowest FPL range, under 150% FPL
  3. Premium tax credit to anyone that has filed for unemployment, only for PY 2021
     - Provides maximum Advance Premium Tax Credit (APTC) subsidy and Silver CSR 94 benefits for individuals that receive 2021 unemployment benefits by treating their income as not greater than 133% of FPL
     - Individuals must attest to being approved to receive unemployment compensation
- What should you do?
  - Work with your clients to understand how these changes may impact them
  - If your clients are enrolled in an Off-Exchange plan, consider quoting On-Exchange plans to see if they could benefit from moving to an On-Exchange plan
  - If your client is enrolled in an On-Exchange plan, make sure they go into their marketplace account and review/update their income

Visit account.kp.org for detailed ARPA FAQs for Individual & Family brokers

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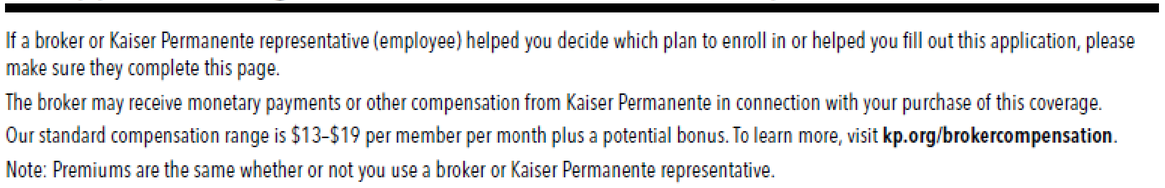
HR 133 - New broker compensation disclosure requirements in the Individual Plan Market

- The Consolidated Appropriations Act, 2021 or CAA, was a stimulus bill passed on December 27, 2020
- As part of overall health care price transparency, the bill imposes new disclosure requirements on issuers regarding direct or indirect compensation the issuer pays to an agent or broker associated with enrolling individuals in coverage
  - Issuers must make the disclosures prior to an individual finalizing plan selection and include the disclosures on any documentation confirming an individual's enrollment
  - Requirements apply for On and Off-Exchange plans; health benefit exchanges and carriers are required to display this information to consumers
- What does it mean?
  - Starting in 2022 OE, consumers and applicants will see new disclosures on paper and online coverage applications, Account Change Forms, and Welcome letters that include information about how much brokers are compensated
    - Will include a link to consumer FAQs at kp.org/brokercompensation (will be live starting Sept. 2021)

Application – sample



For applicants using a broker or Kaiser Permanente representative

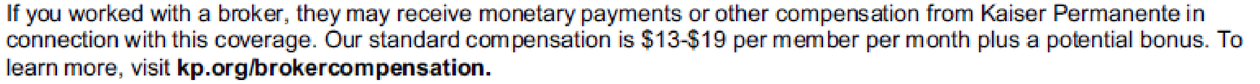
If a broker or Kaiser Permanente representative (employee) helped you decide which plan to enroll in or helped you fill out this application, please make sure they complete this page.

The broker may receive monetary payments or other compensation from Kaiser Permanente in connection with your purchase of this coverage.

Our standard compensation range is $13–$19 per member per month plus a potential bonus. To learn more, visit **kp.org/brokercompensation**.

Note: Premiums are the same whether or not you use a broker or Kaiser Permanente representative.

Welcome letter - sample



If you worked with a broker, they may receive monetary payments or other compensation from Kaiser Permanente in connection with this coverage. Our standard compensation is $13-$19 per member per month plus a potential bonus. To learn more, visit **kp.org/brokercompensation.**

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About KP + the California Regions

One of the nation’s largest health plans

Kaiser Permanente has a mission to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve.

95M
VIRTUAL CONNECTIONS
between members and their care teams in 2020[1]

12.5M
MEMBERS
covered for care needs in mind and body

39M
PRESCRIPTION DELIVERIES
to members’ homes in 2020, usually within 3 to 5 business days

34
EFFECTIVENESS-OF-CARE MEASURES
we led the nation in — the most of any health plan in 2020[2]

763
HOSPITALS AND MEDICAL OFFICES
with many services often under one roof, so you can get everything done quickly

9
AREAS
to get Kaiser Permanente care in person — California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington, D.C.

1. Source: Kaiser Permanente Telehealth Insights Dashboard. **2.** Kaiser Permanente 2020 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business.

Source: 2021 B2C National Sales deck

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The easy-to-access convenience of virtual care

With an enhanced suite of virtual care choices, your clients can get care in more ways — and in more places — than ever before. All without setting foot in a doctor's office. Members can:

Schedule phone or **face-to-face video visits**[1] with their care team and any specialists they've been referred to.[2]

Get on-demand support with **24/7 care advice** by phone.

Order prescriptions on our mobile app or kp.org and get same-day or next-day delivery to their home.[3,4]

Use our **online symptom checker** to get personalized care advice within a few hours.

Email their Kaiser Permanente doctor's office with nonurgent questions and get a reply within 2 business days.

Get questions addressed quickly by **chatting online** with a customer service representative.[5]

Visit kp.org/getcare to learn more

1. Video visits are available to Kaiser Permanente members who have a camera-equipped computer or mobile device and are registered at kp.org. **2.** While traveling out of state, phone and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. **3.** Available on most prescription orders. Standard delivery at no cost. Additional fees may apply for same-day and next-day delivery. **4.** Targeted for California deployment by July 1, 2021. **5.** See note 4.

Source: 2021 B2C National Sales deck

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Care while traveling

- If you get hurt or sick while traveling, you're covered for emergency and urgent care anywhere in the world.
- Get urgent care at a MinuteClinic (in select CVS and Target stores) or Concentra urgent care center when you're traveling outside a Kaiser Permanente area.
- We can also help you before you leave town by checking to see if you need a vaccination, refilling eligible prescriptions, and more. Just call us or go online:

24/7 Away from Home Travel Line: **951-268-3900***
or **kp.org/travel**

*This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the United States. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

Source: 2021 B2C National Sales deck

KAISER PERMANENTE®

Added support to help your clients thrive[1]

- ClassPass reduced rates on fitness classes
- Self-care apps Calm and myStrength
- Wellness Coaching by Phone
- Online healthy lifestyle programs, videos, podcasts, recipes, and more
- Reduced rates on specialty care services like acupuncture, chiropractic care, massage therapy, and gym memberships
- On-site health education classes and support groups[2]
- Seasonal farmers markets[3]

Visit kp.org to learn more

1. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents These services may be discontinued at any time without notice. **2.** Classes vary at each location and some may require a fee. **3.** Not available in all areas. myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc.

Source: 2021 B2C National Sales deck

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Member Resources

Have questions about getting started with Kaiser Permanente? Want to learn more about our services? Use this information to explore the resources available to members, or to get answers to any questions your clients may have.

Member Resources

- **Get started if you're a new member:** kp.org/newmember
  - New! Members in SCAL have access to an enhanced member welcome experience through kp.org to help them find a care team, make their first appointment, and quickly access helpful coverage information.
  - Encourage your clients to register on kp.org or download the Kaiser Permanente app for a simple, secure way to manage their health in one connected, convenient platform
- **Manage your care:** kp.org or download the Kaiser Permanente app
- **Find a location near you:** kp.org/facilities
- **Choose your doctor:** kp.org/searchdoctors
- **Get an idea of what your care will cost:** kp.org/treatmentestimates
- **Get an estimate of what you'll pay for your care:** kp.org/costestimates (must have a kp.org account)
- **Get a copy of your Evidence of Coverage:** kp.org/plandocuments

Additional Resources

- **Learn more about Kaiser Permanente:** kp.org/thrive
- **Find resources for healthier living:** kp.org/healthyliving

Get in touch with us

- **Member Services:** 1-800-464-4000
- New! Chat with a KP Member Services rep

Stay connected to good health

facebook.com/kpthrive

youtube.com/kaiserpermanenteorg

@kpthrive, @aboutkp, @kptotalhealth

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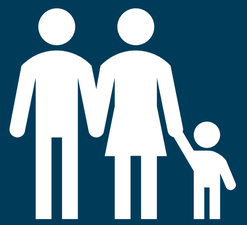
Northern California by the Numbers

FAST FACTS

4.5 million
Members



9,547
Physicians

264
Medical Offices

80,390
Employees

21
Hospitals

Source: *Fast Facts About Kaiser Permanente, Northern California. Retrieved August 9, 2021 from https://about.kaiserpermanente.org/who-we-are/fast-facts/northern-california-fast-facts*

More Information kp.org/share

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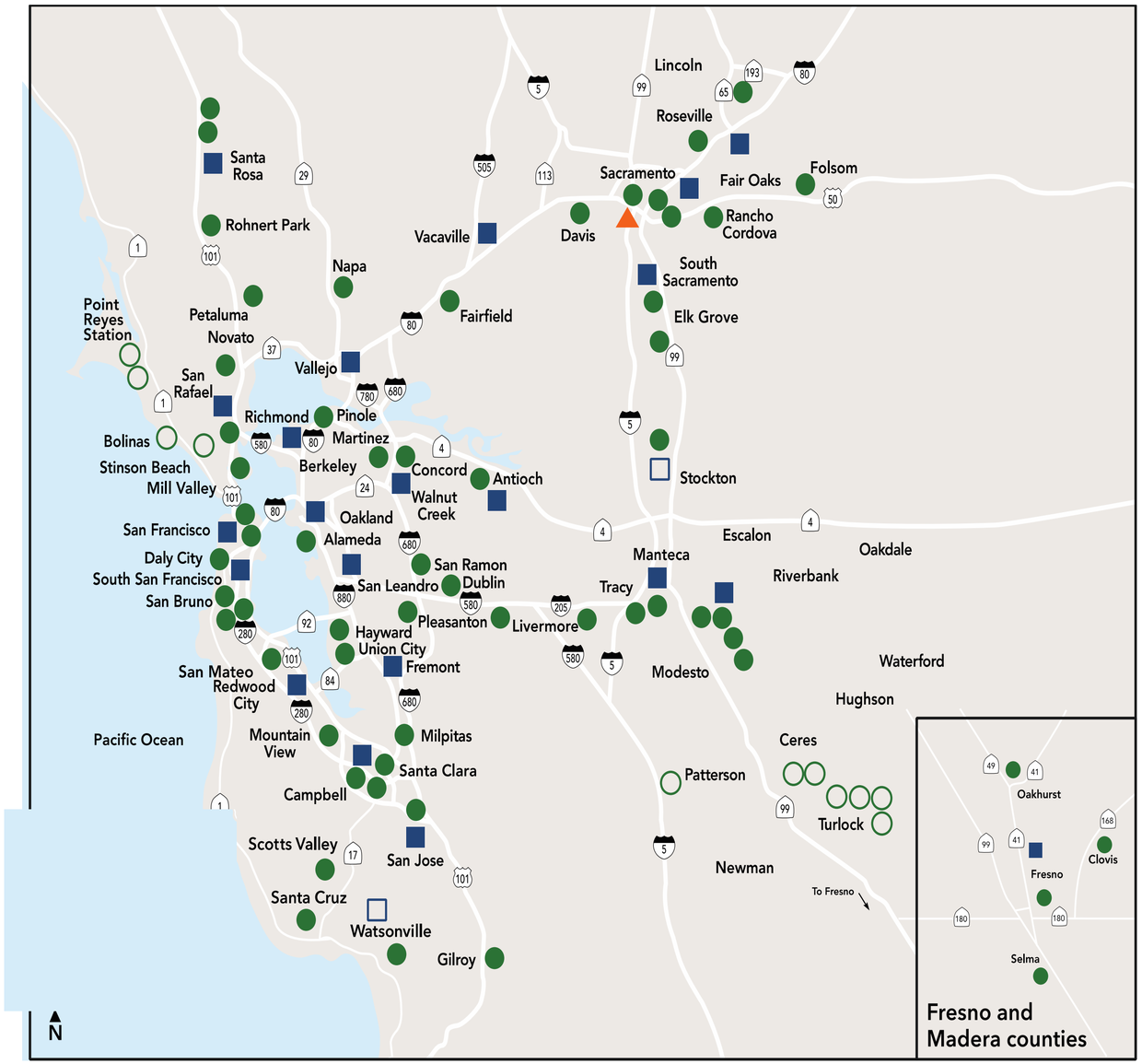
Northern California Service Area Map + Facility Updates

Opening in 2021

- Care Essentials in downtown San Francisco (opening Fall 2021)

Now open

- Alameda Medical Offices expansion
- Berkeley Medical Offices
- Fresno Spruce Medical Offices
- Lathrop Mental Health & Wellness
- Modesto Enterprise Mental Health & Wellness
- Redwood City Marshall Medical Offices
- San Francisco Center for Reproductive Health
- San Rafael Park Medical Offices
- Downtown Santa Cruz Medical Offices
- Scotts Valley Mental Health/ & Wellness
- Stockton Behavioral Health expansion



Visit kp.org for a full list of locations

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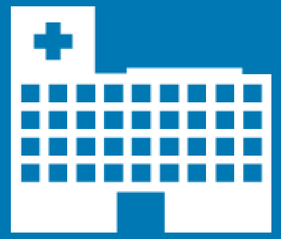
Southern California by the Numbers

FAST FACTS

4.7 million
Members

7,820
Physicians

235
Medical Offices



75,175
Employees

15
Hospitals

Source: *Fast Facts About Kaiser Permanente, Southern California. Retrieved August 9, 2021 from https://about.kaiserpermanente.org/who-we-are/fast-facts/southern-california-fast-facts*

More Information kp.org/share

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Southern California Service Area Map + Facility Updates

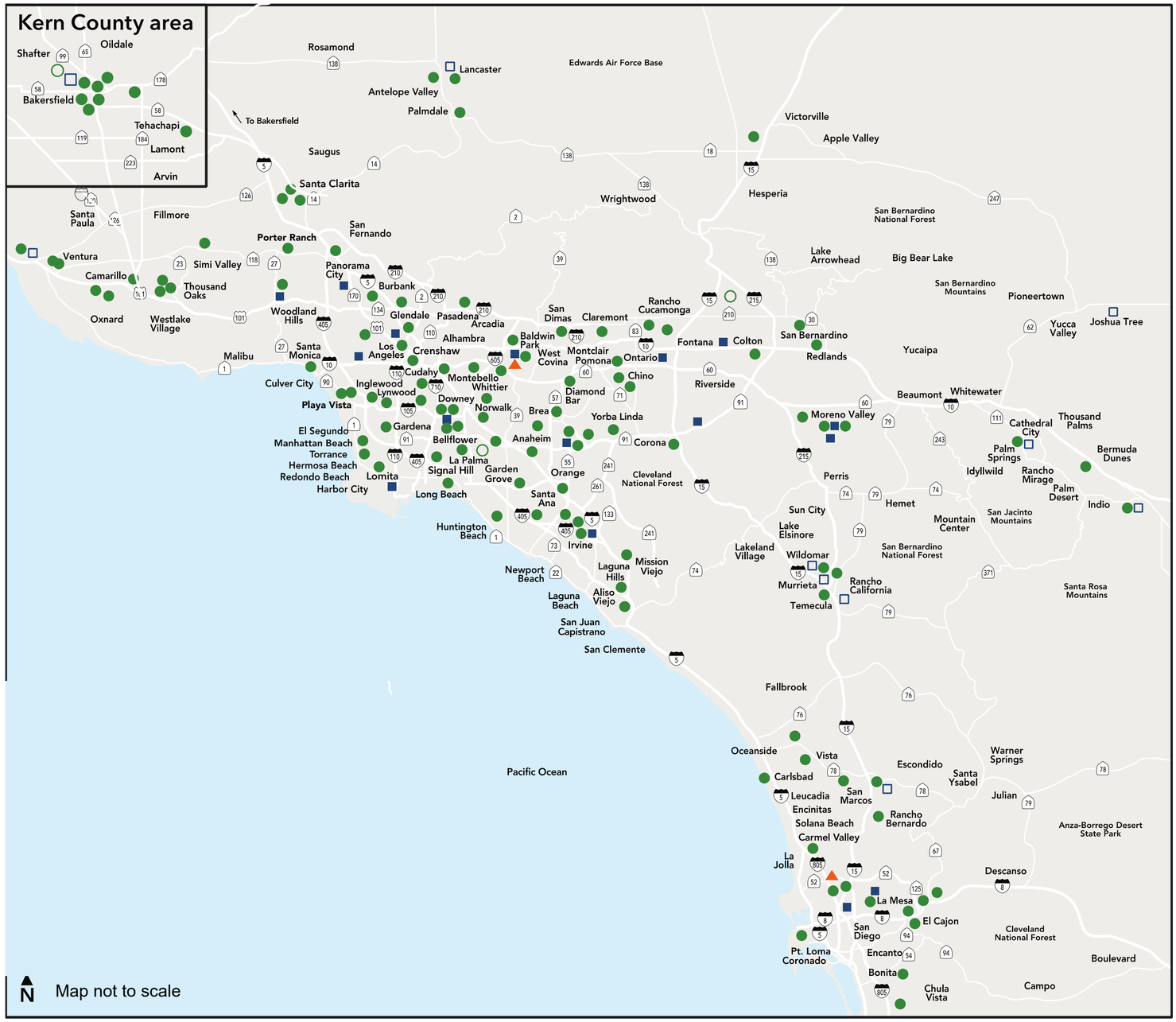
Opening soon

- Cancer Care Center at Los Angeles Medical Center (Q4 2021)
- Downey Medical Center expansion
- New Watts Medical Offices and Remodeled Learning and Counseling Center (Q1 2023)

Now open

- Playa Vista Medical Offices
- Clairemont Mesa Medical Offices
- Hesperia Medical Offices

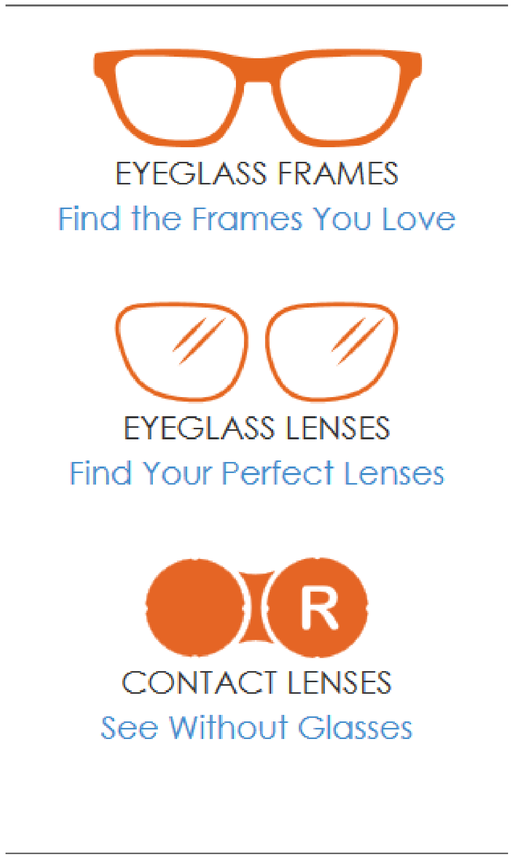
Visit kp.org/scal for a full list of locations

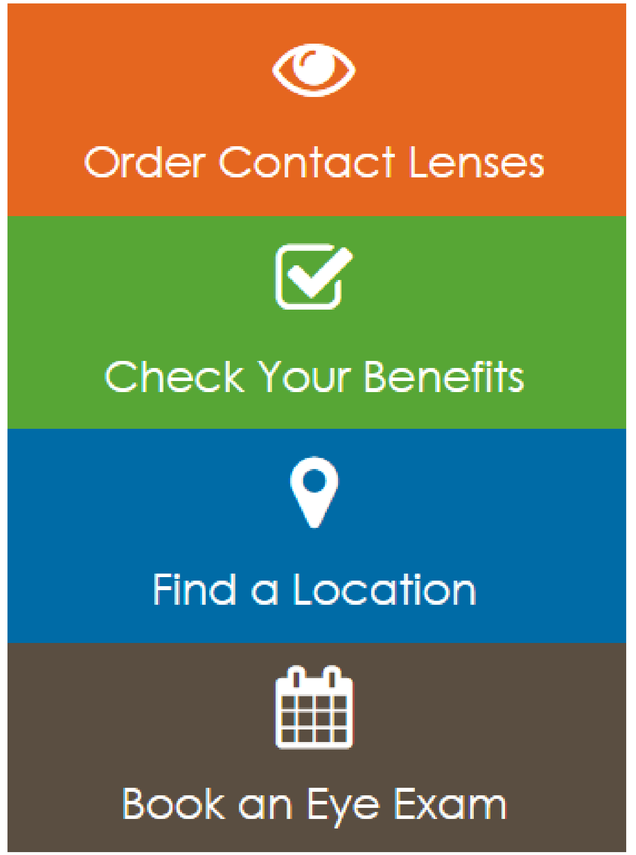


Plans & Enrollment

Vision Benefits - California

- Pediatric vision coverage is included for children under 19 years
- Adult vision coverage is not available
- Optical discounts are available for adults enrolled in California KPIF plans
- Members can take advantage of optical discounts that do not impact medical deductibles at Vision Essentials Optical Centers (owned by Kaiser Permanente)
- Some discount programs and services may be provided by groups other than Kaiser Permanente, but are not offered or guaranteed under your coverage





kp2020.org

vision essentials by KAISER PERMANENTE®

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Dental Services in California – Pediatric & Adult

Pediatric Dental Benefits

- Dental care for children under 19 years is considered an **essential health benefit** under the Affordable Care Act (ACA) and is included in your health plan.
- Individual and Family plans purchased directly from Kaiser Permanente include pediatric dental benefits administered by **Delta Dental of California.**

Optional Adult Dental Plan

- Optional adult dental plans can be purchased directly through Kaiser Permanente when enrolling in a new Individual and Family plan or added to existing medical coverage via Account Change Form, during Open Enrollment or a Special Enrollment Period.
- Plans feature low cost and a large network of dental providers. Members can choose any licensed dentist.
- Administered by **Delta Dental of California,** offered Off-Exchange only
- New! State of CA now requires a dental matrix to be available to consumers as they shop and enroll. There will be links on buykp.org and SMU where consumers can see the details of the dental plans.

Delta Dental Contact Info

- Prior to enrolling: Contact Delta Dental at 1-800-933-9312 with questions, or visit deltadentalins.com
- Once enrolled: Contact Delta Dental at 1-800-835-2244 with questions, or visit deltadentalins.com
- Reference the KP group number when calling Delta Dental – NCAL: #50146, SCAL: #50147

2022 KPIF Portfolio - California

California Plans	PLANS AVAILABLE		UPDATES FROM 2021	
	OFF-EXCHANGE	ON-EXCHANGE	DEDUCTIBLE / OOPM	BENEFITS / COST SHARING
Kaiser Permanente - Bronze 60 HDHP HMO	✓	✓	⊘	⊘
Kaiser Permanente - Bronze 60 HMO	✓	✓	⊘	⊘
Kaiser Permanente - Bronze 60 HMO **8200/0%**	✓	✗	⊘	⊘
Kaiser Permanente - Silver 70 HMO	✗	✓	★	★
Kaiser Permanente - Silver 70 HMO Off Exchange	✓	✗	★	★
Kaiser Permanente - Silver 70 HMO **2500/45**	✓	✗	⊘	⊘
Kaiser Permanente - Silver 70 HDHP HMO **3250/20%**	✓	✗	⊘	⊘
Kaiser Permanente - Gold 80 HMO Coinsurance	✓	✓	⊘	⊘
Kaiser Permanente - Gold 80 HMO	✓	✓	⊘	⊘
Kaiser Permanente - Platinum 90 HMO	✓	✓	⊘	⊘
Kaiser Permanente - Minimum Coverage HMO	✓	✓	★	⊘

✓ = available

✗ = unavailable

★ = update

⊘ = no change

Review the 2022 California Enrollment Guide (starting late October) or buykp.org (after 11/1) for benefit details

Source: YOY 2022 CA Plans

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2022 KPIF Silver CSR Plans - California

Silver Plan Variations Eligible for CSR

This type of federal financial assistance (subsidy) is a cost-sharing reduction that lowers out-of-pocket costs for coinsurance, copays, and deductible (if the individual has one). This type of federal financial assistance (subsidy) is available with a Silver plan purchased through **Covered California**.

	PLANS AVAILABLE		UPDATES FROM 2021	
Covered California Plans	**OFF-EXCHANGE**	**ON-EXCHANGE**	**DEDUCTIBLE / OOPM**	**BENEFITS / COST SHARING**
Kaiser Permanente - Silver 73 HMO	✗	✓	★	★
Kaiser Permanente - Silver 87 HMO	✗	✓	★	★
Kaiser Permanente - Silver 94 HMO	✗	✓	★	⊘

✓ = available

✗ = unavailable

★ = update

⊘ = no change

Review the 2022 California Enrollment Guide (starting late October) or buykp.org (after 11/1) for benefit details

Source: YOY 2022 CA Plans

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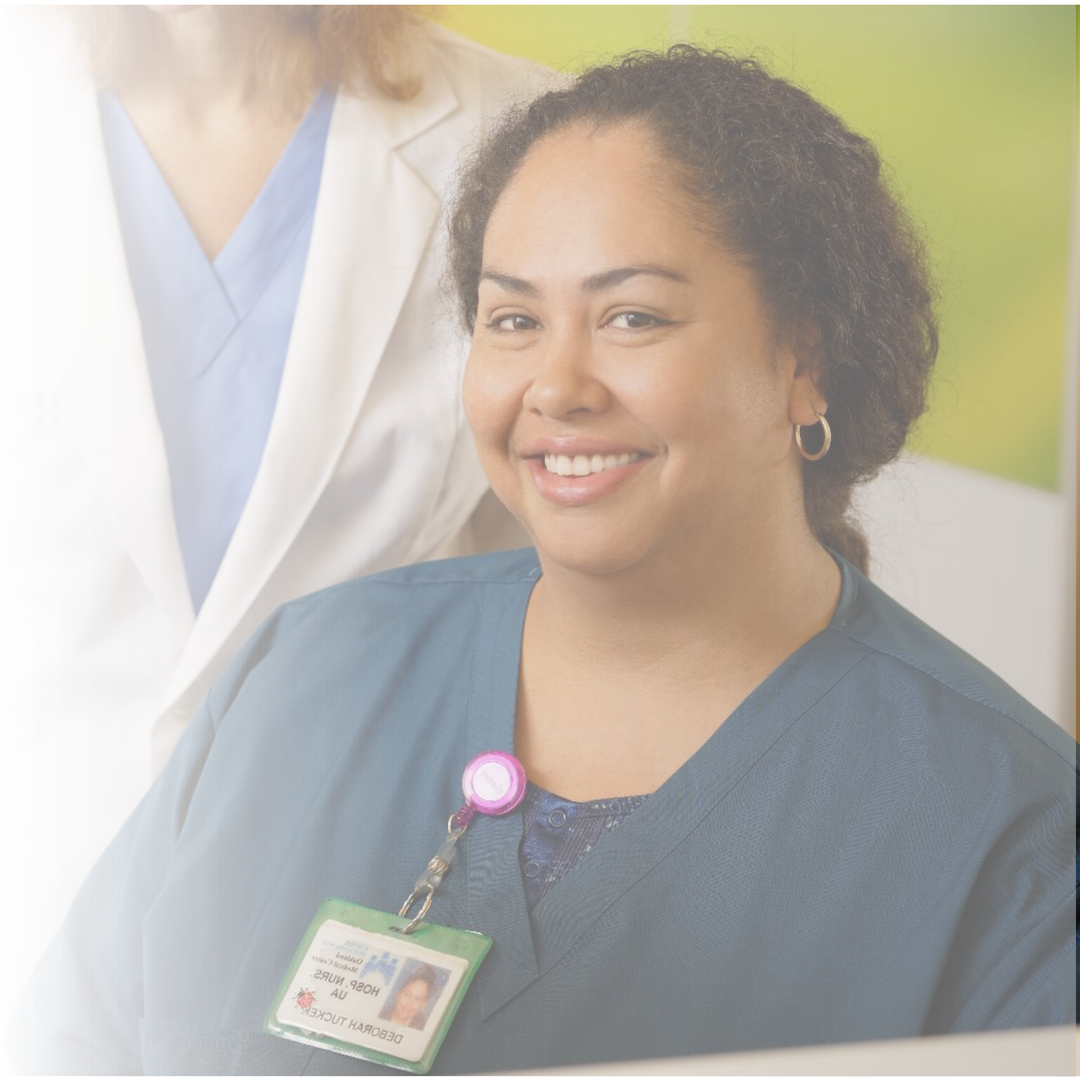
American Indian/Alaskan Native Plans

American Indians or Alaska Natives (AIANs) may purchase or change to a new qualified health plan (QHP) each month, rather than waiting for the yearly open enrollment period.

When purchasing through Covered California, AIANs can qualify for two types of reduced-cost plans, based on their income:

- Zero-cost plan
- Limited cost-sharing plan



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Enrollment Options

Covered California

Kaiser Permanente plans can be selected when purchasing coverage on **Covered California**, the official state exchange web site. Subsidies are available for those who qualify.*

On-Exchange

kp.org/applyonline

Kaiser Permanente plans can also be purchased directly through **kp.org/applyonline**.

Off-Exchange

**Subsidies are granted to individual consumers by the FFM and the state-based exchanges to anyone who qualifies based on income level and who buys an On-Exchange plan (subsidies are not available off exchange). KP, as well as all issuers, does not determine subsidy eligibility nor do we administer this.*

Billing* – On-Exchange vs Off-Exchange

Off-Exchange Members

Initial (binder) payment must be submitted with the application

- Client is not a member until the binder payment is received, processed, and enrollment is completed

Monthly premium – members can choose to set up autopay of monthly premiums when applying; otherwise, monthly premium payments can be made:

- **Online:** kp.org/payonline
  - Need Billing Unit ID (BUID) to register and make payments; this can be found on your monthly invoice
- **Phone:** SCAL: 1-866-288-6729
  NCAL: 1-877-365-3300
- **Mail*:** Send check or money order to:

  Kaiser Foundation Health Plan
  P.O. Box 7141
  Pasadena, CA 91109-7141

On-Exchange Members

Initial (binder) payment can be submitted through Covered California or KP will mail binder invoice

- If initial payment was not made with the application, subscriber can visit kp.org/paypremium to make the initial payment
- Client is not a member until the binder payment is received

Monthly premium – members can choose to set up autopay of monthly premiums when applying; otherwise, monthly premium payments can be made:

- **Online:** kp.org/premiumbill
  - Must have a kp.org account; log-in is the same as kp.org
  - Once logged in, click “My Costs and Coverage” to make a payment
  - This is not available for child-only coverage
- **Phone:** 1-844-524-7370
- **Mail*:** Send check or money order to:

  Kaiser Foundation Health Plan
  P.O. Box 60508
  City of Industry, CA 91716-0508

Visit healthy.kp.org/support/pay-bills to learn more.

 *When mailing a payment, the payment **received** date will be used — **not** the mailed date or any other date.*

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KPIF Open Enrollment and Renewal

Renewal Grandfathered
(On or before March 23, 2010)

2022 Renewal: Members enrolled in a Grandfathered (GF) plan will renew coverage effective 1/1/2022.

Members can opt to downgrade to another grandfathered plan anytime during the calendar year. Members can also move to an ACA-compliant plan. However, members can NOT change back to a grandfathered plan. Changes to ACA-compliant plan is limited to open enrollment and special enrollment periods.

We filed a 4% rate increase for Grandfathered plans. (subject to final approval by CA regulators)

Renewal ACA Membership
On and Off-Exchange

On and Off-Exchange members enrolled in an ACA plan renew effective 1/1/2022. They may opt to move to another Qualified Health Plan (QHP), On or Off-Exchange, during OE and SEP.

On-Exchange subsidized members will also receive information about their renewal and subsidy amount from Covered California.

2022 Open Enrollment runs 11/1/2021 – 1/31/2022

For coverage to start Jan 1, 2022, we must receive enrollment and first month's premium no later than **December 15, 2021.**

SEP effective dates are determined based on the qualifying life event.

- Subscribers will receive renewal materials starting in mid-September. Review your compensation statement to see your existing clients.
- Existing members can sign up to receive renewal materials electronically by visiting kp.org/paperlessrenewals.
- If member is on the Kaiser Permanente – Minimum Coverage HMO (catastrophic) plan and ages off, they will be renewed into the Kaiser Permanente – Bronze 60 HMO plan.

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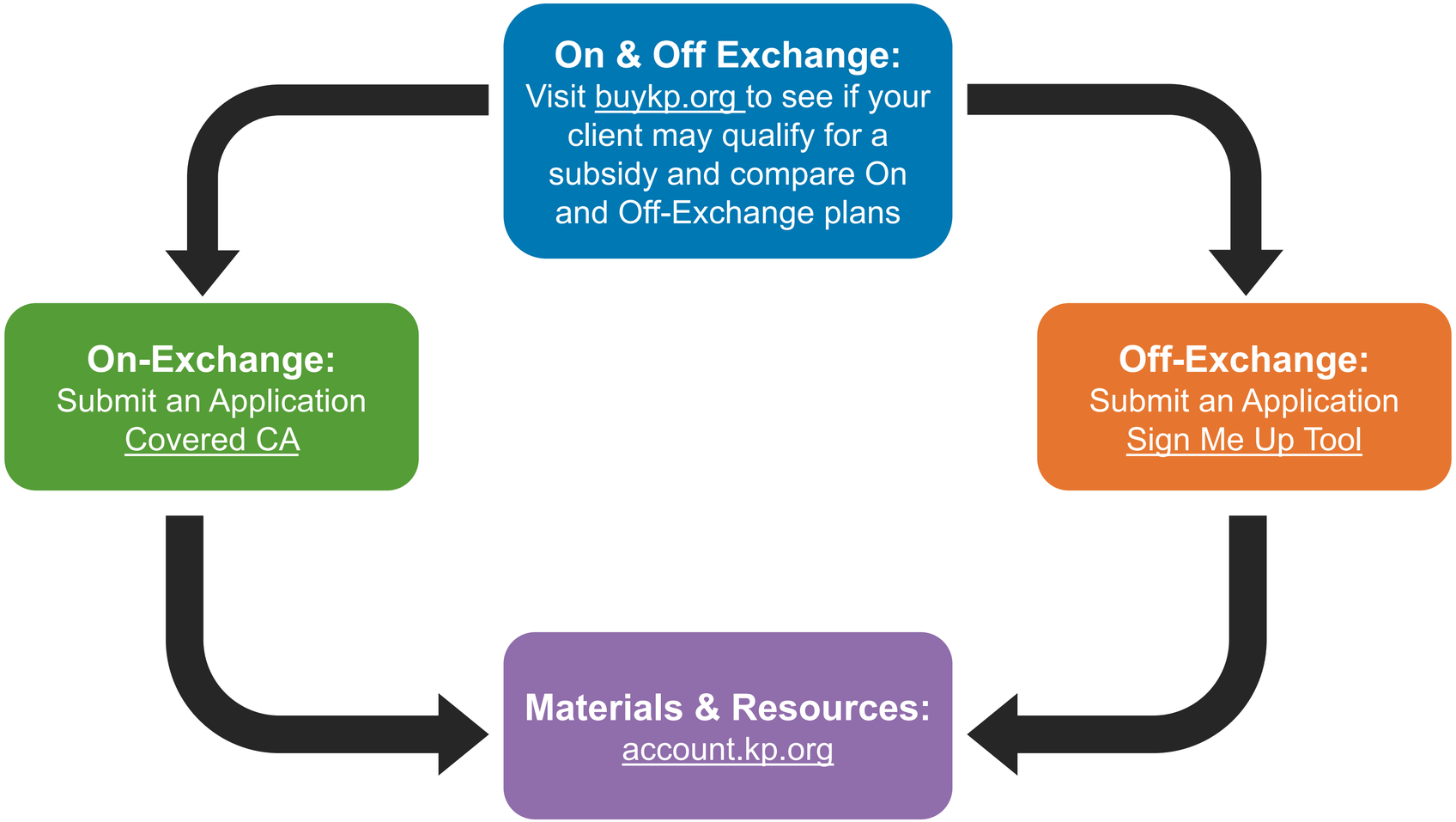
Broker Information

Sales & Enrollment Websites

Where do I go for what?



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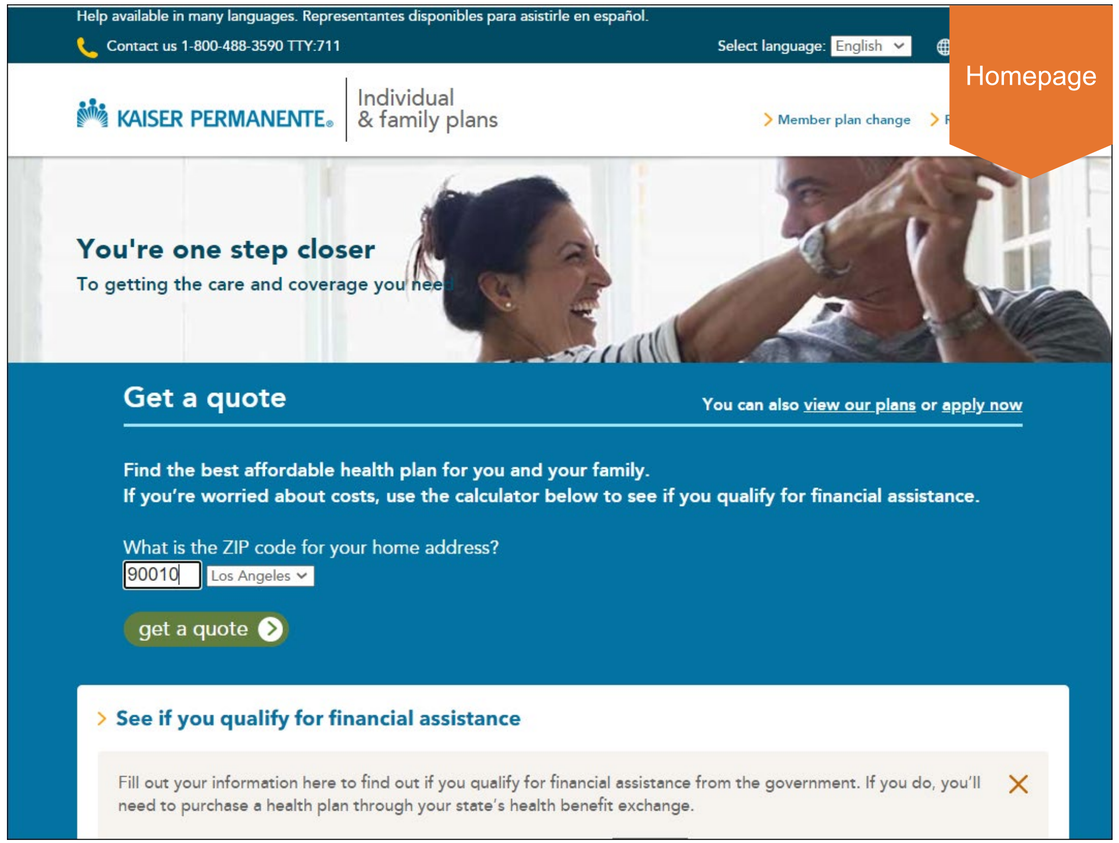
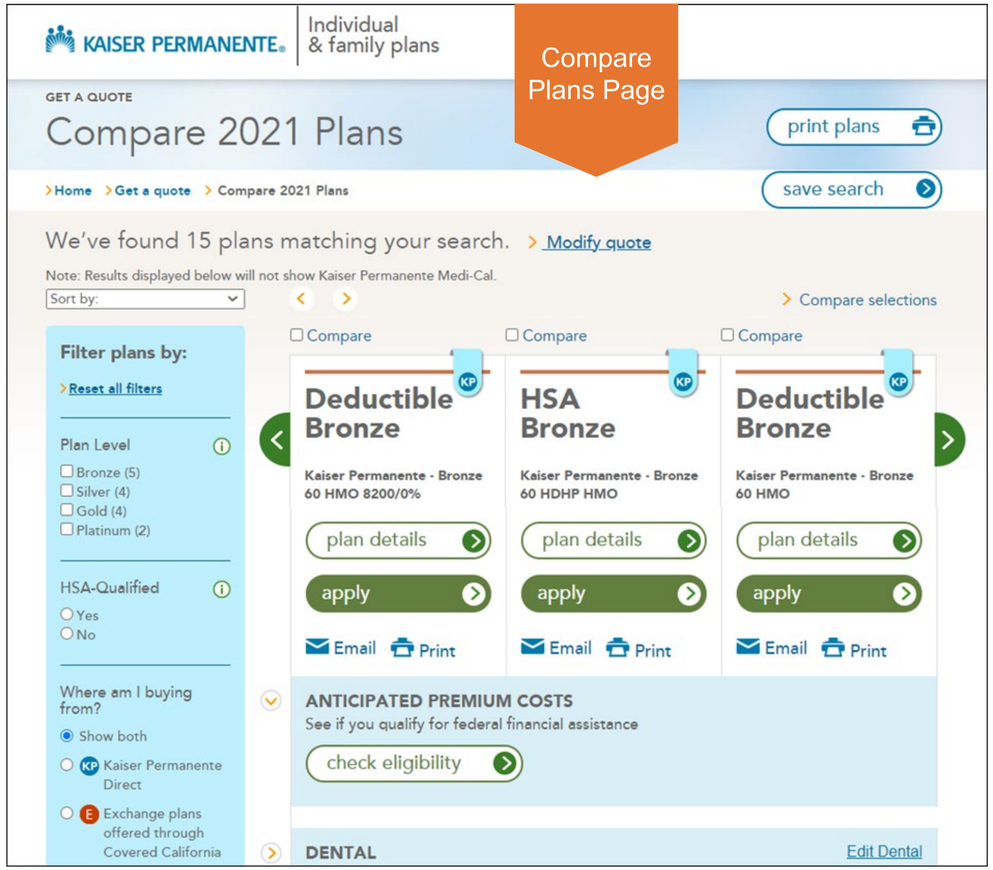
Buykp.org Overview

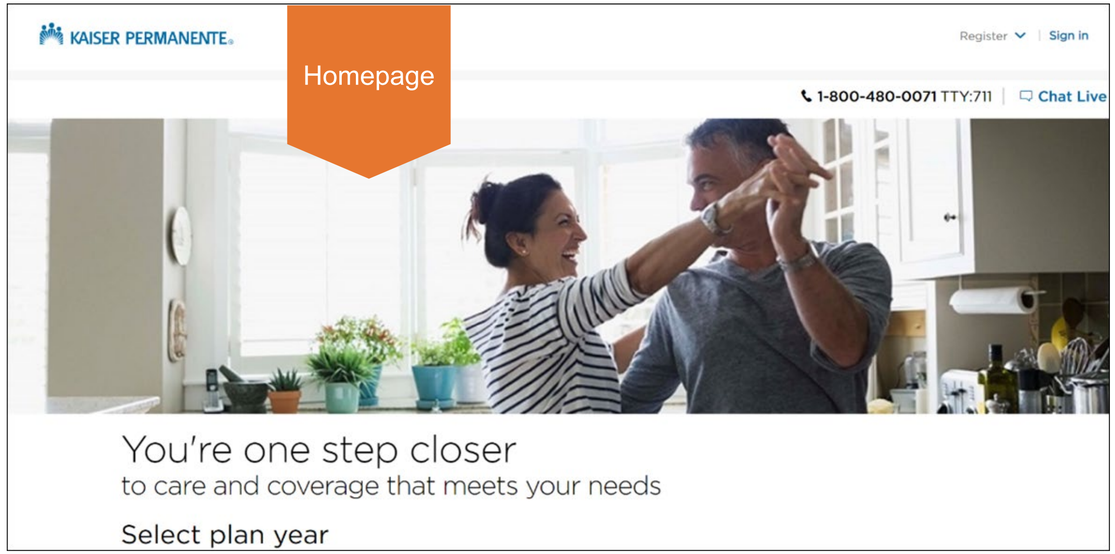
The **Decision Support Tool** (DST) (buykp.org) is Kaiser Permanente's online quoting tool where you can compare On and Off-Exchange KPIF plans, see if your client may qualify for a subsidy and get a quick quote. To submit an application, you will need to use the Kaiser Permanente Sign Me Up (SMU) tool.

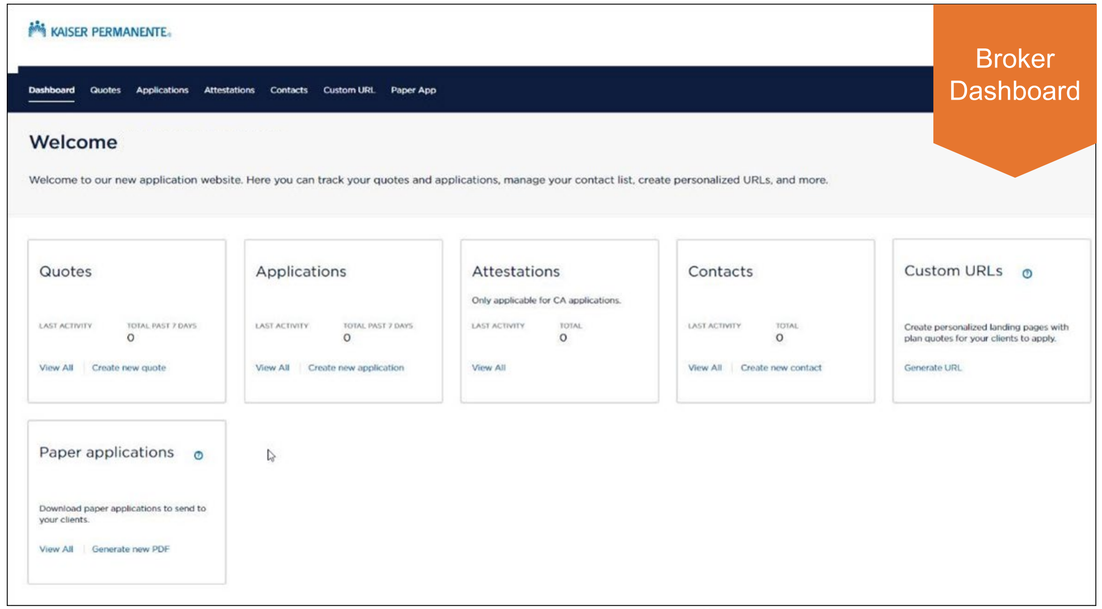




Sign Me Up (SMU) Sales Tool: Overview

- The **Sign Me Up (SMU)** (kp.org/applyonline) sales tool is Kaiser Permanente's online application site for Off-Exchange KPIF applications
- Here you can:
  - Generate and send quotes
  - Create a personalized URL (PURL)
  - Start an application for clients
  - Attest to an application
  - Track application status
- **Quick tip:** SMU automatically attaches your broker information to applications, making it easy to start an application for your client, whether they prefer to apply via paper or electronically:
  - Electronic *(fastest processing time):* generate a personalized URL (PURL) that you can send to your client to complete the application with your broker details attached
  - Paper *(slower processing time)*: download a customized paper application (fillable PDF) that has your broker information attached





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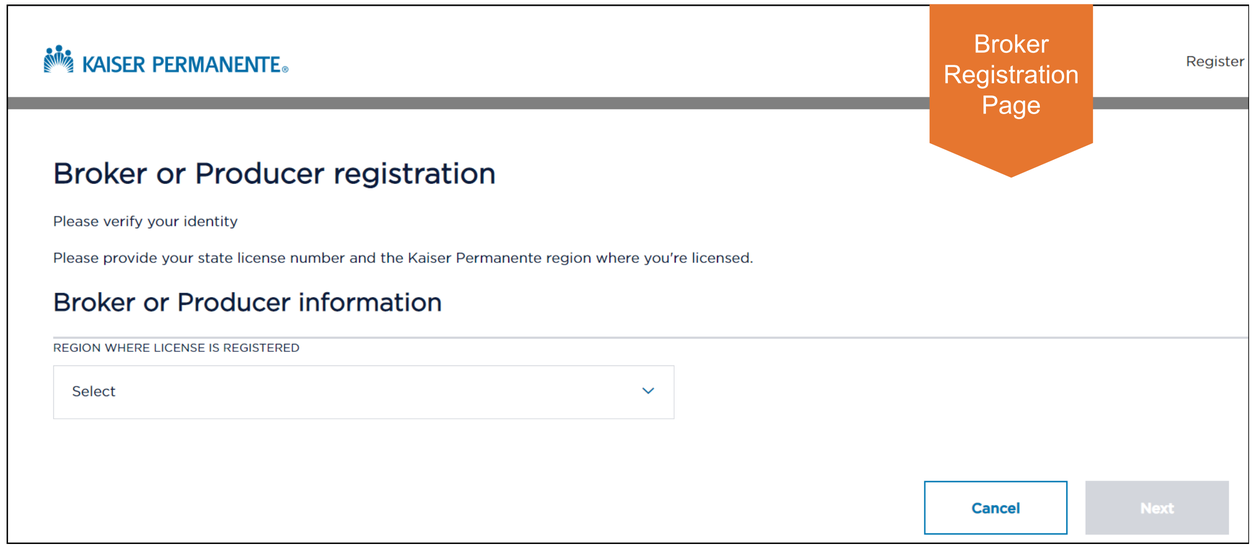
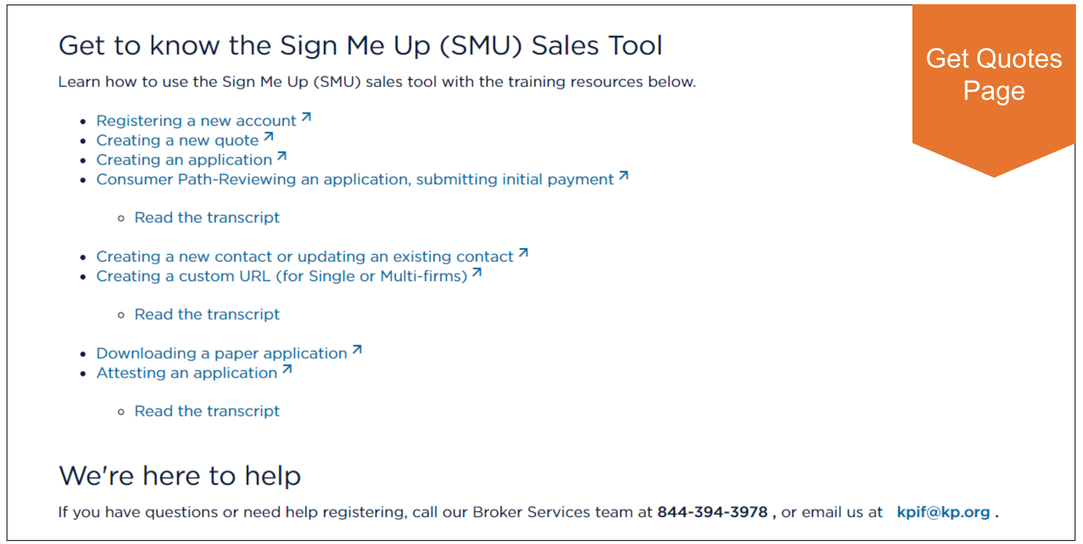
Sign Me Up (SMU) Sales Tool: Tips and Tricks

- You must be a Kaiser Permanente appointed broker in order to register as a broker on SMU
  - Contact our Broker Compensation team (see **Contact Information**) to get appointed to sell Kaiser Permanente
- **First time users:** register here to create a broker account: https://apply-individual-family.kaiserpermanente.org/brokervalidation
  - If you're appointed to sell KP in more than one region, you'll need to register for a separate SMU account for each KP region
- Your broker details (name, license number, state, and phone number) will be automatically populated once your account is verified
- Check out the SMU tutorials on the **"Get Quotes and Apply for Coverage" page** on Account.kp.org





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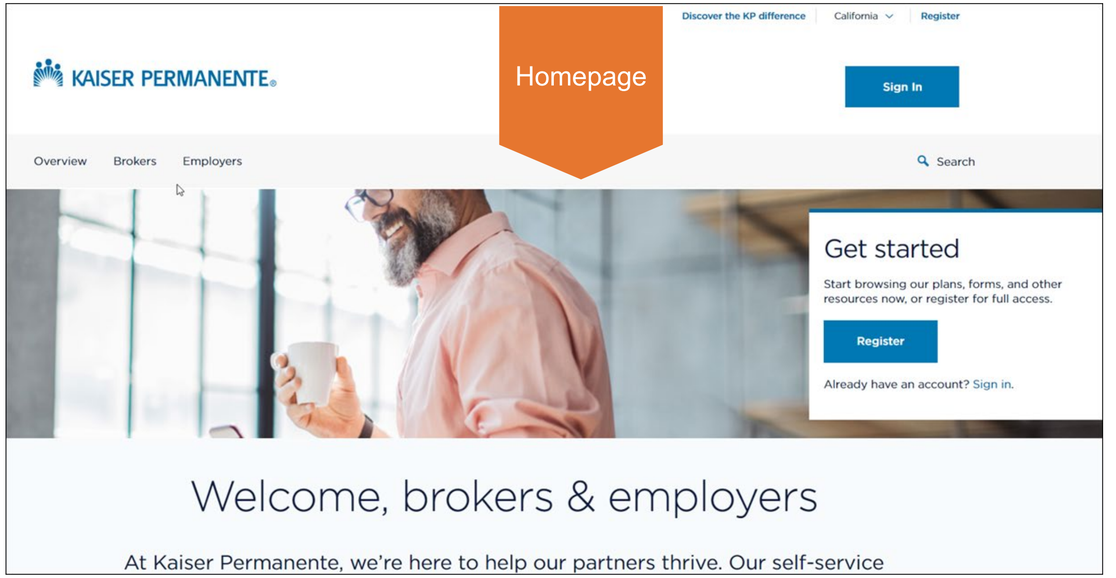
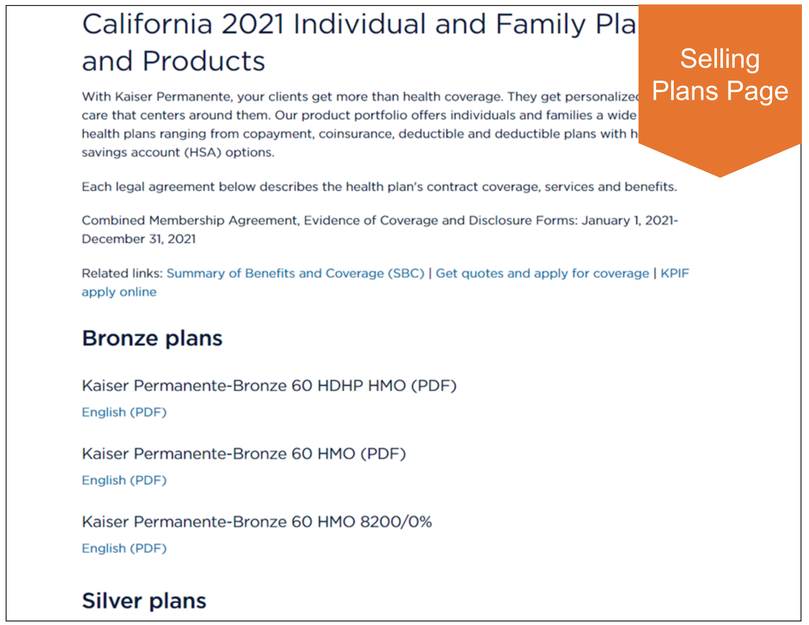
Account.kp.org Overview

- **Account.kp.org** is Kaiser Permanente's broker and employer group website, where you can find:
  - Plan and product information, including rates and benefits
  - Applications, enrollment guides, SEP and other forms
  - Compensation statements and information
    - View your compensation statements (must be enrolled in eStatements)
    - Review the latest compensation payment schedule and details
    - Find instructions for enrolling in Direct Deposit/eStatements
  - Tools to support you in selling KPIF plans, as well as relevant news and updates
- **Quick tip:** If you are not yet appointed to sell KP plans, you can quickly and easily apply to become an appointed broker through the site





Enrollment, Plan Changes & Cancelling Coverage*

Submitting an application

- Applications can be faxed to: 1-855-355-5334 New!
- Applications can be submitted online using your SMU broker link
- Applications can be mailed, but please note that the effective date is based on the received date
- Estimated application processing time: 7-15 days**

Existing member plan changes

- On-Exchange members need to contact Covered California directly.
  Kaiser Permanente cannot process On-Exchange plan changes.
- Off-Exchange members can request simple plan changes using our online Account Change form (kp.org/planchange) – **During OE only**
- All other plan changes and outside of OE, use a paper Account Change Form.
  - Fax to: 1-855-355-5334 New!
- Note: changes can be processed only if requested during the OE period or if member has a SEP qualifying event and provides documentation.
- Estimated processing time: 7 days**

Terminating coverage

- On-Exchange members need to contact Covered California directly. Kaiser Permanente cannot process On-Exchange terminations.
- Members can ask to terminate their coverage via a written letter submitted to Kaiser Permanente.
- Fax to: 1-855-355-5334 New!
- Estimated processing time: 7 days**

**This applies to Off-Exchange plans only. With On-Exchange plans, members must contact Covered California for assistance.*
***As volumes rise, the processing time could take longer than normal.*

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Client / Member Requests

Email us at kpif@kp.org or call 1-844-394-3978 option 1 for your client/member inquiries

KP staff can provide the following information to the broker of record for a client/member without written authorization:

- Application status
- Benefit information/clarification
- Claims status
- Deductible billing/payment/accumulation
- Enrollment issues
- Evidence of Coverage requests
- ID card requests
- KPIF On/Off-Exchange payment information
- Plan change - education only
- Status of plan change request
- Premium and billing inquiries
- Provide member current effective dates

Please have ready your client (subscriber)'s full name, DOB, address, and MRN (optional); your broker ID; and mention that you are broker of record for the subscriber.

The following requests require a written authorization from the client/member:

- Appointment information / PCP
- Claims payment
- Effective date change requests
- Letter requests for eligibility/benefit clarification/termination*
- Provide MRN
- Plan change request and processing*
- Reinstatement request
- **Members must submit signed "Account Change Form" to complete*:**
  - Demographic changes - name and address changes
  - Dependent additions / drops
  - Combine accounts
  - Change plans

  *Visit account.kp.org to find the Account Change Form**

Please have your client complete and sign the HIPAA disclosure authorization form on account.kp.org

*Applies to Off-Exchange plans only; contact Covered California to request for On-Exchange plans

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California Broker Compensation - 2022

- We’re making big changes to our CA Individual and Family broker compensation program starting January 1, 2022
- Key changes:
  - Tiered payment structure for new sales and renewals:

New Members	Compensation Rate
1-250	$13 Per Member Per Month
251-750	$16 Per Member Per Month
751+	$19 Per Member Per Month

Renewing Members	Compensation Rate
1-250	$9 Per Member Per Month
251+	$11 Per Member Per Month

  - Moving to paying compensation monthly (vs. annually)
  - Opportunity to earn an additional one-time yearly retention bonus
- **Stay tuned for more details coming in October**

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Broker Support Services: Contact Information

KPIF Telephone Support Solutions

1-844-394-3978

Option 1: Enrollment Status & Membership

(some inquiries may require subscriber authorization to release information or make a change)

- Application, enrollment, plan status
- Billing inquiries
- Current plan & product information
- Member administration requests
- Evidence of Coverage & ID cards

Option 2: Compensation: California

- Broker Appointments
- Book of business reconciliation & compensation, transfers, reports
- Commission questions
- Broker of record transfers/changes

Option 3: Compensation: CO, GA, HI, NW, MAS

- Broker Appointments
- Book of business reconciliation & compensation, transfers, reports
- Commission questions
- Broker of record transfers/changes

Option 4: New Sales

- Plan, benefits, & rate questions
- Material requests
- Application submission questions
- SMU broker technical support

KPIF Online Self-Service Solutions

Broker Self-Service Website: account.kp.org

- Plan and product information, including the latest rates and benefits
- Up-to-date forms and applications
- Compensation rates and contact information
- Relevant news and updates
- "Get Quotes and Apply for Coverage" page includes SMU tutorials

DST Online Quoting Tool: buykp.org

- Compare On and Off-Exchange KPIF plans
- See if your client may be subsidy eligible
- Generate a quick quote

KPIF Sign Me Up – Resources/Tools: kp.org/applyonline

- Generate a quote
- Create a personalized URL to send Off-Exchange applications to your clients
- Submit consumer applications for Off-Exchange plans
- Track applications

More Information **Email kpif@kp.org**

Source: Broker Support Services

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