



2024 California KPIF Broker Training Guide

Kaiser Permanente
Individual and Family
(KPIF) – Plan Year 2024

Table of Contents

Click on the titles below to go to the desired section of this guide. To return to this page, click the  on the sub page.



What's New for 2024

- [2024 Broker Compensation](#)
- [2024 California Rates](#)
- [Medicaid Redetermination](#)
- [2024 CSR Plan Changes](#)
- [KPIF Policy Change](#)



Get Ready to Sell

- [Sales & Enrollment Websites](#)
- [Account.kp.org Overview](#)
- [Enrollment Options](#)
- [Sign Me Up \(SMU\) Sales Tool](#)
- [SMU Tips & Tricks](#)
- [BuyKP.org Overview](#)



Plans & Enrollment

- [2024 CA Plan Changes](#)
- [2024 CA Product Portfolio](#)
- [Vision & Dental](#)
- [KPIF Open Enrollment and Renewals Timeline](#)
- [Enrollment, Plan Changes & Canceling Coverage](#)



About KP + the California Regions

- [Care at KP](#)
- [Experience the KP difference](#)
- [Care that's Personalized](#)
- [Care that's Convenient](#)
- [Care While Traveling](#)
- [Care that's World Class](#)
- [Resources for Everyday Wellness](#)
- [NCAL Facts & Figures](#)
- [NCAL Service Area Map + Facility Updates](#)
- [SCAL Facts & Figures](#)
- [SCAL Service Area Map + Facility Updates](#)

Resources & Contacts

- [Billing Information](#)
- [Servicing your clients](#)
- [Broker Support Services - Contacts](#)



What's New for 2024



California Broker Compensation - 2024

- CA Individual and Family broker compensation program continues into 2024.
- Highlights include:
 - Tiered payment structure for new sales and renewals:

New Members	Compensation Rate	Renewing Members	Compensation Rate
1-250	\$13 Per Member Per Month	1-250	\$9 Per Member Per Month
251-750	\$16 Per Member Per Month		
751+	\$19 Per Member Per Month	251+	\$11 Per Member Per Month

- Paying compensation monthly (vs. annually)
- Opportunity to earn an additional one-time yearly retention bonus:
 - If you have 50 or more renewed members in January 2024 and retained 70% of your total KPIF book of business by December 2024, you will receive a one-time retention bonus of \$40 per member which will be paid in January of 2025.
- Review the 2024 California Commissions and Rewards program (coming soon on account.kp.org) for full details
- If you haven't sold KP in a while, contact us to make sure your license and KP appointment are current:
 - KP's Broker Compensation team at 1-844-394-3978, option 2
 - Email BCS_CA_DocAdministration@kp.org

2024 KPIF California Rates



- **Northern California**

- KP is one of the lowest priced carriers in most markets.
 - KP is the first or second lowest cost Silver Plan, except in Sacramento where we are mid-market in Central Valley and Fresno.
- KP is focused on low and stable year over year rate changes, so our members won't see large yearly increases to their monthly premiums.
 - KP's 2024 increases were well below industry average (approximately 7%) compared to a 13% industry average.
- KP is the most popular plan on Covered California, with nearly 50% Market Share.

- **Southern California**

- KP has competitively priced plans.
 - KP is the lowest priced Bronze plan in Ventura (RA 12), North LA (RA 15), South LA (RA 16) and Orange (RA 18).
- KP is focused on low and stable year over year rate changes, so our members won't see large yearly increases to their monthly premiums.
 - KP's 2024 increases were well below industry average (approximately 7%) compared to an 11% industry average.
- KP has nearly 25% Market Share on Covered California, far ahead of all but one competitor.

For detailed rate information to help your clients:

- Two ways to quote your clients online (2024 rates available after 11/1/23):
 - No log-in required: buykp.org
 - Requires broker log-in, but you can save quotes: kp.org/applyonline (SMU)



Help Your Clients and Get Rewarded for It

Medicaid redeterminations have started again, which means more consumers will be shopping for coverage and need your help understanding their options and finding the right plan for their needs.

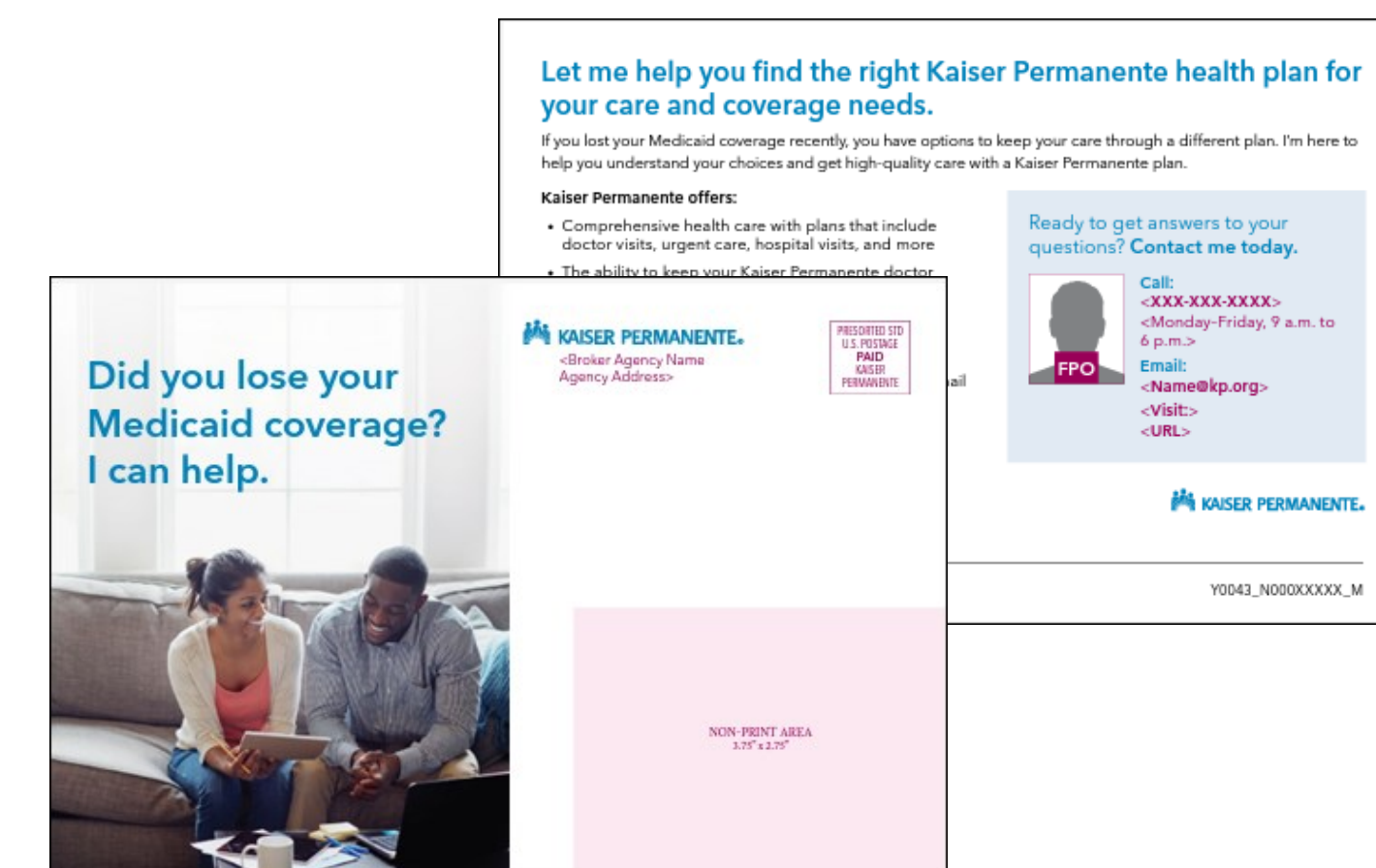
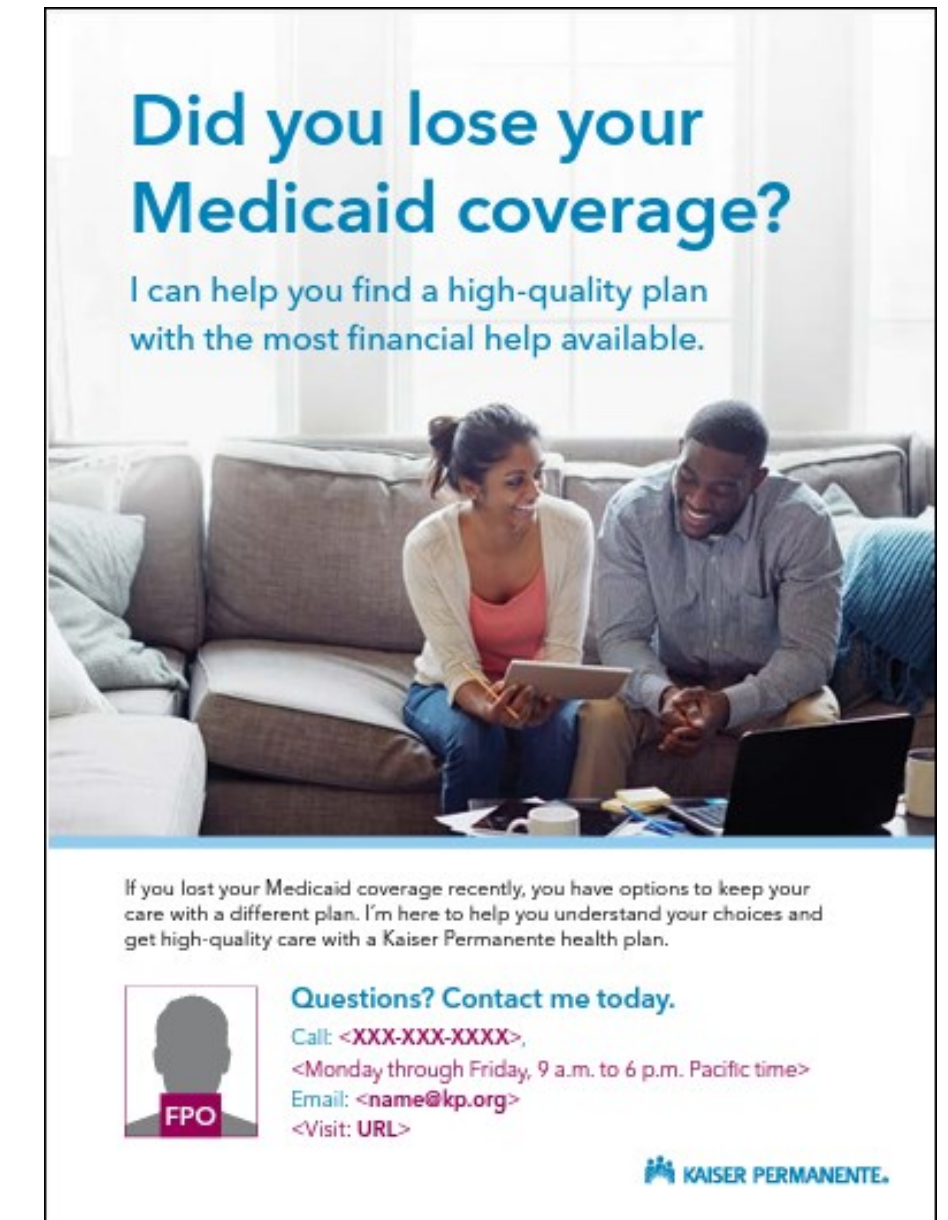
Download our [digital toolkit](#) that includes flyers, a poster, and postcard that you can co-brand with your agency information and share with your clients. Plus, content you can post to your agency website or social media accounts quickly and easily.

Earn More When You Sell More

For a limited time – earn a \$100 bonus for each new member enrolled above 20 members with effective dates through December 31, 2023.

[Learn more here.](#)

[Stay tuned for potential opportunities in 2024!](#)





2024 CSR Plan Changes

- The State of California is implementing three (3) new CSR Plans for plan year 2024 to address premium affordability and cost-share affordability. Covered California's mandate from the Governor was to eliminate deductibles where possible and intends to focus all new funds on reducing cost-sharing in the Silver CSR space.
 - The CSR 73 Plan will be enhanced to a benefit plan approximating an 0.80 Actuarial Value and eliminating the deductible. It will not be the same plan as the current Gold (also 80AV).
 - The CSR 87 Plan will be rolled back to the 2023 levels and the deductible will be eliminated.
 - The CSR 94 Plan has no changes.
- There are no changes to the CSR income ranges:
 - Up to 150% FPL continues to be eligible for CSR 94
 - 151% - 200% for the "enhanced" CSR 87
 - 201% - 250% for the Enhanced CSR 73
- Covered California will automatically move existing 2023 members into CSR Silver plans during the upcoming renewal if:
 - Their income is under 250% FPL.
 - They can get a Silver cost-sharing reduction plan at the same or higher actuarial value and the same or lower premium with the same carrier in the same product.
- There are no Changes to APTC

KPIF Policy Change

We have updated the enrollment process for some Kaiser Permanente for Individuals and Families (KPIF) Off-Exchange plan changes.

- Beginning January 1, 2023, we aligned our policy for Off-Exchange plans with the Affordable Care Act's (ACA) policy for switching roles.
- Per the ACA rules, when a subscriber terminates their coverage because they're moving to group coverage or Medicare, their dependents qualify for a special enrollment period due to the loss of minimum essential coverage and must re-apply for coverage.
- Visit account.kp.org to learn more.



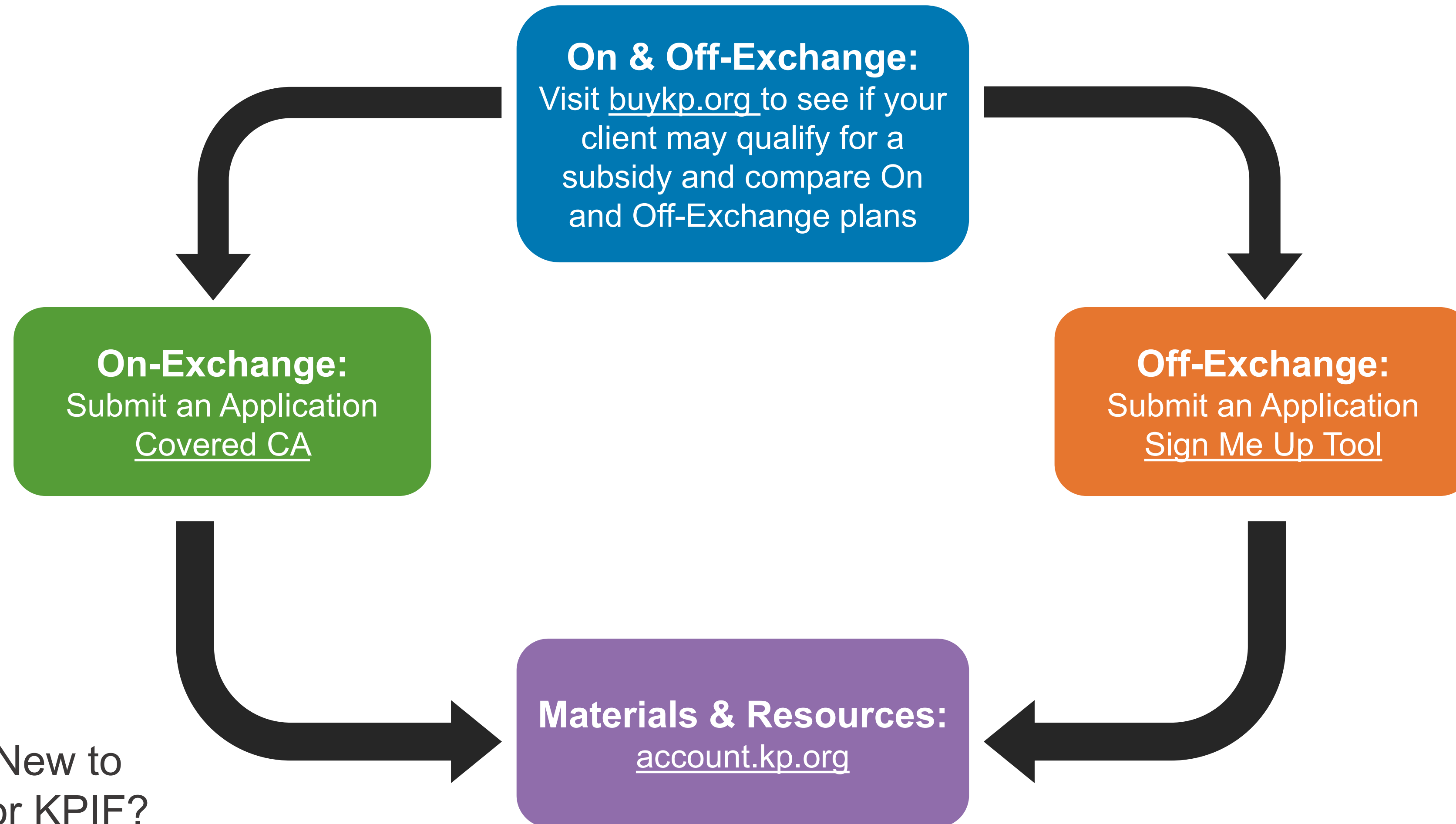


Get Ready to Sell

Sales & Enrollment Websites



Where do I go for what?



Quick tip: New to selling KP or KPIF? Check out our [KPIF Broker FAQs](#)

Account.kp.org Overview

- [Account.kp.org](https://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.

The image shows two screenshots of the Account.kp.org website. The top screenshot is the homepage, featuring the Kaiser Permanente logo, navigation links for Overview, Brokers, and Employers, and a 'Get started' section with a 'Register' button and a 'Sign in' link. The bottom screenshot is a page titled 'California 2023 Individual and Family Plans and Products', which includes a description of the health plans, related links, a section on Virtual Care, and a section on Bronze plans. An orange arrow points from the 'Selling Plans Page' label to the 'California 2023 Individual and Family Plans and Products' page.

Homepage

Overview Brokers Employers

Get started

Start browsing our plans, forms, and other resources now, or register for full access.

Register

Already have an account? Sign in.

California 2023 Individual and Family Plans and Products

Selling Plans Page

With Kaiser Permanente, your clients get more than health coverage. They get personalized health care that centers around them. Our product portfolio offers individuals and families a wide choice of health plans ranging from copayment, coinsurance, deductible and deductible plans with health savings account (HSA) options.

Related links: [Summary of Benefits and Coverage \(SBC\)](#) | [Get quotes and apply for coverage](#) | [KPIF apply online](#)

Virtual Care

Kaiser Permanente offers affordable, high quality care using convenient virtual options including video visits, e-visits, phone, and email, so members can get care when it works best for them. Plus, your clients are cared for by the same doctors and clinicians who care for them in our facilities, so they get coordinated care from a team who knows their health history.

View the [CA Virtual Care Flyer](#) to learn more.

Each legal agreement below describes the health plan's contract coverage, services and benefits.

Combined Membership Agreement, Evidence of Coverage and Disclosure Forms: January 1, 2023-December 31, 2023

Bronze plans

Kaiser Permanente Bronze CO Individual and Family (PDF)

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



*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.

kp.org/applyonline (SMU)

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

Off-Exchange



Quick tip: If you are appointed to sell KP in more than one **region** – you'll need to register for a separate SMU account for each Kaiser Permanente region.

Sign Me Up (SMU) Sales Tool: Overview



- The [Sign Me Up \(SMU\)](https://kp.org/applyonline) (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
 - Track application status
 - Manage applications
- **Coming soon!** The SMU tool will be available in Spanish by November 1, 2023.
- **Quick tip:** SMU automatically attaches your broker information to electronic applications, making it easy to start an application for your client:
 - 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 paper application and fax or mail it back to KP

The screenshot displays the Kaiser Permanente Sign Me Up (SMU) Sales Tool interface. The top navigation bar includes the Kaiser Permanente logo and a phone number (1-800-480-0071). The main content area is divided into three sections:


- Homepage:** Features a large image of a couple in a kitchen.
- Broker Dashboard:** Includes a 'Welcome' message and a grid of cards for Quotes, Applications, Attestations, Contacts, and Custom URLs. Each card shows 'LAST ACTIVITY' and 'TOTAL PAST 7 DAYS' counts.
- SMU in Spanish:** Features a 'Region' dropdown, a 'Language' dropdown with 'English' and 'Español' options, and a 'Shop plans' link. A red arrow points from the 'Español' option to the 'Shop plans' link.

The bottom section of the interface shows the 'Individual and Family Plans' page, which includes a 'Shop plans' link, a 'Learn more about the basics of health care coverage' link, and a 'You're only a few questions away from a personalized quote' message.



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 automatically populate on your client's applications once your account is verified.
- Check out the SMU tutorials on the [“Get Quotes and Apply for Coverage” page](#) on Account.kp.org.

 KAISER PERMANENTE®

Broker Registration Page

Broker or Producer registration

Please verify your identity

Please provide your state license number and the Kaiser Permanente region where you're licensed.

Broker or Producer information

REGION WHERE LICENSE IS REGISTERED

Select ▼

Cancel

Next

Get to know the Sign Me Up (SMU) Sales Tool

Learn how to use the Sign Me Up (SMU) sales tool with the training resources below.

- [Registering a new account ↗](#)
- [Creating a new quote ↗](#)
- [Creating an application ↗](#)
- [Consumer Path-Reviewing an application, submitting initial payment ↗](#)
- [Creating a new contact or updating an existing contact ↗](#)
- [Creating a custom URL \(for Single or Multi-firms\) ↗](#)
- [Downloading a paper application ↗](#)
 - [Read the transcript](#)
- [Attesting an application ↗](#)
 - [Read the transcript](#)

We're here to help


If you have questions or need help registering, call our Broker Services team at **844-394-3978** , or email us at kpif@kp.org .

Get Quotes Page

Buykp.org Overview



- [Buykp.org](https://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 Off-Exchange application, you will need to use the Kaiser Permanente Sign Me Up (SMU) tool.



Register

LearnShop PlansDoctors & LocationsHealth & WellnessGet CarePay Bills

Homepage

Shop plans > Individual and family plans

Chat with us, or call 1-800-488-3590 (TTY 711)
Already have a Kaiser Permanente plan? Visit YourKPplan.org, or call us.

Individual and Family Plans

Get a quote if you're ready to choose a plan. If not, [learn more about the basics of health care coverage](#), including how to compare plans, choose the plan that's right for you, and apply.

You're only a few questions away from a personalized quote

Your answers will help us quote the best options for individual and family plans in your area. Your information will be handled confidentially and used for quoting purposes only, and won't be saved.

All fields are required unless marked as optional.


Question 1 of 4


In which ZIP code do you need coverage?

Enter a 5-digit ZIP code and county, or choose an option provided

Example: 12345, County

Continue your quote >






Register

LearnShop PlansDoctors & LocationsHealth & WellnessGet CarePay Bills

Compare Plans Page

Chat with us, or call 1-800-488-3590 (TTY 711)
Already have a Kaiser Permanente plan? Visit YourKPplan.org, or call us.

Individual and Family Plans

 It appears that you may not qualify for financial help.
You still have affordable options, including the following health plans that you can purchase from Kaiser Permanente.

Coverage for **myself** in **91311** starting in **2023**

[Edit coverage information](#)

Showing 15 of 15 plans

FilterSort by: plan metal level v

Note: Results displayed don't include Medi-Cal options.

<div>Bronze1 of 15</div> <div>Kaiser Permanente - Bronze 60 HMO 8200/0%</div> <div>Monthly Premium</div> <div>\$305.75</div>	<div>BronzeHSA2 of 15</div> <div>Kaiser Permanente - Bronze 60 HDHP HMO</div> <div>Monthly Premium</div> <div>\$314.42</div>	<div>Bronze3 of 15</div> <div>Kaiser Permanente - Bronze 60 HMO</div> <div>Monthly Premium</div> <div>\$329.45</div>
--	--	--



Plans & Enrollment

2024 KPIF California Plan Changes



WHAT'S NEW

- Silver 73 HMO (CSR)
- Silver 87 HMO (CSR)
- Silver 94 HMO (CSR)

WHAT'S BEING DISCONTINUED

- GF Conversion Payment 25 HMO
- DPA Legal PID 800500
- DPA Legal PID 800501

WHAT'S CHANGING

2023 plan name	2024 plan name
Silver 70 HDHP 3600/20%	Silver 70 HDHP 3600/25%



2024 KPIF California Product Portfolio

On-Exchange (Standard Plans Only)

	Platinum	Gold	Silver	Bronze	Other	#
HMO	Platinum 90 HMO	Gold 80 HMO			\$0 Cost Share AI-AN	4
		Gold 80 HMO Coinsurance				
DHMO			Silver 70 HMO	Bronze 60 HMO	Catastrophic (Minimum Coverage)	6
			Silver 73 HMO (CSR)			
			Silver 87 HMO (CSR)			
			Silver 94 HMO (CSR)			
HDHP				Bronze 60 HDHP HMO		1
Total (On)	1	2	4	2	2	11

Off-Exchange

	Platinum	Gold	Silver	Bronze	Cat	#
HMO	Platinum 90 HMO	Gold 80 HMO				3
		Gold 80 HMO Coinsurance				
DHMO			Silver 70 HMO	Bronze 60 HMO	Catastrophic (Minimum Coverage)	4
			Silver 70 HMO 2850/50	Bronze 60 HMO 8200/0		
HDHP			Silver 70 3600/25% HDHP HMO	Bronze 60 HDHP HMO		2
Total (Off)	1	2	3	3	1	10

Red = Off-Exchange only
Black = No benefit modifications

On-Exchange = 11 plans (with 3 CSR plans)
Off-Exchange = 10 plans

Note: Does not include American Indian/Alaska Native CSR totals.



Review the [2024 California Enrollment Guide](#) (starting late October) or [buykp.org](#) (after 11/1) for benefit details.



California Essential Health Benefit for Vision

- Pediatric vision coverage is included for children under 19 years.
- Adult vision coverage is not available.
- KPIF members without a hardware allowance benefit plan are eligible for a 20% discount at Vision Essentials by Kaiser Permanente locations.
- Optical expenses do not accumulate to deductibles or out-of-pocket maximums.

kp2020.org

visionessentials
by KAISER PERMANENTE®



EYEGLOSS FRAMES

Find the Frames You Love



EYEGLOSS LENSES

Find Your Perfect Lenses



CONTACT LENSES

See Without Glasses



Order Contact Lenses



Check Your Benefits



Find a Location



Book an Eye Exam

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 include pediatric dental benefits using Delta's DeltaCare USA Individual network. Delta will auto assign eligible children to a contracted dentist facility at initial enrollment and send the family a welcome letter.

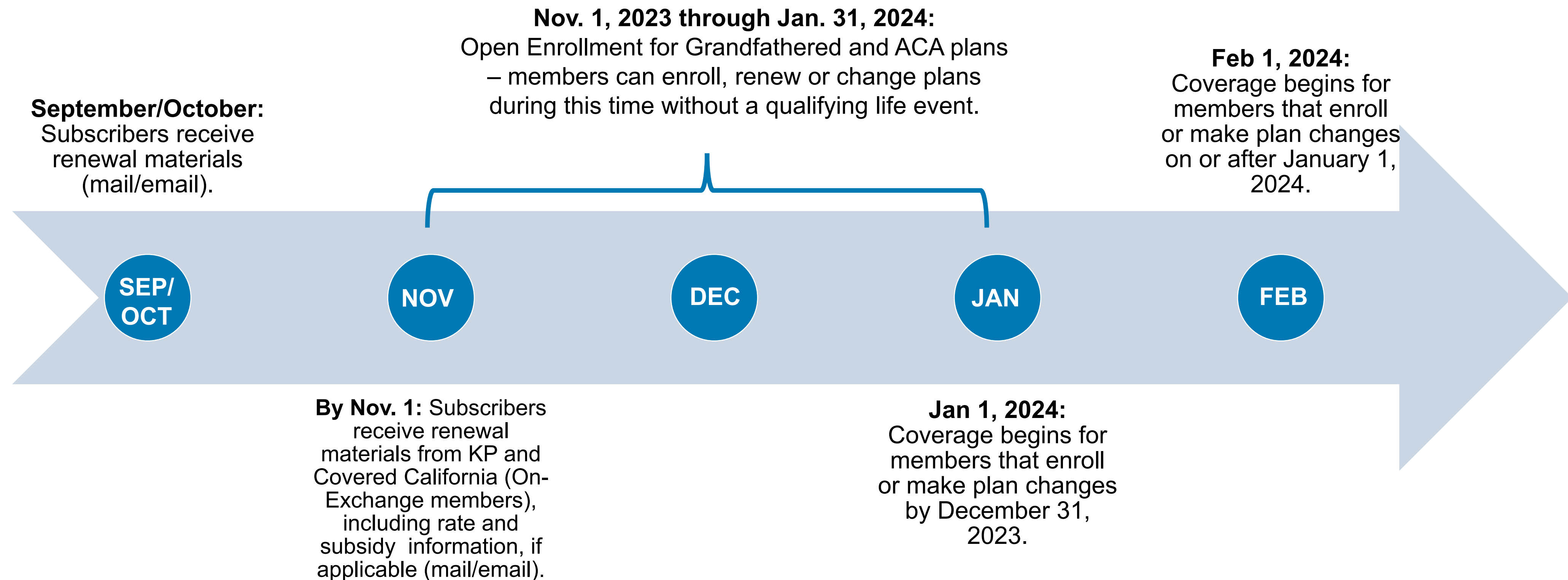
Optional Adult Dental Plan

- An optional adult dental plan 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 a large network of dental providers.
- Administered by **Delta Dental of California**, offered Off-Exchange only.
- The 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 plan.

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

Open Enrollment and Renewals Timeline



- **SEP** effective dates are determined based on the qualifying life event. Visit [kp.org/specialenrollment for details](https://kp.org/specialenrollmentfor details).
- 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.

Enrollment, Plan Changes & Cancelling Coverage*



Submitting an application

- Applications can be faxed to: 1-855-355-5334
- 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 plan changes using our paper [Account Change Form](#).
 - Fax to: 1-855-355-5334
- 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.
- Off-Exchange members can ask to terminate their coverage by:
 - Calling Member Services at 1-800-464-4000 or,
 - Faxing a written letter to Kaiser Permanente to 1-855-355-5334
- 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.*



About KP + the California Regions

Why Choose Kaiser Permanente?



Quality care

- Health care for all that is you
- Leading preventive care to help you stay healthy
- One of the nation's largest multispecialty medical groups



More digital options

- Convenient phone and video visits around the clock¹
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime²



Membership extras

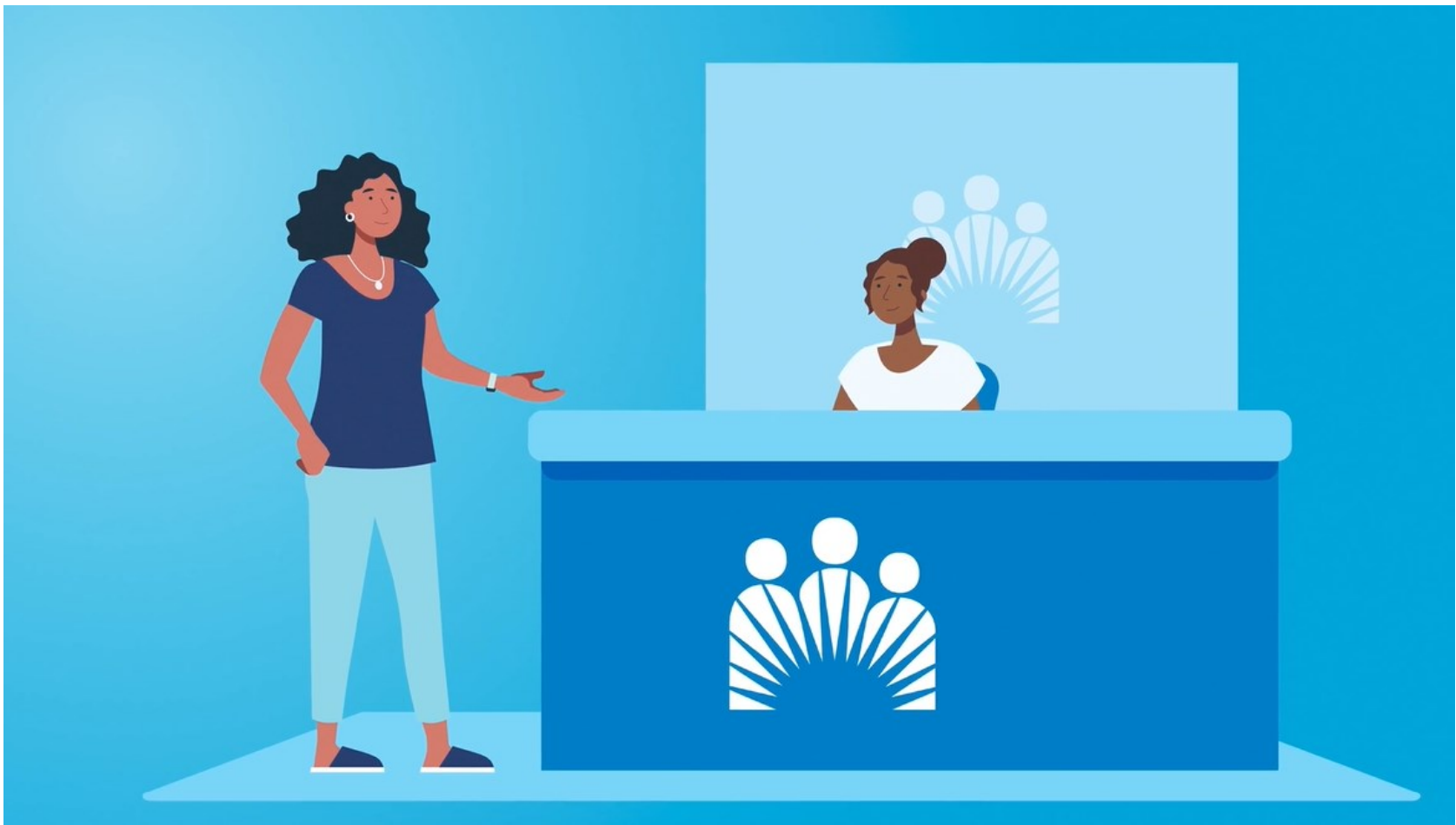
- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes³
- Calm meditation app at no additional cost⁴

¹. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent licensed clinicians from providing care across state lines. Laws differ by state. ². To use the Kaiser Permanente app, you must be a member registered on kp.org. ³. 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. ⁴. See note 3.

Experience the Kaiser Permanente Difference



Explore the videos below to learn more about what makes Kaiser Permanente unique and how our integrated model results in a better care experience for our members and your clients.



[Integrated Healthcare](#) (duration 1:38)



[Support for Diabetes Treatment](#)
(duration 1:28)



[Maternity Care](#) (duration 1:53)



Learn more about the Kaiser Permanente difference for your clients here.



Care That's Personalized

Your doctor is your best health advocate. They learn what matters most to you and work with you to build a care plan that fits your health needs, personal preferences, and values.

Care teams that feel reflective of who you are

- Access many clinicians who speak more than one language
- Utilize interpretive services for more than 150 languages
- Browse doctor profiles and change your personal doctor anytime

Learn more about our doctors at kp.org/doctors.

Connected by your electronic health record



Your health history lives on your electronic health record.

It helps connect your care through each visit, including with specialists.

Your records are available to you and your care team 24/7.

It helps ensure you don't miss checkups and tests.



Care That's Convenient

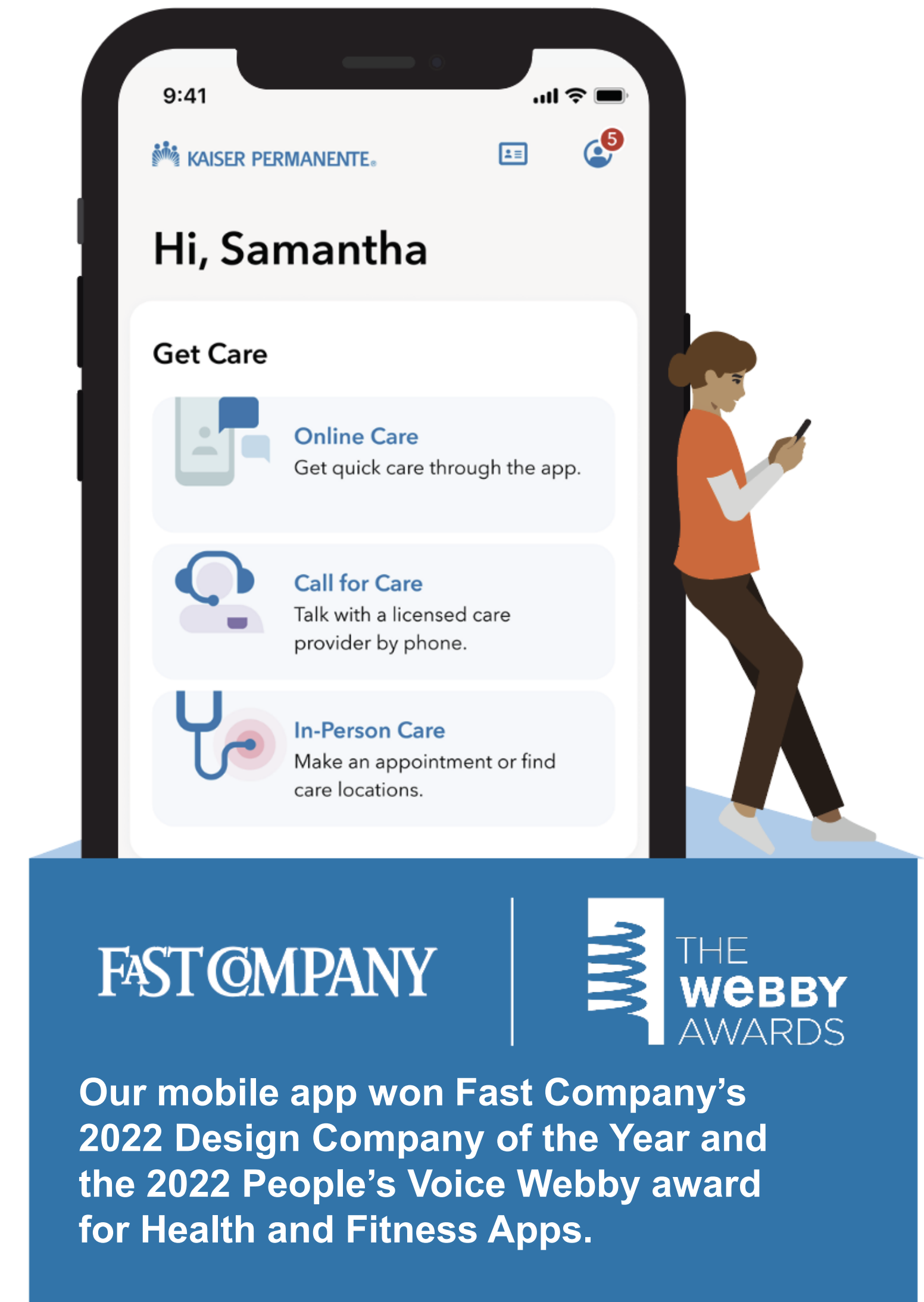
We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history and pick up where you left off.

Learn more at kp.org/mobile

Your health at your fingertips

- Get 24/7 care by phone or video*
- Email your care team
- Schedule appointments
- View lab results and doctor's notes
- Refill prescriptions
- Check in for appointments
- Pay bills and view statements

*When appropriate and available.





Convenient Care While Traveling

Planning to travel? Have a child going away to college? We can help you stay on top of your health while you're away. We'll work with you before you leave to see if you need to get vaccinated, refill prescriptions, and more.

And you're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by email, phone, and video across the nation.*

Visit kp.org/travel to learn more.

*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.

Care That's World Class



No matter your needs — mental health, maternity, cancer care, heart health, and beyond — you'll have access to expert doctors, advanced technology, and the latest evidence-based care.

We're a national leader in screening rates and research, and we're among the top-rated health plans in every state we serve.^{1,2,3}



Kaiser Permanente members are:

 **33%**

more likely to survive heart disease⁴

 **52%**

more likely to survive colorectal cancer⁵

 **20%**

less likely to experience premature death due to cancer⁶

1. Kaiser Permanente 2022 HEDIS® scores. **2.** 2021 Annual Report, Kaiser Permanente, about.kaiserpermanente.org/who-we-are/annual-reports/2021-annual-report. **3.** NCQA's Private Health Insurance Plan Ratings 2022–2023, National Committee for Quality Assurance, 2022: Kaiser Foundation Health Plan of Colorado — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. — HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington — HMO (rated 4 out of 5). **4.** Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," July 20, 2022. **5.** Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018. **6.** See note 4.



Resources for Everyday Wellness

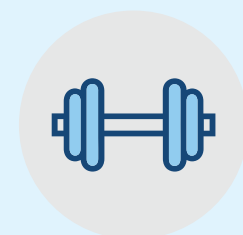
Take advantage of classes, services, and programs to help you achieve your health and fitness goals.¹
Visit kp.org/health-wellness to learn more.



Acupuncture, massage therapy, and chiropractic care



Wellness Coaching by Phone



Reduced rates on gym memberships



Online fitness with the ClassPass app

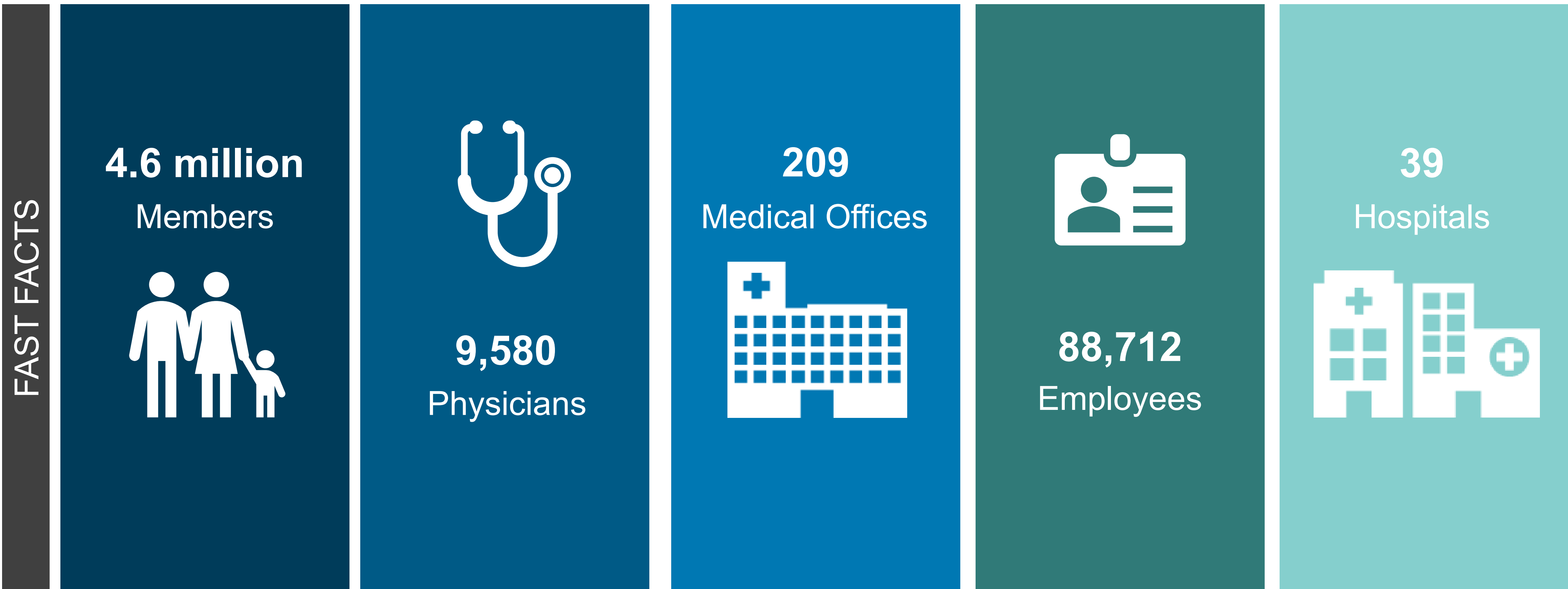


Healthy lifestyle programs and classes²



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.

Northern California by the Numbers



Source: Fast Facts About Kaiser Permanente, Northern California. Retrieved August 5, 2023 from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

More Information

kp.org/share

Northern California Service Area Map + Facility Updates

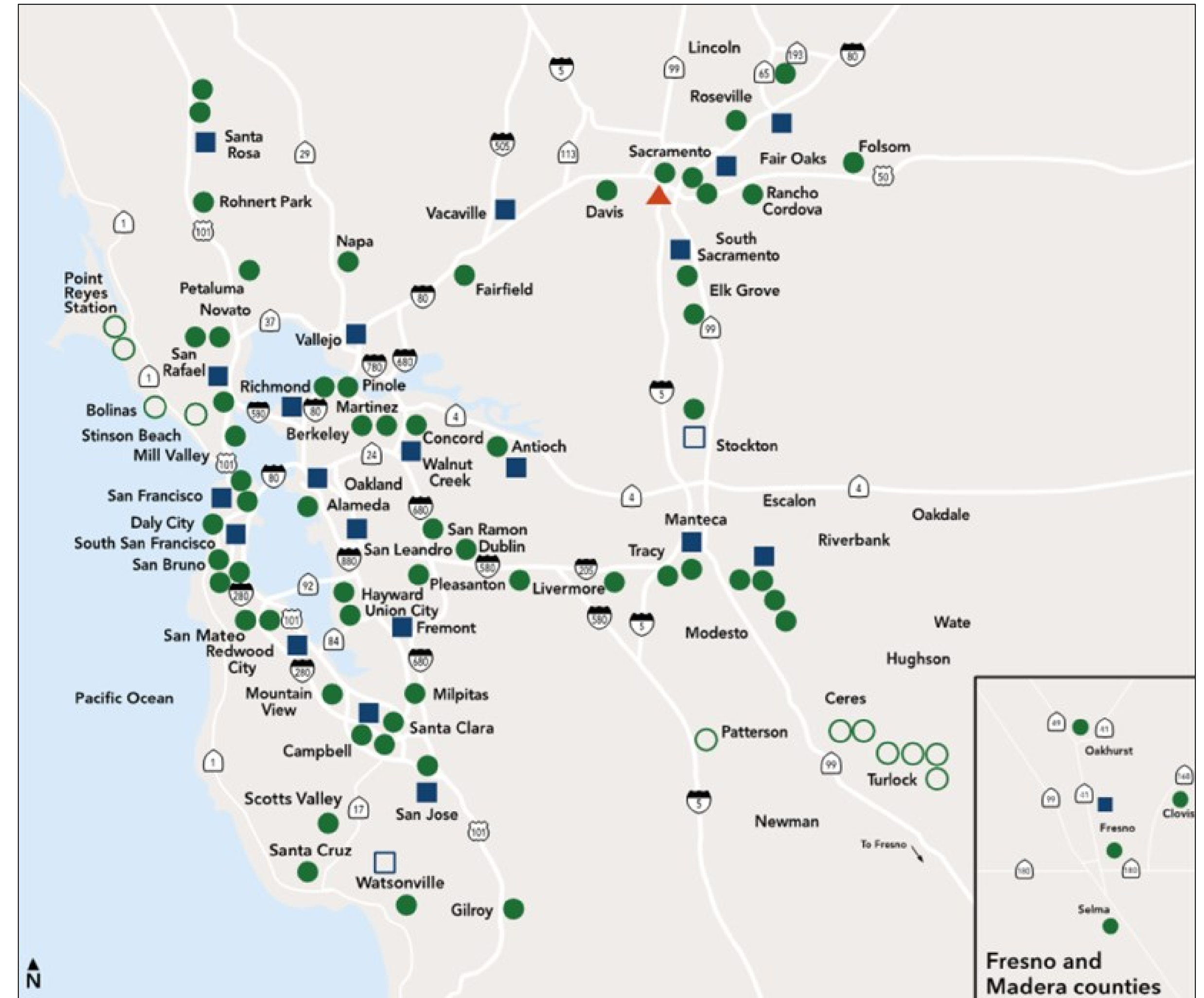


Care Essentials in downtown San Francisco

- Located at the Salesforce Transit Center to meet members where they are, this innovative new facility offers extended hours. Services include same-day appointments, pharmacy, lab tests, vaccines, injections, and treatment of minor illnesses and injuries.

Now open

- Level II Neonatal Intensive Care Unit at Vacaville Medical Center
- Santa Cruz Medical Offices
- Urgent Care Clinic at Geary Medical Offices in San Francisco



Map not to scale

- Kaiser Permanente medical centers (hospital and medical offices)
- Kaiser Permanente medical offices
- ▲ Specialty facilities sports medicine
- Affiliated hospitals
- Affiliated medical offices

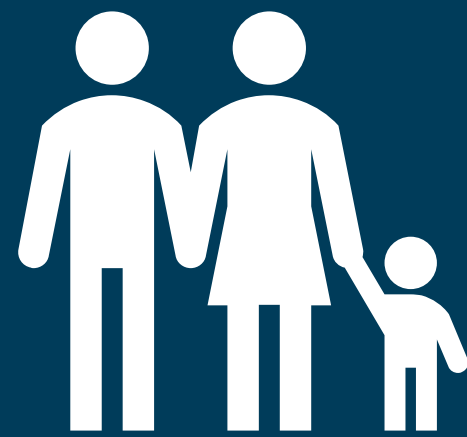
Visit kp.org for a full list of locations

Southern California by the Numbers



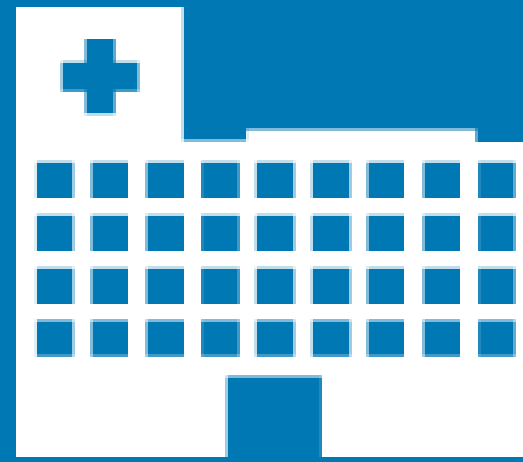
FAST FACTS

4.9 million
Members



8,121
Physicians

197
Medical Offices



78,064
Employees

15
Hospitals



Source: Fast Facts About Kaiser Permanente, Southern California. Retrieved August 5, 2023 from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

More Information kp.org/share

Southern California Service Area Map + Facility Updates

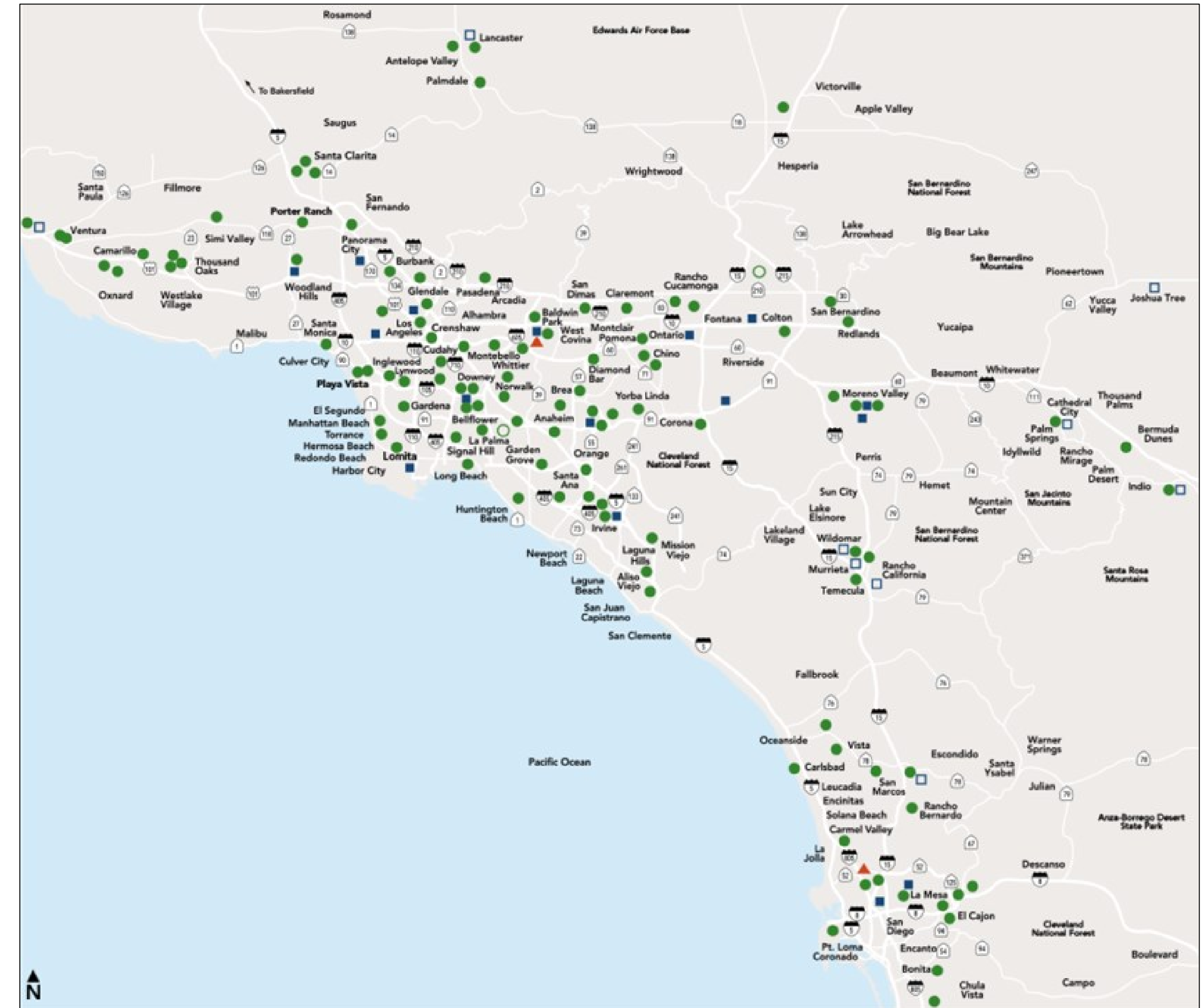


Opening soon

- San Marcos Medical Center (Q3 2023)

Now open

- Clairemont Mesa Medical Offices
- Hesperia Medical Offices
- Playa Vista Medical Offices
- Tri-City Medical Center (North San Diego County Affiliated Hospital)
- Watts Medical Offices and remodeled Learning and Counseling Center



Map not to scale

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



Resources & Contacts



Billing* – Off-Exchange vs On-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: 1-877-365-9900
- **Mail*:** Send check or money order to:
*Kaiser Foundation Health Plan
P.O. Box 7158
Pasadena, CA 91109-7158*

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*

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



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

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

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/Sales Support

- 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

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