



# 2026 California KPIF Broker Training Guide

Kaiser Permanente  
Individual and Family  
(KPIF) – Plan Year 2026



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**What's New for 2026**



# California Broker Monthly Compensation for 2026



**For new members and renewal**



**1+ Members**

**\$14**

Per Member Per  
Month



Our rewards structure has changed! Starting January 1, 2026, brokers will receive **\$14 per member per month** for both new sales and renewals in California. This simplifies our previous tiered structure, making it easier to track your earnings.



Rewards for new KPIF sales and renewals during **2026 Open Enrollment** will be processed and paid beginning in **January 2026**.



Review the **2026 California KP Broker Rewards plan** (coming soon on [business.kp.org](https://business.kp.org)) for full details, including rewards adjustment periods.



Access and review your compensation statements on [business.kp.org](https://business.kp.org).

Need help? Confirm license & appointment if you haven't sold KP recently  
**Phone:** 1-844-394-3978 (Option 2) | **Email:** [BCS\\_CA\\_DocAdministration@kp.org](mailto:BCS_CA_DocAdministration@kp.org)



# 2026 KPIF California Rates



In 2026, KP is competitively priced with the lowest rate increase in market despite significant marketplace changes.

## Northern California



- KP is one of the lowest priced carriers.
- KP is the first or second lowest cost Silver Plan in every rate area.
  - KP is the lowest Gold and Bronze plan in every rate area



- 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 2026 increases were on average 7%, compared to an average 10% across the industry statewide.



In Northern California, KP is the most popular plan on Covered California, with approximately 53% Market Share.

## Southern California



- KP has competitively priced plans.
- KP is the lowest priced Bronze plan in Ventura (RA 12), Riverside (RA 17), Orange (RA 18), and San Diego (RA 19).
  - KP is the lowest Gold plan in Ventura (RA 12), Kern (RA 14), Orange (RA 18), and San Diego (RA 19).



- 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 2026 increases were on average 5%, compared to an average 10% across the industry statewide.



KP is the second largest carrier on Covered California with roughly 22% market share.

KP offers competitively priced plans. See later slides with our [2026 portfolio details](#) and [enrollment options](#).  
2026 rates are available after 11/1/2025.





# Legislative Changes

## Enhanced Premium Tax Credits (ePTC) are expiring

- Since 2021, the federal government has been offering enhanced premium tax credits (subsidies) to make Individual & Family health insurance more affordable. These enhanced premium tax credits are expiring on December 31, 2025, unless extended by Congress.
- Beginning January 1, 2026, tax credits will still be available, but the amount will be smaller; as a result, your clients' monthly premium payment for coverage may increase.
- Covered CA will introduce a new State subsidy to shield the lowest-income individuals and families from the potential loss of ePTC. This new subsidy will replace the enhanced Cost Share Reduction (CSR) program.

## Income Verification May Be Required

- Your clients may be asked by the health exchange to submit documentation verifying their income and eligibility to ensure they are getting the correct financial assistance.
- Encourage your clients to log-in to their exchange account and confirm their income and household details to ensure they receive the correct subsidy.
- Encourage your clients to keep income documentation handy and submit it promptly if requested to ensure that they receive the correct financial assistance.

## Other Changes

- Most Bronze and Catastrophic plans are now HSA eligible. For more information on HSA plans at Kaiser Permanente, visit [kp.org](https://kp.org).
- As of August 25, 2025, CMS has paused the Special Enrollment Period for household incomes at or below 150% FPL.
- If you have clients who are lawfully present immigrants under 100% FPL, they will no longer qualify for federal subsidies beginning Jan 1, 2026.



## Keep an Eye Out for Additional Communications from Kaiser Permanente

We will send additional communications and provide resources on changes to federal law that will impact 2026 Open Enrollment processes and members' costs in 2026. Please ensure you carefully review all communications we send over the coming weeks.

## Review State Exchange Communications

Covered California is closely monitoring all legislative updates. Please stay connected to [CoveredCA](https://coveredca.org) for additional information.



# DACA Eligibility Changes



## What is DACA

Deferred Action for Childhood Arrivals (DACA) is a U.S. policy that allows some undocumented individuals access to certain benefits, including the ability to enroll in Marketplace healthcare coverage and APTC eligibility.

## What's Changing



DACA recipients **will no longer** be eligible for Health Plan Marketplace coverage. All marketplaces are required to terminate coverage for DACA enrollees by August 25, 2025. Additionally, the DACA Recipients SEP is no longer effective as of July 1, 2025.



Members who are impacted by this change will receive communications with next steps from the health plan Marketplaces including how they can enroll in off-exchange coverage.



Visit your local marketplace website to learn more about these changes and support your clients through this transition.

## Coverage Alternatives Available After DACA Termination

- DACA recipients who lose coverage on-exchange may qualify for a Special Enrollment Period (SEP) under the standard “Loss of Coverage” Qualifying Life Event (QLE).
- If the subscriber loses eligibility due to DACA status, dependents who meet the exchange’s immigration requirements (i.e., non-DACA) also qualify for the QLE and can re-enroll under a new account.



A man in a brown jacket is carrying a young child on his shoulders. They are both looking upwards and smiling, standing in a sunlit forest with many tall, thin trees. The scene is peaceful and natural.

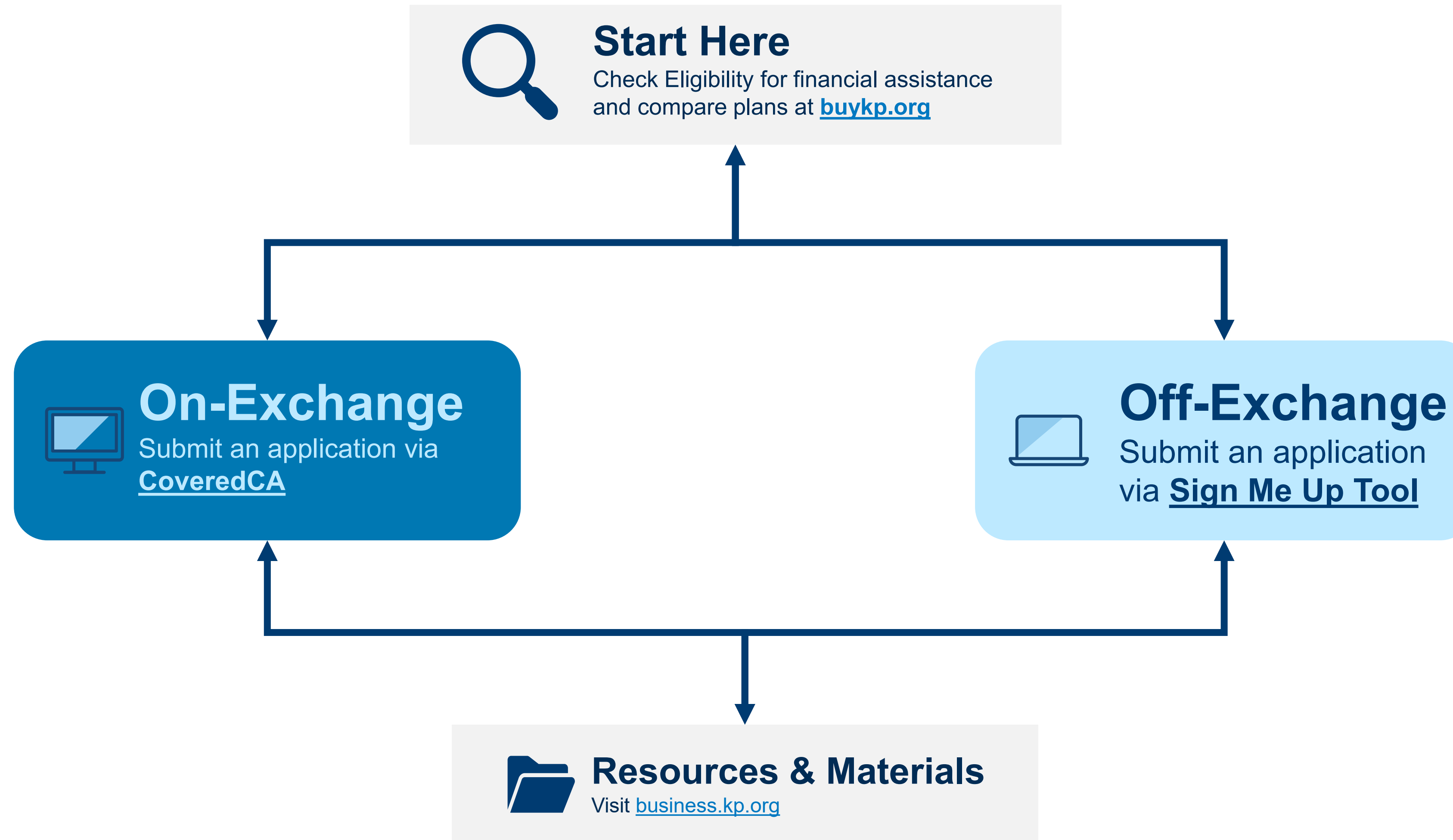
# Get Ready to Sell



# Navigating Kaiser Permanente Enrollment Platforms



Where do I go for On-Exchange, Off-Exchange, and Resources?






 New to selling KP or KPIF? Be sure to check out our [KPIF Broker FAQs](#) available starting 11/1



# 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 can use the [Kaiser Permanente Sign Me Up \(SMU\)](#) tool.

## Homepage

Region: Maryland / Virginia / Washington, D.C. Language: English

Brokers Employers Help paying your bills

[Shop plans](#) > Individual and family plans

Chat with us, or call 1-800-488-3590 (TTY 711)

Already have a Kaiser Permanente plan? Visit [YourKPlan.org](#), or call us.

### Individual and Family Plans

**Ready to explore plans?**

You're in the right place. All you need to do is answer a few questions, and we'll show you the options for individual and family plans in your area.

Need more time to learn about Kaiser Permanente and our plans? [Explore our FAQs](#).

**Where do you need coverage?**

Enter a 5-digit ZIP code to get started.

All fields are required.

ZIP code

90210

Example: 12345

[Shop plans](#) →

A new filter panel has been added to allow users to select the plan type and, if applicable, choose coverage aid options

## Compare Plans Page

KAISER PERMANENTE®

Register Sign In

Learn Shop Plans Doctors & Locations Health & Wellness Get Care Pay Bills

Explore topics, care, coverage Search

Chat with us, or call 1-800-488-3590 (TTY 711)

### Individual and Family Plans

**i** We estimate that you qualify for \$311.24 in financial help with your premium. We are highlighting the plans we offer through the Exchange when financial help is available. When you apply for an Exchange plan, you will receive the exact subsidy amount. [Read more about how subsidies work](#). To view off-exchange plans, revisit your [financial information](#).

in 2025

Showing 6 individual plans that meet your criteria

Sort by: plan metal level

#### Kaiser Permanente - Bronze 60 HDHP HMO

HSA Exchange 1 of 6

**Subsidized monthly premium**

**\$22.46** ~~\$334.70~~

**Annual deductible**

**\$6,650**

**Annual max. out of pocket**

**\$6,650**

**Out-of-pocket costs**

- ✓ Primary care office visit: No charge after deductible
- ✓ Specialty care office visit: No charge after deductible
- ✓ Emergency department visit: No charge after deductible
- ✓ Generic prescription drugs: No charge after deductible

[Compare plan 1](#) [View plan details to apply](#)

#### Filter

**Plan metal level**

- ☐ Bronze (2 plans)
- ☐ Silver (1 plan)
- ☐ Gold (2 plans)
- ☐ Platinum (1 plan)

**HSA qualified**

- ☐ Show only HSA-qualified plans (1 plan)

If you use the filter ranges below, you must enter a number in both fields.

**Monthly premium range**

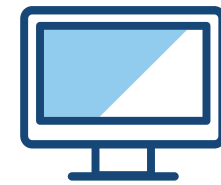
**Annual deductible range**

\*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 them.



# Sign Me Up (SMU) Sales Tool

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 where you can



Generate and send quotes



Create a personalized URL (PURL)



Start an application for clients



Track application status

You must be a Kaiser Permanente appointed broker to [register](#) and use SMU.



Contact our [Broker Compensation team](#) to become appointed to sell with Kaiser Permanente.



You will need to register for a separate SMU account for each Kaiser Permanente region you are appointed to sell in.



**SMU** automatically attaches your broker details (name, license number, state, and phone number) 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.

## Broker Dashboard

KAISER PERMANENTE

Dashboard Quotes Applications Attestations Contacts Custom URL Paper App Help

### Welcome

Welcome to our new application website. Here you can track your quotes and applications, manage your contact list, create personalized URLs, and more.

#### Quotes

LAST ACTIVITY: 0 TOTAL PAST 7 DAYS: 0

[View All](#) [Create new quote](#)

#### Applications

LAST ACTIVITY: 0 TOTAL PAST 7 DAYS: 0

[View All](#) [Create new application](#)

#### Attestations

Only applicable for CA applications.

LAST ACTIVITY: 0 TOTAL: 0

[View All](#)

#### Contacts

LAST ACTIVITY: 0 TOTAL: 0

[View All](#) [Create new contact](#)

#### Custom URLs

Create personalized landing pages with plan quotes for your clients to apply.

[Generate URL](#)

#### Paper applications

Download paper applications to send to your clients.

[View All](#) [Generate new PDF](#)

## SMU Tutorials

### 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](#)

### 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](mailto:kpif@kp.org).

Check out the SMU tutorials on the ["Get Quotes and Apply for Coverage"](#) page on Business.kp.org.



# Business.kp.org Overview



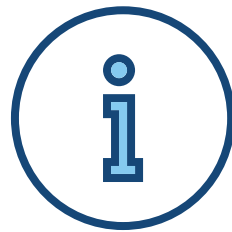
[Business.kp.org](https://business.kp.org) is Kaiser Permanente's broker and employer group website, where you can find:



Access to your broker portal



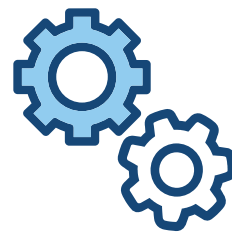
Applications, enrollment guides, SEP and other forms



Plan and product information, including rates and benefits




Compensation statements and information



Tools to support you in selling KPIF plans



Book of business for KPIF Off exchange applicants and members (available to most KPIF brokers).

 **KAISER PERMANENTE®**  
BUSINESS

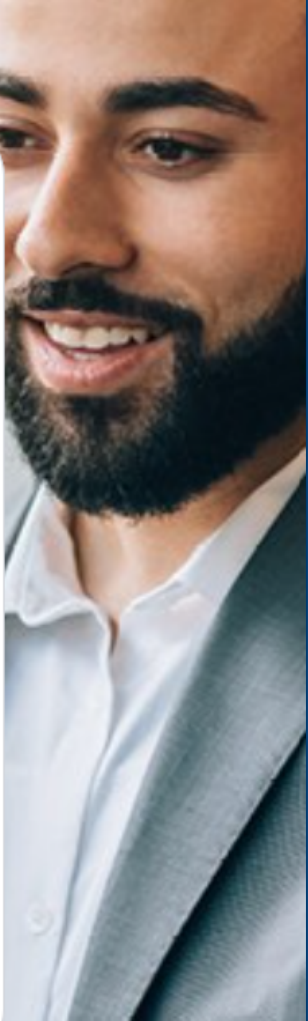
[KP Care & Value](#) ▾ [Shop Group Plans](#) ▾ [Healthy Employees](#) ▾ [Employer Resources](#) ▾  
[Contact Us](#) ▾


## Kaiser Permanente Brokers and Producers

### Partner with us

Grow your business with our unique care-and-coverage model, flexible plans to suit your clients' needs, and online tools to easily manage your book of business. Get up and running quickly with our easy appointment and onboarding process.

[Get appointed](#)



 **Quick start for brokers**

[Plans and coverage](#) [Forms and documents](#) [Working with KP](#) [Client support](#) [Marketing and sales materials](#) [Manage accounts](#)

If you're already appointed with Kaiser Permanente and interested in adding agents to your firm, contact **Broker Compensation Shared Service** at **844-394-3978**.

**Quick Tip!** If you are not yet appointed to sell KP plans, visit [Business.kp.org](https://business.kp.org) to learn how to get appointed.



# Book of Business Tool



Our broker book of business tool helps you support your KPIF clients via [business.kp.org](https://business.kp.org).

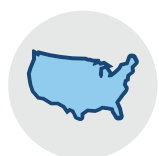
## How to access



Log into your account: [business.kp.org](https://business.kp.org)



Click on [View all Book of Business](#).



Available in CA, CO, GA, HI, MAS, NW



Provides real-time data updates.



You must have a secured account on [business.kp.org](https://business.kp.org).



The principal agent must acknowledge the BAA to access the book of business.

## Tool Features

### Applicants

- KPIF pending and canceled Off exchange applications.
- Search and filters to easily locate specific applications.
- Downloadable data in CSV format, easily used with excel.

### Members

- KPIF active and terminated Off exchange clients.
- Search and filters to easily locate specific clients.
- Client coverage and demographic information by selecting [Coverage Summary](#) from the action menu.
- Premium billing information and BUID by selecting [Premium Billing Summary](#) from the action menu.
- Downloadable data in CSV format, easily used with excel.



**System questions or issues:** Email: [csc-sd-cas-web-support@kp.org](mailto:csc-sd-cas-web-support@kp.org) | Phone: 866-575-3562  
**General application or billing questions:** Email: [kpif@kp.org](mailto:kpif@kp.org) | Phone: 1-844-394-3978 (Option 1)





# Plans & Enrollment



# 2026 KPIF California Plan Changes



## WHAT'S NEW

2026 KPIF adding two **New Gold Off Exchange** plans to our CA Plans Portfolio:

- **Gold 80 HMO 750/35 PCP** (this plan includes covered CHIRO/ACCU)
- **Gold 80 HDHP HMO 2250/15% PCP**

## WHAT'S BEING DISCONTINUED

- We are not discontinuing any plans for 2026




## WHAT'S CHANGING

- The new Gold 80 HMO 750/35 PCP includes coverage for Vision, Chiropractic/ Acupuncture services, Supplemental DME and P&O special footwear.
- The Silver 70 HMO 2850/50 PCP has added coverage for adult vision including routine eye exam and vision hardware allowance of \$175, every 24 months.
- In 2024 and 2025, Covered California made enhancements to the CSR (Cost Sharing Reduction) plan designs. In 2026, these enhancements will be removed, and the CSR plans will return to the 2023 non–Enhanced CSR designs, changing a number of cost shares for plan benefits.



# 2026 KPIF California Product Portfolio

	Plan name <i>(May not reflect the full marketing plan name)</i>	Exchange	
		On	Off
Platinum	✓ Platinum 90 HMO	X	X
Gold	✓ Gold 80 HMO	X	X
	✓ Gold 80 HMO Coinsurance	X	X
	Gold 80 HMO 0/30 PCP		X
	Gold 80 HMO 750/35 PCP*		X
	Gold 80 HDHP HMO 2250/15% PCP*		X
Silver	✓ Silver 70 HMO	X	
	Silver 70 HMO Off Exchange		X
	Silver 70 HMO 2850/50 PCP		X
	Silver 70 HDHP HMO 3600/25% PCP		X
Bronze	✓ Bronze 60 HMO	X	X
	✓ Bronze 60 HDHP HMO	X	X
	Bronze 60 HMO 7500/0% PCP		X
Cat	✓ Minimum Coverage HMO (catastrophic)	X	X

CSR	Plan name <i>(May not reflect the full marketing plan name)</i>	Exchange	
		On	Off
Non Enhanced <i>(Same plans prior to 2024, no enhancements)</i>			
73%	 Silver 73 HMO	X	
87%	 Silver 87 HMO	X	
94%	 Silver 94 HMO	X	

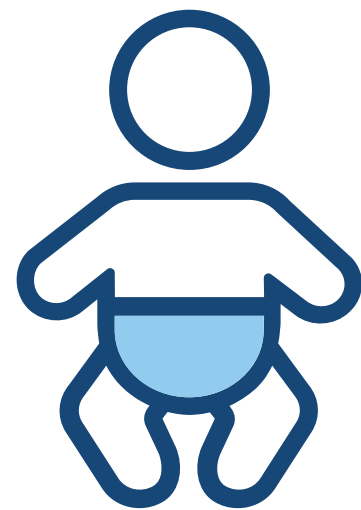
Orange font with single asterisks (\*) = new plan  
Standard plan ✓



# Vision Benefits in California



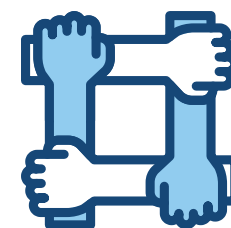
Members can now use their kp.org login ID & password for [kp2020.org](https://kp2020.org).



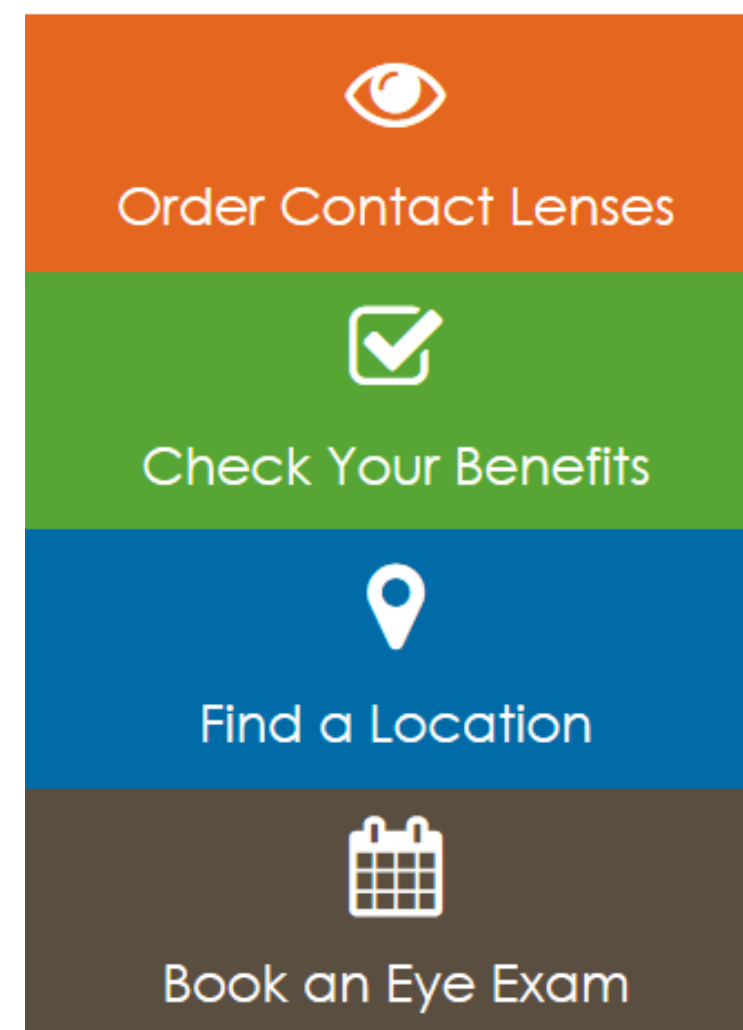
Pediatric vision coverage **is included** for children under 19 years.



Adult vision is not offered in most plans



KPIF members without a hardware allowance benefit plan are eligible for a 20% discount at Vision Essentials by Kaiser Permanente locations.



Click [here](#) to find available locations.



# Dental Services in California



## Optional Adult Dental Plan



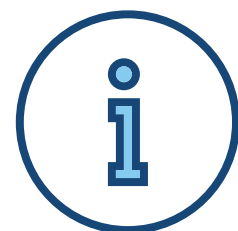
An optional adult dental plan can be purchased directly through Kaiser Permanente when enrolling in a new Individual and Family plan or added to existing medical coverage via Account Change Form, during Open Enrollment or a Special Enrollment Period.



The plan features a large network of dental providers. Members may also visit any licensed provider, though they usually pay the least in-network.



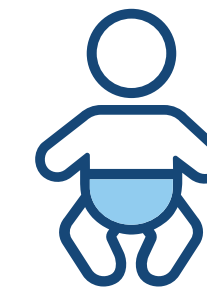
Administered by **Delta Dental of California**, offered **Off-Exchange only**.



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.



## 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. However, members can switch providers at any time.



[Click here](#) to find a dentist

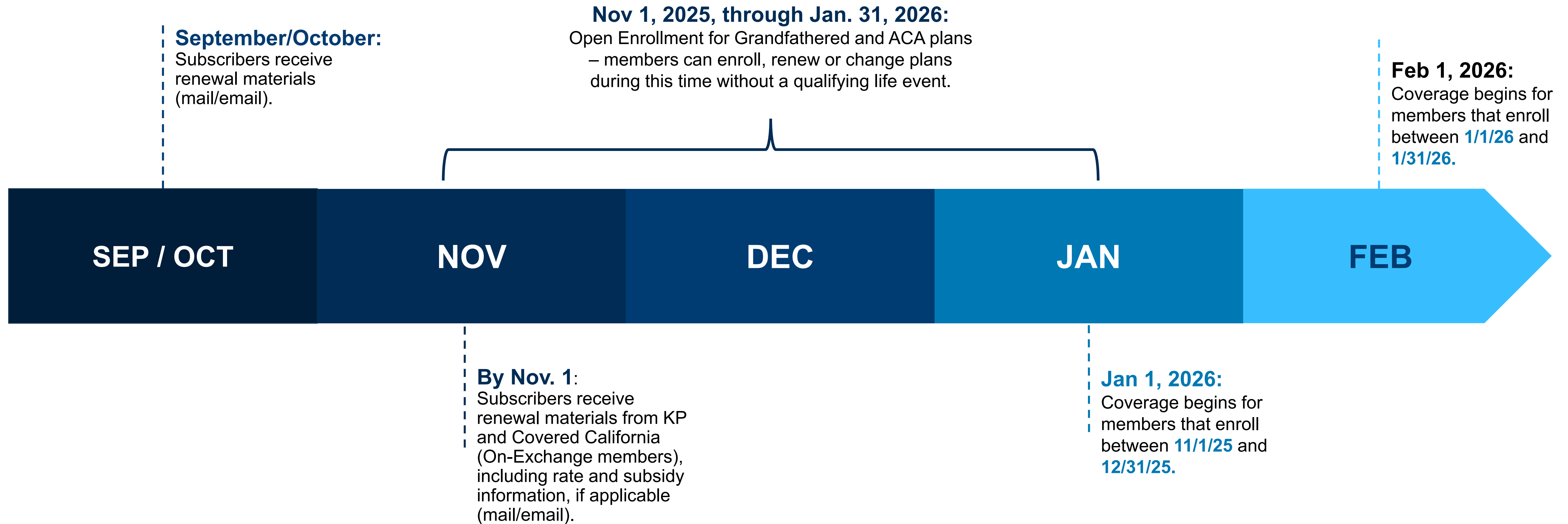
Prior to enrolling: Contact **Delta Dental** at **1-800-933-9312** with questions, or visit [deltadentalins.com](https://deltadentalins.com)

Once enrolled: Contact **Delta Dental** at **1-800-835-2244** with questions, or visit [deltadentalins.com](https://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/specialenrollmentfor 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](https://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: **5-15 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 the exchange 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 CA for assistance.*

*\*\*Applies to Off-Exchange only. As volumes rise, the processing time could take longer than normal.*





# About KP + the California Region





# Combined care and coverage is everything

When all your needs are handled under one plan, you get:

- Seamless in-person and virtual care
- Support for your mental health and wellness
- 24/7 access to care wherever you are
- High-quality preventive, primary, and specialty care







## When getting care is as easy as using an app

With Kaiser Permanente, 24/7 virtual care and mental health support are just a tap away.



Watch the video at  
[kp.org/choosekp](https://kp.org/choosekp).





# Seamless in-person and virtual care

Use the Kaiser Permanente app to manage your care wherever you are.



Get 24/7 virtual care.



Email your care team with nonurgent questions anytime.



View most lab results and doctor's notes.



Refill most prescriptions.



Schedule and check in for appointments.



Pay bills and view statements.



## We guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Your care team guides you through appointments and referrals, and lets you know when to schedule checkups and tests.





# Health care that moves with you



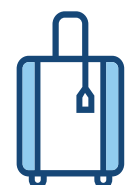
## In-person care close to home

- A national network of locations, doctors, and specialists
- Timely primary care appointments and lab results



## Mail-order pharmacy

- One-tap refills and automated reminders
- Same-day pickup and delivery for most prescriptions<sup>1,2</sup>



## Care while traveling

- Coverage for urgent and emergency care anywhere in the world
- 24/7 care by phone or online across the U.S.<sup>3</sup>

<sup>1</sup>. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. <sup>2</sup>. Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery. <sup>3</sup>. 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.





# Support for your mind and body



## For your mental and emotional health

- Access to licensed therapists, self-care apps,<sup>1</sup> and wellness coaching
- 24/7 emotional support



## For your physical fitness and lifestyle

- In-person and online health classes<sup>2</sup>
- Wellness coaching by phone

<sup>1</sup>. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. <sup>2</sup>. Some classes may require a fee.





# Care that's world class

With most of our plans, you get a wide range of preventive care at no extra cost. If you need specialty care — for maternity, cancer, heart health, or anything else — you have access to cutting-edge technology and the latest evidence-based care.

You can also change your doctor at any time, so you always have a health partner you know and trust.

Kaiser Permanente members are:

**33%**

more likely to survive  
heart disease\*

**20%**

less likely to die early  
of cancer\*

\*Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022.





# World-class maternity care

Expect great care when you're expecting



A dedicated prenatal care team



A personalized birth plan



Care and support every step of the way



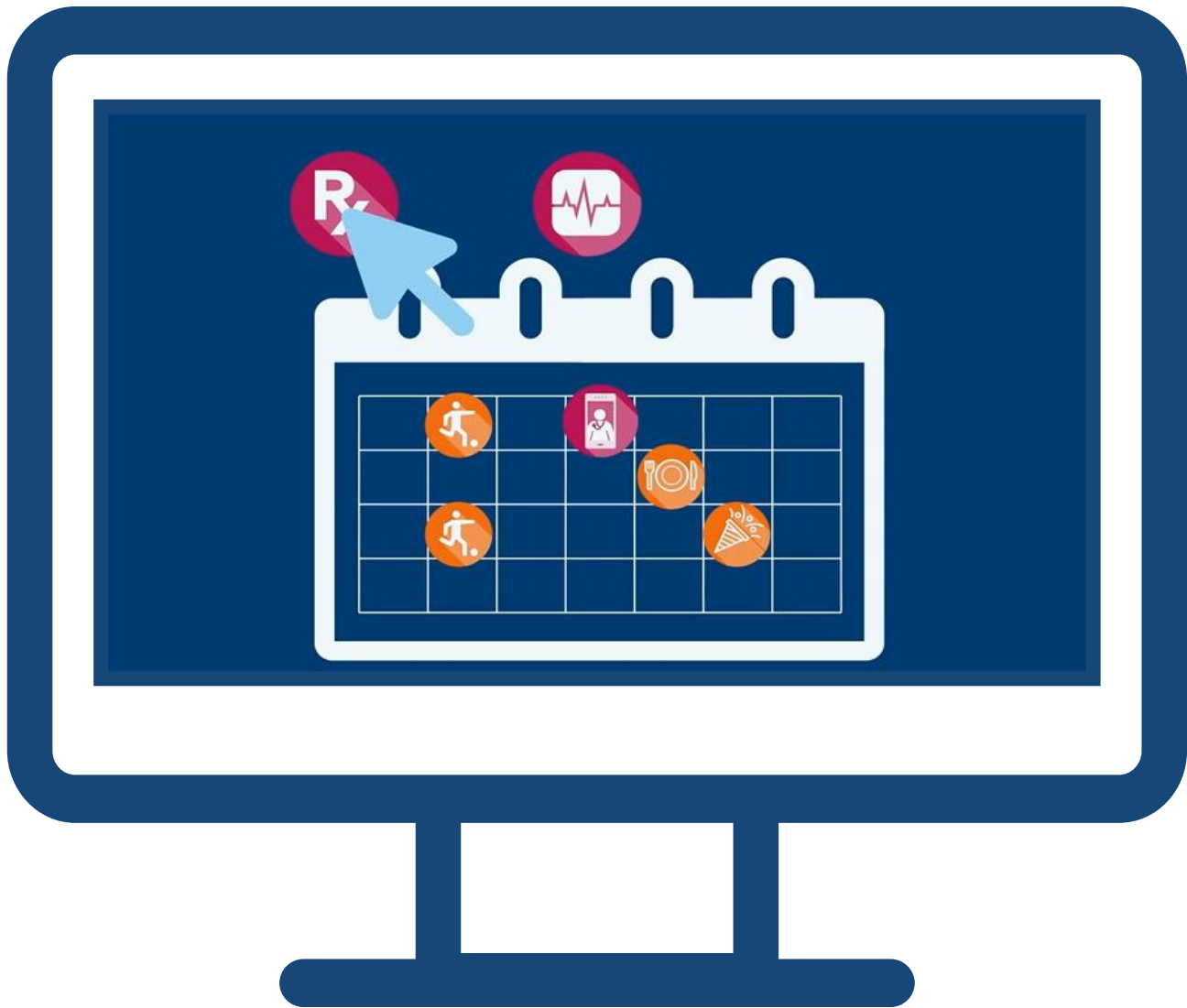
Support that doesn't stop at delivery





# Experience the Kaiser Permanente Difference

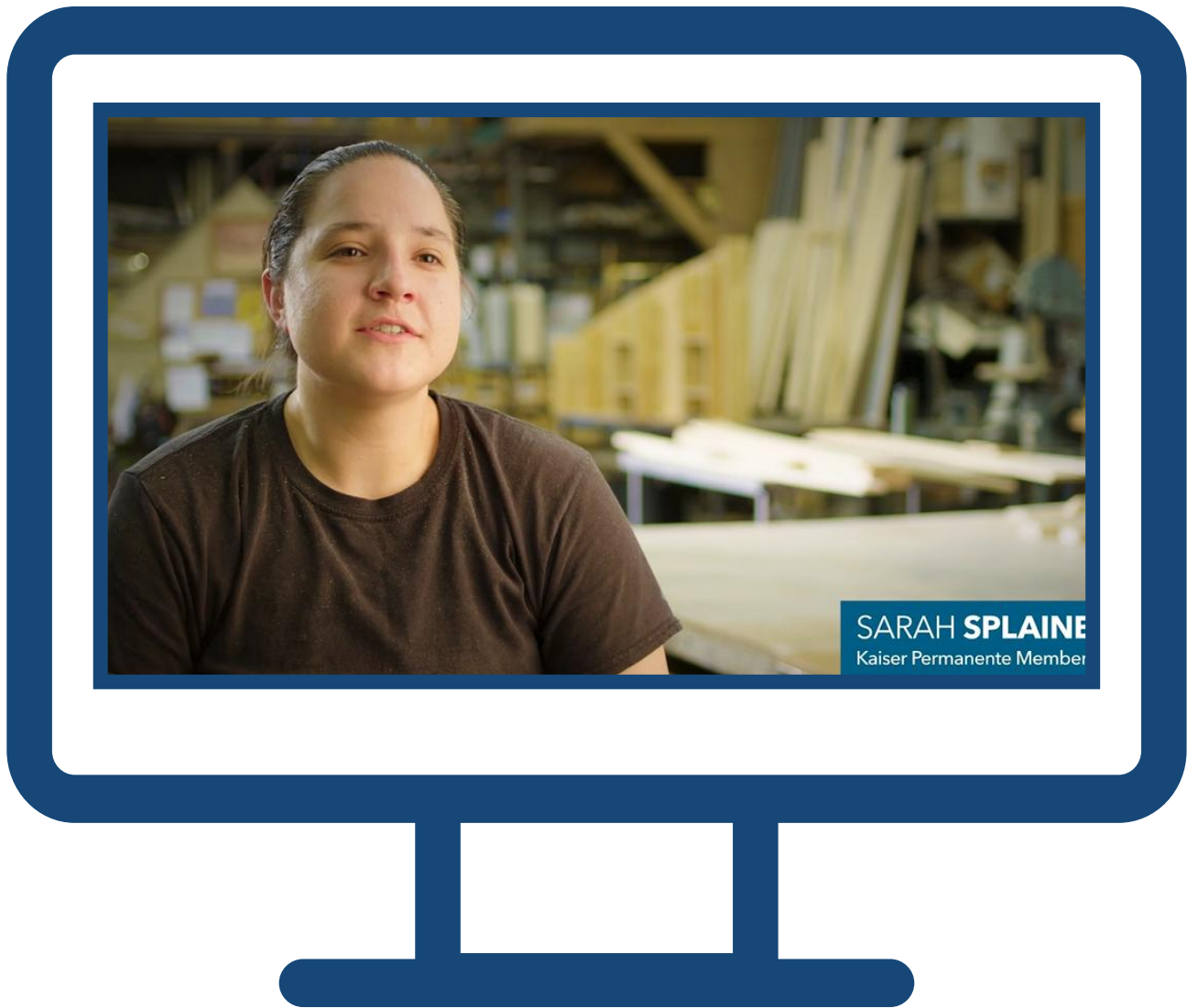
Explore the videos below to learn more about what makes Kaiser Permanente unique and how our integrated model results in a better care experience for our members and your clients.



Kaiser Permanente: How Easy Is That?  
(duration 0:30)



Best of Both Worlds  
(duration 0:32)



Care On Demand  
(duration 0:47)

Try the kp.org member experience [demo here](#).  
Learn more about the Kaiser Permanente for your clients [here](#).



# KP's Guided Member Welcome Experience



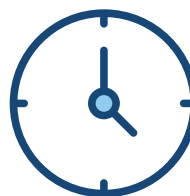
**Guided Member Welcome (GMW)** is a digital self-service onboarding experience designed to guide members to confidently register and utilize our system. This experience guides members through essential tasks such as creating an account, updating contact information, reviewing their benefits, choosing a primary care physician and transferring medications.



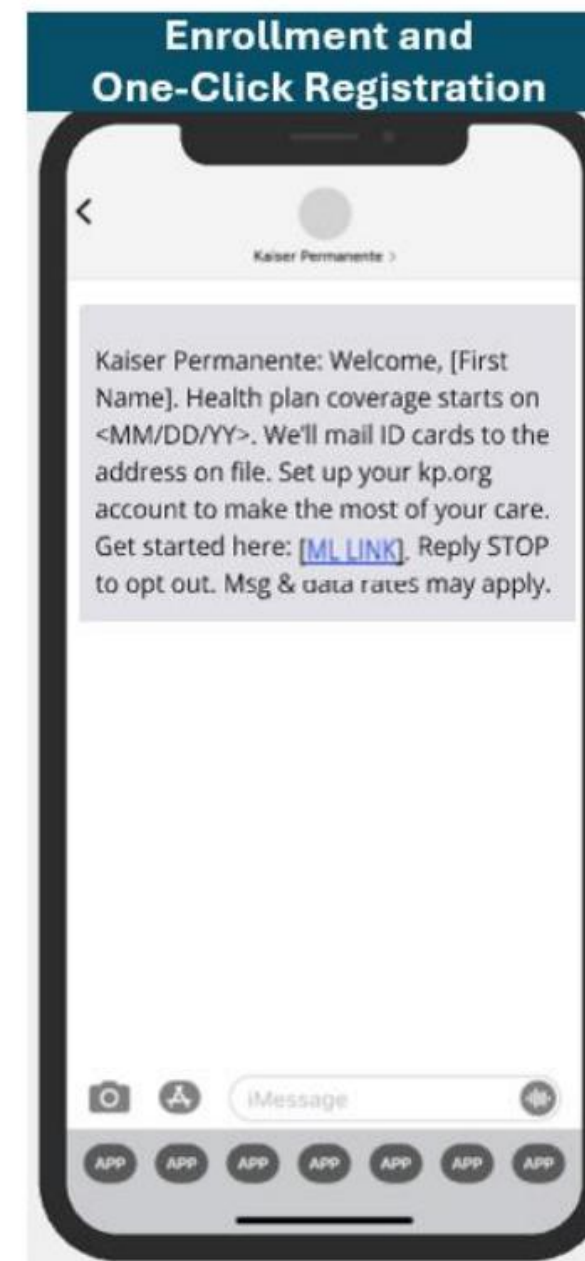
**One Click Registration** The reimagined experience provides a simple **KP.org** One-Click Registration process.



**When can members register for their account?** Members aged 18+ with a valid mobile number or email receive an enrollment message within **24–72 hours** of enrollment.



**Member access window** Guided Member Welcome is available for **180 days (about 6 months)** after the coverage start date.

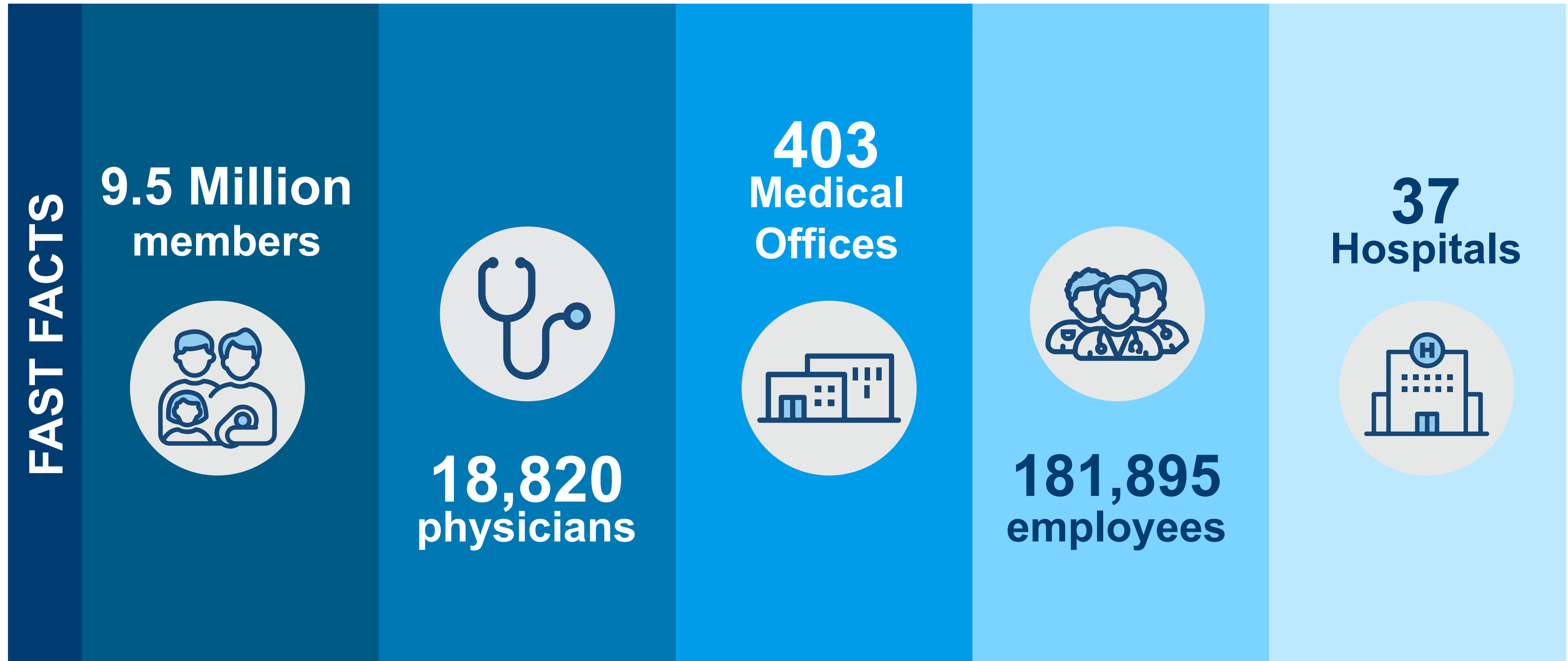


[Getting Started Video](#)  
(duration 0:44)

Members can access the New Member Page [here](#).



# California by the Numbers



*Source: Fast Facts About Kaiser Permanente, California. Retrieved August 15, 2025, from <https://about.kaiserpermanente.org/who-we-are/fast-facts>*

Visit [kp.org/share](https://kp.org/share) for more information





# Updates in California

Across California, we have 441 medical facilities and more than 17,700 doctors available to our members. And we’re producing recognized results for our members.

## Care delivery

### Top-rated health plans in California — 9 years in a row<sup>1</sup>

Of the 24 commercial health plans in California rated by the National Committee for Quality Assurance, ours are the top-rated plans in the state for the ninth year in a row.

## Quality of care

### 17 years of recognition for top-rated quality medical care<sup>2</sup>

For a record-setting 17 years in a row, Kaiser Permanente Northern and Southern California received the top scores for clinical quality on the California Office of the Patient Advocate’s Health Care Quality Report Card.

### Leading California in 105 effectiveness-of-care measures<sup>3</sup>

In 2024, Kaiser Permanente led the state as the top performer in 105 HEDIS® (Healthcare Effectiveness Data and Information Set) effectiveness-of-care measures — the most of any health plan. The measures across California include:

- Prevention and screening
- Comprehensive diabetes care
- Cardiovascular care
- Mental health
- Maternity care
- Respiratory care

1. National Committee for Quality Assurance, 2015–2024. 2. Health Care Quality Report Card, 2009–25, California Office of the Patient Advocate. 2024–25 results are based on 2023 performance data. 3. NCQA Quality Compass®, 2024.





# Updates in Northern California

## Coming soon

- Fresno Orchard Plaza Medical Offices – scheduled to open October 2025
- Modesto Medical Offices 2 – scheduled to open January 2026

## Now open

- Modesto Sports Medicine Center – scheduled to open August 2025
- Santa Rosa Infusion Center – opened March 2025
- Salinas Medical Offices – opened January 2025
- Santa Rosa Ambulatory Treatment Center – opened December 2024
- Santa Rosa Urgent Care – opened March 2024
- San Francisco Urgent Care – opened January 2024



At the upcoming Orchard Plaza Medical Offices in Fresno, members will have access to family medicine, pediatrics, lab, mammography, ob-gyn, pharmacy, and X-ray services.



New Salinas Medical Offices provide access to adult and family medicine, pediatrics, psychiatry, lab, and imaging services.

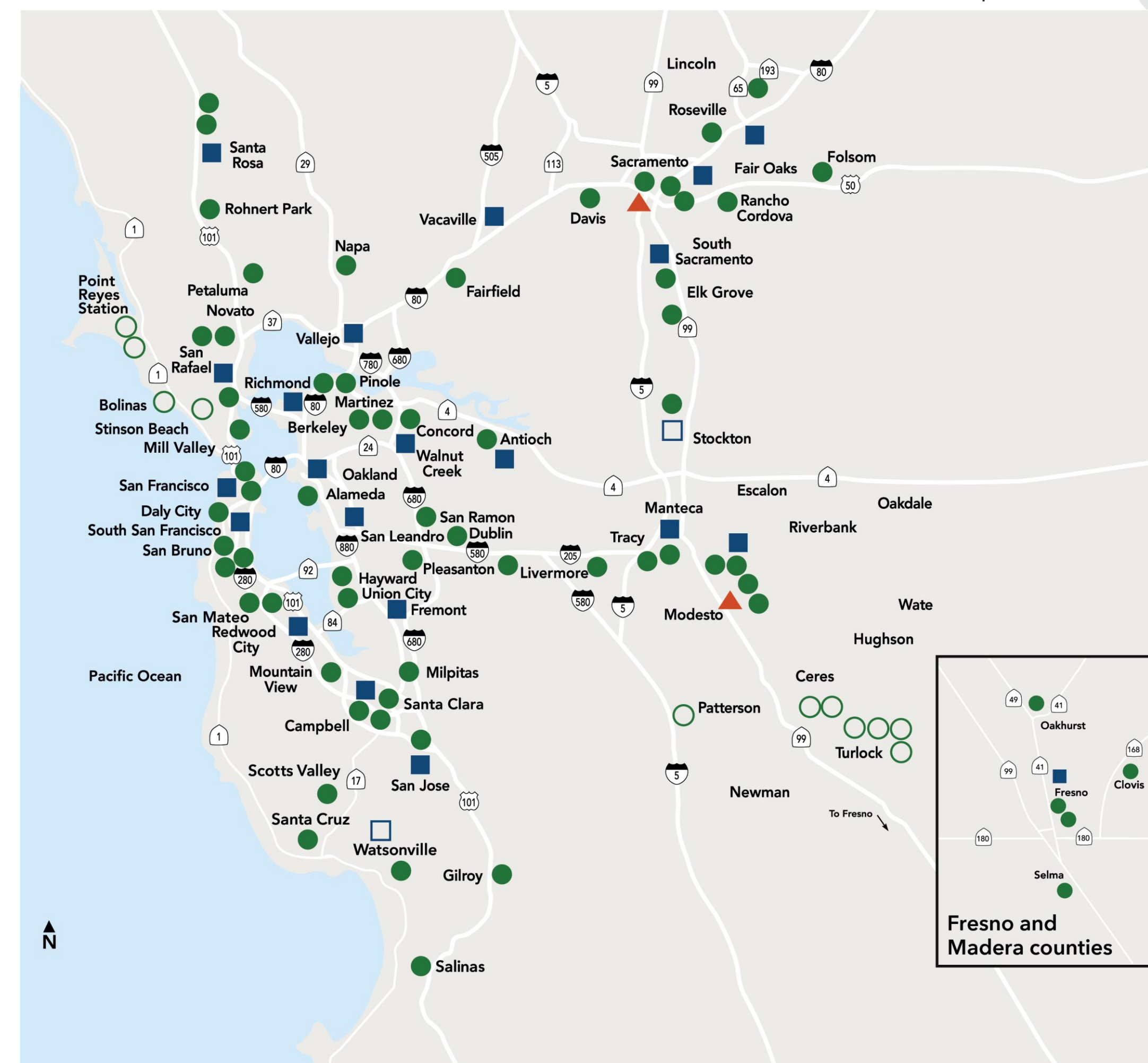




Maps not to scale

# Convenient locations in Northern California

- Alameda
- Amador
- Contra Costa
- El Dorado
- Fresno
- Kings
- Madera
- Marin
- Mariposa
- Merced
- Monterey
- Napa
- Placer
- Sacramento
- San Francisco
- San Joaquin
- San Mateo
- Santa Clara
- Santa Cruz
- Solano
- Sonoma
- Stanislaus
- Sutter
- Tulare
- Yolo
- Yuba



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





# Updates in Southern California

## Scheduled to open 2026

### Aliso Creek Medical Offices (Q1 2026)

A new 42,000 sq. ft. facility in Aliso Viejo featuring:

- 44 exam rooms and 29 provider offices
- 5 treatment bays for physical therapy and sports medicine
- Ample parking, including 13 EV charging stations

#### Departments and services:

- |                            |                 |   |
|----------------------------|-----------------|---|
| • Dermatology <sup>2</sup> | • Nurses Clinic | • Physical Therapy <sup>*</sup>             |
| • Family Medicine          | • Ob-gyn        | • Radiology/Diagnostic Imaging <sup>*</sup> |
| • Internal Medicine        | • Pediatrics    | • School/camp forms                         |
| • Laboratory <sup>2</sup>  | • Pharmacy      |   |

### Meniffee Medical Office (Q4 2026)

### Riverside Medical Center expansion — (154 more beds, Q4 2027)

<sup>\*</sup>By referral only.



Aliso Creek Medical Offices

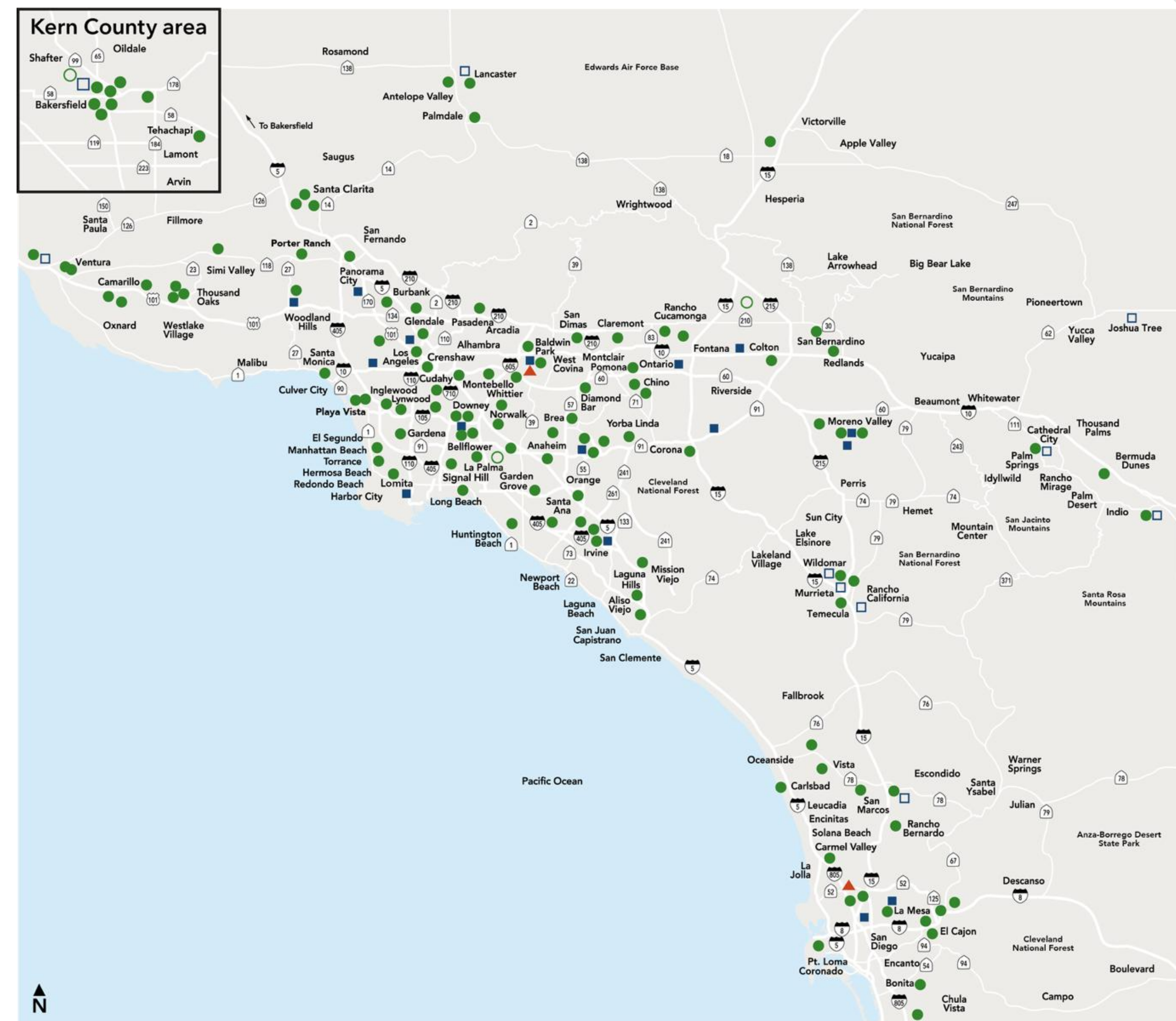




Maps not to scale

# Convenient locations in Southern California

- Baldwin Park
- Coachella Valley
- Downey
- Inland Empire
- Kern County
- Metropolitan Los Angeles
- Orange County
- San Diego County
- San Fernando Valley
- South Bay
- Western Ventura County



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



# Billing Information and Resources

## On and Off Exchange



**Initial (binder) payment:** Members can submit binder payments with the application or KP will mail a binder invoice.

If initial payment was not made with the application, subscriber can visit [kp.org/payonline](https://kp.org/payonline) to make the initial payment.

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

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



**Online:** [kp.org/payonline](https://kp.org/payonline)

Need Billing Unit ID (BUID) to register and make payments; this can be found on the monthly invoice.



**Phone:**

Northern CA: 1-877-365-9900

Southern CA: 1-866-288-6729



**Mail\*:** Send check or money order to:

Kaiser Foundation Health Plan  
P.O. Box 7158  
Pasadena, CA 91109-7158

\*When mailing a payment, the payment received date will be used

Visit [healthy.kp.org/support/pay-bills](https://healthy.kp.org/support/pay-bills) to learn more.



# Client / Member Requests



Requests that KP staff can process **without written authorization** from the client/member

- 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.

Requests that **require 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 [business.kp.org](https://business.kp.org) to find the Account Change Form\*

Please have your client complete and sign the [HIPAA disclosure authorization](#) form on [business.kp.org](https://business.kp.org).

Email us at [kpif@kp.org](mailto:kpif@kp.org) or call **1-844-394-3978** (option 1) for your client/member inquiries

\*Applies to Off-Exchange plans only. Contact CoveredCA for On-Exchange requests.

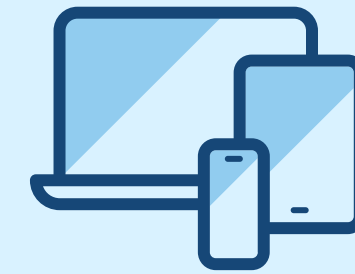


# Broker Support Services



## KPIF Telephone Support Solutions

1-844-394-3978



## KPIF Online Self-Service Solutions

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

### Broker Self-Service Website [business.kp.org](https://business.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](https://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](https://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

If you need additional broker support email us at [kpif@kp.org](mailto:kpif@kp.org).