Hawaii Kaiser Permanente Individual and Family Plans

Agent/Broker FAQ — On-Exchange

Thank you for your interest in selling Kaiser Permanente for Individuals and Families (KPIF) plans. We offer a wide range of high-quality and affordable plans to meet your clients' needs.

Plus, we are here to provide the tools and resources you need to effectively support your clients. We've pulled together some of the basics of working with Kaiser Permanente and selling KPIF plans through the health insurance marketplace. You can always reach out to us for assistance at any step in the process, and we're happy to help.

HELPFUL KPIF RESOURCES

- **business.kp.org** – Kaiser Permanente's broker and employer website, where you can find plan and product information, applications, rates and benefits, compensation information, your Book of Business and other tools to support you in selling KPIF plans, as well as relevant news and updates.
- **buykp.org** – Kaiser Permanente's online quoting tool where you can compare On and Off-Exchange KPIF plans, see if your client may be subsidy eligible, and get a fast quote.
- **kp.org/specialenrollment** – Find detailed information about Special Enrollment Periods (SEP) and qualifying life events, broken down by state. Get up-to-date forms, supporting documentation requirements, and instructions for submitting proof of a qualifying life event to HealthCare.gov.

SELLING KPIF PLANS

1. How do I sell KPIF plans through the health insurance marketplace?

a. **Obtain your license to sell health insurance.** If you're not already licensed in Hawaii, you can become a licensed agent through the Hawaii Insurance Division.

b. **Get appointed to sell Kaiser Permanente plans.** Visit business.kp.org, KP's broker and employer website. Here, you can register for a broker account and apply online for a new KP broker appointment. For faster processing, make sure the information you provide on the broker appointment form is an exact match to the information on the Insurance Division's website.

c. **Get certified to sell plans on the health insurance marketplace.** Visit CMS.gov to become a Certified Insurance Agent/Broker, or call CMS' Agent/Broker Marketplace help desk at 1-855-267-1515, or email FFMProducer-AssisterHelpDesk@cms.hhs.gov.

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ENROLLMENT AND PLAN CHANGES

2. How do I enroll clients applying for KPIF plans?

- Start by visiting Buykp.org, KP's online quoting tool, to compare On and Off-Exchange plans, see if your client may be subsidy eligible, and get a fast quote.
- Once your client is ready to apply, visit KP's Enhanced Direct Enrollment (EDE) site or HealthCare.gov to submit your client's On-Exchange application.

3. How can my client pay their monthly premium?

Your client has several ways to pay their KPIF On-Exchange monthly premiums, including:

- For KPIF plans sold through HealthCare.gov:
    a. Signing up for autopay when applying.
    b. Online at kp.org/payonline – The Billing Unit ID (BUID) from their invoice is required.
    c. Calling KP at 1-877-578-2700.
    d. Mailing a check or money order to the KP address on their invoice.

4. How do I check my client's application/enrollment status?

You have several options to check your client's application status; choose what works best for you:

- View the application status on KP's Enhanced Direct Enrollment (EDE) site if used to enroll.
- Log into business.kp.org to find your Book of Business report from Kaiser Permanente. Select "Book of Business" from the navigation bar, then click the "View all Book of Business" link.
  Note: You or the principal agent must acknowledge the Business Associates Agreement to obtain access.
- Contact the Marketplace Call Center at 1-800-318-2596 either with your client on the line, or on their behalf (if your client granted permission to access their account information – this must be done annually). Visit cms.gov for more information.
- Email us: Complete the "Application Status and Billing Inquiry" form on business.kp.org, under "Individual and family plans", and email it to the address on the form.
- Call us at 1-844-394-3978 option 1; please note, we can only review a maximum of 3-5 applicants/members with you via phone.

5. How can my client with an existing KPIF plan make a plan change?

- If you enrolled your client in a KPIF plan through KP's Enhanced Direct Enrollment (EDE) site, you can make a plan change on the site.
- If your client is enrolled in a KPIF plan through HealthCare.gov, your client can make a plan change by logging into his/her account on HealthCare.gov or by calling 1-800-318-2596.
- If making a change during a Special Enrollment Period, visit kp.org/specialenrollment to learn what proof may be needed to qualify.

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MISCELLANEOUS

6. How do I become the agent/broker of record for my client?

Agent/broker information is required on the application. If it's missing, here are the steps to take to ensure you get credit for the sale:

1. Your client can assign an agent/broker of record by:
   a. Logging in to their account on HealthCare.gov, or
   b. Contacting the Marketplace Call Center by phone at 1-800-318-2596 and requesting to assign an agent/broker of record.
2. You (agent/broker) can contact the Marketplace Call Center at 1-800-318-2596 with your client on the line, or on their behalf (if your client granted permission to access their account information – this must be done annually).

7. How much commission will I receive per new / renewing member?

Currently, Kaiser Permanente does not compensate brokers for new or renewing Kaiser Permanente Individual and Family (KPIF) plan members. For details about compensation in other regions, please visit business.kp.org.

8. Where can I find my KPIF Book of Business report?

The Marketplace does not currently provide a report of clients assisted or applications submitted.

Log into business.kp.org to find your Book of Business report from Kaiser Permanente. Select "Book of Business" from the navigation bar, then click the "View all Book of Business" link.
Note: You or the principal agent must acknowledge the Business Associates Agreement to obtain access.

GET HELP

If you have other questions, please contact us:

- Email kpif@kp.org, or
- Call 1-844-394-3978:
  - **Option 1**: Enrollment Status & Membership
    *(Inquiries in **bold** require subscriber authorization to release information or make a change)*
    - Application/enrollment status
    - Premium and billing inquiries
    - Claims status
    - **Submit claims/billing payment**
    - Client's current plan & benefit information
    - **Information about client's appointments/change PCP**
    - **Member administration requests (add/remove dependents, terminations, demographic changes)***
    - Evidence of Coverage & ID card requests

    *If your client is enrolled in a KPIF plan through HealthCare.gov, contact the Marketplace Call Center at 1-800-318-2596 to make demographic changes (name, address, etc.), request plan changes or termination, add/remove family members, etc.

- **Option 2**: Compensation: California
  - Broker appointments
  - Book of business reconciliation, transfers, reports
  - Commission questions
  - Broker of record questions/requests
- **Option 3**: Compensation: CO, GA, HI, NW, MAS
  - Broker appointments
  - Book of business reconciliation, transfers, reports
  - Commission questions
  - Broker of record questions/requests
- **Option 4**: Sign Me Up (SMU) Technical Support & New Sales
  - General plan, benefit & rate questions
  - Material requests
  - Application submission questions
  - SMU broker technical support (password reset, report technical issues, etc.)