




# 2025 Colorado KPIF Broker Training Guide

Kaiser Permanente  
Individual and Family  
(KPIF) – Plan Year 2025



# 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.

## New for 2025



- [2025 Broker Compensation](#)
- [2025 Colorado Rates](#)
- [OmniSalud Program](#)
- [New! Medical Offices Page](#)
- [Out of Area Benefits](#)
- [Enhanced Subsidies for CSR Eligible Population](#)
- [DACA](#)
- [KPIF Policy Changes](#)

## Get Ready to Sell



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

## Plans & Enrollment



- [2025 CO Plan Changes](#)
- [2025 CO Product Portfolio](#)
- [Vision & Dental](#)
- [KPIF Open Enrollment and Renewals Timeline](#)
- [Enrollment, Plan Changes & Canceling Coverage](#)

## About KP + the Colorado Region



- [On Newsstands Now](#)
- [Our Story](#)
- [Why Choose KP](#)
- [A Different Kind of Care](#)
  - [Care that's Personalized](#)
  - [Care that's Convenient](#)
  - [Care that's World Class](#)
- [Experience the KP difference](#)
- [Resources for Mental Health](#)
- [Resources for Everyday Wellness](#)
- [Colorado Facts & Figures](#)
- [Colorado Service Area Map + Facility Updates](#)

## Resources and Contacts

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



# Colorado Broker Compensation for 2025

## New Sales and Renewals

- \$18 per member per month
- Based on enrolled members up to 5 (subscriber, spouse/partner, 3 dependents)
- Begins to accrue January 1, 2025
- Payments start in February 2025

① **Review the 2025 Colorado Commissions** program (coming soon on [business.kp.org](https://business.kp.org)) for full details.

Contact KP's Broker Compensation team to confirm your license and appointment are current if you haven't sold KP in a while.

- Phone: 1-844-394-3978, option 3
- Email: [COBrokerComp@kp.org](mailto:COBrokerComp@kp.org)





# What's New for 2025



# 2025 KPIF Colorado Rates



- **ACA rate filing:** average 7.1% rate increase\*
- **Grandfathered plans:** average 11.8% rate increase\*
- **Tobacco user surcharge:** 15%, minimum age 21 (same as last year)
- **6 geographic areas:** Denver, Boulder, Fort Collins, Greeley, Colorado Springs, and Pueblo
- Kaiser Permanente of Colorado has been providing high-quality, affordable care for more than 50 years.
- KP offers competitively priced plans. See later slides with our [2025 portfolio details](#) and [enrollment options](#).  
2025 rates are available after 11/1/2024.

*\*Rates pending state approval.*



# OmniSalud Program - Colorado Connect



- Colorado's **OmniSalud program** through Colorado Connect will continue for 2025.
- This program provides undocumented Coloradans with a safe way to **compare affordable health insurance plans, get financial** help if eligible, and enroll on a secure online platform.
- This year, **current Colorado Connect** customers will have first access to enroll and must claim their SilverEnhanced Savings spot for plan year 2025, by **re-enrolling on or before Friday, November 22, 2024.**
- **Effective November 1, 2024** for coverage starting as early as December 1, 2024, a portion of current Colorado Connect enrollees (about 400 individuals) will be **newly eligible for Marketplace** coverage due to the recently published rule regarding **DACA recipient eligibility.**
- Learn more on the [Colorado Connect OmniSalud page](#).





# More Ways to get Care – New Medical Offices Page



Visit our [New Colorado medical offices](#) main page for more information.

The screenshot shows the Kaiser Permanente website header with the logo, navigation links (Learn, Shop Plans, Doctors & Locations, Health & Wellness, Get Care, Pay Bills), and a search bar. Below the header is a banner for 'New medical offices coming to Colorado' with the text: 'Providing high-quality care, close to home, in Lakewood, Parker, and Pueblo.' Below the banner is a section titled 'More ways to get care coming soon' with the text: 'We're expanding our capacity for medical care. Building on Kaiser Permanente's over 50 years of caring for members in Colorado, we're constructing state-of-the-art medical offices in Lakewood, Parker, and Pueblo. Each location will offer primary care, pharmacy, labs, and more in an eco-friendly building — so you can conveniently attend to all your health care needs close to home.' To the right of the text is an image of two construction workers wearing hard hats and safety vests, one holding a rolled-up blueprint.

## [New Parker Medical Offices](#)



Scheduled to open late 2025

## [New Pueblo North Medical Offices](#)



Scheduled to open late 2025

## [New Lakewood Medical Offices](#)



Scheduled to open mid-year 2026



# Out-of-Area Benefit for Dependents



- **Increase in number of covered services:**
  - Up to 10 office visits
  - Up to 10 therapy visits (combined physical, occupational, and speech)
  - Up to 10 diagnostic X-rays
  - Up to 12 prescription drug fills
- **New flyer with updated covered services**

Available on [business.kp.org](https://business.kp.org)

Colorado

## Your dependents are covered while away from home

Getting care may look different while traveling

With the out-of-area benefit,<sup>1,2</sup> your dependents are covered for certain kinds of routine and ongoing care while they're outside a Kaiser Permanente service area. Urgent and emergency care are always covered.

### Routine and ongoing care

Starting January 1, 2025, if you renew your plan, the out-of-area benefit covers the following for eligible dependents:<sup>3</sup>

- Up to 10 office visits
- Up to 10 therapy visits (combined physical, occupational, and speech)
- Up to 10 diagnostic X-rays
- Up to 12 prescription drug fills
- Up to 12 diabetic supplies

You may have to pay a copay or coinsurance, depending on your plan.

Claims for covered services that are medically necessary will be covered.

If the provider bills us directly, you won't need to submit a claim. If the dependent pays out of pocket, submit the bill to Kaiser Permanente Claims for reimbursement.

### Who's eligible

To be eligible for this benefit, your dependent must:

- Be enrolled in an HMO, deductible HMO, or high deductible health plan (HDHP)<sup>1</sup>
- Meet the plan's eligibility requirements and be under the age of 26
- Be outside the Kaiser Permanente Colorado service area and outside any other Kaiser Permanente service area while receiving services

(continues on next page)

Learn more at [kp.org/co](https://kp.org/co)

 KAISER PERMANENTE®







# Enhanced Subsidies for CSR Eligible Population

- Colorado currently offers a **CSR Enhancement program**, which provides additional cost-sharing assistance to enrollees who receive federal cost-sharing reductions (CSRs).
- For OE2025, Coloradans with a household income from **200 percent to 250 percent** of the Federal Poverty Level (FPL) will be eligible for CSRs at the **73 percent level instead of the 94 percent level**. See the highlighted change in the chart below.
- For these enrollees, out-of-pocket costs (copays, deductibles, out-of-pocket maximum) **will be higher than OE2024**.
- Existing clients enrolled in the Silver 94% CSR **will be renewed automatically** on the 73% CSR plan.
- **You should help your clients explore** other plan options including Gold plans that may have the same or lower premiums with richer benefits.

FPL	Federal Eligibility	State Eligibility 2024	State Eligibility 2025
0-150%	94% CSR	94% CSR	94% CSR
150-200%	87% CSR	94% CSR	94% CSR
200-250%	73% CSR	94% CSR	73% CSR



# DACA Healthcare Changes

## What is DACA

- Deferred Action for Childhood Arrivals (DACA) is a US immigration policy that allows some unauthorized immigrants to receive certain benefits, including the ability to enroll in Marketplace healthcare coverage and APTC eligibility.

## What is changing

- CMS finalized a rule extending the eligibility for Marketplace & Basic Health Plan coverage to DACA recipients beginning November 1, 2024.
- The rule updated the definition of “lawfully present” which is used to determine eligibility for coverage through a Marketplace.
- DACA recipients will also qualify for a special enrollment period during the 60 days following the rule’s November 1 effective date.
- Those who apply for Marketplace coverage in November could gain coverage as early as December 1, 2024, and those who are eligible for a BHP can apply for and receive coverage as early as November 1, 2024.

To learn more, search for DACA on [Connect for Health CO.](#)





# KPIF Policy Changes



## Reminder: Updated enrollment process for some 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 [business.kp.org](https://business.kp.org) to learn more.

## Reminder: Membership and Payment Systems Changes

- In May 2024, Kaiser Permanente Health Plan of Colorado implemented a new membership system for Kaiser Permanente Individual and Families (KPIF) health plan members.
- This change impacted your On-Exchange clients, including how they make payments.
- Visit our [KP MembershipConnect Page](#) for more information.

## Newborn Cost Sharing

- Beginning January 1, 2025, cost shares for healthy newborn hospital stays will no longer be incorporated under the covered mothers maternity cost share.
- Claims for healthy newborns who are discharged from the hospital at the same time as their mother (parent/guardian) will now be processed under the newborn's own coverage and incur plan cost sharing.

## New! ICHRA Indicators

- Our Off-Exchange applications now contain an ICHRA/QSEHRA indicator. Please be sure to select this checkbox when enrolling your clients in these reimbursement plans.

Is the primary applicant purchasing this plan using a health reimbursement arrangement (HRA)? ☐ Yes  
If Yes, what type: ☐ ICHRA ☐ QSEHRA  
Under an individual coverage health reimbursement arrangement (ICHRA) or a qualified small employer health reimbursement arrangement (QSEHRA), your employer will establish and fund an account to help you pay monthly individual plan premiums and out-of-pocket expenses as an alternative to traditional group health coverage.  
Using an employer's HRA to help pay premiums and out-of-pocket expenses does not change your eligibility for a Kaiser Permanente Individual and Family plan.





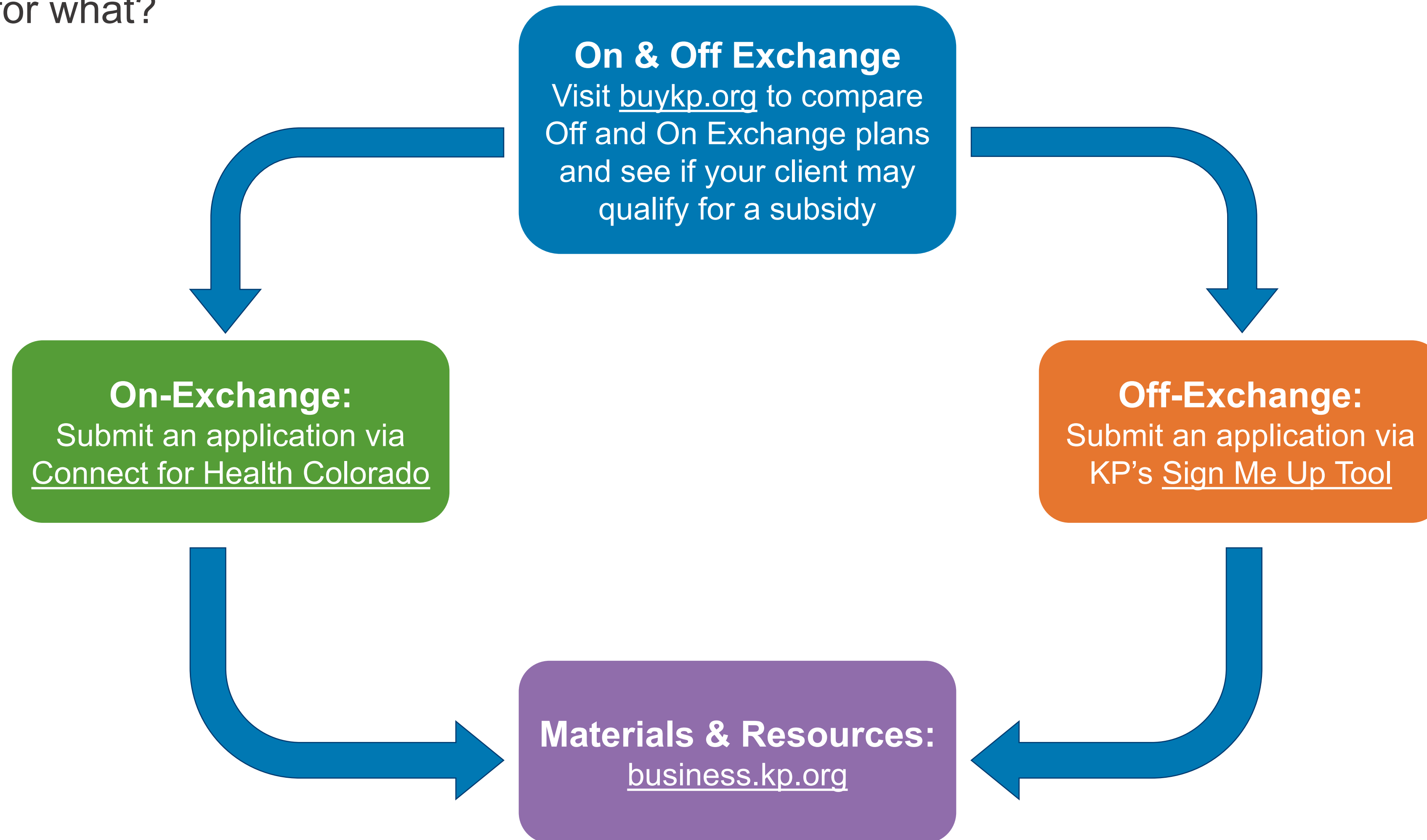
**Get Ready to Sell**



# Sales & Enrollment Options



Where do I go for what?




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



# 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.



Homepage

Explore topics, care, coverage

Search

[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.

Question 1 of 4


All fields are required unless marked as optional.

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



Chat with a Specialist



Compare Plans Page

Explore topics, care, coverage


Search

[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



**It appears that you don't qualify for financial help.**

We are showing you plans based on the information you provided. You still have affordable options, including the health plans listed below that you can purchase from Kaiser Permanente.

If you think you are eligible for financial assistance with your monthly premium, go back and update your [financial information](#).

Coverage for **myself** in 80014 starting in 2024

[Edit coverage information](#)

## Showing 27 plans that match your criteria

Note: Results displayed don't include Medicaid options.

Filter

Sort by: plan metal level

Bronze

1 of 27

KP CO Bronze 8500/50

Monthly Premium ⓘ

\$7,177.14

Bronze

2 of 27

KP Select CO Bronze 8500/50

Monthly Premium ⓘ

\$7,177.14

Bronze

3 of 27

KP CO Bronze 7500/60 RX Copay


Monthly Premium ⓘ

\$7,177.14

Chat with a Specialist

\*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.

14 | Kaiser Foundation Health Plan, Inc. | Kaiser Permanente Individual & Family

 KAISER PERMANENTE®



# 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.
  - 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.
- **Quick tip:** 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
- Check out the SMU tutorials on the [“Get Quotes and Apply for Coverage” page](#) on Business.kp.org.

**KAISER PERMANENTE** Language Eng Homepage

• **Privacy Statement Notice**  
Kaiser Permanente uses web tracking technologies on this site and may share such data with its third parties to enhance your experience and optimize our ability to make users aware of our services. By navigating the site, you agree to the use of these web technologies as described in our [Privacy Statement](#).

• For brokers and producers:  
• Please [click here](#) to create a new account.

1-800-494-5314 TTY: 711

**Individual and Family Plans**  
You're one step closer to a health plan that meets your needs. If you're ready to get a quote and apply, follow

**Broker Dashboard**

Dashboard Quotes Applications Attestations Contacts Custom URL Paper App

Welcome [Name]  
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

**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](#)

**SMU Tutorials**

**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).



# 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
  - Plan and product information, including rates and benefits
  - Applications, enrollment guides, SEP and other forms
  - Compensation information
  - 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, visit [Business.kp.org](https://business.kp.org) to learn how to get appointed.

The screenshot displays the Business.kp.org website for the Colorado region. The top navigation bar includes a 'Region' dropdown set to 'Colorado', a 'Homepage' button, and links for 'Register' and 'Sign in'. Below this is a secondary navigation bar with links for 'KP Care & Value', 'Shop Group Plans', 'Healthy Employees', 'Employer Resources', 'Broker Resources', and 'Contact Us', along with a search bar. The main content area features a 'Broker resources' section with a 'Get started' heading and a description: 'Start browsing our plans, forms, and other resources now, or register for full access.' It includes 'Sign in' and 'Register' buttons. To the right is a large image of a smiling man in a suit. Below this, the 'Colorado Individual and Family Plan Products' section is visible, with a 'Plans Page' button. The text describes the benefits of Kaiser Permanente plans, including personalized health care, and provides links for related information like exchange partners, SBC, and quotes. It also details 'Plans for every need and budget', specifically mentioning 'KP CO plans', 'KP Select plans', and 'Colorado Option plans'.





# Plans & Enrollment



# 2025 KPIF Colorado Plan Changes



## WHAT'S NEW

- No new plans

## WHAT'S BEING DISCONTINUED

- No discontinued plans

## WHAT'S CHANGING

2024 plan name	2025 plan name
KP CO Silver 5000/25	KP CO Silver 4000/25
KP CO Silver 6000/30	KP CO Silver 5500/25

We have a **full portfolio**, including Gold plans, that **may be a better choice for clients** who have been auto-renewed into the 73% CSR Silver Plan from the 94% CSR.





# 2025 KPIF Colorado Product Portfolio

On-Exchange					
	Gold	Silver	Bronze	Cat	#
HMO	HMO 0/25				1
DHMO	DHMO 1500/20 DHMO 2000/20 <u>DHMO Option Gold</u>	DHMO 2200/25 DHMO 4500/30 DHMO <b>4000/25</b> <u>DHMO Option Silver</u>	DHMO 6500/50 DHMO 7500/60 DHMO 8500/50 <u>DHMO Option Bronze</u>	Catastrophic 9200	12
HDHP		HSA 3700/20%	HSA 6500/35%		2
Total (On)	4	5	5	1	15

**Red =** Benefit modifications for 2025 (*italic*)  
**Black =** No benefit modifications  
**Orange=** Standard Colorado Option Plans (underline)

**On-Exchange** = 14 plans (with 3 CSR plans)  
**Off-Exchange** = 15 plans

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

Off-Exchange					
	Gold	Silver	Bronze	Cat	#
HMO	HMO 0/25				1
DHMO	DHMO 1500/20 DHMO 2000/20 <u>DHMO Option Gold</u>	DHMO 2200/25 X DHMO 4500/30 X DHMO 4000/25 X <u>DHMO Option Silver X</u> DHMO <b>5500/25</b> X	DHMO 6500/50 DHMO 7500/60 DHMO 8500/50 <u>DHMO Option Bronze</u>	Catastrophic 9200	13
HDHP		HSA 3700/20% X	HSA 6500/35%		2
Total (Off)	4	6	5	1	16



Review the [2025 Colorado Enrollment Guide](#) (starting late October) or [buykp.org](http://buykp.org) (after 11/1) for benefit details.










# Vision Benefits in Colorado



- Pediatric Vision is included for children under 19 years
  - We cover routine eye exams and refraction tests to determine the need for vision correction and to provide a prescription for eyeglasses. We cover prescribed vision hardware (eyeglasses and lenses) once every two years, or a two-year supply of contact lenses
- Adult vision coverage is not available
- Some discount programs and services may be provided by groups other than Kaiser Permanente, but are not offered or guaranteed under your coverage

**visionessentials**  
by KAISER PERMANENTE®

[kp2020.org](https://kp2020.org)

 <p>EYEGLASS FRAMES Find the Frames You Love</p>	 <p>Order Contact Lenses</p>
 <p>EYEGLASS LENSES Find Your Perfect Lenses</p>	 <p>Check Your Benefits</p>
 <p>CONTACT LENSES See Without Glasses</p>	 <p>Find a Location</p>
	 <p>Book an Eye Exam</p>





# Dental Services in Colorado – Pediatric & Adult

## Pediatric Dental Benefits

- Kaiser Permanente health plans at the Bronze, Silver, and Gold levels provide essential health benefits, including pediatric dental benefits for children 18 and younger.
- Pediatric dental benefits are provided by **Delta Dental of Colorado**.
- Members may contact Delta Dental at 1-800-610-0201 or visit [deltadentalco.com](https://deltadentalco.com) for more information.

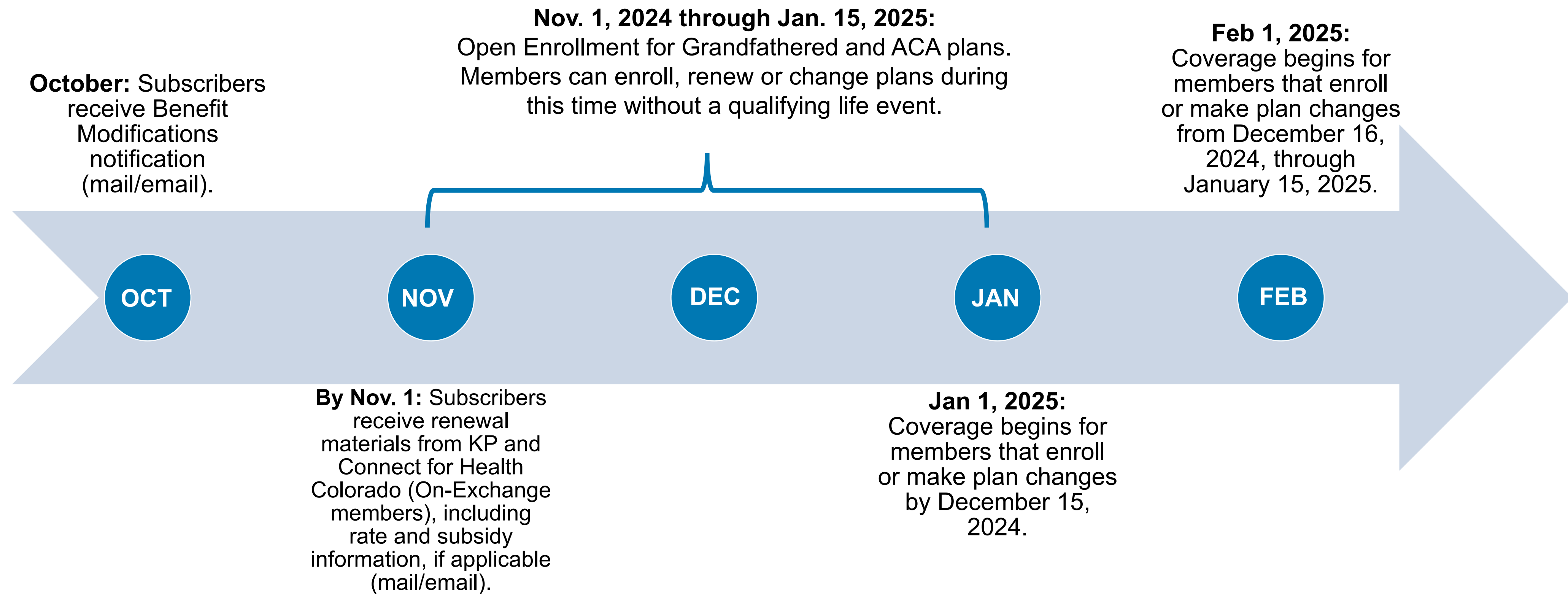
## Adult Dental Services

- Kaiser Permanente health plans do not include dental benefits for adults 19 and older.
- Adult dental benefits may be purchased from **Connect for Health Colorado** or another dental insurance carrier.





# 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 by November 1<sup>st</sup>**. 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).



# 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 Connect for Health Colorado 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 Connect for Health Colorado directly. Kaiser Permanente cannot process On-Exchange terminations.
- Off-Exchange members can ask to terminate their coverage by:
  - Calling Member Services at **1-800-632-9700** 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 Connect for Health Colorado for assistance.*

*\*\*As volumes rise, the processing time could take longer than normal.*





# About KP + the Colorado Region





# On Newsstands Now: 5280 Top Docs 2024

The most of any practice: **332** top doctors on the list

**10** specialties with the most top doctors:

- Cancer care
- Cardiology
- Gastroenterology
- Orthopedics
- Pediatrics
- Primary care
- Psychiatry
- Surgical care
- Women's health
- Urology

Doctors recognized as 5280 Top Doctors are nominated by other Denver area physicians and evaluated by Castle Connolly on professional qualifications and reputation, leadership experience, and many other factors.

About KP story:

[Kaiser Permanente tops Colorado 'Top Doctors' list](#)



High-quality care  
from Colorado's  
top doctors

332 Kaiser Permanente physicians named to 5280  
Magazine's 2024 Top Doctors list



+ 5280

#1 PHYSICIAN  
PRACTICE

MOST TOP  
DOCTORS IN  
COLORADO

2024

**Addiction Medicine**  
Ingrid A. Binswanger, MD  
Joseph P. Cannavo, MD  
Alexis C. Carrington, MD  
Yolanda Flores-Cueva, MD

**Allergy & Immunology**  
Jayna K. Doshi, MD  
Suzanne L. Fishman, MD  
Snehal Patel, DO

**Anesthesiology**  
Kellie H. Arpin, MD  
Benjamin F. Atwood IV, MD  
David W. Brown, MD  
Catherine M. Brummel, MD  
Ari S. Brunschwig, MD  
Lan-Anh S. Bui, MD  
Natalie D. Conrad, MD  
Margaret N. Dornseif, MD  
Christopher L. Dunkin, MD  
Henry J. Frazier, MD  
Meredith R. Goodwin, MD  
Thomas L. Griffiths, MD  
Matthew S. Koehler, MD  
Erin C. Medina, MD  
Keri J. Propst, MD  
Gurdev S. Rai, MD  
Joy J. Smith Guth, MD  
Quinn J. Stevens, MD  
Lauren T. Thompson, MD  
Monica Wernick, MD

**Cardiovascular Disease**  
William A. Baker, MD  
Fred A. Crawford, MD  
Brett E. Fenster, MD  
Anuradha Gudavalli, MD  
Tracy J. Huckin, DO  
Madhukar S. Kollengode, MD  
Karen E. Thomas, MD  
Elisa Zaragoza-Macias, MD  
David J. Zoloto, MD

**Child & Adolescent Psychiatry**  
Andreea L. Arvinte, MD  
Jon P. Carlson, MD\*  
Ryan K. Conner, MD  
Deirdre M. Foster, MD  
Walter K. Lee, MD

**Clinical Cardiac Electrophysiology**  
Diego F. Belardi, MD  
Laurent Lewkowicz, MD  
Francis C. Ngo, MD  
Jose M. Sanchez, MD

**Dermatology**  
Nicole M. Annest, MD  
Renee A. D'Ambrosia, MD  
Timothy E. Grayson, MD  
William W. Howe, MD  
Elisa S. Kapler, MD  
Brian R. Rothschild, MD  
Tina Suneja, MD

Learn more at [kp.org/co](https://kp.org/co)







# COBiz 2024 Best of Issue



Kaiser Permanente Colorado was voted “best healthcare insurer” in the state!

- 24,000 votes cast
- [June issue](#)
- 10th anniversary of the Best of issue
- Distributed to 40,000 CO business readers







# Telling our story



Lieutenant Jackie Fehr, Kaiser Permanente Colorado member

## Care designed to meet you where you are

When you're a Kaiser Permanente member, you get convenient, high-quality care designed to keep you healthy and doing what you love. See how our coordinated teams and connected care model help support the well-being of Kaiser Permanente Colorado members.

## Spotlight on Colorado | Kaiser Permanente

### Share these testimonial videos:

- 6 New patient stories from new parent support to seamless, personalized care
- 3 New physician videos demonstrating the Kaiser Permanente difference
- Shorter videos – 3 minutes or less



Sravanthi Ravulapati, MD, Oncology

### The Kaiser Permanente difference

Discover the convenience of having many health care needs met under one roof. See why Colorado members and doctors love Kaiser Permanente's integrated care approach.

[Download video transcript of The Kaiser Permanente difference](#)



Juan Rodriguez, DO, Family Medicine

### Care on your schedule

From in-person to virtual care visits, you have plenty of options to access care when and where you need it with Kaiser Permanente.

[Download video transcript of Care on your schedule](#)



Felipe Hernandez, MD, Family Medicine

### Meet our doctors

Our Colorado doctors' diverse backgrounds and personal journeys help them uniquely connect with and care for their patients.

[Download video transcript of Meet our doctors video](#)



### Support for new parents

Lieutenant Jackie of the Denver Fire Department shares how Kaiser Permanente's unique lactation support helped her balance breastfeeding with 48-hour work shifts. She found specialized care and a supportive community – at no extra cost and without needing a referral.

[Download Jackie's member story video transcript](#)



### Seamless, personalized pharmacy care

When Greta joined Kaiser Permanente Colorado, all her medications became available in one place, close to home. Learn how our Clinical Pharmacy team made transferring her prescriptions and managing her medication easier.

[Download Greta's member story video transcript](#)



### Catching health problems early

Rich's annual physical led to the discovery of a congenital heart defect and timely, life-saving surgery. Learn how Kaiser Permanente's integrated care and focus on prevention helped catch and treat his condition early for a better health outcome.

[Download Rich's member story video transcript](#)



### Integrated care — all under one roof

Matt appreciates that Kaiser Permanente Colorado can meet all his health care needs in a single visit, including doctor appointments, pharmacy, and lab services. Learn how Kaiser Permanente's New Member Connect team helped him understand his benefits and set up care with a dedicated team.

[Download Matt's member story video transcript](#)



### Long-term care, lifelong trust

Bill recalls his incredible 68-year journey with Kaiser Permanente, starting from his early days at Kaiser Steel. Hear how personalized care and support from a team who knows him well have kept Bill healthy and confident all these years.

[Download Bill's member story video transcript](#)



### Convenient, high-quality support

Watch Sarah's journey from snowboarding accident to full recovery. With Kaiser Permanente's top-notch surgical team and convenient physical therapy, she was able to regain full mobility.

[Download Sarah's member story video transcript](#)



# Why Choose Kaiser Permanente



## High-quality, personalized care

- From prevention to primary care to specialized care
- With doctors who learn your lifestyle, health risks, and goals
- Care teams connected to your medical history through your electronic health record

## Convenient access

- With 24/7 care by phone or video<sup>1</sup>
- On one app that makes care easy to manage
- At facilities that offer more services in one stop

## Support for total health

- Help with mental health concerns from any member of your care team
- Self-care apps, classes, services, and programs<sup>2,3</sup>
- Resources to help you achieve your health and fitness goals

1. When appropriate and available. 2. 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. 3. Some classes may require a fee.



# A Different Kind of Care



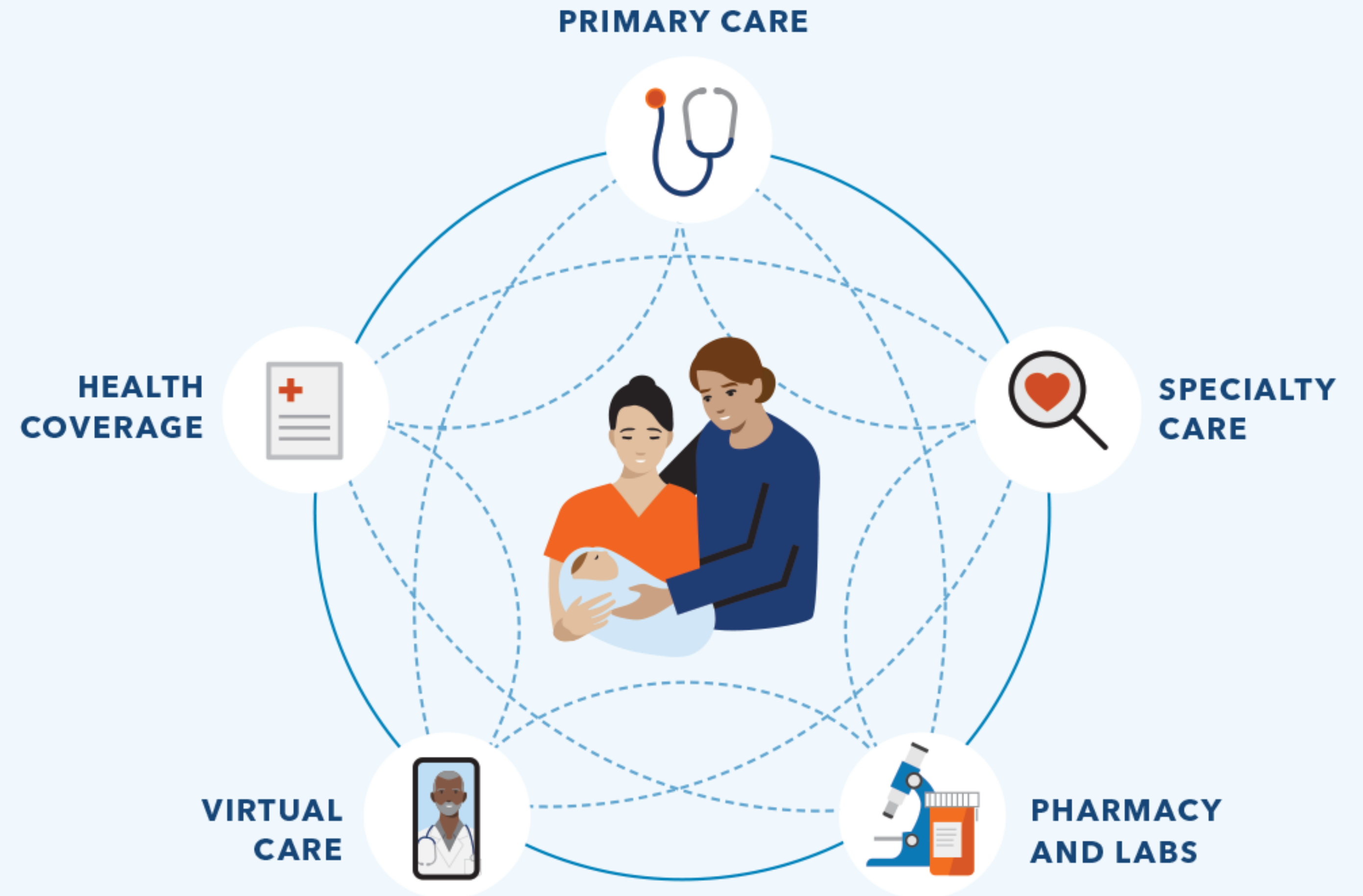
**Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.**

With Kaiser Permanente, you get:

- Personalized care from top specialists
- 24/7 access to care wherever you are
- Predictable costs and less paperwork



Watch our [intro video](#) to learn about care that puts you at the center.





# Care that's personalized

**You need a doctor who understands you. Someone who'll learn your lifestyle, health risks, and goals.**

At Kaiser Permanente, you don't have to repeat yourself every time you visit the doctor. Your care team has access to your entire medical history through your electronic health record, so they know you and your story.

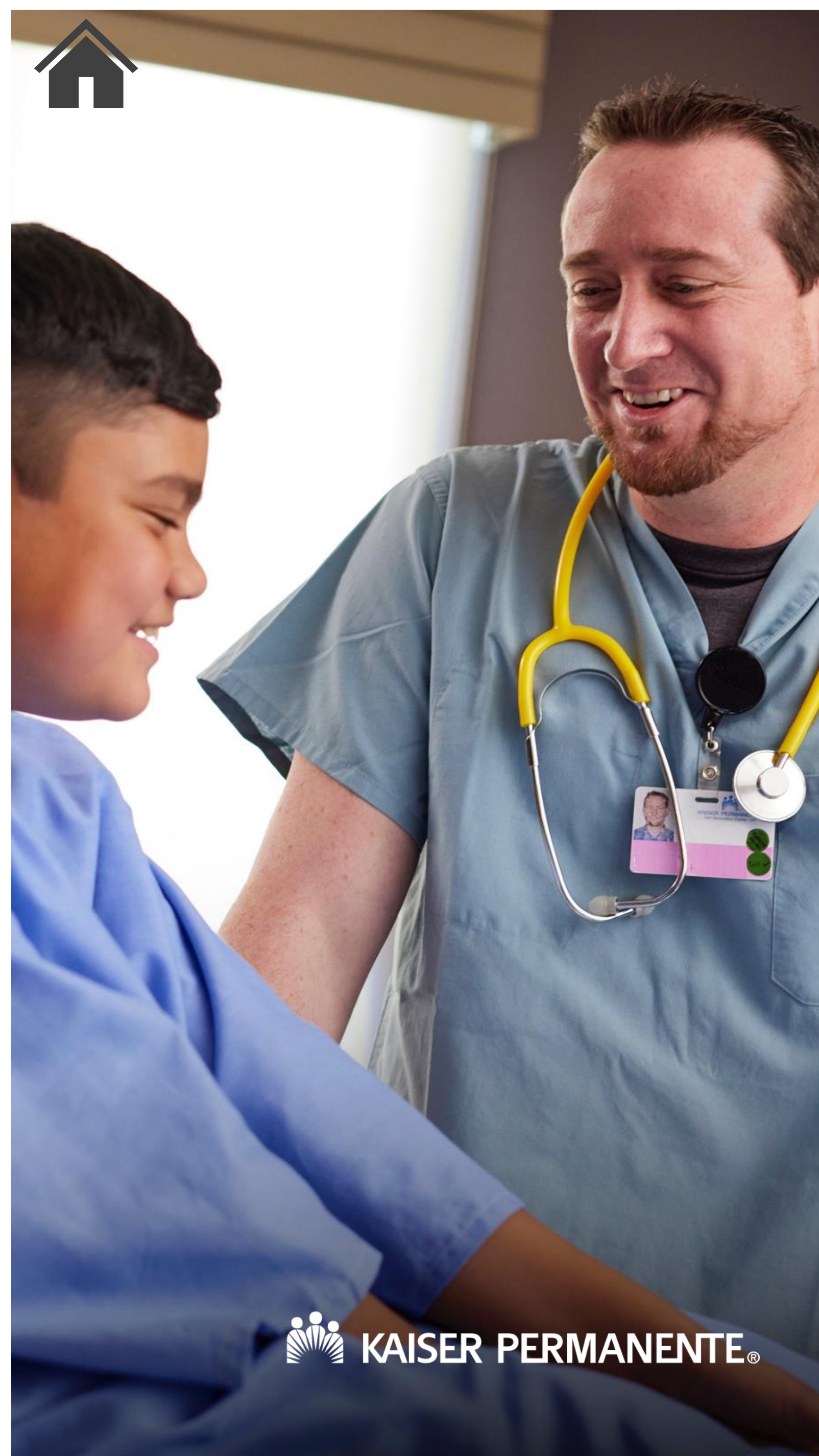
## Care teams that make you feel comfortable

- Access many clinicians who speak more than one language.
- Browse doctor profiles and change your personal doctor anytime.



[Find a doctor](#)

who's right for you.



 KAISER PERMANENTE®



# 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, so you never have to repeat your story.

## Your health at your fingertips

- Get 24/7 care by phone or video.<sup>1</sup>
- Email your care team.
- Schedule routine appointments.
- View most lab results and doctor's notes.
- Refill most prescriptions.
- Check in for appointments.
- Pay bills and view statements.



Simplify your health care with the [Kaiser Permanente app](#).



Over half of members **avoided a trip to the ER** or urgent care with a video visit.<sup>2</sup>

1. When appropriate and available. 2. Kaiser Permanente internal data, 2023.





# Care that's world class

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

We're a national leader in outcomes for conditions like cancer and heart disease, and we're among the top-rated health plans in every state we serve.<sup>1,2,3</sup>



## Kaiser Permanente members are:

 **33%**

more likely to survive  
heart disease<sup>4</sup>

 **52%**

more likely to survive  
colorectal cancer<sup>5</sup>

 **20%**

less likely to die early  
of cancer<sup>4</sup>

**1.** Kaiser Permanente 2023 HEDIS® scores. **2.** 2022 Annual Report, Kaiser Permanente, [about.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report](https://about.kaiserpermanente.org/who-we-are/annual-reports/2022-annual-report). **3.** NCQA's Private Health Insurance Plan Ratings 2023–2024, National Committee for Quality Assurance, 2023: 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," Kaiser Permanente, 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.





# 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.



## Smarter Healthcare

(duration 1:38)



## New Members - Getting Started

(duration 0:44)



## Mental Health & Wellness

(duration 1:51)



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



# Resources for mental health

**Members can get help with depression, anxiety, addiction, and mental or emotional health — without a referral for mental health care within Kaiser Permanente. Share your concerns with anyone on your care team at any time, and they can connect you to the support you need.**

- Individual or group therapy
- Health classes<sup>1</sup>
- Medication
- Online resources
- Apps for mental wellness and self-care<sup>2</sup>

Not sure where to start? Talk to your personal doctor about your concerns or call us to talk with our mental health team.



Find [mental health and wellness resources](#) that fit your life.

1. Some classes may require a fee. 2. 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.

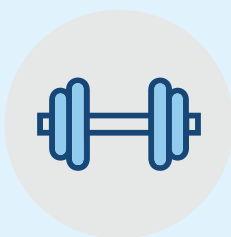




# Resources for everyday wellness



Take advantage of [classes, services, and programs](#) to help you achieve your health and fitness goals.<sup>1</sup>



Reduced rates on gym memberships



Wellness coaching by phone



Healthy lifestyle programs and classes<sup>2</sup>



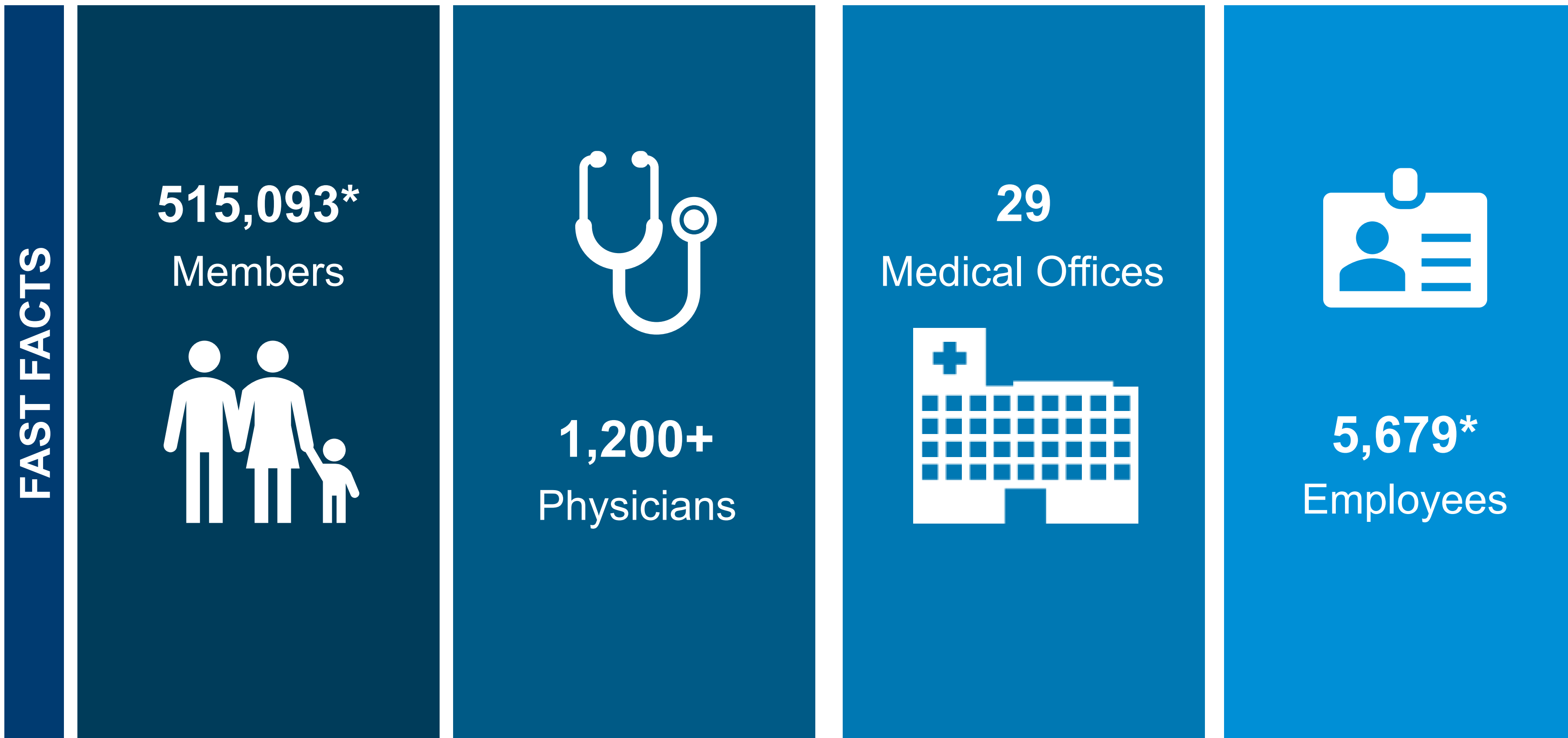
Online fitness classes



**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.** Some classes may require a fee.



# Colorado by the Numbers



**\*Source:** Fast Facts About Kaiser Permanente, Colorado. Retrieved August 13, 2024 from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

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



# Colorado Service Area Map + Facility Updates

## In person

- 29 medical offices
- 1,200+ Kaiser Permanente physicians
- 21,000+ affiliated providers

## On the go

- Extensive suite of virtual care options, including online chat with a clinician, scheduled and on-demand phone and video visits, e-visits, and more.
- Members can now use kp.org and the mobile app 24/7 to schedule an expanded list of routine and specialty care appointments.
- Colorado members can now download the Headspace Care app to text with an emotional support coach, 24/7.\*

## Quality of care

Kaiser Permanente is among the highest-rated commercial plans in Colorado\*\*

## Coming soon

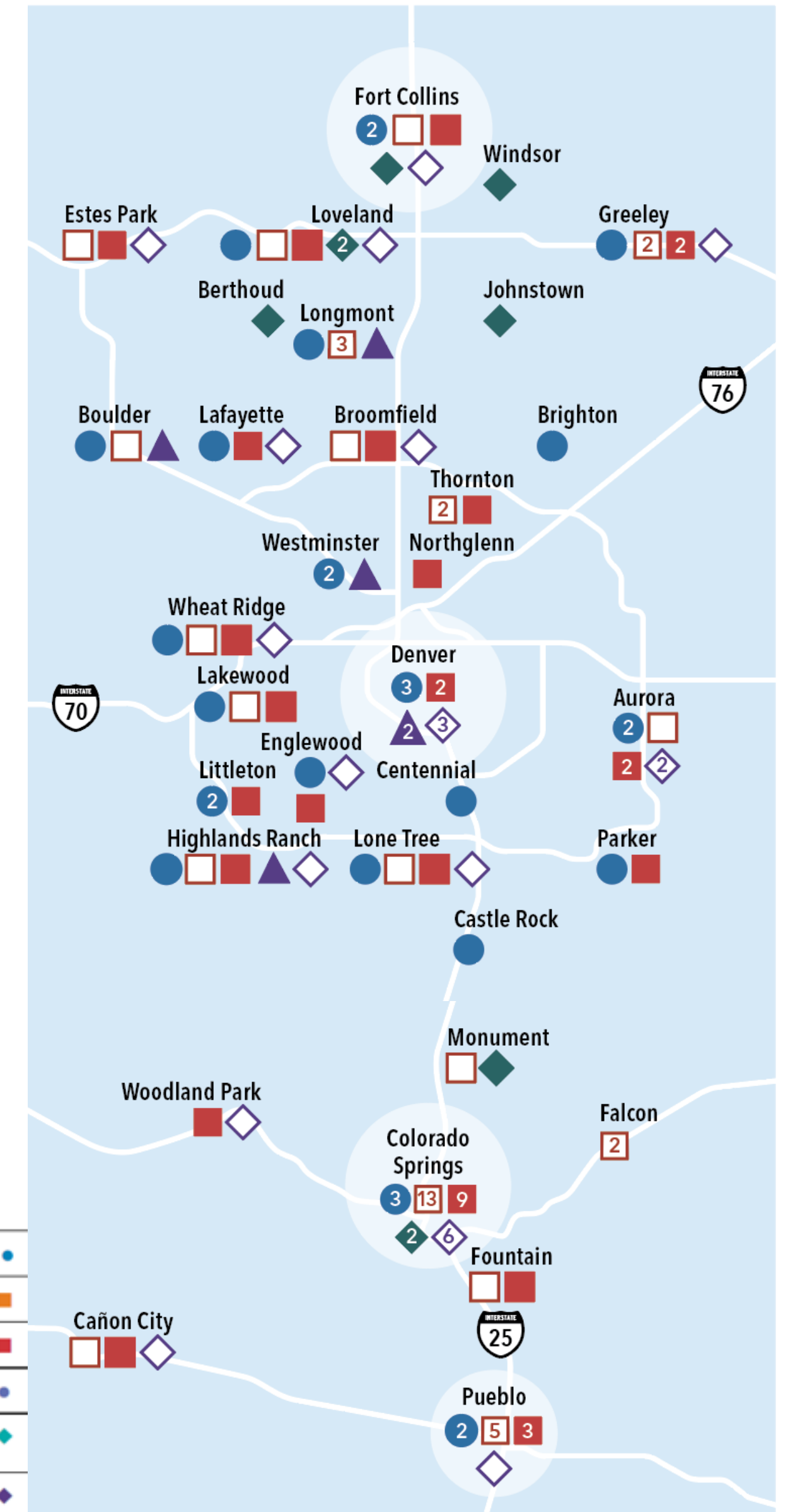
- Pueblo North Medical Office scheduled to open late 2025
- Parker Medical Office scheduled to open late 2025

\* The app 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 app and services may be discontinued at any time. The Headspace Care app and services are not available to any members under 18 years old. Eligible Kaiser Permanente members can text with a coach using the Headspace Care app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace Care app for the remainder of the year at no cost.

\*\* NCQA's Private Health Insurance Plan Ratings 2023–2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan of Colorado — HMO (rated 4 out of 5).

Visit [kp.org](https://kp.org) for a full list of locations

Kaiser Permanente medical offices	●
urgent care facilities	■
emergency care facilities	■
behavioral health offices	●
affiliated providers with extended hours	◆
affiliated hospital/in-patient care	◆







# Resources & Contacts



# Billing Information and Resources

## On and Off Exchange



**Important Reminder:** Some of our payment options have changed and are reflected below. Visit our [KPIF Policy Changes](#) slide for more information.

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

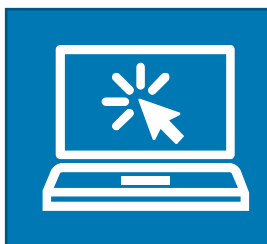
- If initial payment was not made with the application, subscriber can visit [kp.org/payonline](http://kp.org/payonline) to make the initial payment.
- Client is not a member until the binder payment is received, processed, and enrollment is completed.

**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](http://kp.org/payonline)
  - Need Billing Unit ID (BUID) to register and make payments; this can be found on your monthly invoice.
- **Phone:** 1-877-799-4700
- **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 — **not** the mailed date or any other date.



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



# Client / Member Requests



Email us at [kpif@kp.org](mailto: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 [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).**

\*Applies to Off-Exchange plans only; contact Connect for Health Colorado to request for On-Exchange plans



# Broker Support Services



## 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: [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).