



2026 Colorado KPIF Broker Training Guide

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

Welcome and thank you for joining us today!

Contact your Colorado Territory Manager for

- Strategic Planning Partner
- Broker Education
- Sales/Enrollment Questions
- Complex Sales and Member Benefit Questions

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Cell: 971-235-8936



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What's New for 2026

Colorado Broker Monthly Compensation for 2026



For new members and renewal



1+ Members

\$20

Per Member Per Month



NEW! Brokers will now receive **\$20 per member per month** for both new sales and renewals in Colorado.



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



Review the **2026 Colorado KP Broker Compensation plan** (coming soon on business.kp.org) for full details.



NEW! Access your compensation statements on business.kp.org

Confirm license & appointment if you haven't sold KP recently
Phone: 1-844-394-3978 (Option 3) | **Email:** CO-BrokerComp@kp.org

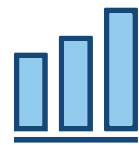
2026 KPIF Colorado Rates



ACA rate filing: average TBD% rate increase* across all carriers



Grandfathered plans: Not applicable (Grandfathered plans discontinued in 2026)



Tobacco user surcharge: 15%, minimum age 21 (same as last year)



7 geographic areas: Denver, Boulder, Fort Collins, Greeley, Colorado Springs, Loveland, 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 2026 portfolio details and enrollment options. 2026 rates are available after 11/1/2025.

**Rates pending state approval.*



NEW! Digital Access to Compensation Statements

Compensation statements, both new and historical, are now available in Excel and PDF formats via the broker portal. This update is part of our broader commitment to providing brokers with a **consistent, streamlined digital experience**



Login to business.kp.org to access your compensation statements

Act Now: Delegate & Go Digital

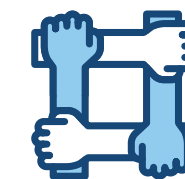


Delegated access: Principal brokers can identify and delegate permissions to team members (e.g., accounting/finance staff) accordingly through the portal.

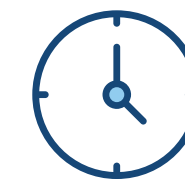


Email delivery phased out after transition period.

Why this change works for you



All-in-One Access: New and historical statements in the same place



Real Time Availability: No waiting for monthly emails. Download as soon as statements are posted.



Streamlined experience: Consistent experience across markets.



Multiple formats: Excel & PDF

Legislative Changes

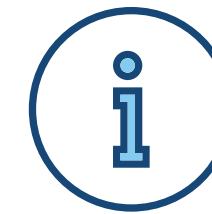


Enhanced Premium Tax Credits (EPTC) are expiring

- 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. Tax credits will still be available in 2026 for people who qualify, but the amount will be smaller.
- Beginning January 1, 2026, the amount of financial help available to your clients may decrease, and their monthly premium payment for coverage may increase.
- The state will offer a state subsidy (called **Colorado Premium Assistance**) for qualified individuals to help mitigate the loss of ePTC.

Less Funding for OmniSalud in 2026

- In July 2025, Congress passed a budget bill that significantly reduced the amount of funding available to states.
- As a result, Colorado has less funding for programs, including OmniSalud, which covers a set number of undocumented Coloradoans.
- Colorado will still fund OmniSalud, but fewer people will be covered than in 2025.



Income Verification May Be Required

- Your clients may be asked by their 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.

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

Connect for Health Colorado is closely monitoring all legislative updates. Please stay connected to [ConnectforHealthCO](https://connectforhealthco.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), should they wish to re-enroll off exchange.
- 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.

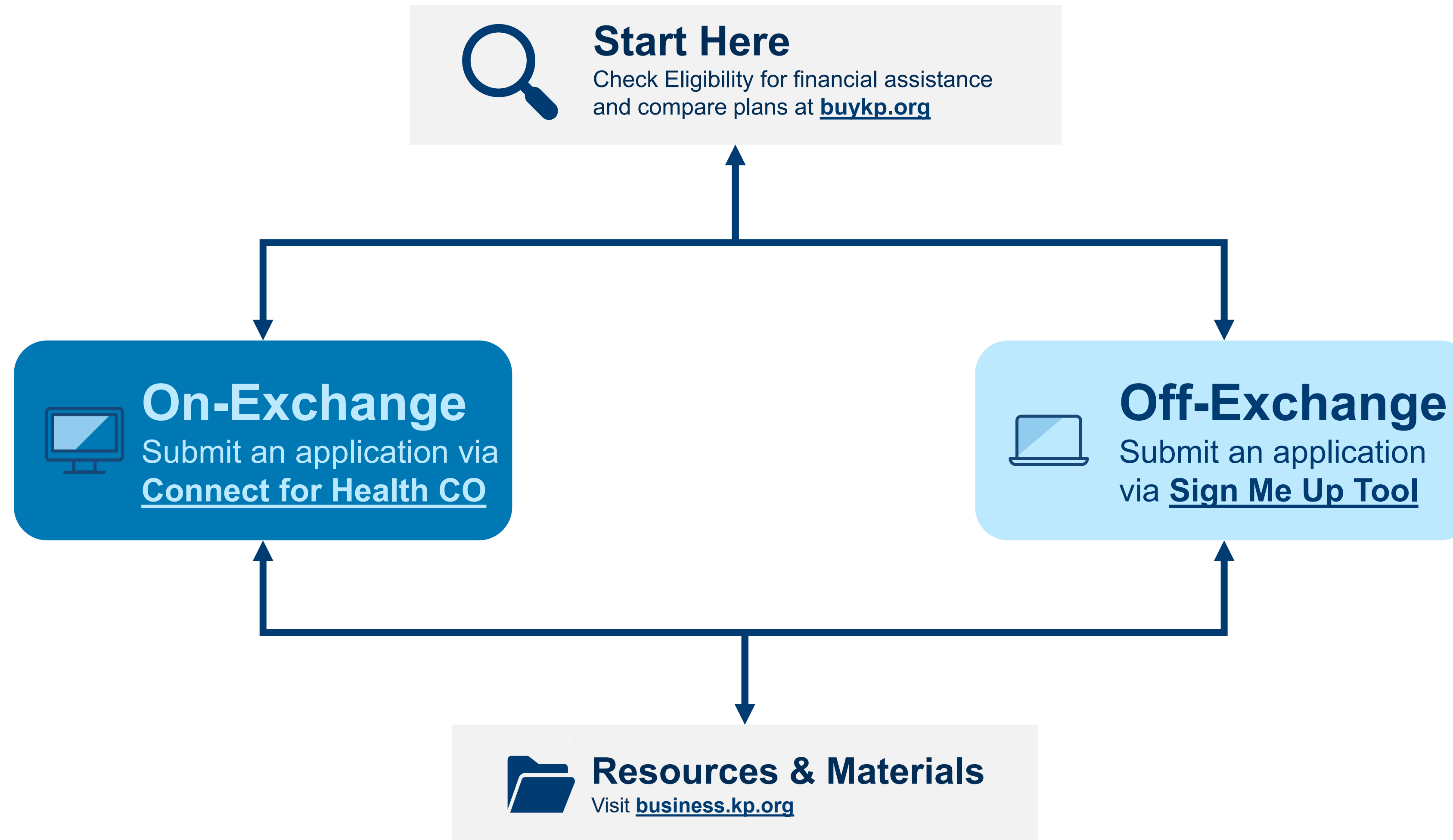
A man in a brown jacket is carrying a young child on his shoulders. They are both looking upwards and smiling, standing in a sunlit forest with many tall, thin trees. The scene is bright and cheerful, with sunlight filtering through the leaves.

Get Ready to Sell

Navigating Kaiser Permanente Enrollment Platforms




Where do I go?





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

Buykp.org Overview



 [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

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

We estimate that you qualify for \$352.77 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](#).

Coverage for myself in 80997 starting in 2025

[Edit coverage information](#)

Filter

Plan metal level ⓘ

- ☐ Bronze (5 plans)
- ☐ Silver (5 plans)
- ☐ Gold (4 plans)

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

Showing 14 individual plans that meet your criteria

Sort by: plan metal level

KP Select CO Bronze 8500/50

Exchange 1 of 14

Subsidized monthly premium ⓘ

\$24.25 \$377.02

Annual deductible ⓘ

\$8,500

Annual max. out of pocket ⓘ

\$9,200

Out-of-pocket costs

✓ Primary care office visit: First visit \$50; additional visits no charge after deductible

✓ Specialty care office visit: 50% after deductible

✓ Emergency department visit: 50% after deductible


✓ Generic prescription drugs: \$30

Compare plan 1

View plan details to apply

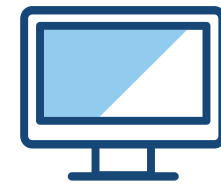
*Subsidies are granted to individual consumers by the FFM and the state-based exchanges to anyone who qualifies based on income level and who buys an On-Exchange plan (subsidies are not available off-exchange). KP, as well as all issuers, does not determine subsidy eligibility nor do we administer them.

12 | 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.



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.

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

Business.kp.org Overview



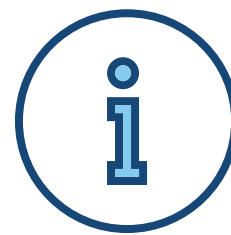
[Business.kp.org](https://business.kp.org) is Kaiser Permanente's broker and employer group website, where you can find:



Access to your broker portal



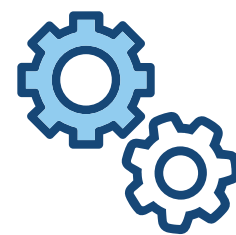
Applications, enrollment guides, SEP and other forms



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 On and Off exchange applicants and members (available to most KPIF brokers).

 **KAISER PERMANENTE®**
BUSINESS

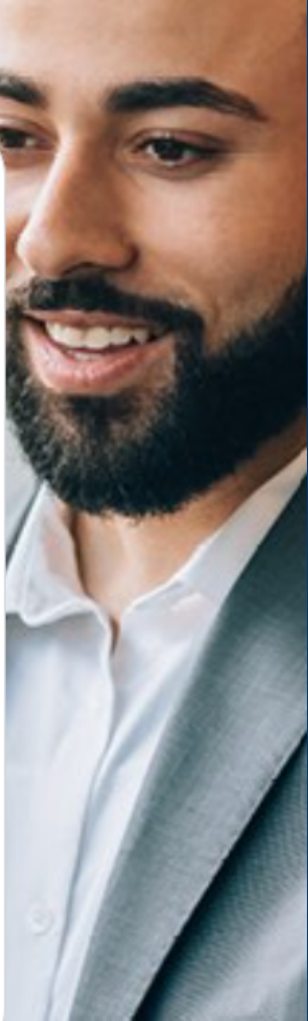
[KP Care & Value](#) ▾ [Shop Group Plans](#) ▾ [Healthy Employees](#) ▾ [Employer Resources](#) ▾
[Contact Us](#) ▾

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.

How to access



Log into your account: 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.



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

Tool Features

Applicants

- KPIF pending and canceled On and 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 On and 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 | Phone: 866-575-3562
General application or billing questions: Email: kpif@kp.org | Phone: 1-844-394-3978 (Option 1)



Plans & Enrollment

2026 KPIF Colorado Plan Changes



WHAT'S NEW

- KP CO Gold 500/30/Dental/Vision (off-exchange only)
- KP CO Gold 3400/15% HSA (on/off exchange)
- KP CO Silver 5000/20% HSA X (off-exchange only)

WHAT'S BEING DISCONTINUED

- All Grandfathered plans

WHAT'S CHANGING

- Members currently enrolled in a CSR 94 who would otherwise qualify for CSR 87 will transition to the CSR 87 at renewal for PY2026.

2025 plan name	2026 plan name
KP CO Silver 2200/25	KP CO Silver 2500/30
KP CO Silver 4500/30	KP CO Silver 4500/35
KP CO Silver 3700/20%/HSA	KP CO Silver 3800/25%/HSA
KP CO Silver 4000/30 Rx Copay 73% CSR	KP CO Silver 4500/30 Rx Copay 73% CSR
KP CO Silver 850/10%/87% CSR	KP CO Silver 900/10%/87% CSR
KP CO Silver 3000/20/73% CSR	KP CO Silver 3500/20/73% CSR
KP CO Silver 5500/25 X	KP CO Silver 5500/30 X

CO Individual & Family (KPIF) 2026 Portfolio

- In **Denver/Boulder** KP offers KP CO (broad), KP Select and Option plans
- In **Colorado Springs** KP offers KP Select and KP Option plans
- For **2026**, we updated most plans to stay competitive and introduced new options in the Gold and Silver tiers
- For **2026** all Bronze and Catastrophic plans are HSA eligible. For information on HSA accounts with KP, For more information, visit kp.org.

	Plan name <i>(may not reflect the marketing plan names)</i>	Exchange	
		On	Off
Gold	KP CO Gold 0/25 RX Copay	x	x
	KP CO Gold 500/30/Dental/Vision*		x
	KP CO Gold 1500/20	x	x
	KP CO Gold 2000/20	x	x
	KP CO Gold 3400/15% HSA*	x	x
	✓ KP Colorado Option Gold	x	x
Silver	KP CO Silver 2500/30	x	x
	KP CO Silver 4500/35 RX Copay	x	x
	KP CO Silver 3800/25% HSA	x	x
	KP CO Silver 4000/25	x	x
	KP CO Silver 5500/30 X		x
	KP CO Silver 5000/20% HAS*		x
	✓ KP Colorado Option Silver	x	x

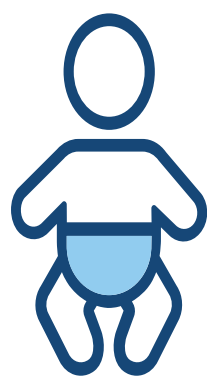
	Plan name <i>(may not reflect the marketing plan names)</i>	Exchange	
		On	Off
Bronze	KP CO Bronze 6500/50	x	x
	KP CO Bronze 7500/60 RX Copay	x	x
	KP CO Bronze 8500/50	x	x
	KP CO Bronze 6500/35%/HSA	x	x
	✓ KP Colorado Option Bronze	x	x
Catastrophic	Catastrophic	x	x

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

Vision Benefits in Colorado



Members can now use their kp.org login ID & password for kp2020.org.



Pediatric Vision is included in all **Gold, Silver, and Bronze** plans for children **under 19 years**



Effective 1/1/26 new **Off-Exchange Gold 500/30/Dental/Vision** plan includes adult **vision**



Routine **eye exams**



Refraction tests or **contact lenses**

To determine if vision correction is needed and provide a prescription.



Eyeglasses and lenses covered once every two years when prescribed.



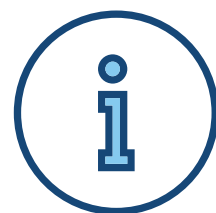
A two-year supply of **Contact Lenses** is covered when prescribed.



Refraction Vision exam is covered



\$150 allowance every **24 months** for **glasses** or **contact lenses**



Some discount programs and services may be provided by groups other than Kaiser Permanente, but are not offered or guaranteed under your coverage



EYEGLASS FRAMES
Find the Frames You Love



EYEGLASS LENSES
Find Your Perfect Lenses



CONTACT LENSES
See Without Glasses



Order Contact Lenses



Check Your Benefits



Find a Location



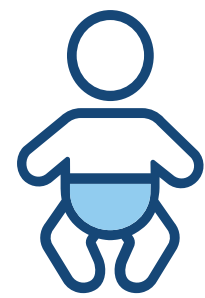
Book an Eye Exam

Contact Us form [here](#) | You can access [FAQs here](#)



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

Dental Services in Colorado



Pediatric Dental is included in all Gold, Silver, and Bronze plans for children **under 19 years**



Adult dental benefits may be purchased from **Connect for Health Colorado** or another dental insurance carrier.



Effective 1/1/26 new **Off-Exchange Gold 500/30/Dental/Vision** plan includes adult **dental**

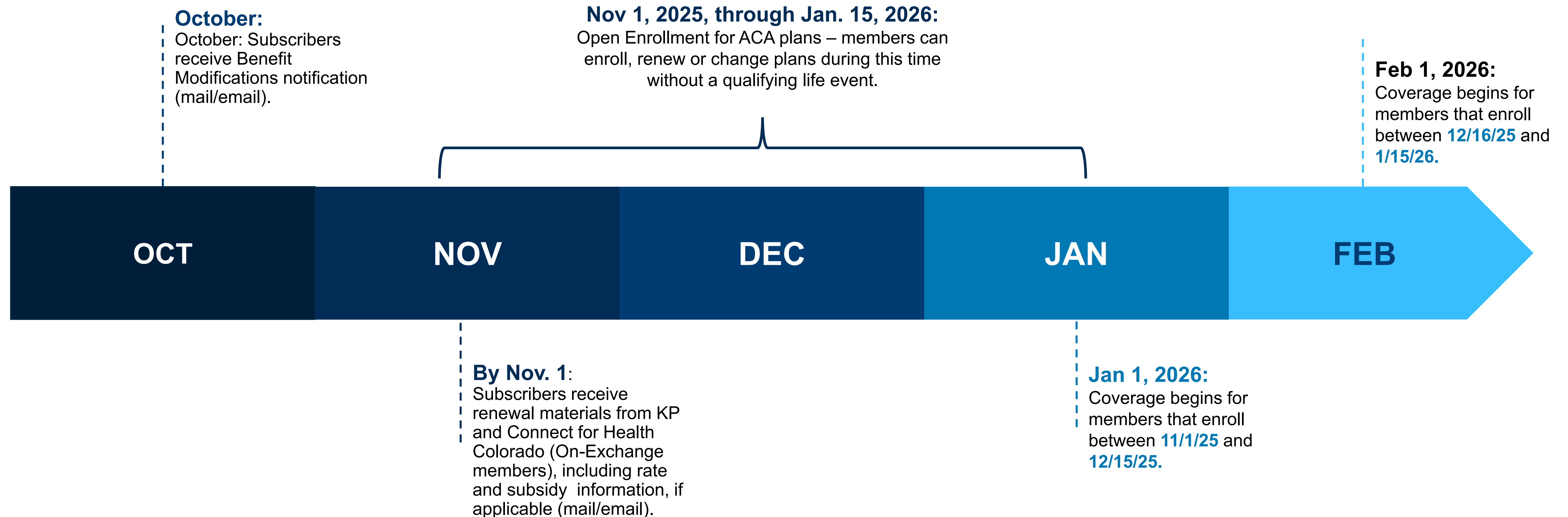


2 Diagnostic and Preventive exams per year

Diagnostic and Preventive exams include **oral exams** and **cleaning**.

[Click here](#) to learn more information about **Delta Dental Colorado**
Delta Dental Phone: 1-800-610-0201

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 1st**. Review your compensation statement to see your existing clients
- Existing members can sign up to receive renewal materials electronically by visiting 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: **5-15 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 the exchange directly. Kaiser Permanente cannot process On-Exchange terminations.
- Off-Exchange members can ask to terminate their coverage by:
 - **Calling Member Services** at 1-800-632-9700 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 CO for assistance.*

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



About KP + the Colorado 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**





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.



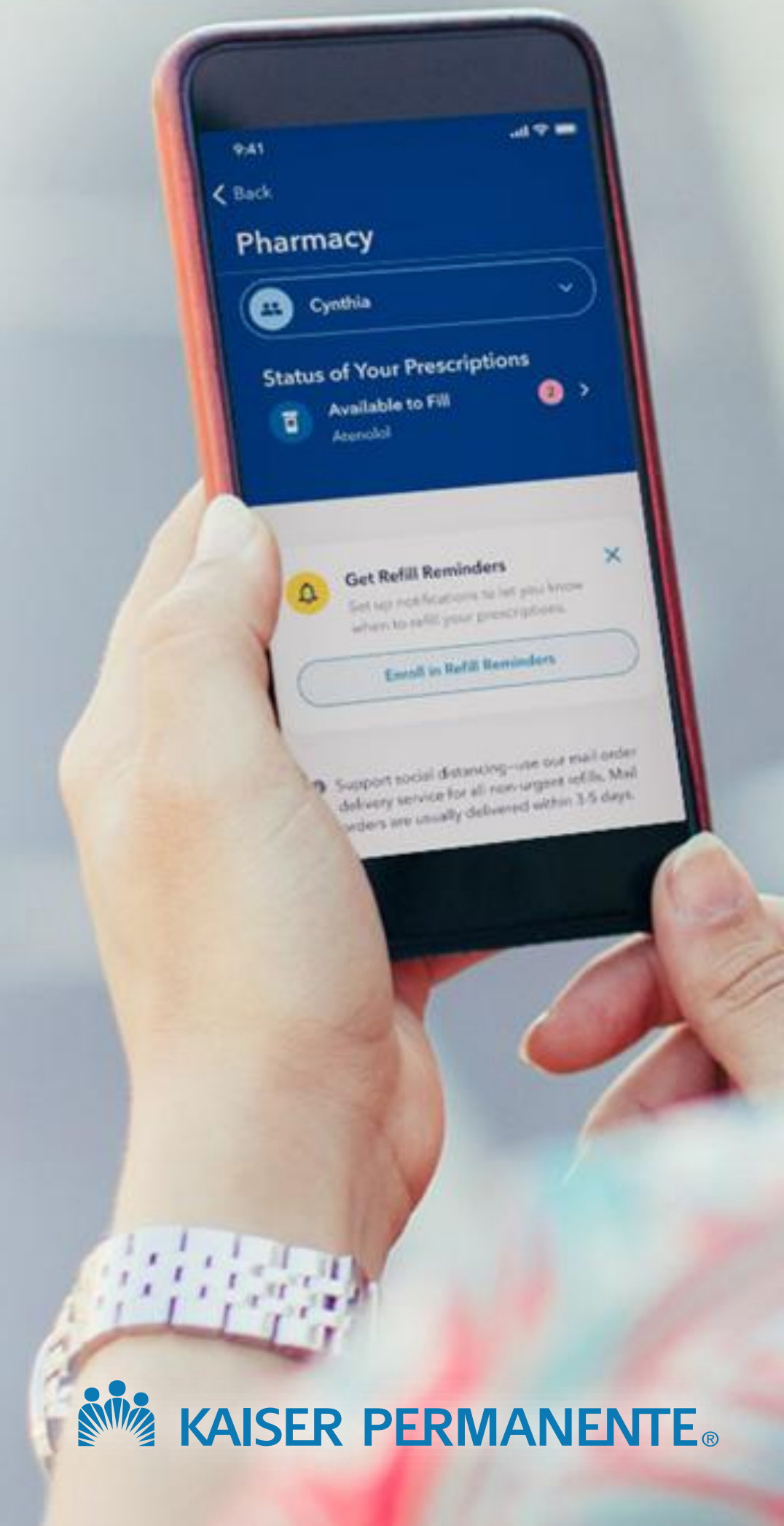
Refill most prescriptions.



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.



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.



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^{1,2}



Care while traveling

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

¹. Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. ². 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. ³. 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,¹ and wellness coaching
- 24/7 emotional support



For your physical fitness and lifestyle

- In-person and online health classes²
- Wellness coaching by phone

1. 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. 2. 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

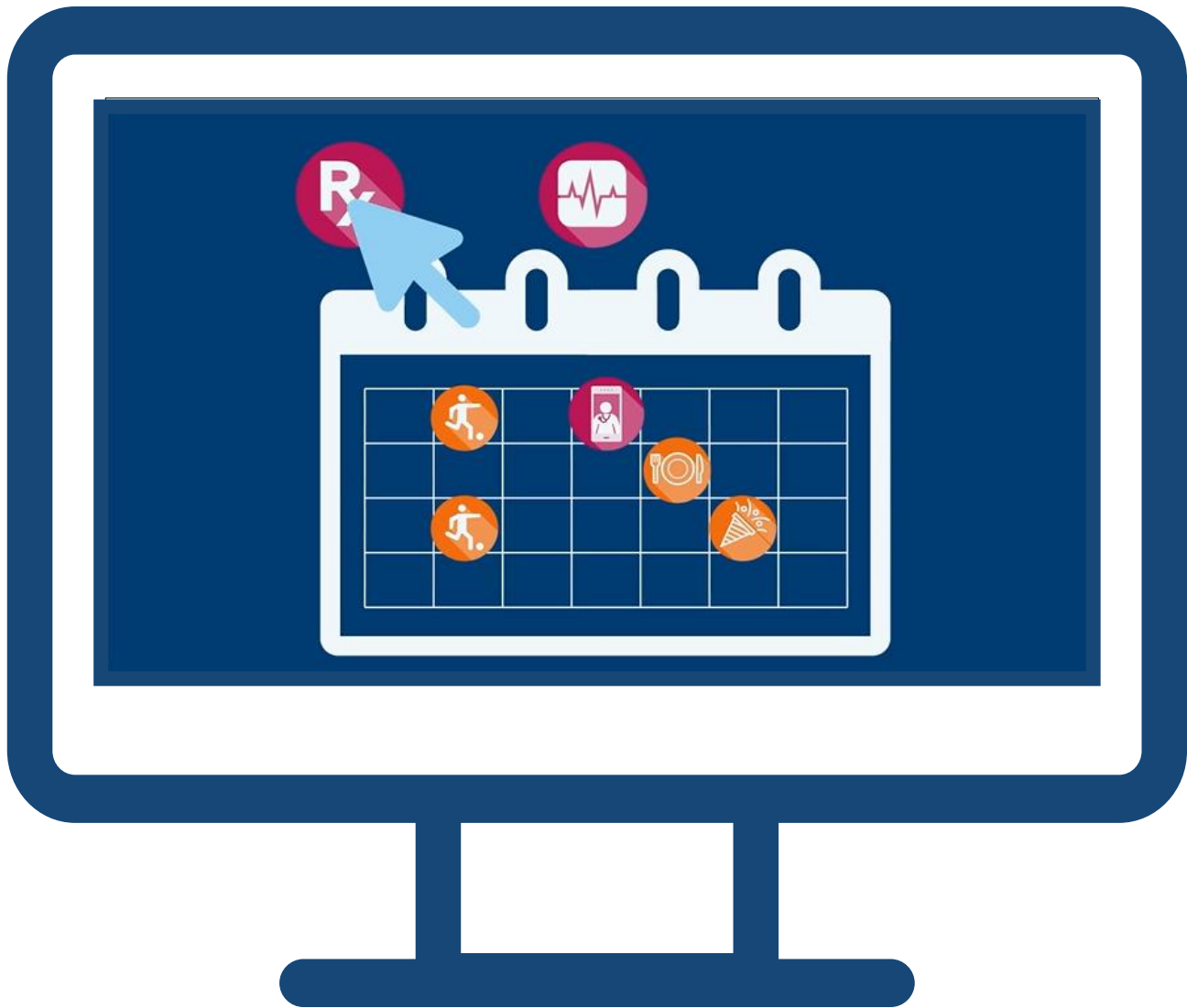


Support that doesn't stop at delivery



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.



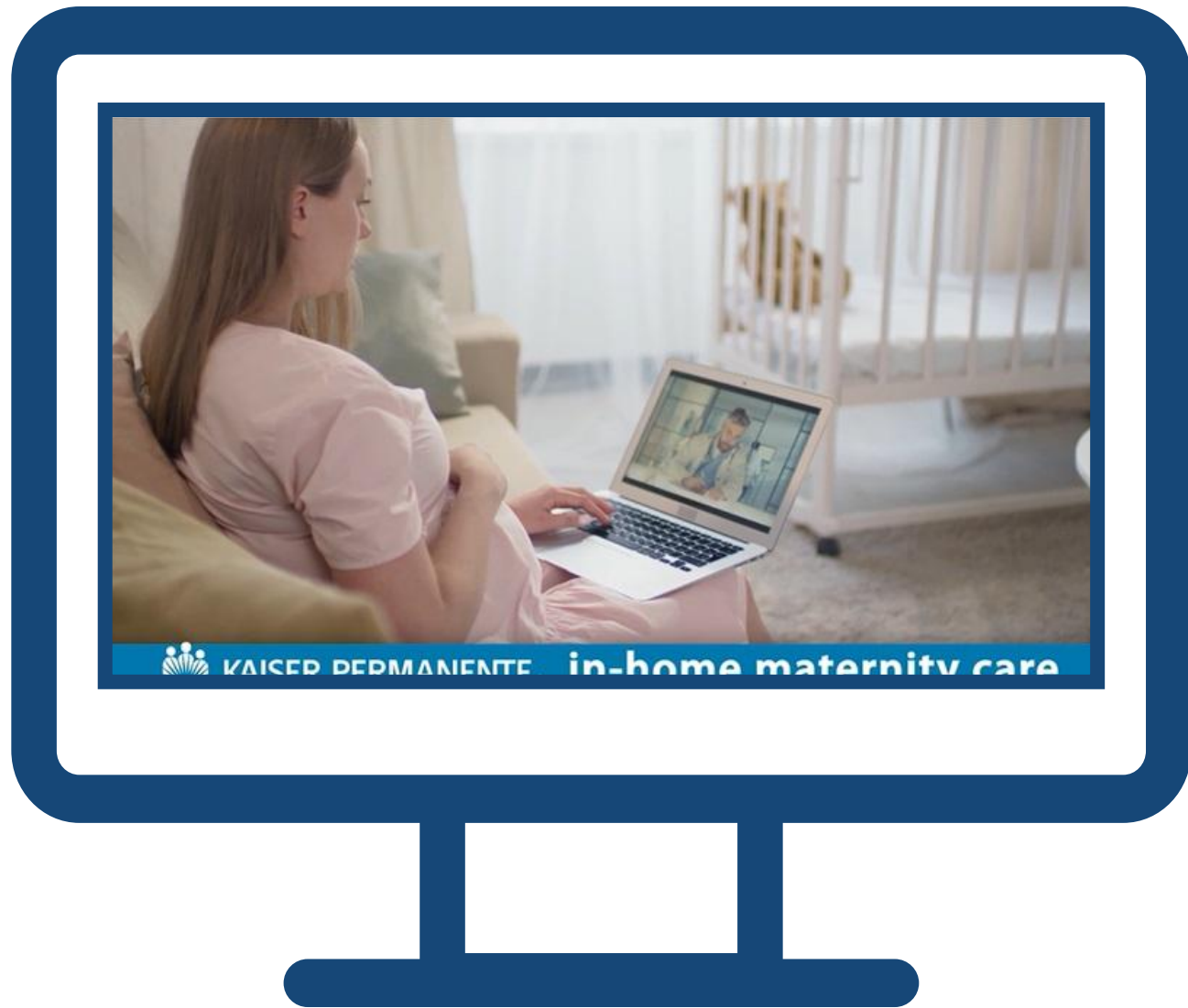
**Kaiser Permanente:
How Easy Is That?**

(duration 0:30)



**Best of
Both Worlds**

(duration 0:32)



**Maternity
Home Care**

(duration 0:59)

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

KP's Guided Member Welcome Experience



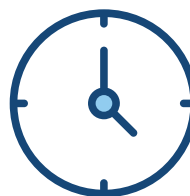
Guided Member Welcome (GMW) is a digital self-service onboarding experience designed to guide members to confidently register and utilize our system. This experience guides members through essential tasks such as creating an account, updating contact information, reviewing their benefits, choosing a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



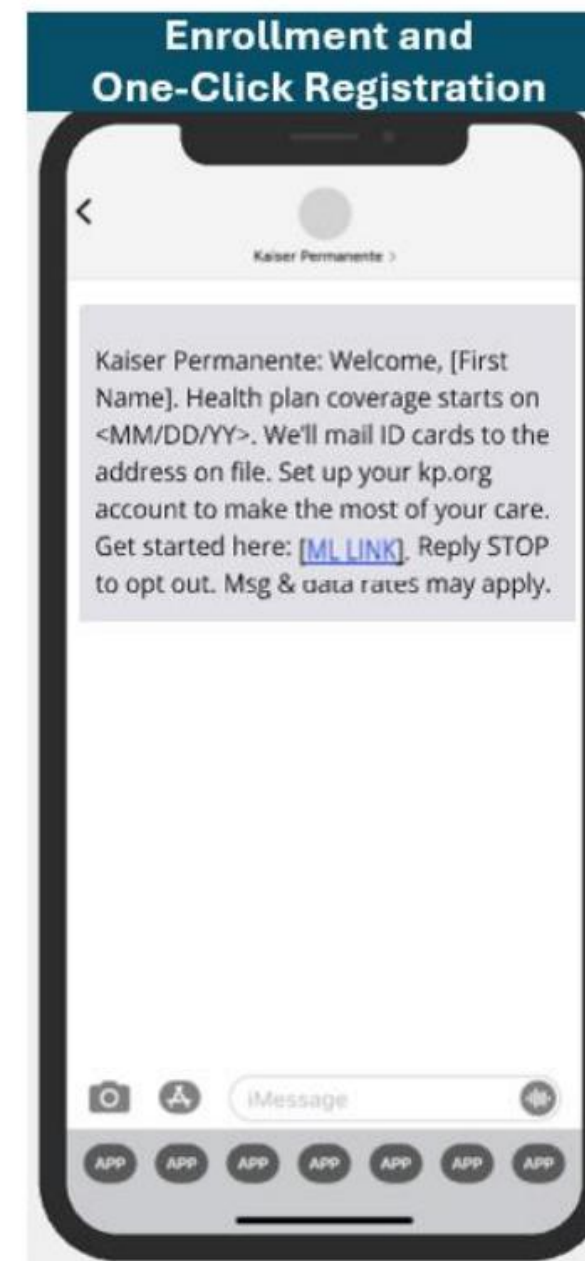
One Click Registration The reimagined experience provides a simple **KP.org** One-Click Registration process.



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](#).



Updates in Colorado

Among the highest-rated health plans in Colorado

Of the 10 commercial health plans in Colorado rated by the National Committee for Quality Assurance, ours is one of the top-rated plans in the state.¹

Parker Medical Offices — open July 2025

The new Parker location has more exam rooms and offers:

- Imaging, laboratory, nurse visits, pharmacy, primary care

Pueblo North Medical Offices — open August 2025

The new Pueblo North location has more exam rooms and offers:

- Dermatology, endocrinology, imaging, laboratory, pharmacy, primary care, rheumatology

Lakewood Medical Offices — scheduled to open early 2026

The new Lakewood location will have larger exam rooms and offer:

- Complementary medicine, imaging, laboratory, nurse visits, ob-gyn, pediatrics, pharmacy, physical therapy, primary care, urgent care, vision



Visit kp.org/co-newbuilds to learn more

1. NCQA's Private Health Insurance Plan Ratings 2024–2025, National Committee for Quality Assurance, 2024: Kaiser Foundation Health Plan of Colorado — HMO (rated 4 out of 5).



Parker Medical Offices



Pueblo North Medical Offices

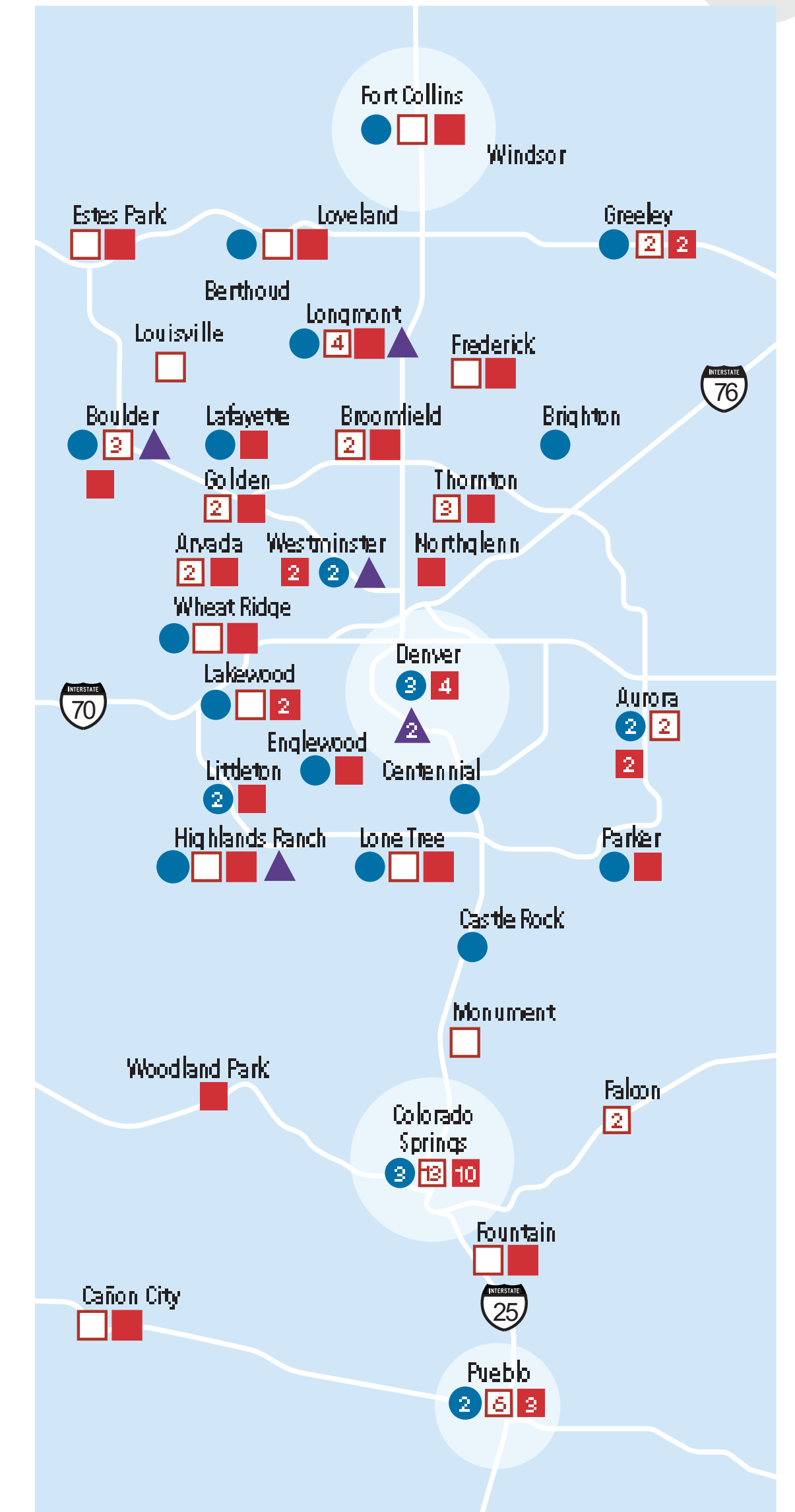
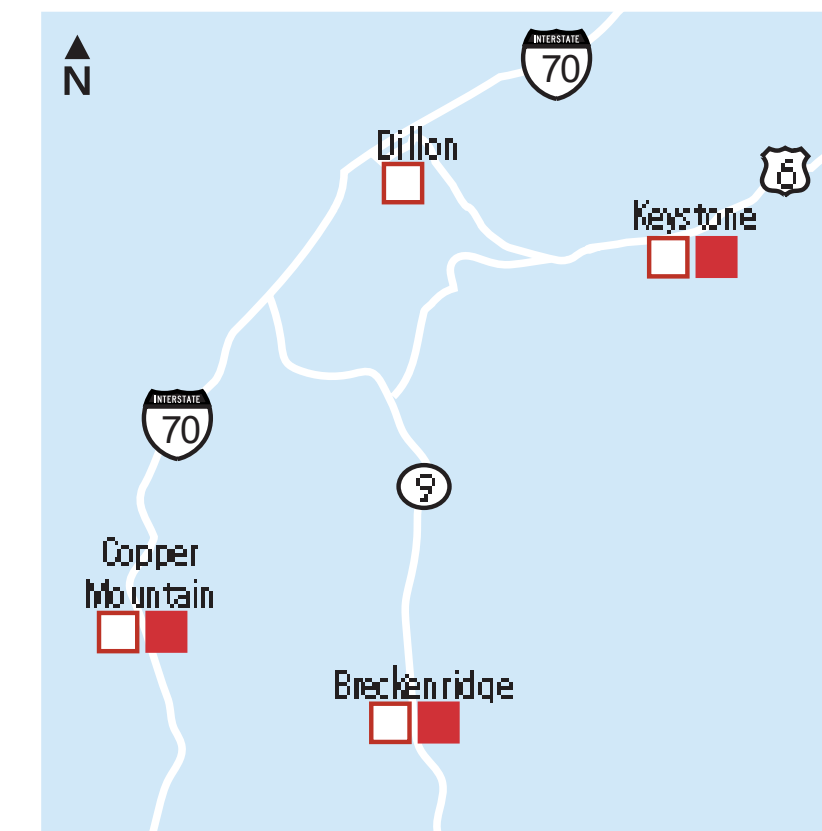


Lakewood Medical Offices

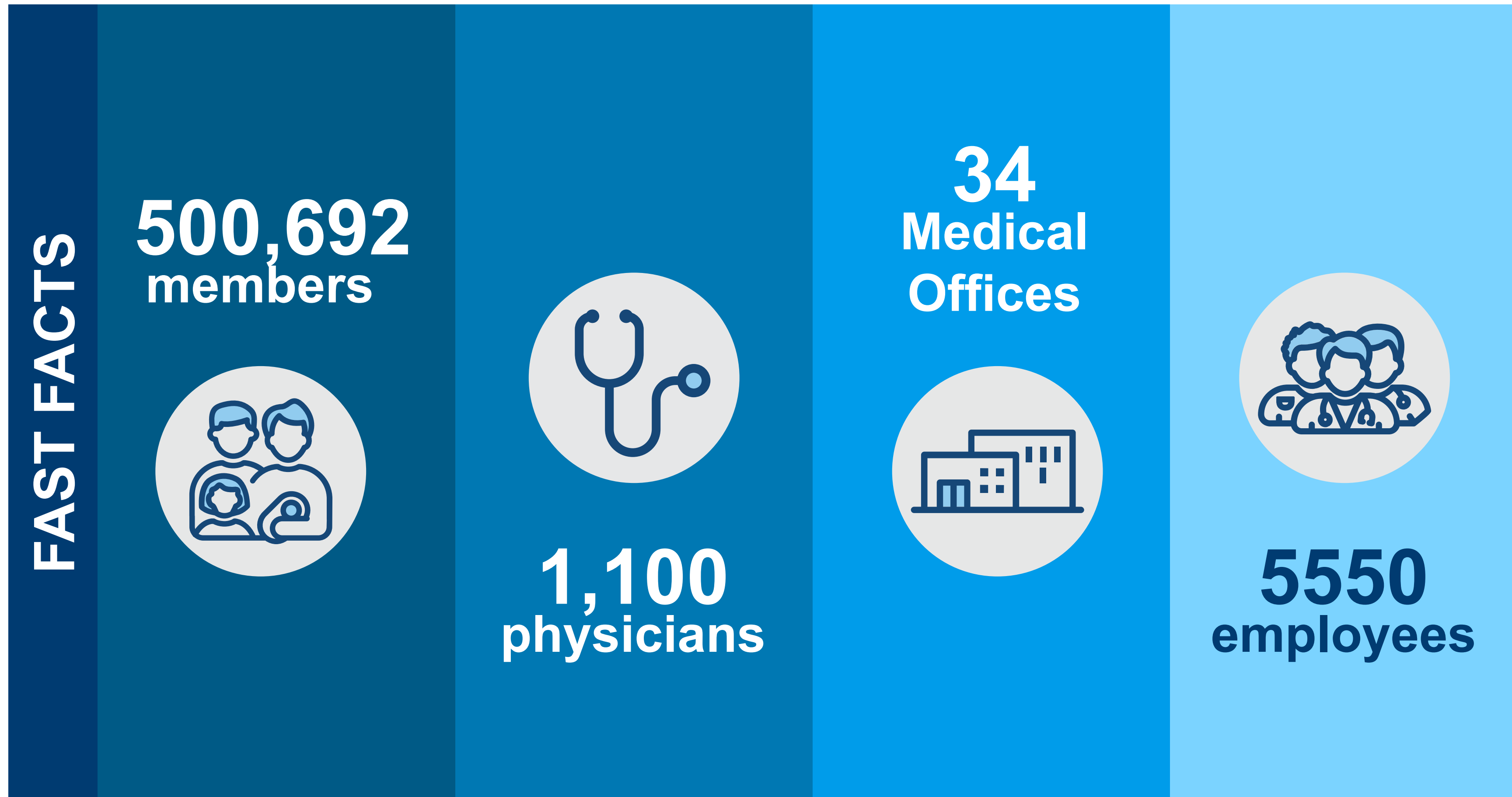
Investing in the member experience

- Renovation of Baseline Medical Office (underway)
- Renovation of Westminster Medical Office (in design)
- Lakewood Medical Office – new build (underway)
- Renovation of Rock Creek Specialty Care Medical Office (underway)
- Renovation of Skyline Medical Office
- Parker Medical Office – new build
- Pueblo North Medical Offices

- Medical offices
- Urgent care facilities
- Emergency care facilities
- ▲ Behavioral health offices



Colorado by the Numbers



Source: Fast Facts About Kaiser Permanente, Colorado. Retrieved August 28, 2025, from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

Visit kp.org/share for more information



Resources & Contacts

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 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

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

Visit 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 to find the Account Change Form*

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

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

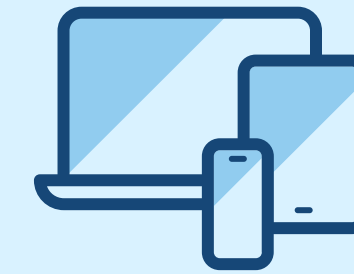
*Applies to Off-Exchange plans only; contact Connect for Health Colorado to request for On-Exchange plans

Broker Support Services



KPIF Telephone Support Solutions

1-844-394-3978



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

Broker Self-Service Website 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

- 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

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

If you need additional broker support email us at kpif@kp.org.