



2026 Georgia KPIF Broker Training Guide

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



Welcome and thank you for joining us today!

Contact your Georgia Territory Manager for:



Strategic Planning Partner



Broker Education



Sales/Enrollment Questions



Complex Sales and Member
Benefit Questions



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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 2026

- [2026 Broker Compensation](#)
- [2026 Georgia Rates](#)
- [NEW! Compensation Statements now Online](#)
- [Legislative Changes](#)
- [DACA](#)



Get Ready to Sell

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



Plans & Enrollment

- [2026 Georgia Plan Changes & Product Portfolios](#)
- [Vision & Dental](#)
- [KPIF Open Enrollment and Renewals Timeline](#)
- [Enrollment, Plan Changes & Canceling Coverage](#)



About KP + the Georgia Region

- [Combined Care and Coverage](#)
- [Seamless Care](#)
- [Easy Virtual Access to Care](#)
- [Health care that moves with you](#)
- [Mind and Body Support](#)
- [World Class Care](#)
- [World Class Maternity Care](#)
- [Experience the KP Difference](#)
- [New Member Welcome](#)
- [Georgia Facts & Figures](#)
- [Georgia Service Area Map + Facility Updates](#)



Resources and Contacts

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



What's New for 2026

Georgia Broker Monthly Compensation for 2026



For new members and renewal



1+ Members

\$28

Per Member Per Month



Brokers will receive **\$28 per member per month** for both new sales and renewals in Georgia.



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



Review the **2026 Georgia 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:** Broker.Services-GA@kp.org

2026 KPIF Georgia Rates



KP filed a rate increase of 16.7%. **KP remains competitively priced**, with low-cost options across all metal tiers.



Tobacco surcharge remains at 20%, with a minimum age of 21 (no change from 2025).



2026 portfolio details and enrollment options are included in later slides; final rates will be available after 11/1/2025.



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

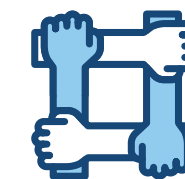


Delegated access: Principal brokers can identify and delegate permissions to team members (e.g., accounting/finance staff) accordingly through the portal.

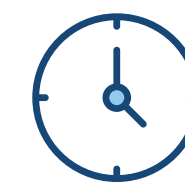


Email delivery phased out after transition period.

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.

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.

Other Changes

- Most Bronze and Catastrophic plans are now HSA eligible. For more information on enrolling your clients in HSA with Kaiser Permanente, visit 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

The State Exchanges are closely monitoring all legislative updates. Please stay connected to [GA Access](#) 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.

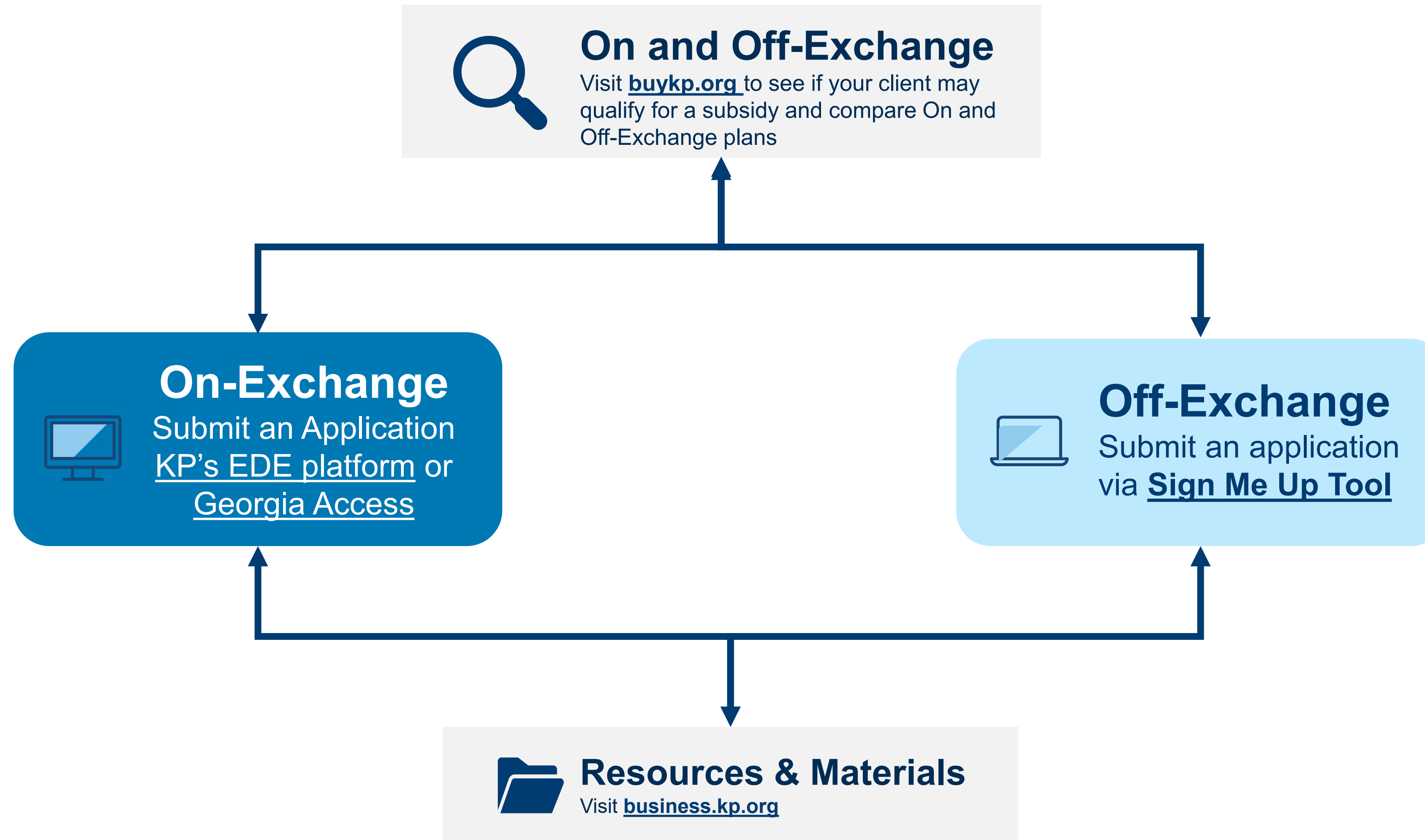


Get Ready to Sell

Navigating Kaiser Permanente Enrollment Platforms




Where do I start?





 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 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

i We estimate that you qualify for \$423.61 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 39901 starting in 2025

[Edit coverage information](#)

Showing 11 individual plans that meet your criteria

Sort by: plan metal level

Filter

Plan metal level

- ☐ Bronze (3 plans)
- ☐ Silver (5 plans)
- ☐ Gold (5 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

KP GA Signature Standard Bronze 7500/50 Exchange 1 of 11

Subsidized monthly premium

\$100.83 ~~\$524.44~~

Annual deductible

\$7,500

Annual max. out of pocket

\$9,200

Out-of-pocket costs

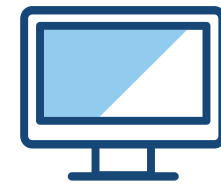
- ✓ Primary care office visit: \$50
- ✓ Specialty care office visit: \$100
- ✓ Emergency department visit: 50% after deductible
- ✓ Generic prescription drugs: Tier 1: \$25; Tier 2: \$25

[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.

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



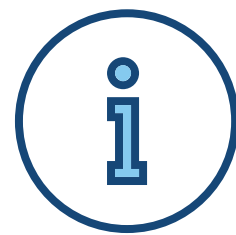
[Business.kp.org](https://business.kp.org) is Kaiser Permanente's broker and employer group website, where you can find:



Access to your broker portal



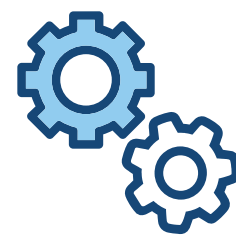
Applications, enrollment guides, SEP and other forms



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

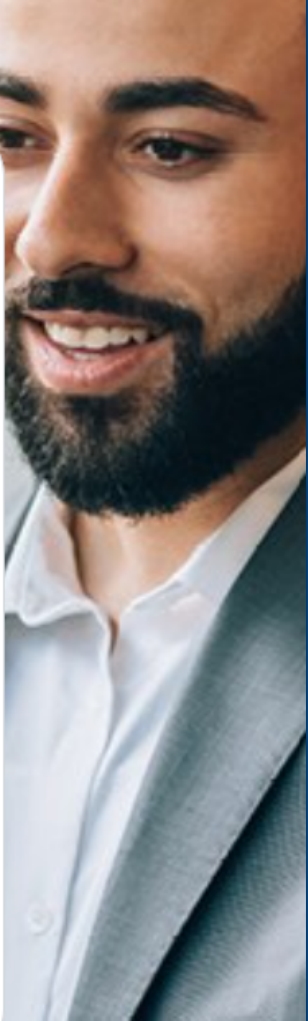
[KP Care & Value](#) ▾ [Shop Group Plans](#) ▾ [Healthy Employees](#) ▾ [Employer Resources](#) ▾
[Contact Us](#) ▾


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 Georgia Plan Changes



WHAT'S NEW

- KP GA Gold HMO \$0 \$25
- KP GA Signature Gold HMO \$0 \$25
- KP GA Gold HMO \$4000 \$25
- KP GA Signature Gold HMO \$4000 \$25
- KP GA Signature Gold HMO \$3500 \$0 HSA
- KP GA Gold HMO \$3500 \$0 HSA
- KP GA Signature Silver HMO \$4000 \$0 HSA
- KP GA Silver HMO \$4000 \$0 HSA
- KP GA Signature Silver HMO \$5000 \$0 HSA
- KP GA Silver HMO \$5000 \$0 HSA
- KP GA Signature Silver HMO \$6500 \$60
- KP GA Silver HMO \$6500 \$60

WHAT'S BEING DISCONTINUED

- No discontinued plans

WHAT'S CHANGING

- Beginning January 1, 2026, members' portion of the cost for clinically administered medications, such as an injection in an office visit or infusion at an infusion center, will change from \$0 to 20% coinsurance.

2025 plan name	2026 plan name
KP GA Sig Gold 500 Ded/500 Rx Ded	KP GA Sig Gold 500 \$20
KP GA Sig Gold 1000 Ded/500 Rx Ded	KP GA Sig Gold 1000 \$20
KP GA Sig Standard Gold 1500/30	KP GA Sig Gold 1500 \$30
KP GA Sig Gold 2000 Ded/500 Rx Ded	KP GA Sig Gold 2000 \$20
KP GA Sig Silver 3400 Ded/500 Rx Ded	KP GA Sig Silver 3500 \$30
KP GA Sig Virtual Complete 5000	KP GA Sig 5000 \$40 Virtual Complete
KP GA Sig Silver Virtual Complete 5500	KP GA Sig Silver 5500 \$50 Virtual Complete
KP GA Sig Standard Silver 5000/40	KP GA Sig Silver 6000 \$50
KP GA Sig Virtual Complete 5500	KP GA Sig 5500 \$60 Virtual Complete
KP GA Sig Catastrophic 10150	KP GA Sig Catastrophic \$10600 \$0

Georgia Individual & Family (KPIF) 2026 Portfolio



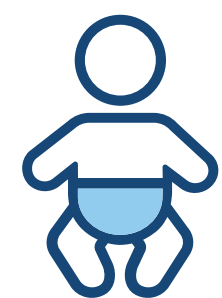
	Plan name <i>(may not reflect the marketing plan names)</i>	Exchange	
		On	Off
Silver	KP GA Sig Silver 3500 \$30	X	X
	KP GA Sig Silver \$4500 \$35	X	X
	KP GA Sig 5000 \$40 Virtual Complete	X	X
	KP GA Sig Silver 5500 \$50 Virtual Complete		X
	KP GA Sig Silver 6000 \$50	X	X
	KP GA Sig Silver 6500 \$60*		X
	KP GA Sig Silver 4000 \$0 HSA*		X
	KP GA Sig Silver 5000 \$0 HSA*		X

Only signature plans are reflected but all plans have both signature and non-signature

	Plan name (AV) <i>(may not reflect the marketing plan names)</i>	Exchange	
		On	Off
Gold	KP GA Sig Gold 0 \$25*		X
	KP GA Sig Gold 500 \$20	X	X
	KP GA Sig Gold 1000 \$20	X	X
	KP GA Sig Gold 1500 \$30	X	X
	KP GA Sig Gold 2000 \$20	X	X
	KP GA Sig Gold 4000 \$25*		X
	KP GA Sig Gold 3500-\$0 HSA*		X
Bronze	KP GA Sig 5500 \$60 Virtual Complete	X	X
	KP GA Sig Bronze 6500/40% HSA	X	X
	KP GA Sig Bronze 7500 \$50	X	X
Catastrophic	KP GA Sig Catastrophic \$10600 \$0	X	X

• Orange font with asterisks (*) = new plan

Vision Benefits in Georgia



Pediatric Vision is offered in all **On** and **Off-Exchange** plans



Adult vision is offered in most **On** and **Off-Exchange** plans



1 anual routine visit



\$0 for **1 pair of frames** or **contact lenses** per calendar year.



Included: 1 annual routine visit



EYEGLOSS FRAMES
Find the Frames You Love



EYEGLOSS LENSES
Find Your Perfect Lenses



CONTACT LENSES
See Without Glasses



Order Contact Lenses



Check Your Benefits

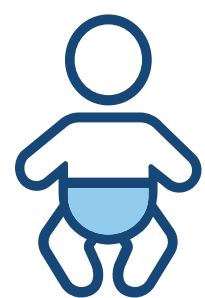


Find a Location



Book an Eye Exam

Pediatric Dental Services in Georgia



Pediatric dental is offered in all **Off-Exchange** plans for those ages 18 and younger.



Pediatric dental services are provided by **Delta Dental Insurance Company**. Call 1-800-929-2309 or visit deltadentalins.com for more information..



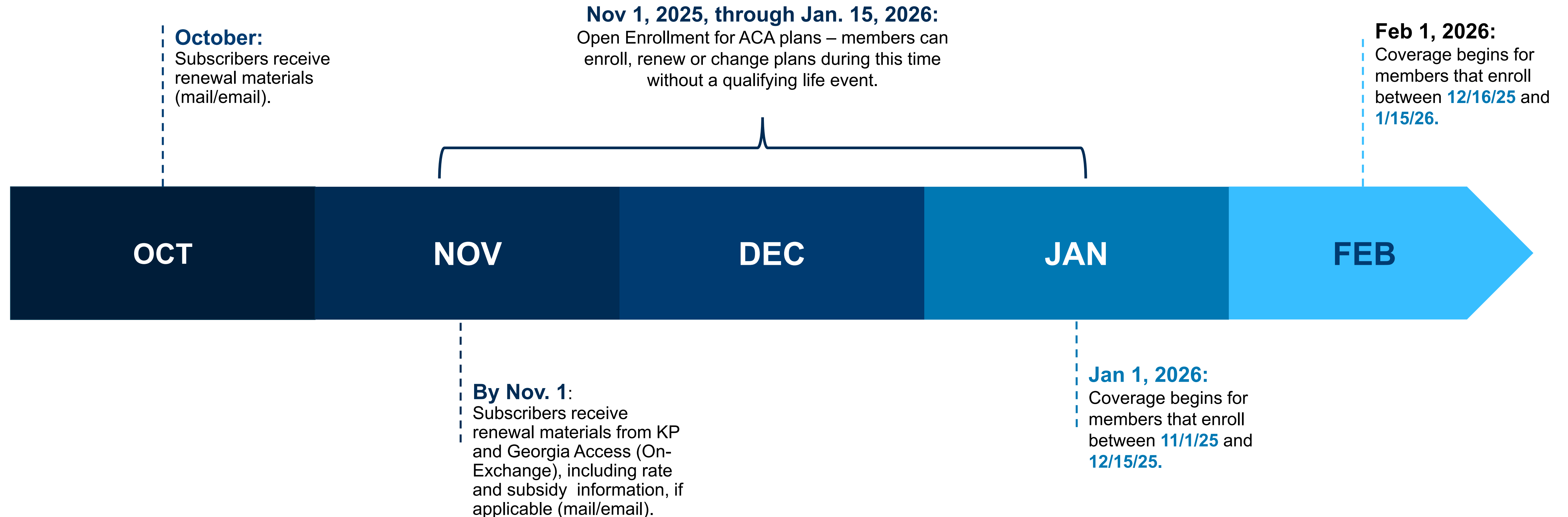
If you currently have pediatric dental coverage through a stand-alone plan, you are no longer required to keep it.



Preventative Services are covered at 100% after deductible on the **KP GA Signature Catastrophic \$10600 \$0** and the **KP GA Catastrophic \$10600 \$0** plans

Preventive Services	100%
Basic Services	50% after deductible
Major Services	50% after deductible
Orthodontic Benefits (Medically Necessary)	50% after deductible

Open Enrollment and Renewals Timeline



- **SEP** effective dates are determined based on the qualifying life event. Visit kp.org/specialenrollment for details.
- Renewals are sent only to subscribers, starting in **early-October**. Review your Book of Business by visiting business.kp.org.
- Existing members can sign up to receive renewal materials electronically by visiting kp.org/paperlessrenewals
- If member ages off the **2025 KP GA Catastrophic \$10600** they will be renewed into the **KP GA Bronze HMO \$5500 \$60 Virtual Complete** or **GA Signature Bronze HMO \$5500 \$60 Virtual Complete**.

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

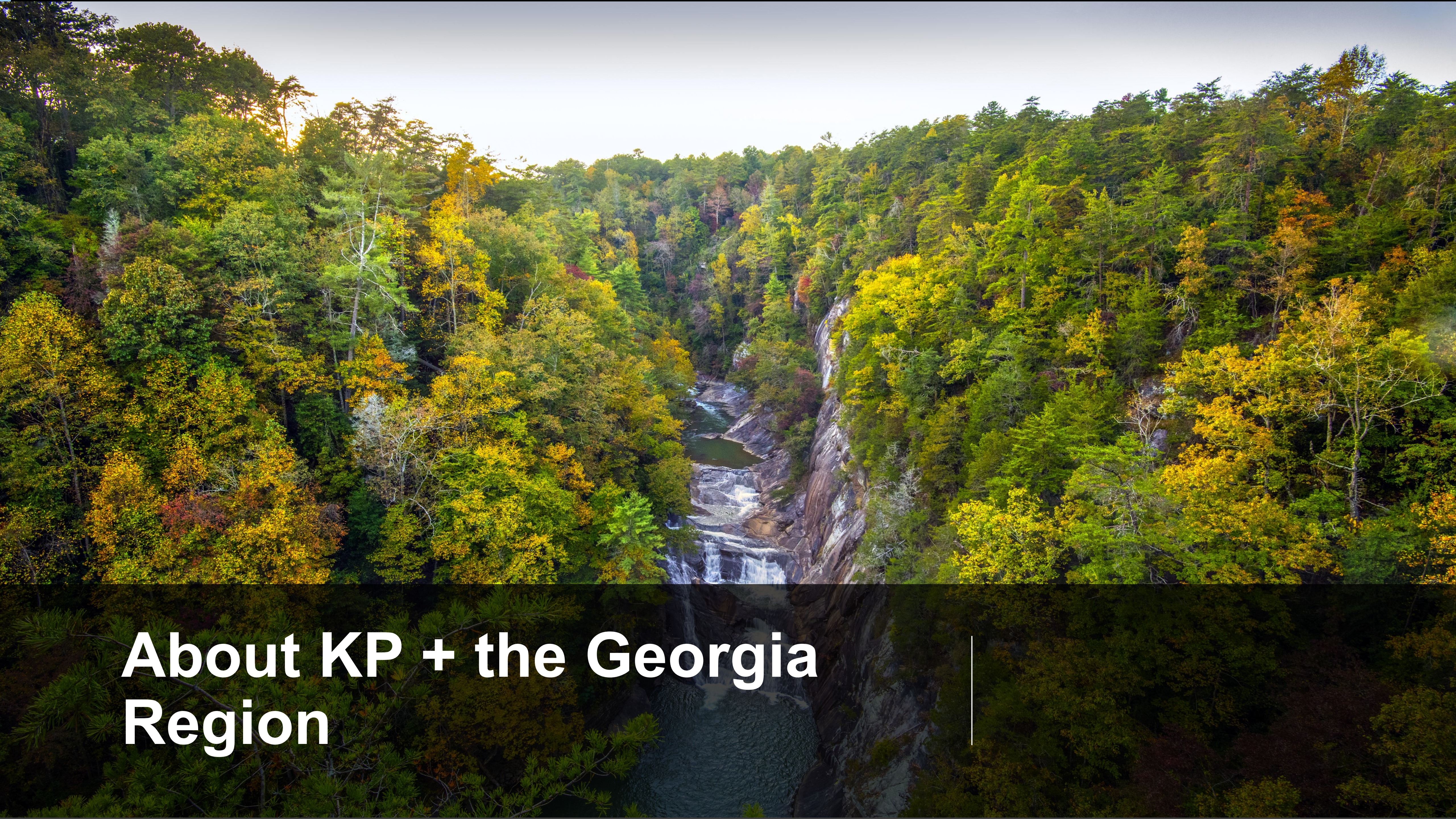
- On-Exchange members need to contact Georgia Access directly. Kaiser Permanente cannot process On-Exchange plan changes.
- Off-Exchange members can request plan changes using our paper **Account Change Form**.
Fax to: 1-855-355-5334
- Note: changes can be processed only if requested during the OE period 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 1-888-865-5813 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 Georgia Access for assistance.*

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



About KP + the Georgia 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.



Refill most prescriptions.



Email your care team with nonurgent questions anytime.



Schedule and check in for appointments.



View most lab results and doctor's notes.



Pay bills and view statements.

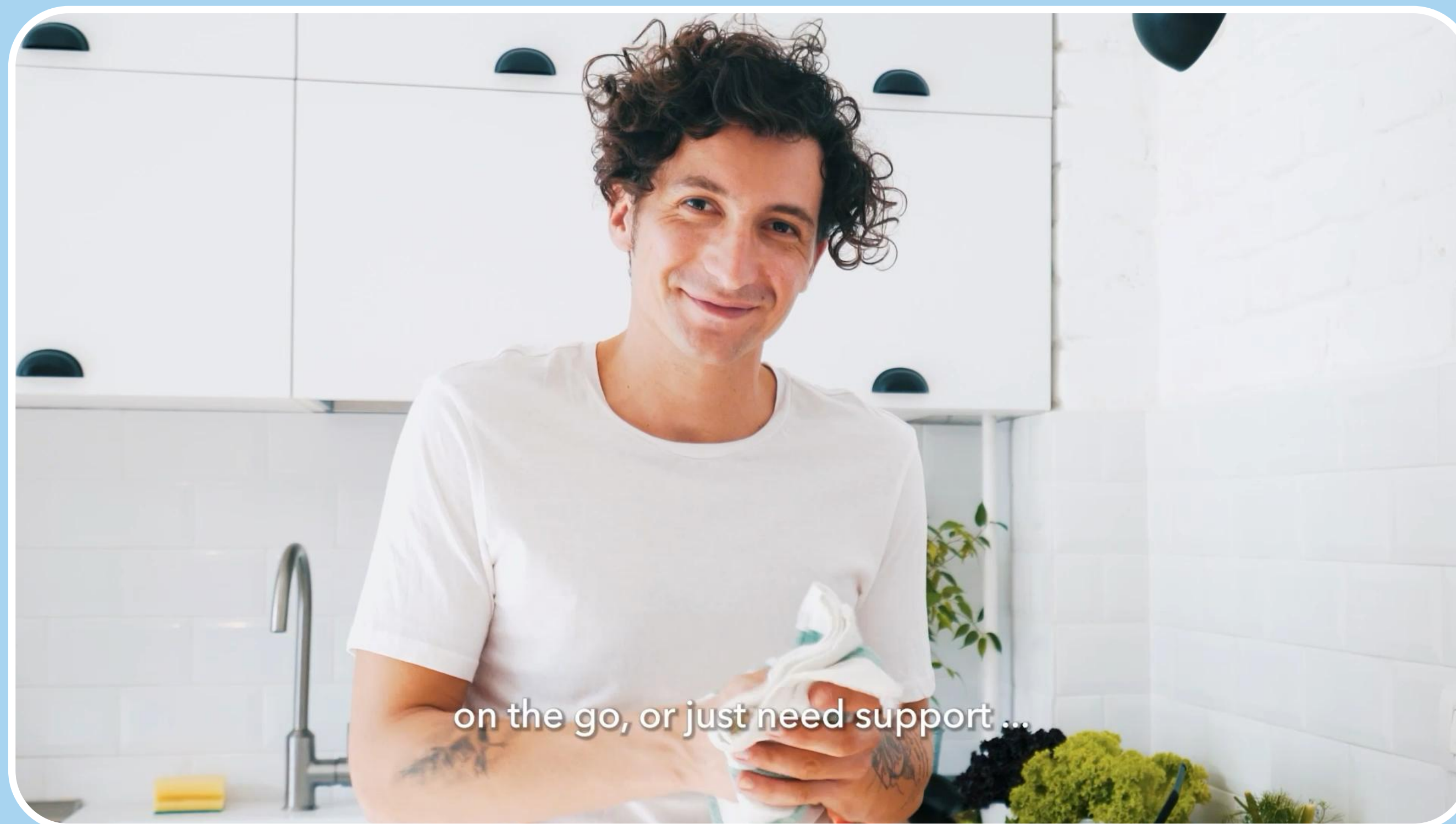


Find urgent care including 100 affiliated locations and our three KP locations with 24/7 advanced urgent care

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



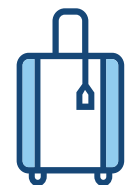
In-person care close to home

- 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

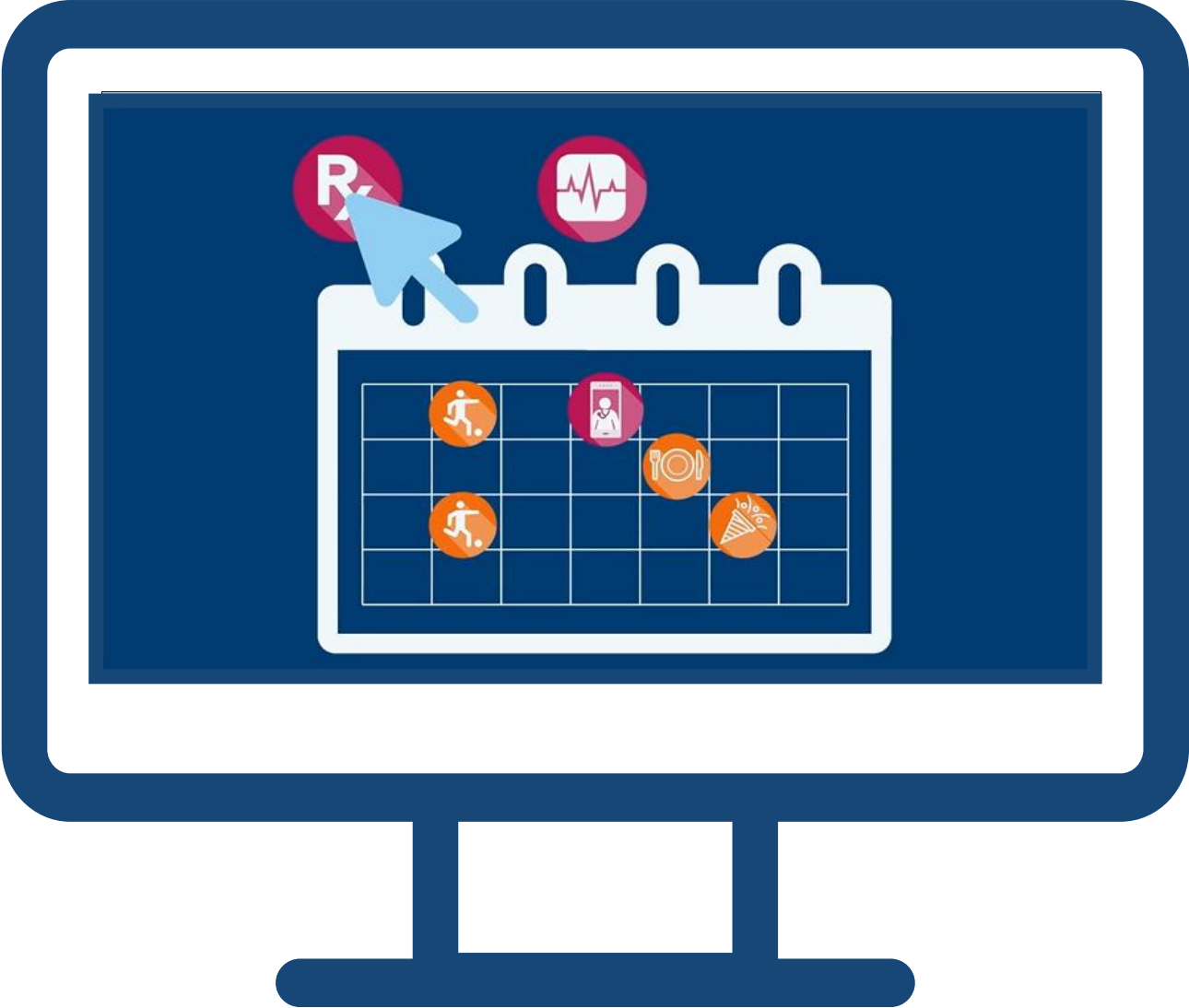


Support that doesn't stop at delivery



Experience the Kaiser Permanente Difference

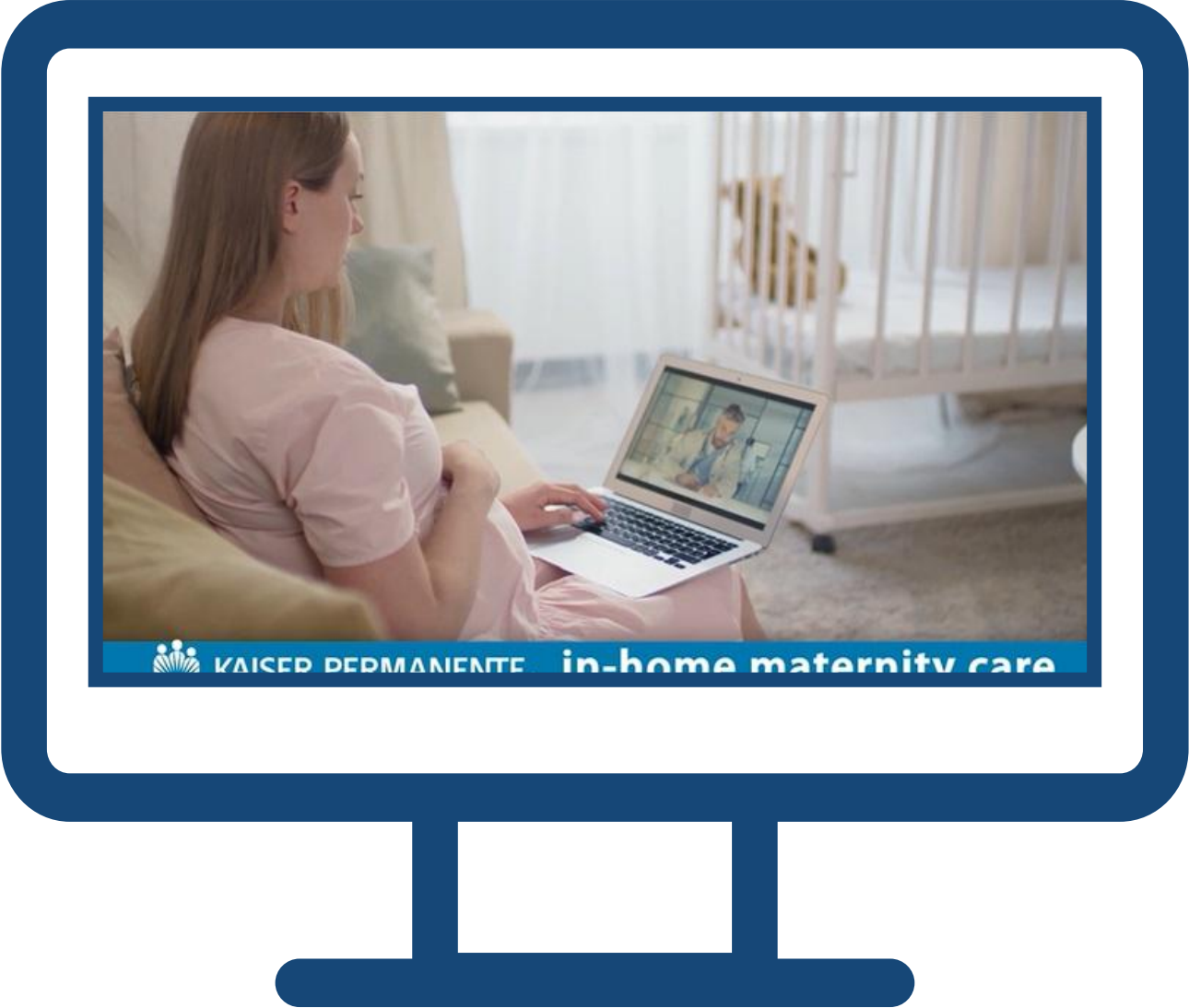
Explore the videos below to learn more about what makes Kaiser Permanente unique and how our integrated model results in a better care experience for our members and your clients.



**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.



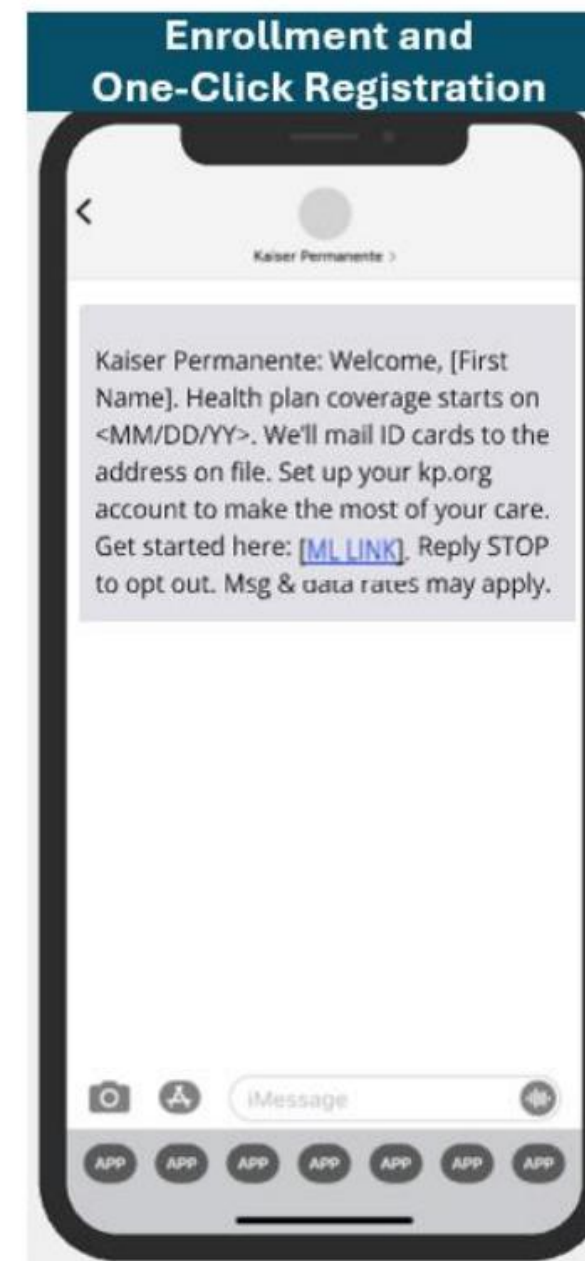
One Click Registration The reimagined experience provides a simple **KP.org** One-Click Registration process.



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.



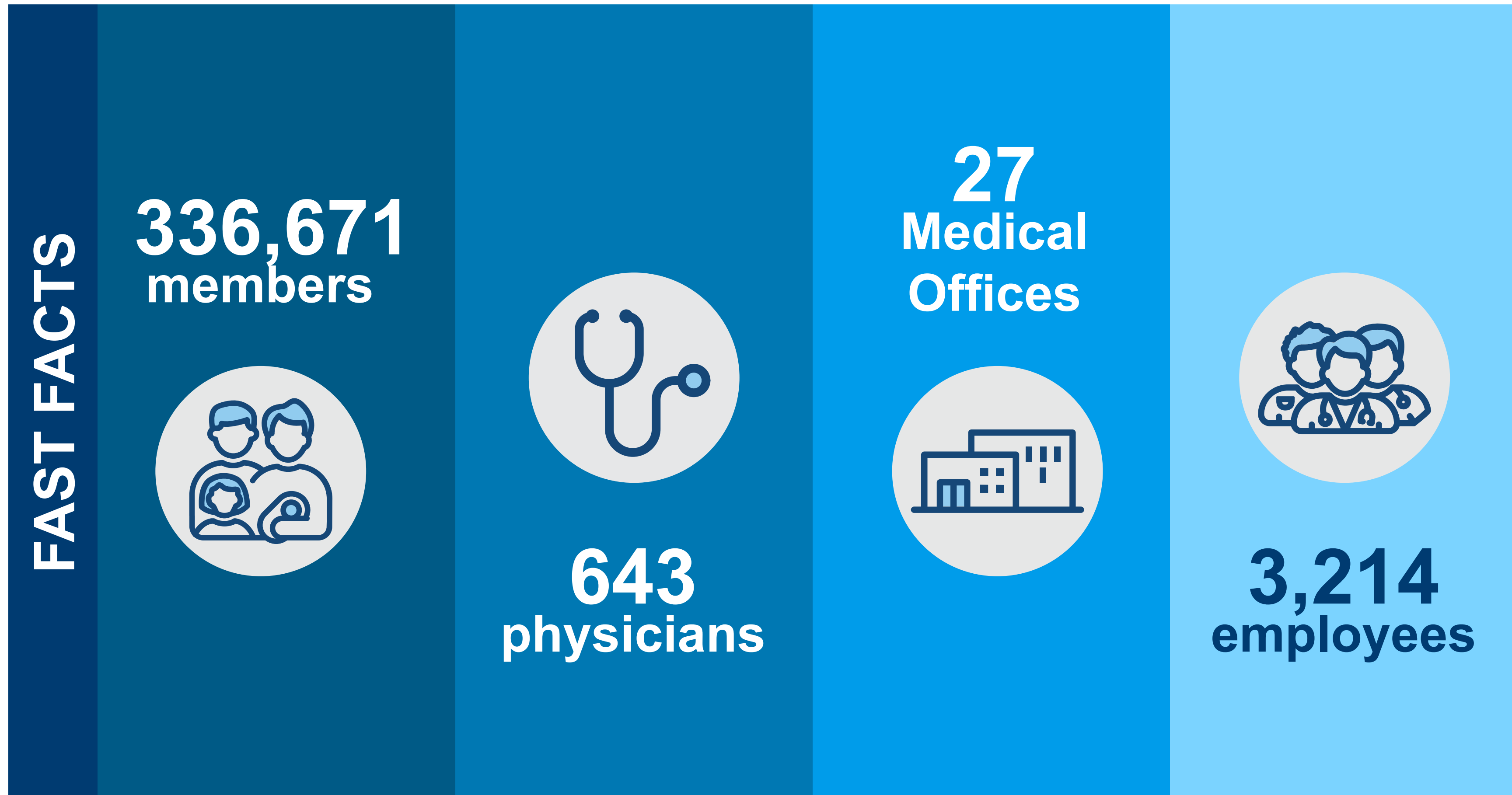
Member access window Guided Member Welcome is available for **180 days (about 6 months)** after the coverage start date.



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

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

Georgia by the Numbers



Source: Fast Facts About Kaiser Permanente, Georgia. Retrieved September 05, 2025, from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

Visit kp.org/share for more information



Updates in Georgia



Top-rated health plan in Georgia

Of the 9 commercial health plans in Georgia rated by the National Committee for Quality Assurance, ours is the top-rated plan in the state.*

Cumberland Medical Center Renovation (Winter 2025)

Addition of new specialties:

- Cardiology, gastroenterology, orthopedics (August 2025)
- Ophthalmology & optometry (November 2025)

Learn more about [Cumberland Medical Center renovations](#).

Fischer Crossings Medical Center (2026)

- New 2-story, 36,000 sq. ft. facility featuring state-of-the-art design
- Adult medicine, pediatrics, pharmacy and lab along with multiple specialty areas: ob-gyn, behavioral health, cardiology, orthopedics, podiatry, GI, dermatology, medical optometry & ophthalmology



Cumberland Medical Center



Fischer Crossings Medical Center

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



Convenient locations in Georgia

- Athens-Clarke
- Barrow
- Bartow
- Butts
- Carroll
- Cherokee
- Clayton
- Cobb
- Coweta
- Dawson
- DeKalb
- Douglas
- Fayette
- Forsyth
- Fulton
- Gwinnett
- Haralson
- Heard
- Henry
- Lamar
- Meriwether
- Newton
- Paulding
- Pickens
- Pike
- Rockdale
- Spalding
- Walton





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: 1-877-699-7407



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

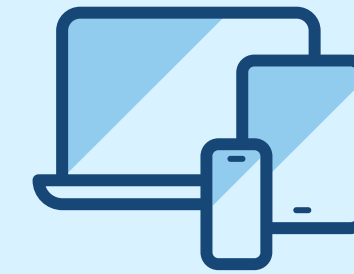
*Applies to Off-Exchange plans only; contact Georgia Access to request for On-Exchange plans

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

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

- 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

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