




2025 Mid-Atlantic States 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 MAS Rates](#)
- [New! KP MembershipConnect](#)
- [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 MAS Plan Changes & Product Portfolios](#)
- [Vision & Dental](#)
- [KPIF Open Enrollment and Renewals Timeline](#)
- [Enrollment, Plan Changes & Canceling Coverage](#)

About KP + the Mid-Atlantic Region



- [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](#)
- [MAS Facts & Figures](#)
- [MAS Service Area Map + Facility Updates](#)

Resources and Contacts

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



What's New for 2025



MAS Broker Compensation for 2025

We made big changes to our 2025 Individual and Family broker compensation program for all our Mid-Atlantic States!

- Starting January 1, 2025, brokers will receive **\$18 per member per month** for both new sales and renewals in DC, Maryland, and Virginia.
- Commissions for new KPIF sales and renewals during 2025 Open Enrollment will be processed and paid beginning in February 2025.
- Review the 2025 Mid-Atlantic States KP Broker Compensation plan (coming soon on 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: BrokerSupport-MAS@kp.org

2025 KPIF Mid-Atlantic States Rates



KP continues our commitment to affordability while planning to be one of the lowest priced carriers in the market.

District of Columbia

- KP is expected to be the lowest priced carrier in Platinum, Gold, and Silver.

Maryland

- KP continues to be competitively priced in the market with a 9% rate increase for 2025 (pre-subsidy).
- Maryland will continue to offer the Young Adult Subsidy Pilot Program, which provides additional financial aid for Maryland residents between the ages of 18 and 34.

Virginia

- KP continues to be competitively priced in the market with an 8% rate decrease for 2025.

For detailed rate information to help your clients:

- KP continues to offer competitively priced plans. See later slides with our [2025 portfolio details](#) and [enrollment options](#). 2025 rates are available after 11/1/2024.



New! KP MembershipConnect

New Kaiser Permanente Membership System

- On September 16, 2024, Kaiser Permanente Health Plan of Mid-Atlantic States (DC, Maryland, and Virginia) implemented a new membership system for Kaiser Permanente Individual and Families (KPIF) health plan On and Off-Exchange members.
- As a valued KP partner, we want to make sure you are aware of the changes and improvements KPIF members will experience, along with how we are keeping members informed and, in some cases, actions they need to take.

Important Changes

- One of the biggest member impacts will be the change to a NEW payment system for all MAS KPIF members.
- Due to the payment system changes, all KPIF members will need to take action including re-enrolling in autopay using their new BUID (provided after migration).
- Members will receive mail/email, text and phone call notifications regarding the change and necessary actions.
- KP has communicated with agents via broker newsletters over the last few months about these changes.

☆ Visit our [KP MembershipConnect Page](#) for more information.

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 or a Basic Health Plan (BHP).
- DACA recipients will also qualify for a special enrollment period during the 60 days following the rule’s November 1st 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 your local SBE site.



KPIF Policy Changes



Maryland 2024 federal regulations authorizes crosswalk eligible Bronze enrollees to Silver Cost Sharing Reduction (CSR) plans

- If Silver premium is equivalent, Silver plan is within the same product, and Silver plan has the same provider network.
- KP will receive enrollment with the Bronze to Silver members, no action needed. Our renewal letters to these members will have CMS language about the movement.

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.

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 to learn more.

Visit our [Special Enrollment Period site](#) for all Qualifying Life Event and effective date changes.

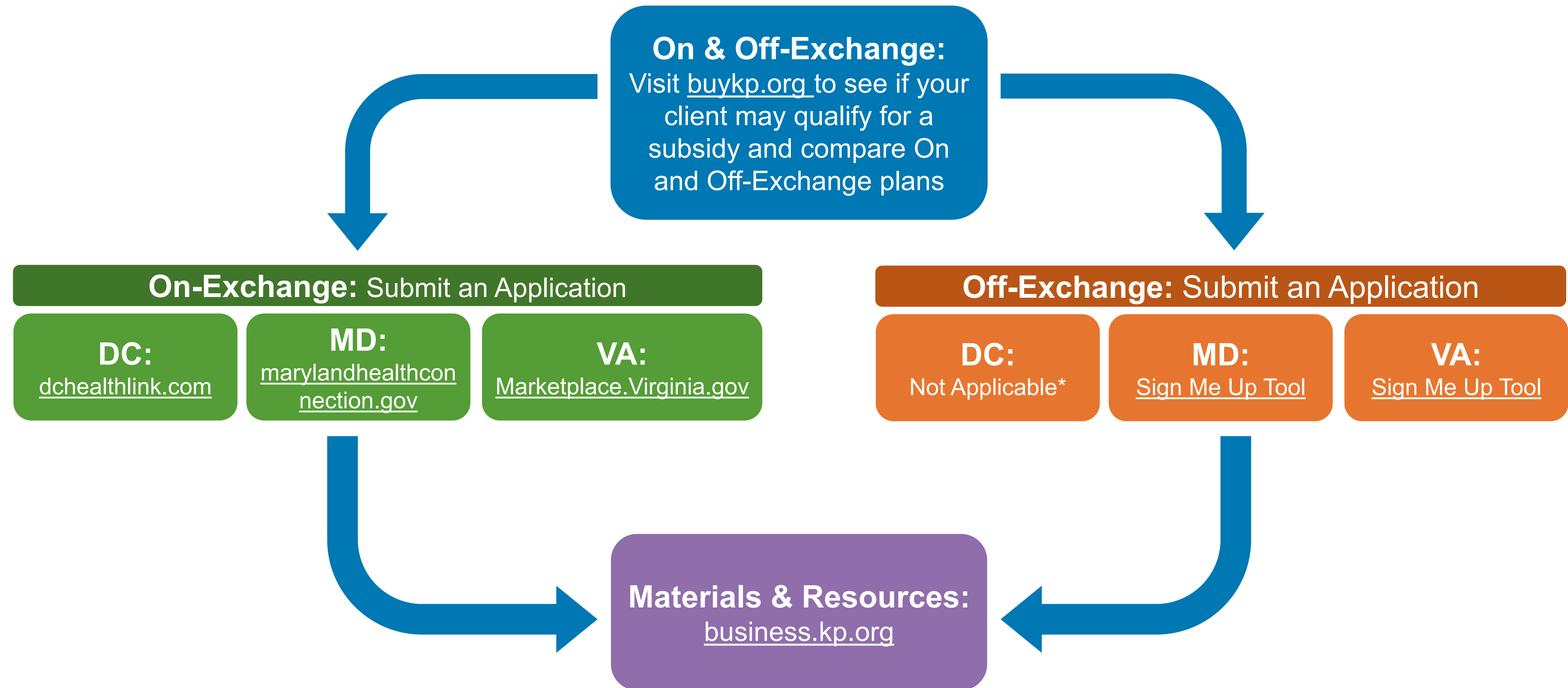


Get Ready to Sell

Sales & Enrollment Websites




Where do I go for what?



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




KAISER PERMANENTE®

[Register](#)
[Homepage](#)

[Learn](#)
[Shop Plans](#)
[Doctors & Locations](#)
[Health & Wellness](#)
[Get Care](#)
[Pay Bills](#)

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

Chat with us, or call [1-800-488-3590](tel:1-800-488-3590) (TTY [711](tel: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

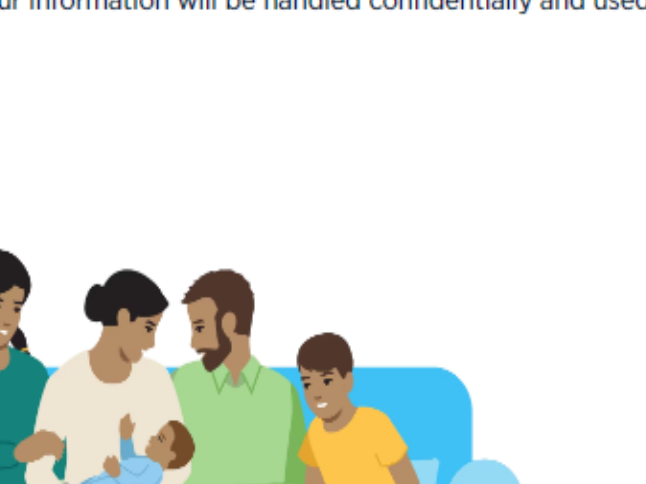
All fields are required unless marked as optional.


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




KAISER PERMANENTE

Re

Compare Plans Page

[Learn](#)
[Shop Plans](#)
[Doctors & Locations](#)
[Health & Wellness](#)
[Get Care](#)
[Pay Bills](#)

The safety of our patients, care teams, physicians, and staff is paramount to Kaiser Permanente providing high-quality care. [Learn more](#) about new security screening procedures in place to help provide a safe and secure environment for all.

< Previous alert

1 of 2

Next alert >

[View all alerts](#)

Chat with us, or call [1-800-488-3590](tel:1-800-488-3590) (TTY [711](tel: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 following Kaiser Permanente health plans you can purchase through dchealthlink.com.

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

Coverage for **myself** in **20301** starting in **2024**

[Edit coverage information](#)

Showing 13 plans that match your criteria

Filter

Sort by: plan metal level ▾

Note: Results displayed don't include Medicaid options.

Bronze

Exchange

1 of 13

KP DC Standard Bronze 7500 Ded/850 RxDed

Monthly Premium

Bronze

Exchange

2 of 13

KP DC Bronze 6500/65/Vision

Monthly Premium

Bronze

Exchange

HSA

3 of 13

KP DC Standard Bronze 6350/20%/HSA/Vision

Monthly Premium

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



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

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](#)

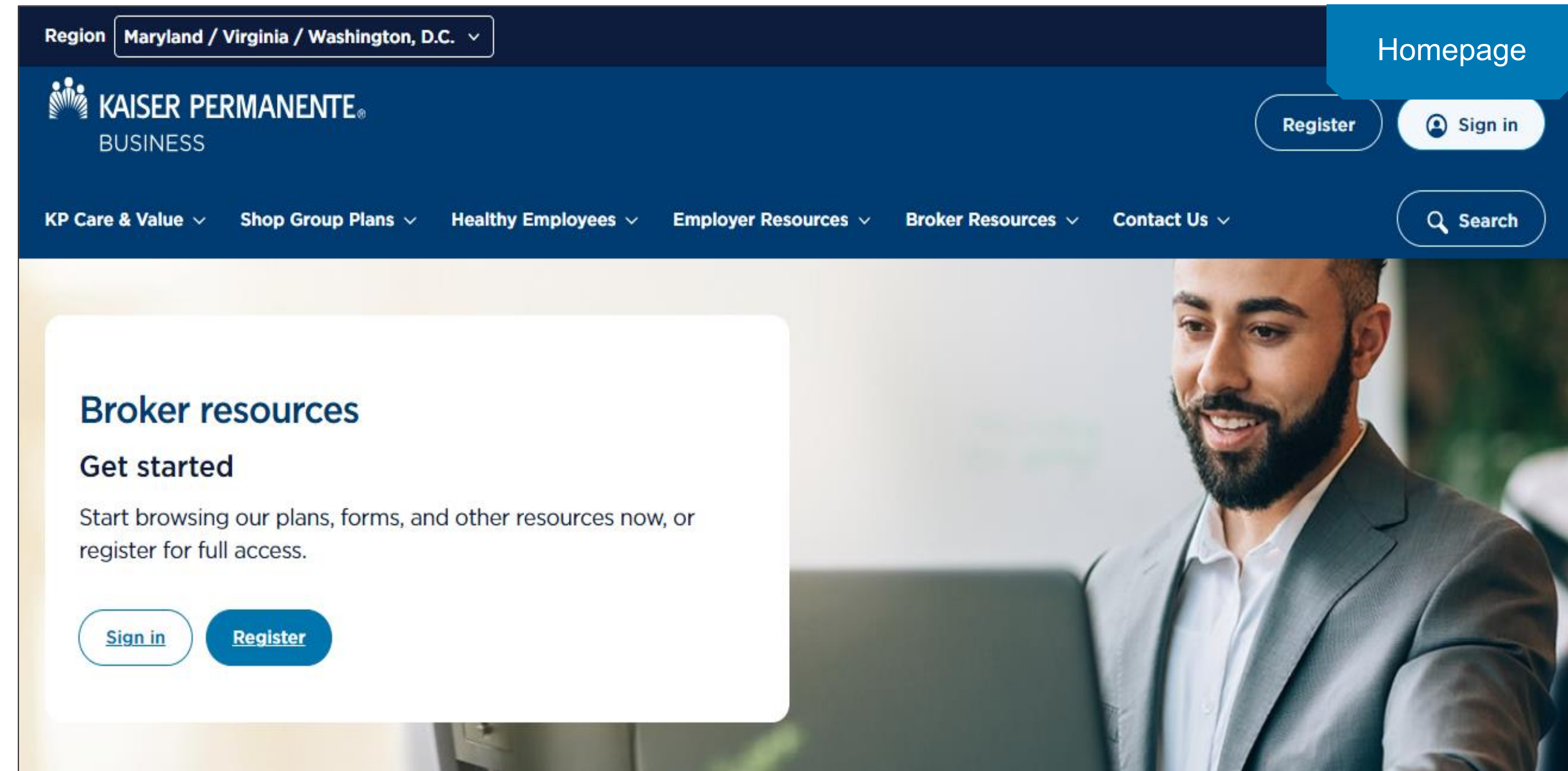
We're here to help
If you have questions or need help registering, call our Broker Services team at 844-394-3978 or email us at kpif@kp.org.

SMU Tutorials

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
 - Your book of business report with the latest update date.
- **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.





Plans & Enrollment

2025 KPIF MAS Plan Changes – DC



WHAT'S NEW

- No new plans for 2025
- Standard plans rebranded to “Essential” plans
- Essential branding removed from 6350 Ded Bronze HSA plan

WHAT'S BEING DISCONTINUED

- No discontinued plans for 2025

WHAT'S CHANGING

2024 plan name	2025 plan name
KP DC Standard Platinum 0/20/Vision	KP DC Essential Platinum 0 Ded /Vision
KP DC Gold Virtual Forward 2000	KP DC Gold Virtual Forward 2000 Ded
KP DC Gold 1600/25%/HSA/Vision	KP DC Gold 1700 Ded /HSA/Vision
2024 KP DC Standard Gold 500/25/Vision	KP DC Essential Gold 500 Ded /Vision
KP DC Silver Virtual Forward 4000	KP DC Silver Virtual Forward 3500 Ded
KP DC Standard Silver 4850 Ded/350 RxDed	KP DC Essential Silver 4850 Ded/350 RxDed
KP DC Bronze 6500/65/Vision	KP DC Bronze 6500 Ded /Vision
KP DC Standard Bronze 7500 Ded/850 RxDed	KP DC Essential Bronze 7500 Ded/850 RxDed
KP DC Standard Bronze 6350/20%/HSA/Vision	KP DC Bronze 6350 Ded /HSA/Vision
KP DC Catastrophic 9450 Ded/0/Vision	KP DC Catastrophic 9200 Ded/Vision

2025 KPIF Product Portfolio – DC



	On-Exchange					
	Platinum	Gold	Silver	Bronze	Cat	#
HMO	<u>Ess 0 Ded</u>	0 Ded/100 RxDed Plus 0 Ded/100 RxDed				3
DHMO		<u>Ess 500 Ded</u> 1000 Ded/200 RxDed <i>Virtual Forward 2000 Ded</i>	3200 Ded/1200 RxDed <u>Ess 4850 Ded/350 RxDed</u> <i>Virtual Forward 3500 Ded</i>	<u>Ess 7500 Ded/850 RxDed</u> <i>6500 Ded</i>	<i>9200 Ded</i>	9
HDHP		<i>1700 Ded/HSA</i>		6350 Ded HSA		2
Total (Off)	1	6	3	3	1	14

Black = No changes for 2025

Red = Benefit modifications for 2025 (*italic*)

Blue = New plan (**bold**)

Orange = Essential (standard) plan (underline)

On-Exchange = 14 plans (with 9 CSR plans)

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



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

2025 KPIF MAS Plan Changes – MD



WHAT’S NEW

- No new plans for 2025

WHAT’S BEING DISCONTINUED

- On-Exchange:
 - KP MD Gold 1100 Ded/200 RxDed/Vision migrate to KP MD Gold 1750 Ded/250 RxDed/Vision
 - KP MD Silver 3000 Ded/700 RxDed/Vision migrate to KP MD Silver 6000 Ded/Vision
- Off-Exchange: None

WHAT’S CHANGING

2024 plan name	2025 plan name
KP MD Platinum 0 15/Vision	KP MD Platinum 0 Ded /Vision
KP MD Gold 0 Ded/25 RxDed/Vision	KP MD Gold 0 Ded/ 150 RxDed/Vision
KP MD Gold Plus 1700 20/Vision	KP MD Gold Plus 1700 Ded /Vision
KP MD Silver 6000 40/Vision/Off	KP MD Silver 6000 Ded /Vision/Off
KP MD Silver Virtual Forward 4000/Off	KP MD Silver Virtual Forward 3200 Ded /Off
KP MD Silver Virtual Forward 5000	KP MD Silver Virtual Forward 4200 Ded
KP MD Bronze 6700 40/Vision	KP MD Bronze 6700 Ded /Vision
KP MD Bronze 7200/0%/HSA/Vision	KP MD Bronze 7500 Ded /HSA/Vision
KP MD Bronze Value 9450/35/Vision	KP MD Bronze Value 9200 Ded /Vision
KP MD Catastrophic 9450 Ded/Vision	KP MD Catastrophic 9200 Ded/Vision

2025 KPIF Product Portfolio – MD



On-Exchange

	Platinum	Gold	Silver	Bronze	Cat	#
HMO	0 Ded	<i>0 Ded/150 RxDed</i>				2
DHMO		<u>Value 1000 Ded/150 RxDed</u> <i>1750 Ded/250 RxDed</i>	<u>Value 4500 Ded/750 RxDed</u> <i>6000 Ded</i> <i>Virtual Forward 3200 Ded</i>	<u>Value 9200 Ded</u> <i>6700 Ded</i>	<i>9200 Ded</i>	8
HDHP				<i>7500 Ded/HSA</i>		1
Total (On)	1	3	3	3	1	11

Black = No changes for 2025

Red = Benefit modifications for 2025 (*italic*)

Blue = New plan (**bold**)

Orange = Value (standard) plan (underline)

On-Exchange = 11 plans (with 9 CSR plans)

Off-Exchange = 15 plans

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

Off-Exchange

	Platinum	Gold	Silver	Bronze	Cat	#
HMO	0 Ded	<i>0 Ded/150 RxDed</i>				2
DHMO		<u>Value 1000 Ded/150 RxDed</u> 1100 Ded/200 RxDed <i>1750 Ded/250 RxDed</i> Plus 1700 Ded	<i>3000 Ded/700 RxDed</i> <u>Value 4500 Ded/750 RxDed</u> <i>6000 Ded</i> <i>Virtual Forward 3200 Ded</i> <i>Virtual Forward 4200 Ded</i>	<u>Value 9200 Ded</u> <i>6700 Ded</i>	<i>9200 Ded</i>	12
HDHP				<i>7500 Ded/HSA</i>		1
Total (Off)	1	5	5	3	1	15



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

2025 KPIF MAS Plan Changes – VA



WHAT’S NEW

No new plans for 2025

WHAT’S BEING DISCONTINUED

No discontinued plans for 2025

WHAT’S CHANGING

2024 plan name	2025 plan name
KP VA Gold Virtual Forward 2500 Ded	KP VA Gold Virtual Forward 2350 Ded
KP VA Silver 5000 Ded/Vision	KP VA Silver 4500 Ded/Vision
KP VA Standard Silver 5900 Ded/Vision	KP VA Standard Silver 5000 Ded/Vision
KP VA Silver Virtual Forward 4000 Ded	KP VA Silver Virtual Forward 3500 Ded
KP VA Silver Virtual Forward 5000 Ded	KP VA Silver Virtual Forward 4000 Ded
KP VA Catastrophic 9450 Ded/Vision	KP VA Catastrophic 9200 Ded/Vision

2025 KPIF Product Portfolio – VA



On-Exchange

	Platinum	Gold	Silver	Bronze	Cat	#
HMO	Std 0 Ded	0 Ded				2
DHMO		Std 1500 Ded 2000 Ded Virtual Forward 2350 Ded	4500 Ded Std 5000 Ded Virtual Forward 3500 Ded	6500 Ded 7500 Ded Std 7500 Ded	9200 Ded	10
HDHP				7000 Ded HSA		1
Total (On)	1	4	3	4	1	13

Black = No changes for 2025
Red = Benefit modifications for 2025 (*italic*)
Orange = Standard plan (underline)

On-Exchange = 13 plans (with 9 CSR plans)
Off-Exchange = 16 plans

Off-Exchange

	Platinum	Gold	Silver	Bronze	Cat	#
HMO	Std 0 Ded	0 Ded				2
DHMO		Std 1500 Ded 2000 Ded Virtual Forward 2350 Ded Gold 1250 Ded/200 RxDed	4500 Ded Std 5000 Ded Virtual Forward 3500 Ded 2500 Ded Virtual Forward 4000 Ded	6500 Ded 7500 Ded Std 7500 Ded	9200 Ded	13
HDHP				7000 Ded HSA		1
Total (Off)	1	5	5	4	1	16

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



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

2025 KPIF Product Portfolio – CSR



On-Exchange				
	Silver Base Plan	CSR 73%	CSR 87%	CSR 94%
MD	Value 4500 Ded/750 RxDed/Vision	4500 Ded/750 RxDed CSR	1000 Ded/150 RxDed CSR	0 Ded CSR
	6000 Ded/Vision	2000 Ded CSR	0 Ded CSR-B	0 Ded CSR-A
	Virtual Forward 3200	Virtual Forward 2000 CSR	Virtual Forward 500 CSR	Virtual Forward 0 Ded CSR
VA	4500 Ded	3000 Ded CSR	0 Ded CSR-B	0 Ded CSR-A
	Standard 5000 Ded	3000 Ded CSR	500 Ded CSR	0 Ded CSR
	Virtual Forward 3500 Ded	Virtual Forward 2500 Ded CSR	Virtual Forward 500 Ded CSR	Virtual Forward 0 Ded CSR
DC	3200 Ded/1200 RxDed	3100 Ded/1100 RxDed CSR	0 Ded/30 RxDed CSR	0 Ded CSR
	Essential 4850 Ded/350 RxDed	4000 Ded/350 RxDed CSR	150 Ded CSR	0 Ded CSR
	Virtual Forward 3500 Ded	Virtual Forward 2500 Ded CSR	Virtual Forward 500 Ded CSR	Virtual Forward 0 Ded CSR
Total (On)		9	9	9

Black = no benefit modifications for 2025
Red = benefit modifications for 2025 (*italic*)
Orange = standard plan (underline)



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

Vision Benefits in MAS

- Pediatric vision is offered in all **On and Off-Exchange*** plans
 - **Included:**
 - 1 annual routine visit
 - Coverage for 1 pair of glasses or contact lenses per year
 - Discounts are available once per year for children under the age of 19 (other than the free pediatric frames or lenses)
- Adult vision is offered in all **On and Off-Exchange*** plans
 - Combined discounts available once per year for eyewear lenses and frames
 - Eyewear Lenses: \$90 off retail price
 - Eyewear Frames: \$90 off retail price
 - Contact Lenses: \$25 off retail price

**Off-Exchange plans are not offered in Washington D.C.*



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

kp2020.org

visionessentials
by KAISER PERMANENTE®

Dental Services in MAS



Pediatric Dental Services

- Dental care for children under 19 years is considered an **essential health benefit** under the Affordable Care Act (ACA) and is included in all On and Off-Exchange plans.*

Choosing a Dentist

- For both pediatric and adult, you may choose any general dentist from the list of participating dental providers. Specialty care is also available.
- To see a participating specialist, you'll need a referral from a participating general dentist. These dentists are conveniently located throughout the community.
- To locate a participating provider:
 - Visit: www.kp.org/dental/mas
 - Call: Liberty Dental: 1-888-798-9868

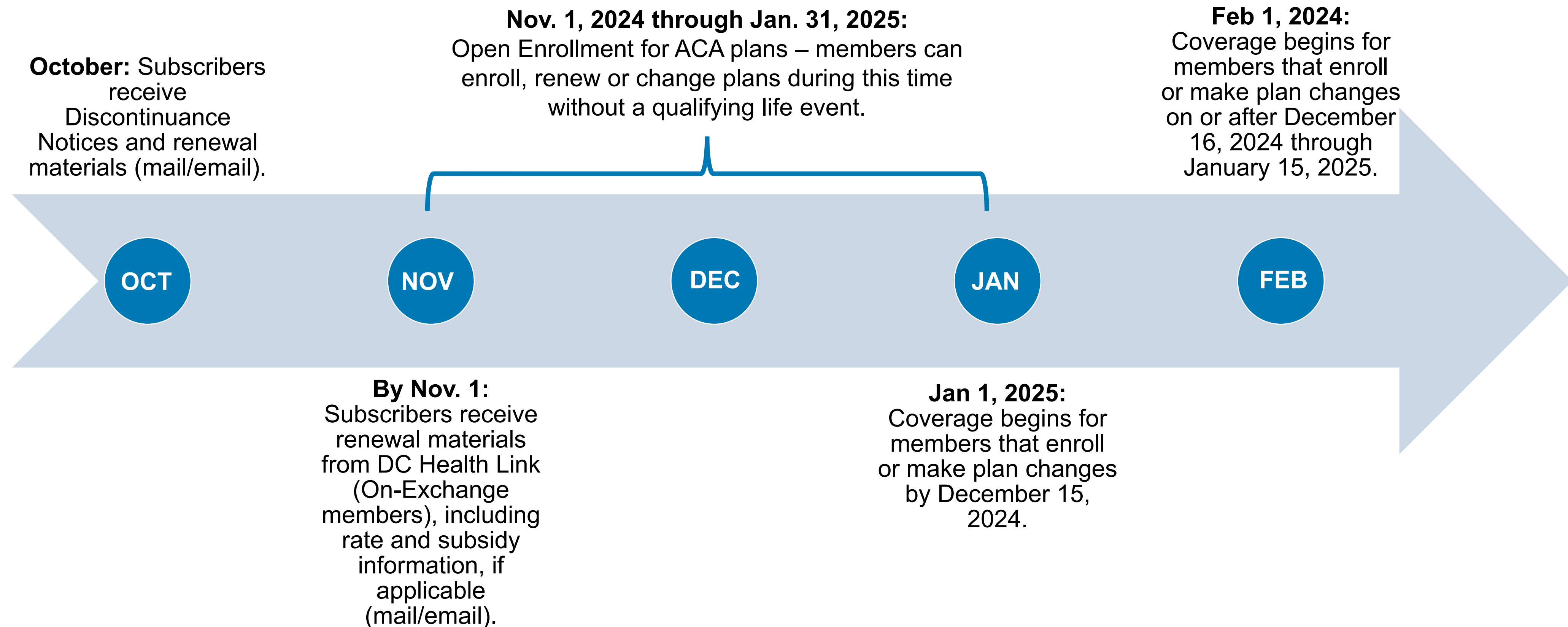
**Off-Exchange plans are not offered in Washington D.C.*

Adult Dental Services

- Three optional adult dental plans are available, each covering a full range of preventive, diagnostic, and restorative services. Additional cosmetic orthodontic coverage is available – including braces, implants, and more – for both adults and children. There are no per visit office visit charges, no waiting periods, and no referrals for specialist procedures.
- The plan features affordable fees for comprehensive preventative, diagnostic and major restorative services.
- Available with **Maryland and Virginia Off-Exchange* plans only**, administered by **Liberty Dental**.
- To locate a participating provider:
 - Visit: www.kp.org/dental/mas
 - Call: Liberty Dental: 1-888-798-9868

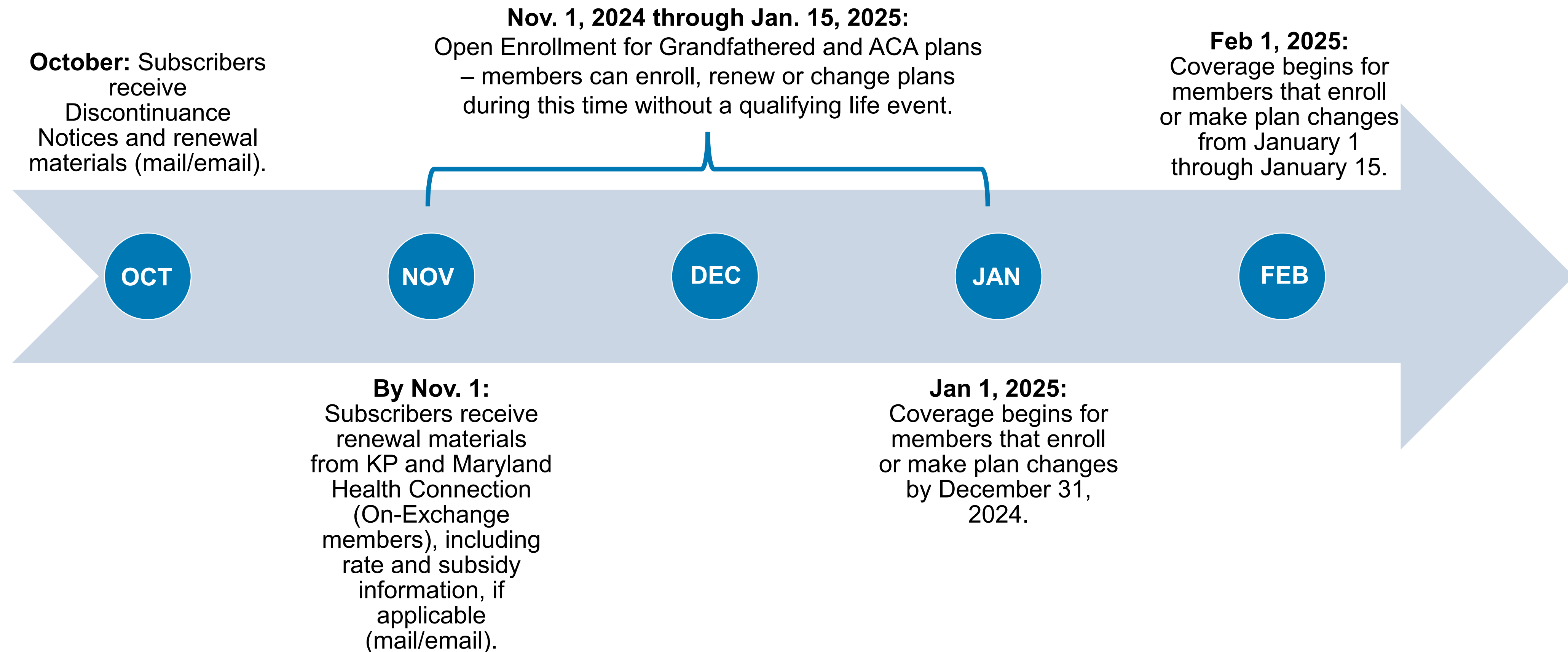


Open Enrollment and Renewals Timeline - DC



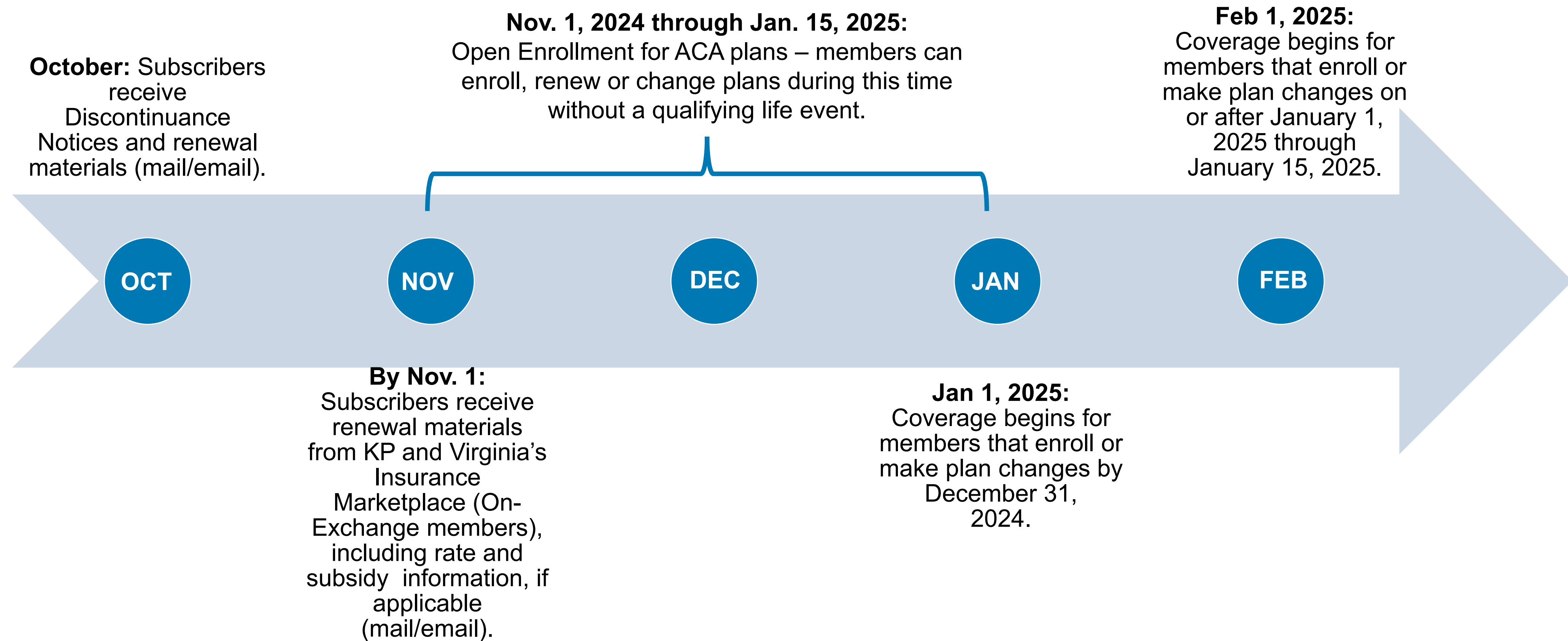
- **SEP** effective dates are determined based on the qualifying life event. Visit kp.org/specialenrollmentfor details.
- Subscribers will receive renewal materials by November 1. Review your Book of Business by visiting business.kp.org.
- Existing members can sign up to receive renewal materials electronically by visiting kp.org/paperlessrenewals.
- Washington D.C.: If member is on the KP DC Catastrophic 9200 Ded/Vision plan and ages off, they will be renewed into the KP DC Essential Bronze 6350 Ded/HSA/Vision plan.

Open Enrollment and Renewals Timeline - MD



- **SEP** effective dates are determined based on the qualifying life event. Visit kp.org/specialenrollment for details.
- Subscribers will receive Discontinuance Notices by October 3 and renewal materials by November 1. Grandfathered members by December 1. 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.
- Maryland: If member is on the KP MD Catastrophic 9200 Ded/Vision plan and ages off, they will be renewed into the KP MD Bronze Value 9200 Ded/Vision plan.

Open Enrollment and Renewals Timeline - VA



- **SEP** effective dates are determined based on the qualifying life event. Visit kp.org/specialenrollment for details.
- Subscribers will receive renewal materials by October 15. 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.
- Virginia: If member is on the KP VA Catastrophic 9200 Ded/Vision plan and ages off, they will be renewed into the KP VA Bronze 6500 Ded/Vision plan.

Enrollment, Plan Changes & Cancelling Coverage

Maryland & Virginia ONLY*



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 the exchange directly. Kaiser Permanente cannot process On-Exchange plan changes.
- Off-Exchange members can request plan changes using our [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 1-800-777-7902 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 the Exchange for assistance.*

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



About KP + the Mid-Atlantic Region

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 video¹
- 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^{2,3}
- 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



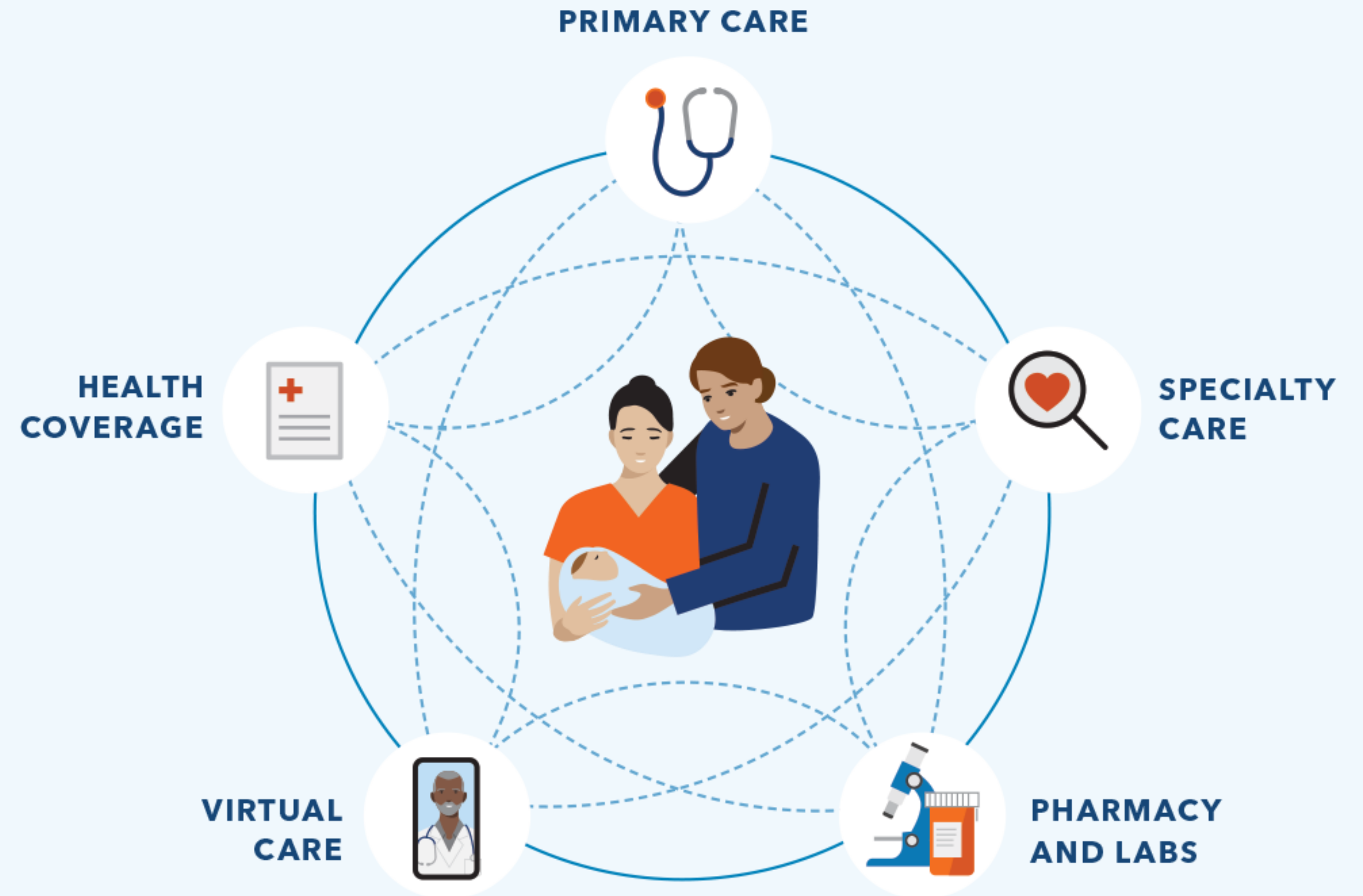
Your health care should make your life easier — with doctors, hospitals, and health plan benefits that are all connected and focused on providing you with exceptional care.

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.¹
- 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.²



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.^{1,2,3}



Kaiser Permanente members are:



33%

more likely to survive
heart disease⁴



52%

more likely to survive
colorectal cancer⁵



20%

less likely to die early
of cancer⁴

1. Kaiser Permanente 2023 HEDIS® scores. **2.** 2022 Annual Report, Kaiser Permanente, 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.



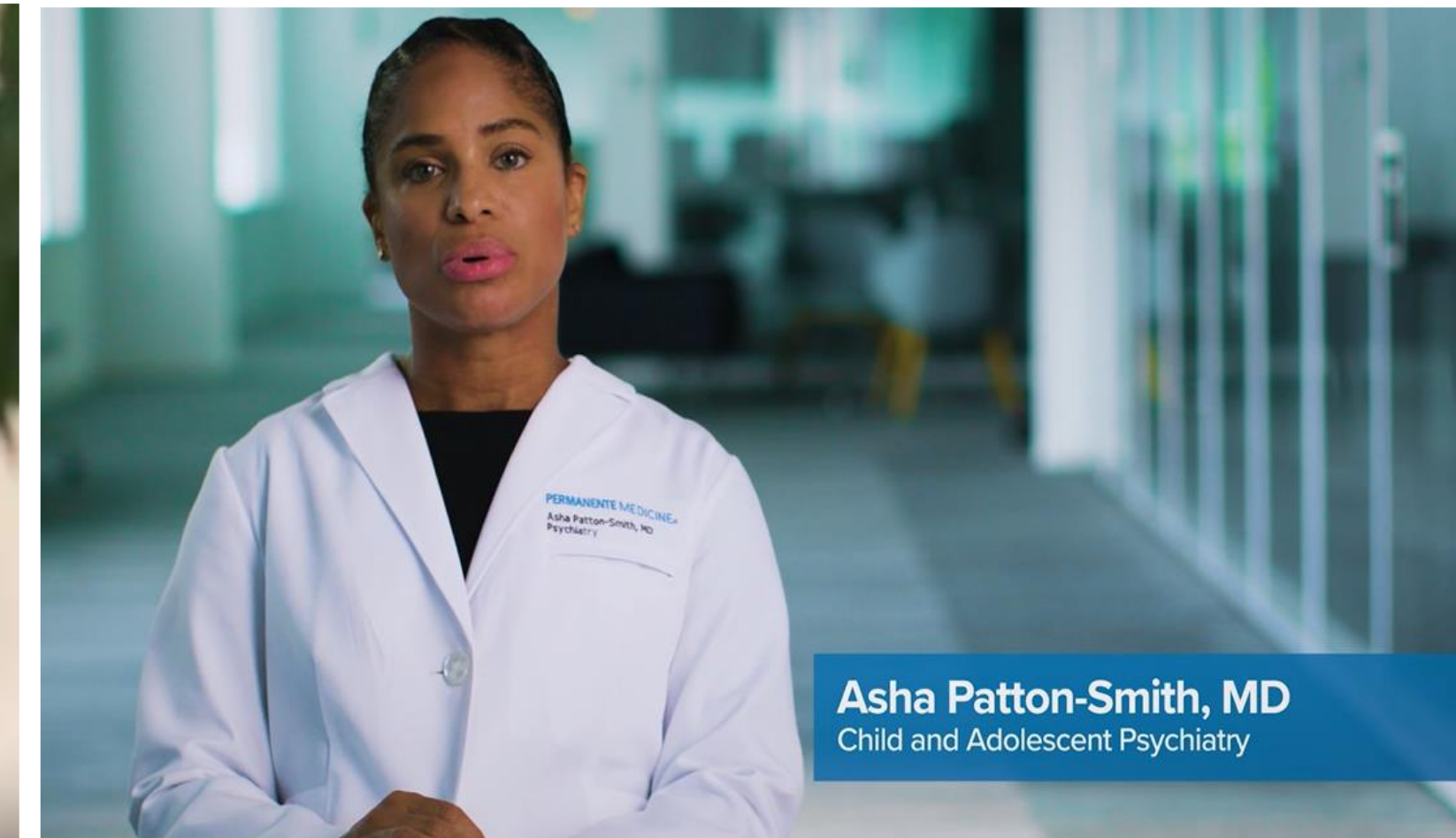
Smarter Healthcare

(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.

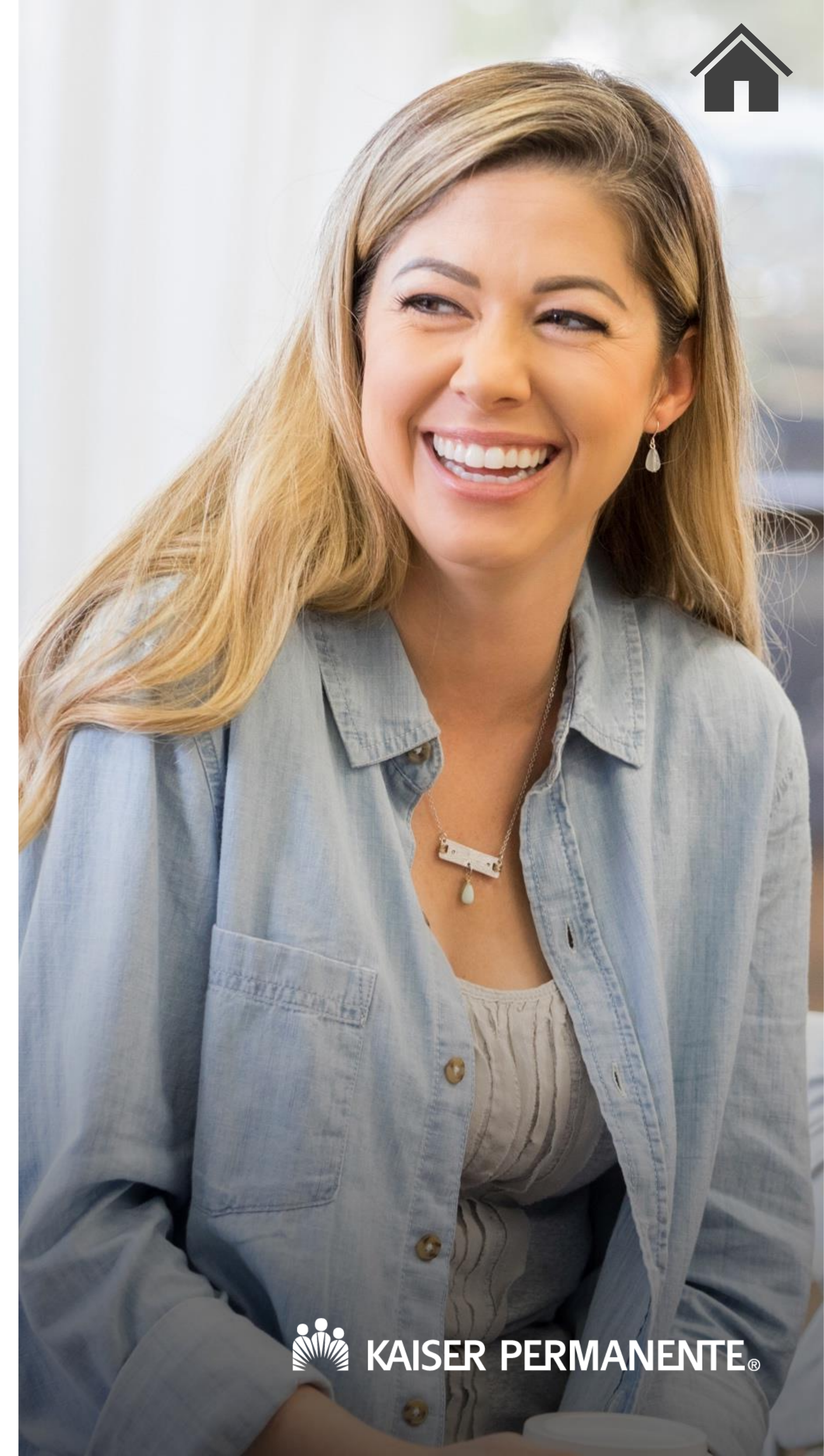
- Individual or group therapy
- Health classes¹
- Medication
- Online resources
- Apps for mental wellness and self-care²

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.

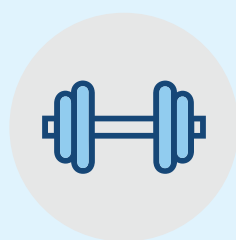
1. Some classes may require a fee. 2. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued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



Resources for everyday wellness



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



Reduced rates on gym memberships



Wellness coaching by phone



Healthy lifestyle programs and classes²



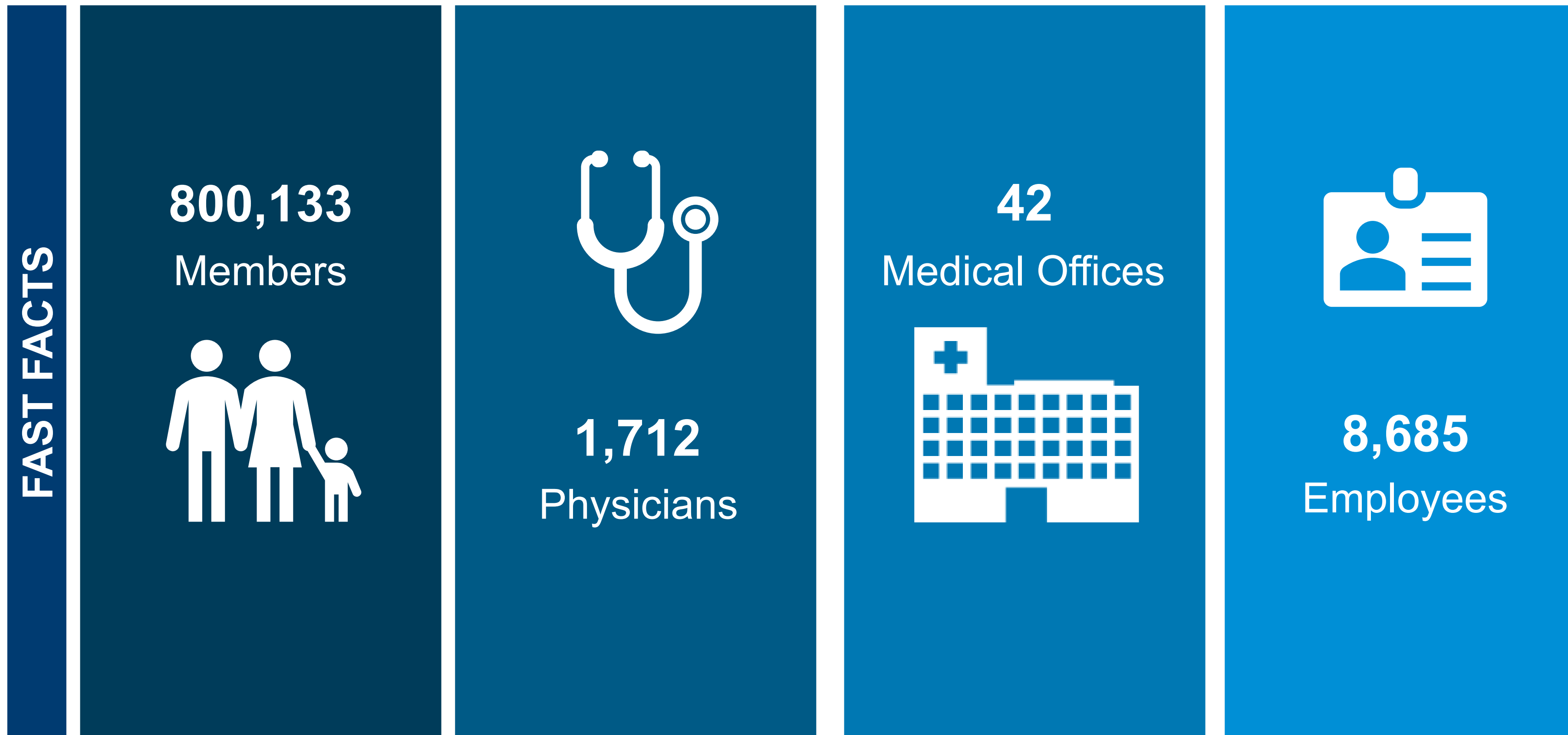
Online fitness classes



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.



Mid-Atlantic States by the Numbers



Source: Fast Facts About Kaiser Permanente, Mid-Atlantic. Retrieved August 19, 2024 from <https://about.kaiserpermanente.org/who-we-are/fast-facts>



Visit kp.org/share for more information

Mid-Atlantic States Service Area Map + Facility Updates



Quality of care

- Of the 42 commercial health plans in Maryland, Virginia, and Washington, D.C., rated by the National Committee for Quality Assurance, ours is the top-rated plan in the region. It's also 1 of only 2 plans in the nation to earn 5 out of 5 stars.¹
- Hundreds of Mid-Atlantic Permanente Medical Group (PMG) doctors were named "Top Doctors."²
- In 2022, our cancer care program was once again accredited by the Commission on Cancer, with special recognition in risk assessment, palliative care, survivorship programs, and more. This signifies that our integrated, comprehensive cancer care exceeds the standards set by the American College of Surgeons.

1. NCQA Commercial Health Plan Ratings 2023. 2. The physicians who practice at Kaiser Permanente are recognized as Top Doctors in *Northern Virginia Magazine* (2024), *Arlington Magazine* (2023), *Baltimore magazine* (2023), *Bethesda magazine* (2023), and *Washingtonian magazine* (2023).

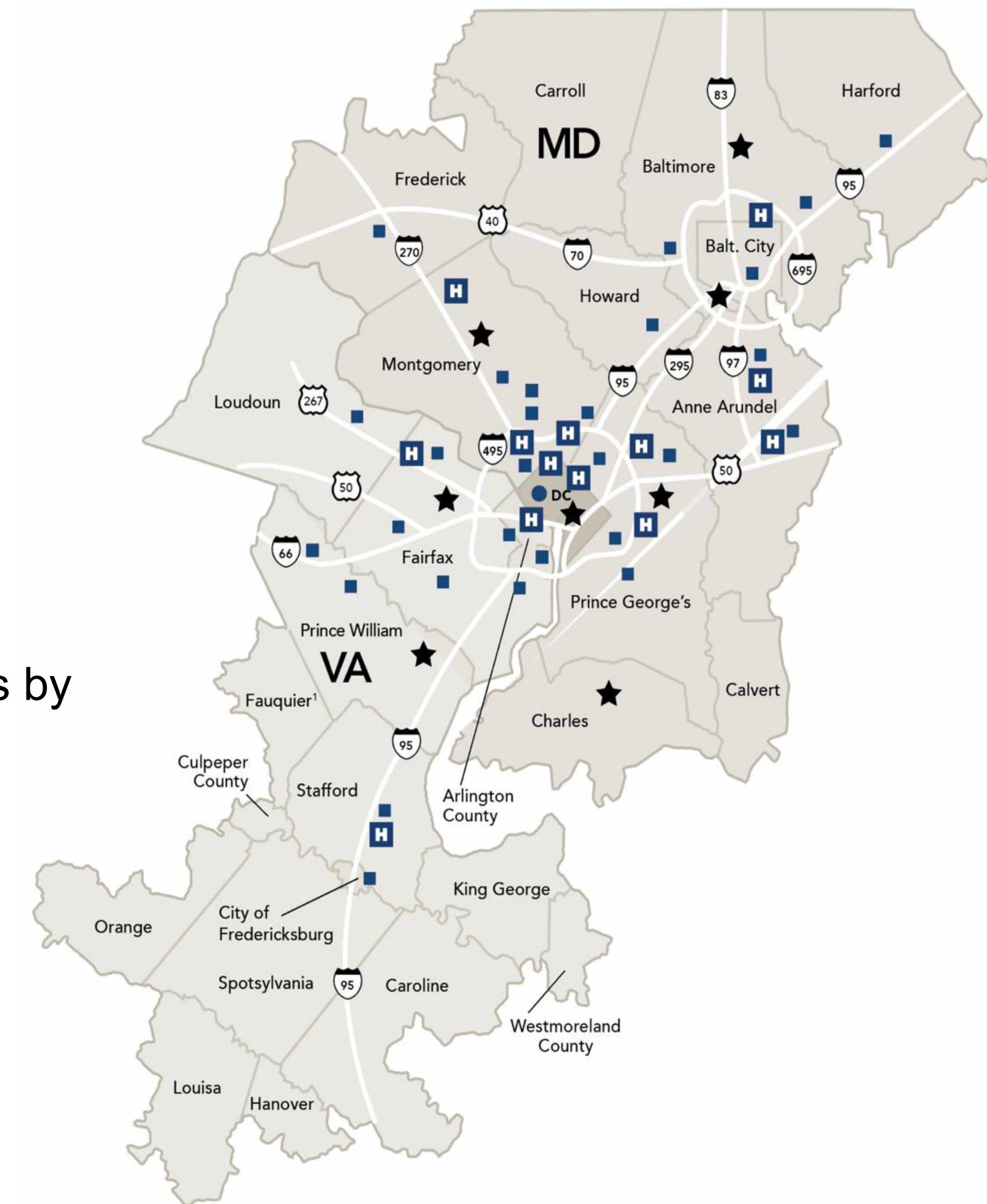
In person

- 35+ medical facilities across the region
- Choose from 1,800+ Kaiser Permanente doctors

Personalized care around the clock

Convenient virtual care options with Kaiser Permanente care teams:

- 24/7 personalized support from clinicians by phone or video
- 24/7 advice by phone
- Video visits
- E-visits for nonemergency conditions
- Secure email with your doctors



Visit kp.org for a full list of locations



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 [Kaiser Permanente MembershipConnect](#) slide for more information.

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

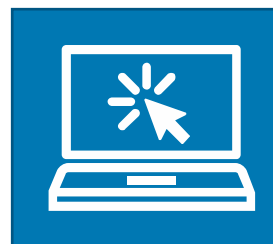
- If initial payment was not made with the application, subscriber can visit kp.org/payonline to make the initial payment.
- Client is not a member until the binder payment is received, processed, and enrollment is completed.

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:** 1-855-255-1400
- **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 to learn more.

Client / Member Requests



Email us at 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 to find the Account Change Form*

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

*Applies to Off-Exchange plans only. Off-Exchange plans are not offered in Washington, D.C. Client must contact the Exchange 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

- 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.