

Mid-Atlantic States (DC, MD & VA)

Kaiser Permanente Individual and Family Plans

Agent/Broker FAQ — Off-Exchange

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

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

HELPFUL KPIF RESOURCES

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

SELLING KPIF PLANS

1. How do I sell KPIF plans?

- a. **Obtain your license to sell health insurance.** If you're not already licensed, you can become a licensed agent through the local department of insurance:
 - DC: [Department of Insurance, Securities, and Banking \(DISB\)](https://disb.dc.gov)
 - MD: [Maryland Insurance Administration](https://mdinsurance.gov)
 - VA: [Virginia Bureau of Insurance](https://vaboi.com)
- b. **Get appointed to sell Kaiser Permanente plans.** Visit business.kp.org, KP's broker and employer website. Here, you can register for a broker account and apply online for a new KP broker appointment. For faster processing, make sure the information you provide on the broker appointment form is an exact match to the information on the DOI website.
- c. **Register on KP sales sites.** Visit kp.org/applyonline, Kaiser Permanente's online application site, Sign Me Up (SMU), to register as an agent/broker and submit consumer applications.

ENROLLMENT AND PLAN CHANGES

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

- Start by visiting [Buykp.org](https://buykp.org), KP's online quoting tool, to compare On and Off-Exchange plans, see if your client may be subsidy eligible, and get a fast quote.
- Once your client is ready to apply:
 - a. Use the Sign Me Up (SMU) tool at kp.org/applyonline to submit your client's Off-Exchange application.
 - b. If your client prefers to complete a paper application, you can fax or mail it to the address on the application.
 - c. Members can include first month's payment with the application, or KP will mail a binder invoice.
 - i. The quickest, easiest way to make the initial payment is by applying online and paying via credit card, debit card, or electronic payment.
 - ii. If your client prefers to submit a paper application, they can make a binder payment online at kp.org/payonline or via check to the address on the binder invoice.
- What to expect next:
 - a. Applicants are typically notified of enrollment within 7 business days (OE) / 10-15 business days (SEP) from receipt of completed application and/or required documentation.
 - i. If your client applied via paper application, they will receive notification of enrollment via mail.
 - ii. If they applied online, they will receive an email.

3. How can my client pay their monthly premium?

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

- Signing up for autopay when applying.
- Online at kp.org/payonline (Will need Billing Unit ID (BUID) - this is found on their invoice)
- Calling KP at 1-855-255-1400.
- By mailing a check or money order to the KP address on their invoice.

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

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

- Visit kp.org/applyonline, log in to your broker account, and review the application status on your broker dashboard. This only applies for Off-Exchange applications submitted via SMU.
- Starting November 2024, log into business.kp.org to find your Book of Business report from Kaiser Permanente. Select "Book of Business" from the navigation bar, then click the "View all Book of Business" link.

Note: You or the principal agent must acknowledge the Business Associates Agreement to obtain access.

- Email us: Complete the “Application Status and Billing form” on business.kp.org under “Broker – Individual and Family plans” and email it to the address on the form.
- Call us at 1-844-394-3978 option 1; please note, we can only review a maximum of 3-5 applicants/members with you via phone.

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

You or your client can make changes to an existing policy by completing an Account Change Form (PDF). You can find the Account Change Form at business.kp.org under “Individual and Family – Account Change Form”.

- Make sure to select the appropriate form for your client’s jurisdiction.
- This includes plan changes, adding or removing dependents, or updating an address.

If making a change during a Special Enrollment Period, visit kp.org/specialenrollment to learn what proof may be needed to qualify.

MISCELLANEOUS

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

Agent/broker information is required on the application. If it’s missing, contact our Broker Compensation team via email at BrokerSupport-MAS@kp.org for a copy of the form, or by phone at 1-844-394-3978 option 3, to make sure you get credit for the sale.

COMPENSATION

For detailed information on MAS compensation for the 2025 Plan Year (January 1-December 31, 2025), please visit business.kp.org.

7. Where can I find my compensation statement?

Contact our Broker Compensation team via email at BrokerSupport-MAS@kp.org or call 1-844-394-3978 option 3 for a copy of your statements, or with any questions.

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

Log into business.kp.org to find your Book of Business report from Kaiser Permanente. Select “Book of Business” from the navigation bar, then click the “View all Book of Business” link.

Note: You or the principal agent must acknowledge the Business Associates Agreement to obtain access.

You can also refer to your compensation statements to see all eligible members for which you were paid a commission.

GET HELP

If you have other questions, please contact us:

- Email kpif@kp.org, or
- Call 1-844-394-3978:
 - **Option 1:** Enrollment Status & Membership

(Inquiries in **bold** require subscriber authorization to release information or make a change)

- Application/enrollment status
 - Premium and billing inquiries
 - Claims status
 - **Submit claims/billing payment**
 - Client's current plan & benefit information
 - **Information about client's appointments/change PCP**
 - **Member administration requests (add/remove dependents, terminations, demographic changes)**
 - Evidence of Coverage & ID card requests
- **Option 2: Compensation: California**
 - Broker appointments
 - Book of business reconciliation, transfers, reports
 - Commission questions
 - Broker of record questions/requests
 - **Option 3: Compensation: CO, GA, HI, NW, MAS**
 - Broker appointments
 - Book of business reconciliation, transfers, reports
 - Commission questions
 - Broker of record questions/requests
 - **Option 4: Sign Me Up (SMU) Technical Support & New Sales**
 - General plan, benefit & rate questions
 - Material requests
 - Application submission questions
 - SMU broker technical support (password reset, report technical issues, etc.)