

MAS Medicare Broker Toolkit



PJ Gary
BROKER SALES MANAGER

301-525-6897

Medicare broker support line:
833-931-0997

mas-medicarebrokersupport@kp.org




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Important contact information for brokers

A variety of resources are just a call or click away

 Please keep the contact information below at your fingertips and refer to it when you or the KP Medicare members you helped enroll have a question.

Important Kaiser Permanente contacts				
Contact	Contact information	For questions about		Hours of operation
FMO Support	Contact your FMO	<ul style="list-style-type: none">• SunFire support• Operational or administrative issues• Licensing and appointment	<ul style="list-style-type: none">• Commissions• Agent of record and book of business• Escalations	Dependent on FMO
KP Medicare Broker Program Support	KP Medicare Broker Service Support: Email: MAS-MedicareBrokerSupport@tkp.org Phone: 1-833-931-0997	<ul style="list-style-type: none">• Market-based training• Sales & marketing (enrollment kits)• Application/enrollment status• Billing	<ul style="list-style-type: none">• Coordination of benefits (Medicaid, TRICARE)• Member concerns (prior to appeal)• Escalations	Monday-Friday 8:30 a.m.-5 p.m. EST
Member Contacts				
Medicare Customer Service Center (CSC)	1-888-777-5536 (TTY 711) If a member needs help with or has questions about their health plan or specific benefits, they can speak with one of our Member Service representatives.	<ul style="list-style-type: none">• Enrollment, eligibility, and terminations• Benefit clarification• Appeals and complaints• Obtaining forms	<ul style="list-style-type: none">• Member ID cards• Member-level demographic changes• ANOC and EOC	Monday-Sunday 8 a.m.- 8 p.m. EST
Medical advice/ make or cancel appointments	In the Washington, DC metro area, call 703-359-7878 (TTY 711) Outside the Washington, DC metro area, call 1-800-777-7904 (TTY 711)	<ul style="list-style-type: none">• Medical advice• Make appointments• Cancel appointment		24 hours a day, 7 days a week
Away from Home Travel Line	kp.org/travel 951-268-3900 (TTY 711)	<ul style="list-style-type: none">• Helpful resources to help members plan for a trip	<ul style="list-style-type: none">• Claim forms in case members need to file a claim for reimbursement after a trip	24 hours a day, 7 days a week
External contacts				
Medicare	1-800-MEDICARE (1-800-633-4227)	<ul style="list-style-type: none">• Billing Part B• Low income subsidy (LIS)• Late enrollment penalty	<ul style="list-style-type: none">• Claims• Medical records• Expenses	24 hours a day, 7 days a week
Social Security	1-800-772-1213 (TTY 1-800-325-0778)	<ul style="list-style-type: none">• Contact Social Security to request a replacement Medicare card• Ask for a form SSA-1020 to apply for help with Medicare prescription drug costs		Monday-Friday 7 a.m.- 7 p.m. EST

The Kaiser Permanente difference

As both the insurer and the provider of care, Kaiser Permanente's unique, integrated model connects health care and insurance coverage. This allows seamless coordination and communication across all care touchpoints, leading to high-value, cost-effective coverage.

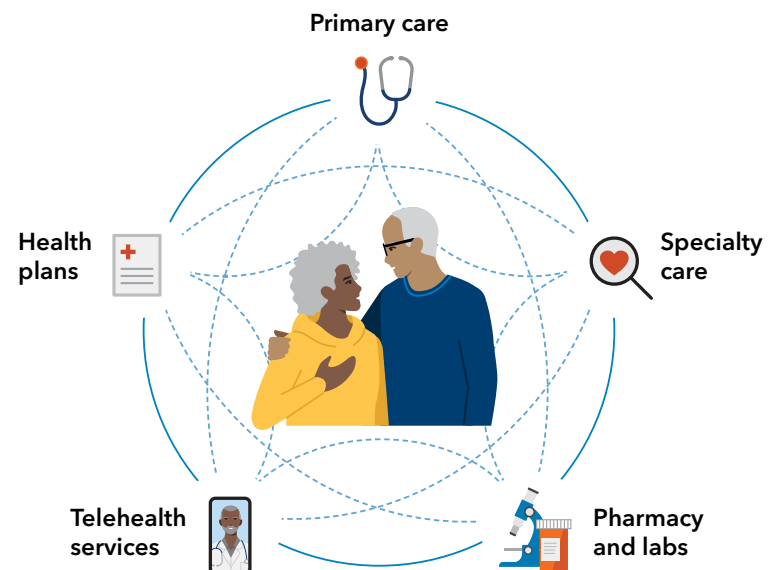
- ✓ More care in fewer trips
- ✓ Simply, easy access
- ✓ Affordable, high-quality care
- ✓ Care that's connected

Traditional health care Complicated and expensive



Vs.

Kaiser Permanente Hassle-free and affordable



Kaiser Permanente medical facilities

Maryland

- 1 Abingdon Medical Center
- 2 Annapolis Medical Center
- 3 **FUTURE LOCATION**
Medical Center in Aspen Hill
- 4 Kaiser Permanente Baltimore Harbor Medical Center
- 5 Bowie Fairwood Medical Center
- 6 Camp Springs Medical Center
- 7 Columbia Gateway Medical Center
- 8 Kaiser Permanente Frederick Medical Center
- 9 Gaithersburg Medical Center
- 10 Kensington Medical Center
- 11 Largo Medical Center
- 12 Lutherville-Timonium Medical Center
- 13 Marlow Heights Medical Center
- 14 North Arundel Medical Center
- 15 Shady Grove Medical Center
- 16 Silver Spring Medical Center
- 17 South Baltimore County Medical Center
- 18 **FUTURE LOCATION**
Southern Maryland Medical Center

19 **well** Friendship Heights
by KAISER PERMANENTE.

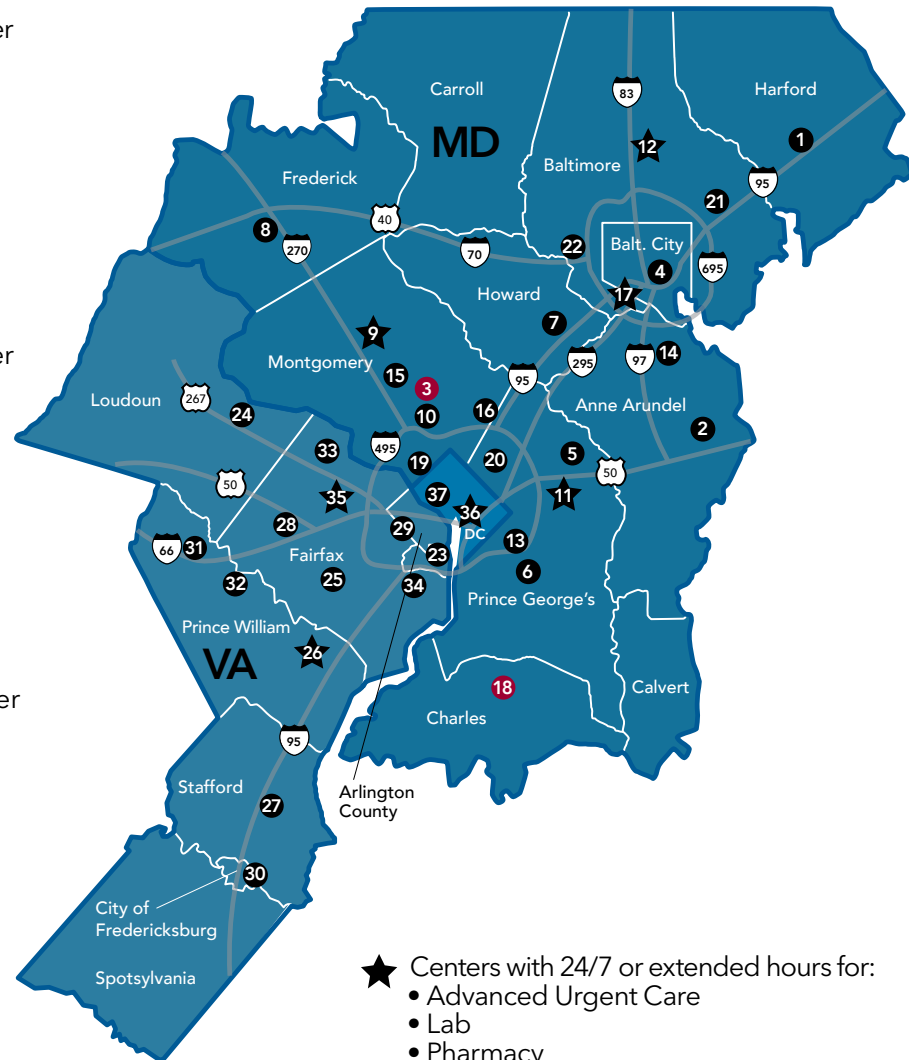
- 20 West Hyattsville Medical Center
- 21 White Marsh Medical Center
- 22 Woodlawn Medical Center

Virginia

- 23 Alexandria Medical Center
- 24 Ashburn Medical Center
- 25 Burke Medical Center
- 26 Caton Hill Medical Center
- 27 Colonial Forge Medical Center
- 28 Fair Oaks Medical Center
- 29 Falls Church Medical Center
- 30 Fredericksburg Medical Center
- 31 Haymarket Crossroads Medical Center
- 32 Manassas Medical Center
- 33 Reston Medical Center
- 34 Springfield Medical Center
- 35 Tysons Corner Medical Center

Washington, DC


- 36 Kaiser Permanente Capitol Hill Medical Center
- 37 Northwest DC Medical Office Building




- ★ Centers with 24/7 or extended hours for:
- Advanced Urgent Care
 - Lab
 - Pharmacy
 - Radiology

For the most current listing of available facilities and services, please visit kp.org/facilities.

Hospitals¹


Our premier hospitals, listed with this icon: , have Kaiser Permanente doctors and specialists available 24 hours a day, seven days a week. Our doctors and specialists will provide medical and surgical care for admitted Kaiser Permanente members and coordinate care with the member's primary care provider.


District of Columbia

 **Washington Hospital Center**
110 Irving St. NW
Washington, DC 20010
Main number: **1-202-877-7000**

Maryland

ANNE ARUNDEL COUNTY


 **Baltimore Washington Medical Center**
301 Hospital Drive
Glen Burnie, MD 21061
Main number: **1-410-787-4000**

 **Luminis Health Anne Arundel Medical Center**
2001 Medical Parkway
Annapolis, MD 21401
Main number: **1-443-481-1000**


BALTIMORE CITY

Union Memorial Hospital
201 E. University Parkway
Baltimore, MD 21218
Main number: **1-410-554-2000**

BALTIMORE COUNTY

 **Franklin Square Medical Center**
9000 Franklin Square Drive
Baltimore, MD 21237
Main number: **1-443-777-7000**

Greater Baltimore Medical Center
6701 N. Charles St.
Baltimore, MD 21204
Main number: **1-443-849-2000**

 **UM St. Joseph Medical Center**
7601 Osler Drive
Towson, MD 21204
Main number: **1-410-337-1000**

CALVERT COUNTY

CalvertHealth Medical Center
100 Hospital Road
Prince Frederick, MD 20678
Main number: **1-410-535-4000**


CARROLL COUNTY


Carroll Hospital Center Inc
200 Memorial Ave.
Westminster, MD 21157
Main number: **1-410-848-3000**

HARFORD COUNTY


Upper Chesapeake Medical Center DBA University Of Maryland
500 Upper Chesapeake Drive
Bel Air, MD 21014
Main number: **1-443-643-1000**

MONTGOMERY COUNTY

 **Holy Cross Germantown Hospital**
19801 Observation Drive
Germantown, MD 20876
Main number: **1-301-557-6000**

 **Holy Cross Hospital**
1500 Forest Glen Road
Silver Spring, MD 20910
Main number: **1-301-754-7000**

Montgomery General Hospital
18101 Prince Philip Drive
Olney, MD 20832
Main number: **1-301-774-8882**

 **Suburban Hospital**
8600 Old Georgetown Road
Bethesda, MD 20814
Main number: **1-301-896-3100**

¹Hospitals are independently owned and operated and are not affiliated entities of Kaiser Permanente. Visit kp.org/directory for the most current information.

Hospitals¹ (continued)

PRINCE GEORGE'S COUNTY



Luminis Health Doctors Community Medical Center

8118 Good Luck Road
Lanham Seabrook, MD 20706
Main number: **1-301-552-8118**

Southern Maryland Hospital Center

7503 Surratts Road
Clinton, MD 20735
Main number: **1-301-877-4563**



UM Capital Region Medical Center

901 N. Harry Truman Drive
Largo, MD 20774
Main number: **1-240-677-1000**

Virginia

ALEXANDRIA CITY

Inova Alexandria Hospital

4320 Seminary Road
Alexandria, VA 22304
Main number: **1-703-504-3000**

ARLINGTON COUNTY



Virginia Hospital Center

1701 N. George Mason Drive
Arlington, VA 22205
Main number: **1-703-558-5000**

FAIRFAX COUNTY



Inova Fair Oaks Hospital

3600 Joseph Siewick Drive
Fairfax, VA 22033
Main number: **1-703-391-3600**

Inova Fairfax Hospital

3300 Gallows Road
Falls Church, VA 22042
Main number: **1-703-776-4001**

Inova Mount Vernon Hospital

2501 Parkers Lane
Alexandria, VA 22306
Main number: **1-703-664-7000**

FREDERICKSBURG CITY

Mary Washington Hospital

1001 Sam Perry Blvd.
Fredericksburg, VA 22401
Main number: **1-540-741-1100**

LOUDOUN COUNTY

Inova Loudoun Hospital

44045 Riverside Parkway
Leesburg, VA 20176
Main number: **1-703-858-6000**

MANASSAS CITY

Novant Health UVA Prince William Medical Center

8700 Sudley Road
Manassas, VA 20110
Main number: **1-703-369-8000**

PRINCE WILLIAM COUNTY

Novant Health UVA Haymarket Medical Center

15225 Heathcote Blvd.
Haymarket, VA 20169
Main number: **1-703-369-8300**

SPOTSYLVANIA COUNTY

Spotsylvania Regional Medical Center

4600 Spotsylvania Parkway
Fredericksburg, VA 22408
Main number: **1-540-498-4000**

STAFFORD COUNTY



Stafford Hospital

101 Hospital Center Blvd.
Stafford, VA 22554
Main number: **1-540-741-9000**

¹Hospitals are independently owned and operated and are not affiliated entities of Kaiser Permanente. Visit kp.org/directory for the most current information.

Products & benefits

Kaiser Permanente offers a comprehensive portfolio that meets the needs of any prospect

- **Medicare Advantage plans with prescription drugs are offered at 3 levels:**
 - » Kaiser Permanente Medicare Advantage Value Plan: \$0
 - » Kaiser Permanente Medicare Advantage Standard Plan: \$15 - \$30
 - » Kaiser Permanente Medicare Advantage High Plan: \$104 - \$137
- **A Medicare Advantage plan without prescription drugs, the Liberty Plan, is available in all regions.**
- **A Medicare Advantage plan with limited out-of-network benefits, the Care Plus Plan, is available in Virginia and new for 2025 in select Maryland counties.**

Maryland plans	Virginia plans	DC plans
2025	2025	2025
\$0 Value plan	\$0 Value plan	\$0 Value plan
\$21 Standard plan	\$15 Standard plan	\$30 Standard plan
\$104 High plan	\$137 High plan	\$105 High plan
\$0 Liberty plan	\$0 Liberty plan	\$0 Liberty plan
\$27 Care Plus plan	\$26 Care Plus plan	

Care Plus product details

What is Kaiser Permanente Care Plus?

- Care Plus is a plan offering in select counties in Virginia and Maryland that allows members to access to personalized, innovative care from Kaiser Permanente **AND** have the flexibility to continue seeing their favorite physician or specialist, seek a second opinion outside of Kaiser Permanente, or use a provider whose office is right down the street!
- It is an **HMO-POS** plan with a \$1,500 annual allowance for routine and continuing care services, such as office visits, physical therapy, X-rays, labs, and behavioral health (excluding inpatient hospital stays, MRI/CT/PET scans, and elective surgeries).
- It includes a \$400 fitness reimbursement allowance¹ and access to premium fitness facilities with OnePass (Available in Maryland counties only)

Where is Care Plus available?

- **Eligibility:**
 - » *Virginia:* Members who live in the counties of Arlington, Fairfax, Loudoun, and Prince William and the independent cities of Alexandria, Fairfax, Falls Church, Manassas, and Manassas Park
 - » *Maryland:* Members who live in the counties of Montgomery and Howard
- **Coverage:** Can be used toward out-of-network care within the United States and its territories, including in Kaiser Permanente service areas.

¹Limitations apply, member should see their *Evidence of Coverage* for more details.

Which providers can members use?

- We encourage members to use [Medicare.gov](https://www.medicare.gov) to find a provider that accepts Medicare. Kaiser Permanente will reimburse providers at the Medicare fee schedule up to the \$1,500 allowance.

How will providers know to accept KP members?

- Members will have a unique ID card that indicates the member has limited out-of-network benefits.

How are claims submitted?

- The provider may submit a claim directly to Kaiser Permanente. If they're not willing to do so, members can submit a claim reimbursement form at kp.org.



2025 Medicare Advantage plan benefits – Liberty Plan (no Part D)

H2172-005

Items in **orange** indicate a new benefit or a change in cost sharing.

Ideal plan for:

- Veterans who receive health care services at the VA
- Individuals with TRICARE For Life
- Those with CHAMP VA
- Individuals with other prescription drug coverage that is not a Medicare Part D plan



Kaiser Permanente Medicare Advantage Liberty Plan (005)	
Monthly premium	\$0
Part D Rx	Not covered
Medical benefits	
Primary care office visit	\$15
Specialty care office visit	\$40
Emergency room copay	\$125
Ambulance	\$250
Inpatient hospital	\$300/day for days 1-6 ; \$0 unlimited thereafter (STAY)
Skilled nursing facility days 21-100	\$203/day
Labs	\$0
X-ray	\$10
MRI, CT, and PET scans	\$150
Outpatient surgery	\$200
Dental EPO (NEW!)	\$0 Preventive; \$500 comprehensive allowance
Vision - eyewear (24 months)	\$200 allowance
Hearing aids	\$1,000/per ear/36 months
OTC allowance	\$50
Transportation (24 one-way rides)	Not covered
BrainHQ	\$0
Fitness (OnePass)	\$0
Medicare Explorer	Not covered
Out-of-pocket maximum	\$5,900

Medicare Explorer by Kaiser Permanente

What is Medicare Explorer by Kaiser Permanente?

- Members will have an allowance of \$1,200 per year to spend on routine care while traveling outside of our service area. This includes office visits, labs, X-rays, physical therapy, and mental health care.

Who can use this benefit?

- This benefit is ideal for people who spend extended time traveling outside of the service area and who may need some routine or follow-up care needs while away. This is especially helpful for those who are managing chronic conditions or recovering from illness or injury.

Which plans include this benefit?

- All non-group plans except for the MA-only plan (005), Value plans in MD (006 and 011), and Care Plus products.

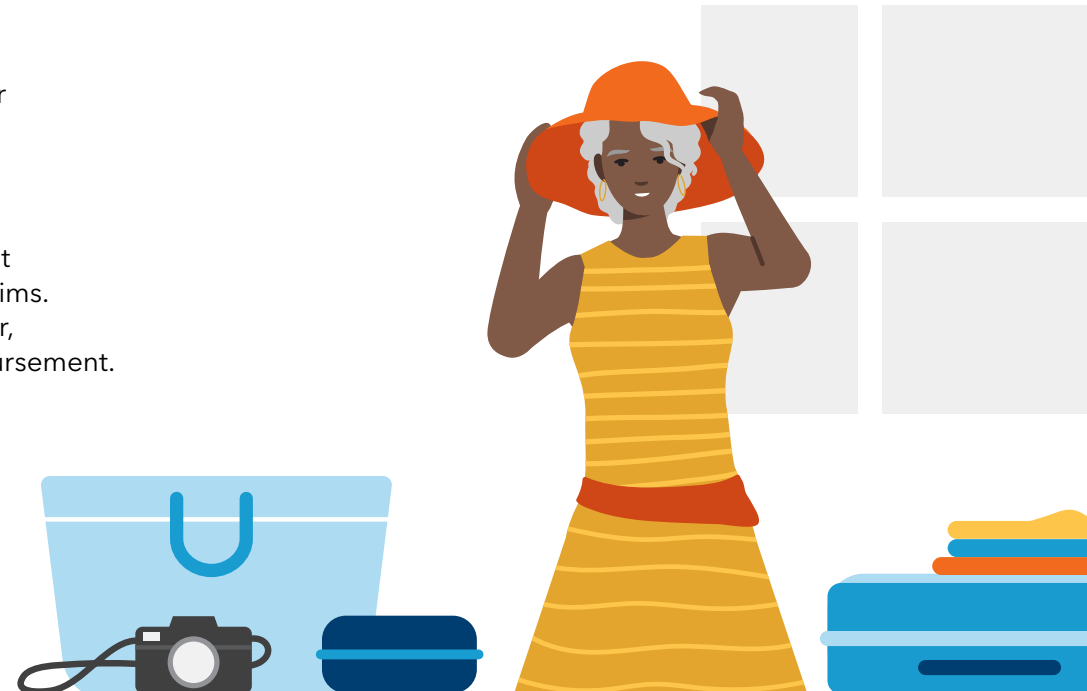
Which providers can members use?

- We are encouraging members to use [Medicare.gov](https://www.medicare.gov) to find a provider that accepts Medicare.

How will providers know to accept KP members?

- Members will have an insert to hand to the provider that explains what the benefit is, how to check member eligibility, and how to submit claims. If the provider is not willing to submit a claim on behalf of the member, the member is provided instructions on submitting a claim for reimbursement.

Covered service	Copay
Preventive care	\$0 per visit
Primary care office visits	\$25 per visit
Specialty care office visits	\$50 per visit
Labs	\$10
X-rays	\$25
Physical therapy	\$50
Mental health care	\$25 per individual visit
• Individual visits	
• Group visits	\$15 per group visit



Advantage Plus

Advantage Plus is a package of extra benefits that can be purchased for an additional monthly premium. Visit kaiserpermanente.org/advantageplus for more information.

- These are benefits that are not covered by Original Medicare, or benefits that are richer than those offered by Original Medicare.
- The KP Advantage Plus package option 1 is \$18/month, and option 2 is \$23/month and available to all direct pay Medicare Advantage enrollees.
- Members may purchase both Advantage Plus options and get all benefits.
- The member will be billed one premium that includes the Medicare Advantage and Advantage Plus amounts.
- Enrollment period rules apply (see appendix).

Items in **orange** indicate a new benefit or a change in cost sharing.

Category	Vendor	Benefit
Option 1		
Dental	LIBERTY Dental Plan	\$500 allowance toward comprehensive dental services that can be combined with the dental benefit included in the member's medical plan. A 50% coinsurance is applied. Participating dentists are in the LIBERTY Dental Plan EPO network.
Vision	Vision Essentials by Kaiser Permanente	\$275 allowance toward the purchase of frames, lenses, or contacts every 24 months. Can be combined the allowance embedded in the member's Medicare Advantage plan. Allowance can be accessed only once during the 24-month period; balance cannot be carried forward.
Hearing	KP audiology services	\$1,000 allowance per ear every 36 months. Includes all visits for fitting and evaluation of the hearing aids. Can be combined with the allowance embedded in the member's Medicare Advantage plan. Allowance can be accessed only once during the 36-month period; balance cannot be carried forward.
Option 2		
Dental	LIBERTY Dental Plan	\$1,000 allowance toward comprehensive dental services that can be combined with the dental benefit included in the member's medical plan. A 50% coinsurance is applied. Participating dentists are in the LIBERTY Dental Plan EPO network.

Enrolling in Advantage Plus

Members may enroll in Advantage Plus during the following times:

- At the time of enrollment into a Kaiser Permanente Medicare plan
- Within 30 days of enrolling in a Kaiser Permanente Medicare plan
- Between October 15 and December 31, for an effective date of January 1
- Between January 1 and March 31, for an effective date of the 1st of the following month









Members can enroll by using the Medicare Advantage enrollment form, the Advantage Plus enrollment form, or by contacting Member Services.

Members may disenroll from Advantage Plus at any time by calling Member Services to request a disenrollment form. Disenrollment will be effective on the first of the following month.






Check out all these additional features included in all of our plans:



- | | |
|--|--|
|  <p>Comprehensive dental plan with expanded network</p> <p>\$0 for preventive care office visits and an annual allowance of between \$500 and \$3,000 (with 50% coinsurance) for more extensive care, such as dentures</p> |  <p>Vision</p> <p>Routine eye care and an allowance on glasses and contact lenses</p> |
|  <p>Hearing aid allowance</p> <p>\$1,000 allowance per ear, every 36 months, to use at Kaiser Permanente audiology centers</p> |  <p>BrainHQ</p> <p>Online brain health exercises</p> |
|  <p>Over-the-counter wellness benefit</p> <p>Quarterly benefit that can be used to order wellness items</p> |  <p>Thriving After 60</p> <p>A wellness community with events to help connect members over 60</p> |
|  <p>Virtual care</p> <p>Care from the comfort of home</p> |  <p>Advance health care directive online tools and classes</p> <p>Create an advance directive that designates a health care agent and provides medical care instructions</p> |

Many of our plans also include:

- | | | |
|---|---|---|
|  <p>Medicare Explorer by Kaiser Permanente</p> <p>\$1,200 annual allowance for out-of-area routine care</p> |  <p>Transportation</p> <p>24 rides to or from nonemergency medical appointments</p> |  <p>Fitness membership</p> <p>One Pass® fitness program</p> |
|---|---|---|

New fitness vendor – OnePass

What is OnePass?

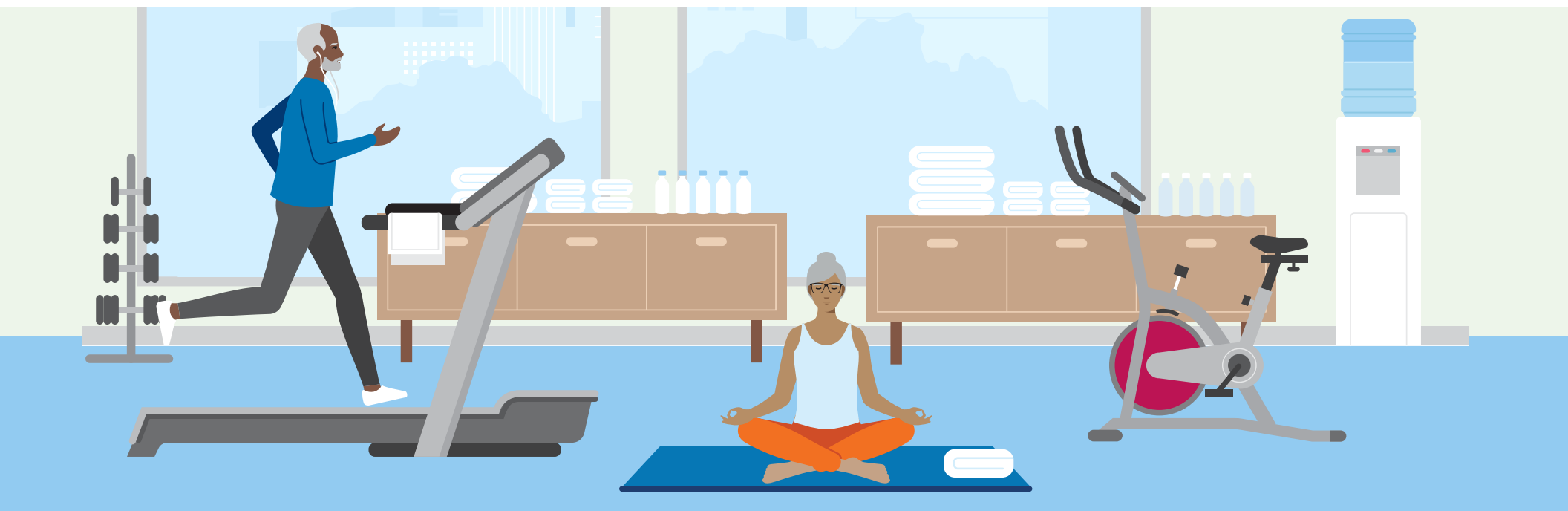
The OnePass fitness program offers access to choose no-cost gym memberships from the largest nationwide network of gyms and fitness centers. Members can select one strength, yoga, or dance fitness home kit and enjoy live, digital fitness classes and on-demand workouts from the comfort of their home.

What do members get:

- No-cost gym memberships from the largest nationwide network of gyms and fitness centers.
- One strength, yoga, or dance fitness home kit per year designed to help them work out at home.
- Access to live, digital fitness classes and on-demand workouts. Members can select one strength, yoga, or dance fitness home kit and enjoy live, digital fitness classes and on-demand workouts from the comfort of their home.

For more information and to get started with the OnePass program, visit YourOnePass.com. Click on “Get Started” to register.

Please note that OnePass is NOT included in our Value plans in DC and MD (006, 011, and 012).



Hearing aids and eyewear

All Medicare Advantage plans include hearing aid and eyewear allowances at no extra cost to members. This is just one of the ways in which we ensure that our Medicare plans offer comprehensive coverage to our members.

What do our members get?

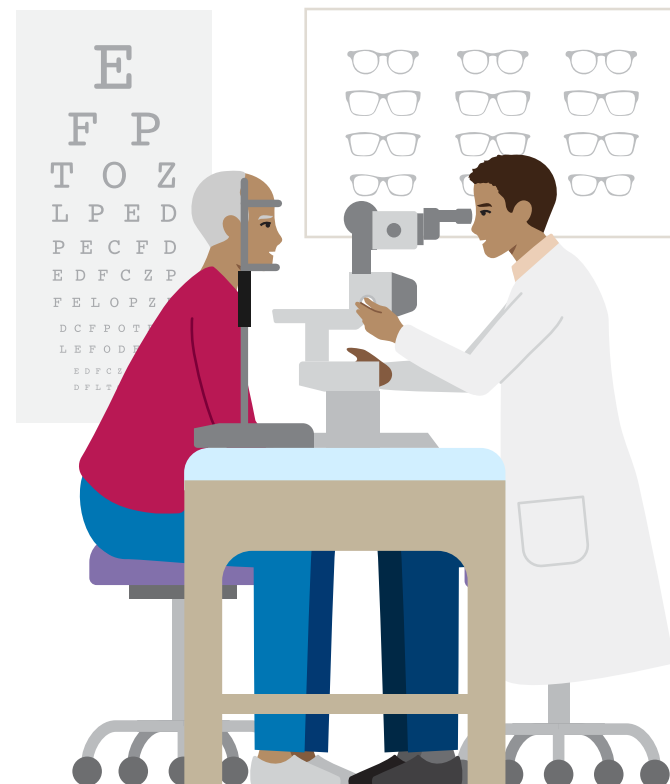
- \$1,000 hearing aid allowance per ear every 3 years at Kaiser Permanente audiology centers.
- \$200-\$250 eyewear allowance every 2 years at Vision Essentials by Kaiser Permanente (located in our medical centers).
- Members who purchase Advantage Plus receive an additional \$1,000 hearing aid allowance and an additional \$275 eyewear allowance that can be combined with the allowance included in their medical plan.

Which plans include this benefit?

- All Medicare Advantage plans. Eyewear allowances vary by plan.

How do members access their benefits?

- After a referral from their physician, members can call member services to make an appointment at any KP audiology center.
 - » Capitol Hill (DCSM)
 - » Kensington (DCSM)
 - » Falls Church (NOVA)
 - » Largo (DCSM)
 - » Gaithersburg (DCSM)
 - » South Baltimore (BALT)
- Vision Essentials optical centers are located at Kaiser Permanente medical centers throughout the region. To find the nearest location, visit kp2020.org/midat and click on **Find a Location**.





Transportation

Kaiser Permanente Medicare Advantage plans include 24 one-way rides to or from nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities.

What do our members get?

- 24 one-way rides, per contract year, to or from nonurgent medical appointments at Kaiser Permanente medical centers and contracted facilities within the MAS service area.

Which plans include this benefit?

- All Medicare Advantage plans except the Balt, MD, and DC Value plans; Liberty plan; and Care Plus MD plan.

How do members access their benefits?

- Members can visit kpmas.member.saferidehealth.com or call **1-855-932-5412** 24 hours a day, 7 days a week, to schedule a ride or find out how many rides they have left for the year. Rides must be scheduled at least 2 hours before pickup time. A scheduled ride must also be canceled at least 3 hours before pickup time or it will be deducted from the annual ride balance.



Over-the-counter (OTC) drug benefit

The OTC benefit will allow Medicare Individual members to purchase medications and health and wellness products that do not require a doctor's prescription.

What do our members get?

- A quarterly allowance of \$30 to \$110 to purchase health and wellness products, including vitamins and minerals, cough and cold remedies, first aid items, and more.
- Unused credits do not roll over to the next quarter or plan year. Orders must be a minimum of \$20.

Which plans include this benefit?

- All Medicare Advantage plans for individuals include this benefit. Credit amounts vary by plan and range from \$30 to \$110 per quarter.

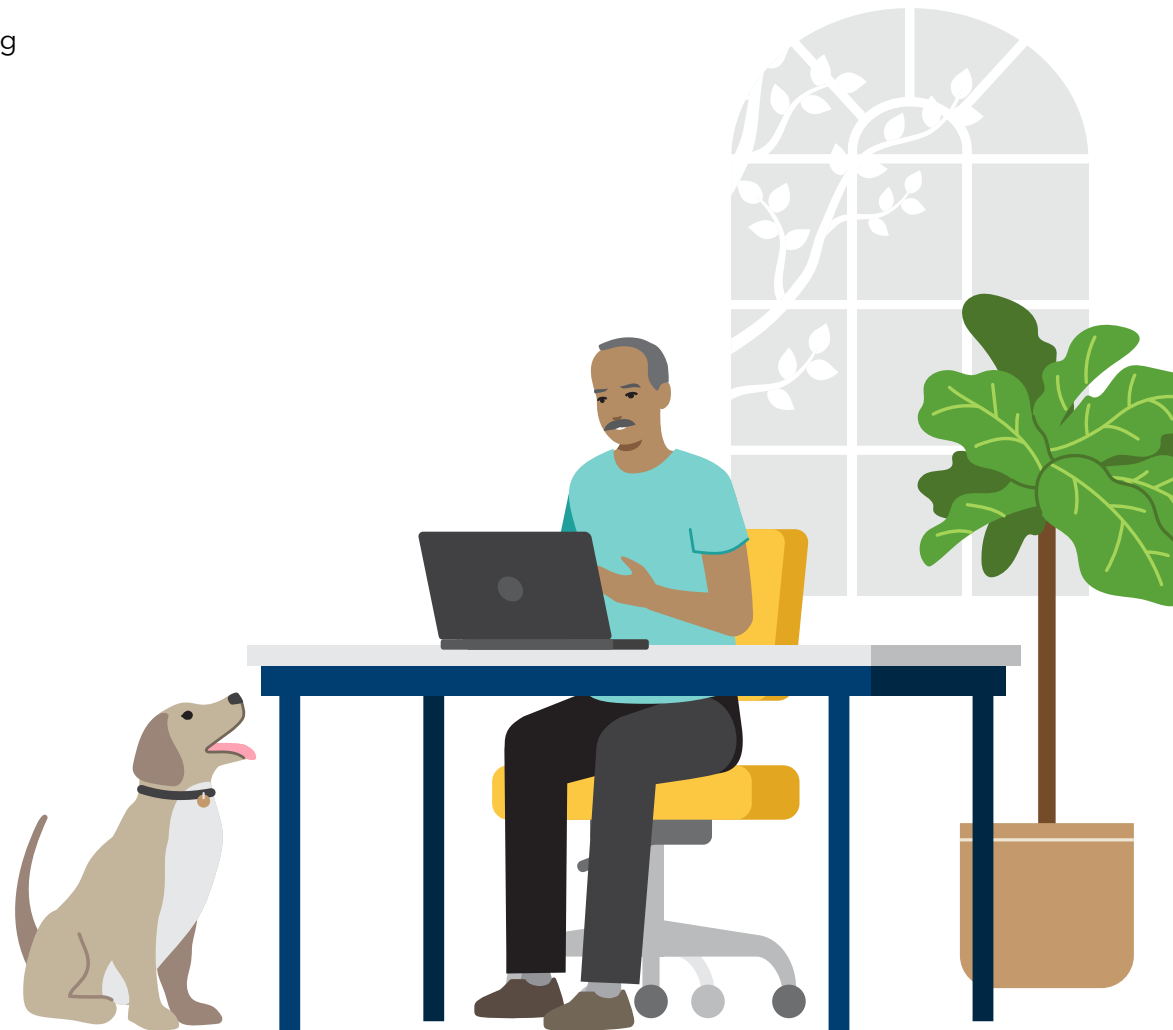
How do members access their benefits?

- All items can be purchased through our vendor, MedLine. Members may order online at kp.org/otc/mas or by calling **1-833-881-1422**, Monday through Friday, 9 a.m. to 7 p.m.



Advance health care directive online tools and classes

- Visit kp.org/lifecareplan to create an advance directive document that designates a health care agent and provides medical care instructions in the event that a member cannot communicate.
- Members can join a virtual class, led by certified life care planning facilitators, to help them learn about the importance of life care planning and develop a personal action plan and next steps. To register for a class, they can call **1-800-777-7904 (TTY 711)**, 24 hours a day, 7 days a week, or register online by logging into their kp.org account and clicking on "Appointments."








The right care

Services	Contact	Availability
E-visits¹ Members can use our online symptom checker for certain conditions and get personalized care advice within 2 hours.	Get started at kp.org .	E-visits are available 7 days a week, from 8 a.m. to midnight.
Medical advice by phone Whenever members need medical advice or are unsure whether they need urgent care.	1-800-777-7904 (TTY 711)	Call for medical advice 24 hours a day, 7 days a week.
Urgent care Members can visit any Kaiser Permanente Urgent Care center, and they're covered for urgent care anywhere in the world.	1-800-777-7904 (TTY 711) If a member is unsure if they need urgent or emergency care, they can call 1-800-677-1112 (TTY 711) .	17 locations; 7 open 24 hours a day, 7 days a week Members are welcome to walk in without an appointment. Learn more at kp.org/urgentcare/mas .
Emergency care¹ Members are covered for urgent and emergency illness or injury anywhere in the world.	Members who think they're experiencing a medical emergency should immediately call 911 or go to the nearest emergency facility anytime, day or night. If a member is unsure if they need urgent or emergency care, they can call 1-866-677-1112 (TTY 711) .	24 hours a day, 7 days a week
Behavioral health	Members can seek initial consultation without a doctor's referral for outpatient treatment for behavioral health or substance use conditions. Call 1-866-530-8778 (TTY 711) .	Monday through Friday, 8:30 a.m. to 5 p.m. (closed holidays)
Vision care	Visit kp.org or call 1-800-777-7904 (TTY 711) Members don't need a doctor's referral to make an appointment.	Hours vary by location. Learn more at kp2020.org .
Dental care	Call LIBERTY Dental Plan Member Services at 1-888-650-1859 (TTY 711) .	Monday through Friday, 8 a.m. to 8 p.m.

¹If a member reasonably believes they have an emergency medical condition, they should call 911 or go to the nearest emergency department. An emergency medical condition is one that, in the absence of immediate medical attention, may result in 1) placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy, 2) serious impairment to bodily functions, or 3) serious dysfunction of any bodily organ or part. Members can refer to their *Evidence of Coverage* for the complete definition of emergency medical conditions.

Enrollment platform

Your FMO	Directions and Support
	<p>You'll be given access to quote and sell Kaiser Medicare Advantage via MedLink (Sunfire) in MedicareCENTER.</p> <ul style="list-style-type: none"> • Please note: Kaiser Permanente quoting will be available in MedApp (Connecture); however, enrollments must be submitted via MedLink (SunFire). • Log in is provided by your FMO. If you already have access, then Kaiser Permanente Medicare Advantage plans will be visible once you have completed all your Ready to Sell requirements. • For questions/issues, email support@clients.integrity.com
	<p>Once logged into Propelcity account, you will access SunFire through the Enrollment Section with a Single Sign On.</p> <ul style="list-style-type: none"> • You'll click on the enrollment icon in the top right corner of the screen and then click on Quote & Enroll. This will automatically log you into your SunFire account. • For questions/issues, email agentinfo@gsnational.com or call 1-855-330-5566. 
	<p>You'll be given access to quote and sell Kaiser Permanente Medicare Advantage via QuoteConnect.</p> <ul style="list-style-type: none"> • Once you log on to QuoteConnect, click on Dashboard. Next click on "Build a Proposal".  • Continue enrollment leveraging Connecture DRX • OR you have the option to use Sunfire: https://www.sunfirematrix.com/app/agent/hthmks. (Bookmark for future use.) • Kaiser Permanente Medicare quoting will be available in QuoteConnect if you have completed all the Ready the to Sell requirements. • For questions/issues, contact HealthMarkets' field support at 1-888-731-4447.

Default SunFire login:

Username = email address

Password = "X#[npr]first3lastnamelowercase]"

SunFire reporting:

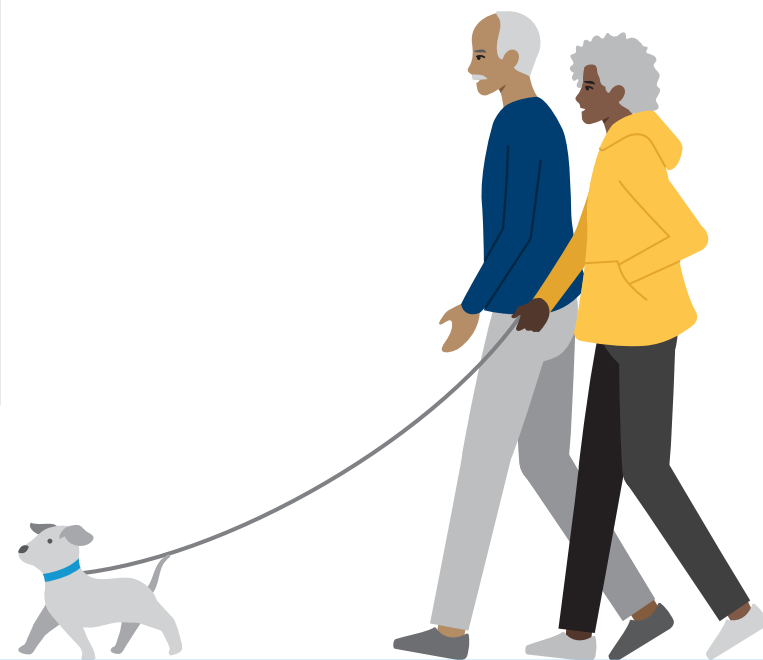
<https://www.sunfirematrix.com/app/apollo>

(Please bookmark for future use.)



Kaiser Permanente LIS premium chart – Mid-Atlantic States

Kaiser Permanente Medicare Advantage Plan	PBP	Monthly plan premium	LIS monthly premium
DC High Option	001	\$105	\$85.20
MD High Option	002	\$104	\$83.80
DC Standard Option	003	\$30	\$30
MD Standard Option	004	\$21	\$21
Baltimore Value	006	\$0	\$0.00
VA High Option	008	\$137	\$106.30
VA Standard	009	\$15	\$0.50
VA Value	010	\$0	\$0.00
MD Value	011	\$0	\$0.00
DC Value	012	\$0	\$0.00
Care Plus VA	013	\$26	\$7.60
Care Plus MD	014	\$27	\$27



Kaiser Permanente medical financial assistance policy summary

Kaiser Permanente's Medical Financial Assistance (MFA) program provides financial assistance for qualifying patients who need help, paying for emergency or medically necessary care they receive in a Kaiser Permanente facility or by a Kaiser Permanente provider. Patients can apply for the MFA program in several ways including online, in person, by phone, or by completing and submitting a paper application. Patients must meet the eligibility requirements below to qualify.

Who is eligible for Financial Assistance and what are the requirements?

The program helps low-income, uninsured, or underserved patients who need help paying for all or part of their medical care. In general, patients are eligible for Financial Assistance when their Gross Household Income is at or below 300% of the Federal Poverty Guidelines (FPG) or have unusually high medical costs. Patients should talk with a Medical Financial Assistance Specialist to determine eligibility and for help applying.

Patients who are eligible for medical financial assistance will not be charged more than amounts generally billed (AGB) for emergency or other medically necessary care to patients with insurance (AGB, as defined by IRS Section 501(r)).

Does Kaiser Permanente screen patients for public and private program eligibility?

Kaiser Permanente provides patients with help to identify potential public and private health coverage programs that may help with health care access needs. A patient who is presumed eligible for any public or private health coverage program is required to apply for those programs.

What does the program cover?

The Medical Financial Assistance program covers medically necessary care provided at a Kaiser Permanente medical office or pharmacy or provided by a Kaiser Permanente provider. The types of services not covered include services that are not considered emergency or medically necessary by a Kaiser Permanente provider, infertility treatments and surrogacy services as well as health care premiums. Please see a more complete list in the MFA policy.

Is there language assistance?

Interpreters are available to you at no cost. The medical financial assistance application, policy, and this policy summary may be available in your language. For more information, call **1-844-412-0919** or visit our website at kp.org/mfa/mas.

Does Kaiser Permanente have a Financial Assistance Policy?

You may request your free copy of Kaiser Permanente's Medical Financial Assistance policy by calling **1-844-412-0919**, mailing 2101 E. Jefferson Street, Rockville, MD 20852-9468, or visiting our website at kp.org/mfa/mas.

Need help?

For help or questions about the medical financial assistance application process, please call **1-844-412-0919**, or talk to a Medical Financial assistance Specialist within the MFA Departments or the Administration office at any Kaiser Permanente medical office.

How do I apply?

You can apply for medical financial assistance in several ways—either by requesting program information online, in person or by phone or requesting a paper application from any of the following sources:

- Online at kp.org/mfa/mas
- Member Services at any Kaiser Permanente medical center
- By phone at **1-844-412-0919**
- By mail (at no cost) at 2101 E. Jefferson Street, Rockville, MD 20852-9468
- Download an application through the Kaiser Permanente Community website at kp.org/mfa/mas

Please return completed applications (including all required documentation and information specified in the application instructions) to your local Kaiser Permanente medical office or mail the application to: 2101 E. Jefferson Street, Rockville, MD 20852-9468.

Kaiser Permanente will review submitted applications when they are complete and will determine whether you are eligible according to the Kaiser Permanente Medical Financial Assistance Policy. Incomplete applications may result in a delay in processing or denial of your MFA application, but Kaiser Permanente will notify applicants and provide an opportunity to send in the missing documentation or information, by the required deadline.



Where to go for help

1



Broker

- Overarching program questions
- How to get involved in the program

WHERE TO GO:

Broker FAQ document

2



FMO

- In-person trainings
- Systemic operational or administrative issues
- Commissions
- Escalations

WHERE TO GO:

GS National, HealthMarkets,
or Garity Advantage Support
Teams

3



Kaiser Permanente

- Requests for materials
- Regional product questions

WHERE TO GO:

Medicare Broker Service Support
MAS-MedicareBrokerSupport@kp.org
1-833-931-0997

