

# 2025 Kaiser Permanente Colorado Broker Compensation Program

Effective January 1, 2025

## Small Group Base Commission\*

### On- or Off-Exchange

Kaiser Permanente is pleased to announce the 2025 Small Group Commission schedule. This schedule continues the 2024 changes and enhancements, ensuring that your firm can earn a competitive commission. You'll be paid from subscriber one, with no minimum threshold, continuing the increased per-subscriber commission rate in the 10-49 tier.

- Small group commission payments will be paid on all in-force, small group subscribers.
- Commission payments will begin concurrently with the original effective date of a new group or renewal of an existing group and will continue through the group's tenure with Kaiser Permanente.
- Your Book of Business will be adjusted monthly as new groups are written.
- Medicare Advantage subscribers are excluded from Book of Business calculations and are not eligible for commissions.

### 2025 Small Group Base Commission

Tier Level	Tier Subscribers	Rate <i>Per Subscriber per Month</i>
1	700 +	\$35.00
2	300 – 699	\$30.00
3	50 – 299	\$25.00
4	10 – 49	\$25.00
5	1 – 9	\$25.00

## Small Group Level Funded Commissions

Kaiser Permanente Insurance Company administers small employer self-funded health benefit plans under a program called "Kaiser Permanente Level Funded." The terms and conditions applicable to broker services provided in connection with the Level Funded program are set forth in your Broker Agreement with Kaiser Foundation Health Plan of Colorado ("Health Plan"), including commission rates, which are subject to change by Health Plan upon 30 days notice. For calendar year 2025, brokers have a choice of one of four commission levels for Kaiser Permanente Level Funded, as set forth in the chart below. The specific rate for a particular group will be memorialized in the group's Level Funded administration price quote.

**Please see your Broker Agreement, including the Level Funded Amendment, for the terms and conditions applicable to Kaiser Permanente Level Funded commissions.**

### 2025 Small Group Level Funded Commission

	Rate <i>Per Employee Per Month (Choose one)</i>
For Groups of 5 – 100 Enrolled Employees	\$30.00, \$35.00, \$40.00, \$45.00, \$50.00, \$55.00.

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## Large Group Base Commission\*

The rate of commission for large groups is determined by the brokerage/broker and the designated commission percentage will be factored into the required group premium. The commission [paid] is the pre-designated commission percentage, multiplied by the monthly premium payment received from each account by Kaiser Permanente.

### \*Terms and Conditions

The terms and conditions of payment set forth in this compensation plan are subject to change at the sole discretion of Kaiser Permanente and/or its designated representatives upon notice to the broker. Final interpretation of any or all provisions in this compensation plan, or resolution of any disputes arising from this compensation plan, rests solely with Kaiser Permanente and/or its designated representatives.

### Confidential and Privileged

This communication contains information intended only for the individual or entity to which it is addressed and may contain information that is privileged or confidential. You are hereby notified that any disclosure, copying, distribution or re-issue of its contents is prohibited. All agents, brokers, and consultants shall comply with all legal requirements to disclose to customers all commissions and other payments made to it by Kaiser Permanente.

For more information on the **2025 Colorado Broker Compensation Program** call **844-268-2943**.