

# KAISER PERMANENTE'S GROUP BROKER COMPENSATION PLAN

**EFFECTIVE JANUARY 1, 2025**

## 2025 Group Broker Compensation Plan

The Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Permanente), broker compensation plan will continue to be calculated based on group eligible employee counts and paid on a **per subscriber per month (PSPM) basis** for groups with 1-50 eligibles.

Groups with 51-250 eligible employees (new sales and renewals) will continue to have their monthly broker commissions paid based on a negotiated percentage of premium.

**Our 2025 broker compensation schedule has been updated as follows:**

<b>Eligible employees</b>	<b>Commission rate for subscribers enrolled</b>
1-50	<b>\$30 PSPM</b>
51+	Negotiable as a percentage of premium

### Example

Your Kaiser Permanente group with 45 eligible employees has 25 subscribers enrolled. Your compensation for that month is **25 employees x \$30 = \$750**.

## Eligibility, details, and fine print

- The annual group commission schedule is defined as January 1, 2025, through December 31, 2025, effective dates of coverage.
- “Subscriber” is defined as an employee who enrolls with Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), under a group contract.
- “Eligible employees” is defined as the number of employees eligible for medical benefits at each group. After the eligible count is established in a new group’s application, the number of eligible employees and the commission rate can only be adjusted annually at renewal.
- Commissions are payable monthly only to the broker of record based on the number of subscribers enrolled during the previous calendar month.
- KFHP-MAS will only pay commissions to brokers who are appropriately licensed and appointed in the jurisdiction in which the group is located.
- Broker compensation may also include payments resulting from other bonus/incentive programs offered by KFHP-MAS.
- Brokers are responsible for complying with all legal requirements regarding disclosure of compensation by KFHP-MAS in the form of commissions, bonuses, and other rewards.
- KFHP-MAS and/or its designated representatives retain sole discretion over the interpretation of the terms and conditions of, and any or all provisions in, this compensation plan and over resolution of any disputes from this compensation plan.
- Compensation will be reported and disclosed in accordance with KFHP-MAS policy and applicable law.
- All licensed and appointed KFHP-MAS agencies and brokers are eligible. General agents are not eligible for compensation under this compensation plan. Payment is contingent upon receipt of all required broker documentation including an executed broker/agent agreement; proof of E&O coverage; appropriate marketplace certification(s) in Maryland, Virginia, and/or the District of Columbia; and a W-9 form.
- Brokers who fail to meet the provisions of the KFHP-MAS broker/agent agreement are not eligible for payment.
- Negotiated commissions will be paid when the commission rate appears on the group rate proposal as a separate line item, following execution or signature by group administrator.
- Eligible employees not enrolled with KFHP-MAS are not included in the compensation calculation.

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