

EFFECTIVE JANUARY 1, 2025

## KAISER PERMANENTE'S 2025 INDIVIDUAL BROKER COMPENSATION PLAN

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Permanente), will be adjusting agency commissions for enrollments and renewals in Kaiser Permanente for Individuals and Families (KPIF) products to pay on a **per member per month** (PMPM) basis. For each member who renews or enrolls, the commission will be paid monthly if the member's premium is current.

NEW! Agency commissions for new sales and retention will be as follows:

**Virginia, Maryland, and District of Columbia members:**

- ▶ **New sales:** \$18 PMPM
- ▶ **Retention:** \$18 PMPM



For more information on the Kaiser Permanente Individual and Family Plans (KPIF) Compensation Plan or registering on Sign Me Up (SMU), please call 844-268-2943.

## Eligibility, details, and fine print

- This KPIF commission schedule applies for January 1, 2025, through December 31, 2025, effective dates of coverage.
- General agents are not eligible for rewards under this compensation plan.
- Brokers who are recognized as the agent of record for members in a KPIF plan offered through a Health Insurance Marketplace (Marketplace) will receive payment associated with the enrollment.
- Brokers will not be recognized as the broker of record nor be eligible for the new member commissions if any existing commissionable member moves to a KPIF plan offered through a Marketplace without the assistance of a broker.
- Commissions are payable monthly only to the broker of record based on the number of members enrolled at the time of sale or renewal.
- A Kaiser Permanente Individual and Family plan member is considered "new" if the member did not have Kaiser Permanente Individual and Family plan coverage in the prior 90 days.
- Broker commission payments will be the same whether members are enrolled through a Marketplace or directly with 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.
- Broker compensation will be reported and disclosed in accordance with KFHP-MAS policy and applicable law.
- Brokers who fail to meet the provisions of the KFHP-MAS broker/agent agreement are not eligible for payment.
- In the event of a conflict between these terms and conditions and the terms of the applicable broker/agent agreement, the broker/agent agreement shall control.

[account.kp.org](https://account.kp.org)

