

A man with a beard and mustache, wearing a grey suit jacket over a light blue shirt, is smiling and looking at a laptop. His hands are on the keyboard.

A BETTER WAY to take care of business

2026
Kaiser Permanente
**BROKER
BONUS
PROGRAMS**

Build your book
for bigger rewards



KAISER PERMANENTE®

2026 BOOK OF BUSINESS BROKER BONUS¹

The end-of-year Book of Business Broker Bonus combines sales and retention and pays on net growth from December 31, 2025, to December 31, 2026.

The qualifying levels of subscribers have been updated as follows:

Qualifying level of subscribers as of December 31, 2026	90%– 94.99%	95%– 99.99%	100%– 104.99%	105%– 109.99%	110%– 114.99%	115%+
1,500+	\$15 per subscriber	\$25 per subscriber	\$60 per subscriber	\$90 per subscriber	\$135 per subscriber	\$200 per subscriber
1,000–1,499	\$15 per subscriber	\$25 per subscriber	\$50 per subscriber	\$75 per subscriber	\$113 per subscriber	\$170 per subscriber
600–999	\$12 per subscriber	\$20 per subscriber	\$40 per subscriber	\$60 per subscriber	\$90 per subscriber	\$135 per subscriber
300–599	\$8 per subscriber	\$15 per subscriber	\$30 per subscriber	\$45 per subscriber	\$68 per subscriber	\$100 per subscriber
100–299	\$4 per subscriber	\$10 per subscriber	\$20 per subscriber	\$30 per subscriber	\$45 per subscriber	\$68 per subscriber
51–99	\$2 per subscriber	\$10 per subscriber	\$15 per subscriber	\$25 per subscriber	\$30 per subscriber	\$35 per subscriber

¹Only group business contributes to the Book of Business Bonus. Individual and Family business does not apply.

Example 1:

On December 31, 2025, your book of business includes a total of 1,000 Kaiser Permanente subscribers. As of December 31, 2026, you maintain the 1,000 subscribers.

Your 2026 bonus payout is 1,000 subscribers x \$50 = \$50,000.

Example 2:

On December 31, 2025, your book of business includes a total of 1,000 Kaiser Permanente subscribers. As of December 31, 2026, the number of subscribers increased to 1,100.

Your 2026 bonus payout is 1,100 subscribers x \$113 = \$124,300.

Example 3:

On December 31, 2025, your book of business includes a total of 1,000 Kaiser Permanente subscribers. As of December 31, 2026, the number of subscribers increased to 1,500 subscribers.

Your 2026 bonus payout is 1,500 subscribers x \$200 = \$300,000.

2026 IN-GROUP GROWTH BONUS

Kaiser Permanente will continue to offer a bonus program to support growth within existing Kaiser Permanente large groups. If you already have a Kaiser Permanente large group on the books, you could ensure that 2026 is your best year ever by expanding their participation. During 2026, your bonus will be calculated and paid quarterly based on the new subscriber growth archived in each existing large group in that quarter.

Growth within each existing large group	Total bonus earned per existing large group
Additional 50-99 subscribers	\$5,000 bonus payment
Additional 100-199 subscribers	\$10,000 bonus payment
Additional 200-249 subscribers	\$20,000 bonus payment
Additional 250+ subscribers	\$30,000 bonus payment

Example 4:

The number of subscribers in your existing large group increases by 146 subscribers in January 2026 (1st quarter), allowing you to earn a one-time bonus of \$10,000. Later, in July 2026 (3rd quarter), the subscriber level increases by an additional 75 subscribers, allowing you to earn an additional \$5,000 one-time bonus payment for a total bonus payout of \$15,000 for that existing large group.

Earn an additional one-time bonus of \$25,000 if you work with your Kaiser Permanente representative to reposition the account in 2026 and it results in growth of 500+ members by December 31, 2026. Bonus would be paid by March 31, 2027.

Terms and conditions

- All licensed and appointed Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), agencies and brokers are eligible. General agents are not eligible for compensation under these bonus programs.
- Brokers must be licensed and appointed by KFHP-MAS, and if applicable, KPIC. 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.
- The Book of Business Bonus calculation compares the final number of subscribers between December 31, 2025, and December 31, 2026. If the broker of record changes on an existing Kaiser Permanente group, the subscribers will be removed from the prior broker's initial subscriber count and will be added to the new broker's initial subscriber count.
- Agencies not qualified as of January 1, 2026, can attain qualification during the year.
- These programs do not affect commission payments; bonus program rewards are paid in addition to scheduled commission payments.
- Eligible employees not enrolled with KFHP-MAS are not included in the bonus calculation.
- KFHP-MAS will only pay compensation to brokers who are appropriately licensed and appointed in the jurisdiction in which the group is located.
- The Book of Business Broker Bonus will be paid by March 31, 2027.
- The Book of Business Broker Bonus is paid at the agency level with a maximum payout of \$1 million per agency and \$75,000 per group.
- The Book of Business Broker Bonus per subscriber amount is based on the qualifying level of subscribers as achieved as of December 31, 2026.
- The in-group growth bonus will be calculated quarterly based on the net subscriber growth achieved in the existing large group during that quarter.
- The in-group growth bonus will be paid within 30 days after the end of the quarter for which it's calculated.
- Brokers and consultants are responsible for complying with all legal requirements regarding disclosure of compensation by KFHP-MAS and KPIC in the form of commissions, bonuses, and other rewards.
- KFHP-MAS reserves the right to modify, amend, or terminate bonus and reward programs at any time, at its sole discretion.
- 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 arising from this compensation plan.
- All compensation, including commissions, bonuses, and rewards, will be reported and disclosed in accordance with KFHP-MAS and KPIC policy and applicable law, including forms 1099 and 5500.
- Brokers who fail to meet the provisions of the KFHP-MAS broker/agent agreement are not eligible for payment.



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you need for your new
and existing clients.

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