

KAISER PERMANENTE'S GROUP BROKER COMMISSION SCHEDULE

EFFECTIVE JANUARY 1, 2026

2026 Group Broker Commission Schedule

The Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS) broker commission schedule 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 2026 broker commission schedule has been updated as follows:

| Eligible employees | Commission rate for subscribers enrolled |
|--------------------|-------------------------------------------------------------------------|
| 1-50 | \$35 PSPM for new groups \$30 PSPM for renewing groups |
| 51+ | Negotiable as a percentage of premium |

Example

Your KFHP-MAS new group with 30 eligible employees has 25 subscribers enrolled. Your commission for that month would be **25 subscribers x \$35 = \$875**.

If your group renews with KFHP-MAS, and maintains 25 subscribers, your commission for that month would be **25 subscribers x \$30 = \$750**.

Eligibility, details, and fine print

- The annual group commission schedule is defined as January 1, 2026, through December 31, 2026, effective dates of coverage.
- “Subscriber” is defined as an employee who enrolls with KFHP-MAS under a group contract.
- “Eligible employees” is defined as the number of employees eligible for medical benefits in 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.
- “New group” is defined as those who have not had a contract with KFHP-MAS in the previous 6 months.
- 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 arising from this compensation plan.
- Compensation will be reported and disclosed in accordance with KFHP-MAS policy and applicable law, including Forms 1099 and 5500.
- All licensed and appointed KFHP-MAS agencies and brokers are eligible. General agents are not eligible for compensation under this commission schedule. 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 the group administrator.
- Eligible employees not enrolled with KFHP-MAS are not included in the commission calculation.
- The new group or renewal rate will be paid for 12 months from the first effective date or renewal date of the group.

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