

EFFECTIVE JANUARY 1, 2026

KAISER PERMANENTE'S 2026 INDIVIDUAL BROKER COMPENSATION PLAN

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), is offering agency commissions for enrollments and renewals in Kaiser Permanente for Individuals and Families (KPIF) products, which will 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.

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, 2026, through December 31, 2026, effective dates of coverage.
- KPIF Commissions will be paid on the following active members: subscriber, spouse/partners, and up to 3 dependents.
- General agents are not eligible for compensation under this commission 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 KPIF 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 KPIF members enrolled at the time of sale or renewal.
- A KPIF member is considered “new” if the member did not have KFHP-MAS KPIF coverage in the 90 days prior to their effective date of coverage.
- Broker commission payments will be the same whether members are enrolled through a Marketplace or directly with KFHP-MAS.
- Brokers must be licensed and appointed by KFHP-MAS. KFHP-MAS will only pay commissions to brokers who are appropriately licensed and appointed in the jurisdiction in which the member is located. Payment is contingent upon receipt of all required 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 are responsible for complying with all legal requirements regarding disclosure of compensation by KFHP-MAS in the form of commissions, bonuses, and other rewards.
- All compensation, including commissions, bonuses, and rewards, will be reported and disclosed in accordance with KFHP-MAS policy and applicable law, including Forms 1099 and 5500.
- 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 commission plan, and over resolution of any disputes arising from this commission plan.
- Brokers who fail to meet the provisions of the KFHP-MAS broker/agent agreement are not eligible for payment.

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