

Selling Kaiser Permanente Medicare plans to individuals

Go beyond coverage. Lead with care.



KAISER PERMANENTE®

Thank you for partnering with us

There's a lot to learn, but understanding how to sell the advantages of a new health plan can help you grow your book of business and show prospects why members stay with Kaiser Permanente twice as long as the national average.¹

Whether you're offering Kaiser Permanente for the first time or brushing up on the basics, this easy-to-follow guide will give you insights about our unique value – and help you position yourself as a trusted adviser.

Contents

A radically better model for radically better results

What happens when the whole system works together.....6

Higher quality and a higher standard for our members.....11

Modern care made more personal.....16

Working with Kaiser Permanente

Contracting.....19

Becoming Ready to Sell (RTS)20

Submitting enrollments.....22

Commission payments.....26

Where to go for help.....28

A radically better model for radically better results

Your clients need high-quality, cost-effective health care that's easy to manage – and you need solutions that set you apart. With Kaiser Permanente, you can offer a unique model that delivers better outcomes, simpler administration, and built-in cost control.



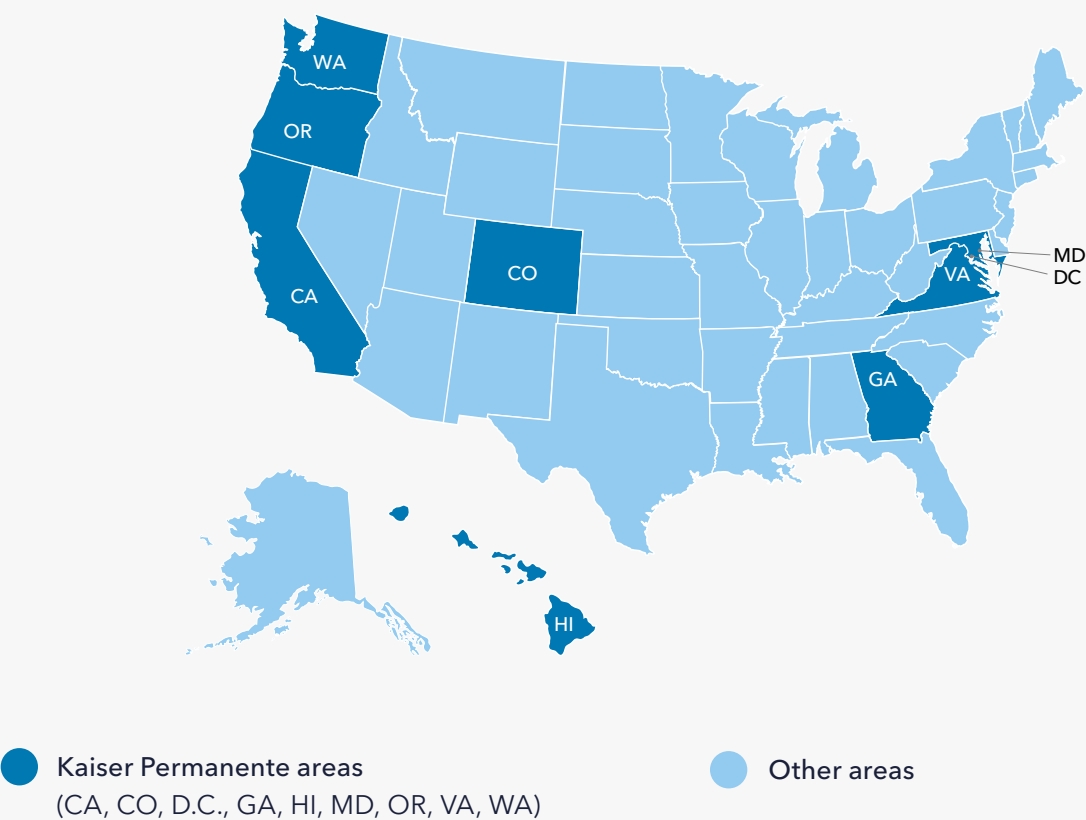
What integrated care really means

Our model is different from traditional health care. Kaiser Permanente is more than just health coverage – it's a fully connected care system.

- Our **integrated model** connects primary care, specialists, pharmacy, labs, hospitals, and coverage so members get seamless, coordinated care.
- Rather than rewarding volume, our **value-based approach** prioritizes better health outcomes – a results-driven, cost-saving difference.
- We're the **nation's top performer** in 69 effectiveness-of-care measures – the most of any health plan.²

Local care on a national scale

Kaiser Permanente is one of the nation’s largest health organizations, and we’re growing steadily. Your clients have access to care in 8 regions, partner providers in other states, and 24/7 virtual care nationwide.

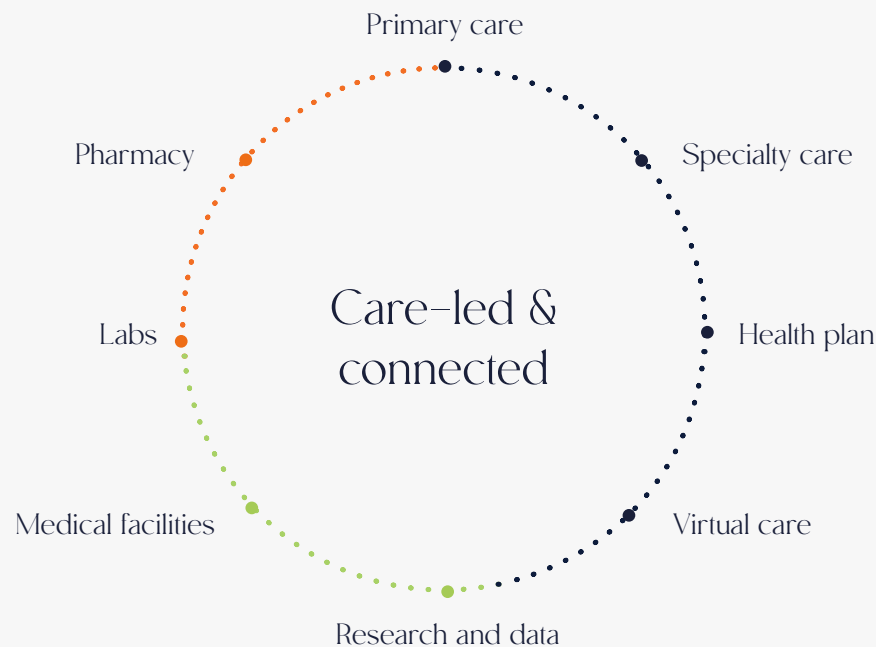


BY THE NUMBERS³

12.6M MEMBERS	76K+ NURSES	608 MEDICAL OFFICES
242,900+ EMPLOYEES	25,000+ PHYSICIANS	40 HOSPITALS

What happens when the whole system works together

At Kaiser Permanente, care and coverage come together in one convenient package. Integrated care allows seamless coordination and communication across all care touchpoints, leading to high-value, cost-effective coverage.



When everything is connected, your clients get:

- **Affordable, high-quality care:** Our integrated care model continually finds new opportunities to reduce costs, improve quality, drive innovation, and personalize care for members.
- **Care that's connected:** Our care teams work together in the same electronic health record system – unlike disconnected providers or vendors who can't see patients' full medical histories.
- **Simple, easy access:** We're not a claims-based organization. When our doctors determine a member needs treatment, they order it – no preauthorization forms or red tape.
- **More care in fewer trips:** Many of our locations have doctors, specialists, labs, and a pharmacy in one place, saving members time and money.

We pioneered a model for preventive care that others are still trying to copy

Kaiser Permanente was founded to keep people healthy. From our early days in shipyards, steel mills, and construction sites, we pioneered the idea that it's more cost effective to prevent illnesses than to treat them.

Today, we proudly continue that commitment to providing affordable, high-quality health care.

80 years ahead of the curve

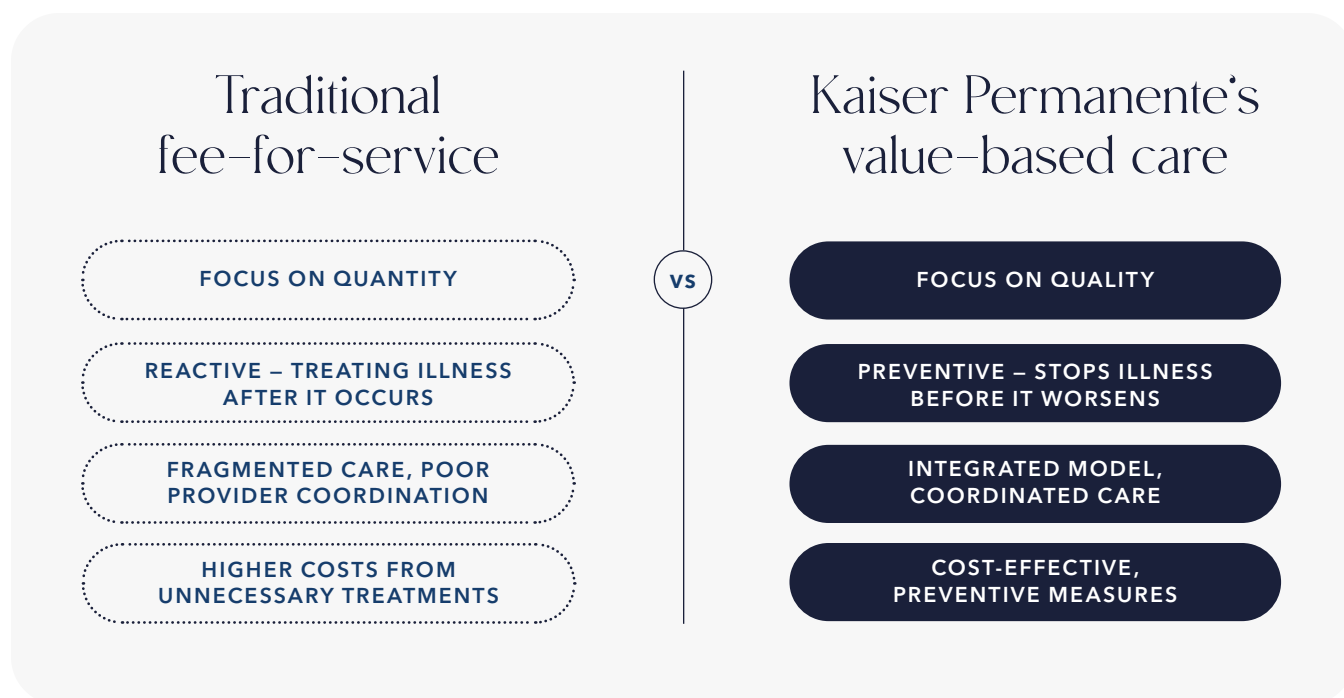
In 1945, our cofounder Sidney R. Garfield, MD, developed a revolutionary prepayment plan for health coverage that rewarded doctors for keeping their patients healthy.

Built with purpose

To provide high-quality, affordable health care services and improve the health of our members and the communities we serve.

Fee-for-service drives volume. We drive value.

Most U.S. care systems depend on "fee-for-service" care models that largely rely on providing higher volume of medical services to generate revenue. For the past 80 years, Kaiser Permanente has used a value-based care approach that rewards healthy outcomes while making care more affordable.





Virtual care, built in from day one

At Kaiser Permanente, virtual care is part of our commitment to transform the member experience. It's also built into every member's health plan from day one.

Care on their terms – anytime, anywhere

With telehealth services, your prospects get care that's tailored to fit their needs and lifestyle. It's the same high-quality care they'd get in person – completely covered by their plan and captured in their electronic health record.

24/7 VIRTUAL CARE

VIDEO VISITS

PHONE APPOINTMENTS

ONLINE CHAT

REMOTE PATIENT MONITORING

MENTAL HEALTH APPS

ONLINE PHYSICAL THERAPY

E-VISITS

24/7 ADVICE

“ Our model puts the patient, the doctor, the hospital, the employer and the insurance company all on the same side of the ledger. They all benefit by the patient remaining well.

– Kaiser Permanente founding physician Dr. Sidney R. Garfield, April 4, 1945

Higher quality and a higher standard for our members

It starts with empowering doctors to be exceptional

Our integrated model is fueled by Permanente Medicine, a philosophy of person-centered, quality-driven care practiced by our doctors and medical groups every day. It's a time-tested, proven approach that reduces inefficiencies and produces better health outcomes – and it's how we translate quality into bottom-line value.

When doctors lead, best practices follow

Our highly trained doctors, nurses, and specialists are held to the high standards of Permanente Medicine – which makes care their chief concern. And without the administrative hassles of running a practice, they're empowered to focus on one thing: keeping members healthy.

Others chase claims. We chase results.

With traditional fee-for-service care delivery, providers get paid more when they submit more claims. We reward our doctors for meeting clinical quality benchmarks – meaning members get the right care, not more care. And since that care is integrated with coverage, our doctors are free to be:

- **Invested:** Doctors can focus on providing the right care at the right time.
- **Connected:** Electronic health records provide a member's care history, reducing unnecessary tests and overall costs.
- **Proactive:** Timely preventive care can help avoid costly chronic conditions and treatments.

The proof is in the outcomes

Health care should never be one-size-fits-all. Kaiser Permanente members get care from teams who take time to truly get to know them. They also get proactive preventive care and high-quality treatment, personalized and designed to help them spend more healthy years doing more of what they love.

MORE HEALTHY YEARS

Top 5%

of all Medicare health plans for colorectal cancer screening⁴

Top 10%

of all Medicare health plans for breast cancer screening⁵

Kaiser Permanente members are⁶



less likely to die early from cancer



less likely to die early from heart disease

We see what others miss

Offer your prospects world-class prevention – powered by an electronic health record system that automatically alerts clinicians when members need lifesaving screenings. Our coordinated care teams are empowered to catch problems earlier and start treatment faster.

Specialists work together to save lives

As one of the largest multispecialty groups in the country, our network of highly skilled doctors work together seamlessly to deliver exceptional treatment. That's why Kaiser Permanente members are less likely to lose years of life due to cancer and heart disease.

#1 health plan in America

We've held the top spot on Insure.com's rankings for 5 years in a row.⁷ Kaiser Permanente was ranked number one overall, and among the best for affordability, customer satisfaction, and digital experience.

#1 in more Medicare measures. By a wide margin.

In 2024, we led the nation as the top performer in 43 effectiveness-of-care measures for Medicare plans – the most of any Medicare health plan. The closest national competitor led in only 6.⁸

The measures include:

- Preventive care
- Diabetes care
- Mental health and substance use disorder care
- Avoiding unnecessary care
- Coordinating care after a hospital discharge

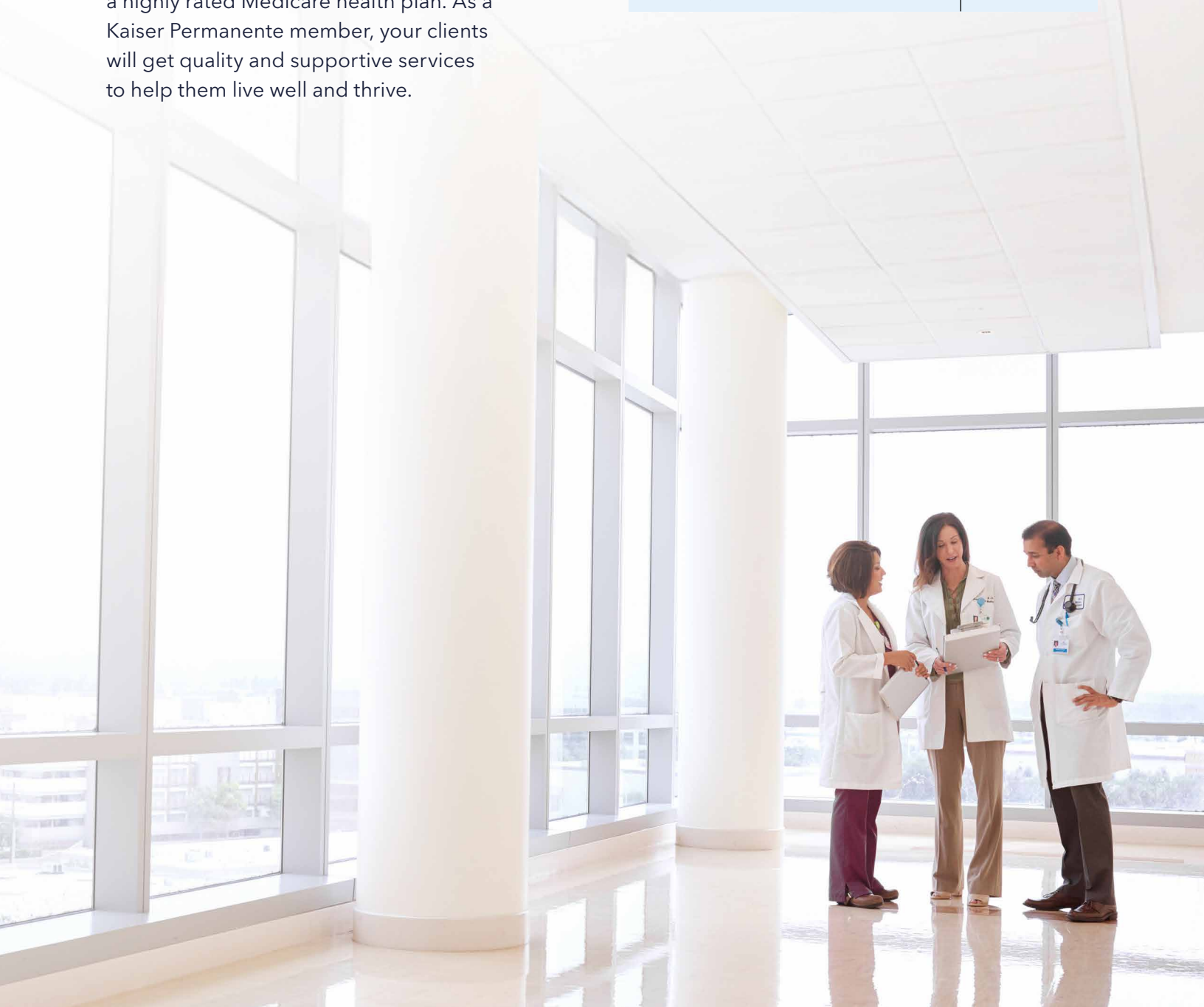


Medicare health plans with star power in every region

Kaiser Permanente's Medicare Advantage health plans are highly rated, according to the Centers for Medicare & Medicaid Services 2025 Star Ratings.⁹ All Kaiser Permanente Medicare health plan health plans earned either 4 or 4.5 stars out of a maximum of 5 stars.

Get the confidence that comes with having a highly rated Medicare health plan. As a Kaiser Permanente member, your clients will get quality and supportive services to help them live well and thrive.

Region	Ratings
California ¹⁰	4.5 stars
Colorado ¹¹	4 stars
Georgia	4.5 stars
Hawaii	4.5 stars
Mid-Atlantic States (D.C., MD, VA)	4.5 stars
Northwest (OR, SW WA)	4 stars
Washington	4 stars



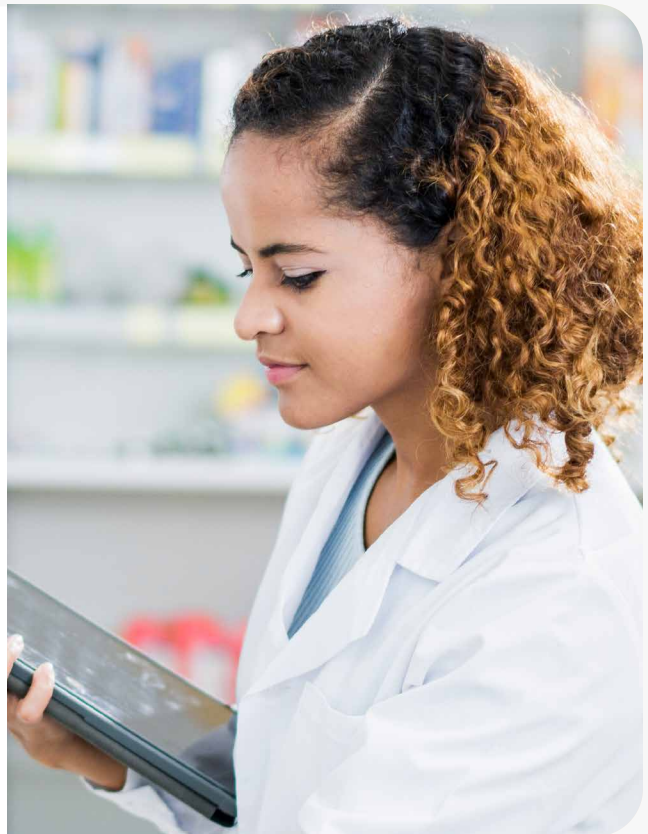
The prescription for affordable pharmacy. We write it — and fill it.

The Kaiser Permanente pharmacy program embodies the efficiency and advantages of our integrated system. It allows our doctors and pharmacists to work hand in hand to develop an optimized, cost-efficient formulary that saves and improves lives.

Better best practices

We're not immune to rising drug-cost trends. But our approach to pharmacy improves efficiency and reduces costs by:

- **Prescribing cost-saving biosimilars** – We prescribe biosimilars 95% of the time when available – compared to 25% nationally.¹²
- **Using bulk purchasing** – We negotiate directly with manufacturers and pass the savings on to members.
- **Advocating for lower pricing** – When prices go up, we press pharmaceutical companies to demonstrate the medical value accompanying the cost increase.



Modern care, made more personal

At Kaiser Permanente, we research and pioneer new ways of delivering better care every day. By investing in technology, we aim to dramatically improve health outcomes across all fronts – from the way care teams work together to how we save lives, time, and resources.

Artificial Intelligence (AI) that brings doctors and members closer – Everyone’s talking about AI. We’re using it to make care more human. Our ambient listening technology transcribes doctor visits in real time and automatically updates electronic health records – so doctors can stay focused on their patients, not their screens.



Smarter monitoring between visits

We don’t wait for symptoms to escalate. We catch them early. With remote patient monitoring, we deliver proactive care in real time. Connected devices track key health indicators and update the member’s health record automatically – giving our doctors the insights they need to act fast, adjust care, and help prevent complications.

The result:¹²

- Better medication adherence
- Fewer ER and hospital visits
- Healthier members

The advantage of a research powerhouse

As one of the largest research organizations outside of university systems, we bridge the gap between discovery and delivery. Our collaborative model accelerates medical advancements, bringing new treatments and technologies to your clients 12 times faster than the competition.¹⁵

2023 RESEARCH HIGHLIGHTS

9

KAISER PERMANENTE
RESEARCH CENTERS
NATIONWIDE

\$272M

FUNDING FOR RESEARCH

2,330

STUDIES AND CLINICAL
TRIALS UNDERWAY

1,995

ARTICLES PUBLISHED



Working with Kaiser Permanente

Contracting.....	19
Becoming Ready to Sell (RTS)	20
Submitting enrollments.....	22
Commission payments.....	26
Where to go for help.....	28

Contracting with Kaiser Permanente to sell individual Medicare Advantage

Brokers, also known as agents, can sell Kaiser Permanente's Medicare Advantage plans to Medicare-eligible individuals in Colorado, Hawaii, Georgia, Mid-Atlantic States (Maryland, Virginia, and the District of Columbia), and the Northwest (Oregon and southwest Washington¹⁶). This doesn't include Medicare group sales.

The details in this broker guide aren't applicable to Kaiser Permanente Washington appointments, commissions, or enrollment submissions. For details on contracting and appointments to sell Medicare Advantage in the Washington market, please visit wa-producer.kaiserpermanente.org/sales.¹⁷

Kaiser Permanente contracts with field marketing organizations (FMOs). We don't authorize individual brokers or agencies that aren't under contract with one of our participating FMOs to sell our Medicare health plans at this time.

Brokers wishing to participate in the Medicare broker program must contact one of the organizations below to be appointed and approved.

Participating FMOs	Markets and states served with contract IDs								Contact information to get started
	CO	HI	GA	Mid-Atlantic States			Northwest		
	H0630 H3138	H1230 H2704	H1170	MD	VA	DC	OR	WA	
YourFMO (AmeriLife)	●		●		●		●		Info@YourFMO.com
GS National	●		●		●		●		412-921-6900 agentinfo@gsnational.com
HealthMarkets – Golden Outlook	●		●		●		●		1-888-731-4447 HMfieldsupport@healthmarketshq.com
Integrity Marketing	●	●	●		●		●		contracting@integritymarketing.com
Premier Benefit Consultants		●							808-738-4500 curtis@pbchawaii.com

Becoming Ready to Sell (RTS)

Once you've selected your FMO, complete the following steps to start selling for Kaiser Permanente:

1

Provide your license and demographic information to your upline. It will be submitted to your FMO to begin the contracting process.

2

Your FMO's contracting team will submit agent licensing information to Kaiser Permanente on behalf of your upline. Kaiser Permanente verifies the information and appoints you for the active licensed states.

3

Complete additional Kaiser Permanente trainings:

– **Annual Kaiser Permanente Individual Medicare Products & Benefits Training:**

A one-hour web-based course that covers region-specific Medicare products training. You'll receive an invite by email from EvolveNXT. Through the training platform, you can also access your AHIP certification.

– **Value Proposition Training:** Held by Kaiser Permanente sales leads virtually or in person. This training is a one-time onboarding requirement to help you understand Kaiser Permanente's unique integrated care delivery model.

4

Once you've completed the above requirements and become Ready to Sell for Kaiser Permanente, you will receive a welcome email or letter, and your FMO will provide you with quoting and enrollment platform access.

NOTE: Agents must be fully Ready to Sell before the submission of any Medicare enrollments. Enrollments submitted prior to an agent's Ready to Sell date will be denied commission per Centers for Medicare & Medicaid Services requirements.



Submitting enrollments

Submit all Medicare Advantage enrollments through SunFire or Connecture DRX to receive credit of sale and commission payments.

No paper applications are accepted for Kaiser Permanente Medicare health plans, and broker/agent of record changes only occur when there is a change in base medical coverage. There is no separate broker/agent of record change process for Medicare.

Depending on your participating FMO, instructions for accessing enrollment portals may vary.

If you have completed all of the Ready to Sell requirements, you'll have access to enrollment platforms for Kaiser Permanente Medicare health plans. Reach out to your upline if you continue having issues accessing the enrollment platform.

IMPORTANT ENROLLMENT NOTES:

- When logging into enrollment platforms, be sure to **use the email address associated with your FMO** and your Ready to Sell process because permissions are often triggered using your email address. If you use a different email address, you may be denied access.
- You may have multiple instances for these enrollment platforms based on your affiliations. If you're having trouble seeing Kaiser Permanente plans, you may be logged into a nonparticipating instance. Check the URL with your FMO.
- To see Dual Eligible Special Needs plans and Medicare Advantage plans, be sure to select both from "plan type" drop downs.
- Selecting a doctor is not part of the Kaiser Permanente enrollment process. Members will select a doctor after the enrollment is complete and confirmed.
- During the quoting process, please remember to select a Kaiser Permanente pharmacy for the best prices on prescription drugs.

Participating FMO	Enrollment platform(s)	Enrollment instructions and support
YourFMO (Amerilife)	Primarily SunFire, and Connecture for select downlines	– Log in to YourFMOsunfire.com or visit YourFMO.com – Leverage SunFire to submit enrollments. – For questions or assistance, contact Info@YourFMO.com
GS National	Primarily SunFire, and Connecture for select downlines	– Log in to Propelcity, click on the "Enrollment" icon in the top right corner of the screen; click "Quote & Enroll," and you will automatically log into the SunFire account. – For questions or assistance, contact agentinfo@gsnational.com or call 855-330-5566.
HealthMarkets / Golden Outlook	SunFire or Connecture	– Leverage Connecture DRX – Or SunFire via direct link: http://www.SunFirematrix.com/app/agent/hthmkt – SunFire Default Username = email address – SunFire Default Password = "X#[nnp]first3lastnamelowercase]" – For questions or assistance, contact HealthMarkets' Field Support at 888-731-4447.
Integrity Marketing	SunFire or Connecture	– Log in to MedicareCenter and MedLink (SunFire) or MedApp (Connecture) using credentials provided by Integrity. – For questions or assistance, contact accounts@clients.integrity.com
Premier Benefit Consultants Hawaii	SunFire Only	– Log in to SunFire: https://www.SunFirematrix.com/app/agent/pbc – SunFire Default Username = email address – SunFire Default Password = "X#[nnp]first3lastnamelowercase]" – For questions or assistance, contact curtis@pbchawaii.com

How to check enrollment status

Go to **medicareselfservice.kp.org/home**. Enter the beneficiary Medical Beneficiary Identifier (MBI) to find enrollment status within 24 hours of submission.

New member welcome

We've made it safe and easy to get exceptional health care. A welcome agent will call to get a new member started with Kaiser Permanente.

To learn more about the new member experience, visit **kp.org/newmember**.

- ✓ **Create an online account:** Members can follow the simple steps online or download the Kaiser Permanente app.
- ✓ **Choose a doctor on kp.org/doctor:** Members select a convenient facility, then browse doctor profiles.
- ✓ **Transition prescriptions:** Members submit a prescription transfer request online.
- ✓ **Get care:** Members can schedule routine appointments online, with our app, or by phone.





Medicare 2025–2026 Individual Medicare Field Broker Commission Schedule

This commission schedule applies to field agents selling Medicare Advantage through one of our participating field marketing organizations (FMOs) on behalf of Kaiser Permanente.

Participating FMOs include (1) YourFMO (AmeriLife) – Colorado, Georgia, Mid-Atlantic States and Northwest; (2) GS National – Colorado, Georgia, Mid-Atlantic States and Northwest; (3) HealthMarkets – Colorado, Georgia, Mid-Atlantic States and Northwest; (4) Integrity Marketing – Colorado, Georgia, Hawaii, Mid-Atlantic States, and Northwest, and (5) Premier Benefit Consultants – Hawaii only.

Kaiser Permanente market	Contract	Plan Year	New-to-Kaiser Permanente Members	Existing Kaiser Permanente Members enrolling into Kaiser Permanente Medicare health plan	
			Initial / Renewal	Initial (Age-in)/ Renewal	Medicare Plan Change Renewal
Colorado	H063 H3138	2025	\$626 / \$313	\$626 / \$313	\$0
		2026	\$694 / \$347	\$694 / \$347	\$347**
Georgia	H1170	2025	\$626 / \$313	\$626 / \$313	\$0
		2026	\$694 / \$347	\$694 / \$347	\$347**
Mid-Atlantic States Maryland, Virginia & DC	H2172	2025	\$626 / \$313	\$626 / \$313	\$0
		2026	\$694 / \$347	\$694 / \$347	\$347**
Hawaii	H1230 H2704	2025	\$626 / \$313	\$0 except where individual U65 broker of record is consistent*	\$0
		2026	\$694 / \$347	\$694 / \$347	\$347**
Northwest Oregon and the southern Washington counties of Clark, Cowlitz and Wahkiakum	H9003	2025	\$626 / \$313	\$0 except where individual U65 broker of record is consistent*	\$0
		2026	\$694 / \$347	\$694 / \$347	\$347**
Washington	H5050	Under a different contract directly with Kaiser Permanente Washington. Out of scope for this schedule.			

*To determine consistent broker of record across U65 Individual coverage and Medicare coverage, we match on the National Producer Number (NPN). Brokers must be receiving commission payments on the non-Medicare Individual coverage for at least 3 months prior to the Medicare enrollment to be considered for Medicare commissions.

**2026 renewals will be paid for all plan changes, regardless of prior U65 status or effective date.

ADDITIONAL COMPENSATION NOTES:

- Kaiser Permanente is 100% automated with electronic application submission through SunFire or Connecture; ask your FMO. No paper applications are accepted, and Agent of Record (AOR) changes only occur when there is a change in base medical coverage; there is no separate AOR change request process for Medicare outside of automation.
- Commissions are paid within 60 days AFTER the effective date. Payments are made to the FMO once annually (including renewals) per applicant, and CMS status is confirmed before making payment. Standard pro-ration and chargeback rules apply. FMO may distribute commissions monthly; check with your agency.

Where to go for help

BROKER

- Overarching program questions
- How to get involved in the program

Where to go: Regional Broker Support or Broker FAQ document

FMO

- In-person trainings
- Systemic operational or administrative issues
- Commissions
- Escalations

Where to go: Your FMO support teams

KAISER PERMANENTE

- Requests for materials
- Regional product questions

Where to go: Your Kaiser Permanente broker program manager

Medicare Broker Service Support

account.kp.org/business/broker/marketing-and-sales-materials



We're part of your community

Kaiser Permanente has medical facilities, doctors' offices, labs, pharmacies, and other health care services throughout the country. Our members enjoy a coordinated approach to care and coverage, combined with the convenience of treatment close to home.

REGIONAL CORPORATE OFFICES

Kaiser Foundation Health Plan, Inc.

393 E. Walnut St.
Pasadena, CA 91188-8514

Kaiser Foundation Health Plan of Colorado

10350 E. Dakota Ave.
Denver, CO 80247

Kaiser Foundation Health Plan of Georgia, Inc.

Nine Piedmont Center
3495 Piedmont Rd. NE
Atlanta, GA 30305

Kaiser Foundation Health Plan, Inc.

711 Kapiolani Blvd.
Honolulu, HI 96813

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

4000 Garden City Drive,
Hyattsville, MD 20785

Kaiser Foundation Health Plan of the Northwest

500 NE Multnomah St., Suite 100
Portland, OR 97232

Kaiser Foundation Health Plan of Washington

1300 SW 27th Street
Renton, WA 98057

1. Kaiser Permanente internal data, 2024; Hanming Fang, PhD, et al., "Trends in Disenrollment and Reenrollment Within US Commercial Health Insurance Plans, 2006-2018," *JAMA Network Open*, February 24, 2022. 2. Kaiser Permanente 2024 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2024 and is used with the permission of NCQA. Quality Compass 2024 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality. 3. Data current as of July 31, 2025, unless noted otherwise. 4. See note 2. 5. See note 2. 6. Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022. 7. "Best Health Insurance Companies of 2025," Insure.com, February 18, 2025. 8. See note 2. 9. Every year, Medicare evaluates plans based on a 5-star rating system. 10. Contract H8794 is too new to be measured. 11. Contract H3138 is too new to be measured. 12. Kaiser Permanente internal data; The IQVIA Institute for Human Data Science, January 31, 2023. 13. Andy Oram, *Healthcare IT Today*, February 19, 2024. 14. Ilana Graetz et al., *JAMA*, February 19, 2020.; Funahashi et al., *NEJM Catalyst Innovations in Care Delivery*, August 28, 2019. 15. Shayna Henry et al., *Medical Care*, October 2019; Christine Chambers, *PAIN: The Journal of the International Association for the Study of Pain*, September 2018. 16. Kaiser Permanente Northwest (Medicare contract number H9003) - Medicare Advantage service area in Washington state; Clark, Cowlitz, Wahkiakum (98612, 98647) counties. 17. Kaiser Permanente Washington (Medicare contract number H5050) - Medicare Advantage service area in Washington state: Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Whatcom, and partial counties Grays Harbor and Mason.

