

Kaiser Permanente Individual 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 (FMO) on behalf of Kaiser Permanente.

Participating FMOs include (1) Amerilife – CO, GA, MAS and NW; (2) GS National – CO, GA, MAS and NW; (3) HealthMarkets – CO, GA, MAS and NW; (4) Integrity Marketing – CO, GA, HI, MAS, and NW, and (5) Premier Benefit Consultants – HI only.

KP Market	Contract	Plan Year	New-to-KP Members	Existing KP Members enrolling into KP Medicare	
			Initial / Renewal	Initial (Age-in)/ Renewal	Medicare Plan Change Renewal
Colorado (KPCO)	H0630 H3138	2025	\$626 / \$313	\$626 / \$313	\$0
		2026	\$694 / \$347	\$694 / \$347	\$347**
Georgia (KPGA)	H1170	2025	\$626 / \$313	\$626 / \$313	\$0
		2026	\$694 / \$347	\$694 / \$347	\$347**
Mid-Atlantic States (KPMAS) Maryland, Virginia & DC	H2172	2025	\$626 / \$313	\$626 / \$313	\$0
		2026	\$694 / \$347	\$694 / \$347	\$347**
Hawaii (KPHI)	H1230 H2704	2025	\$626 / \$313	\$0 except where Individual U65 Broker of Record is consistent*	\$0
		2026	\$694 / \$347	\$694 / \$347	\$347**
Northwest (KPNW) 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 (KPWA)	H5050	Under a different Contract directly with KPWA. 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.