



NORTHWEST producer/broker compensation

2026 compensation plan

Individual products

Kaiser Foundation Health Plan of the Northwest (KFHPNW) pays agency commissions for Kaiser Permanente for Individuals and Families (KPIF) products on a per-member-per-month (PMPM) basis. For each member who renews or enrolls, the commission for medical and dental plans will be paid monthly if the member's premium is current.

Medical: \$20
Dental: \$2.50

Commissions will be paid for the following members: subscriber, spouse/partner, and up to 3 dependents. Compensation will be the same whether you enroll your clients through the individual marketplace or directly with Kaiser Permanente.

*A new member is defined as a member who has not had a contract with KFHPNW in the previous 6 months. New member rate will be paid for 12 months from the first effective date of the group.

Small group products

Commissions will be paid based on the following PMPM schedule.

New medical member: \$20*
Renewing medical member: \$18
Dental member: \$3

Large group products

Commissions will be paid based on an agreed-upon percentage of premium added to the group's rates.

Commissions payable to a producer/broker will be paid on a monthly basis to the producer/broker no later than 60 days after the end of the month in which the premiums from a group or individual are received by KFHPNW.

Medicare products

KFHPNW offers brokers the opportunity to sell Individual Medicare Advantage Plans when appointed through select FMO partners. Contact nw-medicarebrokersupport@kp.org for more information.

business.kp.org



All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest or Kaiser Permanente Insurance Company. 500 NE Multnomah St., Suite 100, Portland, OR 97232. Kaiser Permanente Insurance Company, 393 E. Walnut Street, Pasadena, CA 91188.

2026 bonus program

Group products

New sales bonus

One-time bonus paid monthly to agencies that enroll at least 5 new members from any number of new groups.* Award is based on the following schedule:

New members	Medical bonus	Dental bonus
5-9	\$100	\$5 per new member enrolled, up to a monthly maximum of \$5,000
10-25	\$300	
26-50	\$1,000	
51-100	\$2,000	
101-200	\$3,000	
201-500	\$5,000	
501-1,000	\$7,500	
1,001+	\$15,000	

*New groups are those with which KFHPNW has not had a contract in the previous 6 months.

In-group growth bonus

Earn an award for expanding participation within an existing KFHPNW group by increasing the subscribers in the group.

This award will be paid quarterly based on net subscriber growth within a group.

Subscriber growth	Bonus amount	
	Medical	Dental
50-99	\$2,000	\$1,000
100-199	\$3,500	\$1,750
200-249	\$5,000	\$2,500
250+	\$7,000	\$3,500

Quarterly retention bonus

To be eligible, your agency must meet the following requirements:

- Maintain a minimum book of business of 250 **medical** members.
- Retain at least 95% of KFHPNW **medical** groups at renewal.

The retention bonus will be calculated at the end of each quarter for all qualifying **medical** groups renewed in that quarter, based on the following schedule:

Renewing members	Quarterly bonus
50-124	\$250
125-249	\$550
250-399	\$1,000
400-499	\$1,750
500-599	\$2,250
600-899	\$3,000
900+	\$6,000

Groups acquired via an agent of record count toward the retention bonus, provided that the receiving agency had the group prior to renewal.

2026 Compensation Terms & Conditions

- Payment is contingent upon producer/broker being licensed and appointed with KFHPNW and if applicable, KPIC, which requires receipt of all required documentation including, executed broker/agent agreement, appropriate marketplace certification(s) in Oregon and/or Washington, proof of E&O coverage, and a completed Form W-9.
- Producers/brokers and consultants are responsible for complying with all legal requirements regarding disclosure of compensation from KFHPNW and KPIC in the form of commissions, bonuses, and other rewards.
- All compensation, including commissions, bonuses, and rewards will be reported and disclosed in accordance with KFHPNW and KPIC policy and applicable law, including Forms 1099 and 5500.
- KFHPNW 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.
- KFHPNW reserves the right to modify, amend, or terminate bonus and reward programs at any time, at its sole discretion.
- Producers/brokers who fail to meet the provisions of the KFHPNW broker/agent agreement are not eligible for payment.