



INSURANCE
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CENTER



Kaiser Permanente Fall Broker Forum Recap

Thank you everyone who attended our virtual 2021 Fall Broker Forums! We had a fantastic turnout and were excited to see you all attend our virtual sessions. We hope you found them useful and informative.

In case you were unable to attend one of our sessions, please find the recordings [here](#). We've also included some helpful reminders and important updates below.

New locations coming soon

Kaiser Permanente is investing \$1B in capital across NOVA, DCSM and Baltimore projected over the next few years:

- Bowie Fairwood Medical Center – **NOW OPEN!**
- Well by Kaiser Permanente at Friendship Heights – Fall 2021
- Lutherville-Timonium Medical Center – January 2022
- Caton Hill Medical Center – May 2022
- Medical Center in Hyattsville – Summer 2022
- Springfield Medical Center – Summer 2022

You can always find more information on our facilities [here!](#)

Find more ways to connect with Kaiser Permanente

- Take a [virtual tour](#) of a Kaiser Permanente facility
- Learn about how Kaiser Permanente serves our members best by watching our new [Meet KP Video](#)

Reach out to your Sales Executive or Account Manager to learn about more ways to engage and sell Kaiser Permanente

New Product Information

Exciting product launches and product expansions coming soon in 2022:

- Expansion of Virtual Forward to Small Group and KPIF
- Launching Virtual Complete plans for Mid/Large; leveraging Kaiser Permanente's industry leading telehealth capabilities to offer a choice of affordable premium options and services before deductible
- Two new vision buyup options (Vision PLUS and Vision EXTRA) for Mid/Large groups
- Expanding Added Choice portfolio for Small/Mid/Large by adding 4 new standard plans
- New \$0 Gold Flexible Choice Plan in Virginia for Small Group
- Enriched Silver and Bronze plans in Small Group
- New Medicare Benefits, including Medicare Explorer by Kaiser Permanente and an embedded hearing aid benefit
- New Kaiser Permanente Medicare Advantage Liberty Plan for those looking for a Medicare Advantage plan that complements Tricare for Life

Plan details will be distributed in future Broker Blasts and keep an eye out for communications from your Sales and Account Management representatives to discuss these opportunities to grow your book of business.

Commissions

We remain a steady partner in the market

- Group Broker Compensation (paid on a per subscriber per month basis)
 - 1-2 eligible employees: \$20 PSPM

- 3-250 eligible employees: \$30 PSPM
 - 250+ eligible employees: Negotiable, as a percentage premium
- KPIF Broker Compensation (paid on a per subscriber per month basis)
 - New Sales: \$16 PSPM
 - Retention: \$12 PSPM

Bonus Opportunities

We are excited to continue our Small Group Bonus Program as well as our Step It Up Bonus for Mid/Large groups to help you build your business with Kaiser Permanente.

- [Small Group Bonus](#) – Ends 1/31/22
- [Step It Up Bonus](#) (Large Group) – Ends 12/31/21

Small Group Policy and Submission Changes

- Virginia and Maryland's minimum participation requirement is decreasing to 50% for all group sizes (applies only to off-exchange groups in Virginia and Maryland)
- ***The following language is a clarification on Kaiser Permanente's Sole Proprietor policy and overrides the information shared in the recorded Small Group Breakout Session.**
 - **Virginia**
 - Virginia sole proprietor/partnerships will continue to be acknowledged as a small business and be eligible for health benefits through the small group market.
 - **Maryland**
 - An employer group that files as a sole proprietor or partnership must have at least 2, but no more than 50 FTEs (including eligible owners).
 - Based on Maryland state law, an employer who is a sole proprietor must be purchasing group coverage for the benefit of persons other than the employer in order for the business to be eligible for health benefits through the small group market.
 - Note:
 - If an employer/sole proprietor with one employee is seeking group coverage but the employee elects to waive coverage through their employer, leaving the employer as the only enrollee, then the group is ineligible for coverage through the small group market.

- If an employer/ sole proprietor with one employee is seeking group coverage but the employer elects to waive coverage, leaving the employee as the only enrollee, then the group is eligible for coverage through the small group market.

More Helpful Resources

A couple reminders and updates about some tools available to you:

- Don't forget our Manage Members feature which allows both brokers and groups to self-service their members through enrollment transactions. You can access this functionality on account.kp.org.
- Our [Online Bill Pay](#) allows for fast and easy self-service.
- To ensure the fastest and most accurate processing of BOR's, please fill out this [form](#) in lieu of a letter and submit to jodi@imctr.com for processing.
- New participation policy changes and less application materials for Small Group can be found in the [Field Sales Guide](#).

For more information about this update, please contact Julie Gafe at julie@imctr.com.