



2023 California KPIF Broker Training Guide

Kaiser Permanente
Individual and Family
(KPIF) – Plan Year 2023

Table of Contents

Click on the titles below to go to the desired section of this guide. To return to this page, click the  on the sub page.



What's New for 2023

- [2023 Broker Compensation](#)
- [2023 California Rates](#)
- [California AB 570 Dependent Parent Healthcare Coverage](#)
- [Selling ICHRAs at KP](#)



Get Ready to Sell

- [Sales & Enrollment Websites](#)
- [Account.kp.org Overview](#)
- [Enrollment Options](#)
- [Sign Me Up \(SMU\) Sales Tool](#)
- [SMU Tips & Tricks](#)
- [BuyKP.org Overview](#)



Plans & Enrollment

- [2023 CA Plan Changes](#)
- [2023 CA Product Portfolio](#)
- [Vision & Dental](#)
- [KPIF Open Enrollment and Renewals Timeline](#)
- [Enrollment, Plan Changes & Canceling Coverage](#)



About KP + the California Regions

- [About Kaiser Permanente](#)
- [Experience the KP difference](#)
- [Care at KP](#)
- [Care While Traveling](#)
- [New! Cigna Collaboration](#)
- [New! 24/7 Emotional Support](#)
- [Resources to help Members Thrive](#)
- [NCAL Facts & Figures](#)
- [NCAL Service Area Map + Facility Updates](#)
- [SCAL Facts & Figures](#)
- [SCAL Service Area Map + Facility Updates](#)

Resources & Contacts

- [Billing Information](#)
- [Servicing your clients](#)
- [Broker Support Services - Contacts](#)



What's New for 2023



California Broker Compensation - 2023

- We made big changes to our CA Individual and Family broker compensation program starting January 1, 2022 and will continue these in 2023.
- Highlights include:

- Tiered payment structure for new sales and renewals:

| New Members | Compensation Rate |
|-------------|---------------------------|
| 1-250 | \$13 Per Member Per Month |
| 251-750 | \$16 Per Member Per Month |
| 751+ | \$19 Per Member Per Month |

| Renewing Members | Compensation Rate |
|------------------|---------------------------|
| 1-250 | \$9 Per Member Per Month |
| 251+ | \$11 Per Member Per Month |

- Paying compensation monthly (vs. annually)
- Opportunity to earn an additional one-time yearly retention bonus:
 - If you have 50 or more renewed members in January 2023 and retained 70% of your total KPIF book of business by December 2023, you will receive a one-time retention bonus of \$40 per member which will be paid in January of 2024.
- Review the 2023 California Commissions and Rewards program (coming soon on account.kp.org) for full details
- If you haven't sold KP in a while, contact us to make sure your license and KP appointment are current:
 - KP's Broker Compensation team at 1-844-394-3978, option 2
 - Email BCS_CA_DocAdministration@kp.org

2023 KPIF California Rates



- **Northern California**

- KP is one of the lowest priced carriers in most markets.
 - KP is the first or second lowest cost Silver Plan, except in San Francisco and Sacramento where we are mid-market.
- KP is focused on low and stable year over year rate changes, so our members won't see large yearly increases to their monthly premiums.
 - KP's 2023 increases were well below industry average (approximately 4.5%) compared to an 8% industry average.
- KP is the most popular plan on Covered California, with nearly 50% Market Share.

- **Southern California**

- KP has competitively priced plans.
 - KP is the lowest priced Bronze plan in Ventura (RA 12), South LA (RA 16), Orange (RA 18) and San Diego (RA 19).
- KP is focused on low and stable year over year rate changes, so our members won't see large yearly increases to their monthly premiums.
 - KP's 2023 increases were well below industry average (approximately 3%) compared to a 7% industry average.
- KP has nearly 25% Market Share on Covered California, far ahead of all but one competitor.

For detailed rate information to help your clients:

- Two ways to quote your clients online (2023 rates available after 11/1/22):
 - No log-in required: buykp.org
 - Requires broker log-in, but you can save quotes: kp.org/applyonline (SMU)
- Visit Account.kp.org for Enrollment Guide (2023 rates updated in late October)

California Assembly Bill 570 – Dependent Parent Healthcare Coverage



This law requires an individual health plan contract that provides dependent coverage to make coverage available to a **parent or stepparent** who meets the definition of a qualifying relative and lives or resides in the health plan's Service Area.

- This applies to individual contracts issued, amended, or renewed on or after January 1, 2023.
- To be eligible for KPIF coverage, you and any dependent you're applying for can't be entitled to Medicare Part A or enrolled in Medicare Part B.
- Depending on how the application was received, either the Exchange or the Health Plan is responsible for providing the insurance counseling notice.
- Individuals enrolled in a specialized health plans such as supplemental Medicare, CHAMPUS, and TRICARE do not qualify for coverage under this law.

Go to the [CA Legislative Information](#) site to see details of this new law.

Individual Coverage Health Reimbursement Arrangements (ICHRA)



What is an ICHRA?

- An ICHRA is a type of health reimbursement plan that allows employers to help their employees pay for individual and family health insurance premiums and qualifying medical expenses, as part of a tax-preferred employee benefit package.
- The employer selects how much money to contribute to their employee. There is no limit on how much an employer can reimburse. However, employees within the same class must be offered the same benefit.
- Employees may use an ICHRA to enroll On and Off-Exchange, however, they would not qualify for APTC.
- For more information on ICHRAs, visit [HealthCare.gov](https://www.healthcare.gov).

Tips for selling ICHRAs with KP!

- Ensure your client understands what an ICHRA is and how the premium payments are made, particularly the employer contribution process.
- Remind your client that their enrollment is into a KP Individual and Family plan, and not a group benefit plan.
- Partner with your client to resolve any billing concerns that may arise. Kaiser Permanente will contact the member, not the broker, when resolving billing issues.

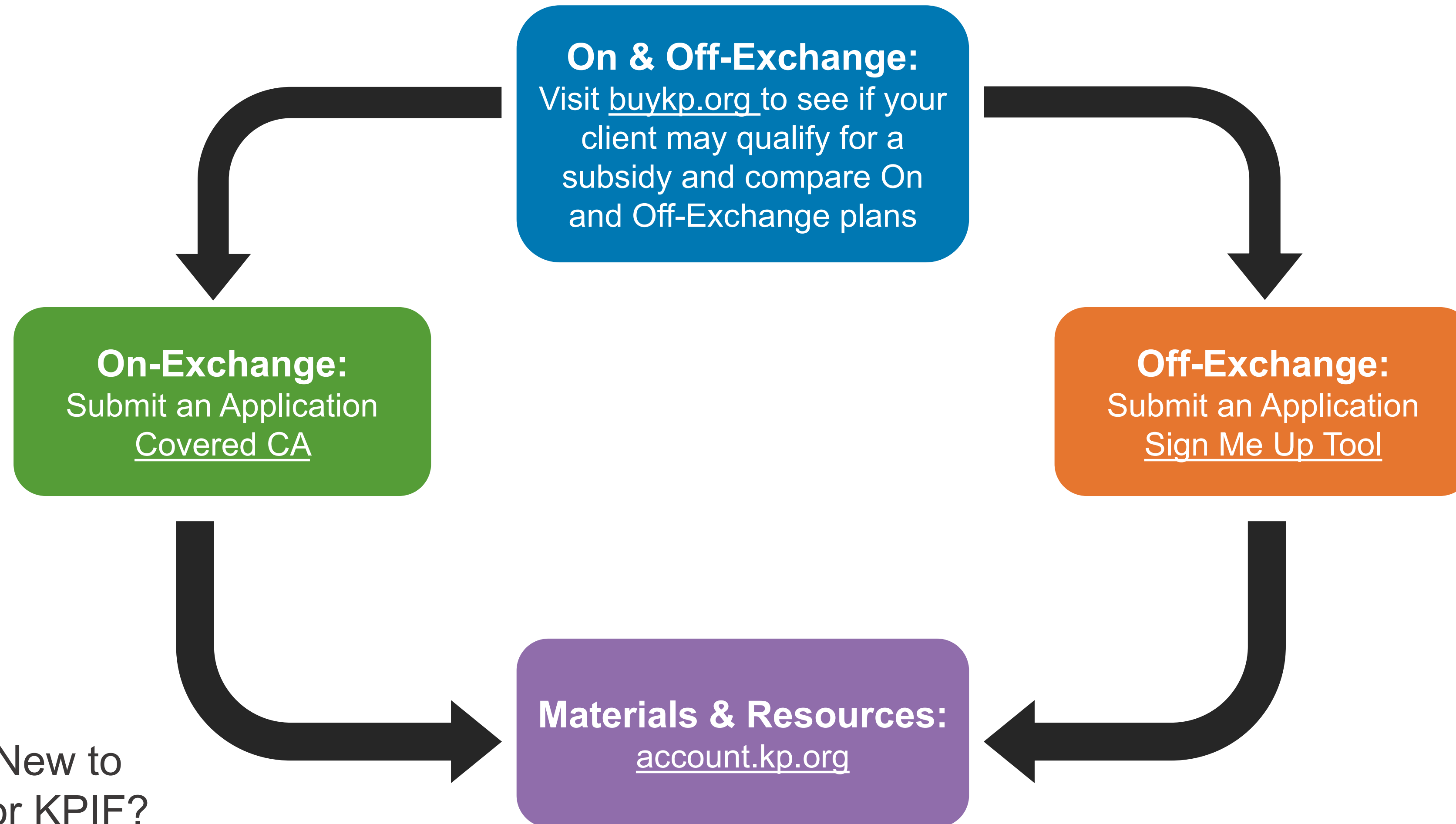


Get Ready to Sell |

Sales & Enrollment Websites



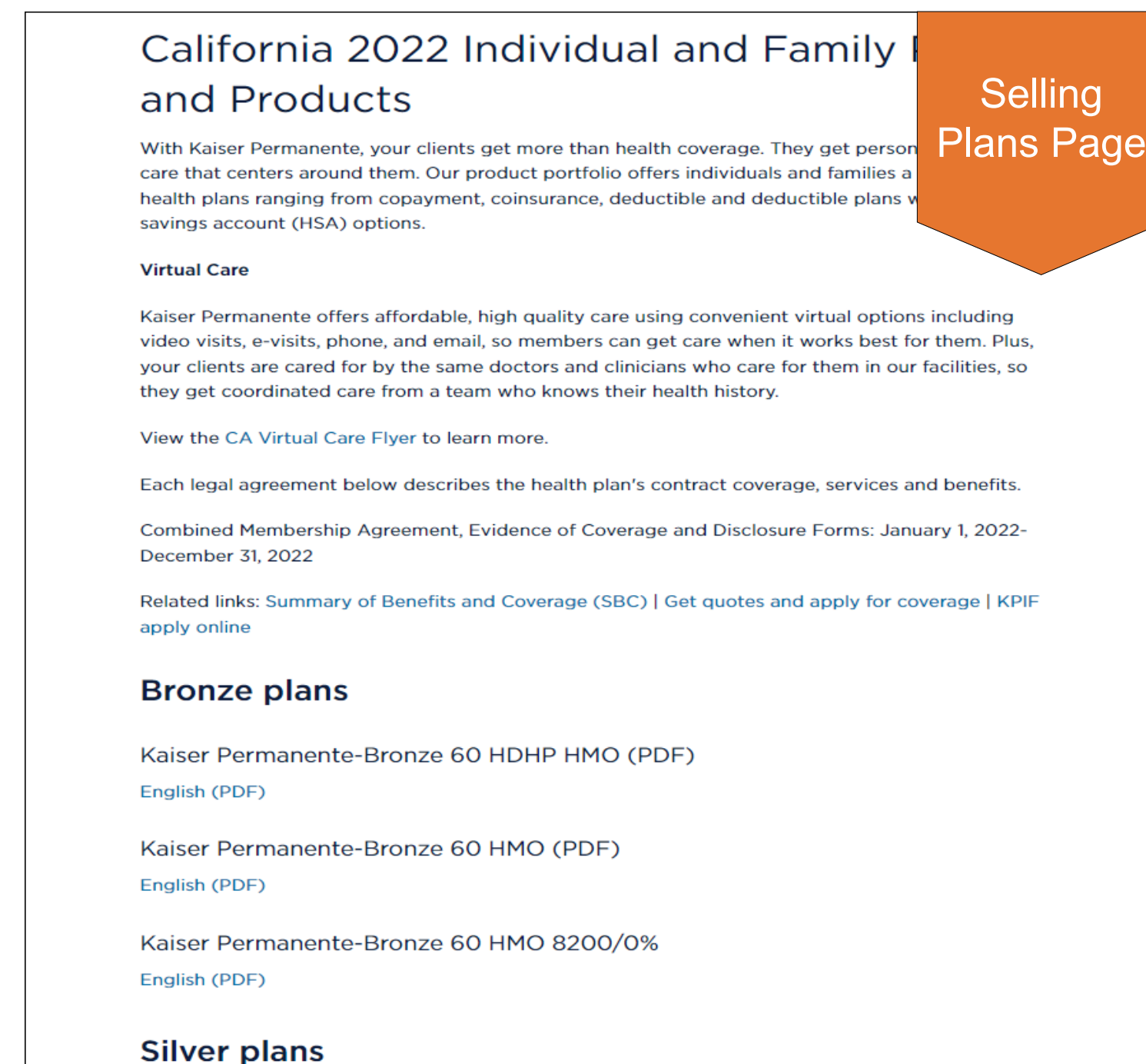
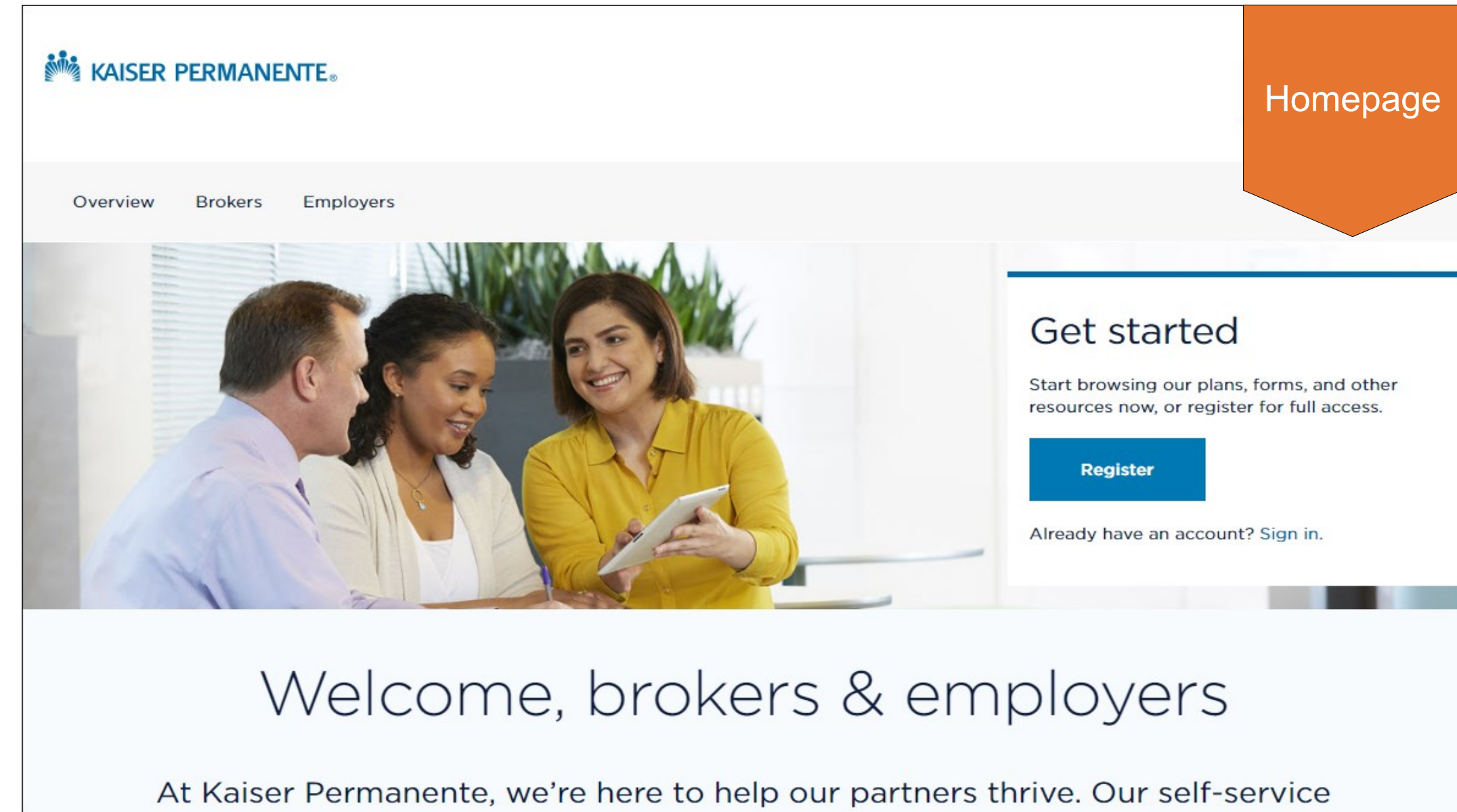
Where do I go for what?



Quick tip: New to selling KP or KPIF? Check out our [KPIF Broker FAQs](#)

Account.kp.org Overview

- [Account.kp.org](https://account.kp.org) is Kaiser Permanente's broker and employer group website, where you can find:
 - Plan and product information, including rates and benefits
 - Applications, enrollment guides, SEP and other forms
 - Compensation statements and information
 - View your compensation statements (must be enrolled in eStatements)
 - Review the latest compensation payment schedule and details
 - Find instructions for enrolling in Direct Deposit/eStatements
 - Tools to support you in selling KPIF plans, as well as relevant news and updates
- **Quick tip:** If you are not yet appointed to sell KP plans, you can quickly and easily [apply to become an appointed broker](#) through the site.





Enrollment Options

Covered California

Kaiser Permanente plans can be selected when purchasing coverage on **Covered California**, the official state exchange web site. Subsidies are available for those who qualify.*

On-Exchange



kp.org/applyonline (SMU)

Kaiser Permanente plans can also be purchased directly through **kp.org/applyonline**.

Off-Exchange

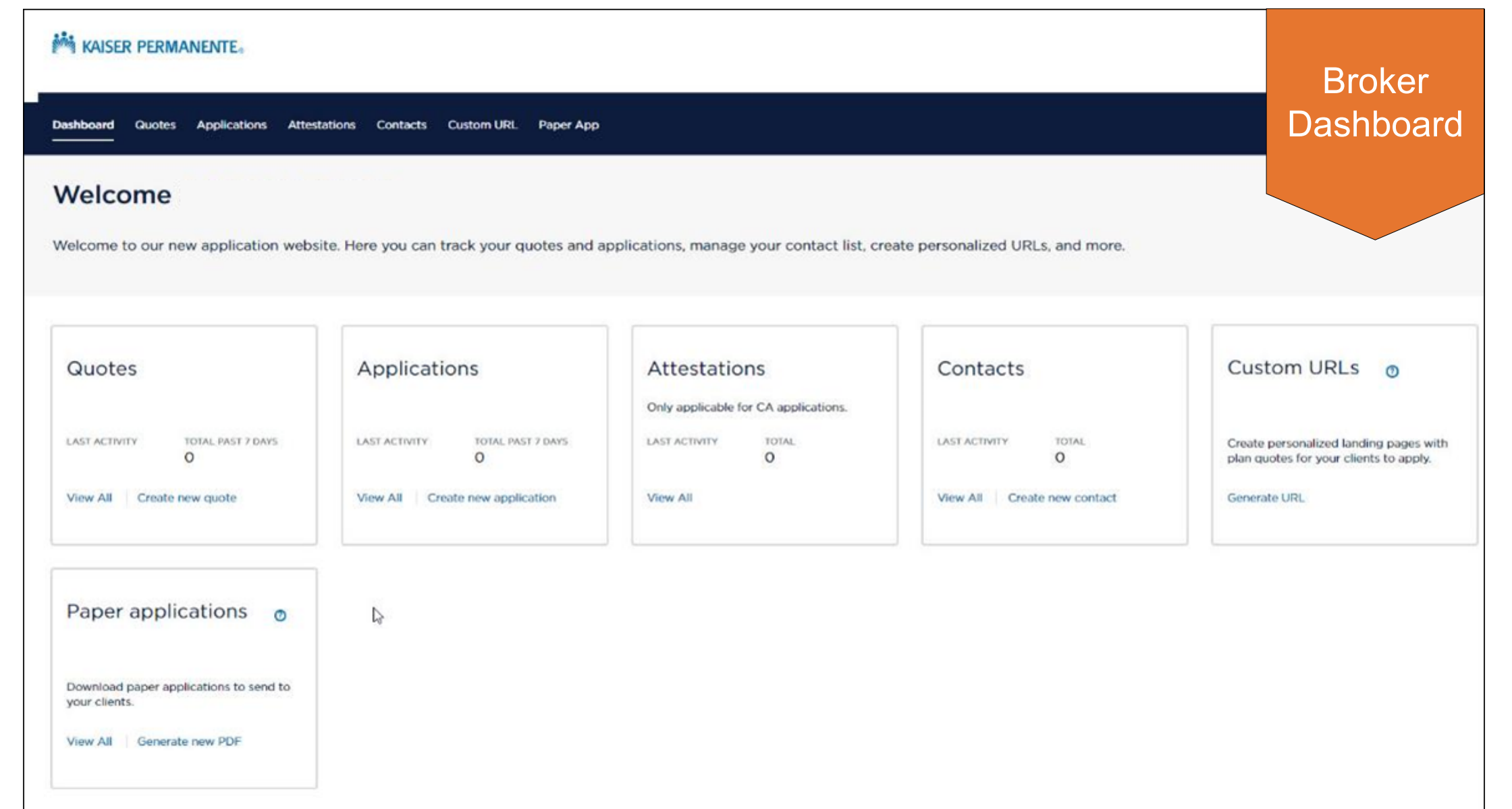
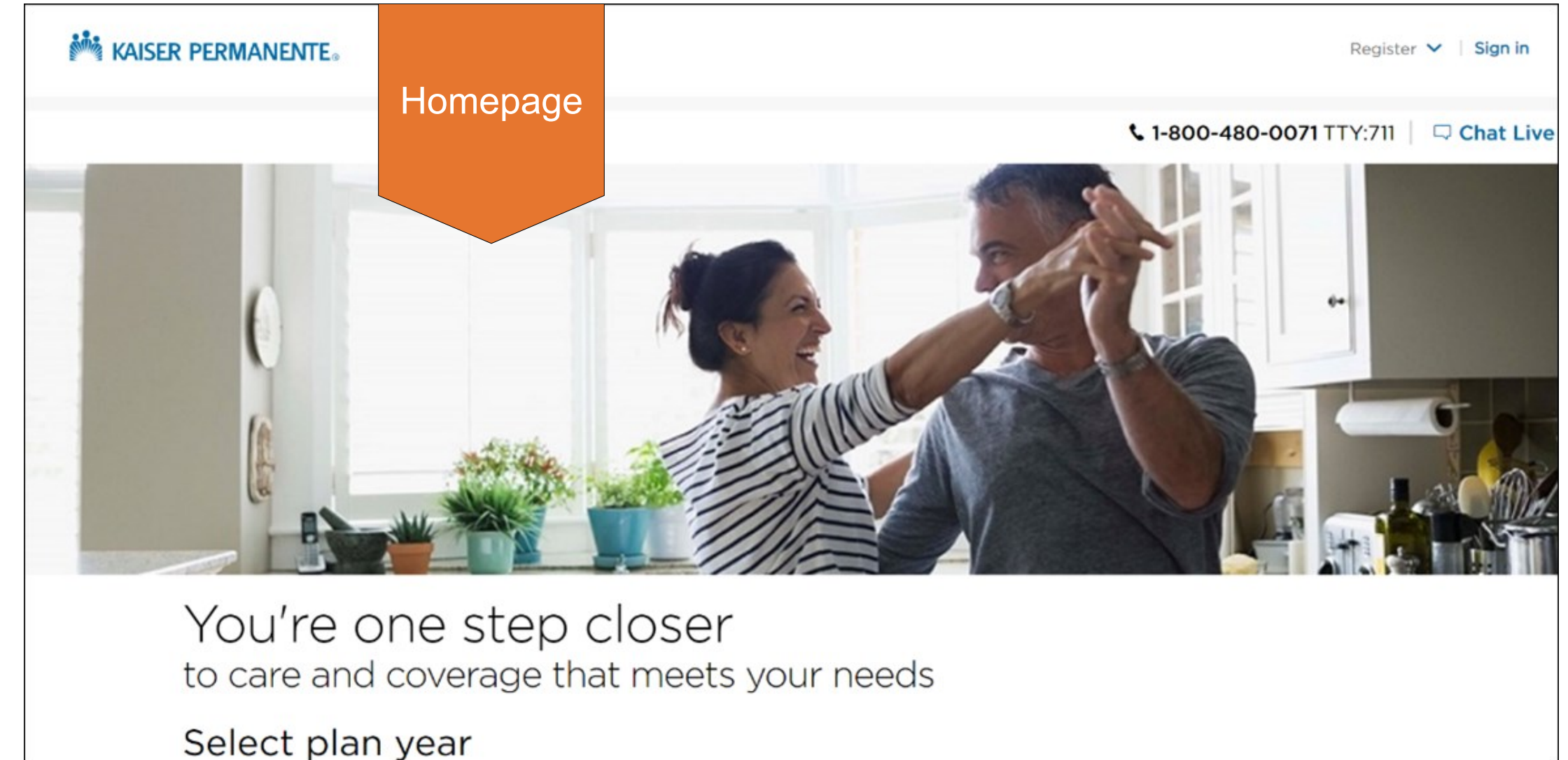


Quick tip: If you are appointed to sell KP in more than one region – you'll need to register for a separate SMU account for each Kaiser Permanente region.

Sign Me Up (SMU) Sales Tool: Overview




- The [Sign Me Up \(SMU\)](https://kp.org/applyonline) (kp.org/applyonline) sales tool is Kaiser Permanente's online application site for Off-Exchange KPIF applications
- Here you can:
 - Generate and send quotes
 - Create a personalized URL (PURL)
 - Start an application for clients
 - Track application status
- **Quick tip:** SMU automatically attaches your broker information to applications, making it easy to start an application for your client, whether they prefer to apply via paper or electronically:
 - Electronic (*fastest processing time*): generate a personalized URL (PURL) that you can send to your client to complete the application with your broker details attached
 - Paper (*slower processing time*): download a customized paper application (fillable PDF) that may have your broker information attached





Sign Me Up (SMU) Sales Tool: Tips and Tricks

- You must be a Kaiser Permanente appointed broker in order to register as a broker on SMU.
 - Contact our Broker Compensation team (see [Contact Information](#)) to get appointed to sell Kaiser Permanente.
- **First time users:** register here to create a broker account: <https://apply-individual-family.kaiserpermanente.org/brokervalidation>
 - If you're appointed to sell KP in more than one region, you'll need to register for a separate SMU account for each KP region.
- Your broker details (name, license number, state, and phone number) will automatically populate on your client's applications once your account is verified.
- Check out the SMU tutorials on the [“Get Quotes and Apply for Coverage” page](#) on Account.kp.org.

 KAISER PERMANENTE®

Broker Registration Page

Broker or Producer registration

Please verify your identity

Please provide your state license number and the Kaiser Permanente region where you're licensed.

Broker or Producer information

REGION WHERE LICENSE IS REGISTERED

Select ▼

Cancel

Next

Get to know the Sign Me Up (SMU) Sales Tool

Learn how to use the Sign Me Up (SMU) sales tool with the training resources below.

- [Registering a new account ↗](#)
- [Creating a new quote ↗](#)
- [Creating an application ↗](#)
- [Consumer Path-Reviewing an application, submitting initial payment ↗](#)
- [Creating a new contact or updating an existing contact ↗](#)
- [Creating a custom URL \(for Single or Multi-firms\) ↗](#)
- [Downloading a paper application ↗](#)
 - [Read the transcript](#)
- [Attesting an application ↗](#)
 - [Read the transcript](#)

We're here to help


If you have questions or need help registering, call our Broker Services team at **844-394-3978** , or email us at kpif@kp.org .

Get Quotes Page

Buykp.org Overview



- [Buykp.org](https://buykp.org) is Kaiser Permanente's online quoting tool where you can compare On and Off-Exchange KPIF plans, see if your client may qualify for a subsidy and get a quick quote. To submit an Off-Exchange application, you will need to use the Kaiser Permanente Sign Me Up (SMU) tool.




[Español](#) | [S. California](#) | [Sign in](#) | [Register](#)

Homepage

Chat with us, or call [1-800-488-3590](tel:1-800-488-3590) (TTY [711](tel:711))

Individual and Family Plans




You're only a few questions away from a personalized quote

Your answers will help us quote the best options for Individual and Family Plans in your area. If you're a current member of an individual or family plan, you won't be able to change plans on this website. Instead, please explore kp.org/memberplanchange, or call us about changes to your coverage.

[Get started](#)

In California, KFHP medical plans are offered and underwritten by Kaiser Foundation Health Plan, Inc., One Kaiser Plaza, Oakland, CA 94612 • In Colorado, all medical plans are offered and underwritten by Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Ave., Denver, CO 80247 • In Georgia, all medical plans are offered and underwritten by Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Rd. NE, Atlanta, GA 30305 • In Hawaii, all medical plans are offered and underwritten by Kaiser Foundation Health Plan, Inc., 711 Kapiolani Blvd., Honolulu, HI 96813 • In Oregon and southwest Washington (Clark and Cowlitz counties), all medical plans are offered and underwritten by Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • In Washington (except Clark, Cowlitz, and certain other counties), all medical plans are offered and underwritten by Kaiser Foundation Health Plan of Washington, 1300 SW 27th Street, Renton, WA 98057 • In Maryland, Virginia, and the District of Columbia, all medical plans are offered and underwritten by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., 2101 E. Jefferson St., Rockville, MD 20852

Chat with a Specialist



[Español](#) | [S. California](#) | [Sign in](#) | [Register](#)


Compare Plans Page

Search

Learn | [Shop Plans](#) | [Doctors & Locations](#) | [Health & Wellness](#) | [Get Care](#) | [Pay](#)

Chat with us, or call [1-800-488-3590](tel:1-800-488-3590) (TTY [711](tel:711))

Individual and Family Plans

 **It appears that you may not qualify for financial help.**
You still have affordable options, including the following health plans that you can purchase directly from Kaiser Permanente.

Coverage for **myself** in **91210** starting in **2022**
[Edit coverage information](#)

15 plans available

Note: Results displayed don't include Medi-Cal options.

| | | |
|--|---|--|
| <div>Kaiser Permanente - Bronze 60 HDHP HMO 1 of 15</div> <div>Subsidized monthly premium \$285.55 \$286.55</div> <div>Annual deductible \$7,000 / \$14,000</div> <div>Annual max. out of pocket \$7,000 / \$14,000</div> <div>View or apply for plan 1</div> <div>Compare plan 1</div> | <div>Kaiser Permanente - Bronze 60 HMO 2 of 15</div> <div>Subsidized monthly premium \$286.47 \$287.47</div> <div>Annual deductible \$6,300 / \$12,600</div> <div>Annual max. out of pocket \$8,200 / \$16,400</div> <div>View or apply for plan 2</div> <div>Compare plan 2</div> | <div>Kaiser Permanente - Silver 70 HMO 3 of 15</div> <div>Subsidized monthly premium \$361.89 \$362.89</div> <div>Annual deductible \$3,700 / \$7,400</div> <div>Annual max. out of pocket \$8,200 / \$16,400</div> <div>View or apply for plan 3</div> <div>Compare plan 3</div> |
|--|---|--|



Plans & Enrollment

2023 KPIF California Plan Changes



WHAT'S NEW

- No new plans for 2023

WHAT'S BEING DISCONTINUED

- No plans will be discontinued for 2023

WHAT'S CHANGING

| 2022 plan name | 2023 plan name |
|-------------------------|-------------------------|
| Silver 70 HMO 2500/45 | Silver 70 HMO 2850/50 |
| Silver 70 HDHP 3250/20% | Silver 70 HDHP 3600/20% |



2023 KPIF California Product Portfolio

On-Exchange (Standard Plans Only)

| | Platinum | Gold | Silver | Bronze | Cat | # |
|-------------------|-----------------|---|--|--------------------|------------------|-----------|
| HMO | Platinum 90 HMO | Gold 80 HMO Gold 80 HMO Coinsurance | | | | 3 |
| DHMO | | | Silver 70 HMO (on-only) Silver 73 HMO (CSR) Silver 87 HMO (CSR) Silver 94 HMO (CSR) | Bronze 60 HMO | Minimum Coverage | 6 |
| HDHP | | | | Bronze 60 HDHP HMO | | 1 |
| Total (On) | 1 | 2 | 4 | 2 | 1 | 10 |

Off-Exchange

| | Platinum | Gold | Silver | Bronze | Cat | # |
|--------------------|-----------------|---|---|---|------------------|-----------|
| HMO | Platinum 90 HMO | Gold 80 HMO Gold 80 HMO Coinsurance | | | | 3 |
| DHMO | | | Silver 70 HMO Silver 70 HMO 2850/50 (non-standard off-only) | Bronze 60 HMO | Minimum Coverage | 4 |
| HDHP | | | Silver 70 HDHP HMO 3600/20% (non-standard off-only) | Bronze 60 HDHP HMO Bronze 60 HMO 8200/0% (non-standard off-only) | | 3 |
| Total (Off) | 1 | 2 | 3 | 3 | 1 | 10 |

Red = Benefit modifications for 2023

Black = No benefit modifications

On-Exchange = 10 plans (with 3 CSR plans)

Off-Exchange = 10 plans

Note: Does not include American Indian/Alaska Native CSR totals.



Review the [2023 California Enrollment Guide](#) (starting late October) or buykp.org (after 11/1) for benefit details.



California Essential Health Benefit for Vision

- Pediatric vision coverage is included for children under 19 years
- Adult vision coverage is not available
- Optical discounts are available for adults enrolled in California KPIF plans
- Members can take advantage of optical discounts that do not impact medical deductibles at Vision Essentials Optical Centers (owned by Kaiser Permanente)
- Some discount programs and services may be provided by groups other than Kaiser Permanente, but are not offered or guaranteed under your coverage

kp2020.org

visionessentials
by KAISER PERMANENTE®



EYEGLASS FRAMES

Find the Frames You Love



EYEGLASS LENSES

Find Your Perfect Lenses



CONTACT LENSES

See Without Glasses



Order Contact Lenses



Check Your Benefits



Find a Location



Book an Eye Exam

Dental Services in California – Pediatric & Adult



Pediatric Dental Benefits

- Dental care for children under 19 years is considered an **essential health benefit** under the Affordable Care Act (ACA) and is included in your health plan.
- Individual and Family plans include pediatric dental benefits using Delta's DeltaCare USA Individual network. Delta will auto assign eligible children to a contracted dentist facility at initial enrollment and send the family a welcome letter.

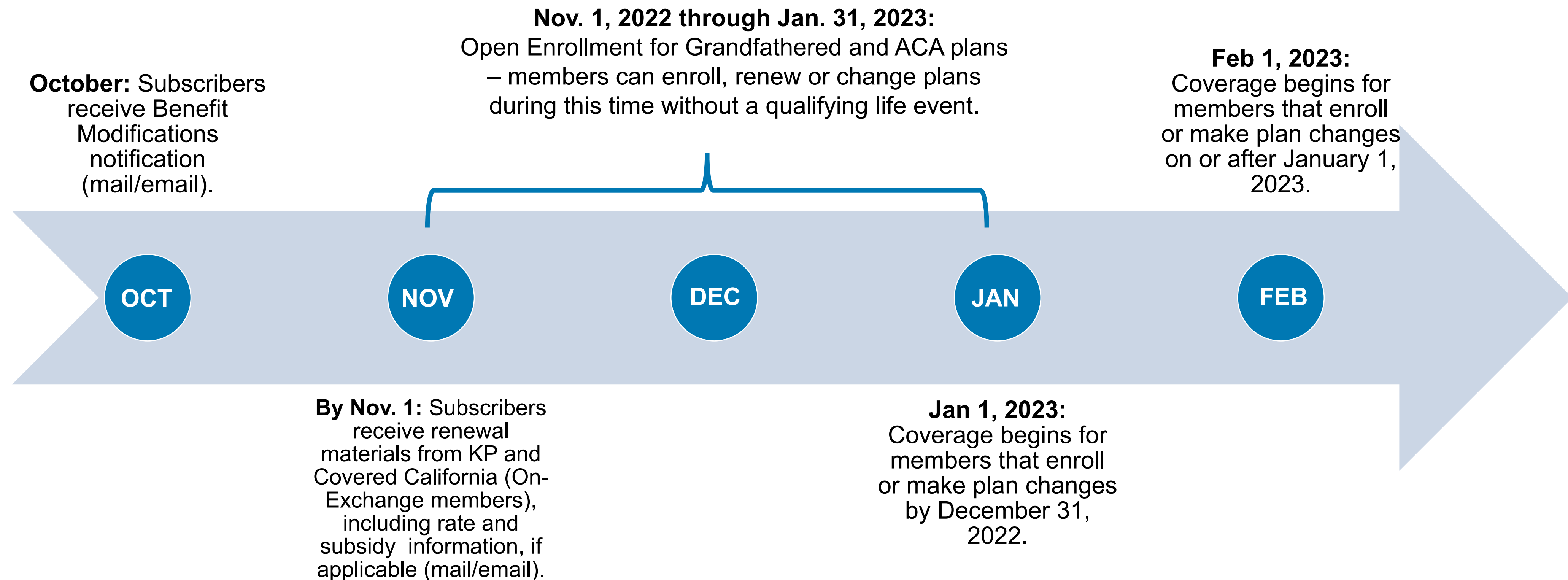
Optional Adult Dental Plan

- An optional adult dental plan can be purchased directly through Kaiser Permanente when enrolling in a new Individual and Family plan or added to existing medical coverage via Account Change Form, during Open Enrollment or a Special Enrollment Period.
- Plans feature a large network of dental providers.
- Administered by **Delta Dental of California**, offered Off-Exchange only.
- The state of CA now requires a dental matrix to be available to consumers as they shop and enroll. There will be links on buykp.org and SMU where consumers can see the details of the dental plan.

Delta Dental Contact Info

- Prior to enrolling: Contact Delta Dental at 1-800-933-9312 with questions, or visit deltadentalins.com
- Once enrolled: Contact Delta Dental at 1-800-835-2244 with questions, or visit deltadentalins.com
- Reference the KP group number when calling Delta Dental – NCAL: #50146, SCAL: #50147

Open Enrollment and Renewals Timeline



- **SEP** effective dates are determined based on the qualifying life event. Visit [kp.org/specialenrollment for details](https://kp.org/specialenrollmentfor details).
- Subscribers will receive renewal materials starting in mid-September. Review your compensation statement to see your existing clients.
- Existing members can sign up to receive renewal materials electronically by visiting kp.org/paperlessrenewals.
- If member is on the Kaiser Permanente – Minimum Coverage HMO (catastrophic) plan and ages off, they will be renewed into the Kaiser Permanente – Bronze 60 HMO plan.

Enrollment, Plan Changes & Cancelling Coverage*



Submitting an application

- Applications can be faxed to: 1-855-355-5334
- Applications can be submitted online using your SMU broker link
- Applications can be mailed, but please note that the effective date is based on the received date
- Estimated application processing time: 7-15 days**

Existing member plan changes

- On-Exchange members need to contact Covered California directly. Kaiser Permanente cannot process On-Exchange plan changes.
- Off-Exchange members can request simple plan changes using our [online Account Change form](https://kp.org/planchange) (kp.org/planchange) – **During OE only**
- All other plan changes and outside of OE, use a paper [Account Change Form](#).
 - Fax to: 1-855-355-5334
- Note: changes can be processed only if requested during the OE period or if member has a SEP qualifying event and provides documentation.
- Estimated processing time: 7 days**

Terminating coverage

- On-Exchange members need to contact Covered California directly. Kaiser Permanente cannot process On-Exchange terminations.
- Off Exchange members can ask to terminate their coverage by:
 - Calling Member Services at 1-800-464-4000 or,
 - Faxing a written letter to Kaiser Permanente to 1-855-355-5334
- Estimated processing time: 7 days**

**This applies to Off-Exchange plans only. With On-Exchange plans, members must contact Covered California for assistance.*

***As volumes rise, the processing time could take longer than normal.*



About KP + the California Regions



Care that meets you where you are

When you're a member, you get access to our doctors and facilities — conveniently located near where you live, work, and play. And when you can't come to us, you can get care virtually or have most prescriptions delivered.

117.8M

VIRTUAL CONNECTIONS
between members and
their care teams in 2021*

12.6M

MEMBERS
covered for care needs
in mind and body

42.5M

PRESCRIPTION DELIVERIES
to members' homes in 2021

23,656

DOCTORS AND SPECIALISTS
connected to easily share the
latest medical advancements

773

**HOSPITALS AND
MEDICAL OFFICES**
with many services often under one roof,
so you can get everything done quickly

9

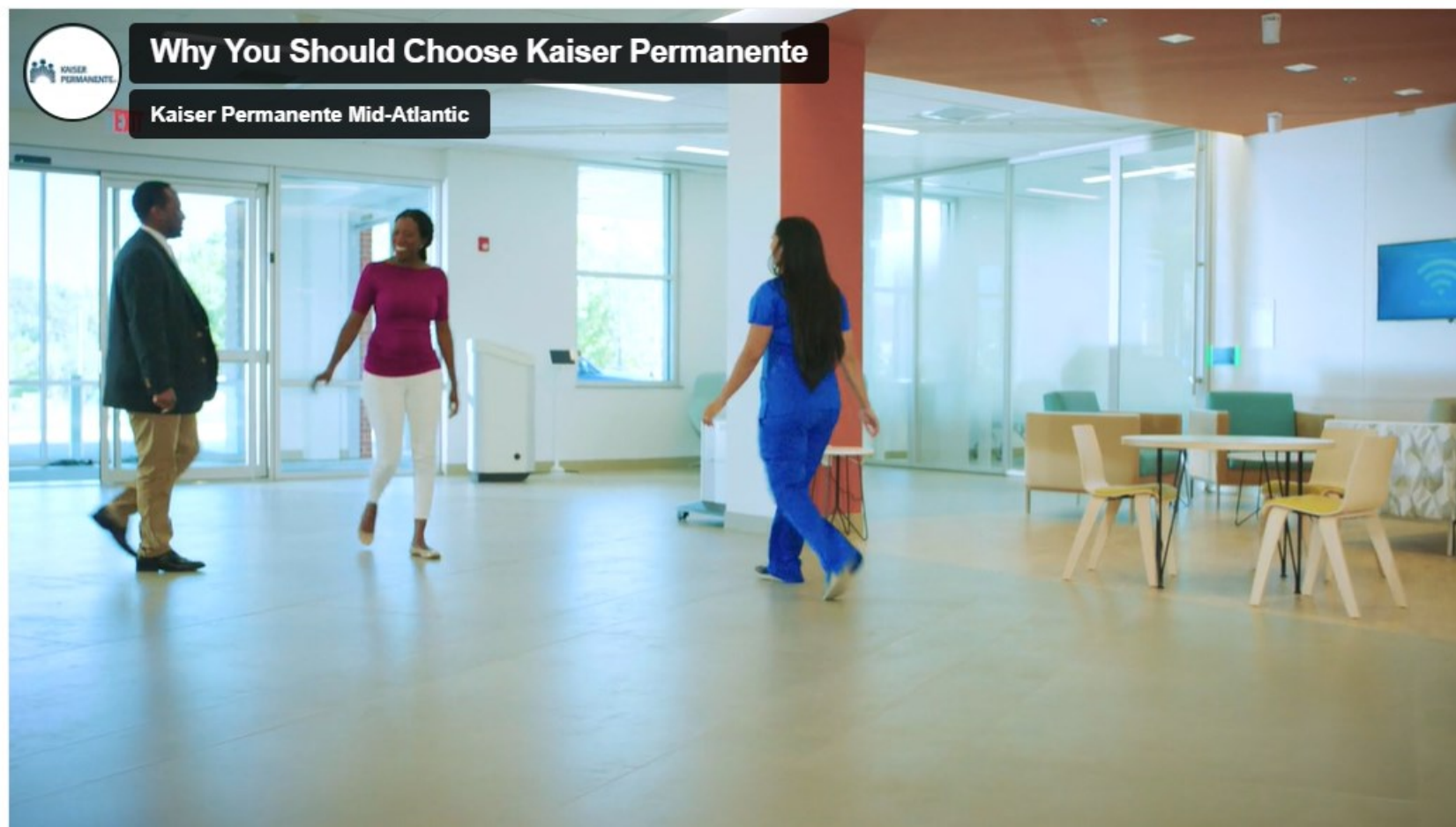
AREAS
to get Kaiser Permanente care in person —
California, Colorado, Georgia, Hawaii,
Maryland, Oregon, Virginia, Washington,
and Washington, D.C.

*Source: Kaiser Permanente Telehealth Insights Dashboard. Doctor and facility counts include affiliated medical professionals and locations.



Experience the Kaiser Permanente Difference

Explore the videos below to learn more about what makes Kaiser Permanente unique and how our integrated model results in a better care experience for our members and your clients.



[Why Kaiser Permanente](#) (duration 2:03)



[The Pharmacy Difference](#) (duration 1:07)



[Mental Health & Wellness](#) (duration 1:51)



[Learn more about the Kaiser Permanente difference for your clients here.](#)

Why Choose Kaiser Permanente?



Quality care

- Health care for all that is you
- Leading preventive care to help you stay healthy
- One of the nation's largest multispecialty medical groups



More digital options

- Convenient phone and video visits around the clock¹
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime²



Membership extras

- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes³
- Calm meditation app at no additional cost⁴

¹. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent licensed clinicians from providing care across state lines. Laws differ by state. ². To use the Kaiser Permanente app, you must be a member registered on kp.org. ³. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. ⁴. See note 3.



Care while traveling

- If you get hurt or sick while traveling outside a Kaiser Permanente area, you're covered for urgent and emergency care anywhere in the world.
- And when you're planning to travel, we can help you stay on top of your health while you're away. We'll work with you before you leave to see if you need a vaccination, refill prescriptions, and more. Just call us or go online:



24/7 Away from Home Travel Line: **951-268-3900***
or kp.org/travel

* This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the United States. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

Source: 2023 B2C National Sales deck



Cigna Collaboration

No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.

Routine care at your fingertips

Use your kp.org account or the Kaiser Permanente app on the go to:

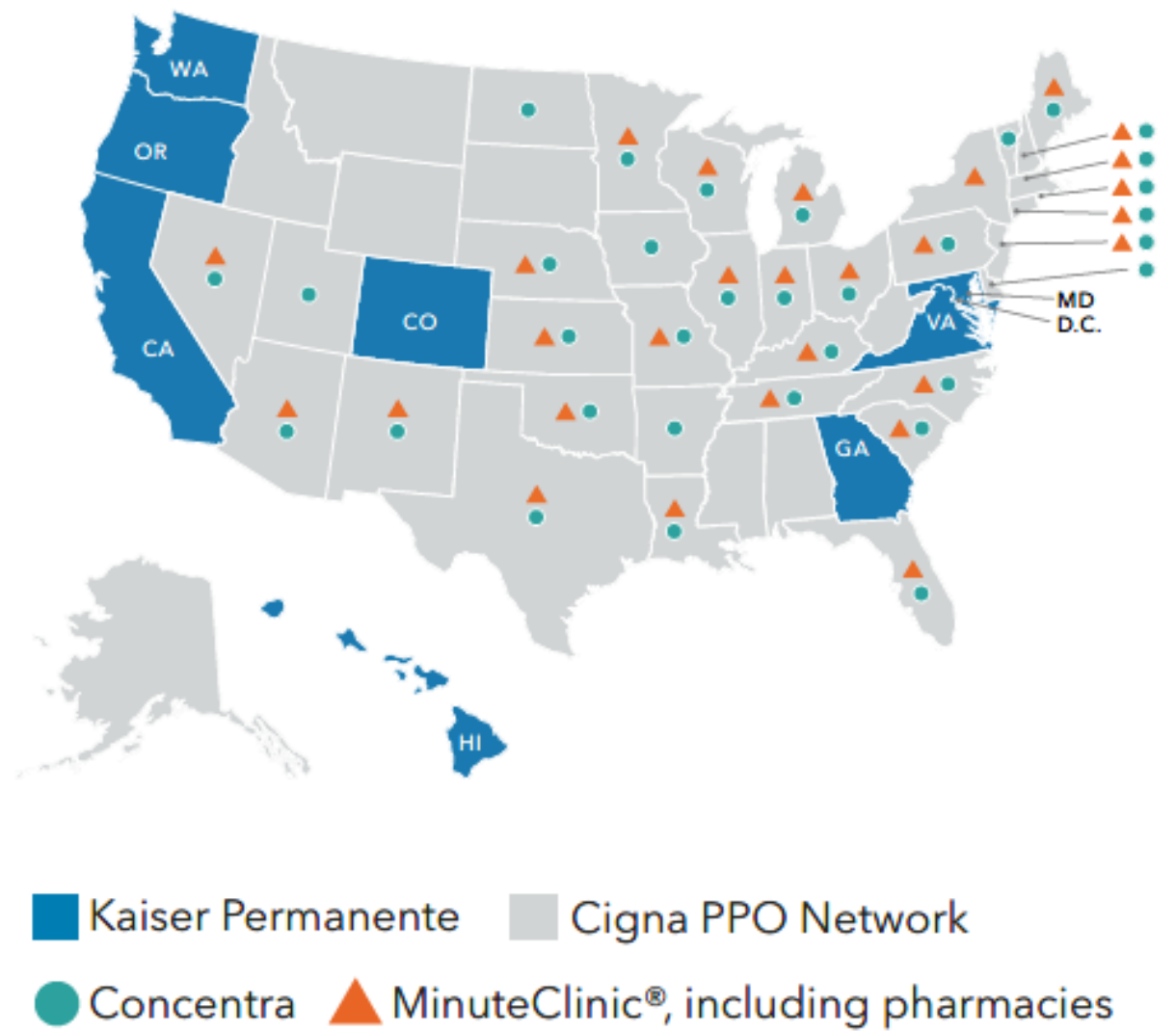
- Get medical advice from a licensed care professional 24/7
- Access care by phone', video', or e-visit - usually at no cost²
- Email nonurgent questions to your doctor's office

Urgent and emergency care anywhere in the world³

No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance - no need to file a claim.

- Cigna PPO Network⁴ providers
- MinuteClinics®, including pharmacies⁵
- Concentra clinics⁵

Find care near you



Support while you're away

Need help finding care or learning what's covered while you're away?
Call the Away from Home Travel Line at **951-268-3900 (TTY 711)**⁶ or visit kp.org/travel.



1. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state. 2. If you have an HSA-qualified deductible plan, you may need to pay the full charges for scheduled phone appointments and video visits until you reach your deductible. Once you reach your deductible, you won't pay anything for scheduled phone appointments and video visits. 3. If you believe you have an emergency medical condition, call 911 or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage* or other coverage documents. 4. The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO for Shared Administration. 5. MinuteClinic and Concentra payment experiences vary by plan. 6. This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.



24/7 Emotional Support Coaching App

The Ginger app offers 1-on-1 support for many common challenges — from anxiety, stress, and low mood to issues with work, relationships, and more. Kaiser Permanente members can use the app for 90 days per year at no cost.



What can members do with Ginger?

- Text with a coach anytime, anywhere, 24/7 for 90 days.
- Discuss goals, share challenges, and create an action plan with their coach.
- Get personalized, interactive skill-building tools from a library of more than 200 activities.
- View recaps from each texting session, track progress, and work with their coach to adjust action plans as needed.

*Sarah Kunkle et al., "Association Between Care Utilization and Anxiety Outcomes in an On-Demand Mental Health System: Retrospective Observational Study," *Journal of Medical Internet Research*, January 2021.



47%
of users
with anxiety
saw symptoms
improve.*



90-day access to Ginger



no cost to members



all mobile devices



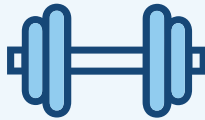
wellness resources



KAISER PERMANENTE®



Added support to help your clients thrive¹



[ClassPass reduced rates on fitness classes](#)



[Self-care apps Calm and myStrength](#)



Wellness Coaching by Phone



Online healthy lifestyle programs, videos, podcasts, recipes, and more



Reduced rates on specialty care services like acupuncture, chiropractic care, massage therapy, and gym memberships



On-site and virtual health education classes and support groups²



Seasonal farmers markets³



Visit kp.org to learn more.

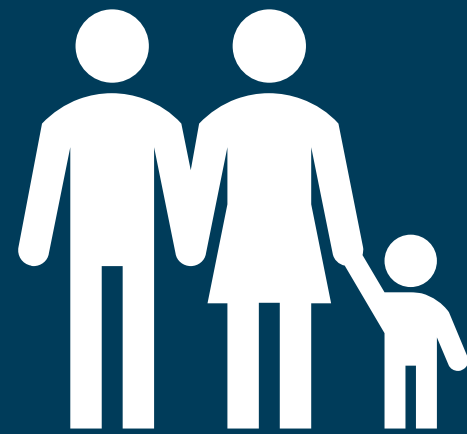
1. These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice. **2.** Classes vary at each location and some may require a fee. **3.** Not available in all areas.

Northern California by the Numbers



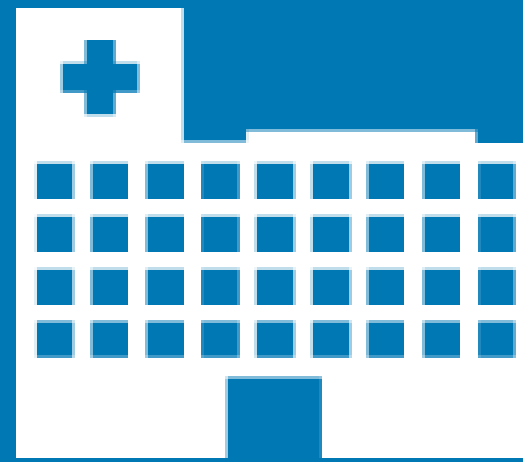
FAST FACTS

4.6 million
Members



9,530
Physicians

268
Medical Offices



83,295
Employees

21
Hospitals



Source: Fast Facts About Kaiser Permanente, Northern California. Retrieved August 2, 2022 from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

More Information kp.org/share

Northern California Service Area Map + Facility Updates

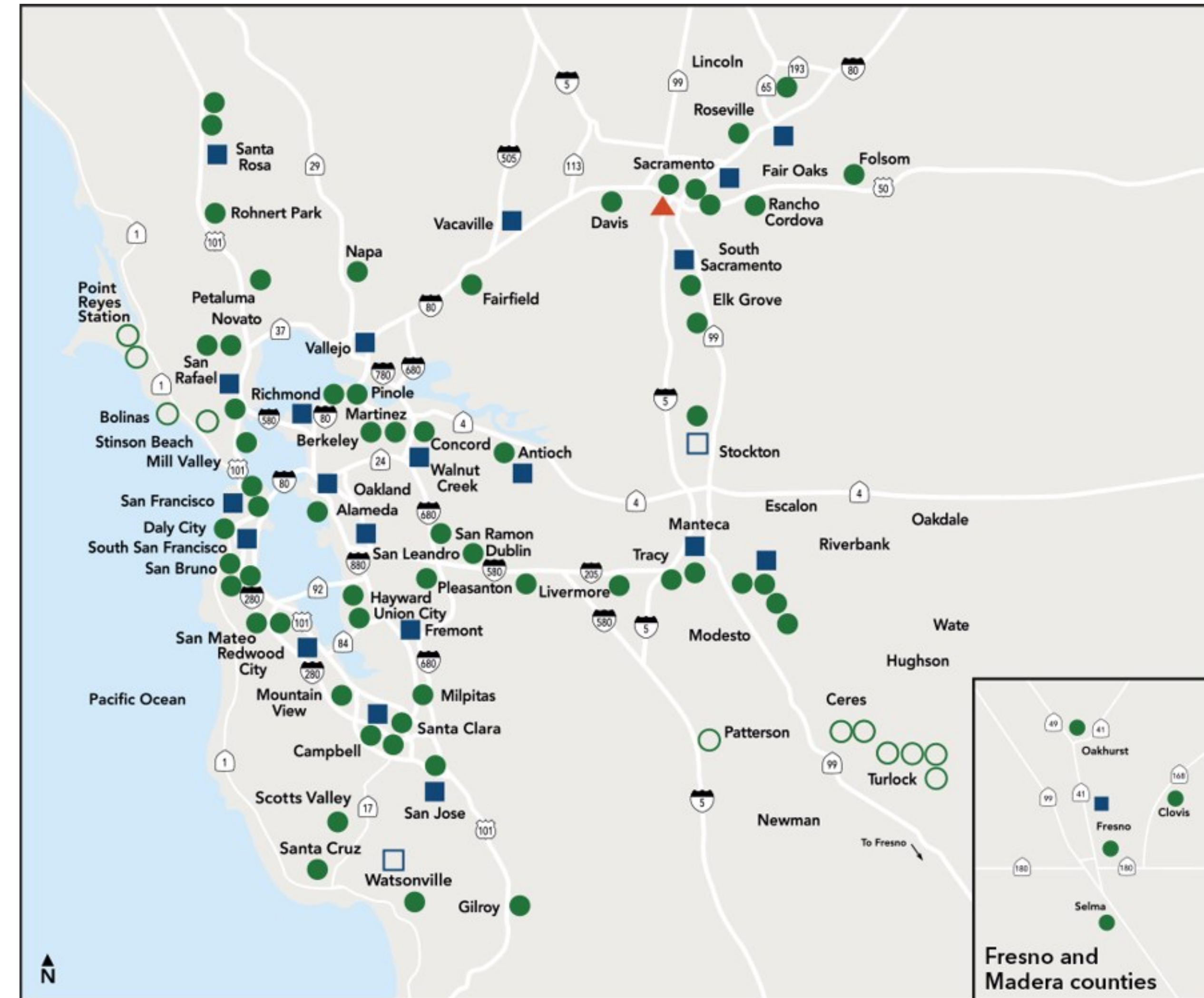


Care Essentials in downtown San Francisco

- Located at the Salesforce Transit Center to meet members where they are, this innovative new facility is open Monday through Friday, 8:30 a.m. to 5 p.m., including lunchtime. Services include same-day appointments, pharmacy, lab tests, vaccines, injections, and treatment of minor illnesses and injuries.

Now open

- Berkeley Medical Offices
- Lathrop Mental Health and Wellness Center
- Redwood City Marshall Medical Offices
- San Francisco Center for Reproductive Health
- San Rafael Los Gatos Medical Offices
- Santa Cruz Medical Offices

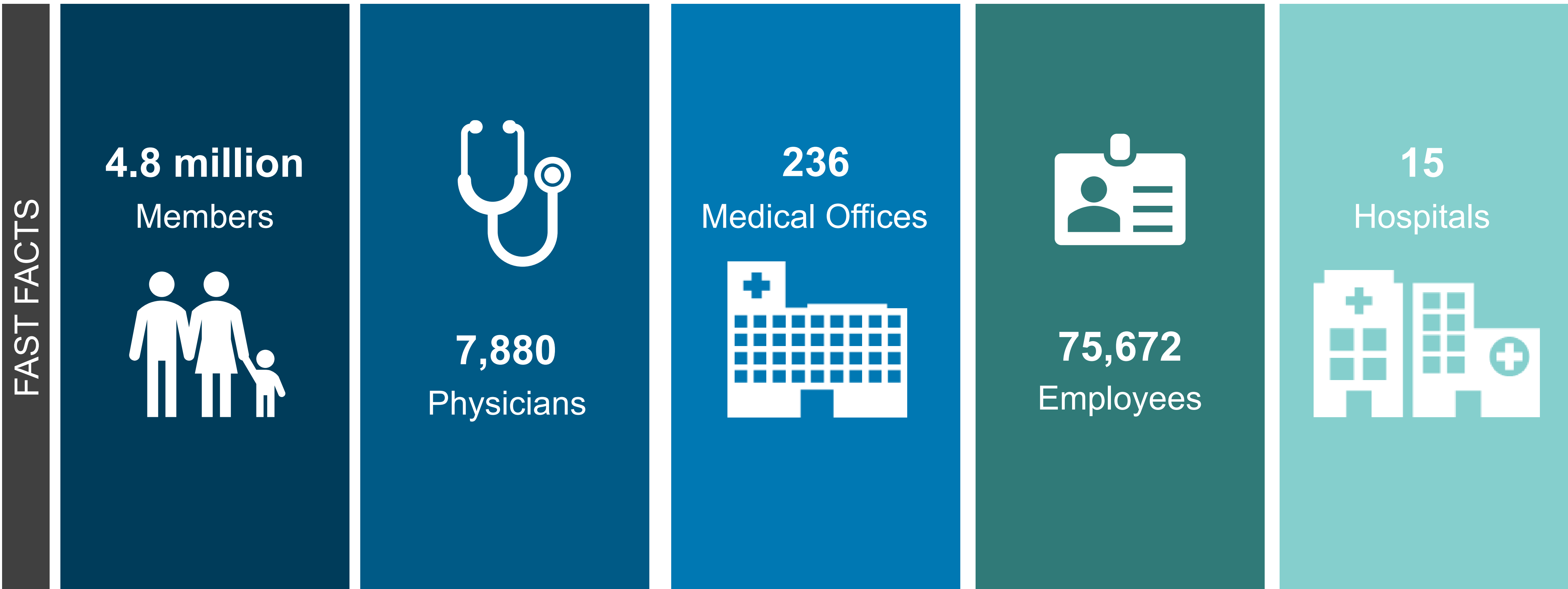


Map not to scale

- Kaiser Permanente medical centers (hospital and medical offices)
- Kaiser Permanente medical offices
- ▲ Specialty facilities
- Affiliated hospitals
- Affiliated medical offices

Visit kp.org for a full list of locations

Southern California by the Numbers



Source: Fast Facts About Kaiser Permanente, Southern California. Retrieved August 2, 2022 from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

More Information kp.org/share

Southern California Service Area Map + Facility Updates

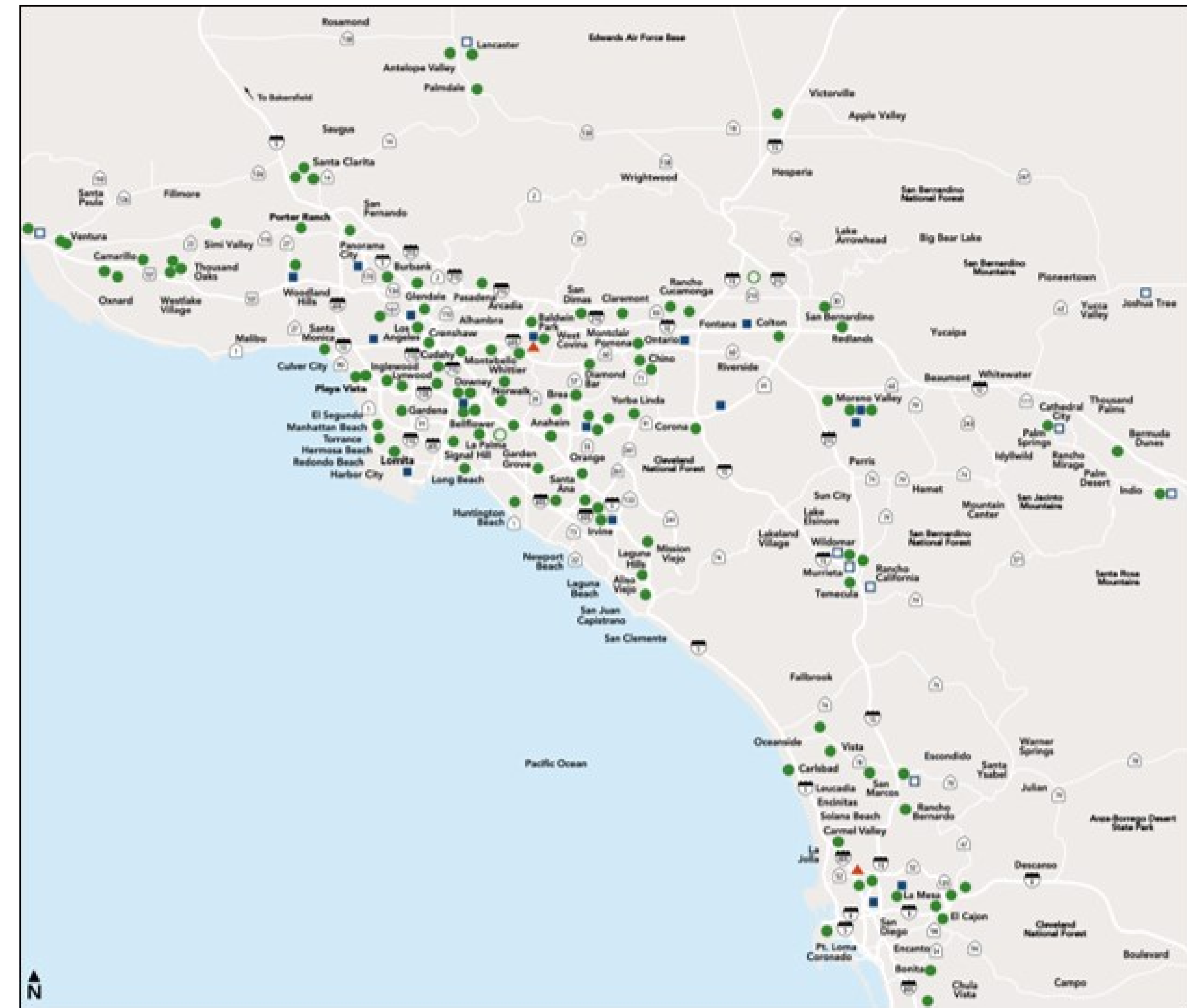


Opening soon

- New Watts Medical Offices and Remodeled Learning and Counseling Center (Q1 2023)
- San Marcos Medical Center (Q4 2023)
- Moorpark Target Clinic (Ventura County) - Fall 2022
- Seal Beach Target Clinic (Orange County) - Spring 2023

Now open

- Playa Vista Medical Offices
- Clairemont Mesa Medical Offices
- Hesperia Medical Offices
- Tri-City Medical Center (North San Diego County Affiliated Hospital)



Visit kp.org/scal for a full list of locations

- Medical centers
- Medical offices
- Affiliated plan hospitals
- Affiliated medical offices

Map not to scale



Resources & Contacts



Billing* – Off-Exchange vs On-Exchange

Off-Exchange Members

Initial (binder) payment must be submitted with the application.

- Client is not a member until the binder payment is received, processed, and enrollment is completed.

Monthly premium – members can choose to set up autopay of monthly premiums when applying; otherwise, monthly premium payments can be made:

- **Online:** kp.org/payonline
 - Need Billing Unit ID (BUID) to register and make payments; this can be found on your monthly invoice.
- **Phone:** SCAL: 1-866-288-6729
NCAL: 1-877-365-9900
- **Mail*:** Send check or money order to:
*Kaiser Foundation Health Plan
P.O. Box 7158
Pasadena, CA 91109-7158*

*When mailing a payment, the payment **received** date will be used — **not** the mailed date or any other date.



Visit healthy.kp.org/support/pay-bills to learn more.

On-Exchange Members

Initial (binder) payment can be submitted through Covered California or KP will mail binder invoice.

- If initial payment was not made with the application, subscriber can visit kp.org/paypremium to make the initial payment.
- Client is not a member until the binder payment is received.

Monthly premium – members can choose to set up autopay of monthly premiums when applying; otherwise, monthly premium payments can be made:

- **Online:** kp.org/premiumbill
 - Must have a kp.org account; log-in is the same as kp.org
 - Once logged in, click “My Costs and Coverage” to make a payment.
 - This is not available for child-only coverage.
- **Phone:** 1-844-524-7370
- **Mail*:** Send check or money order to:
*Kaiser Foundation Health Plan
P.O. Box 60508
City of Industry, CA 91716-0508*

Client / Member Requests



Email us at kpif@kp.org or call 1-844-394-3978 option 1 for your client/member inquiries

KP staff can provide the following information to the broker of record for a client/member without written authorization:

- Application status
- Benefit information/clarification
- Claims status
- Deductible billing/payment/accumulation
- Enrollment issues
- Evidence of Coverage requests
- ID card requests
- KPIF On/Off-Exchange payment information
- Plan change - education only
- Status of plan change request
- Premium and billing inquiries
- Provide member current effective dates

Please have ready your client (subscriber)'s full name, DOB, address, and MRN (optional); your broker ID; and mention that you are broker of record for the subscriber.

The following requests require a written authorization from the client/member:

- Appointment information / PCP
- Claims payment
- Effective date change requests
- Letter requests for eligibility/benefit clarification/termination*
- Provide MRN
- Plan change request and processing*
- Reinstatement request
- **Members must submit signed "Account Change Form" to complete*:**
 - Demographic changes - name and address changes
 - Dependent additions / drops
 - Combine accounts
 - Change plans

Visit account.kp.org to find the Account Change Form*

Please have your client complete and sign the [HIPAA disclosure authorization form](#) on account.kp.org

*Applies to Off-Exchange plans only; contact Covered California to request for On-Exchange plans

Broker Support Services: Contact Information



KPIF Telephone Support Solutions

1-844-394-3978

Option 1: Enrollment Status & Membership

(some inquiries may require subscriber authorization to release information or make a change)

- Application, enrollment, plan status
- Billing inquiries
- Current plan & product information
- Member administration requests
- Evidence of Coverage & ID cards

Option 2: Compensation: California

- Broker Appointments
- Book of business reconciliation & compensation, transfers, reports
- Commission questions
- Broker of record transfers/changes

Option 3: Compensation: CO, GA, HI, NW, MAS

- Broker Appointments
- Book of business reconciliation & compensation, transfers, reports
- Commission questions
- Broker of record transfers/changes

Option 4: New Sales/Sales Support

- Plan, benefits, & rate questions
- Material requests
- Application submission questions
- SMU broker technical support

KPIF Online Self-Service Solutions

Broker Self-Service Website: account.kp.org

- Plan and product information, including the latest rates and benefits
- Up-to-date forms and applications
- Compensation rates and contact information
- Relevant news and updates
- “[Get Quotes and Apply for Coverage](#)” page includes SMU tutorials

Online Quoting Tool: buykp.org

- Compare On and Off-Exchange KPIF plans
- See if your client may be subsidy eligible
- Generate a quick quote

KPIF Sign Me Up – Resources/Tools: kp.org/applyonline

- Generate a quote
- Create a personalized URL to send Off-Exchange applications to your clients
- Submit consumer applications for Off-Exchange plans
- Track applications

More Information

Email kpif@kp.org