



# 2024 Colorado KPIF Broker Training Guide

Kaiser Permanente  
Individual and Family  
(KPIF) – Plan Year 2024



# 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 2024

- [2024 Colorado Portfolio | Rates](#)
- [OmniSalud Program](#)
- [Colorado Service Area Changes](#)
- [New Colorado Option Network](#)
- [Enhanced Subsidies for CSR Eligible Population](#)
- [KPIF Policy Changes](#)



## Get Ready to Sell

- [2024 Broker Compensation](#)
- [Medicaid Redetermination](#)
- [Sales & Enrollment Websites](#)
- [Account.kp.org Overview](#)
- [Enrollment Options](#)
- [Sign Me Up \(SMU\) Sales Tool](#)
- [SMU Tips & Tricks](#)
- [BuyKP.org Overview](#)



## Plans & Enrollment

- [2024 CO Plan Changes](#)
- [2024 CO Product Portfolio](#)
- [Vision Benefits](#)
- [Dental Services](#)
- [KPIF Open Enrollment and Renewals Timeline](#)
- [Enrollment, Plan Changes & Canceling Coverage](#)



## About KP + the Colorado Region

- [Care at KP](#)
- [Experience the KP difference](#)
- [Care that's Personalized](#)
- [Care that's Convenient](#)
- [Care While Traveling](#)
- [Care that's World Class](#)
- [Resources for Everyday Wellness](#)
- [Colorado Facts & Figures](#)
- [Colorado Service Area Map + Facility Updates](#)

## Resources & Contacts

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



A photograph of three construction workers on a rooftop at sunset. The workers are wearing hard hats and safety vests, looking at blueprints. A large crane is visible in the background against a bright orange and yellow sky. A red laser line is visible across the scene.

# What's New for 2024

Kaiser Permanente  
Individual and Family  
(KPIF) – Plan Year 2024



# Updates in Colorado



## Care delivery

### In person:

- **30** medical offices
- **1,100+** Kaiser Permanente physicians in 46 specialties
- **12,300+** network providers

### Coming soon:

Kaiser Permanente is investing in Colorado and building for our future. Three new medical office buildings are in the works in Lakewood, Parker, and Pueblo, as well as next-generation renovations at several other facilities.

### On the go:

- Online chat with a mental health specialist
- Expanded access to mental health therapy through video visits
- Chat with a clinician, on-demand video visits, phone appointments, and more<sup>1</sup>

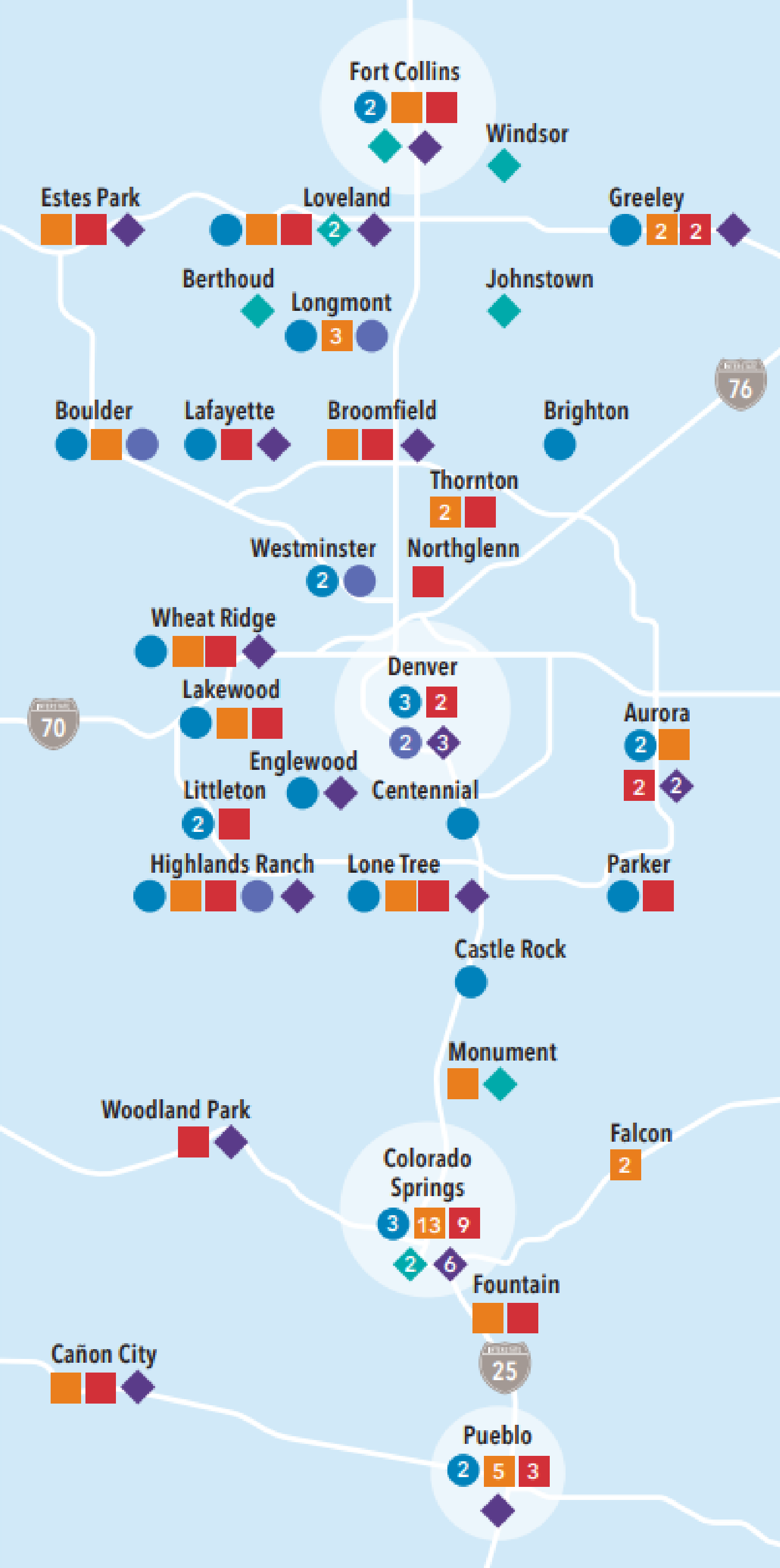
## Quality of care



**Kaiser Permanente Colorado was the highest-performing commercial plan in 2022 by National Committee for Quality Assurance for 43 of approximately 130 effectiveness of care measures<sup>2</sup>**

1. When appropriate and available. 2. National Committee for Quality Assurance (NCQA), 2022–2023.





# Colorado Service Area Map + Facility Updates

Our goal is to make it as easy and convenient as possible for you to get the care you need when you need it.







## Coming soon:

Kaiser Permanente is investing in Colorado and building for our future. Three new medical office buildings are in the works in Lakewood, Parker and Pueblo, as well as next-generation renovations at several other facilities.



Visit [kp.org/locations](https://kp.org/locations) for a full list of locations

### Colorado medical facilities

30	Kaiser Permanente medical offices	
40	Urgent care facilities	
35	Emergency care facilities	
6	Behavioral health offices	
9	Affiliated providers with extended hours	
24	Affiliated hospital/inpatient care	





# **NEW!** Colorado Service Area Changes



Starting in 2024, our service area will cover the following 17 counties in their entirety: Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, Elbert, El Paso, Fremont, Gilpin, Jefferson, Larimer, Park, Pueblo, Teller, and Weld.

- We are leaving seven counties where we covered partial counties/zip codes: Crowley, Custer, Huerfano, Las Animas, Lincoln, Morgan, and Otero.

~ 60 members living in the seven counties will receive a discontinuance notice in October, coverage will end effective 12/31/2023

**New network plan eligibility! Geographic area designation will change for some zip codes** in Adams, Boulder, Douglas, Elbert, Fremont, Park, and Pueblo counties, that may result in new network eligibility for your clients

- With the new service area alignment, your client's current network plan may no longer be offered in their geographic location; they will be required to actively enroll in another network plan (e.g., current Select network plan is no longer offered; your client needs to actively enroll in a non-Select plan).

~ 432 members (most residing in Weld county) will receive a discontinuance notice in October, coverage will end 12/31/2023.





# **NEW!** Kaiser Permanente Provider Network

Kaiser Permanente offers plans with a choice of 3 provider networks designed to meet different needs and affordability.

- **KP CO plans** - a greater choice among affiliated providers and hospital. Visit [kp.org/locations](https://kp.org/locations)
- **KP Select CO plans** - an affordable option with a tailored network of affiliated providers and hospitals in the Denver/Boulder and Colorado Springs area. Visit [kp.org/kpselect/co](https://kp.org/kpselect/co)
- **Colorado Option plans** - are standardized plans. Visit [kp.org/co-option](https://kp.org/co-option)

The plans are available in different areas based on where your clients live.

Denver/ Boulder	Northern Colorado & Pueblo	Colorado Springs area
<ul style="list-style-type: none"><li>• KP CO</li><li>• KP Select CO</li><li>• Colorado Option</li></ul>	<ul style="list-style-type: none"><li>• KP CO</li><li>• Colorado Option</li></ul>	<ul style="list-style-type: none"><li>• KP Select CO</li><li>• Colorado Option</li></ul>





# ***NEW!*** Kaiser Permanente Colorado Option Plans Network



Kaiser Permanente Colorado is implementing a **3rd network specific to Colorado Option Plan** members, Kaiser Permanente Colorado Option Network for Individual and Family.

- This network offers eligible customers improved health care access and affordability
- Current Colorado Option members will **automatically renew on their current plan with the new KP Colorado Option Network, and 2024 benefit changes**. They will receive a Policy Holder notice in October which will highlight the specific network changes between 2023 and 2024. This notice will also be in the member's Renewal Kit in November
- The **network change may cause minimal to no disruption for current Colorado Option members**. There may be some providers outside of the members' immediate geographic area that may no longer be in network. To view an updated list of providers and facilities in the Kaiser Permanente Colorado Option networks, visit [kp.org/locations](https://kp.org/locations)
- For **additional information** on available providers and hospitals, visit [kp.org/co-option](https://kp.org/co-option)





# OmniSalud Program - Colorado Connect



- Colorado implemented their OmniSalud program through Colorado Connect in 2023, and it will continue for 2024.
- This program provides undocumented Coloradans with a safe way to compare affordable health insurance plans, get financial help if eligible, and enroll on a secure online platform.
- **Existing Colorado Connect members will NOT be automatically re-enrolled in a plan for 2024**, which means members must re-enroll during Open Enrollment for 2024 coverage.
- Plans with SilverEnhanced Savings financial help will be available on a **first-come, first-serve basis**. Encourage your clients to act quickly!
- The State's Health Insurance Affordability Enterprise has **not finalized the enrollment cap for financial help for 2024**. Last year, there were approximately 10,000 available spots for SilverEnhanced Savings.
- Learn more on the [Colorado Connect OmniSalud page](#).







# Portfolio and Policy

Kaiser Permanente  
Individual and Family  
(KPIF) – Plan Year 2024





# 2024 KPIF Colorado Product Portfolio and Rates

No plans will be discontinued

10.7% average rate increase

On-Exchange					
	Gold	Silver	Bronze	Cat	#
HMO	HMO 0/ <b>25</b>				1
DHMO	DHMO 1500/20 DHMO 2000/20 DHMO Option Gold	DHMO 2200/25 DHMO 4500/30 DHMO 5000/25 DHMO Option Silver	DHMO 6500/50 DHMO <b>7500/60</b> DHMO 8500/50 DHMO Option Bronze	Catastrophic 9450	12
HDHP		HSA 3700/20%	HSA 6500/35%		2
Total (On)	4	5	5	1	15

Off-Exchange					
	Gold	Silver	Bronze	Cat	#
HMO	HMO 0/20				1
DHMO	DHMO 1500/20 DHMO 2000/20	DHMO 2200/25 DHMO 4500/30 DHMO 5000/25 DHMO Option Silver X	DHMO 6500/50 DHMO <b>7500/60</b> DHMO 8500/50	Catastrophic 9450	10
HDHP		HSA-3700/20%	HSA 6500/35%		2
Total (Off)	3	5	4	1	13



Review the [2024 Colorado Enrollment Guide](#) (late Oct) or [buykp.org](#) (after Nov 1) for benefit details.



# KPIF Policy Changes



## Updated enrollment process for some KPIF Off-Exchange plan changes

- Beginning January 1, 2023, we aligned our policy for Off-Exchange plans with the Affordable Care Act's (ACA) policy for switching roles.
- Per the ACA rules, when a subscriber terminates their coverage because they're moving to group coverage or Medicare, their dependents qualify for a special enrollment period due to the loss of minimum essential coverage and must re-apply for coverage.
- Visit [account.kp.org](https://account.kp.org) to learn more.

## Split Co-Pay Change

- Beginning January 1, 2024 Kaiser Permanente Colorado is eliminating the “split copay” for PCP office visits.
- KPIF plans will no longer include a higher copay for office visits from an affiliate provider compared with a KP provider, making it easier for members to understand and anticipate their out-of-pocket costs.



# Enhanced Subsidies for CSR Eligible Population



- Colorado currently offers a CSR Enhancement program, which provides additional cost-sharing assistance to enrollees who receive federal cost-sharing reductions (CSRs).
- This is being **further expanded for PY2024 to enrollees with incomes up to 250%** of the federal poverty level (FPL), allowing anyone with CSR benefits in Colorado to receive the highest CSR level (94% actuarial value).
- **Enrollees need to select a Silver plan** in order to take advantage of this enhanced CSR benefit.
- For these enrollees, out-of-pocket costs (copays, deductibles, out-of-pocket maximum) will be lower than they would otherwise have been.
- Existing clients enrolled in the Silver 73% CSR **will be renewed automatically** on the 94% CSR plan. No action is needed from you.
- Please refer to the following table:

FPL	Federal Eligibility	State Eligibility 2023	State Eligibility 2024
0-150%	94% CSR	94% CSR	94% CSR
150-200%	87% CSR	94% CSR	94% CSR
200-250%	73% CSR	73% CSR	94% CSR





# Dental Services in Colorado – Pediatric & Adult

## Pediatric Dental Benefits

- Kaiser Permanente health plans at the Bronze, Silver, and Gold levels provide essential health benefits, including pediatric dental benefits for children 18 and younger.
- Pediatric dental benefits are provided by **Delta Dental of Colorado**.
- Members may contact Delta Dental at 1-800-610-0201 or visit [deltadentalco.com](https://deltadentalco.com) for more information.

## Adult Dental Services

- Kaiser Permanente health plans do not include dental benefits for adults 19 and older.
- Adult dental benefits may be purchased from **Connect for Health Colorado** or another dental insurance carrier.





# Vision Benefits in Colorado



- Pediatric Vision is included for children under 19 years
  - We cover routine eye exams and refraction tests to determine the need for vision correction and to provide a prescription for eyeglasses. We cover prescribed vision hardware (eyeglasses and lenses) once every two years, or a two-year supply of contact lenses
- Adult vision coverage is not available
- 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](https://kp2020.org)

**visionessentials**  
by KAISER PERMANENTE®



EYEGLOSS FRAMES

[Find the Frames You Love](#)



EYEGLOSS LENSES

[Find Your Perfect Lenses](#)



CONTACT LENSES

[See Without Glasses](#)



[Order Contact Lenses](#)



[Check Your Benefits](#)



[Find a Location](#)



[Book an Eye Exam](#)





# Get Ready to Sell





# Help Your Clients and Get Rewarded for It

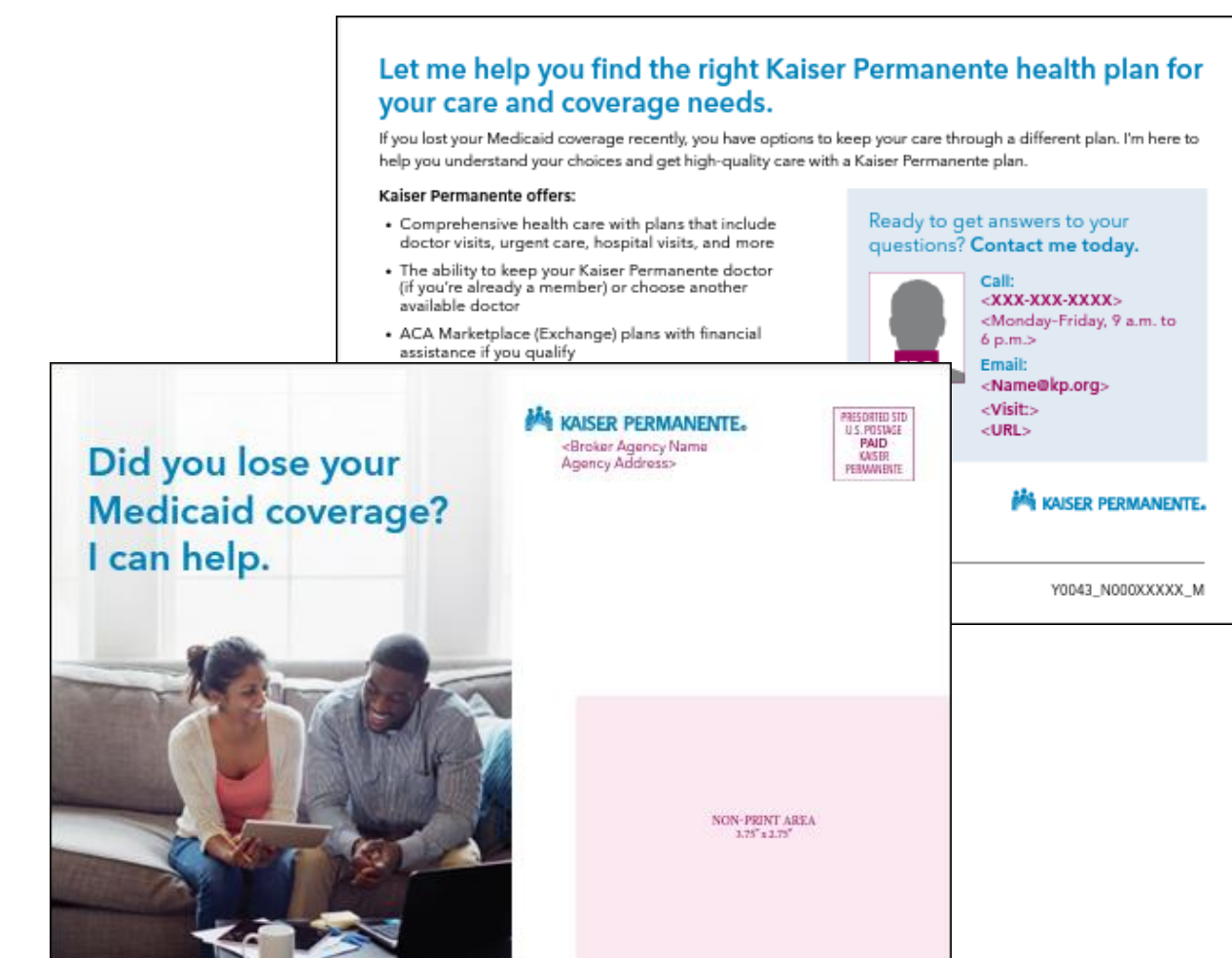
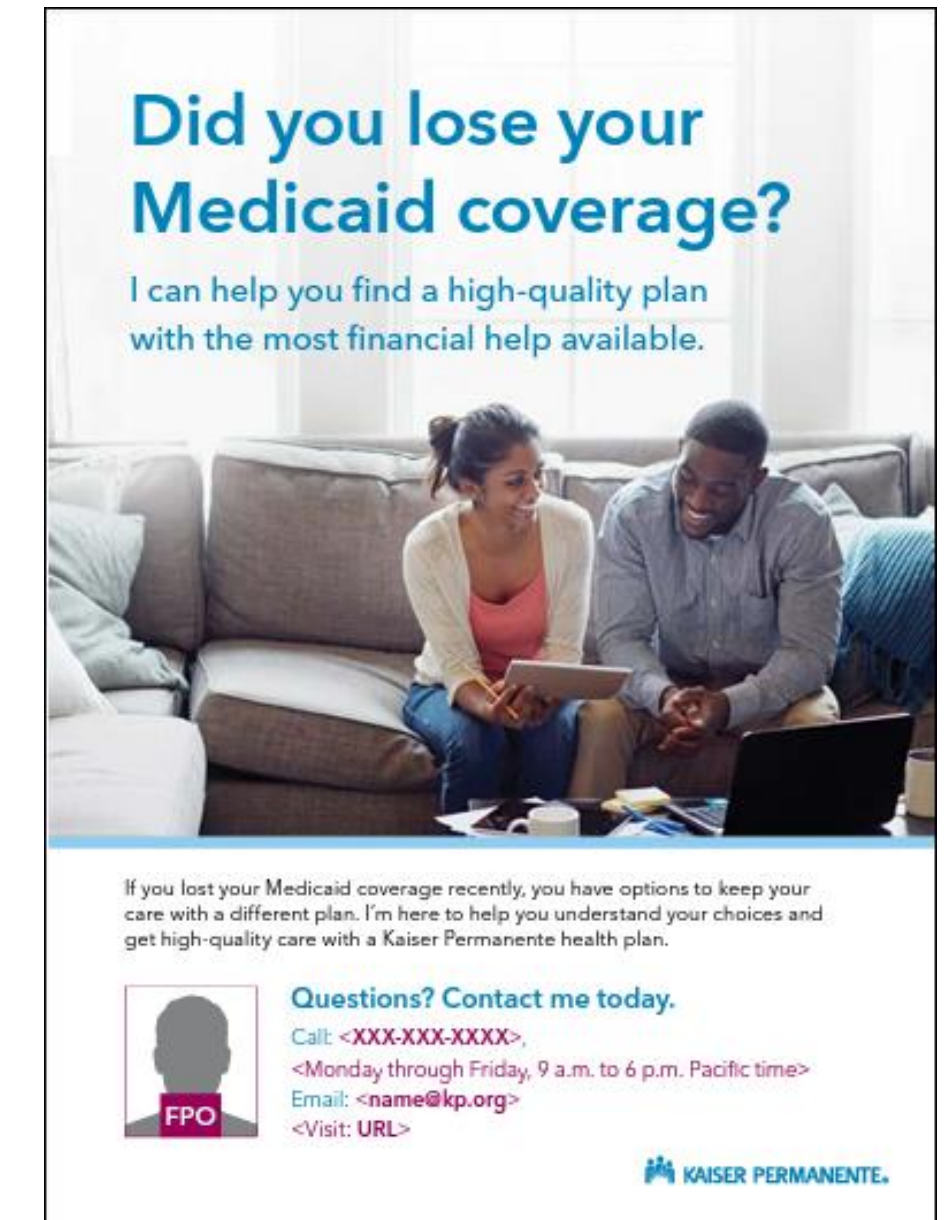
Medicaid redeterminations have started again, which means more consumers will be shopping for coverage and need your help understanding their options and finding the right plan for their needs.

Download our [digital toolkit](#) that includes flyers, a poster, and postcard that you can co-brand with your agency information and share with your clients. Plus, content you can post to your agency website or social media accounts quickly and easily.

## Earn More When You Sell More

For a limited time – earn a \$40-\$125 bonus for each new member enrolled above 9 members with effective dates through December 31, 2023. [Learn more here.](#)

[Stay tuned for potential opportunities in 2024!](#)





# Colorado Broker Compensation - 2024



## New Sales and Renewals

- **\$18 per member per month**
- Based on enrolled members up to 5 (subscriber, spouse/partner, 3 dependents)
- Begins to accrue January 1, 2024
- Payments start in February



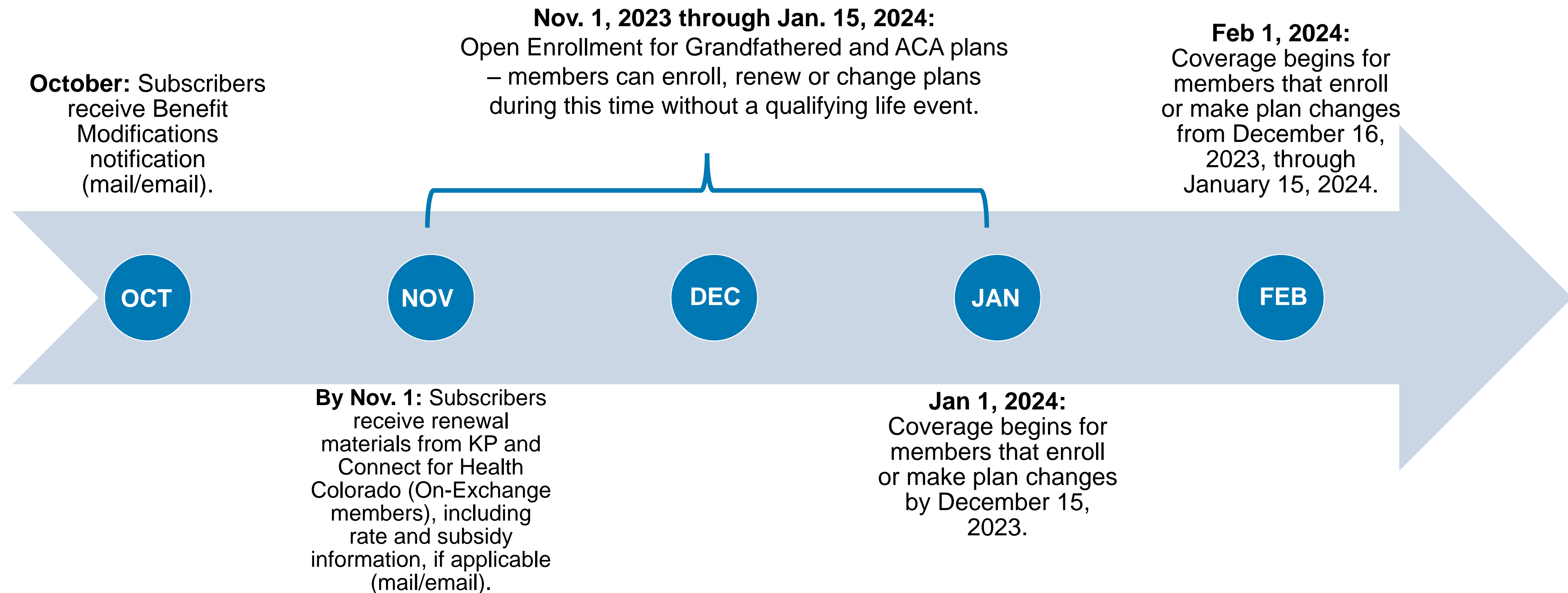
2024 Colorado Commissions and Rewards program coming soon on [account.kp.org](https://account.kp.org)

Contact us to make sure your license and KP appointment are current:

- KP's Broker Compensation team at **1-844-394-3978, option 3**
- Email [COBrokerComp@kp.org](mailto:COBrokerComp@kp.org)



# Open Enrollment and Renewals Timeline



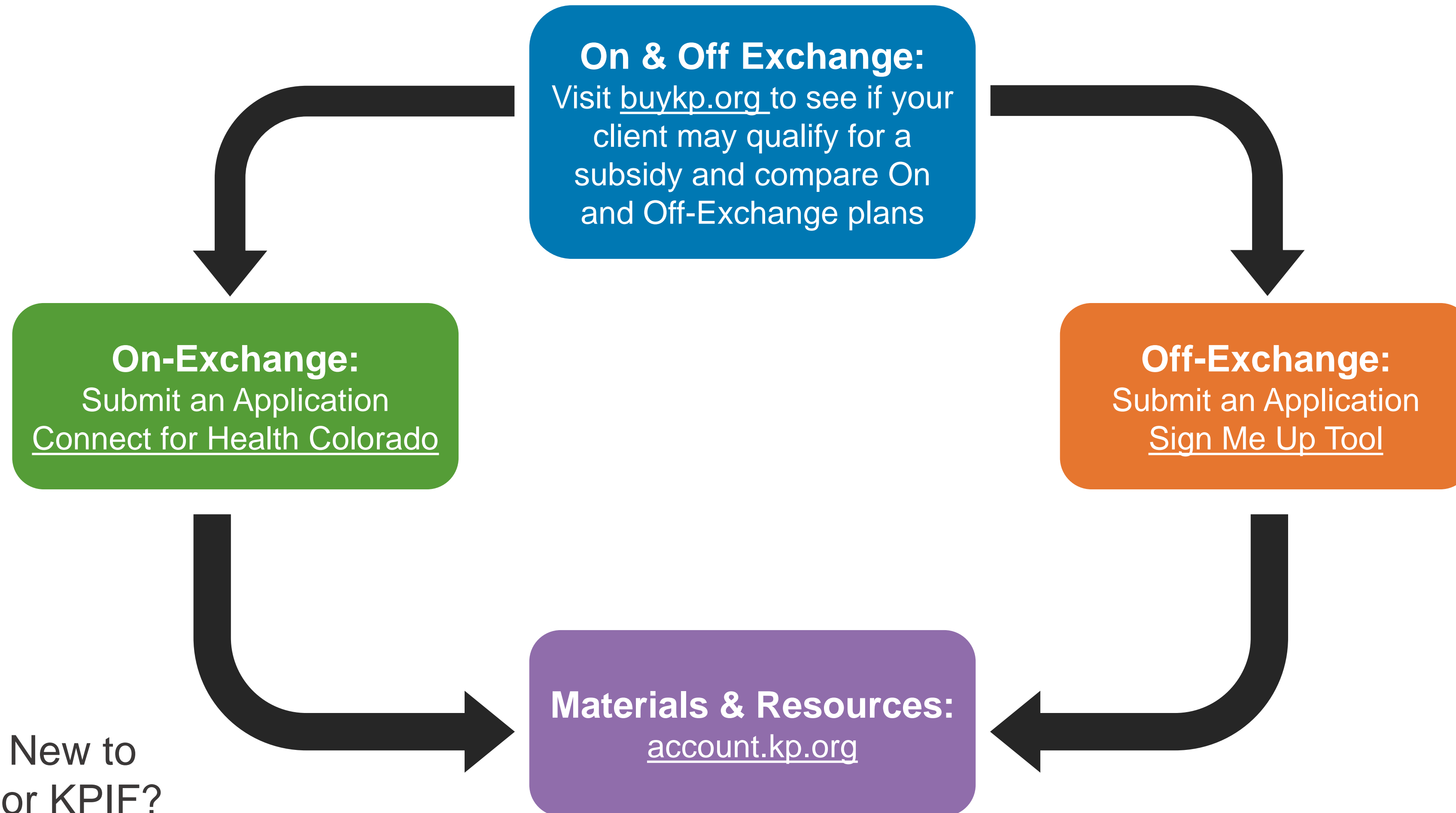
- **SEP** effective dates are determined based on the qualifying life event. Visit [kp.org/specialenrollment for details](https://kp.org/specialenrollmentfor details).
- Subscribers will receive renewal materials by November 1<sup>st</sup>. Review your compensation statement to see your existing clients.
- Existing members can sign up to receive renewal materials electronically by visiting [kp.org/paperlessrenewals](https://kp.org/paperlessrenewals).



# Sales & Enrollment Websites



Where do I go for what?

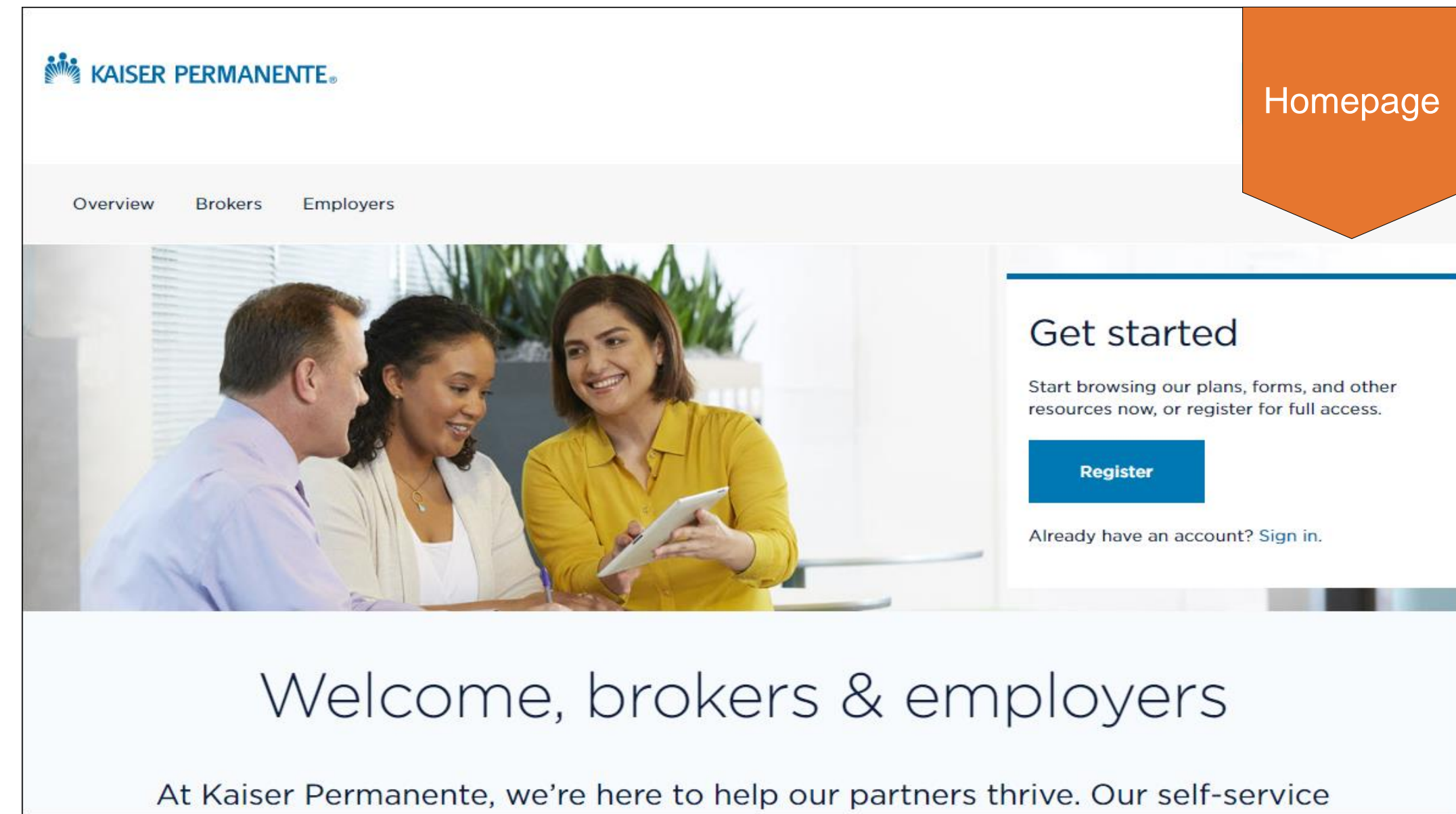


**Quick tip:** New to selling KP or KPIF? Check out our [KPIF Broker FAQs](#)



# 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 information
  - 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 in Colorado, visit [account.kp.org](https://account.kp.org) to learn how to get appointed.







# Enrollment Options

## Connect for Health Colorado

Kaiser Permanente plans can be selected when purchasing coverage on **Connect for Health Colorado**, 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



\*Subsidies are granted to individual consumers by the FFM and the state-based exchanges to anyone who qualifies based on income level and who buys an On-Exchange plan (subsidies are not available off-exchange). KP, as well as all issuers, does not determine subsidy eligibility nor do we administer this.

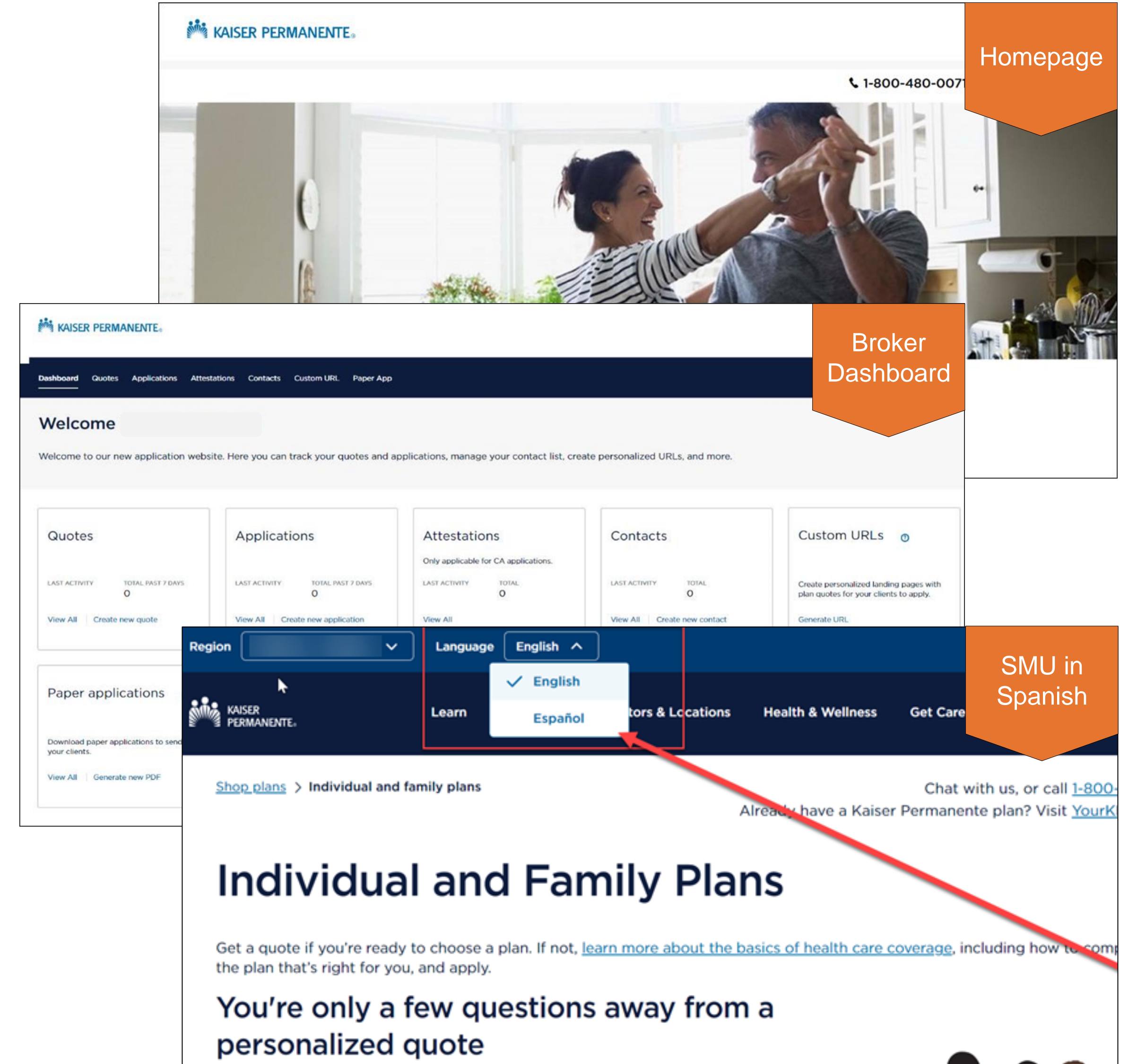
**Quick tip:** If you are appointed to sell KP in more than one region – you'll need to register for a separate SMU account for each Kaiser Permanente region.



# 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
- **Coming soon!** The SMU tool will be available in Spanish by November 1, 2023.
- **Quick tip:** SMU automatically attaches your broker information to electronic applications, making it easy to start an application for your client:
  - 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 paper application and fax or mail it back to KP








# 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](#)

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](mailto: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.



RegisterSign in

Homepage

Search

LearnShop PlansDoctors & LocationsHealth & WellnessGet CarePay Bills

[Shop plans](#) > Individual and family plans

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

Already have a Kaiser Permanente plan? Visit [YourKPplan.org](https://YourKPplan.org), or call us.

## Individual and Family Plans

Get a quote if you're ready to choose a plan. If not, [learn more about the basics of health care coverage](#), including how to compare plans, choose the plan that's right for you, and apply.

### 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. Your information will be handled confidentially and used for quoting purposes only, and won't be saved.

All fields are required unless marked as optional.


Question 1 of 4


In which ZIP code do you need coverage?

Enter a 5-digit ZIP code and county, or choose an option provided

Example: 12345, County

Continue your quote >





RegisterSign in

Compare Plans Page

Search

LearnShop PlansDoctors & LocationsHealth & WellnessGet CarePay Bills

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

Already have a Kaiser Permanente plan? Visit [YourKPplan.org](https://YourKPplan.org), or call us.

 It appears that you may not qualify for financial help.

You still have affordable options, including the following health plans that you can purchase from Kaiser Permanente.

Showing 56 of 56 plans

Filter

Sort by: 

plan metal level

Bronze

1 of 56

KP CO Bronze 8500/50

Monthly Premium

\$241.62

Bronze

2 of 56

KP Select CO Bronze 8500/50

Monthly Premium

\$228.50

Bronze

3 of 56

KP CO Bronze 7000/50 RX Copay

Monthly Premium

\$260.45





# About KP + the Colorado Region



# 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 clock<sup>1</sup>
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime<sup>2</sup>



## Membership extras

- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes<sup>3</sup>
- Calm meditation app at no additional cost<sup>4</sup>

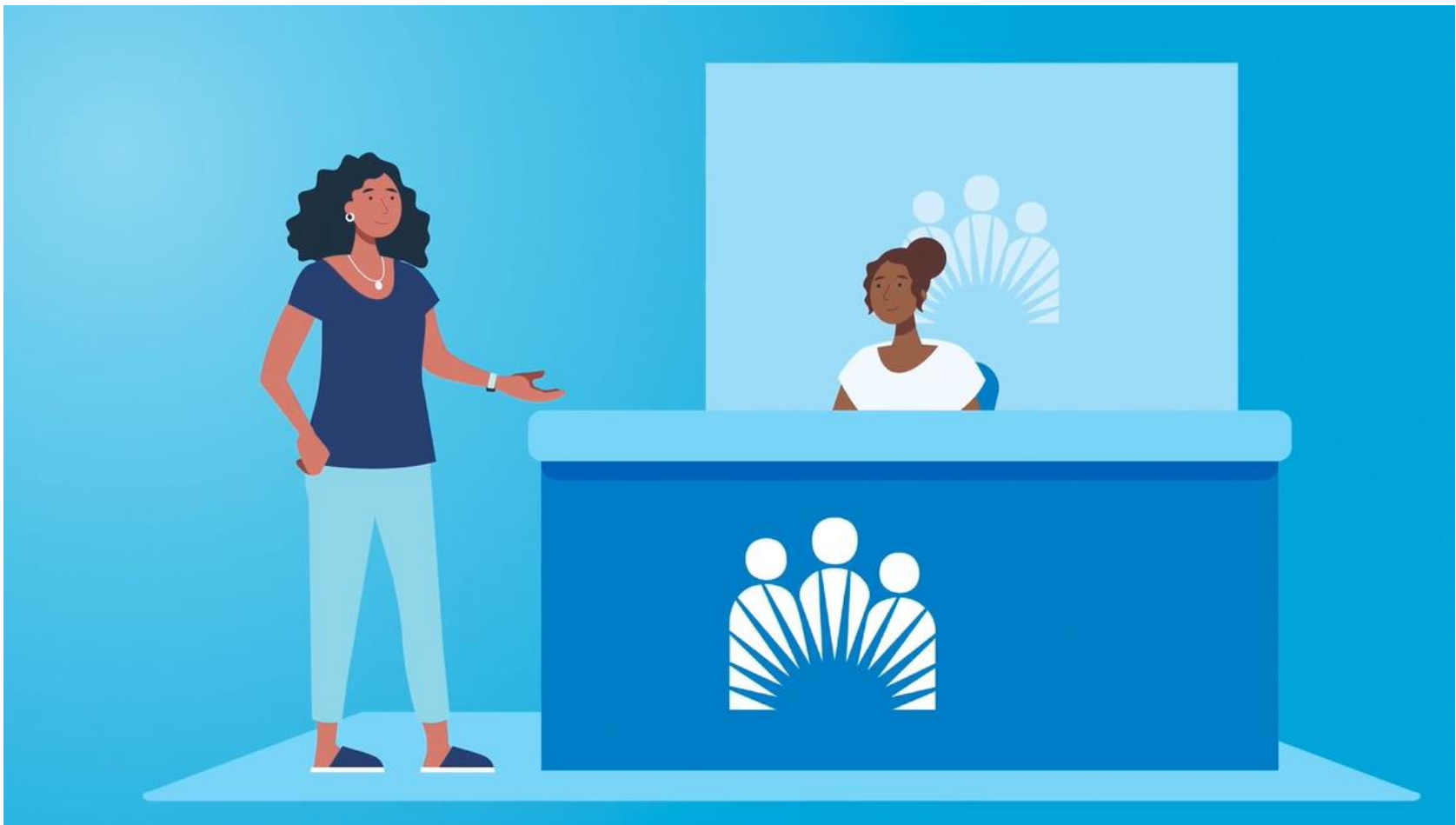
<sup>1</sup>. When appropriate and available. If you travel out of state, phone appointments and video visits may not be available due to state laws that may prevent licensed clinicians from providing care across state lines. Laws differ by state. <sup>2</sup>. To use the Kaiser Permanente app, you must be a member registered on kp.org. <sup>3</sup>. 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. <sup>4</sup>. See note 3.



# 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.



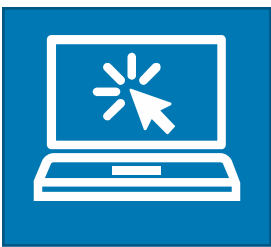
[Integrated Healthcare](#) (duration 1:38)



[Support for Diabetes Treatment](#)  
(duration 1:28)



[Maternity Care](#) (duration 1:53)



Learn more about the Kaiser Permanente difference for your clients here.





# Care that's personalized

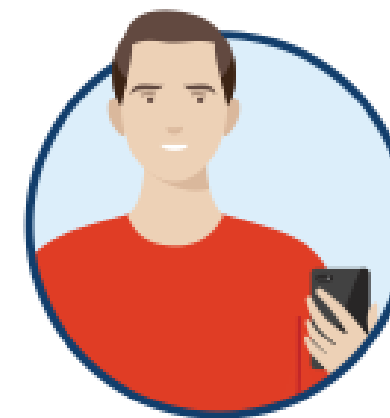
Your doctor is your best health advocate. They learn what matters most to you and work with you to build a care plan that fits your health needs, personal preferences, and values.

## Care teams that feel reflective of who you are

- Access many clinicians who speak more than one language
- Utilize interpretive services for more than 150 languages
- Browse doctor profiles and change your personal doctor anytime

Learn more about our doctors at [kp.org/doctors](https://kp.org/doctors).

## Connected by your electronic health record



**Your health history lives on your electronic health record.**



**It helps connect your care through each visit, including with specialists.**



**Your records are available to you and your care team 24/7.**



**It helps ensure you don't miss checkups and tests.**





# Care that's convenient

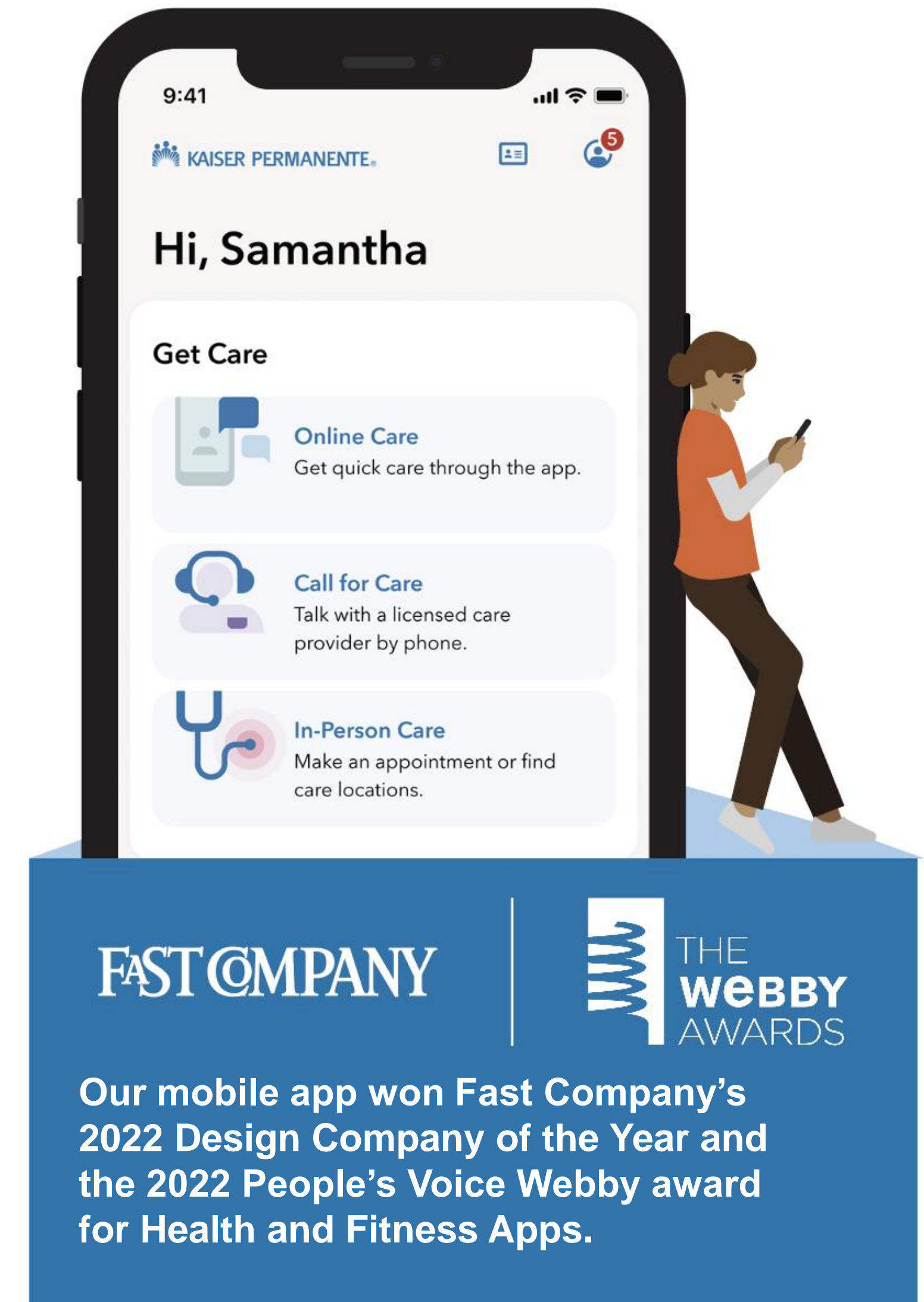
We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history and pick up where you left off.

Learn more at [kp.org/mobile](https://kp.org/mobile)

## Your health at your fingertips

- Get 24/7 care by phone or video\*
- Email your care team
- Schedule appointments
- View lab results and doctor's notes
- Refill prescriptions
- Check in for appointments
- Pay bills and view statements

\*When appropriate and available.



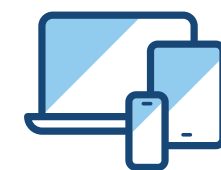




# Convenient care while traveling

Planning to travel? Have a child going away to college? 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 to get vaccinated, refill prescriptions, and more.

And you're covered for urgent and emergency care anywhere in the world.



You can always get 24/7 care by email, phone, and video across the nation.\*

Visit [kp.org/travel](https://kp.org/travel) to learn more.

\*When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.





# Care that's world class



No matter your needs — mental health, maternity, cancer care, heart health, and beyond — you'll have access to expert doctors, advanced technology, and the latest evidence-based care.

We're a national leader in screening rates and research, and we're among the top-rated health plans in every state we serve.<sup>1,2,3</sup>



## Kaiser Permanente members are:

 **33%**

more likely to survive heart disease<sup>4</sup>

 **52%**

more likely to survive colorectal cancer<sup>5</sup>

 **20%**

less likely to experience premature death due to cancer<sup>6</sup>

1. Kaiser Permanente 2022 HEDIS® scores. 2. 2021 Annual Report, Kaiser Permanente, [about.kaiserpermanente.org/who-we-are/annual-reports/2021-annual-report](https://about.kaiserpermanente.org/who-we-are/annual-reports/2021-annual-report). 3. NCQA's Private Health Insurance Plan Ratings 2022–2023, National Committee for Quality Assurance, 2022: Kaiser Foundation Health Plan of Colorado — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of Georgia, Inc. — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Hawaii — HMO (rated 4 out of 5); Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. — HMO (rated 5 out of 5); Kaiser Foundation Health Plan, Inc., of Northern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of the Northwest — HMO (rated 4 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California — HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan of Washington — HMO (rated 4 out of 5). 4. Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," July 20, 2022. 5. Theodore R. Levin, MD, et al., "Effects of Organized Colorectal Cancer Screening on Cancer Incidence and Mortality in a Large, Community-Based Population," *Gastroenterology*, November 2018. 6. See note 4.





# Resources for everyday wellness

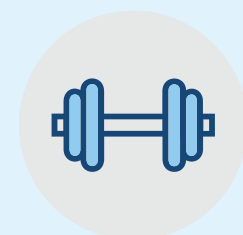
Take advantage of classes, services, and programs to help you achieve your health and fitness goals.<sup>1</sup>  
Visit [kp.org/health-wellness](https://kp.org/health-wellness) to learn more.



Acupuncture, massage therapy, and chiropractic care



Wellness Coaching by Phone



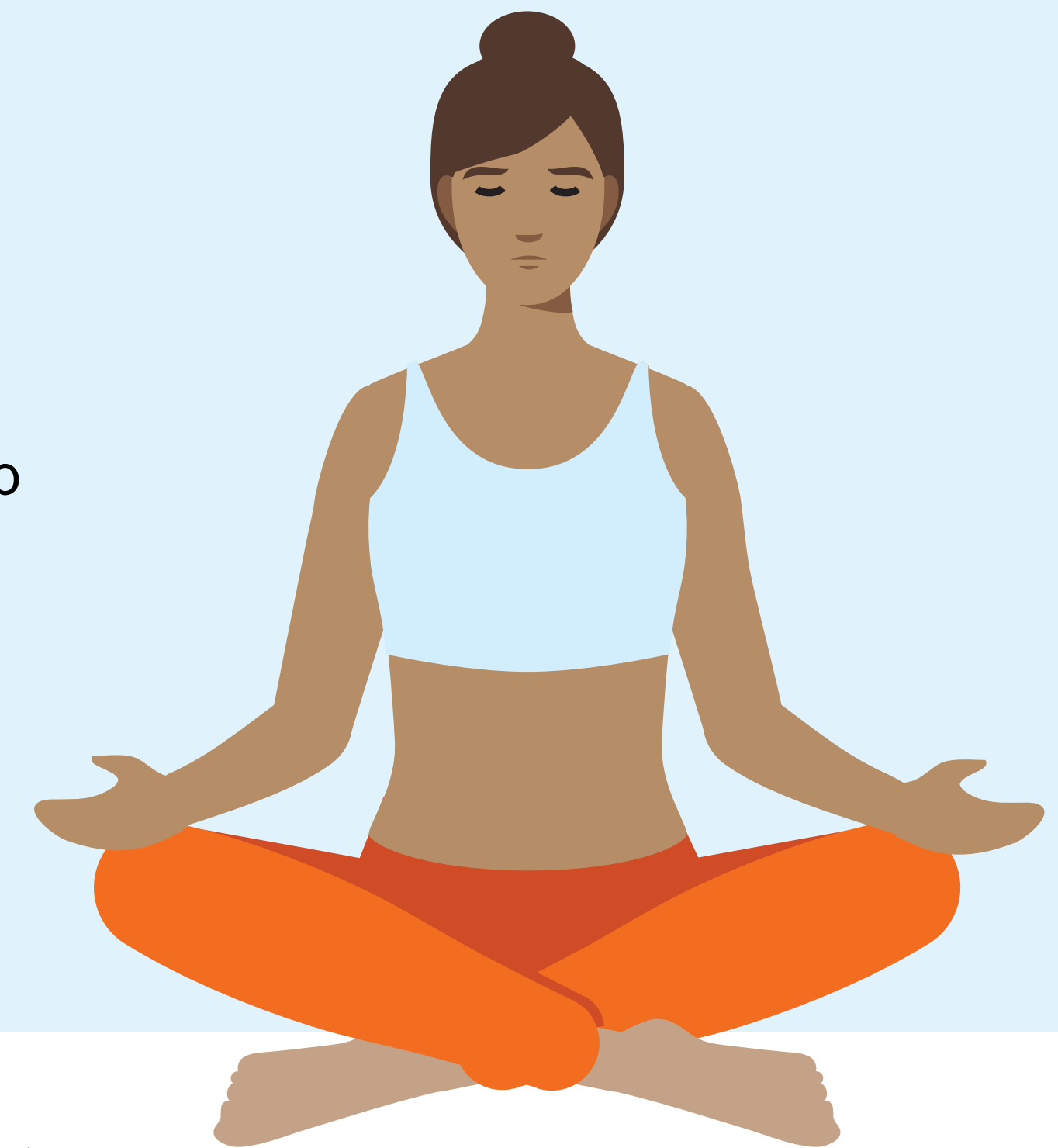
Reduced rates on gym memberships



Online fitness with the ClassPass app



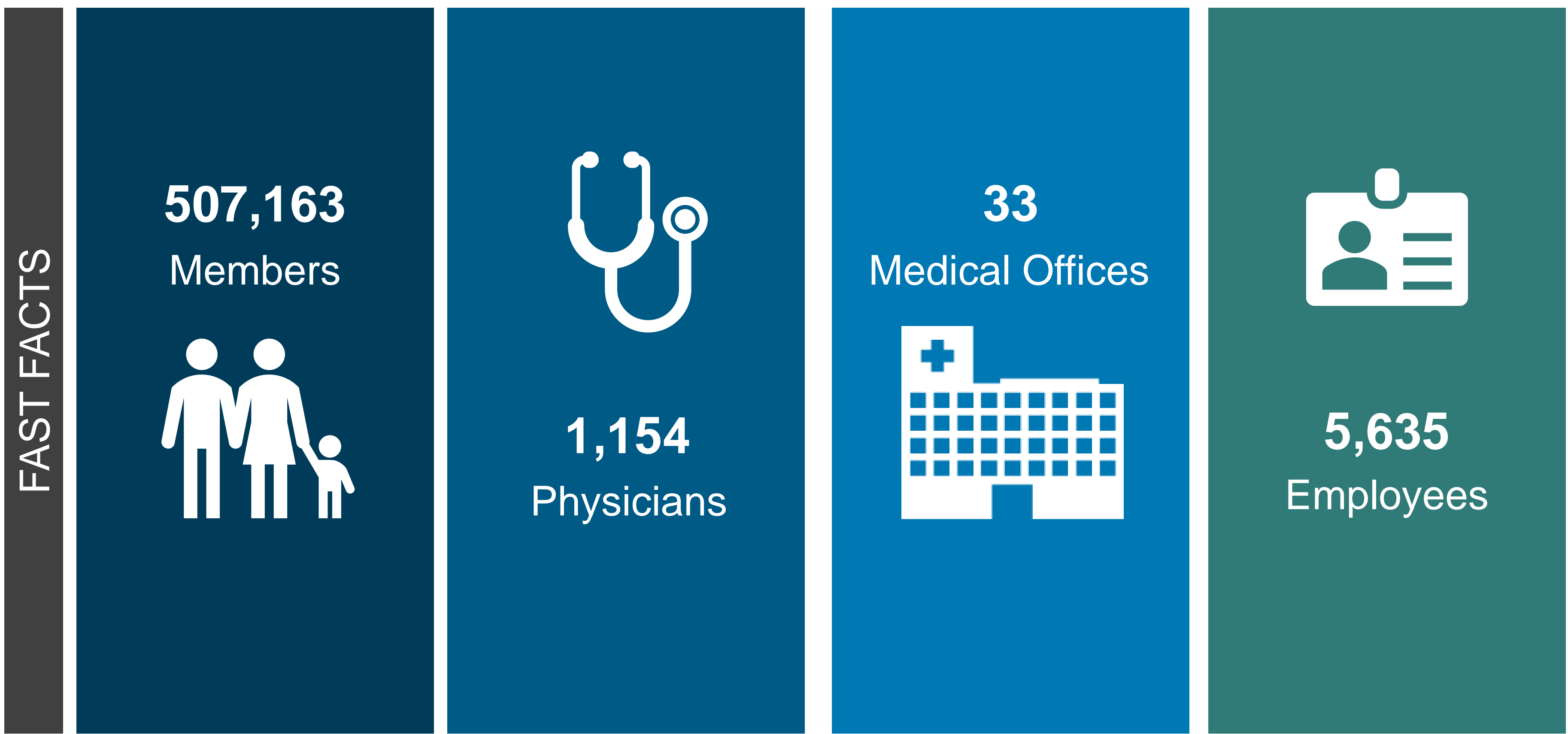
Healthy lifestyle programs and classes<sup>2</sup>



<sup>1</sup>. 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. <sup>2</sup>. Classes vary at each location and some may require a fee.



# Colorado by the Numbers



**Source:** Fast Facts About Kaiser Permanente, Colorado. Retrieved August 6, 2023 from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

More Information [kp.org/share](https://kp.org/share)





# Resources & Contacts



# 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 Connect for Health Colorado directly. Kaiser Permanente cannot process On-Exchange plan changes.
- Off-Exchange members can request plan changes using our 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 Connect for Health Colorado directly. Kaiser Permanente cannot process On-Exchange terminations.
- Off-Exchange members can ask to terminate their coverage by:
  - Calling Member Services at 1-800-632-9700 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 Connect for Health Colorado for assistance.*

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





# 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](https://kp.org/payonline)
  - Need Billing Unit ID (BUID) to register and make payments; this can be found on your monthly invoice.
- **Phone:** 1-877-799-4700
- **Mail\*:** Send check or money order to:

*Kaiser Permanente  
P.O. Box 910374  
Denver, CO 80291-0374*

\*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](https://healthy.kp.org/support/pay-bills) to learn more.

## On-Exchange Members

**Initial (binder) payment** can be submitted through Connect for Health Colorado or KP will mail binder invoice.

- If initial payment was not made with the application, subscriber can visit [kp.org/paypremium](https://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](https://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](mailto: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](https://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](https://account.kp.org)**

\*Applies to Off-Exchange plans only; contact Connect for Health Colorado 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](https://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](https://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](https://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](mailto:kpif@kp.org)**





# THANK YOU

Kaiser Permanente  
Individual and Family  
(KPIF) – Plan Year 2024