



2024 Georgia KPIF Broker Training Guide

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

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- Senior Advantage



About KP + the Georgia 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 clock¹
- Care advice by email, phone, or online
- Kaiser Permanente app to connect to care anytime²



Membership extras

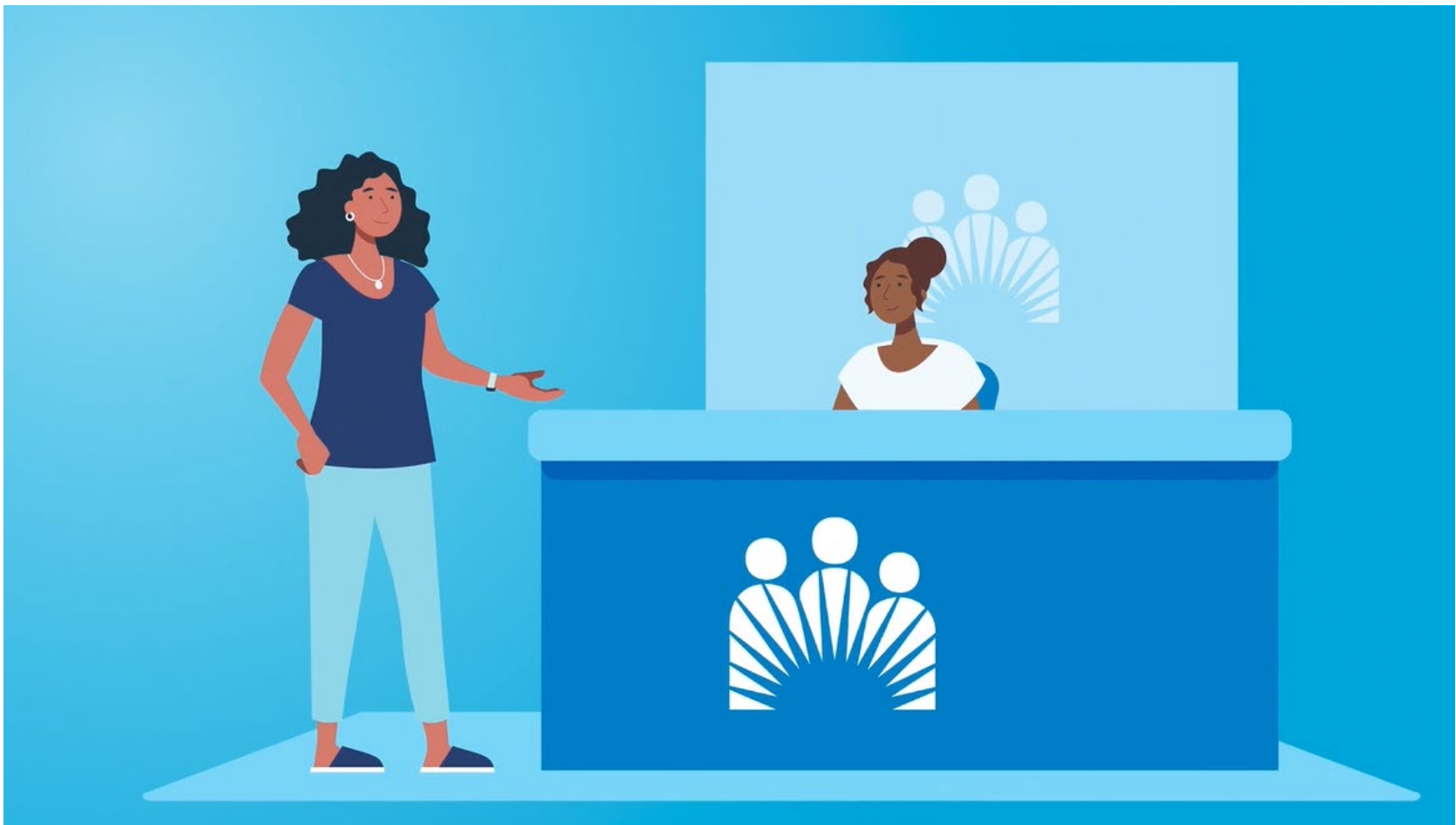
- Acupuncture, chiropractic care, and massage therapy at reduced rates
- ClassPass reduced rates for fitness classes³
- Calm meditation app at no additional cost⁴

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.

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.

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

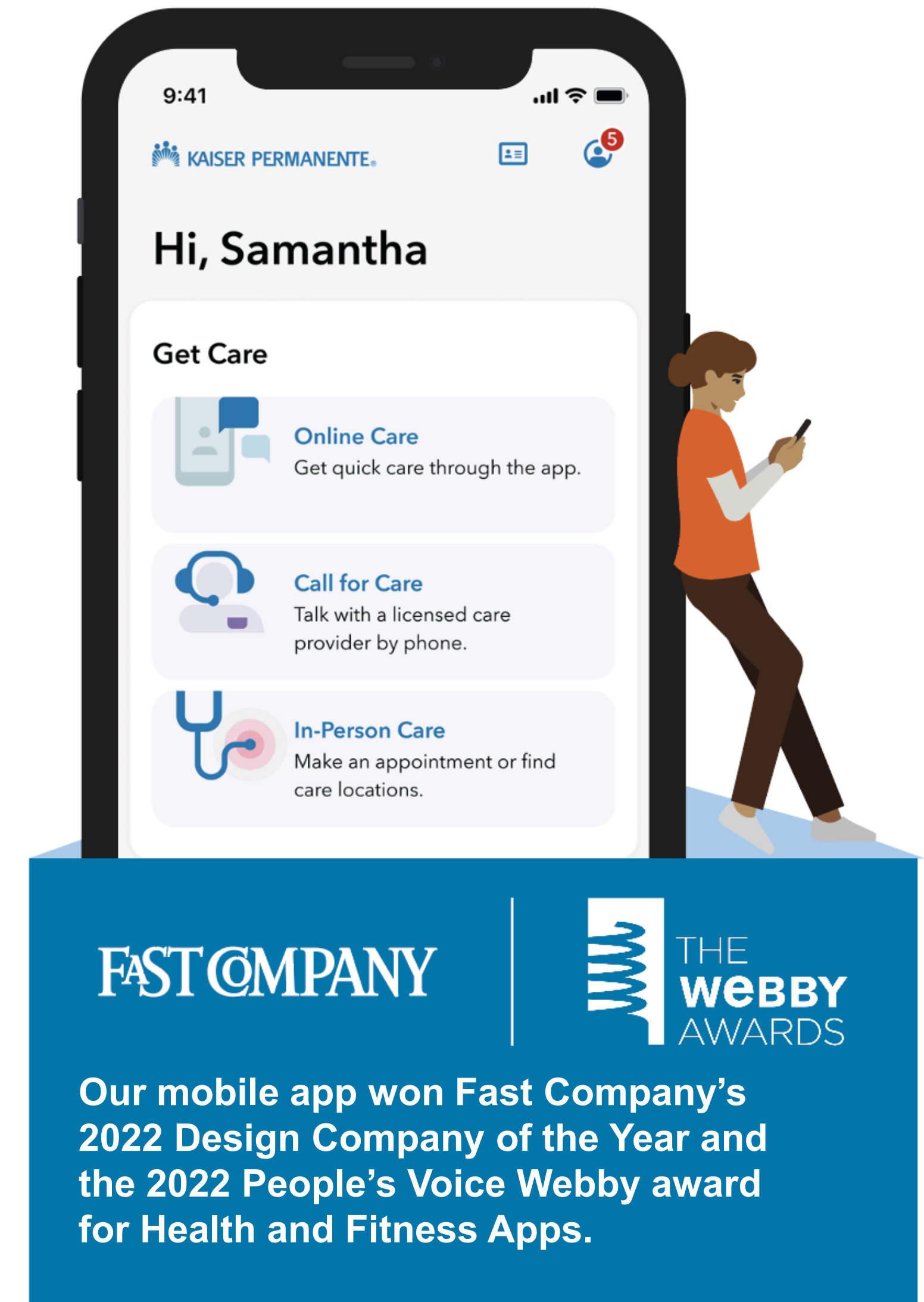
We make it easy to get high-quality care when and where you want it. No matter how you connect, you'll always talk with a medical professional who can see your health history and pick up where you left off.

Learn more at kp.org/mobile

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 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.^{1,2,3}



Kaiser Permanente members are:

 **33%**

more likely to survive heart disease⁴

 **52%**

more likely to survive colorectal cancer⁵

 **20%**

less likely to experience premature death due to cancer⁶

1. Kaiser Permanente 2022 HEDIS® scores. 2. 2021 Annual Report, Kaiser Permanente, 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

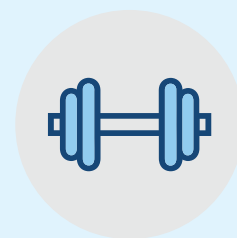
Take advantage of classes, services, and programs to help you achieve your health and fitness goals.¹
Visit kp.org/health-wellness to learn more.



Acupuncture, massage therapy, and chiropractic care



Wellness Coaching by Phone



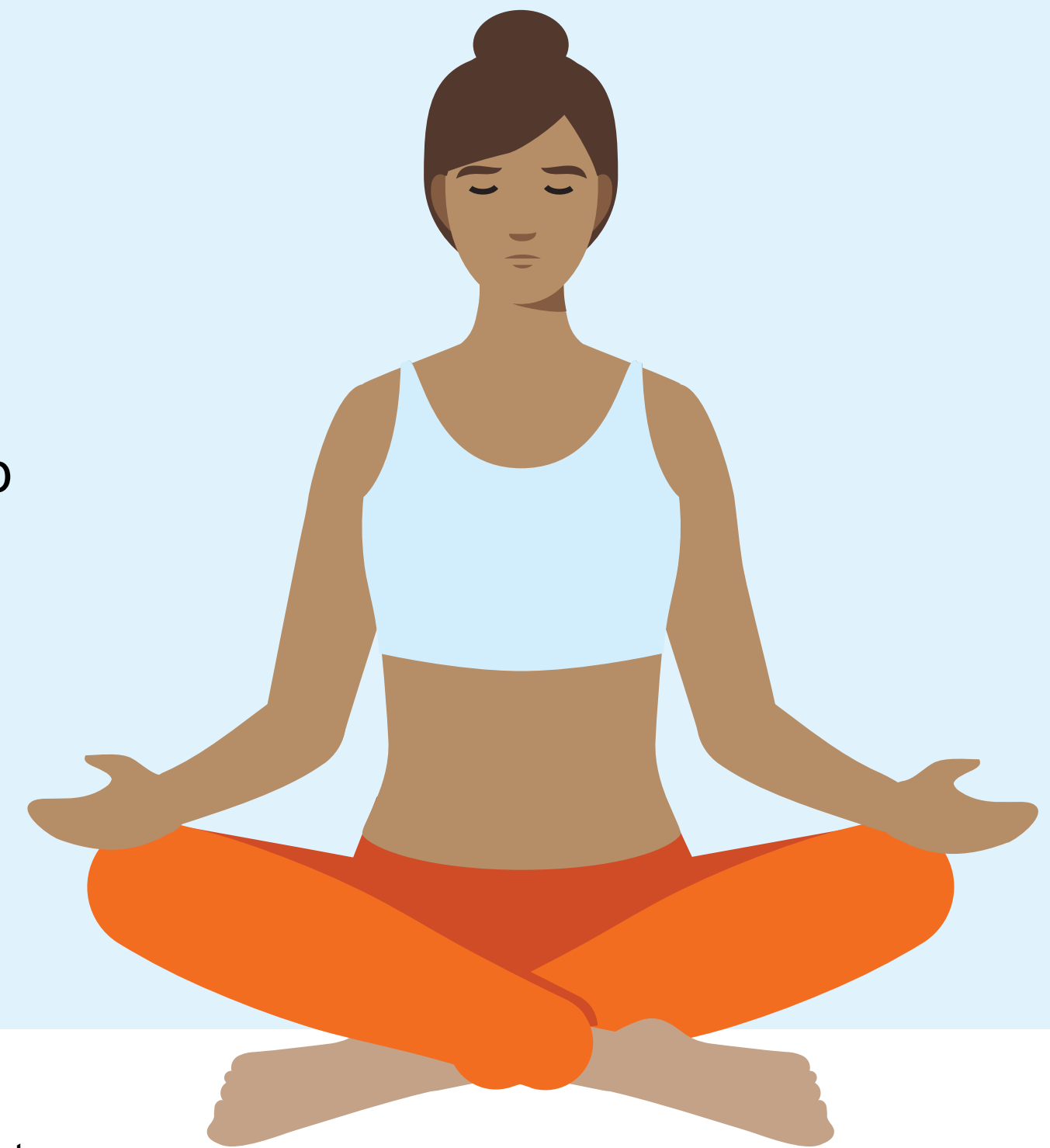
Reduced rates on gym memberships



Online fitness with the ClassPass app

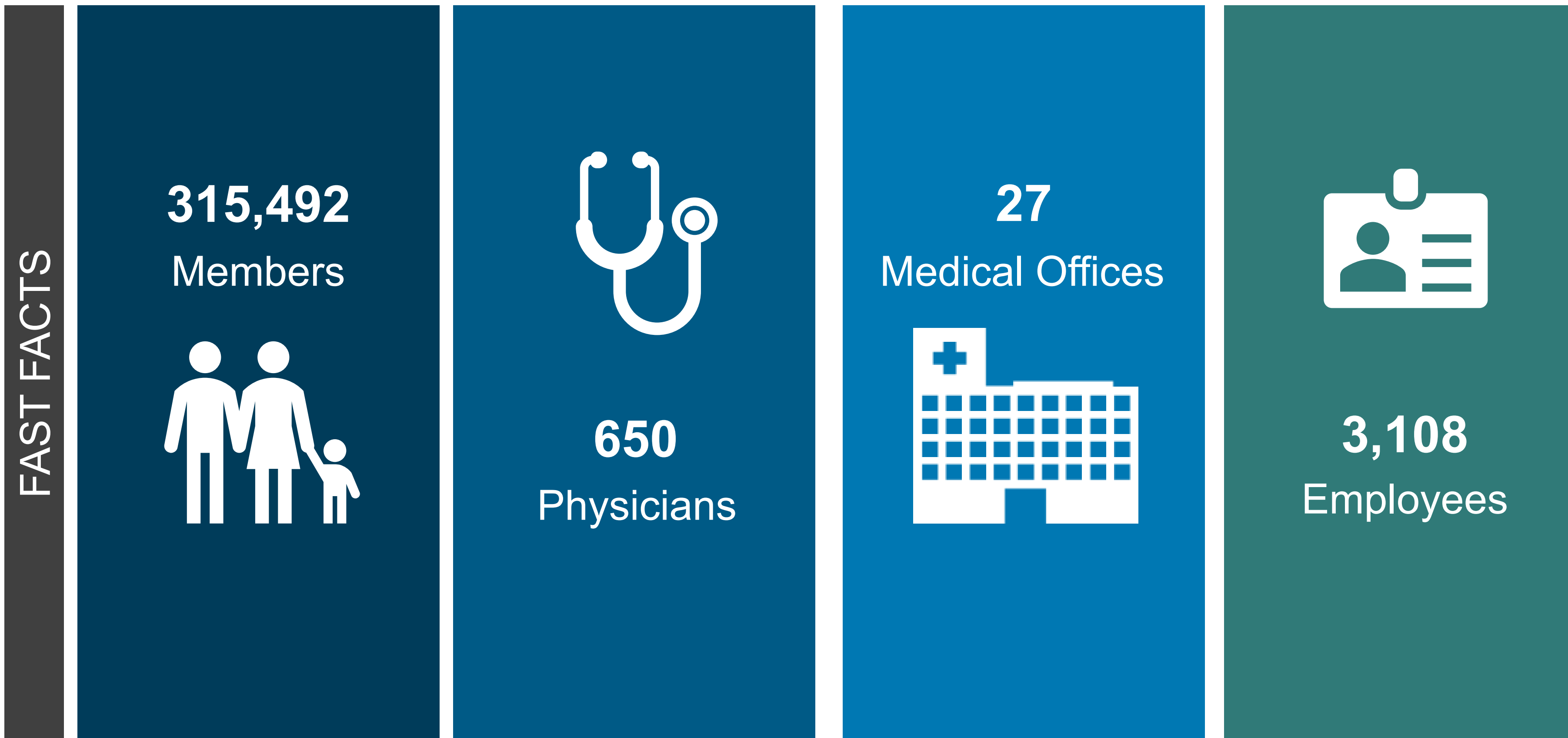


Healthy lifestyle programs and classes²



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.

Georgia by the Numbers



Source: Fast Facts About Kaiser Permanente, Georgia. Retrieved August 17, 2023 from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

More Information kp.org/share

Georgia Service Area Map



Collaborating with Emory Healthcare

Emory Decatur University Hospital and Emory Saint Joseph's Hospital are now primary hospitals for Kaiser Permanente doctors and members in Atlanta.

Top-rated health plan in Georgia — 17 years in a row*

Of the 11 commercial health plans in Georgia rated by the National Committee for Quality Assurance, ours is the top-rated plan in the state for the 17th year in a row.

* In the NCQA Commercial Health Plan Ratings 2022, Kaiser Foundation Health Plan of Georgia, Inc. has earned a rating of 4 out of 5, and has the top-rated commercial health plan in the state for the 17th year in a row.

Highlights

- 27 Kaiser Permanente medical offices
- 3 locations for 24/7 urgent care
- 60+ affiliated community urgent care centers
- 18 affiliated hospitals
- 700+ doctors throughout metro Atlanta and Athens



■ Medical Office □ Affiliated hospital
○ Affiliated urgent care center

Map not to scale

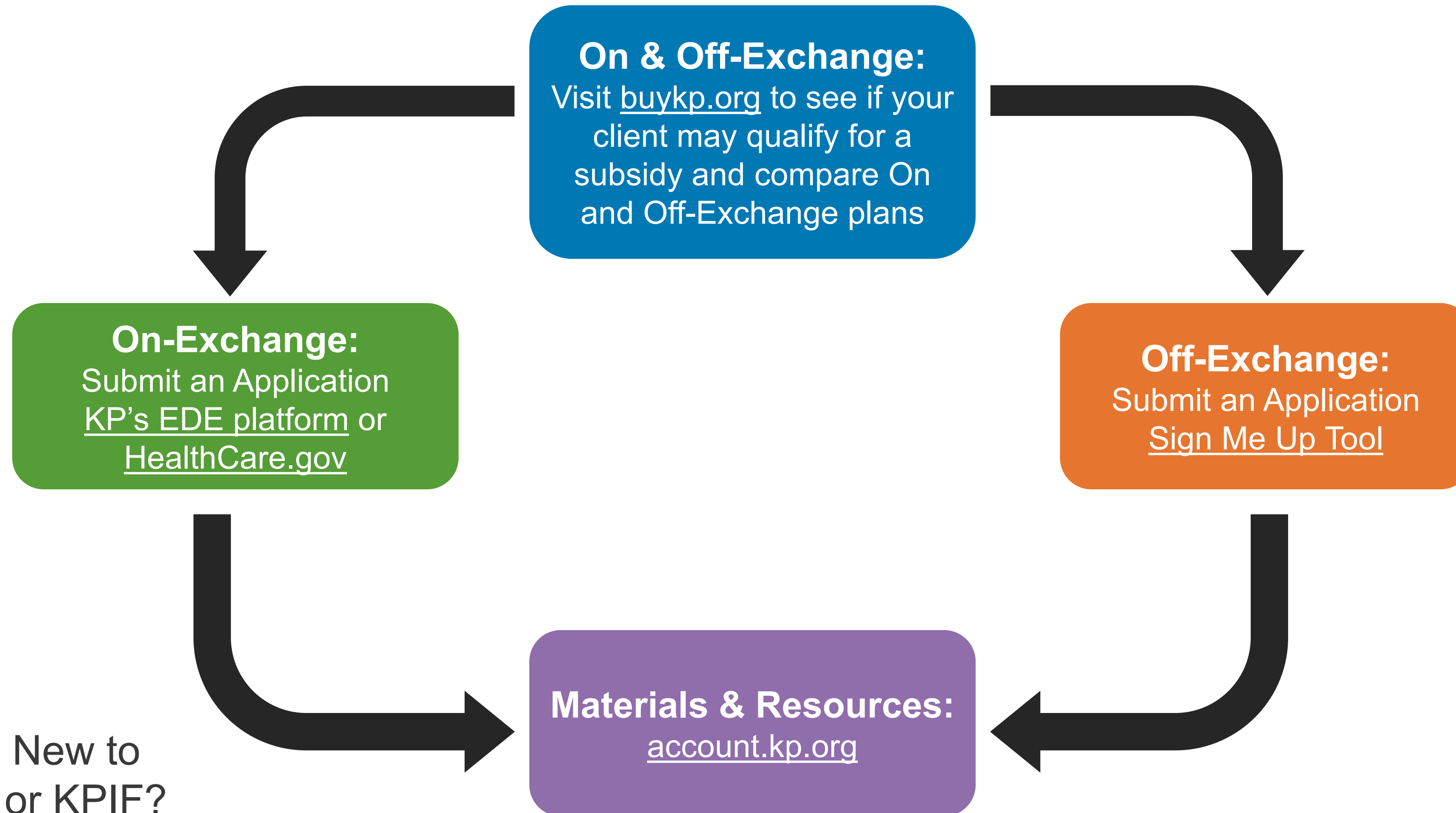


Get Ready to Sell

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 information
 - Tools to support you in selling KPIF plans, as well as relevant news and updates
 - Your book of business report, now with a reference to when the data was last updated
- **Quick tip:** If you are not yet appointed to sell KP plans in Georgia, visit account.kp.org to learn how you can get appointed.

Book of Business

Information last updated: 06/01/2023

Individuals and Families

Individuals and Families (3)

Subscriber name	Members	Plan name	Original effective date	Termination date	Brokerage firm	Broker

Search for a Client

Filter

Book of Business Report

KAISER PERMANENTE

Overview Brokers Employers

Get started

Start browsing our plans, forms, and other resources now, or register for full access.

Register

Already have an account? Sign in.

Georgia 2023 Individual and Family Plans and Products

Give your clients the health coverage they need at prices they can afford. All of our individual and family plans offer the same quality coverage at affordable rates. The main differences between the plans are the deductible levels and the way you pay for services.

Kaiser Permanente offers a variety of options for individual and family plans. Download the 2023 enrollment brochure (PDF) to learn more.

You may change or apply for health coverage during an annual open enrollment period. Outside of the enrollment period, you have a special enrollment period to enroll or change your coverage if you experience what's known as a triggering event. Learn more about that in the 2023 Special enrollment guide (PDF).

Advertise your status as a Kaiser Permanente Authorized Agent - download the official logo here.

Related links: Summary of Benefits and Coverage (SBC) | Get quotes and apply for coverage

Selling Plans page

Enrollment Options



HealthCare.gov

Kaiser Permanente plans can be selected when purchasing coverage on **HealthCare.gov**, the official exchange website. Subsidies are available for those who qualify.*

On-Exchange

HealthCare.gov

KP EDE

Kaiser Permanente plans can be selected when purchasing coverage on **KP's Enhanced Direct Enrollment (EDE)** site. Subsidies are available for those who qualify.*

On-Exchange

 **KAISER PERMANENTE®**
Individual & Family Plans

kp.org/applyonline

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

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.

Off-Exchange

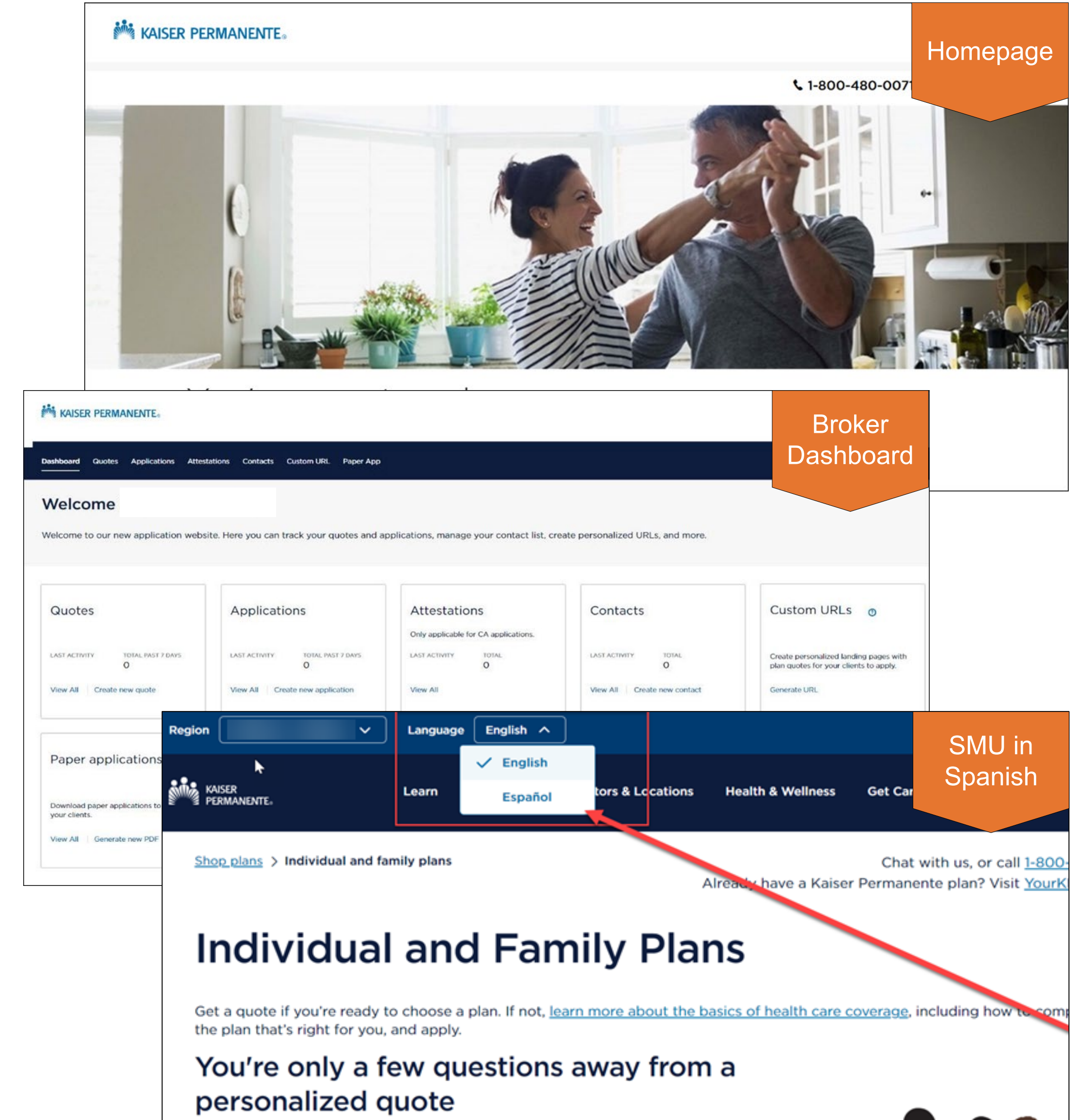
 **KAISER PERMANENTE®**
Individual & Family Plans

*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.

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 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

CancelNext

Broker Registration Page

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

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.

[Register](#)

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

Homepage

[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 >](#)




[Register](#)

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

Compare Plans Page

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

 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.

Coverage for **myself** in **30080** starting in **2023**

[Edit coverage information](#)

Showing 27 of 27 plans

[Filter](#) Sort by: [plan metal level](#) ▾

Note: Results displayed don't include Medicaid options.

<div>Bronze 1 of 27</div> <div>KP GA Signature Standard Bronze 7500/50</div> <div>Monthly Premium</div> <div>\$284.01</div> <div>Annual deductible</div> <div>\$7,500 / \$15,000</div>	<div>Bronze HSA 2 of 27</div> <div>KP GA Signature Bronze 6500/40%/HSA</div> <div>Monthly Premium</div> <div>\$272.09</div> <div>Annual deductible</div> <div>\$6,500 / \$13,000</div>	<div>Bronze 3 of 27</div> <div>KP GA Signature Bronze Virtual Complete 5500/60</div> <div>Monthly Premium</div> <div>\$270.94</div> <div>Annual deductible</div> <div>\$5,500 / \$11,000</div>
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Plans & Enrollment

2024 KPIF GA Plan Changes



WHAT'S NEW

- No new plans for 2024.

WHAT'S BEING DISCONTINUED

- KP GA Silver 3500/20%/HSA
- KP GA Signature Silver 3500/20%/HSA
- KP GA Silver 2700/20%/73% CSR
- KP GA Signature Silver 2700/20%/73% CSR
- KP GA Silver 800/10%/87% CSR
- KP GA Signature Silver 800/10%/87% CSR
- KP GA Silver 100/5%/94% CSR
- KP GA Signature Silver 100/5%/94% CSR

WHAT'S CHANGING

2023 plan name	2024 plan name
KP GA Gold 500/20*	KP GA Gold 500 Ded/500 Rx Ded
KP GA Gold 1500/20*	KP GA Gold 1500 Ded/500 Rx Ded
KP GA Gold 1800/25*	KP GA Gold 2000 Ded/500 Rx Ded
KP GA Standard Gold 2000/30*	KP GA Standard Gold 1500/30
KP GA Silver 3400/30*	KP GA Silver 3400 Ded/500 Rx Ded
KP GA Silver 3300/30/73% CSR*	KP GA Silver 3300 Ded/500 Rx Ded 73% CSR
KP GA Silver 750/20/87% CSR*	KP GA Silver 750/87% CSR
KP GA Silver 0/5/94% CSR*	KP GA Silver 0/94% CSR
KP GA Standard Silver 5800/40*	KP GA Standard Silver 5900/40
KP GA Standard Silver 5700/30/73% CSR*	KP GA Standard Silver 5700/40/73% CSR

2023 plan name	2024 plan name
KP GA Standard Silver 800/20/87 % CSR*	KP GA Standard Silver 700/20/87 % CSR
KP GA Silver Virtual Complete 4800/40*	KP GA Silver Virtual Complete 5000
KP GA Silver Virtual Complete 3000/40/73 % CSR*	KP GA Silver Virtual Complete 3000/73% CSR
KP GA Silver Virtual Complete 500/30/87 % CSR*	KP GA Silver Virtual Complete 500/87% CSR
KP GA Silver Virtual Complete 200/20/94 % CSR*	KP GA Silver Virtual Complete 200/94% CSR
KP GA Silver Virtual Complete 5000/50*	KP GA Silver Virtual Complete 5500
KP GA Bronze Virtual Complete 5500/60*	KP GA Bronze Virtual Complete 5500 Ded/1500 Rx Ded
KP GA Catastrophic 9100/0*	KP GA Catastrophic 9450

*Change applies to Signature versions of plan as well.

2024 KPIF Georgia Product Portfolio



On-Exchange*

	Gold	Silver	Bronze	Catastrophic	#
HMO					0
DHMO	Gold 500 Ded/500 Rx Ded Gold 1500/500 Rx Ded Standard Gold 1500/30 Gold 2000/500 Rx Ded	Silver 3400 Ded/500 Rx Ded Silver 4500/35 Standard Silver 5900/40 Silver Virtual Complete 5000	Bronze Virtual Complete 5500/1500 Rx Ded Standard Bronze 7500/50	Catastrophic 9450	11
HDHP			Bronze 6500/40%/HSA		2
Total (On)	4	4 (+ 12 CSRs)	3	1	12 (24)

Red = Benefit modifications for 2024

On-Exchange = 14 plans (with 15 CSR plans)

Off-Exchange = 13 plans

Off-Exchange*

	Gold	Silver	Bronze	Cat	#
HMO					0
DHMO	Gold 500 Ded/500 Rx Ded Gold 1500/500 Rx Ded Standard Gold 1500/30 Gold 2000/500 Rx Ded	Silver 3400 Ded/500 Rx Ded Silver 4500/35 Standard Silver 5900/40 Silver Virtual Complete 5000 Silver Virtual Complete 5500	Bronze Virtual Complete 5500/1500 Rx Ded Standard Bronze 7500/50	Catastrophic 9450	12
HDHP			Bronze 6500/40%/HSA		1
Total (Off)	4	5	3	1	13

All plans are offered as both a Signature and non-Signature versions. Signature plans are available in Clayton, Cobb, DeKalb, Fulton, Gwinnett, and Henry counties.

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



Review the [2024 Georgia Enrollment Guide](#) (starting late October) or [buykp.org](#) (after 11/1) for benefit details.

Silver Plan Variations Eligible for CSR

This type of federal financial assistance (subsidy) is a cost-sharing reduction that lowers out-of-pocket costs for coinsurance, copays, and deductible (if the individual has one). This type of federal financial assistance (subsidy) is available with a Silver plan purchased through [HealthCare.gov](https://www.healthcare.gov).

On-Exchange

Silver Base Plan	CSR 73%	CSR 87%	CSR 94%
Silver 3400 Ded/500 Rx Ded	Silver 3300 Ded/500 Rx Ded/73% CSR	Silver 750/87% CSR	Silver 0/94% CSR
Silver 4500/35	Silver 3500/35/73% CSR	Silver 850/15/87% CSR	Silver 150/5/94% CSR
Standard Silver 5900/40	Standard Silver 5700/40/73% CSR	Standard Silver 700/20/87% CSR	Standard Silver 0/0/94% CSR
Silver Virtual Complete 5000	Silver Virtual Complete 3000/73% CSR	Silver Virtual Complete 500/87% CSR	Silver Virtual Complete 200/94% CSR
Total (On)	4	4	4

Red = Benefit modifications for 2024



Review the [2024 Georgia Enrollment Guide](#) (starting late October) or buykp.org (after 11/1) for benefit details.

Vision Benefits in Georgia



- Pediatric vision is offered in all **On and Off-Exchange** plans
 - **Included:**
 - 1 annual routine visit
 - Coverage for 1 pair of frames or lenses per calendar year
- Adult vision is offered in all **On and Off-Exchange** plans
 - **Included:**
 - 1 annual routine visit



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



Pediatric Dental Benefits

- Pediatric dental is offered in all **Off-Exchange** plans for those ages 18 and younger.
- Pediatric dental services are provided by **Delta Dental Insurance Company**. Call 1-800-929-2309 or visit deltadentalins.com for more information.
- If you currently have pediatric dental coverage through a stand-alone plan, you are no longer required to keep it.

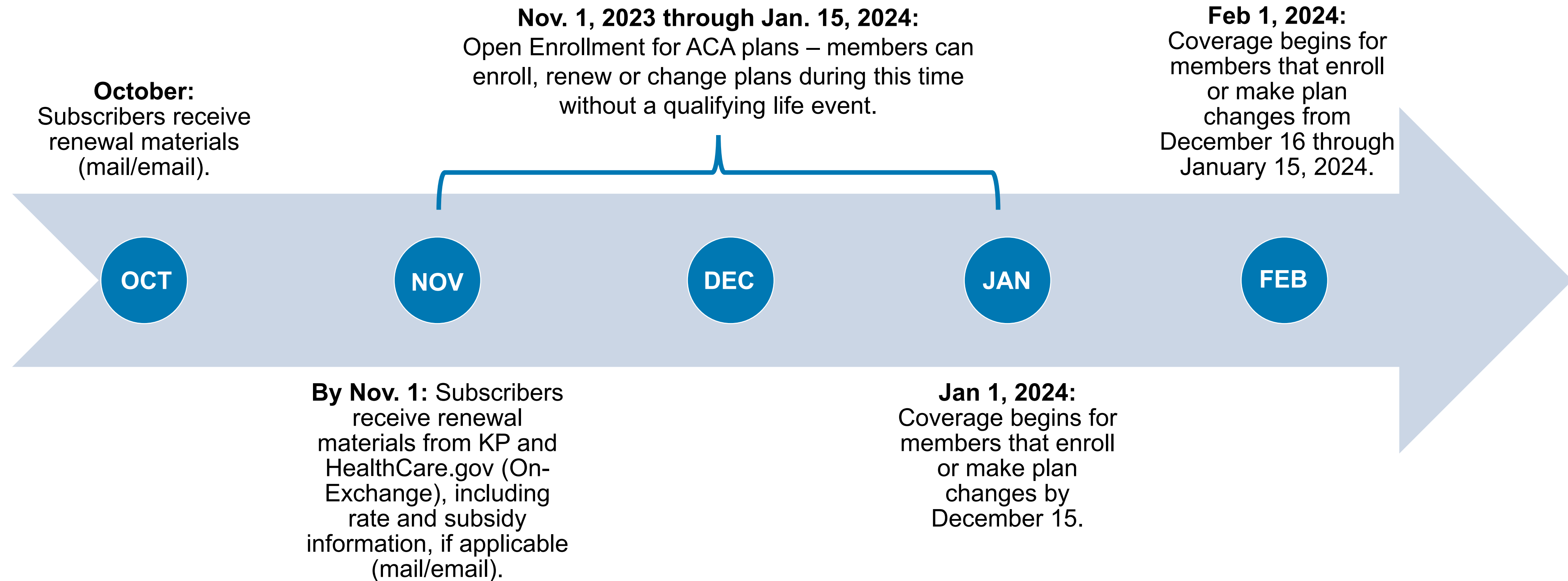
Services

- Preventative Services are covered at 100% after deductible on the KP GA Signature Catastrophic 9450 plan and the KP GA Catastrophic 9450 plan.

Preventive Services	100%
Basic Services	50% after deductible
Major Services	50% after deductible
Orthodontic Benefits (Medically Necessary)	50% after deductible



Open Enrollment and Renewals Timeline



- **SEP** effective dates are determined based on the qualifying life event. Visit kp.org/specialenrollmentfor details.
- Renewals are sent only to subscribers, starting in early-October. Review your Book of Business by visiting account.kp.org.
- Existing members can sign up to receive renewal materials electronically by visiting kp.org/paperlessrenewals.
- If member is on the 2023 KP GA Catastrophic 9100/0 or KP GA Signature Catastrophic 9100/0 plan and ages off, they will be renewed into the KP GA Bronze Virtual Complete 5500/1500 Rx Ded or KP GA Signature Bronze Virtual Complete 5500/1500 Rx Ded 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 HealthCare.gov directly or you can make changes using the KP EDE site. 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 HealthCare.gov directly. Kaiser Permanente cannot process On-Exchange terminations.
- Off-Exchange members can ask to terminate their coverage by:
 - Calling Member Services at 1-888-865-5813 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 HealthCare.gov for assistance.*

***Applies to Off-Exchange only. As volumes rise, the processing time could take longer than normal.*



What's New for 2024

Georgia Broker Compensation - 2024



Good
News!



- We're increasing our Georgia Broker Compensation starting January 1, 2024!
 - Commissions have increased to **\$28 per member, per month** for both sales and renewals.
- Payments for the KPIF Broker Bonus Program will now be applied retroactively based on the qualifying tier at the end of the year.
- Commissions for new KPIF sales and renewals during 2024 Open Enrollment will be processed and paid beginning in February 2024.
- Review the 2024 Georgia Producer Compensation Plan 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 3
 - Email at Broker.Services-GA@kp.org



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.

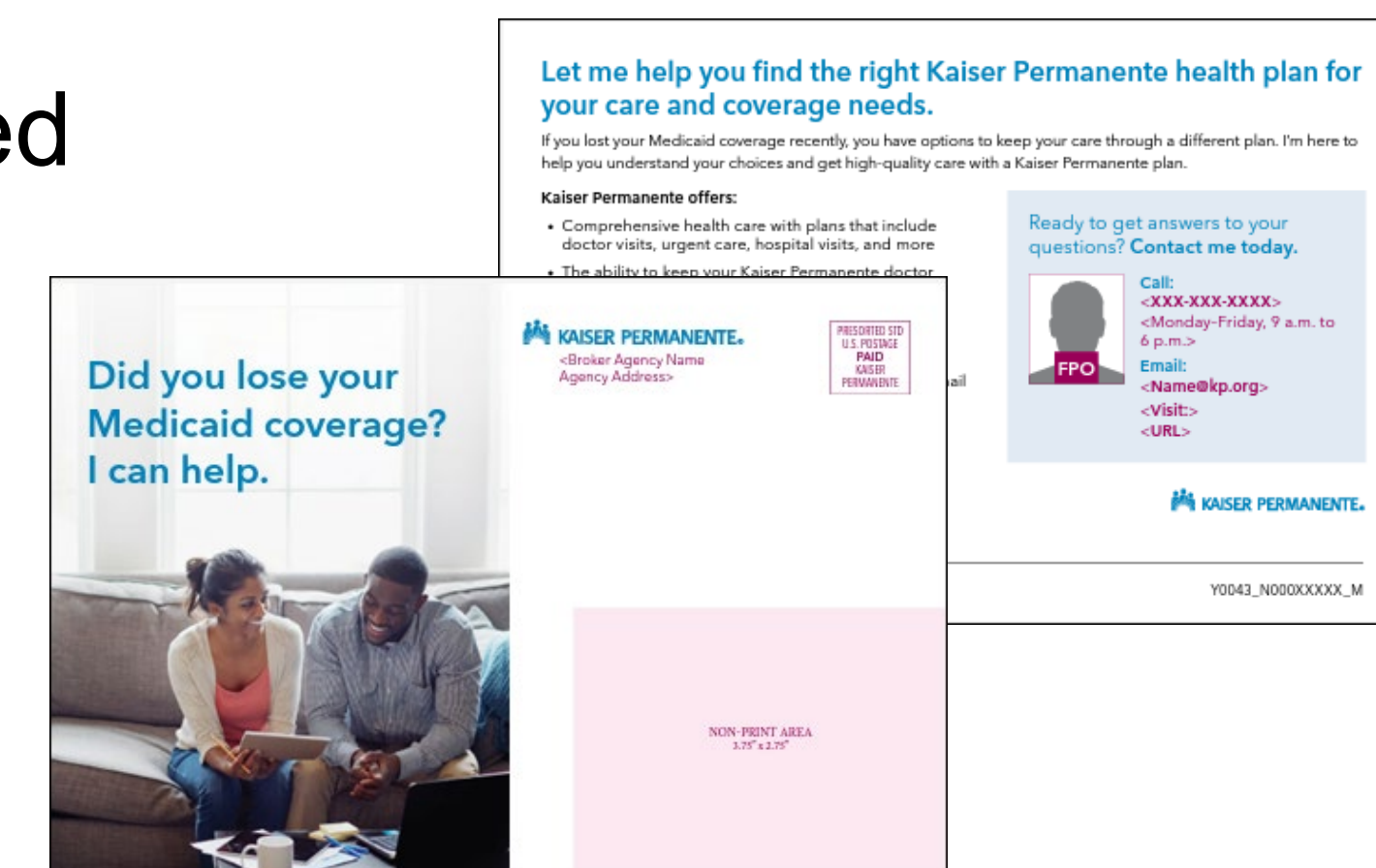
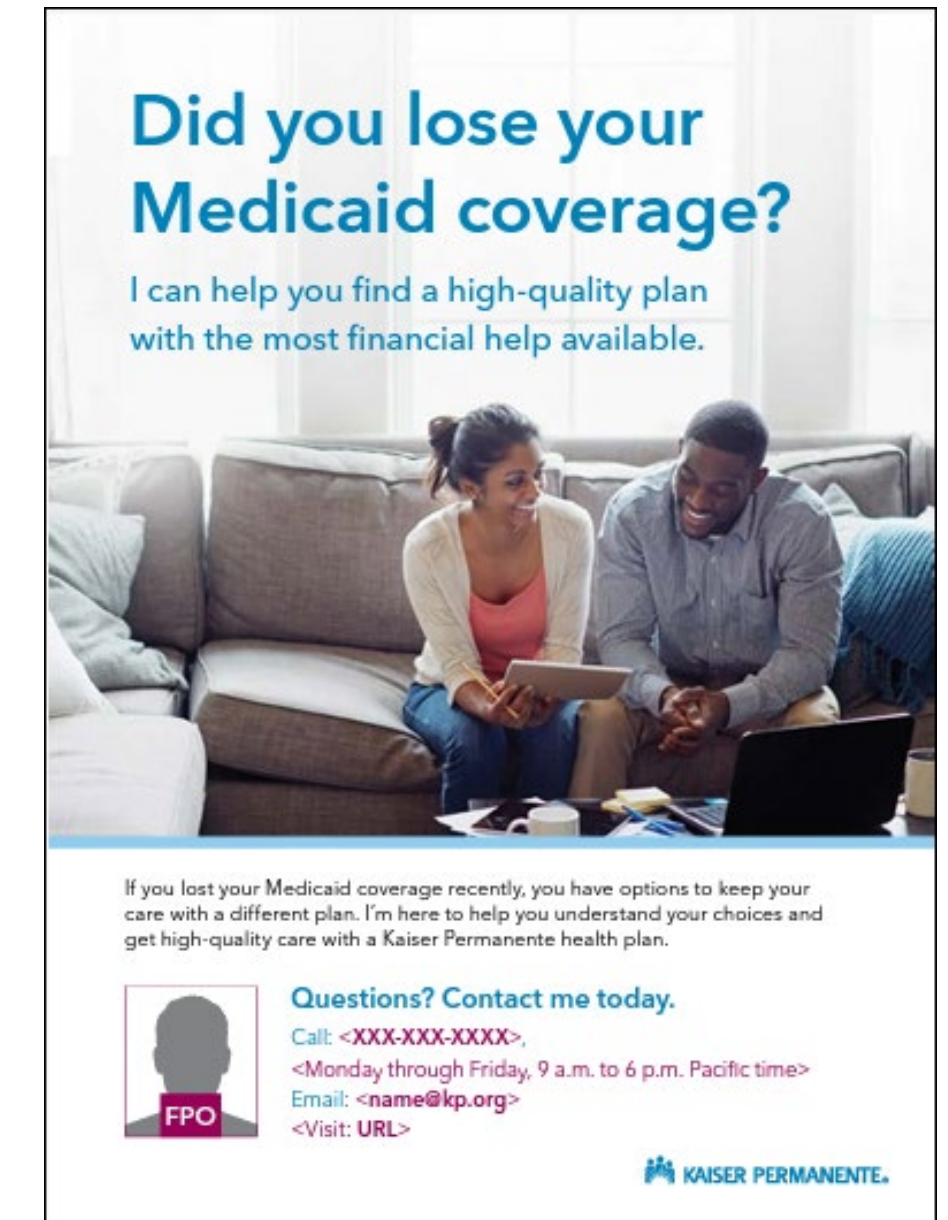
Download our [digital toolkit](#) that includes flyers, a poster, and postcard that you can co-brand with your agency information and share with your clients. Plus, content you can post to your agency website or social media accounts quickly and easily.

Earn More When You Sell More

For a limited time – earn a \$50-\$125 bonus for each new member enrolled above 49 members with effective dates through December 31, 2024.

Payments for members enrolled in 2024 will now be applied retroactively based on the membership tier achieved at year-end. [Learn more here.](#)

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



2024 KPIF Georgia Rates



- KP has offered coverage in the Individual and Family market every year since the implementation of the Affordable Care Act.
- KP will continue to be competitively priced in all metal tiers in 2024.
 - September rate filings show that KP Signature plans* are the lowest-priced Gold plan and one of the lowest-priced Silver plans.
- Tobacco surcharge = 20%, minimum age = 21 (no change from last year)
- [See our full 2024 portfolio details here.](#)

For detailed rate information to help your clients:

- Two ways to quote your clients online (2024 rates available after 11/1/23):
 - No log-in required: buykp.org
 - Requires broker log-in, but you can save quotes: kp.org/applyonline (SMU)

*Note: KP Signature plans are offered in Clayton, Cobb, DeKalb, Fulton, Gwinnett, and Henry counties.



Consumer Consent – CMS Guidance

The Center for Medicare and Medicaid Services (CMS) Marketplace standards of conduct specify that agents and brokers must obtain the consent of a consumer prior to providing Marketplace assistance.

This assistance includes but is not limited to:

- Searching for an existing Marketplace application.
- Helping the consumer apply for financial assistance or enrolling in a Marketplace qualified health plan (QHP).
- Requesting the status of a Marketplace application.
- Making updates to the consumer's application/policy.

CMS does not provide a standard format or process for obtaining or recording consumer consent, and documenting the consumers consent is strongly encouraged. There are different options agents and brokers can use:

- Broker of Record form from an issuer or state DOI.
- Verbally (over the phone)
- Electronically (ex: via email)

For additional information and guidelines, please visit the [CMS FAQs](#) web page.



KPIF Policy Change

We have updated the enrollment process for some Kaiser Permanente for Individuals and Families (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 to learn more.





Resources & Contacts

Billing* - On-Exchange vs. Off-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 the monthly invoice.
- **Phone:** 1-877-699-7407
- **Mail*:** Send check or money order to:

*Kaiser Permanente
P.O. Box 100661
Atlanta, GA 30384-0661*

*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 Healthcare.gov, KP'S EDE site 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 HealthCare.gov 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

A man and a woman are hiking together on a path covered in fallen yellow and orange leaves. The man, on the left, is wearing a plaid shirt over a dark t-shirt and dark pants, holding a wooden walking stick. The woman, on the right, is wearing a yellow striped shirt under a green jacket and light-colored pants. They are both smiling and looking towards the right. The background is a dense forest with trees showing autumn foliage. The text "Senior Advantage" is overlaid in the center in a large, white, sans-serif font.

Senior Advantage

Welcome and thank you for joining us today!



Kaiser Permanente Medicare Broker Manager

Christel Finley

Georgia Region

404-895-8985

Christel.D.Finley@kp.org

Email: GA-MedicareBrokerSupport@kp.org
Broker Support: 1-800-700-7131



Website:
<https://georgia.kaiserpermanente.org/gabroke>



Kaiser Permanente is an HMO plan with a Medicare contract.
Enrollment in Kaiser Permanente depends on contract renewal.

2024 Service Area Map (no change)



-  Kaiser Permanente Medical Facilities
-  Kaiser Permanente Comprehensive Medical Centers
-  Affiliated Hospitals
-  Expanded service area

Service Area 1 (Core Service Area)

- Cherokee
- Clayton
- Cobb
- Coweta
- DeKalb
- Douglas
- Fayette
- Forsyth
- Fulton
- Gwinnett
- Henry
- Paulding 30127, 30134, 30141

Service Area 2 (Expanded Service Area)

- Barrow
- Butts
- Newton
- Rockdale
- Spalding
- Walton

2024 Senior Advantage Plan Portfolio

Service Area 1 (Core Service Area)		Service Area 2 (Expansion Service Area)	
Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Paulding		Barrow, Butts, Newton, Rockdale, Spalding, Walton	
2023	2024	2023	2024
\$0 Basic Plan (1)	\$0 Basic Plan (1)	\$0 Basic Plan (2)	\$0 Basic Plan (2)
\$71 Enhanced Plan (1)	\$66 Enhanced Plan (1)	\$20 Enhanced Plan (2)	\$20 Enhanced Plan (2)
\$31 Dual Special Needs Plan (1)	\$42.30 Dual Special Needs Plan (1)	\$31 Dual Special Needs Plan (2)	\$42.10 Dual Special Needs Plan (2)
\$0 Care Plus	\$0 Care Plus		

Combined Service Area	
Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Paulding, Barrow, Butts, Newton, Rockdale, Spalding, Walton	
2023	2024
\$0 Liberty Plan	\$0 Liberty Plan

Important Disclaimer: This deck is intended for sales agents, not prospects. This information should not be shared with Medicare beneficiaries. Plan details are subject to change, pending CMS approval.

Exciting Benefit “Extras” for 2024



Healthy Food Card

The Kaiser Permanente Healthy Food Card provides a quarterly allowance for qualified members to purchase eligible healthy foods from participating retailers.



Vision Hardware

KP members receive a credit of \$500 (non-SNP plans) and \$575 (SNP plans) to use toward the purchase of eyeglasses and contact lenses every two years.



Embedded Dental Care

Diagnostic and preventive dental care services at \$0 and some of the most utilized comprehensive services at copays ranging from \$0 - \$580



Over-The-Counter Products

Purchase Over-the-Counter (OTC) health and wellness products using your OTC benefit allowance and have them delivered to your door for free.



Fitness Benefit via SilverSneakers: Get Active

Enjoy basic membership without charge at participating fitness centers. Including specialized exercise classes designed to improve strength, flexibility and balance.



Transportation to Medical Appointments

Kaiser Permanente Medicare Advantage plans include rides for non-emergency medical appointments at KP medical centers and contracted facilities at no cost.



Kaiser Permanente Care Plus Plan

Offering \$1,500 allowance for out-of-network services – Plan launched in 2023.



Kaiser Permanente Senior Advantage Liberty Plan

Medicare Advantage Plan that does not include prescription drug coverage – Plan launched in 2023.



Prescription Drug Coverage

Low copays for Tier 1 drugs as well as Mail Order discount for 90-day Tier 1 & Tier 2 medications

Broker Compensation Update

You spoke and we listened

- Major commission changes coming to Kaiser agents for 2024 plan year
- We will be paying on all existing member enrollments starting in Plan Year 2024 in MD, VA, DC, **GA** and CO.
- We will begin paying commission for all new Medicare enrollments into our individual Medicare Advantage Plans beginning January 1, 2024.
- Including current Kaiser Permanente members coming from commercial group plans or individual and family (U65) plans.
- Previously where we paid \$0.00 for existing KP members that are in your book of business, we will now pay renewal commissions for those members starting January 1, 2024.



2023 – 2024 Kaiser Permanente Individual Medicare Filed Broker Commission Schedule

KF Market	Contract	Plan Year	New-to-KP Members	Existing KP Members enrolling into KP Medicare	
			Initial / Renewal	Initial (Age-in)/ Renewal	Medicare Plan Change
Georgia (KPGA)	H1170	2023	\$601 / \$301	\$0 except where Individual U65 Broker of Record is consistent*	\$0
		2024	\$611 / \$306	\$611 / \$306	

This commission schedule applies only to field agents selling Medicare Advantage through one of our participating Field Marketing Organizations (FMO) on behalf of Kaiser Permanente.

Participating FMOs include:

- Integrity Marketing – CO, MAS, GA and NW
- GS National – CO, MAS and GA
- HealthMarkets – CO, MAS, GA and NW

Additional Compensation Notes:

- Kaiser Permanente is 100% automated with electronic application submission through SunFire. No paper applications are accepted, and broker of record changes only occur when there is a change in coverage; there is no separate broker of record 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.
- Where we previously paid \$0 commission for existing KP members aging into Medicare in GA, CO and MAS, we will pay renewal commissions for those members beginning in 2024.

*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.

WORKING WITH KAISER PERMANENTE

How to become appointed

Kaiser Permanente is affiliated with four Field Marketing Organizations (FMOs) in the region: GS National, Garity Advantage, Premier Benefit Consultants and HealthMarkets. We will not be working directly with individual agents or agencies that are not under contract with these two FMOs at this time.

Any broker looking to participate in the Medicare Broker Program needs to align with one of these two FMOs. Contact information is listed below.



GS National

Brian Breisinger
855-330-5566

bbreisinger@gsnational.com



Garity Advantage

Victoria Bailey
800-234-9488

vbailey@garityadvantage.com



HealthMarkets

Nicole Burnley
863-934-9195

nicole.burnley@healthmarkets.com



Premier Benefit Consultants

678-794-8104






contracting@integritymarketing.com

Kaiser Permanente Enrollment Platform

- Kaiser Permanente's enrollment platform is SunFire. Each FMO has their own access instructions featured in our Appendix.
- As we have adjusted to our new platform, we have a few notes to make your submission process more seamless:
 - Brokers access the platform through your FMO portals; questions about the platform or enrollments should be directed to your FMO.
 - There is a drop down with a scroll feature to enter the Plan Type. You will need to click this feature and make sure you're selecting the correct Plan Type as you enroll.
 - Members will select a doctor AFTER enrollment.



Kaiser Permanente Enrollment Platform

Your FMO	Directions and Support
	<p>Once logged into Propelcity account, you will access SunFire through the Enrollment Section with a Single Sign On.</p> <ul style="list-style-type: none">You will click on the Enrollment icon in the top right corner of the screen and then click on Quote & Enroll. This will automatically log you into your SunFire account.For questions/issues: agentinfo@gsnational.com or they can call at 855-330-5566. 
	<p>You will be given access to quote and sell Kaiser Medicare Advantage via QuoteConnect.</p> <ul style="list-style-type: none">Once you log on to QuoteConnect, Click on Dashboard. Next Click on “Build a Proposal”.After you complete the quote and click on APPLY, agents will be automatically redirected to https://www.sunfirematrix.com/app/agent/hthmkt.Kaiser Permanente Medicare quoting will be available in QuoteConnect if you have completed all the Ready to Sell Requirements.For questions/issues: contact HealthMarkets’ Field Support at 1-888-731-4447. 
	<p>You will be given access to quote and sell Kaiser Medicare Advantage via MedLink (Sunfire) in MedicareCENTER.</p> <ul style="list-style-type: none">Please note, Kaiser quoting will be available in MedApp (Connecture), however, enrollments must be submitted via MedLink (SunFire).Log in is provided by your FMO. If you already have access, then Kaiser Permanente Medicare Advantage plans will be visible once you have completed all your Ready to Sell requirements.For questions/issues: MedicareCENTER@integritymarketing.com.



Marketing Materials

- **Online versions of the 2024 Marketing Materials will be available mid-September for 10/1**
- They will be available on the same webpage as the previous year's Marketing Materials
- We will let you know via email as soon as they are available. Add ga-medicarebrokersupport@kp.org to your safe senders list to be sure you're getting the most up-to-date emails
- Visit the GA Broker website or your Broker Landing page at georgia.kaiserpermanente.org/gabroker/ for materials and to request logo usage

BROKER TOOL KIT

General Information

- [Dedicated Broker Website](#) (no sign in required)
- [Member Enrollment Materials](#) (includes Kits, Summary of Benefits, Benefit Highlight Charts, Scope of Appointment Forms and more)
- [Broker Tool Kit PDF](#)

Broker Member Material Ordering

- [Ordering Guide](#)
- [Broker Ordering Website](#)
- [Broker Co-Branding Creative Request](#)

Sunfire portals

Medicare Broker Manager contact information

Christel Finley 404-895-8985



Medicare Broker Support Line
800-700-7131

Thank you!