

Kaiser Permanente Individual Medicare

2022-2023 Individual Medicare Field Broker Commission Schedule

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

- **KP Colorado (KPCO) - H0630**
- **KP Georgia (KPGA) - H1170**
- **KP Hawaii (KPHI) - H1230**
- **KP Mid-Atlantic States (KPMAS) - H2172** – Maryland, Virginia, and DC
- **KP Northwest (KPNW)** - H9003** – Oregon and the southern Washington counties of Clark, Cowlitz and Wahkiakum

Our compensation structure incentivizes net new-to-KP member growth and discourages the re-writing of existing KP members from any line of business. As such, Kaiser Permanente pays the national allowable maximum for new-to-KP members, and \$0 for existing, non-brokered members aging into Medicare or changing Medicare plans – *except where the broker of record is consistent from U65 individual coverage*** when enrolling into Medicare; in that case, we pay full commissions.*

	1		2
	New-to-KP Members		Existing KP Members enrolling into KP Medicare
	Initial Enrollment	Renewal Enrollment (or Medicare Switcher)	KP Member from any line of business aging into Medicare for the first time, or an existing, non-brokered KP Medicare Member making a plan change
2022 Plan Year	\$573	\$287	\$0
2023 Plan Year	\$601	\$301	<i>Except where U65 Individual coverage*** Broker of Record is consistent for the Medicare enrollment; in that case, full commission as shown in scenario "1"</i>

Additional Compensation Notes:

- Commissions are paid within 60 days AFTER the effective date. Payments are made once annually (including renewals) per applicant, and CMS status is confirmed before making payment. Standard pro-ration and chargeback rules apply.
- 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.
- 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.

*Participating FMOs include (1) Integrity Marketing – CO, MAS, GA and NW, (2) GS National – CO, MAS and GA, (3) HealthMarkets – CO, MAS, GA and NW, and (3) Premier Benefit Consultants – HI only

**KP Washington (KPWA) – H5050 is NOT in scope for this commission schedule.

***U65 Individual coverage is known as Kaiser Permanente Individual & Family coverage (KPIF).