

New group enrollment checklist

Simplify your enrollment process

Providing Kaiser Permanente with the following documents ensures a complete and quick submission. See *Additional enrollment tips* for more information.

Employer application

The Employer Application must be completed in its entirety and signed by the group's authorized signer. The most current application for Oregon and SW Washington can be found at account.kp.org.

Initial payment

Complete the [Electronic transfer for payment](#) form for the first month's payment, with the option to set up recurring future autopay (recommended). **Submitting the initial binder payment is a requirement to begin coverage.** Ensure the form is completed in its entirety to avoid processing delays; don't include a blank or voided check. The initial payment is processed within 5 to 7 business days of contract activation. Please note we don't accept credit card payments.

Employee census

Complete the Excel census spreadsheet in its entirety to avoid processing delays. Do not add additional columns or move columns. The most current census spreadsheet can be found on account.kp.org.

Employee enrollment forms

Each eligible employee must provide an Employee Enrollment form or submit a Waiver of Coverage form to their employer. The most current forms can be found at account.kp.org.

Online account services user ID request

Complete the User ID Request form to gain access to your account.kp.org group portal. This must be signed by the group's authorized signer on the employer application. This form can be found on account.kp.org.

Employee waivers or employer attestation

Employers are required to offer coverage to all eligible employees and track the reason employees decline coverage. Employers must keep these records on file and produce them upon request to Kaiser Permanente. Employers can use our Employer Attestation Declination of Coverage form or alternatively, employers may obtain a signed Small Business Employee Declination of Coverage form from each employee who declines coverage. You can find these forms on account.kp.org.

Kaiser Permanente staff will perform internal checks to confirm the business structure prior to processing the group.

Note: Kaiser Permanente reserves the right to request additional documentation.

Additional enrollment tips

Group rating and underwriting assumptions and guidelines

To assist in completing this application and understanding our policies, use our Rating and Underwriting Assumptions Policy or commonly known as Underwriting Guidelines. You can find the latest guidelines on account.kp.org for [Oregon](#) and [SW Washington](#).

Out-of-area employees

Up to 49% of a group's eligible employees may live and work outside the service area. Such employees must enroll in an out-of-area plan. A wage and hour report may be required for employees who live and work outside the service area. See our Rating and Underwriting Assumptions Policy for additional details regarding the 49% threshold and plan selection requirements.

Submission deadlines

- The Employer Application form and supporting forms must be submitted by the **20th of the month prior to the effective date**.
- Groups submitted after the 20th of the month prior to the effective-date month (complete or incomplete) could be subject to a later effective date (first of the following month). Please remember that meeting the deadline does not guarantee group coverage. We must still review a group's enrollment materials to make sure all company and state underwriting guidelines are met.
- A Notice of Late Submission Exception form signed by the broker and the group's authorized signer, must accompany all groups submitted after the 25th of the month prior to the effective date of coverage.

Contact us

For general underwriting and sales questions, contact your sales executive. You can also contact a member of our sales and account management team at **503-813-2630**, option 2 or email us at NW.Small.Business@kp.org. The latest Rating and Underwriting Assumptions can be found on account.kp.org for [Oregon](#) and [SW Washington](#).