

BROKER NEWS | CALIFORNIA

Small group sales snapshot

The updates you need to boost your bottom line

Keep your new sales strong with this quick overview of recent changes, promotions, resources, and more!

Maximize your earning potential

It pays to grow your book of business with us. Take advantage of [commissions and rewards](#) today.

2022 plan updates

To help your clients plan for 2022, share these highlights of what's changing for our small group portfolio.

New metal plan

The addition of a richer HSA-qualified high deductible health plan provides more options for employees.

► Gold 80 HDHP 1600/15% + Child Dental ALT

Note: unlike other "Alt" plans, an acupuncture visit requires a physician-referral and is subject to the deductible. Chiropractic isn't covered.

Review your clients' annual renewal packet for details on their specific plan changes for 2022, or reference the small group [2021-2022 metal plan comparison charts](#) on account.kp.org.

No Plan Changes

All 2021 plan benefits will remain the same for 2022, with no mapping from one year to the next - making it easier for groups and subscribers to renew with their current plan.

Grandfathered plans

Kaiser Permanente continues to renew and honor existing grandfathered (nonmetal) plans.

Supplemental and base durable medical equipment

All ACA-compliant metal plans have supplemental and base coverage for durable medical equipment.

Visit account.kp.org to submit your new group submission.

Kaiser Permanente sales executive name

Email

Phone number

License number

Stay prepared with the latest information about our products, resource materials, and ordering service for your next [sales meeting](#).

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Chiropractic and acupuncture

Kaiser Permanente developed “alternative” or “ALT” plans that are different from Covered California for Small Business standard plans. All ACA-compliant metal plans with “ALT” in the plan name, except the Gold HDHP plan, include combined coverage for chiropractic and acupuncture care.

Don't forget

Groups can only change from a CaliforniaChoice® contract to a Kaiser Permanente contract on their anniversary date.

One rate change for all of 2022

The rates for 2022 are effective January 1 through December 1, 2022. There will be no rate increase for July 2022 and minimal rate change for rate area 9¹ to help improve sales opportunities.

2022 rate changes for plans with January 1 through December 1 effective dates

January 2022 Rate Increases	NCAL	Rate area 9 (Santa Cruz county)	SCAL	Rate area 18 (Orange county)
New Sale - HMO metal plans Change from December 2021 to January 2022	1.1%	-3.0%	1.0%	-4.0%
Renewal - HMO metal plans Change from January 2021 to January 2022	4.1%	0.0%	4.0%	-1.0%
For all groups - PPO metal plans	Statewide 5%			
For all groups - Supplemental family dental plans	Statewide 0%			
Renewal - Grandfathered HMO plans	Statewide 4%			
Renewal - Chiropractic/acupuncture rider for grandfathered plans	Statewide 0%			

Reminders

Multiple plan options

For greater product availability, groups with 1 to 5 enrolled subscribers can now offer a choice of up to 4 Kaiser Permanente HMO plans plus 1 PPO plan for a maximum of 5 Plans.

A simpler process for setting up new groups

Kaiser Permanente small group is no longer collecting business and owner validation documents, DE 9C, Payroll Attestation, or Declination of Coverage forms for new groups, except start-ups. Start-ups with 1-5 enrolling subscribers and groups with enrolling non-emancipated minors will need to submit a Payroll Attestation.

Groups are responsible to retain a Declination of Coverage for their records. Kaiser Permanente reserves the right to ask for additional documentation.

Out-of-state (OOS) PPO Coverage Increases

Starting October 2021, up to 49% of subscribers may enroll in OOS PPO coverage which is up from 30%.

Small Group [Administrative Handbook](#)

This handbook provides you administration guidance on managing your plan and more.

¹Rate area 9 includes Santa Cruz, Monterey County, San Benito, and Orange County.

For additional sales information and resources, go to account.kp.org or contact your sales executive.