



2024 Mid-Atlantic States KPIF Broker Training Guide

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

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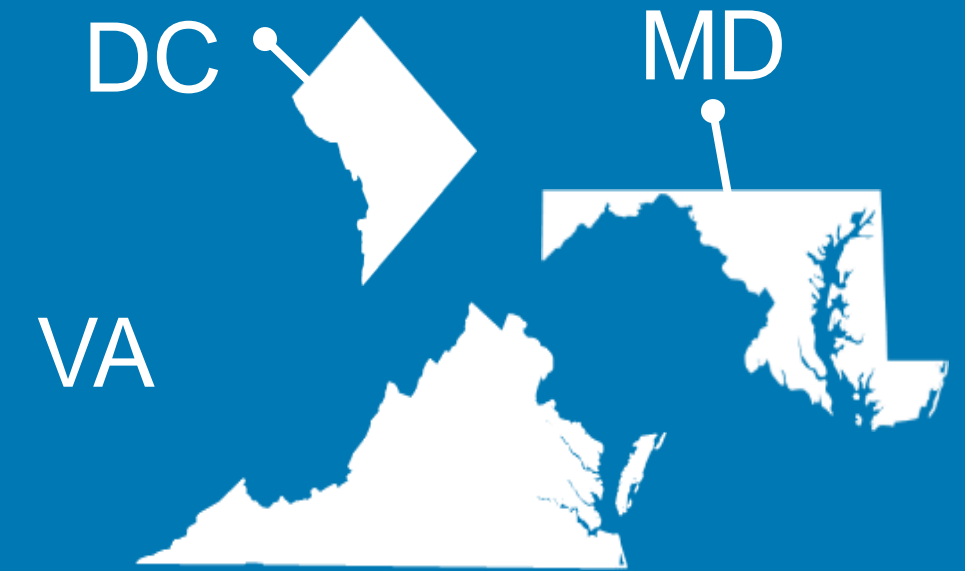
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What's New for 2024

2024 Broker Compensation – MAS



- Our KPIF compensation rates for 2024 are as follows:
 - DC commissions are **\$16 per subscriber, per month** (new sales) and **\$12 per subscriber, per month** (renewals).
 - Maryland commissions are also **\$16 per subscriber, per month** (new sales) and **\$12 per subscriber, per month** (renewals).
 - Virginia commission are **\$20 per subscriber, per month** (for both new sales and renewals).
- Commissions for new KPIF sales and renewals during 2024 Open Enrollment will be processed and paid beginning in February 2024.
- Review the 2024 Mid-Atlantic States KP Broker Compensation plan (found on account.kp.org, starting late October) 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 BrokerSupport-MAS@kp.org

2024 KPIF Mid-Atlantic States Rates



KP continues our commitment to affordability while planning to be one of the lowest priced carriers in the market. Final rate decisions from competitors are not yet available.

District of Columbia

- KP is expected to be the lowest priced carrier in Platinum, Gold, Silver, and Bronze.

Maryland

- In 2023, KP continues to be competitively priced in the market with an 8% rate increase in 2024 (pre-subsidy).
- Maryland is extending the Young Adult Subsidy Pilot Program for an additional two years, through 2025, which will provide additional aid for Maryland residents between the ages of 18 and 34.

Virginia

- Due to the re-introduction of reinsurance, rates will likely change substantially between preliminary and final filings. We expect to continue to be competitively priced in the market with a 5% rate increase.
- Virginia passed legislation to eliminate the tobacco surcharge, effective 1/1/2024 through 1/1/2026.

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)



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.

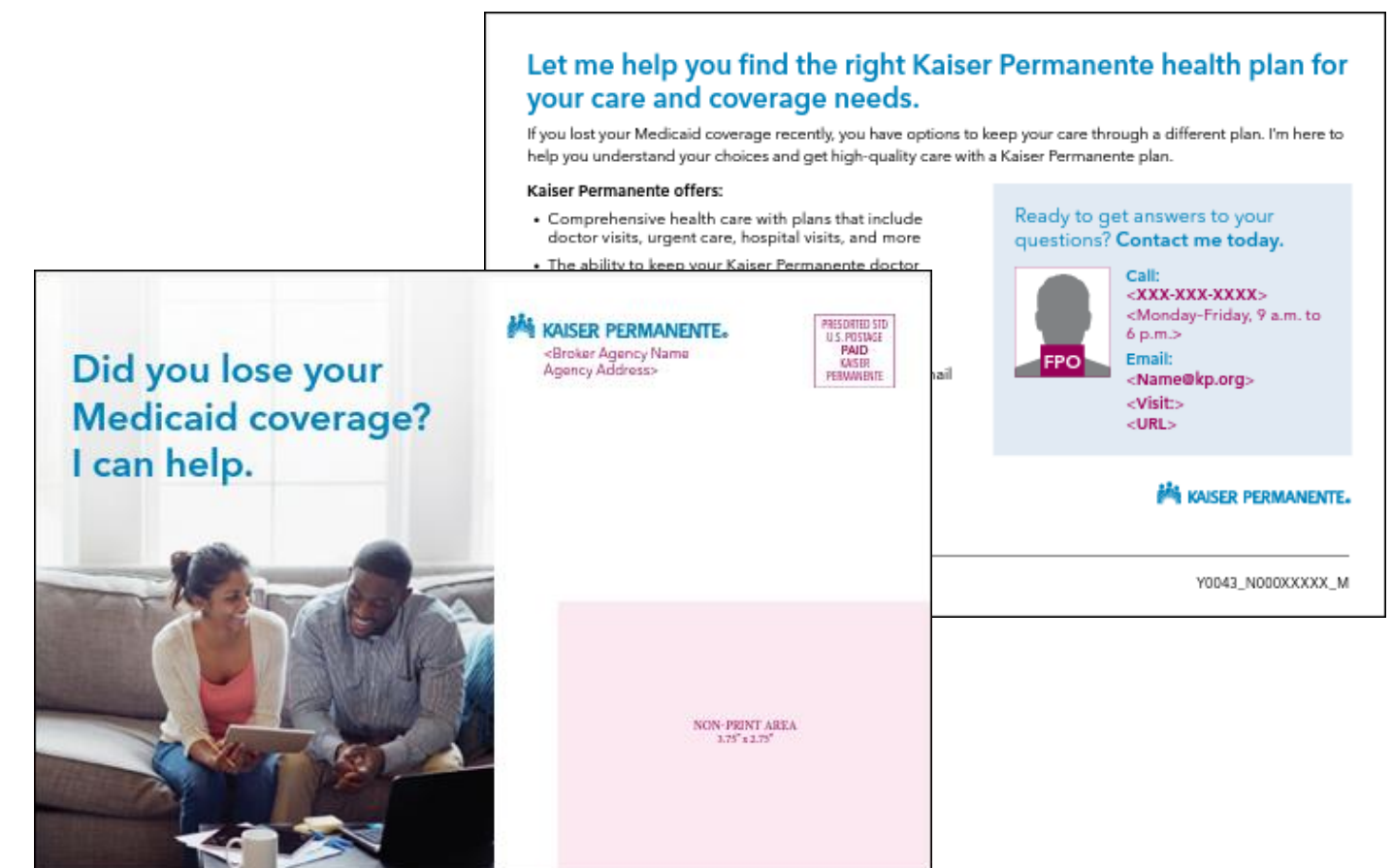
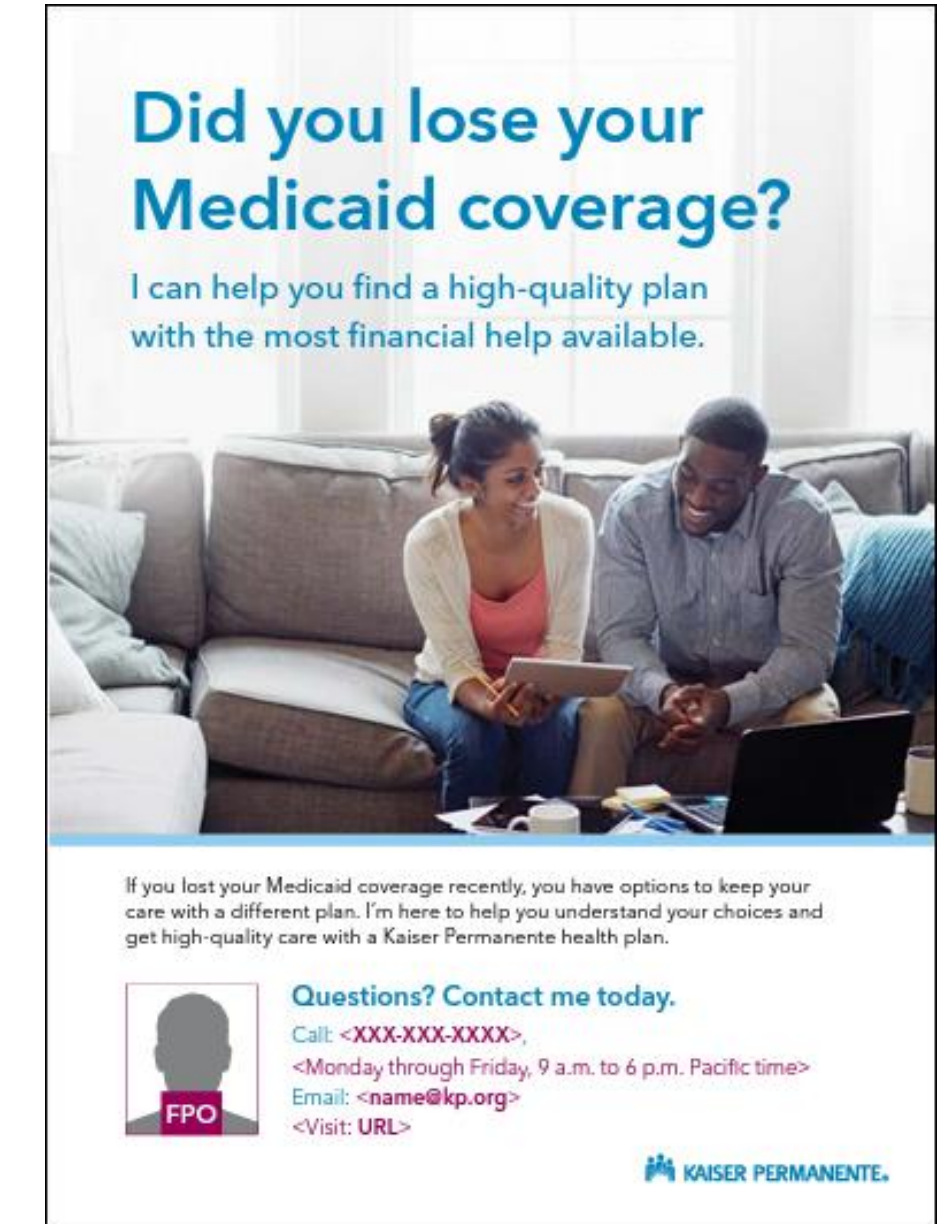
Download our [digital toolkit](#) that includes flyers, a poster, and postcard that you can co-brand with your agency information and share with your clients. Plus, content you can post to your agency website or social media accounts quickly and easily.

Earn More When You Sell More

For a limited time – earn a \$65 bonus for each **new member** enrolled above 50 members with effective dates through December 31, 2023.

[Learn more here.](#)

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





New! Virginia State Based Exchange

Virginia will transition from the Federally Facilitated Marketplace (FFM) to their own state-based exchange (SBE), **Virginia's Insurance Marketplace**, for plan year 2024.

On Nov 1, 2023, agents/brokers will be able enroll consumers in On-Exchange coverage on the new SBE platform.

Agent Requirements:

- Active Virginia License
- Completion of a free training and certification course (open as of 8/11/2023) by 10/10/2023 for November 1st certification.
- Claim agent portal starting 10/10/2023.

Exchange Resources:

- [Virginia Insurance Marketplace resources for agents and brokers](#)
- Website: <https://www.marketplace.virginia.gov> (live October 2023)
- Phone Number: 888-687-1501
- Email for agent/broker questions: ExchangeAgents@scc.virginia.gov

Important things to note:

- For plan year 2023, brokers can continue enroll clients on healthcare.gov.
- Kaiser Permanente's Enhanced Direct Enrollment site will be decommissioned for OE 2024 as the new exchange will not support this function. It can still be used to sell 2023 plans.
- Web brokers will not be able to sell on EDE or WEB platforms.
- Members will receive a letter from the exchange with a code to login to the new exchange platform and create an account, where they can modify profile information or change plans.
- Any members currently enrolled in autopay will need to re-enroll in autopay when they transition to Virginia's Insurance Marketplace. Members will receive notification from Kaiser Permanente on the necessary steps to take.



New! KP Standard Plans – Maryland Only

The Maryland Health Benefit Exchange (MHBE) launched Value Plans in 2020 to lower-out-of-pocket costs with deductible caps and pre-deductible coverage. In 2024, MHBE requires Value Plans to be updated to standardize cost sharing for commonly used services (these are standard plans under “Value Plan” branding).

In order to minimize disruption, KP converted existing plans to a standard plan. Wherever there was not a similar plan to convert based on the requirements, KP introduced new plans. Plans are as follows:

2023 Portfolio		2024 Portfolio
Platinum 0/15	→	Platinum 0/15
		Gold Value 1000 Ded/150 RxDed/Vision (New)
Gold Value 0/20/Vision	→	Gold 0 Ded/25 RxDed/Vision (Maintained)
Gold Value 1000/20/Vision	→	Gold 1100 Ded/200 RxDed/Vision (Maintained)
Gold 1750/20/Vision	→	Gold 1750 Ded/250 RxDed/Vision (Maintained)
Gold Virtual Forward 2000		
		Gold Plus 1700/20/Vision (off only) (New)
		Silver Value 4500 Ded/750 RxDed/Vision (New)
Silver Value 2500/35/Vision	→	Silver 3000 Ded/700 RxDed/Vision (Maintained)
Silver 6000/40/Vision	→	Silver 6000/40/Vision (Maintained)
Silver Virtual Forward 4000	→	Silver Virtual Forward 4000 (Maintained)
Silver 3200/20% HSA/Vision		
Silver Virtual Forward 5000 (off only)	→	Silver Virtual Forward 5000 (off only) (Maintained)
Bronze Value 6700/40/Vision	→	Bronze 6700/40/Vision (Maintained)
Bronze 6900/0%/HSA/Vision	→	Bronze 7200/0%/HSA/Vision (Maintained)
Bronze 7500/40%/Vision	→	Bronze Value 9450/35/Vision (Maintained)
Catastrophic 9100/0/Vision	→	Catastrophic 9450 Ded/Vision (Maintained)



New! KP Plus Plans - DC and MD (off-exchange only)

Kaiser Permanente is excited to introduce our KP Plus plans into the Individual and Family segment in District of Columbia and Maryland (off-exchange only). KP Plus members receive high quality comprehensive care from Kaiser Permanente physicians. They can also choose to see any licensed provider outside Kaiser Permanente for certain covered outpatient services (visit limits apply). The new plans are **KP DC Gold Plus 0 Ded/100 RxDed/Vision** in DC and **KP MD Gold Plus 1700/20/Vision** in MD (off-exchange only).

KP Plus is ideal for someone who (1) needs to retain some access to an existing provider as they transition their care to Kaiser Permanente, or (2) travels and requires care outside the Kaiser Permanente service area from time to time

Three ways KP Plus meets members' needs:

1. Access to award-winning comprehensive care with Mid-Atlantic Permanente Medical Group, P.C. (Permanente) physicians, and affiliated providers.
2. Access to certain kinds of care outside Kaiser Permanente:
 - Up to 10 out-of-network outpatient medical visits per year, including physician office visits, lab and radiology.
 - In addition, up to 5 out-of-network pharmacy refills.
 - Note: out-of-network payments do not accrue toward in-plan deductibles or out-of-pocket maximums.
3. Greater affordability than alternatives with out-of-network coverage, with lower premiums and predictable copays

Additional details about the KP Plus plans are available on kp.org.



KPIF Policy Changes

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.

Kaiser Permanente will no longer waive PCP cost-sharing for children under 5 in Maryland due to a Maryland regulatory objection.



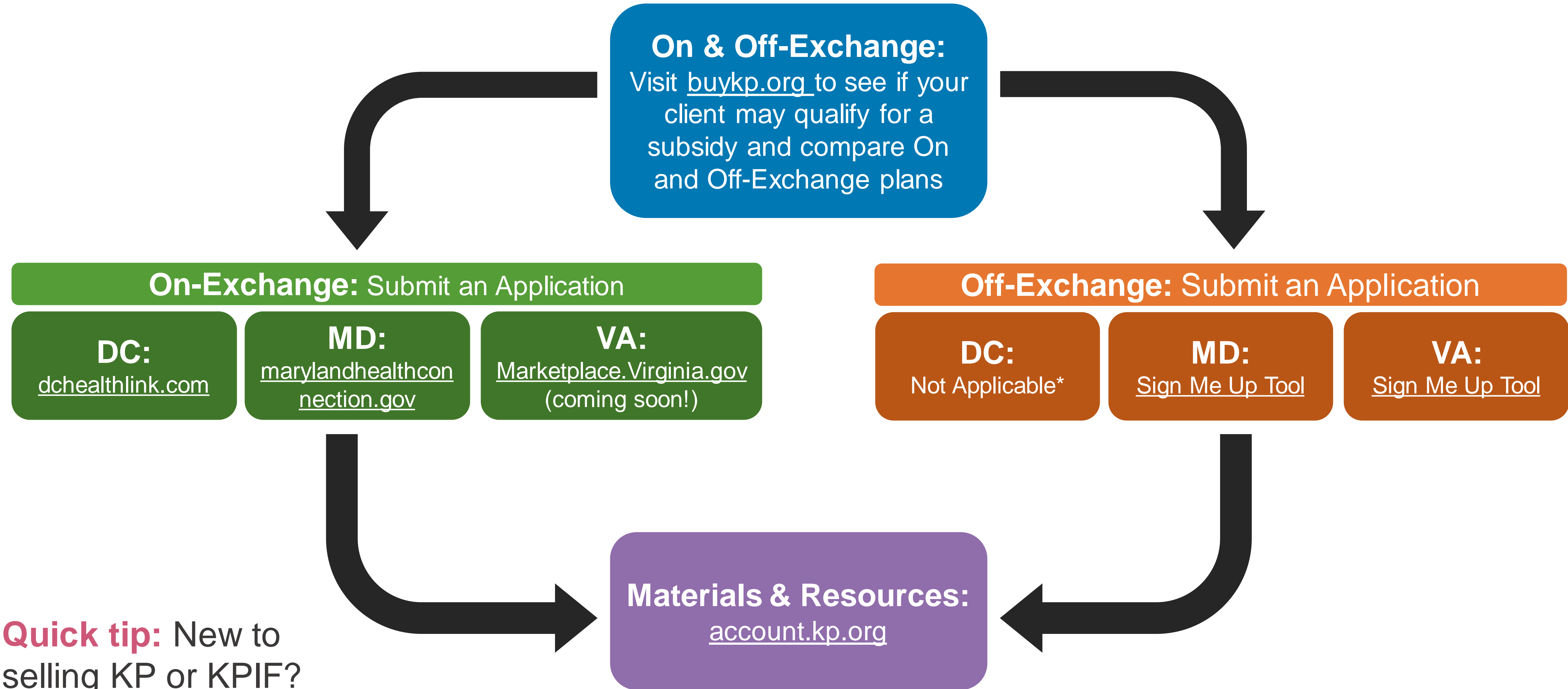


Get Ready to Sell



Sales & Enrollment Websites

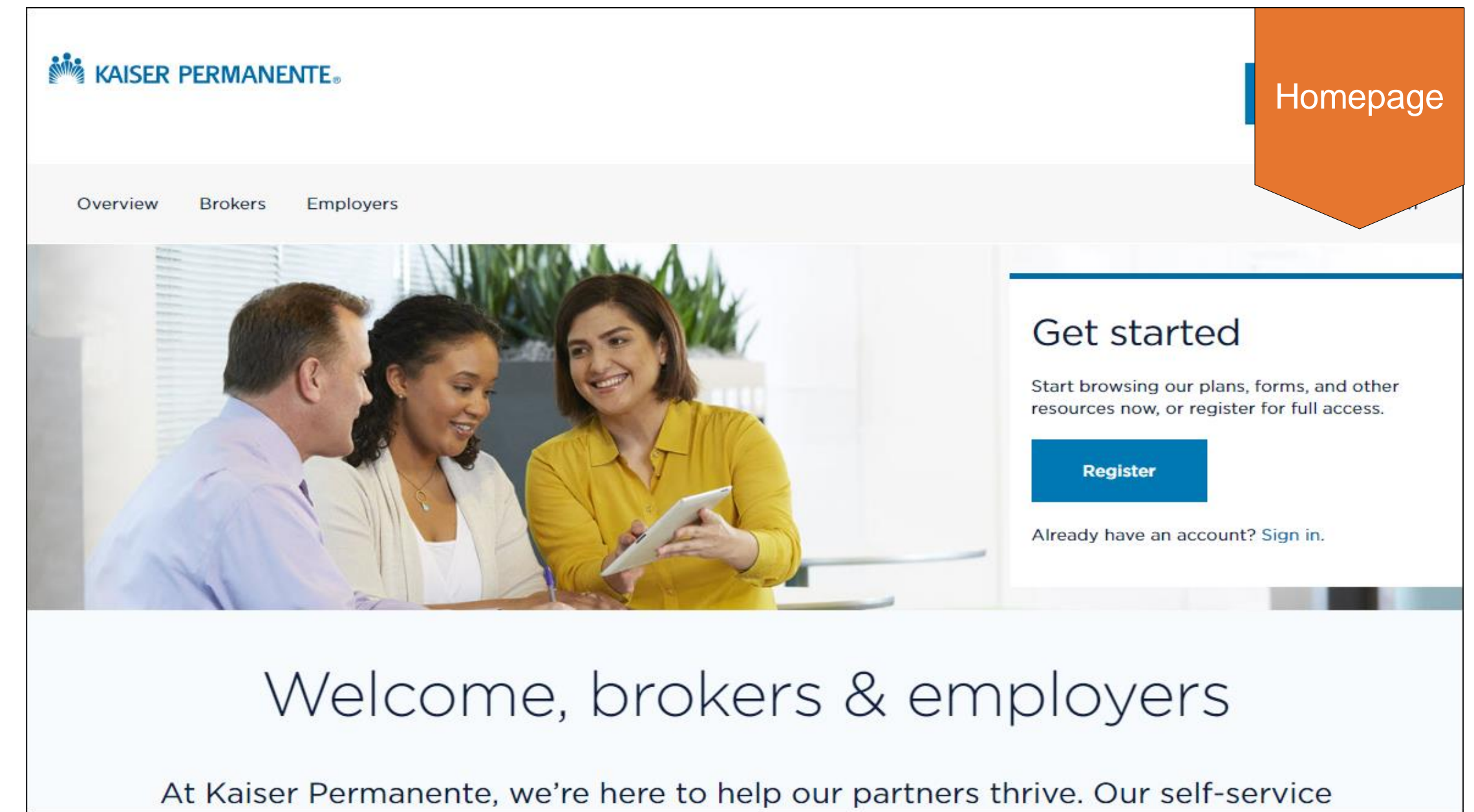
Where do I go for what?



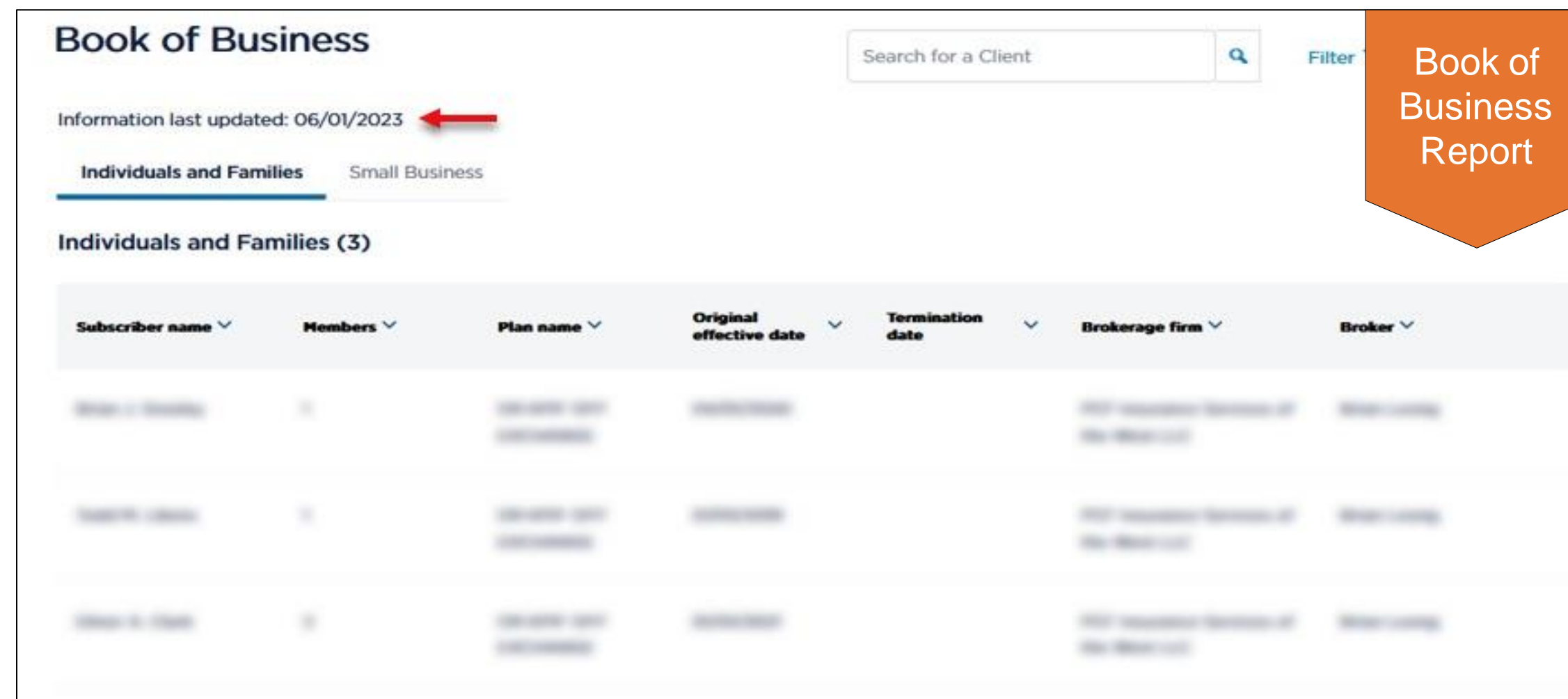
Quick tip: New to selling KP or KPIF? Check out our [KPIF Broker FAQs](#)

Account.kp.org Overview

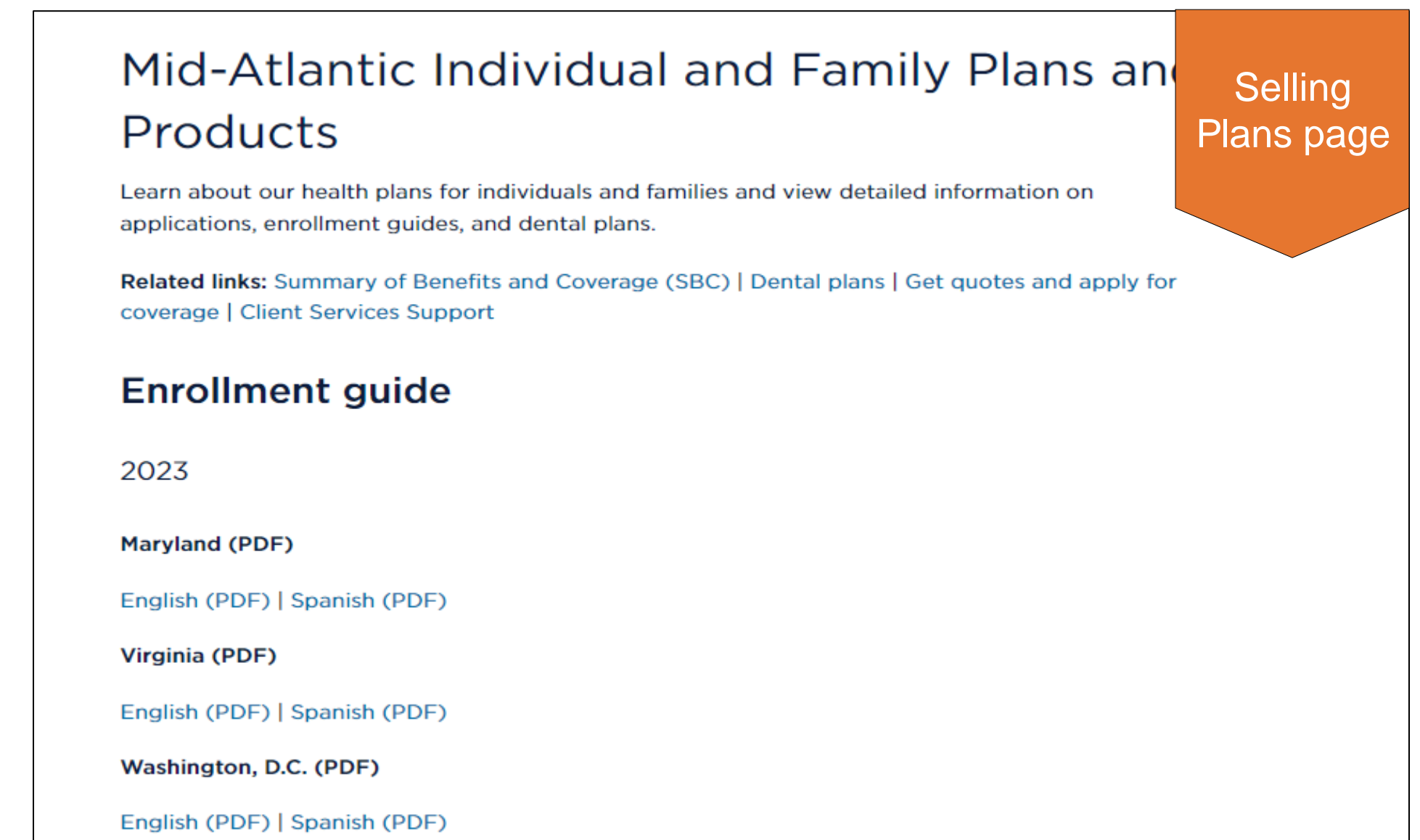
- [Account.kp.org](https://account.kp.org) is Kaiser Permanente's broker and employer group website, where you can find:
 - Plan and product information, including rates and benefits
 - Applications, enrollment guides, SEP and other forms
 - Commission information
 - Tools to support you in selling KPIF plans, as well as relevant news and updates
 - Your book of business report with the latest update date.
- **Quick tip:** If you are not yet appointed to sell KP plans in MAS, visit account.kp.org to learn how you can get appointed.



Homepage



Book of Business Report



Selling Plans page



Enrollment Options – Washington D.C.

DC Health Link

Kaiser Permanente plans can be selected when purchasing coverage on [DC Health Link](#), the official district exchange website. Subsidies are available for those who qualify.*

On-Exchange



Off-Exchange: Not Applicable

Off-Exchange options are **not offered** in Washington D.C.

**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.*



Enrollment Options – Maryland

Maryland Health Connection

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

On-Exchange



kp.org/applyonline

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

Off-Exchange



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.



Enrollment Options – Virginia

Virginia's Insurance Marketplace (OE 2024)

Kaiser Permanente plans can be selected when purchasing coverage on **Virginia's Insurance Marketplace**, the official state exchange website will be live in **October**. Subsidies are available for those who qualify.*

On-Exchange



Virginia's Insurance
Marketplace
marketplace.virginia.gov
(coming soon)

kp.org/applyonline

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

Off-Exchange



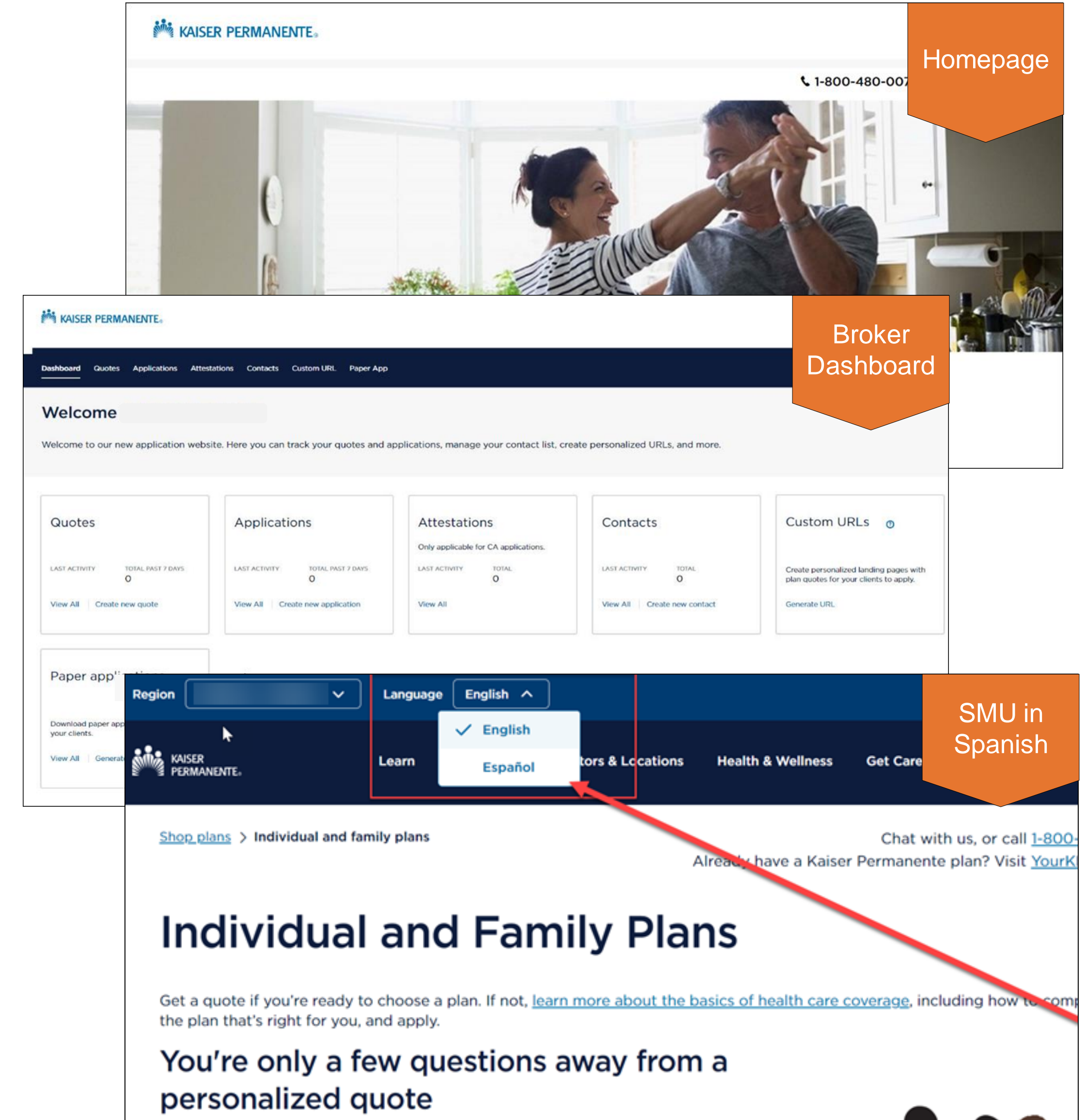
 **KAISER PERMANENTE®**
Individual & Family Plans
kp.org/applyonline

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.



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

Cancel Next

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.

KAISER PERMANENTE Register

Learn **Shop Plans** Doctors & Locations Health & Wellness Get Care Pay Bills

Shop plans > Individual and family plans

Chat with us, or call [1-800-488-3590](tel:1-800-488-3590) (TTY 711)
Already have a Kaiser Permanente plan? Visit 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

30080, Cobb

Homepage

KAISER PERMANENTE Register

Learn **Shop Plans** Doctors & Locations Health & Wellness Get Care Pay Bills

Chat with us, or call [1-800-488-3590](tel:1-800-488-3590) (TTY 711)
Already have a Kaiser Permanente plan? Visit YourKPplan.org, or call us.

Individual and Family Plans

i 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 21208 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.

<p>Bronze 1 of 27</p> <p>KP MD Bronze 7500/40%/Vision</p> <p>Monthly Premium \$188.33</p>	<p>Bronze HSA 2 of 27</p> <p>KP MD Bronze 6900/0%/HSA/Vision</p> <p>Monthly Premium \$194.89</p>	<p>Bronze 3 of 27</p> <p>KP MD Bronze Value 6700/40%/Vision</p> <p>Monthly Premium \$202.11</p>
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Compare Plans Page



Plans & Enrollment



2024 KPIF MAS Plan Changes – DC

WHAT'S NEW

- KP DC Gold Plus 0 Ded/100RxDed/Vision

WHAT'S BEING DISCONTINUED

- KP DC Silver 3300/20%/HSA/Vision along with the corresponding CSR plans.
 - KP DC Silver 2500/20%/CSR/Vision (3300)
 - KP DC Silver 800/10%/CSR/Vision (3300)
 - KP DC Silver 100/5%/CSR/Vision (3300)
- KP DC 0/0/Al/Vision

WHAT'S CHANGING

2023 plan name	2024 plan name
KP DC Gold 0/20/Vision	KP DC Gold 0 Ded/100 RxDed /Vision
KP DC Gold 1000/20/Vision	KP DC Gold 1000 Ded/200 RxDed /Vision
KP DC Silver 3200/30/Vision	KP DC Silver 3200 Ded/1200 RxDed /Vision
KP DC Standard Silver 4850/40/Vision	KP DC Standard Silver 4850 Ded/350 RxDed
KP DC Standard Bronze 7500/45/Vision	KP DC Standard Bronze 7500 Ded/850 RxDed
KP DC Catastrophic 9100/0/Vision	KP DC Catastrophic 9450 Ded /Vision



2024 KPIF MAS Plan Changes – MD

WHAT'S NEW

- KP MD Gold Plus 1700/20/Vision (off only)
- Gold Value 1000 Ded/150 RxDed/Vision
- KP MD Silver Value 4500/35/Vision w/ corresponding CSR and Off-Exchange plans

WHAT'S BEING DISCONTINUED

- KP MD Gold Virtual Forward 2000
- KP MD Silver 3200/20%/HSA/Vision along with the corresponding CSR and Off-Exchange

WHAT'S CHANGING

2023 plan name	2024 plan name
KP MD Gold Value 0/20/Vision	KP MD Gold 0 Ded/25 RxDed /Vision
KP MD Gold Value 1000/20/Vision	KP MD Gold 1100 Ded/200 RxDed /Vision
KP MD Gold 1750/20/Vision	KP MD Gold 1750 Ded/250 RxDed /Vision
KP MD Silver Value 2500/35/Vision	KP MD Silver 3000 Ded/700 RxDed /Vision
KP MD Silver Value 2500/35/Vision Off	KP MD Silver 3000 Ded/700 RxDed /Vision Off
KP MD Bronze 6900/0%/HSA/Vision	KP MD Bronze 7200/0%/HSA /Vision
KP MD Bronze 7500/40%/Vision	KP MD Bronze Value 9450/35 /Vision
KP MD Catastrophic 9100/0/Vision	KP MD Catastrophic/ 9450 Ded /Vision



2024 KPIF MAS Plan Changes – VA

WHAT'S NEW

- KP VA Standard Gold 1500 Ded/Vision (off-exchange)

WHAT'S BEING DISCONTINUED

- KP VA Standard Platinum 0/10/Vision
- KP VA Standard Gold 2000/30/Vision
- KP VA Silver 2500/35/Vision On-Exchange only and corresponding CSR plans
- KP VA Standard Silver 5800/40/Vision and corresponding CSR plans only

WHAT'S CHANGING

2023 plan name	2024 plan name
KP VA Platinum 0/15/Vision	KP VA Standard Platinum 0 Ded /Vision
KP VA Gold 0/20/Vision	KP VA Gold 0 Ded /Vision
KP VA Gold 1250/20/Vision (off-exchange only)	KP VA Gold 1250 Ded/200 RxDed /Vision
KP VA Gold 1250/20/Vision	KP VA Standard Gold 1500 Ded /Vision
KP VA Gold 1700/25/Vision	KP VA Gold 2000 Ded /Vision
KP VA Gold Virtual Forward 2000	KP VA Gold Virtual Forward 2500 Ded
KP VA Silver 2500/35/Vision	KP VA Silver 2500 Ded /Vision
KP VA Silver 5000/10/Vision	KP VA Silver 5000 Ded /Vision
KP VA Silver 6000/40/Vision	KP VA Standard Silver 5900 Ded /Vision
KP VA Silver Virtual Forward 4000	KP VA Silver Virtual Forward 4000 Ded
KP VA Silver Virtual Forward 5000	KP VA Silver Virtual Forward 5000 Ded
KP VA Bronze 6000/55/Vision	KP VA 6500 Ded /Vision
KP VA Bronze 7500/40%	KP VA Bronze 7500 Ded
KP VA Standard Expanded Bronze 7500/50/Vision	KP VA Standard Bronze 7500 Ded /Vision
KP VA Bronze 6900/0%/HSA/Vision	KP VA Bronze 7000 Ded/HSA/Vision
KP VA Catastrophic 9100/0/Vision	KP VA Catastrophic 9450 Ded /Vision

Vision Benefits in MAS



- Pediatric vision is offered in all **On and Off-Exchange*** plans
 - **Included:**
 - 1 annual routine visit
 - Coverage for 1 pair of glasses or contact lenses per year
 - Discounts are available once per year for children under the age of 19 (other than the free pediatric frames or lenses)
- Adult vision is offered in all **On and Off-Exchange*** plans
 - Combined discounts** available once per year for frames and contact lenses
 - Eyewear Lenses: \$90 off retail price
 - Eyewear Frames: \$90 off retail price
 - Contact Lenses: \$25 off retail price

*Off-Exchange plans are not offered in Washington D.C.

**Discount is available once per year (365 days) and not available if contact lenses are purchased in lieu of frames & lenses

**Discount is available once per year (365 days) and not available if frames & lenses are purchased in lieu of contact lenses



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

kp2020.org

VISIONessentials
by KAISER PERMANENTE®





Dental Services in MAS

Pediatric Dental Services

- Dental care for children under 19 years is considered an **essential health benefit** under the Affordable Care Act (ACA) and is included in all On and Off-Exchange plans.*

Choosing a Dentist

- For both pediatric and adult, you may choose any general dentist from the list of participating dental providers. Specialty care is also available.
- To see a participating specialist, you'll need a referral from a participating general dentist. These dentists are conveniently located throughout the community.
- To locate a participating provider:
 - Visit: www.kp.org/dental/mas
 - Call: Liberty Dental: 1-888-798-9868

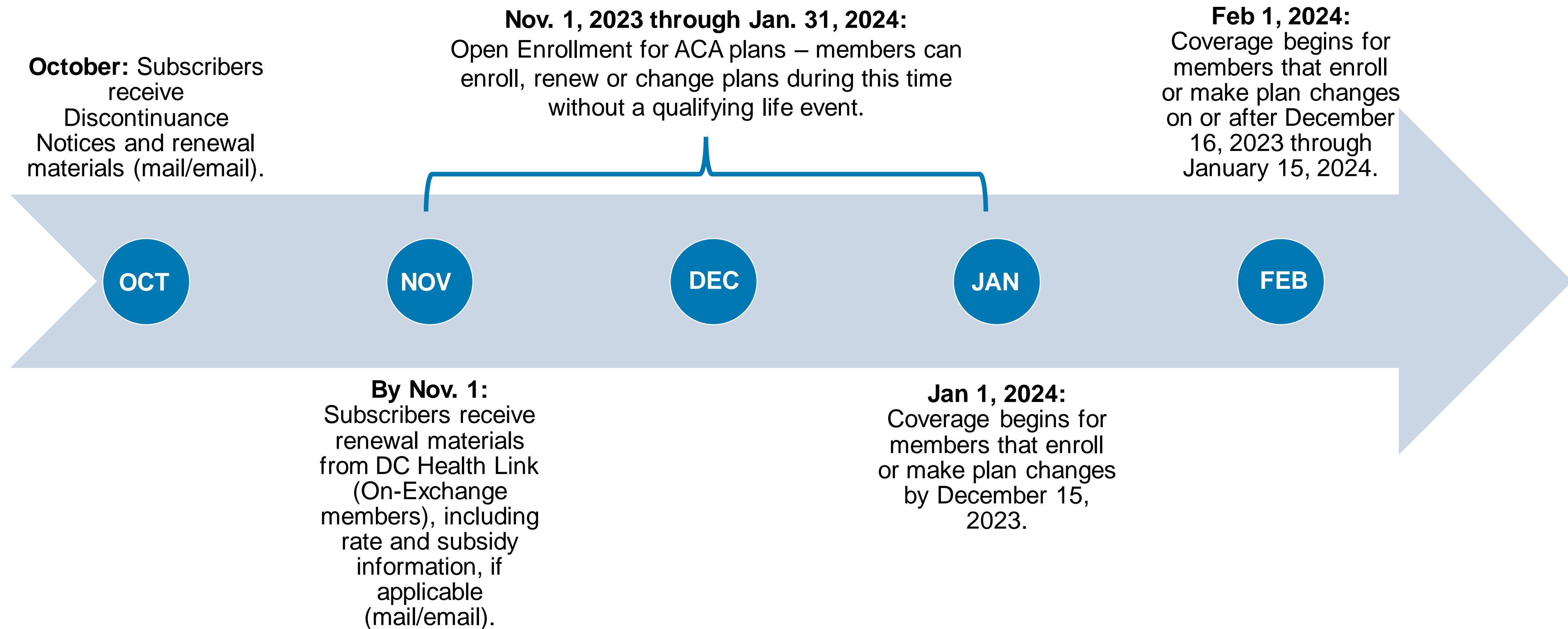
**Off-Exchange plans are not offered in Washington D.C.*

Adult Dental Services

- Three optional adult dental plans are available, each covering a full range of preventive, diagnostic, and restorative services. Additional cosmetic orthodontic coverage is available – including braces, implants, and more – for both adults and children. There are no per visit office visit charges, no waiting periods, and no referrals for specialist procedures.
- The plan features affordable fees for comprehensive preventative, diagnostic and major restorative services.
- Available with **Maryland and Virginia Off-Exchange* plans only**, administered by **Liberty Dental**.
- To locate a participating provider:
 - Visit: www.kp.org/dental/mas
 - Call: Liberty Dental: 1-888-798-9868

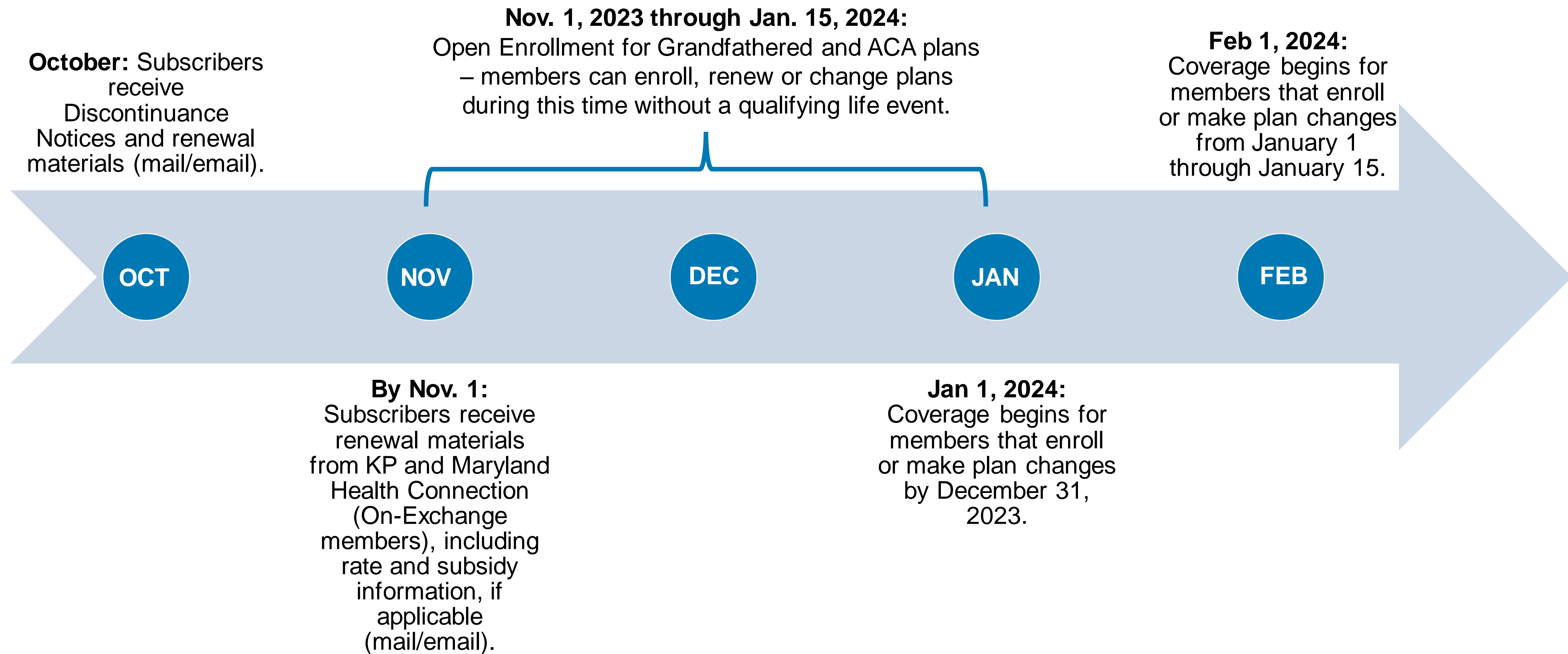


Open Enrollment and Renewals Timeline - DC



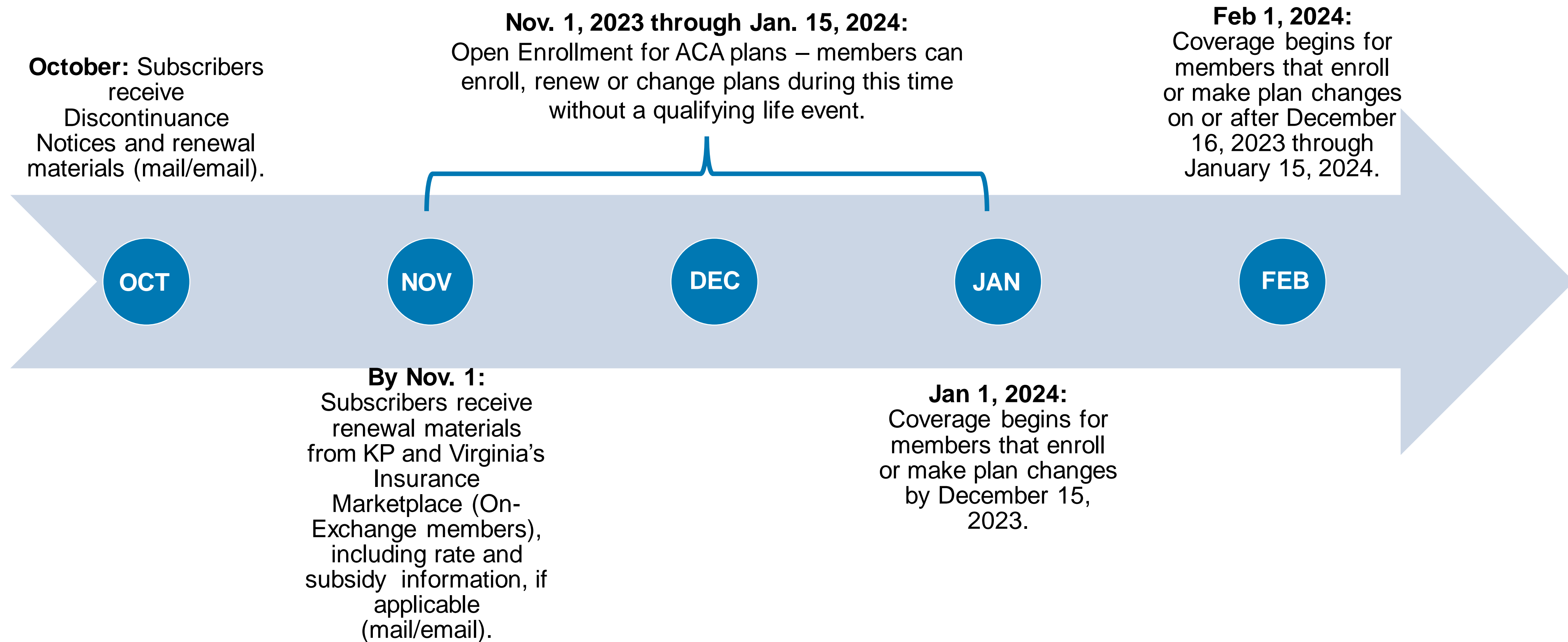
- **SEP** effective dates are determined based on the qualifying life event. Visit kp.org/specialenrollment for details.
- Subscribers will receive Discontinuance Notices by October 3 and renewal materials by November 1. Review your Book of Business by visiting account.kp.org.
- Existing members can sign up to receive renewal materials electronically by visiting kp.org/paperlessrenewals.
- Washington D.C.: If member is on the KP DC Catastrophic 9450 Ded/Vision plan and ages off, they will be renewed into the KP DC Standard Bronze 6350/20%/HSA/Vision plan.

Open Enrollment and Renewals Timeline - MD



- **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 Discontinuance Notices by October 3 and renewal materials by November 1. 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.
- Maryland: If member is on the KP MD Catastrophic 9450/0/Vision plan and ages off, they will be renewed into the KP MD Bronze 9450/35/Vision plan.

Open Enrollment and Renewals Timeline - VA



- **SEP** effective dates are determined based on the qualifying life event. Visit kp.org/specialenrollment for details.
- Subscribers will receive Discontinuance Notices by October 3 and renewal materials by October 15. 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.
- Virginia: If member is on the KP VA Catastrophic 9450 Ded/Vision plan and ages off, they will be renewed into the KP VA Bronze 6500 Ded/Vision plan.

Enrollment, Plan Changes & Cancelling Coverage – Maryland & Virginia ONLY*



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 the Exchange directly. Kaiser Permanente cannot process On-Exchange plan changes.
- Off-Exchange members can request plan changes via an [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 the Exchange directly. Kaiser Permanente cannot process On-Exchange terminations.
- Off Exchange members can ask to terminate their coverage by:
 - Calling Member Services at 1-800-777-7902 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 the Exchange for assistance.

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



About KP + the Mid-Atlantic States Region

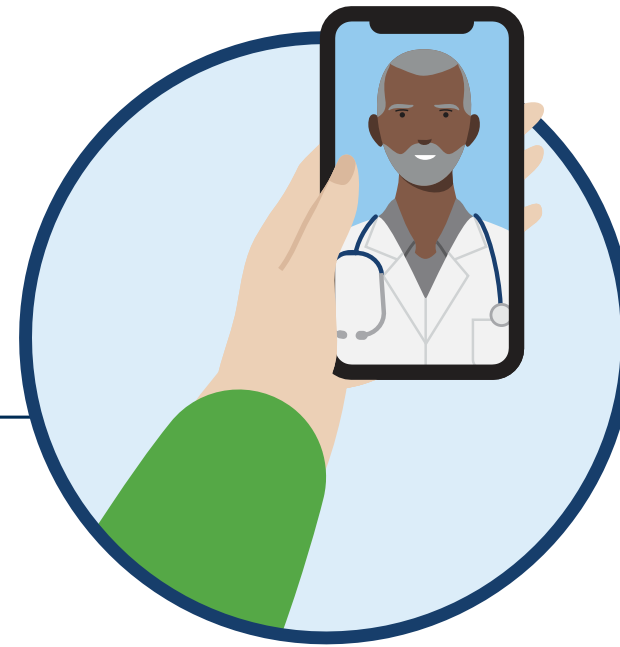


Why Choose Kaiser Permanente?



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.



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.

9:41

KAISER PERMANENTE.

Hi, Samantha

Get Care

Online Care
Get quick care through the app.

Call for Care
Talk with a licensed care provider by phone.

In-Person Care
Make an appointment or find care locations.

FAST COMPANY

THE WEBBY AWARDS

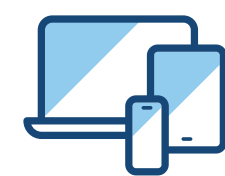
Our mobile app won Fast Company's 2022 Design Company of the Year and the 2022 People's Voice Webby award for Health and Fitness Apps.



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.



Resources for Everyday Wellness

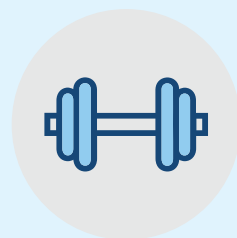
Take advantage of classes, services, and programs to help you achieve your health and fitness goals.¹ Visit kp.org/health-wellness to learn more.



Acupuncture, massage therapy, and chiropractic care



Wellness Coaching by Phone



Reduced rates on gym memberships



Online fitness with the ClassPass app



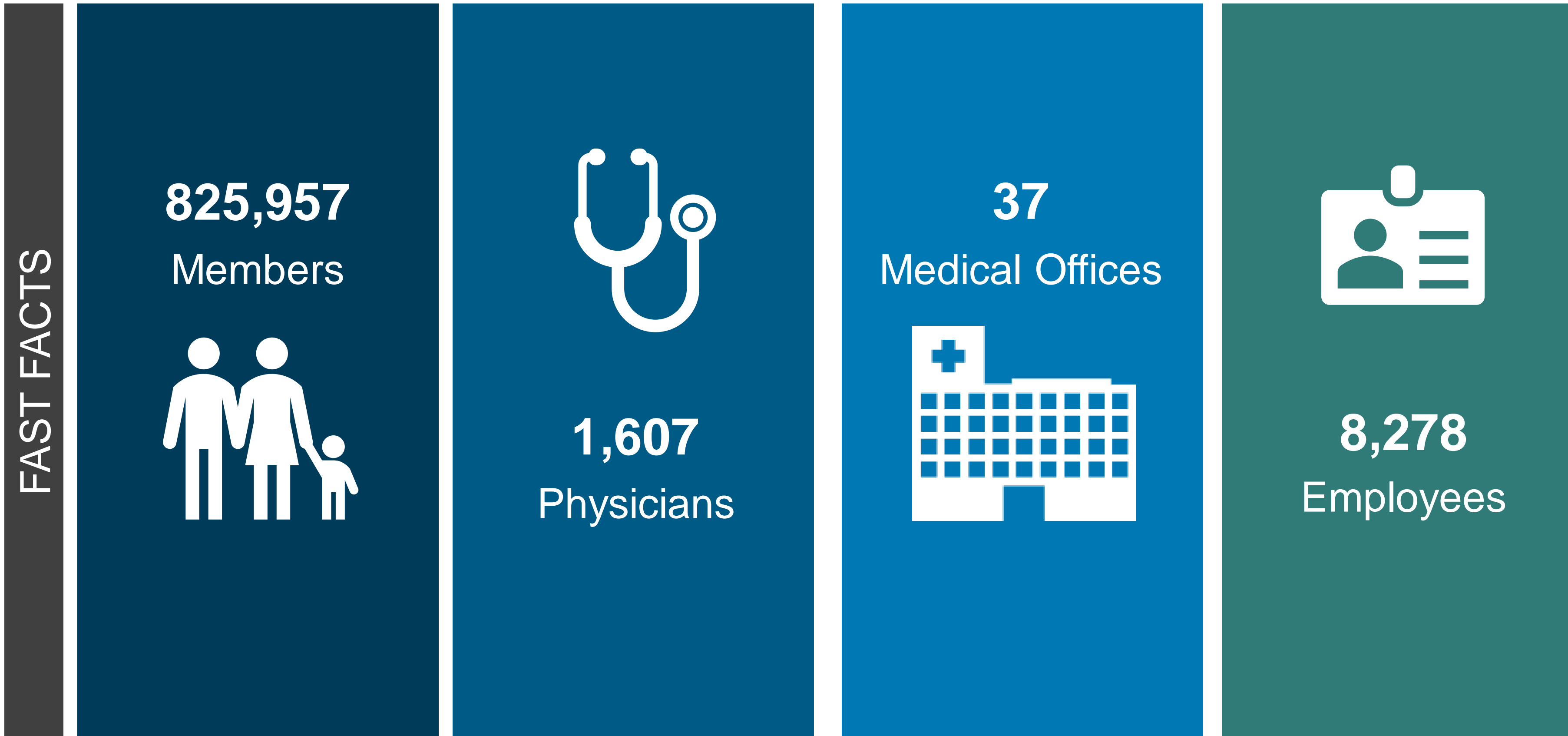
Healthy lifestyle programs and classes²



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.



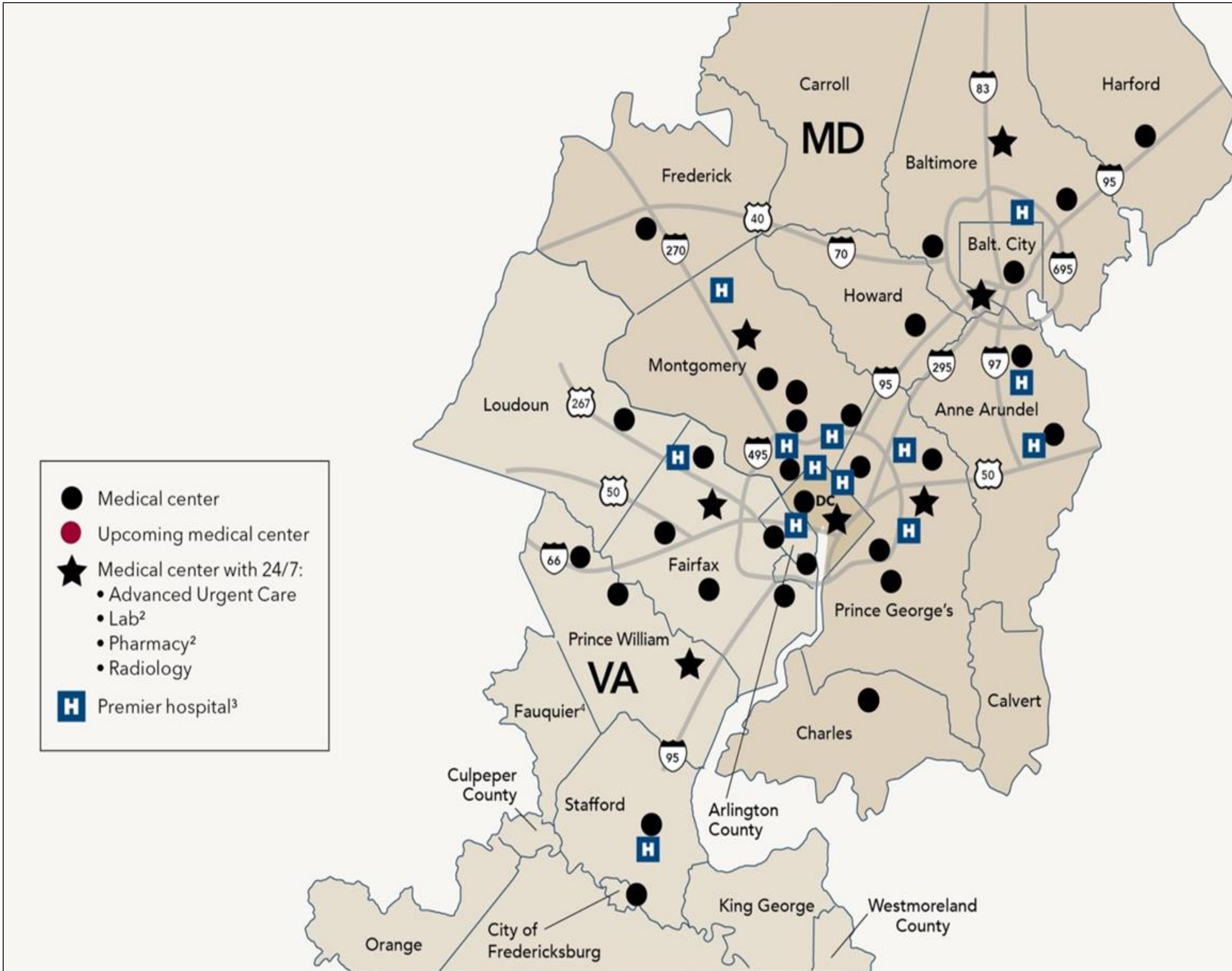
Mid-Atlantic States by the Numbers



Source: Fast Facts About Kaiser Permanente, Mid-Atlantic States. Retrieved August 23, 2022 from <https://about.kaiserpermanente.org/who-we-are/fast-facts>

More Information kp.org/share

Mid-Atlantic States Service Area Map + Facility Updates



Map not to scale

Care Delivery

- 35+ medical facilities across the region
- Now open: Caton Hill Medical Center, Springfield Medical Center, and West Hyattsville Medical Center

Urgent Care Centers

Open nights, weekends, and holidays - call for specific hours. Feature general radiology (X-ray), lab, and pharmacy services, plus on-site IV treatments.

Advanced Urgent Care Centers (open 24/7)

Like our urgent care centers, but with even more services under one roof, including advanced imaging (CT scans), observation units, and cardiac monitoring - all open around the clock.



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/mas/onlinebilling
- **Phone:** 1-800-777-7902
 - Call with billing/payment questions; available Mon-Fri, 7:30 a.m. to 9:00 p.m. ET, closed major holidays.
- **Mail*:** Send check or money order to:

*Kaiser Permanente
P.O. Box 64199
Baltimore, MD 21264-4199*

On-Exchange Members

Initial (binder) payment can be submitted through the Exchange, KP'S EDE site (VA only) 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*

*When mailing a payment, the payment **received** date will be used — **not** the mailed date or any other date. Off-Exchange plans are not offered in Washington D.C.

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. Off-Exchange plans are not offered in Washington, D.C. Client must contact the Exchange 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



Q & A

Thank you

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%**

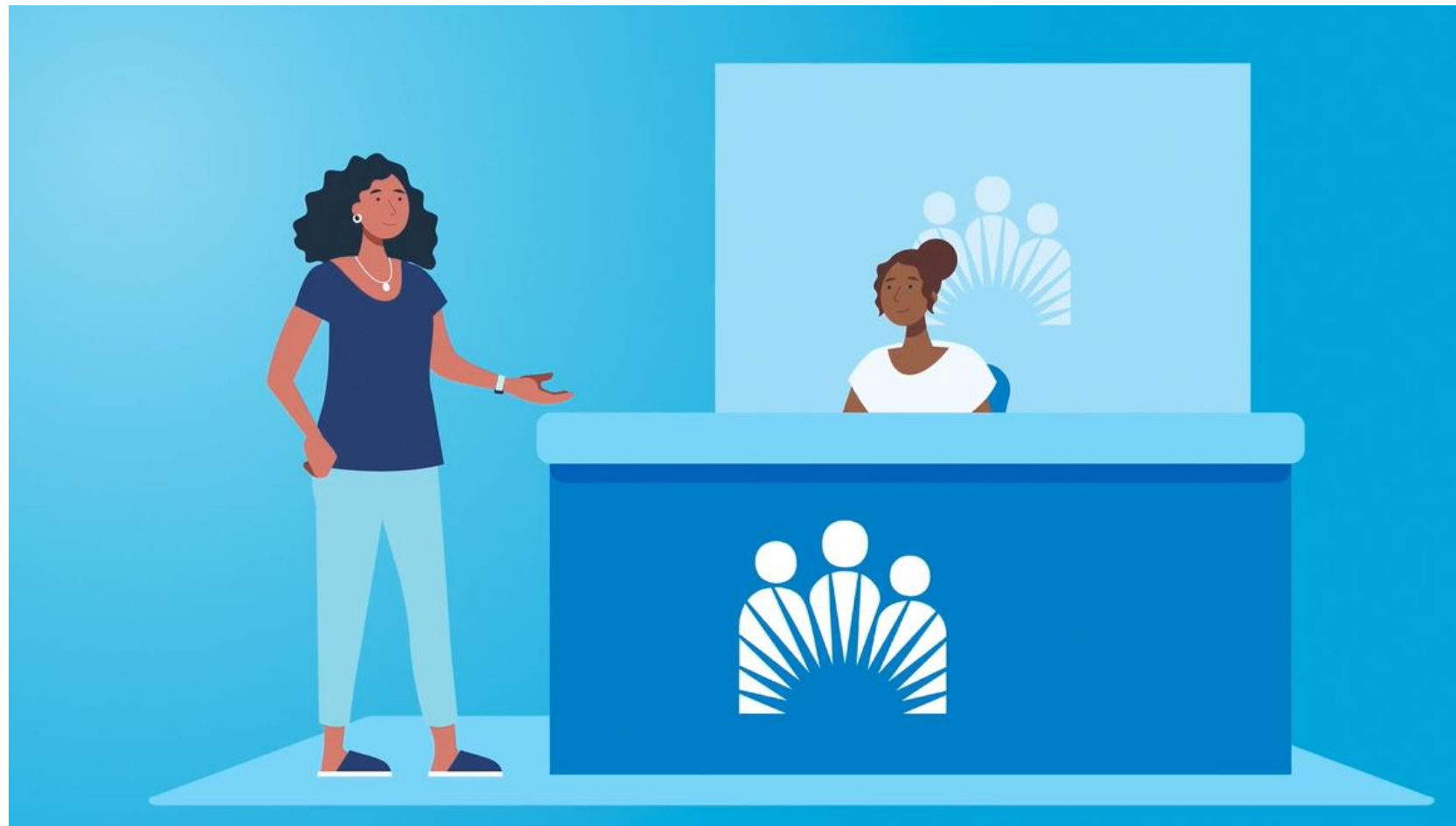
less likely to experience premature death due to cancer⁶

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.

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.](#)



2024 KPIF Product Portfolio – DC

On-Exchange

	Platinum	Gold	Silver	Bronze	Cat	#
HMO	0/20	0 Ded/100 RxDed Plus 0 Ded/100 RxDed				3
DHMO		Std 500/25 1000 Ded/200 RxDed Virtual Forward 2000	3200 Ded/1200 RxDed Std 4850 Ded/350 RxDed Virtual Forward 4000	Std 7500 Ded/850 RxDed 6500/65	9450/0	9
HDHP		1600/25% HSA		Std 6350/20% HSA		2
Total (Off)	1	6	3	3	1	14

Black = No changes for 2024

Red = Benefit modifications for 2024

Blue = New plan

Orange = Value (standard) plan

On-Exchange = 14 plans (with 9 CSR plans)

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



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



2024 KPIF Product Portfolio – MD

On-Exchange

	Platinum	Gold	Silver	Bronze	Cat	#
HMO	0/15	0 Ded/25 RxDed				2
DHMO		Value 1000 Ded/150 RxDed 1100 Ded/200 RxDed 1750 Ded/250 RxDed	3000 Ded/700 RxDed Value 4500 Ded/750 RxDed 6000/40 Virtual Forward 4000	Value 9450/35 6700/40	Catastrophic 9450 Ded *	10
HDHP				7200/0%/HSA		1
Total (On)	1	4	4	3	1	13

Black = No changes for 2024
 Red = Benefit modifications for 2024
 Blue = New plan
 Orange = Value (standard) plan

On-Exchange = 13 plans (with 12 CSR plans)
Off-Exchange = 15 plans

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

Off-Exchange

	Platinum	Gold	Silver	Bronze	Cat	#
HMO	0/15	0 Ded/25 RxDed				2
DHMO		Value 1000 Ded/150 RxDed 1100 Ded/200 RxDed 1750 Ded/250 RxDed Plus 1700/20/Vision	3000 Ded/700RxDed Value 4500 Ded/750RxDed 6000/40 Virtual Forward 4000 Virtual Forward 5000	Value 9450/35 6700/40	Catastrophic 9450 Ded	12
HDHP				7200/0%/HSA		1
Total (Off)	1	5	5	3	1	15

*Removed copay from catastrophic plan name as visits are limited.



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



2024 KPIF Product Portfolio – VA

On-Exchange

	Platinum	Gold	Silver	Bronze	Cat	#
HMO	Std 0 Ded	0 Ded				2
DHMO		Std 1500 Ded 2000 Ded Virtual Forward 2500 Ded	5000 Ded Std 5900 Ded Virtual Forward 4000 Ded	6500 Ded 7500 Ded Std 7500 Ded	9450 Ded	10
HDHP				7000 Ded HSA		1
Total (On)	1	4	3	4	1	13

Black = No changes for 2024
 Red = Benefit modifications for 2024
 Orange = Standard plan

On-Exchange = 13 plans (with 9 CSR plans)
Off-Exchange = 16 plans

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

Off-Exchange

	Platinum	Gold	Silver	Bronze	Cat	#
HMO	Std 0 Ded	0 Ded				2
DHMO		Std 1500 Ded 2000 Ded Virtual Forward 2500 Ded Gold 1250 Ded/200 RxDed	5000 Ded Std 5900 Ded Virtual Forward 4000 Ded 2500 Ded Virtual Forward 5000 Ded	6500 Ded 7500 Ded Std 7500 Ded	9450 Ded	13
HDHP				7000 Ded HSA		1
Total (Off)	1	5	5	4	1	16



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



2024 KPIF Product Portfolio – CSR

On-Exchange

	Silver Base Plan	CSR 73%	CSR 87%	CSR 94%
MD	KP MD Silver 3000 Ded/700 RxDed/Vision	3000 Ded/700 RxDed CSR	0 Ded/50 RxDed CSR	0 Ded CSR
	KP MD Silver Value 4500 Ded/750 RxDed/Vision	4500 Ded/750 RxDed CSR	1000 Ded/150 RxDed CSR	0 Ded CSR
	KP MD Silver 6000/40/Vision	3800/35 CSR	0/15 CSR	0/3 CSR
	Silver Virtual Forward 4000	Virtual Forward 2500 CSR	Virtual Forward 750 CSR	Virtual Forward 100 CSR
VA	5000 Ded	3000 Ded CSR	0 Ded CSR-A	0 Ded CSR-B
	Std 5900 Ded	Std 5700 Ded CSR	Std 700 Ded CSR	Std 0 Ded CSR
	Virtual Forward 4000 Ded	Virtual Forward 2500 Ded CSR	Virtual Forward 750 Ded CSR	Virtual Forward 100 Ded CSR
DC	3200 Ded/1200 RxDed	3100 Ded/1100 RxDed CSR	0 Ded/30 RxDed CSR	0 Ded CSR
	Std 4850 Ded/350 RxDed	Std 4100 Ded/350 RxDed CSR	Std 150 Ded CSR	Std 0 Ded CSR
	Virtual Forward 4000	Virtual Forward 2500 CSR	Virtual Forward 750 CSR	Virtual Forward 100 CSR
	Total (On)	10	10	10

Black = no benefit modifications for 2024

Red = benefit modifications for 2024

Orange = standard plan



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