

BROKER NEWS | CALIFORNIA

Support your clients as they transition to small group plans

In California, groups with 100 or fewer employees are classified as small businesses. If you have a group that now qualifies as a small business, we're here to support you and help your clients navigate their new plan options.

What to expect: Differences between large group and small group coverage

- ▶ **Standardized plans:** Small groups can pick from a portfolio of Affordable Care Act-compliant metal plans. These plans offer essential health benefits and meet minimum value requirements. They aren't customizable.
- ▶ **Member level rating:** Individual and group rates may change based on demographics, location, and the benefit plan selected. You'll need to collect demographic data for dependents to generate quotes.
- ▶ **Administrative policies:** Small business policies and procedures are more standardized than those that apply to large groups.
- ▶ **Many ways to buy:** Your clients can get our plans directly from us or through CaliforniaChoice® or Covered California for Small Business.

What won't change: Our commitment to the health of your client's business

- ▶ **Care from the doctors they know and trust:** Staying with Kaiser Permanente means your client's employees won't need to disrupt their care.
- ▶ **No narrow networks here:** All members have access to our full range of doctors and services.
- ▶ **Support for workforce well-being:** No-cost toolkits make it easy for your clients to launch workforce health programs and get their employees engaged.

Ranked highest in customer loyalty – 9 years in a row

For the 9th year in a row, Kaiser Permanente is ranked highest for customer loyalty in the health plan category. According to the NICE Satmetrix 2019 U.S. Consumer NPS® Benchmarks, our Net Promoter Score® of 33 is nearly 2.5 times the industry average of 14.*

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Cost-effective solutions

Help your clients manage costs with deductible plans like our health savings account-qualified High Deductible Health Plan. They'll get high-quality coverage with preventive services and workforce health solutions that save money, empower employees, and promote long-term health.

Flexible options for additional services

Complete your client's benefits strategy with services such as:

- ▶ Vision care
- ▶ Child and family dental coverage
- ▶ Chiropractic and acupuncture coverage included with select plans:
 - Platinum 90 HMO 0/10 + Child Dental Alt
 - Gold 80 HMO 500/30 + Child Dental Alt
 - Silver 70 HMO 1000/55 + Child Dental Alt
 - Silver 70 HMO 1800/55 + Child Dental Alt

Simpler administration with online tools

Membership administration is easier than ever with our improved suite of tools on account.kp.org. In the new "Manage Members" section of the site, you and your clients can:

- ▶ Order ID cards for employees and their families
- ▶ Upload a spreadsheet to enroll multiple members at once
- ▶ Get real-time active member counts
- ▶ Download an Excel-compatible membership roster
- ▶ View the status of all online transactions

[See how simple it is to manage membership administration.](#)

To learn more, go to account.kp.org or contact your Kaiser Permanente small group representative.

Rewards for working with Kaiser Permanente

Increase your earning potential while bringing better health and value to your clients. Check out your [broker compensation resources](#) to explore available rewards, including:

- Total replacement reward:
Earn a one-time reward when you choose Kaiser Permanente as the sole carrier for your new or renewing groups.

Information may have changed since publication.

*U.S. Consumer Net Promoter Benchmarks, NICE Satmetrix, 2011-2019.