

Subscriber termination policy



All membership terminations will be effective in **the month we receive the request to terminate** unless the group requests that the termination be effective in a future month. We will not retroactively terminate subscribers and/or dependents prior to the month we receive the request to terminate.

Q: Why does Kaiser Permanente have this policy?

A: The change went into effect in July 2013 to help eliminate confusion and ensure that we can continue providing your employees with high-quality, affordable coverage. It also aligns us with other carriers and Covered California for Small Business.

Q: Does this policy apply to large groups too?

A: No, the policy only affects small groups.

Q: Can I still add subscribers or dependents and apply coverage retroactively for them?

A: Yes, you can still add subscribers or dependents and have the coverage applied retroactively up to two months prior to the current month. For example, you have until August 31 to add members with a coverage effective date of June 1.

Q: Where can I find this policy?

A: The revised *Small Group Administrative Handbook* has the most up-to-date information about this policy.

Q: What form should I use for a subscriber termination and how do I submit it?

A: Please complete the Subscriber Termination and Transfer Form or a written request and submit it to our Small Business Services California Service Center. The written request must include your group number and group name, as well as the member's name, termination date, Social Security number, and medical record number. You have several options for submission:

- Email: csc-sd-sba@kp.org
- Fax: **858-614-3344** (Northern California) or **858-614-3345** (Southern California)
- Mail: Kaiser Permanente California Service Center
P.O. Box 23250, San Diego, CA 92193-3250

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Q: What happens if I submit a termination request during the weekend?

A: As long as we receive the request by 11:59 p.m. on the last day of the month – even if it falls on a weekend or holiday – the termination will be effective for the first of the same month.

Q: What if I submit a termination request on time but it's not processed due to an error on the part of Kaiser Permanente?

A: If a request wasn't received or processed due to error on our part, we'll retroactively apply the termination to the date requested. If the request wasn't received or processed due to an equipment or submission error on your part or that of a broker, we won't retroactively terminate the subscriber or dependent. It's your responsibility to ensure that we receive the request. Please contact our Small Business Services California Service Center at **800-790-4661, option 1**, to verify receipt and processing.

Q: Can I file an appeal for an exception to the new policy?

A: No, our policy doesn't allow for appeals or exceptions.

Q: Why am I still seeing terminated subscribers on my billing statement?

A: It can take up to two billing cycles for changes to be reflected on your statement.

Q: If I purchased my Kaiser Permanente plan through CaliforniaChoice®, will I be affected by this policy?

A: This policy doesn't apply to CaliforniaChoice. Please refer to CaliforniaChoice for their membership practices.

Q: If I purchased my Kaiser Permanente plan through Covered California for Small Business, will I be affected by this policy?

A: Although Covered California's policy aligns with ours, enforcement of the policy is at the sole discretion of Covered California.

Q: If I submit a termination request late, does that shorten the amount of time a subscriber has to elect COBRA coverage?

A: If you don't submit a termination request in the same month a subscriber is terminated, it doesn't affect the length of time a subscriber has to elect COBRA coverage. The 60-day period still applies.

If you have any additional questions, please call our Small Business Services California Service Center at **800-790-4661, option 1**.