

**A BETTER WAY** to take care of business

## 2021 KAISER PERMANENTE INDIVIDUAL BROKER COMPENSATION PLAN

Beginning January 2021, Kaiser Permanente Mid-Atlantic States will pay agency commissions for Kaiser Permanente for Individuals and Families (KPIF) products on a **per subscriber per month** (PSPM) basis in place of annual payments. For each subscriber that renews or enrolls, the commission will be paid monthly if the subscriber's premium is current.

▶ **New sales:** \$16 PSPM

▶ **Retention:** \$12 PSPM



For more information on the Kaiser Permanente Individual and Family Plans (KPIF) Compensation Plan or registering on Sign Me Up (SMU), please call 844-268-2943.

## Eligibility, details, and fine print

- The KPIF commission schedule is defined as January 1, 2021, through December 31, 2021, effective dates of coverage.
- All licensed and appointed Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), regional agencies and brokers are eligible. General agents are not eligible for rewards under this compensation plan. Payment is contingent upon receipt of required broker documentation to include an executed broker/agent agreement, proof of E&O coverage, and a W-9 form.
- Brokers who are recognized as the agent of record for subscribers in a KPIF plan offered through a Health Insurance Marketplace (Marketplace) will receive payment associated with the enrollment.
- Brokers will not be recognized as the broker of record nor be eligible for the new subscriber annual commissions if any existing commissionable subscriber moves to a KPIF plan offered through a Marketplace without the assistance of a broker.
- Commissions are payable monthly only to the broker of record based on the number of subscribers enrolled at the time of sale or renewal.
- KFHP-MAS will only pay commissions to brokers who are appropriately licensed and appointed in the jurisdiction in which the subscriber is located.
- Payment is contingent upon receipt of required broker documentation to include an executed broker agreement; proof of E&O coverage; appropriate marketplace certification(s) in Maryland, Virginia, and/or the District of Columbia; and a W-9 form.
- Broker commission payments will be the same whether subscribers are enrolled through a Marketplace or directly with KFHP-MAS.
- Brokers are responsible for complying with all legal requirements regarding disclosure of compensation by KFHP-MAS in the form of commissions, bonuses, and other rewards.
- KFHP-MAS reserves the right to change the terms and conditions of the plan after the end of a designated period of the plan.
- KFHP-MAS and/or its designated representatives retain sole discretion over the interpretation of the terms and conditions of, and any or all provisions in, this compensation plan and over resolution of any disputes from this compensation plan.
- Broker commissions will be reported and disclosed in accordance with KFHP-MAS policy and applicable law.
- Brokers who fail to meet the provisions of the KFHP-MAS broker/agent agreement are not eligible for payment.

Based on a competitive assessment of individual commissions for all carriers offered within the Kaiser Permanente service area of the Maryland, Virginia, and Washington, DC, health care marketplaces.

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