

Kaiser Permanente for Individuals and Families (KPIF) Broker Payment Schedule FAQs

To serve you better and align with industry standards, beginning January 1, 2021, Kaiser Permanente will change the frequency of Kaiser Permanente for Individuals and Families (KPIF) commission payments for new sales and renewals from annually to monthly.

1. How is my commission payment schedule changing?

Brokers selling or renewing KPIF plans in the impacted regions will receive commission payments on a monthly basis instead of annually.

2. Which Kaiser Permanente regions are moving to a monthly commission payment schedule?

The Kaiser Permanente regions of Northwest (Oregon and Southwest Washington), Georgia and Mid-Atlantic States are moving to a monthly commission payment schedule. If you sell plans outside of these regions, you will continue to receive your commission payments annually.

The Mid-Atlantic States will pay commissions per *subscriber* per month. Northwest and Georgia regions will pay commissions per *member* per month. For details about commission amounts, please refer to your region's **Compensation Plan** at account.kp.org.

Brokers selling plans in Washington, please note:

- Plans sold in the KP Northwest region (Clark and Cowlitz counties) will move to a per member per month payment schedule.
- Plans sold in the KP Washington region (outside Clark and Cowlitz counties) will continue to be paid on the existing per member per year payment schedule.

3. When will the payment schedule change from annually to monthly?

The commission payment schedule change begins January 1, 2021. Any plans sold or renewed during 2021 Open Enrollment and beyond will be paid monthly. New or renewing sales during 2021 Open Enrollment will be processed and paid starting February 2021 for January 2021 membership.

4. Does this change impact new sales and renewals of KPIF plans only?

Yes, the schedule change impacts commission payments for new sales and renewals of KPIF plans only.

5. If I sell or renew a plan during 2021 Open Enrollment, when will I receive my commission?

New or renewing sales during 2021 Open Enrollment will be processed and paid commissions starting February 2021 for January 2021 membership.

6. Will I still receive commission payments for both new KPIF sales and renewals?

Yes, you will continue to receive payments for eligible new and renewal KPIF sales.

- New sales are defined as new to KPIF or no previous KPIF coverage in the last 90 days.
- Renewal sales are defined as having KPIF coverage within the last 90 days (including Broker of Record changes).

7. Will I continue to receive a commission for selling or renewing dental/dental only plans in the KP Northwest region?

Yes, you will continue to receive commission payments for selling or renewing dental/dental only plans in the KP Northwest region.

8. For new and renewing members/subscribers, how are the commission schedules determined?

- The Mid-Atlantic (DC, MD, VA) region will pay commissions per subscriber per month.
 - The commission amount is paid at the subscriber level.
- The Georgia and Northwest (Oregon and Southwest Washington) regions will pay commissions per member per month.
 - The commission amount is paid at the member level, based on the total number of enrolled members, up to a maximum of subscriber, spouse/partner and 3 dependents, regardless of age.
- The specific dollar amounts will be determined by the region, communicated within the timeframe specified in broker contracts, and shared via the region's **Compensation Plan** at account.kp.org.

9. How much will I get paid for new and renewing KPIF sales?

For details about commission amounts, please refer to your region's **Compensation Plan** at account.kp.org.

10. Will the commission payment continue to be the same whether I enroll my client through the individual marketplace or directly with Kaiser Permanente?

Yes, your commission payment will continue to be the same whether you sell or renew clients through the individual marketplace or directly with Kaiser Permanente. In order to receive commissions for plans sold on the individual marketplace, agent must have successfully completed any required training through the individual marketplace.

11. If my client's membership becomes inactive, will I continue to receive commission for that sale?

No, the member/subscriber's coverage must be active to receive a commission payment, based on the prior month's coverage status.

- Example: For a broker to receive commission in March, member/subscriber must have active coverage in February.

12. If I received commission for a previous month but my client becomes inactive, will I have to pay Kaiser back my commission for that sale?

No, commissions will not be taken back if a member/subscriber terminates retroactively.

13. What is required to receive commissions for new and renewing sales?

Brokers must have an active license from the state DOI where selling plans, and KP appointment must be in good standing during the month in which they are receiving commissions.

14. Will there be any changes to my compensation statements?

No. Your compensation statements will look the same, but you'll receive your statements monthly and the amounts will be different, since you'll be paid monthly instead of annually for KPIF sales and renewals.

15. If I work with a General Agent (GA), how will my commissions be impacted?

For all KPIF business that is associated with a GA partner, commission payments and statements will continue to be sent to your GA partner, and your GA partner will distribute commissions to you. This process will remain unchanged, it will just happen monthly now instead of annually starting in January 2021.

16. How can I sign up for electronic funds transfer of my commission payments?

To receive your commission payments quicker and easier, sign up to receive your commission statements and payments electronically. Contact our National Broker Compensation Team at **1-844-394-3978, option 3** or email kpif@kp.org for detailed instructions.

17. How can I enroll new KPIF members online?

To enroll new members directly with Kaiser Permanente, register at kp.org/applyonline, where you can generate and send quotes, track applications and manage contacts in our improved Sign Me Up (SMU) tool. To enroll new members via the individual health benefit exchanges, please visit the state's marketplace website for steps to enroll new members.

18. I have questions about my commission check. How can I resolve them?

Contact our National Broker Compensation Team at **1-844-394-3978, option 3** or email us at kpif@kp.org and they would be happy to assist you with any questions or concerns.