

BROKER NEWS | CALIFORNIA

Small group sales snapshot

The updates you need to boost your bottom line

Keep your new sales strong with this quick overview of recent changes, promotions, resources, and more!

Maximize your earning potential

It pays to grow your book of business with us. Take advantage of [commissions and limited-time bonus opportunities](#) today.

Simplifying enrollment for bigger sales

Increase your sales with [simplified enrollment rules](#) for your small group clients.

- ▶ **Relaxed DE 9C and payroll requirements** – You won't need to submit a DE 9C or payroll records when you sign up a qualifying group with at least 6 eligible employees.¹
- ▶ **Reduced payroll requirements for startup businesses** – A new small group, with fewer than 6 eligible employees, that doesn't have a DE 9C for a full quarter can now qualify for coverage by providing 2 weeks of payroll records that show one or more eligible employees.¹
 - To include new hires during the last 45 days who don't appear on the DE 9C or don't have 2 weeks of payroll records available, provide the [New Employee Eligibility form](#).
 - If your client doesn't have 2 weeks of payroll records, they can provide the [Payroll Attestation form](#).¹
- ▶ **Reduced participation requirements** – Small groups may qualify with only 50% of eligible employees enrolled in a valid health plan. Individual plan coverage is now considered to be a valid health plan waiver for purposes of calculating participation.

Kaiser Permanente sales executive name

Email

Phone number

License number

Resources for your next sales meeting

- [Simplifying health care for small businesses \(Choice flyers\)](#)
- [Transitioning your clients from large to small group](#)

Visit account.kp.org to submit your new group submission.

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2021 plan updates

To help your clients plan for 2021, share these highlights of what's changing for our small group portfolio.

New ACA plans

Gold 80 HMO 0/30 + Child Dental ALT

Gold 80 HMO 1000/40 + Child Dental ALT

Silver 70 DHMO 2600/55 + Child Dental ALT

Bronze 60 HMO 5400/60 + Child Dental ALT

Review your clients' annual renewal packet for details on their specific plan changes for 2021, or reference the small group [2020-2021 metal plan comparison charts on account.kp.org](https://account.kp.org).

Plan Discontinuation

The Gold 80 HMO 500/30 + Child Dental ALT is discontinued as of January 1, 2021. Groups will automatically be mapped to the 2021 Gold 80 HMO 250/35 + Child Dental plan. Groups will have the option to choose a different plan at renewal.

Grandfathered plans

Kaiser Permanente continues to renew and honor existing grandfathered (nonmetal) plans.

Supplemental and base durable medical equipment

All ACA-compliant metal plans have supplemental and base coverage for durable medical equipment.

Chiropractic and acupuncture

All ACA-compliant metal plans with "ALT" in the plan name are Kaiser Permanente developed "alternate" plans which include combined coverage for chiropractic and acupuncture care.

2021 rate changes for plans with January 1 through June 1 effective dates

Here are the average rate changes across California for plans sold direct, through Covered California, or through CaliforniaChoice:²

- ▶ **New sales metal plans** – (change from July 2020 to January 2021)
-0.3% HMO plan decrease for Northern CA and 0.3% HMO plan increase for Southern CA; 7.0% increase for PPO plan
- ▶ **New sales supplemental family dental plans** – 2% increase
- ▶ **Renewing metal plans** – (change from January 2020 to January 2021)
2.7% HMO plan increase for Northern CA and 3.3% HMO increase for Southern CA; 7.0% increase PPO plan
- ▶ **Renewing supplemental family dental plans** – 2% increase
- ▶ **Renewing grandfathered (nonmetal) plans** – 4% increase for HMO plan; 2% increase for supplemental family dental plan dental plan; 2.0% increase for chiropractic/acupuncture benefits

For additional sales information and resources, go to account.kp.org or contact your sales executive.

¹Your client is required to provide a DE 9C if they go through the recertification process.
Groups with 1-5 eligible employees must provide a current and reconciled DE 9C.

²These averages don't include increases for member aging and crossing age bands.