

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 rewards](#) today.

## 2021 plan updates

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

### New metal 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](http://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.

Visit [account.kp.org](http://account.kp.org) to submit your new group submission.

Kaiser Permanente sales executive name

Email

Phone number

License number

Stay prepared with the latest information about our products, resource materials, and ordering service for your next [sales meeting](#).

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## 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 July 1 through December 1 effective dates

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

- ▶ **New sales metal plans** – (change from January 2021 to July 2021) 3% HMO plan increase for Northern CA and 3% HMO plan increase for Southern CA; 0% increase for PPO plans
- ▶ **New sales supplemental family dental plans** – 0% increase
- ▶ **Renewing metal plans** – (change from July 2020 to July 2021) 2.8% HMO plan increase for Northern CA and 3.2% HMO increase for Southern CA; 7.0% increase for PPO plans
- ▶ **Renewing supplemental family dental plans** – 2% increase
- ▶ **Renewing grandfathered (nonmetal) plans** – 4% increase for HMO plans; 2% increase for supplemental family dental plans; 2% increase for chiropractic/acupuncture benefits

## Reminders

### Slice Carrier Permitted

Kaiser Permanente Small Group permits our coverage to be written alongside another carrier's coverage ("sliced") only if that other coverage is a fully insured, age-rated, ACA-compliant small group metal or grandfathered (nonmetal) health plan. Plans that don't qualify to be sliced and can't be written alongside our coverage are non-ACA plans, composite-rated plans, level-funded or self-funded plans or association health plans (AHPs), including coverage for an AHPs issued by a carrier regulated by the California Department of Insurance.

### Small Group [Administrative Handbook](#)

This handbook provides you administration guidance on managing your plan and more.

### Top 4 common issues to avoid when submitting an Employer Application:

- ▶ Forms aren't completely filled out and included with submission.
- ▶ Plan selections aren't noted on "Employee Enrollments".
- ▶ The correct payroll documents aren't provided and reconciled correctly (i.e., EE status, DOHs, etc.).
- ▶ The business supporting document isn't provided (i.e., business license).

## Don't forget

Groups can only change from a CaliforniaChoice® contract to a Kaiser Permanente contract on their anniversary date.

For additional sales information and resources, go to [account.kp.org](https://account.kp.org) or contact your sales executive.