

A BETTER WAY to take care of business

2023 Kaiser Permanente

BROKER BONUS PROGRAMS

Take advantage of big opportunities for big earnings

2023 BOOK OF BUSINESS BROKER BONUS¹

The end-of-year Book of Business Broker Bonus combines sales and retention and pays on net growth from December 31, 2022, to December 31, 2023.

The qualifying levels of subscribers have been updated as follows:

Qualifying level of subscribers	90%-94.99%	95%-99.99%	100%-104.99%	105%-109.99%	110%-114.99%	115%+
1,500+	\$15 per subscriber	\$25 per subscriber	\$60 per subscriber	\$90 per subscriber	\$135 per subscriber	\$200 per subscriber
1,000-1,499	\$15 per subscriber	\$25 per subscriber	\$50 per subscriber	\$75 per subscriber	\$113 per subscriber	\$170 per subscriber
600-999	\$12 per subscriber	\$20 per subscriber	\$40 per subscriber	\$60 per subscriber	\$90 per subscriber	\$135 per subscriber
300-599	\$8 per subscriber	\$15 per subscriber	\$30 per subscriber	\$45 per subscriber	\$68 per subscriber	\$100 per subscriber
100-299	\$4 per subscriber	\$10 per subscriber	\$20 per subscriber	\$30 per subscriber	\$45 per subscriber	\$68 per subscriber
50-99	\$2 per subscriber	\$10 per subscriber	\$15 per subscriber	\$25 per subscriber	\$30 per subscriber	\$35 per subscriber

¹Only group business contributes to the Book of Business Bonus. Individual and Family business does not apply. Broker bonuses are paid at the agency level. Group cap at \$75,000. Total bonus cap at \$1 million.

Example 1:

On December 31, 2022, your book of business includes a total of 1,000 Kaiser Permanente subscribers. As of December 31, 2023, you maintain the 1,000 subscribers.

Your 2023 bonus payout is 1,000 subscribers x \$50 = \$50,000.

Example 2:

On December 31, 2022, your book of business includes a total of 1,000 Kaiser Permanente subscribers. As of December 31, 2023, the number of subscribers increased to 1,100.

Your 2023 bonus payout is 1,100 subscribers x \$113 = \$124,300.

Example 3:

On December 31, 2022, your book of business includes a total of 1,000 Kaiser Permanente subscribers. As of December 31, 2023, you grow to 1,500 subscribers.

Your 2023 bonus payout is 1,500 subscribers x \$200 = \$300,000.

2023 IN-GROUP GROWTH BONUS

Kaiser Permanente will also continue to offer a bonus program to support growth within existing Kaiser Permanente groups. If you already have a Kaiser Permanente group on the books, you could ensure that 2023 is your best year ever by expanding their participation. Your bonus will be paid quarterly based on net subscriber growth on an incremental basis during the 2023 calendar year.

Growth within existing groups	Total bonus earned
Additional 100-199 subscribers	\$2,500 bonus payment
Additional 200-249 subscribers	\$5,000 bonus payment
Additional 251+ subscribers	\$7,500 bonus payment

Example 4:

The number of subscribers for your current group increases by 146 in January 2023 (1st quarter), allowing you to earn a one-time bonus of \$2,500. Later, in July (3rd quarter), the subscriber level increases again by an additional 100 subscribers—for a total year-to-date increase of 246 subscribers—so you earn an additional \$2,500 bonus payment for a total bonus of \$5,000.

Earn an additional \$25,000 if you work with your Kaiser Permanente representative to reposition the account and it results in growth of 500+ members.

2023 LARGE GROUP NEW SALES BONUS

Earn extra from Kaiser Permanente through our Large Group New Sales Bonus. By selling new groups with qualifying levels of new sales subscribers, you will receive the corresponding bonus dollars.

Level	Subscribers	Payout
NEW: Tier 1 ²	75-99	\$5,000
Tier 2	100-199	\$10,000
Tier 3	200-250	\$20,000
Tier 4	251+	\$50,000

²New Tier 1 is effective 7/1/2023.

Eligibility, details, and fine print

- All licensed and appointed Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS), agencies and brokers are eligible. General agents are not eligible for compensation under these bonus programs. Payment is contingent upon receipt of all required broker documentation including an executed broker/agent agreement; proof of E&O coverage; appropriate marketplace certification(s) in Maryland, Virginia, and/or the District of Columbia; and a W-9 form.
- The Book of Business Bonus calculation compares the final number of subscribers between December 31, 2022, and December 31, 2023. If the Broker of Record changes on an existing Kaiser Permanente group, the subscribers will be removed from the prior broker's initial subscriber count and will be added to the new broker's initial subscriber count.
- Agencies not qualified as of January 1, 2023, can attain qualification during the year.
- These programs do not affect commission payments; bonus program rewards are paid in addition to scheduled commission payments.
- "New sale subscriber" is defined as an eligible employee who enrolls with KFHP-MAS under a group contract that did not exist before January 1, 2023.
- New sales subscribers must be active at time of bonus calculation.
- Eligible employees not enrolled with KFHP-MAS are not included in the group sales bonus calculation.
- KFHP-MAS will only pay compensation to brokers who are appropriately licensed and appointed in the jurisdiction in which the group is located.
- The Book of Business Broker Bonus will be paid by March 31, 2024.
- The Book of Business Broker Bonus is paid at the agency level and caps at \$1 million.
- The Book of Business Broker Bonus per subscriber amount is based on the qualifying level of subscribers as achieved as of December 31, 2023.
- Broker Bonus Programs may also include payments resulting from other bonus/incentive programs offered by KFHP-MAS.
- "New large group" is defined as those with 51 or more eligible employees who have not had a contract with KFHP-MAS in the previous 6 months.
- 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 program after the end of a designated period of the program.
- 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.
- Bonuses 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.



- Do you have questions about Kaiser Permanente's 2023 Broker Bonus program? Call **866-523-0924**.
- Please visit **account.kp.org** to find all the resources you need for your new and existing clients.

account.kp.org

