Colorado

Broker/Agent FAQs – Connect for Health Colorado

Thank you for your interest in selling Kaiser Permanente Individual and Family (KPIF) plans. We offer a wide range of high-quality plans to meet your client's needs and provide the resources you need to service your clients in an efficient and effective manner. We've pulled together some of the basics of working with Kaiser Permanente and selling KPIF plans through Connect for Health Colorado, to help you and your clients thrive. You can always reach out to us for assistance at any step in the process, and we're happy to help.

Helpful KPIF Resources:

- **Account.kp.org** – Kaiser Permanente's broker and employer group website, where you can find plan and product information, applications, rates and benefits, compensation information, and other tools to support you in selling KPIF plans, as well as relevant news and updates.
- **Buykp.org** – Kaiser Permanente's online quoting tool where you can compare On and Off-Exchange KPIF plans, see if your client may be subsidy eligible, and get a fast quote.
- **Kp.org/specialenrollment** – Find detailed information about Special Enrollment Periods (SEP) and qualifying life events, broken down by state. Get up-to-date forms, supporting documentation requirements, and instructions for submitting proof of a qualifying life event to Kaiser Permanente.

Selling KPIF Plans

1. How do I sell Kaiser Permanente Individual and Family (KPIF) plans through Connect for Health Colorado?

a. **Obtain your license to sell health insurance.** If you're not already licensed in Colorado, you can become a licensed agent through the Colorado Division of Insurance (DOI).

b. **Get appointed to sell Kaiser Permanente plans.** Contact our Broker Compensation team at co-brokercomp@kp.org or call 1-844-394-3978 option 3 for assistance, and visit account.kp.org for more information.

c. **Get certified to sell plans on the health insurance marketplace.** Visit ConnectforHealthCO.com to become a Connect for Health Colorado Certified Insurance Broker, or call Connect for Health Colorado's Broker line at 1-855-426-2765.

Enrollment and Plan Changes

2. How do I enroll clients applying for KPIF plans through Connect for Health Colorado?

- Start by visiting Buykp.org, KP's online quoting tool, to compare On and Off-Exchange plans, see if your client may be subsidy eligible, and get a fast quote.

- Once your client is ready to apply, visit ConnectforHealthCO.com to submit your client's On-Exchange application.

3. How can my client pay his/her monthly premium?

Your client has several ways to pay his/her KPIF On-Exchange monthly premiums, including:

- For KPIF plans sold through Connect for Health Colorado:
    a. Signing up for autopay when applying.
    b. Online at kp.org/premiumbill (this option is not available for child-only coverage; client must log in to kp.org to access).
    c. By calling KP at 1-844-524-7370.
    d. By mailing a check or money order to the KP address on his/her invoice.

4. How do I check my client's application/enrollment status?

You have several options to check your client's application status; choose what works best for you:

- Log into your Broker Marketplace account at ConnectforHealthCO.com.
- Email us: Complete the "Application Status and Billing Inquiry form" on account.kp.org, under "Broker-Individual and Family plans", and email it to the address on the form.
- Call us at 1-844-394-3978 option 1; please note, we can only review a maximum of 3-5 applicants/members with you via phone.

5. How can my client with an existing KPIF plan make a plan change?

If your client is enrolled in a KPIF plan through Connect for Health Colorado, your client can make a plan change by logging into his/her account on ConnectforHealthCO.com or by calling 1-855-426-2765.

- If making a change during a Special Enrollment Period, visit kp.org/specialenrollment to learn what proof may be needed to qualify.

Miscellaneous

6. How do I become the broker/agent of record for my client?

Broker/agent information is required on the application. If it's missing, here are the steps to take to ensure you get credit for the sale:

1. Your client can assign a broker/agent of record by:
    a. Logging in to their ConnectforHealthCO.com account dashboard, or
    b. Contacting Connect for Health Colorado by phone at 1-855-752-6749 and requesting to assign a broker/agent of record.

2. The broker/agent can contact the Connect for Health Colorado's Broker line at 1-855-426-2765 with your client in a conference call or in person and will be assisted with the broker/agent delegation.

Compensation

Information below is specific to Colorado for the 2022 Plan Year (January 1-December 31, 2022). For details about compensation in other regions, please visit account.kp.org.

7. How much commission will I receive per new member?

For each new member you enroll in a Kaiser Permanente Individual and Family (KPIF) plan, you'll receive $18 per month. Commission amount is paid at the member level, up to a maximum of 5 members in the case of subscriber/spouse/3 dependents (regardless of age), or up to 4 members in the case of subscriber/3 dependents (regardless of age).

Commission will be paid monthly if the member's premium is current and your KP appointment is in good standing. Commissions will be paid based on the prior month's status (ex. member is active in February, you'll receive commission in March).

Things to know:

- A new member is defined as not having prior KPIF coverage, or a prior KPIF member with a gap in coverage greater than 90 days.
- Members who transfer from another KP plan to a KPIF plan will be considered new sales.
- You'll receive commissions for clients that enroll directly with Kaiser Permanente, or through Connect for Health Colorado.

8. How much commission will I receive per renewing member?

For each member who renews their Kaiser Permanente Individual and Family (KPIF) plan, you'll receive $18 per month. Commission amount is paid at the member level, up to a maximum of 5 members in the case of subscriber/spouse/3 dependents (regardless of age), or up to 4 members in the case of subscriber/3 dependents (regardless of age).

Commission will be paid monthly if the member's premium is current and your KP appointment is in good standing. Commissions will be paid based on the prior month's status (ex. member is active in February, you'll receive commission in March).

You'll get paid for renewing members enrolled in a Kaiser Permanente plan through Connect for Health Colorado or directly with Kaiser Permanente (including grandfathered members). Please note: Active, direct members (unbrokered) who engage a broker through a broker of record letter or other means (including Connect for Health Colorado) will not be eligible for commissions per Section 5.8 of the Broker Agreement.

9. Where can I find my compensation statement?

Contact our Broker Compensation team via email at CO-BrokerComp@kp.org or call 1-844-394-3978 option 3 for a copy of your statements, or with any questions.

10. Where can I find my KPIF Book of Business report?

Visit the Connect for Health Colorado Broker Marketplace to view your Book of Business report. You can also refer to your compensation statements to see all eligible members for which you were paid a commission.

Get Help

If you have other questions, please contact us:

- Email kpif@kp.org, or
- Call 1-844-394-3978:
  - **Option 1**: Enrollment Status & Membership

    *(Inquiries in **bold** require subscriber authorization to release information or make a change)*

    - Application/enrollment status
    - Premium and billing inquiries
    - Claims status
    - **Submit claims/billing payment**
    - Client's current plan & benefit information
    - **Information about client's appointments/change PCP**
    - **Member administration requests (add/remove dependents, terminations, demographic changes)***
    - Evidence of Coverage & ID card requests

    *If your client is enrolled in a KPIF plan through Connect for Health Colorado, contact them at ConnectforHealthCO.com or call 1-855-426-2765 to make demographic changes (name, address, etc.), request plan changes or termination, add/remove family members, etc.

  - **Option 2**: Compensation: California
    - Broker appointments
    - Book of business reconciliation, transfers, reports
    - Commission questions
    - Broker of record questions/requests
  - **Option 3**: Compensation: CO, GA, HI, NW, MAS
    - Broker appointments
    - Book of business reconciliation, transfers, reports
    - Commission questions
    - Broker of record questions/requests
  - **Option 4**: Sign Me Up (SMU) Technical Support & New Sales
    - General plan, benefit & rate questions
    - Material requests
    - Application submission questions
    - SMU broker technical support (password reset, report technical issues, etc.)