



2021 CA KPIF Broker Training Guide

Kaiser Permanente Individual and Family (KPIF) – Plan Year 2021

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Year-over-Year Plan Status Changes

If a plan has been discontinued or a member does not meet specific requirements (such as age), they will be mapped to an equivalent plan.


2020 Plan Name	Status	2021 Future Plan Name
Kaiser Permanente - Bronze 60 HDHP HMO 6800/40%	Discontinued	Kaiser Permanente - Bronze 60 HDHP HMO
Kaiser Permanente - Minimum Coverage HMO	Catastrophic Plan Age Off	Kaiser Permanente - Bronze 60 HMO






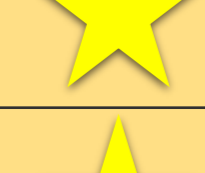
 = update

Year-over-Year Plan Coverage Changes

 = update

 = no change

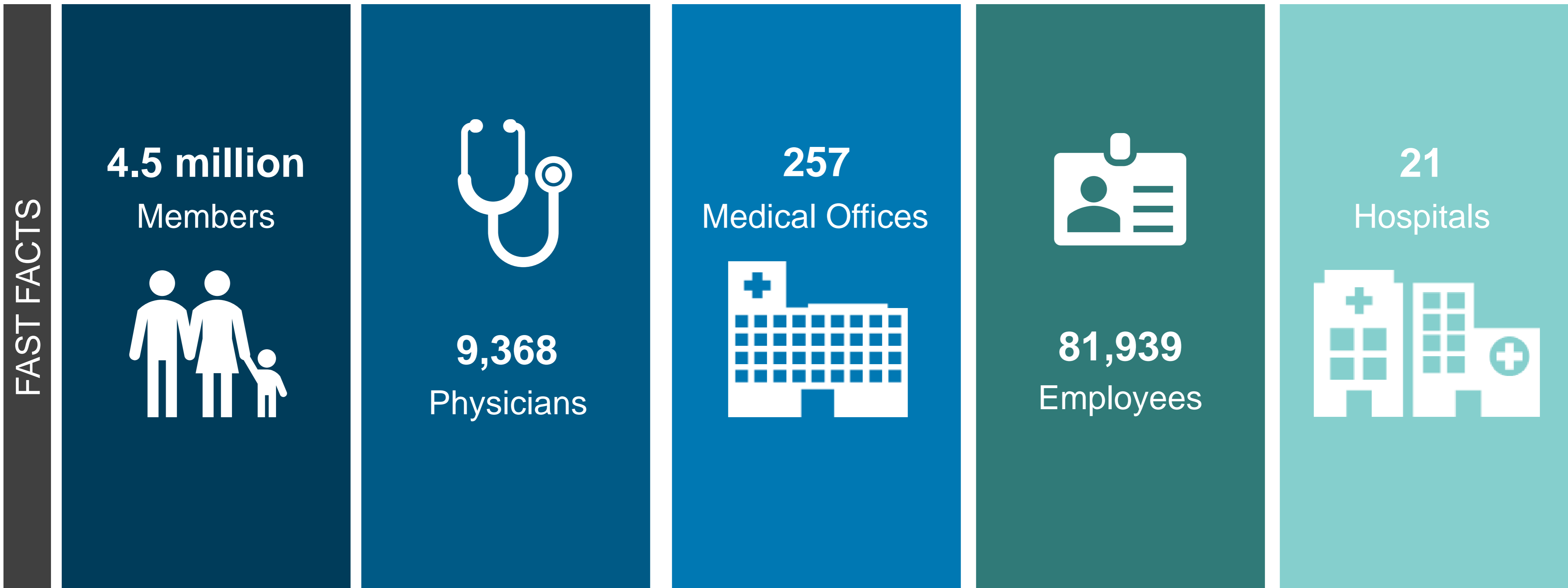


2020 Plan Name	2021 Future Plan Name	DEDUCTIBLE & OOPM	BENEFITS/COST SHARING
Kaiser Permanente - Bronze 60 HDHP HMO	Kaiser Permanente - Bronze 60 HDHP HMO		
Kaiser Permanente - Bronze 60 HDHP HMO 6800/40%	Kaiser Permanente - Bronze 60 HDHP HMO		
Kaiser Permanente - Bronze 60 HMO	Kaiser Permanente - Bronze 60 HMO		
Silver 70 HDHP HMO 3000/15%	Silver 70 HDHP HMO 3250/20%		
Kaiser Permanente - Silver 70 HMO	Kaiser Permanente - Silver 70 HMO		
Kaiser Permanente - Silver 70 HMO 2500/45	Kaiser Permanente - Silver 70 HMO 2500/45		
Kaiser Permanente - Silver 87 HMO	Kaiser Permanente - Silver 87 HMO		
Kaiser Permanente - Gold 80 HMO	Kaiser Permanente - Gold 80 HMO		
Kaiser Permanente - Gold 80 HMO Coinsurance	Kaiser Permanente - Gold 80 HMO Coinsurance		
Kaiser Permanente - Minimum Coverage HMO	Kaiser Permanente - Bronze 60 HMO		
Kaiser Permanente - Minimum Coverage HMO	Kaiser Permanente - Minimum Coverage HMO		



About the Region: California

Northern California by the Numbers



Source: Fast Facts About Kaiser Permanente, Northern California. Retrieved July 31, 2020 from <https://about.kaiserpermanente.org/who-we-are/fast-facts/northern-california-fast-facts>

More Information

kp.org/share

Northern California Region by Zip Codes



RR 1*

95626
95640
95645
95659
95668
95669
95674
95676
95692
95692
95836
95837
95903
95961

RR 2*

94503	94915	94956	95431
94503	94920	94957	95433
94508	94922	94960	95436
94510	94923	94963	95439
94512	94924	94964	95441
94515	94925	94965	95442
94515	94926	94966	95444
94533	94927	94970	95446
94534	94928	94971	95448
94535	94929	94972	95450
94558	94930	94973	95452
94559	94931	94974	95462
94562	94933	94975	95465
94567	94937	94976	95471
94571	94938	94977	95472
94573	94939	94978	95473
94574	94940	94979	95476
94576	94941	94999	95476
94581	94942	95401	95486
94585	94945	95402	95487
94589	94946	95403	95492
94590	94947	95404	95616
94591	94948	95405	95618
94592	94949	95406	95620
94599	94950	95407	95625
94901	94951	95409	95687
94903	94952	95416	95688
94904	94952	95419	95690
94912	94953	95421	95694
94913	94954	95425	95696
94914	94955	95430	

RR 3*

94203	94267	95608	95651	95736	95828
94204	94268	95609	95652	95741	95829
94205	94269	95610	95655	95742	95830
94206	94271	95610	95658	95746	95831
94207	94273	95611	95660	95747	95832
94208	94274	95612	95661	95757	95833
94209	94277	95613	95662	95758	95834
94211	94278	95614	95663	95759	95835
94229	94279	95615	95664	95762	95836
94230	94280	95615	95667	95763	95837
94232	94282	95616	95668	95765	95838
94234	94283	95617	95670	95776	95840
94235	94284	95618	95671	95798	95841
94236	94285	95619	95672	95799	95842
94237	94287	95621	95673	95811	95843
94239	94288	95623	95677	95812	95851
94240	94289	95624	95678	95813	95852
94244	94290	95626	95678	95814	95853
94247	94291	95626	95680	95815	95860
94248	94293	95628	95681	95816	95864
94249	94294	95630	95682	95817	95865
94250	94295	95632	95683	95818	95866
94252	94296	95633	95690	95819	95867
94254	94297	95634	95691	95820	95894
94256	94298	95635	95693	95821	95899
94257	94571	95638	95694	95822	
94258	95602	95639	95695	95823	
94259	95603	95641	95697	95824	
94261	95604	95645	95698	95825	
94262	95605	95648	95703	95826	
94263	95607	95650	95722	95827	



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Northern California Region by Zip Codes



RR 4*

94102 94137
 94103 94139
 94104 94140
 94105 94141
 94107 94142
 94108 94143
 94109 94144
 94110 94145
 94111 94146
 94112 94147
 94114 94151
 94115 94158
 94116 94159
 94117 94160
 94118 94161
 94119 94163
 94120 94164
 94121 94172
 94122 94177
 94123 94188
 94124
 94125
 94126
 94127
 94128
 94129
 94130
 94131
 94132
 94133
 94134

RR 5*

94505 94564
 94506 94565
 94507 94569
 94509 94570
 94511 94572
 94513 94575
 94514 94582
 94516 94583
 94517 94595
 94518 94596
 94519 94597
 94520 94598
 94521 94706
 94522 94707
 94523 94708
 94524 94801
 94525 94802
 94526 94803
 94527 94804
 94528 94805
 94529 94806
 94530 94807
 94531 94808
 94547 94820
 94548 94850
 94549
 94551
 94553
 94556
 94561
 94563

RR 6*

94501 94602 94704
 94502 94603 94705
 94505 94604 94706
 94514 94605 94707
 94536 94606 94708
 94537 94607 94709
 94538 94608 94710
 94539 94609 94712
 94540 94610 94720
 94541 94611 95377
 94542 94612 95391
 94543 94613
 94544 94614
 94545 94615
 94546 94617
 94550 94618
 94551 94619
 94552 94620
 94555 94621
 94557 94622
 94560 94623
 94566 94624
 94568 94649
 94577 94659
 94578 94660
 94579 94661
 94580 94662
 94586 94666
 94587 94701
 94588 94702
 94601 94703

RR 7*

94022 95026 95115 95154
 94023 95030 95116 95155
 94024 95031 95117 95156
 94035 95032 95118 95157
 94039 95033 95119 95158
 94040 95035 95120 95159
 94041 95036 95121 95160
 94042 95037 95122 95161
 94043 95038 95123 95164
 94085 95042 95124 95170
 94086 95044 95125 95172
 94087 95046 95126 95173
 94088 95050 95127 95190
 94089 95051 95128 95191
 94301 95052 95129 95192
 94302 95053 95130 95193
 94303 95054 95131 95194
 94304 95055 95132 95196
 94305 95056 95133
 94306 95070 95134
 94309 95071 95135
 94550 95076 95136
 95002 95101 95138
 95008 95103 95139
 95009 95106 95140
 95011 95108 95141
 95013 95109 95148
 95014 95110 95150
 95015 95111 95151
 95020 95112 95152
 95021 95113 95153

RR 8*

94002 94128
 94005 94303
 94010 94401
 94011 94402
 94014 94403
 94015 94404
 94016 94497
 94017 94188
 94018
 94019
 94020
 94021
 94025
 94026
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 94061
 94062
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 94064
 94065
 94066
 94070
 94074
 94080
 94083



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Northern California Region by Zip Codes



RR 9*

95001
95003
95005
95006
95007
95010
95017
95018
95019
95033
95041
95060
95061
95062
95063
95064
95065
95066
95067
95073
95076
95077

RR 10*

93238	95230	95352
93261	95231	95353
93601	95234	95354
93618	95236	95355
93623	95237	95356
93631	95240	95357
93646	95241	95358
93653	95242	95360
93654	95253	95361
93666	95258	95361
93673	95267	95363
94514	95269	95366
95201	95296	95367
95202	95297	95368
95203	95304	95376
95204	95304	95377
95205	95307	95378
95206	95313	95380
95207	95316	95381
95208	95319	95382
95209	95320	95385
95210	95322	95385
95211	95323	95386
95212	95326	95387
95213	95328	95391
95214	95329	95397
95215	95330	95632
95219	95336	95686
95220	95337	95690
95227	95350	
95230	95351	

RR 11*

93230	93643	93712	93772
93232	93644	93714	93773
93242	93645	93715	93774
93242	93646	93716	93775
93601	93648	93717	93776
93602	93649	93718	93777
93602	93650	93720	93778
93604	93651	93720	93779
93606	93652	93721	93786
93607	93653	93722	93790
93609	93654	93723	93791
93611	93656	93724	93792
93612	93656	93725	93793
93613	93657	93726	93794
93614	93660	93727	93844
93616	93662	93728	93888
93618	93667	93729	
93619	93668	93730	
93623	93669	93737	
93624	93675	93740	
93625	93701	93741	
93626	93702	93744	
93626	93703	93745	
93627	93704	93747	
93630	93705	93750	
93631	93706	93755	
93631	93707	93760	
93636	93708	93761	
93637	93709	93764	
93638	93710	93765	
93639	93711	93771	



Quick Tip:

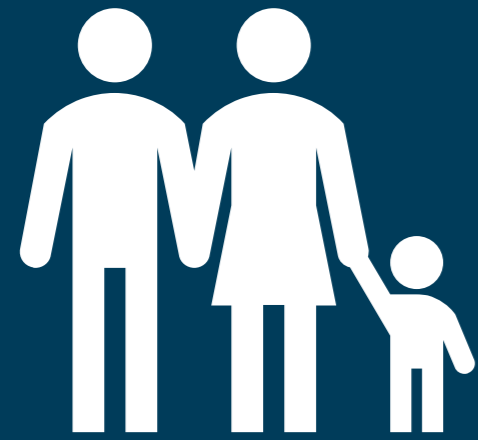
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Southern California by the Numbers



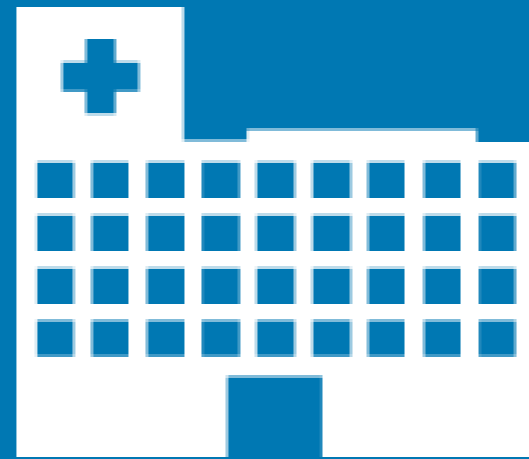
FAST FACTS

4.7 million
Members



7,801
Physicians

234
Medical Offices



75,977
Employees

15
Hospitals



Source: Fast Facts About Kaiser Permanente, Southern California. Retrieved July 31, 2020 from <https://about.kaiserpermanente.org/who-we-are/fast-facts/southern-california-fast-facts>

More Information

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Southern California Region by Zip Codes



RR 12*

90265 93033
 91304 93034
 91307 93035
 91311 93036
 91319 93040
 91320 93041
 91358 93042
 91359 93043
 91360 93044
 91361 93060
 91362 93061
 91377 93062
 93001 93063
 93002 93064
 93003 93065
 93004 93066
 93005 93094
 93006 93099
 93007 93252
 93009
 93010
 93011
 93012
 93015
 93016
 93020
 93021
 93022
 93030
 93031
 93032

RR 13*

92274
 92275

RR 14*

93203 93308
 93205 93309
 93206 93311
 93215 93312
 93216 93313
 93220 93314
 93222 93380
 93224 93383
 93225 93384
 93226 93385
 93238 93386
 93240 93387
 93241 93388
 93243 93389
 93249 93390
 93250 93501
 93251 93502
 93252 93504
 93263 93505
 93268 93518
 93276 93519
 93280 93531
 93285 93536
 93287 93560
 93301 93561
 93302 93581
 93303
 93304
 93305
 93306
 93307

RR 15*

90601 90711 90815 91025 91182 91521 91765 93543
 90602 90712 90822 91030 91184 91522 91766 93544
 90603 90713 90831 91031 91185 91523 91767 93550
 90604 90714 90832 91040 91188 91526 91768 93551
 90605 90715 90833 91041 91189 91702 91769 93552
 90606 90716 90834 91042 91199 91706 91770 93553
 90607 90717 90835 91043 91201 91711 91771 93560
 90608 90723 90840 91046 91202 91714 91772 93563
 90609 90731 90842 91066 91203 91715 91773 93584
 90610 90732 90844 91077 91204 91716 91775 93586
 90623 90733 90846 91101 91205 91722 91776 93590
 90630 90734 90847 91102 91206 91723 91778 93591
 90631 90744 90848 91103 91207 91724 91780 93599
 90637 90745 90853 91104 91208 91731 91788
 90638 90746 90895 91105 91209 91732 91789
 90639 90747 90899 91106 91210 91733 91790
 90640 90748 91001 91107 91214 91734 91791
 90650 90749 91003 91108 91221 91735 91792
 90651 90755 91006 91109 91222 91740 91793
 90652 90801 91007 91110 91224 91741 91801
 90660 90802 91008 91114 91225 91744 91802
 90661 90803 91009 91115 91226 91745 91803
 90662 90804 91010 91116 91501 91746 91804
 90670 90805 91011 91117 91502 91747 91896
 90671 90806 91012 91118 91503 91748 91899
 90701 90807 91016 91121 91504 91749 93510
 90702 90808 91017 91123 91505 91750 93532
 90703 90809 91020 91124 91506 91754 93534
 90706 90810 91021 91125 91507 91755 93535
 90707 90813 91023 91126 91508 91756 93536
 90710 90814 91024 91129 91510 91759 93539



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Southern California Region by Zip Codes



RR 16*

90001	90032	90063	90096	90255	90309	91307	91353	91405	91615
90002	90033	90064	90099	90260	90310	91308	91354	91406	91616
90003	90034	90065	90134	90261	90311	91309	91355	91407	91617
90004	90035	90066	90189	90262	90312	91310	91356	91408	91618
90005	90036	90067	90201	90263	90401	91311	91357	91409	93243
90006	90037	90068	90202	90264	90402	91313	91361	91410	
90007	90038	90069	90209	90265	90403	91316	91362	91411	
90008	90039	90070	90210	90266	90404	91321	91364	91412	
90009	90040	90071	90211	90267	90405	91322	91365	91413	
90010	90041	90072	90212	90270	90406	91324	91367	91416	
90011	90042	90073	90213	90272	90407	91325	91371	91423	
90012	90043	90074	90220	90274	90408	91326	91372	91426	
90013	90044	90075	90221	90275	90409	91327	91376	91436	
90014	90045	90076	90222	90277	90410	91328	91380	91470	
90015	90046	90077	90223	90278	90411	91329	91381	91482	
90016	90047	90078	90224	90280	90501	91330	91382	91495	
90017	90048	90079	90230	90290	90502	91331	91383	91496	
90018	90049	90080	90231	90291	90503	91333	91384	91499	
90019	90050	90081	90232	90292	90504	91334	91385	91601	
90020	90051	90082	90233	90293	90505	91335	91386	91602	
90021	90052	90083	90239	90294	90506	91337	91387	91603	
90022	90053	90084	90240	90295	90507	91340	91390	91604	
90023	90054	90086	90241	90296	90508	91341	91392	91605	
90024	90055	90087	90242	90301	90509	91342	91393	91606	
90025	90056	90088	90245	90302	90510	91343	91394	91607	
90026	90057	90089	90247	90303	91301	91344	91395	91608	
90027	90058	90090	90248	90304	91302	91345	91396	91609	
90028	90059	90091	90249	90305	91303	91346	91401	91610	
90029	90060	90093	90250	90306	91304	91350	91402	91611	
90030	90061	90094	90251	90307	91305	91351	91403	91612	
90031	90062	90095	90254	90308	91306	91352	91404	91614	

RR 17*

91701	92236	92315	92372	92418	92554	92880
91708	92240	92316	92373	92423	92555	92881
91709	92241	92317	92373	92427	92556	92882
91710	92247	92318	92374	92501	92557	92883
91729	92248	92320	92375	92502	92562	
91730	92252	92321	92376	92503	92563	
91737	92253	92322	92377	92504	92564	
91739	92254	92324	92378	92505	92567	
91743	92255	92324	92382	92506	92570	
91752	92256	92325	92385	92507	92571	
91758	92258	92329	92386	92508	92572	
91759	92260	92331	92391	92509	92581	
91761	92261	92333	92392	92513	92582	
91762	92262	92334	92393	92514	92583	
91763	92263	92335	92394	92516	92584	
91764	92264	92336	92395	92517	92585	
91766	92268	92337	92397	92518	92586	
91784	92270	92339	92399	92519	92587	
91785	92274	92340	92399	92521	92589	
91786	92276	92341	92401	92522	92590	
92028	92277	92344	92402	92530	92591	
92201	92278	92345	92403	92531	92592	
92202	92282	92346	92404	92532	92593	
92203	92284	92350	92405	92543	92595	
92210	92285	92352	92406	92544	92596	
92211	92286	92354	92407	92545	92599	
92220	92305	92357	92408	92546	92860	
92223	92307	92358	92410	92548	92877	
92230	92308	92359	92411	92551	92878	
92234	92313	92369	92413	92552	92879	
92235	92314	92371	92415	92553	92880	



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Southern California Region by Zip Codes



RR 18*

90620	92620	92675	92799	92843
90621	92623	92676	92801	92844
90622	92624	92677	92802	92845
90623	92625	92678	92803	92846
90624	92626	92679	92804	92850
90630	92627	92683	92805	92856
90631	92628	92684	92806	92857
90632	92629	92685	92807	92859
90633	92630	92688	92808	92861
90638	92637	92690	92809	92862
90680	92646	92691	92811	92863
90720	92647	92692	92812	92864
90721	92648	92693	92814	92865
90740	92649	92694	92815	92866
90742	92650	92697	92816	92867
90743	92651	92698	92817	92868
92602	92652	92701	92821	92869
92603	92653	92702	92822	92870
92604	92654	92703	92823	92871
92605	92655	92704	92825	92885
92606	92656	92705	92831	92886
92607	92657	92706	92832	92887
92609	92658	92707	92833	92899
92610	92659	92708	92834	
92612	92660	92711	92835	
92614	92661	92712	92836	
92615	92662	92728	92837	
92616	92663	92735	92838	
92617	92672	92780	92840	
92618	92673	92781	92841	
92619	92674	92782	92842	

RR 19*

91901	91979	92051	92096	92132	92173
91902	91980	92052	92101	92134	92174
91903	91987	92054	92102	92135	92175
91908	92003	92055	92103	92136	92176
91909	92007	92056	92104	92137	92177
91910	92008	92057	92105	92138	92178
91911	92009	92058	92106	92139	92179
91912	92010	92059	92107	92140	92182
91913	92011	92060	92108	92142	92186
91914	92013	92061	92109	92143	92187
91915	92014	92064	92110	92145	92191
91916	92018	92065	92111	92147	92192
91917	92019	92067	92112	92149	92193
91921	92020	92068	92113	92150	92195
91931	92021	92069	92114	92152	92196
91932	92022	92071	92115	92153	92197
91933	92023	92072	92116	92154	92198
91935	92024	92074	92117	92155	92199
91941	92025	92075	92118	92158	
91942	92026	92078	92119	92159	
91943	92027	92079	92120	92160	
91944	92028	92081	92121	92161	
91945	92029	92082	92122	92163	
91946	92030	92083	92123	92165	
91950	92033	92084	92124	92166	
91951	92037	92085	92126	92167	
91962	92038	92086	92127	92168	
91963	92039	92088	92128	92169	
91976	92040	92091	92129	92170	
91977	92046	92092	92130	92171	
91978	92049	92093	92131	92172	



Quick Tip:

Click "Ctrl F" to locate a zip code in this document or go to account.kp.org



Plans & Enrollment



Why Choose Kaiser Permanente in California?

Get care on your schedule



Need to schedule an appointment or have a nonurgent question for your doctor's office? Want your prescription refill mailed to your home? After you enroll, create your online account at kp.org or get our mobile app. Then join millions of members who manage their health online — whenever, wherever.

Connect to care from anywhere



Want a convenient, secure way to get care from wherever you are? Schedule a call with a Kaiser Permanente clinician, meet face-to-face online, or email your doctor's office anytime with nonurgent health questions.*

Many services under one roof



Do more in less time. In most of our facilities, you can see your doctor, get a lab test, and pick up prescriptions — all in a single trip. Find a location near you at kp.org/facilities.

Your doctor, your choice



Choose your doctor based on what's important to you. Go to kp.org/search doctors for details about education, specialties, languages spoken, and more. You can also change doctors at any time.

COVID-19 & Other Information

kp.org/coronavirus

kp.org/choosebetter

[Our Approach to COVID-19](#)

[Mental Health and Emotional Wellness Apps](#)



Why Choose Kaiser Permanente in California?

Have questions about getting started with Kaiser Permanente? Want to learn more about our services? Use this information to explore the resources available to members, or to get answers to any questions you have.

Discover Kaiser Permanente

- kp.org/thrive

Enrollment Resources

- **Apply online:** kp.org/applyonline
- **Get started if you're a new member:** kp.org/newmember
- **Enroll during a special enrollment period:** kp.org/specialenrollment

Member Resources

- **Manage your care:** kp.org
- **Find a location near you:** kp.org/facilities
- **Choose your doctor:** kp.org/searchdoctors
- **Create your online account:** kp.org/registernow
- **Get an idea of what your care will cost:** kp.org/treatmentestimates
- **Get an estimate of what you'll pay for your care:** kp.org/costestimates
- **Get a copy of your Evidence of Coverage:** kp.org/plandocuments




Additional Resources

- **Find resources for healthier living:** kp.org/healthyliving
- **Learn about vision care:** kp2020.org

Get in touch with us by phone

- **Broker Support:** 1-844-394-3978
- **Member Services:** 1-800-464-4000

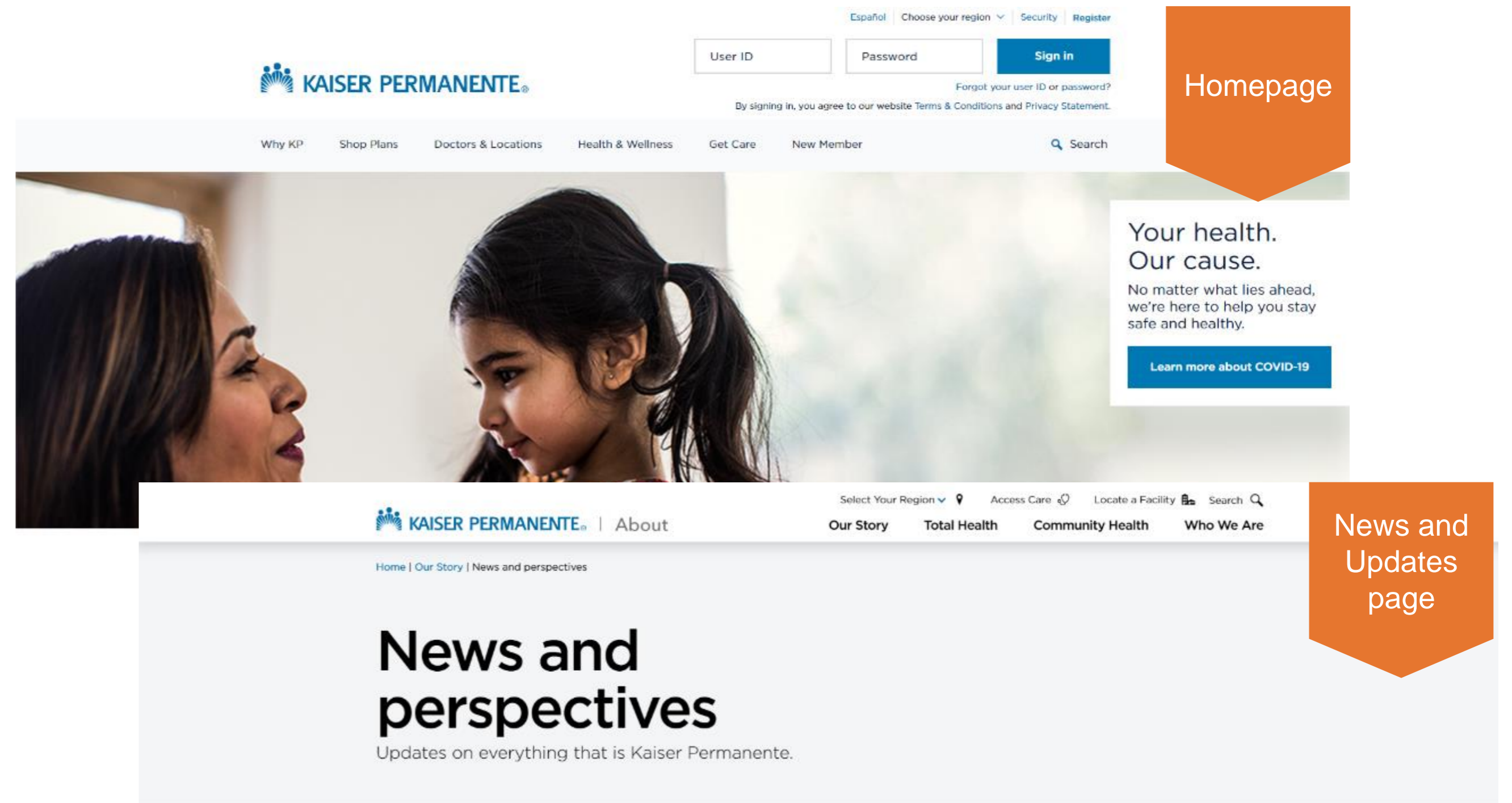
Stay connected to good health

-  facebook.com/kpthrive
-  youtube.com/kaiserpermanenteorg
-  [@kpthrive](https://twitter.com/kpthrive), [@aboutkp](https://twitter.com/aboutkp), [@kptotalhealth](https://twitter.com/kptotalhealth)

kp.org Overview



- [KP.org](https://kp.org) is your one stop information resource for care and coverage
- Here you can find:
 - Facility information
 - Pharmacy formulary
 - Provider directory
 - Finding a flu shot
 - News and updates
 - Natural disasters and related information



Staying safe as COVID-19 cases rise

Our infectious disease expert offers advice to help members and patients protect themselves and get the health care they need.

[Learn more](#)



Vision Benefits

- Pediatric Vision is included for children under 19 years
- Optical discounts are available for adults enrolled in California KPIF plans; adult vision coverage is not available
- Members can take advantage of optical discounts that do not impact medical deductibles at Vision Essentials Optical Centers (owned by Kaiser Permanente)
- Some discount programs and services may be provided by groups other than Kaiser Permanente, but are not offered or guaranteed under your coverage

kp2020.org

visionessentials
by KAISER PERMANENTE®



EYEGLASS FRAMES

Find the Frames You Love



EYEGLASS LENSES

Find Your Perfect Lenses



CONTACT LENSES

See Without Glasses



Order Contact Lenses



Check Your Benefits



Find a Location



Book an Eye Exam

Dental Services in California – Pediatric & Adult



Pediatric Dental Services

- Dental care for children under 19 years is considered an **essential health benefit** under the Affordable Care Act (ACA) and is included in your health plan
- Individual and Family plans purchased directly from Kaiser Permanente include pediatric dental benefits provided by **Delta Dental**
- Members may contact Delta Dental at 1-800-929-2309

Optional Adult Dental Services

- Optional adult plans administered by **Delta Dental**
- Plans feature low cost and a large network of dental providers
- Members can also choose any licensed dentist



2021 KPIF Portfolio - California



-  = update
-  = available
-  = unavailable

KP Direct/Covered California	OFF-EXCHANGE	ON-EXCHANGE
Kaiser Permanente - Bronze 60 HDHP HMO	✓	✓
Kaiser Permanente - Bronze 60 HMO	✓	✓
Kaiser Permanente - Bronze 60 HMO 8200/0%	✓	✗
Kaiser Permanente - Silver 70 HMO	✓	✓
Kaiser Permanente - Silver 70 HMO 2500/45	✓	✗
Kaiser Permanente - Silver 70 HDHP HMO 3250/20%	✓	✗
Kaiser Permanente - Gold 80 HMO Coinsurance	✓	✓
Kaiser Permanente - Gold 80 HMO	✓	✓
Kaiser Permanente - Platinum 90 HMO	✓	✓
Kaiser Permanente - Minimum Coverage HMO	✓	✓









2021 KPIF Silver CSR Plans - California

Silver Plan Variations Eligible for CSR

This type of federal financial assistance (subsidy) is a cost-sharing reduction that lowers out-of-pocket costs for coinsurance, copays, and deductible (if the individual has one). This type of federal financial assistance (subsidy) is available with a Silver plan purchased through Covered California.

-  = update
-  = available
-  = unavailable

Covered California	OFF-EXCHANGE	ON-EXCHANGE
Kaiser Permanente - Silver 73 HMO		
Kaiser Permanente - Silver 87 HMO		
Kaiser Permanente - Silver 94 HMO		



Tobacco Ratings: Not Applicable



Region	Rate	Age for New Members
California	Not Applicable	
Colorado	15%	21 ★
Mid-Atlantic States		
Maryland	Not Applicable	
Virginia	20%	21 ★
Washington, D.C.	Not Applicable	
Georgia	20%	21 ★
Hawaii	20%	21
Washington	20%	21
Northwest		
Oregon	20%	21
Washington	20%	21

★ = change to age

Change to Age

Effective July 2020, Federal guidelines changed the minimum age for tobacco sales to 21 years. Due to this, the tobacco surcharge for KPIF members ages 18 through 20 has been removed.





American Indian/Alaskan Native Plans

American Indians or Alaska Natives (AIANs) may purchase or change to a new qualified health plan (QHP) each month, rather than waiting for the yearly open enrollment period.

When purchasing through Covered California, AIANs can qualify for two types of reduced-cost plans, based on their income:

- Zero-cost plan
- Limited cost-sharing plan





Enrollment Options

Covered California

Kaiser Permanente plans can be selected when purchasing coverage on **Covered California**, the official state exchange website. Subsidies are available for those who qualify.*

On-Exchange



kp.org/applyonline

Kaiser Permanente plans can also be purchased directly through kp.org/applyonline.

Off-Exchange



Billing*



- **Online:** kp.org/payonline
- **Fax:** 1-866-816-5139
- **Mail:** Send check or money order to:
Kaiser Permanente for Individuals and Families
P.O. Box 23219
San Diego, CA 92193-9921
- **Initial Payment:**
 - **Off-Exchange:** Must be submitted with application
 - For recurring payment, please have invoice handy
 - **On-Exchange:** Initial payment can be submitted through Covered California or KP will mail binder invoice
 - Note: Client is not a member until the binder payment is received





Existing KPIF Population and Renewal

Note: 2021 Open Enrollment runs 11/1/2020 – 1/31/2021

Grandfathered Coverage (On or before March 23, 2010)

2021 Renewal: Members enrolled in a Grandfathered (GF) plan will renew coverage effective 1/1/2021.

Members can opt to downgrade to another grandfathered plan anytime during the calendar year. Members can also move to an ACA-compliant plan. However, members can NOT change back to a grandfathered plan. Changes to ACA-compliant plan is limited to open enrollment and special enrollment periods.

ACA Membership On-Exchange

2021 Renewal: Members enrolled in ACA-compliant coverage On-Exchange will renew effective 1/1/2021.

Member may opt to move to another Qualified Health Plan (QHP), On or Off Exchange, during OE and SEP.

Covered California will implement an early active renewal that starts on **November 1, 2020**. Member can only select any Covered California plans during this period.

ACA Membership Off-Exchange

2021 Renewal: Members enrolled in ACA-compliant coverage Off-Exchange will renew effective 1/1/2021.

Member may opt to move to another Qualified Health Plan (QHP), On or Off Exchange, during OE and SEP.

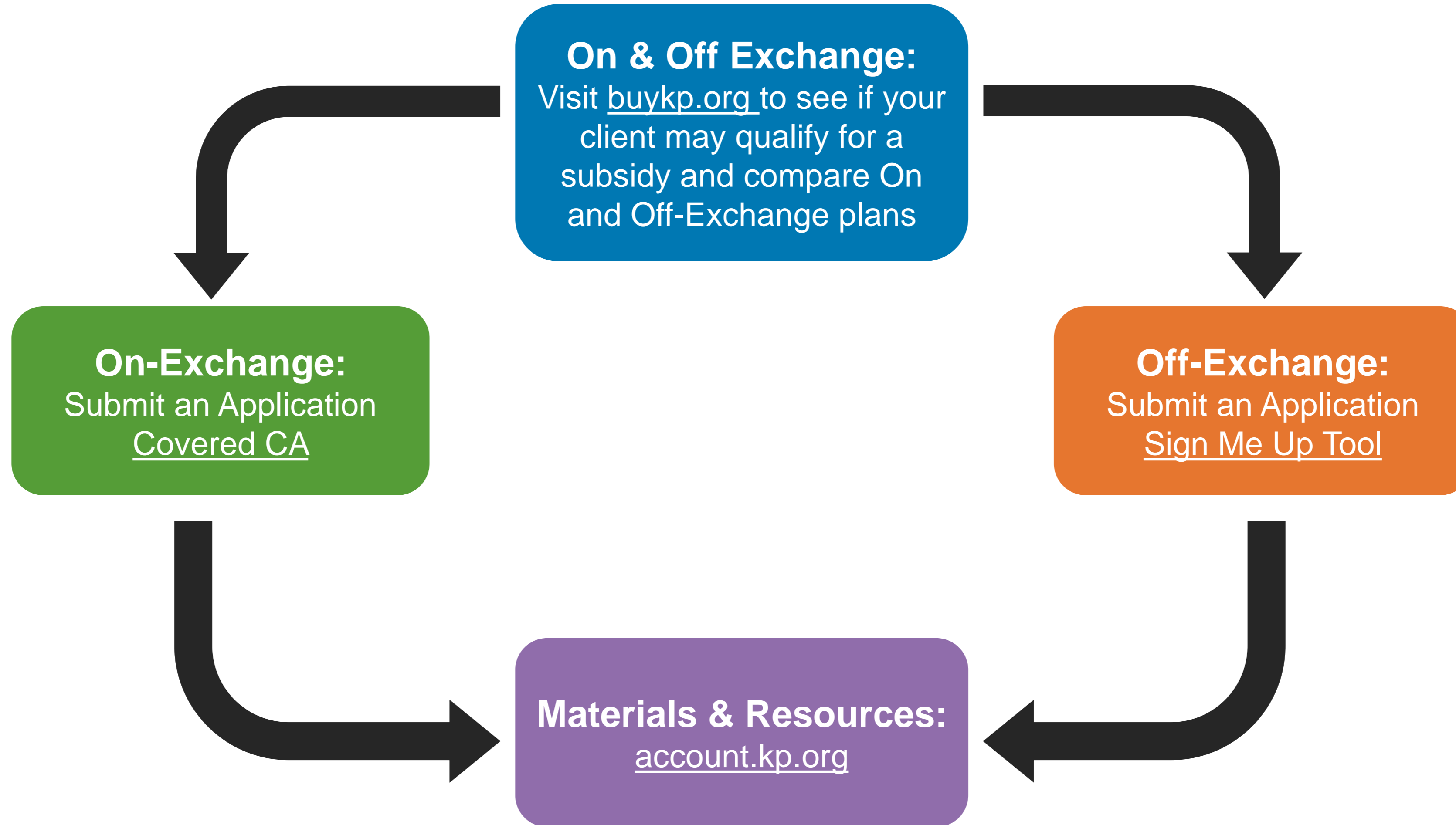


Broker Information



Sales & Enrollment Websites

Where do I go for what?





Decision Support Tool (DST) Overview

- The [Decision Support Tool](#) (DST) (buykp.org) is Kaiser Permanente's online quoting tool where you can compare On and Off-Exchange KPIF plans, see if your client may qualify for a subsidy and get a quick quote. To submit an application, you will need to use the Kaiser Permanente Sign Me Up (SMU) tool.

Help available in many languages. Representantes disponibles para asistirle en español.
Contact us 1-800-488-3590 TTY:711 > Chat live
Select language: English

KAISER PERMANENTE Individual & family plans
> Member plan change >

You're one step closer
To getting the care and coverage you need

- Get a quote**
Find the best affordable health plan for you and your family.
- View our plans**
Compare all our health plan options to find one that fits your needs.
- Apply now**
Become a member and experience what it means to thrive.

We're here to help you find new health coverage.
If you're worried about costs, use the calculator below to see if you qualify for financial assistance.

What is the ZIP code for your home address?
[input] Select County

get a quote >

The State of California currently allows any eligible consumer in California to enroll in health coverage without experiencing a qualifying life event or other special circumstance. This new policy will be in effect until it is ended by the State.

> See if you qualify for financial assistance

Fill out your information here to find out if you qualify for financial assistance from the government. If you do, you'll need to purchase a health plan through your state's health benefit exchange.

KAISER PERMANENTE Individual & family plans

GET A QUOTE
Compare 2020 Plans print p

> Home > Get a quote > Compare 2020 Plans save search

We've found 15 plans matching your search. > Modify quote

Note: Results displayed below will not show Kaiser Permanente Medi-Cal.

Sort by: < > Compare selections

Filter plans by:
> Reset all filters

Plan Level
 Bronze (5)
 Silver (4)
 Gold (4)
 Platinum (2)

HSA-Qualified
 Yes
 No

Where am I buying from?
 Show both
 KP Kaiser Permanente Direct
 M Marketplace plans offered through Covered California

Compare Compare Compare

- HSA Bronze**
Kaiser Permanente - Bronze 60 HDHP HMO
plan details >
apply >
Email Print
- Deductible Bronze**
Kaiser Permanente - Bronze 60 HMO
plan details >
apply >
Email Print
- HSA Bronze**
Kaiser Permanente - Bronze 60 HDHP HMO 6800/40%
plan details >
apply >
Email Print

ANTICIPATED PREMIUM COSTS
See if you qualify for federal financial assistance
check eligibility >

DENTAL Edit Dental



Sign Me Up (SMU) Sales Tool: Overview

- The [Sign Me Up \(SMU\)](https://kp.org/applyonline) (kp.org/applyonline) sales tool is Kaiser Permanente's online application site for Off-Exchange KPIF applications
- Here you can:
 - Generate and send quotes
 - Create a personalized URL (PURL)
 - Start an application for clients
 - Attest to an application
 - Track application status
- **Quick tip:** SMU automatically attaches your broker information to applications, making it easy to start an application for your client, whether they prefer to apply via paper or electronically:
 - *Electronic (fastest processing time):* generate a personalized URL (PURL) that you can send to your client to complete the application with your broker details attached
 - *Paper (slower processing time):* download a customized paper application (fillable PDF) that has your broker information attached

The screenshot displays the Kaiser Permanente Sign Me Up (SMU) Sales Tool interface. At the top, the Kaiser Permanente logo is visible on the left, and 'Register' and 'Sign in' links are on the right. A navigation bar below the logo contains 'Homepage', 'Dashboard', 'Quotes', 'Applications', 'Attestations', 'Contacts', 'Custom URL', and 'Paper App'. The main content area features a large image of a smiling couple in a kitchen. Below the image, the text reads: 'You're one step closer to care and coverage that meets your needs. Select plan year'. The 'Broker Dashboard' section includes a navigation menu and several data cards: 'Quotes' (Last Activity: 0, Total Past 7 Days: 0), 'Applications' (Last Activity: 0, Total Past 7 Days: 0), 'Attestations' (Only applicable for CA applications, Last Activity: 0, Total: 0), 'Contacts' (Last Activity: 0, Total: 0), 'Custom URLs' (Create personalized landing pages with plan quotes for your clients to apply, Generate URL), and 'Paper applications' (Download paper applications to send to your clients, View All, Generate new PDF).



Sign Me Up (SMU) Sales Tool: Tips and Tricks

- You must be a Kaiser Permanente appointed broker in order to register as a broker on SMU
 - Contact our Broker Compensation team (see [Contact Information](#)) to get appointed to sell Kaiser Permanente
- **First time users:** register here to create a broker account: <https://apply-individual-family.kaiserpermanente.org/brokervalidation>
 - If you're appointed to sell KP in more than one region, you'll need to register for a separate SMU account for each KP region
- Your broker details (name, license number, state, and phone number) will be automatically populated once your account is verified
- Check out the SMU tutorials on the [“Get Quotes and Apply for Coverage” page](#) on Account.kp.org

KAISER PERMANENTE

For brokers and producers: Please [click here](#) to create a new account.

Agent registration

Please verify your identity

Please provide your state license number and the Kaiser Permanente region where you're licensed.

If your state license is registered in Oregon or Washington, please select "NW." For Maryland or Virginia, please select "MAS".

Agent Information

REGION WHERE LICENSE IS REGISTERED

Select

Cancel Next

Broker Registration Page

Get to know the new Sign Me Up

Learn how to use the improved Sign Me Up with the training resources below.

- Registering a new account
- Creating a new quote
- Creating an application
- Creating a new contact or updating an existing contact
- Creating a custom URL (for Single or Multi-firms)
- Downloading a paper application
- Read the transcript (PDF)

We're here to help

If you have questions or need help registering, call our Broker Services team at **844-394-3978**, or email us at kpif@kp.org.

Get Quotes Page

KAISER PERMANENTE

[About us](#) • [Contact Web manager](#) • [Locate a facility](#) • [Technical information](#) • [Terms & conditions](#) • [Privacy practices](#)



Sign Me Up (SMU) Sales Tool: 2021 OE Enhancements

Broker details now appear on PURL homepage

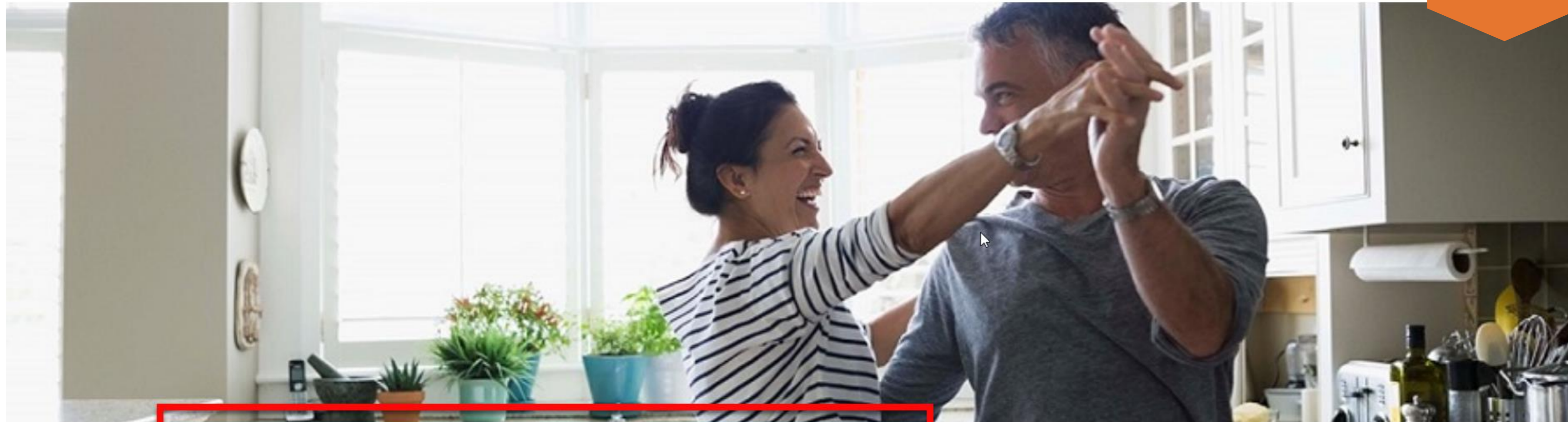
- When a client clicks on your personalized URL (PURL) to start an application, your broker details will now appear on the SMU home page
- This makes it easier for you to confirm your broker information is correct and attached to the application before sending it to your client

For brokers and producers:

- For brokers and producers: Please [click here](#) to create a new account.

1-800-480-0071 TTY: [1-800-480-0071](#)

Homepage



Broker Name: _____ Phone: _____ Agency name: _____
Email: _____ General agency name: _____



You're one step closer



Sign Me Up (SMU) Sales Tool: 2021 OE Enhancements

Improved Payment Screens

- Payment screens and functionality have been updated to provide an easier, more straightforward consumer experience
 - Old experience: payment screens open as a pop-up (modal window)
 - Improved experience: payment screens open as the next page in the application process

KAISER PERMANENTE
Select payment type. All fields are required unless noted as optional.

Credit/Debit: VISA, MASTERCARD, DISCOVER, AMEX
Bank account

Name on card: Test
State: California | Zip code: 91605
Card number: [masked] VISA
Expiration date: Month 10 | Year 2024

You're almost done!
Check the information before submitting your first month's premium payment.

HSA-Qualified Bronze
Kaiser Permanente - Bronze 60 HDHP HMO 6800/40% \$282.20

Payment method
CREDIT/DEBIT CARD
VISA*****1111

Change payment method

I authorize this payment and accept the terms and conditions.

Save and exit | Back | **Set up payment**

New Experience

New Experience

Your first month's payment has been set up!
Your payment will process when your application has been approved.

New Experience

Your premium

HSA-Qualified Bronze
Kaiser Permanente - Bronze 60 HDHP HMO 6800/40%

Payment method
CREDIT/DEBIT CARD
VISA*****1111

Set up automatic payments?

Automatic payments make it easy to stay on top of your monthly premium. It's convenient if you change your mind, you can cancel anytime.

- Yes, I'd like to set up automatic monthly payments.
- No thanks, I'd like to submit my application.

HSA-Qualified Bronze
Kaiser Permanente - Bronze 60 HDHP HMO 6800/40% \$282.20

Monthly premium: **\$282.20**

Payment method
Select your current payment method to set up automatic payments, or add a new one.

- VISA*****1111 10/2024

Add another payment method

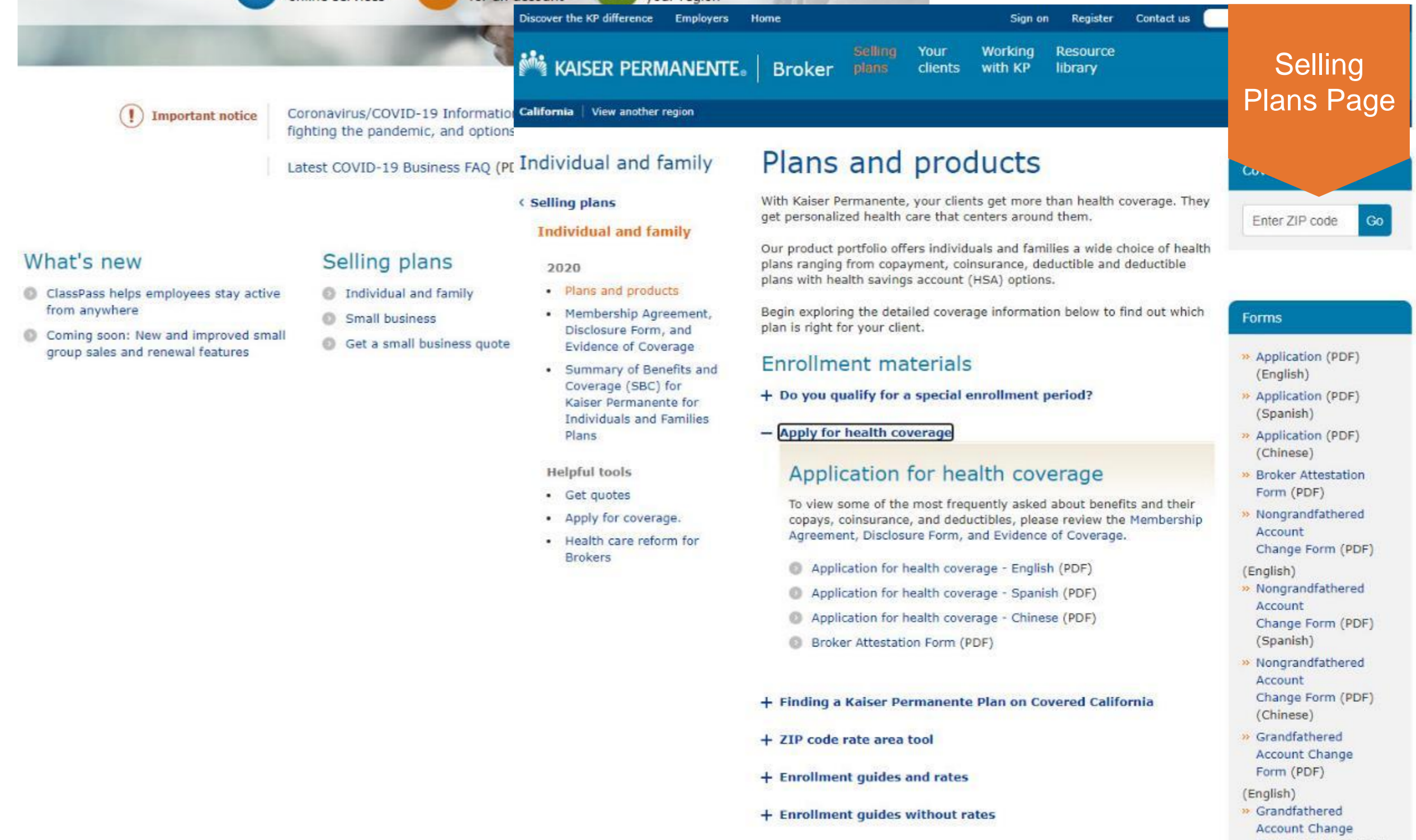
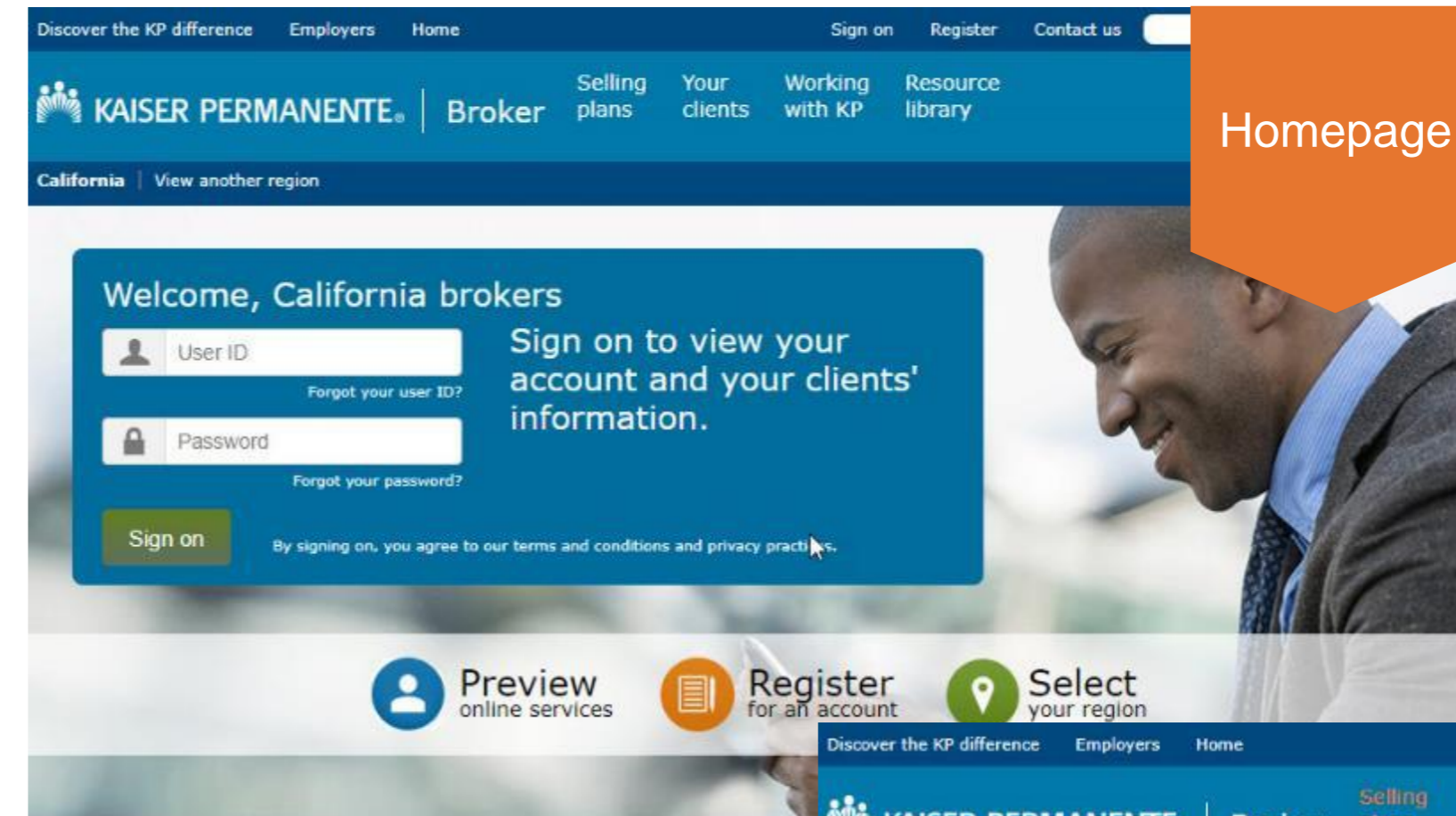
New Experience

Next



Account.kp.org Overview

- [Account.kp.org](https://account.kp.org) is Kaiser Permanente's broker and employer group website, where you can find:
 - Plan and production information, including rates and benefits
 - Applications, enrollment guides, SEP and other forms
 - Compensation statements and information
 - Tools to support you in selling KPIF plans, as well as relevant news and updates
- **Quick tip:** If you are not yet appointed to sell KP plans, you can quickly and easily [apply to become an appointed broker](#) through the site





Enrollment, Plan Changes, Cancellation & Renewals

Submitting an application, making plan changes, & cancelling coverage*

Submitting an Application

- Applications can be faxed to: 1-866-816-5139
- Applications can be submitted online using your SMU broker link
- Applications can be mailed, but please note that the effective date is based on the received date
- Estimated application processing time: 15 calendar days**

Making Plan Changes

- On-Exchange members need to contact Covered California directly. Kaiser Permanente cannot process On-Exchange plan changes.
- Off-Exchange members can request plan changes via an [Account Change Form](#). (Note: changes can be processed only if requested during the OE period or if member has a SEP qualifying event and provides documentation.)
- Fax to: 1-866-816-5139
- Estimated processing time: 15 calendar days**

Renewals

- Renewals are sent only to subscribers, starting in mid-September
- On-Exchange: Covered California
 - Renewal notices will be received before their required notification requirement
- Off-Exchange:
 - Renewal notices will be received before their required notification requirement

Cancelling Coverage

- Members can ask to terminate their coverage via a written letter submitted to Kaiser Permanente.
- Fax to: 1-866-816-5139
- Estimated processing time: 15 calendar days**

*This applies to Off-Exchange plans only. With On-Exchange plans, they must contact Covered California for assistance.

**As volumes rise, the processing time could take longer than normal.

Client / Member Requests



Email us at kpif@kp.org or call 1-844-394-3978 option 1 for your client/member inquiries

KP staff can provide the following information to the broker of record for a client/member without written authorization:

- Application status
- Benefit information/clarification
- Claims status
- Deductible billing/payment/accumulation
- Enrollment issues
- Evidence of Coverage requests
- ID card requests
- KPIF On/Off-Exchange payment information
- Plan change - education only
- Status of plan change request
- Premium and billing inquiries
- Provide member current effective dates

Please have ready your client (subscriber)'s full name, DOB, address, and MRN (optional); your broker ID; and mention that you are broker of record for the subscriber.

The following requests require a written authorization from the client/member:

- Appointment information / PCP
- Claims payment
- Effective date change requests
- Letter requests for eligibility/benefit clarification/termination*
- Provide MRN
- Plan change request and processing*
- Reinstatement request
- **Members must submit signed "Account Change Form" to complete*:**
 - Demographic changes - name and address changes
 - Dependent additions / drops
 - Combine accounts
 - Change plans

Visit account.kp.org to find the Account Change Form*

Please have your client complete and sign the [HIPAA disclosure authorization form](#) on account.kp.org



Broker Compensation - 2021

- KPIF broker commissions are staying the same at \$100 per member, per year (new sales) and \$50 per member, per year (renewals)
- Review the 2021 California KP Broker Compensation plan (found on account.kp.org) for full details
- Visit account.kp.org to:
 - View your commission statements (must be enrolled in eStatements)
 - Review the latest commission and rewards payment schedule and details
 - Find instructions for enrolling in Direct Deposit/eStatements
- **Have a question?**
 - Contact KP's Broker Compensation team at 1-844-394-3978, option 2
 - Email kpif@kp.org



Broker Support Services: Contact Information

KPIF Telephone Support Solutions

1-844-394-3978

Option 1: Enrollment Status & Membership

(some inquiries may require subscriber authorization to release information or make a change)

- Application, enrollment, plan status
- Billing inquiries
- Current plan & product information
- Member administration requests
- Evidence of Coverage & ID cards

Option 2: Compensation: California

- Broker Appointments
- Book of business reconciliation & compensation, transfers, reports
- Commission questions
- Broker of record transfers/changes

Option 3: Compensation: CO, GA, HI, NW, MAS

- Broker Appointments
- Book of business reconciliation & compensation, transfers, reports
- Commission questions
- Broker of record transfers/changes

Option 4: New Sales

- Plan, benefits, & rate questions
- Material requests
- Application submission questions
- SMU broker technical support

KPIF Online Self-Service Solutions

Broker Self-Service Website: account.kp.org

- Plan and product information, including the latest rates and benefits
- Up-to-date forms and applications
- Compensation rates and contact information
- Relevant news and updates
- “[Get Quotes and Apply for Coverage](#)” page includes SMU tutorials

DST Online Quoting Tool: buykp.org

- Compare On and Off-Exchange KPIF plans
- See if your client may be subsidy eligible
- Generate a quick quote

KPIF Sign Me Up – Resources/Tools: kp.org/applyonline

- Generate a quote
- Create a personalized URL to send Off-Exchange applications to your clients
- Submit consumer applications for Off-Exchange plans
- Track applications

More Information

Email kpif@kp.org