

California Kaiser Permanente Individual and Family Plans

Agent/Broker FAQ — Off-Exchange

Thank you for your interest in selling Kaiser Permanente for Individuals and Families (KPIF) plans. We offer a wide range of high-quality plans to meet your clients' needs.

Plus, we are here to provide the tools and resources you need to effectively support your clients. We've pulled together some of the basics of working with Kaiser Permanente and selling KPIF plans. You can always reach out to us for assistance at any step in the process, and we're happy to help.

HELPFUL KPIF RESOURCES

- **business.kp.org** – Kaiser Permanente's broker and employer website, where you can find plan and product information, applications, rates and benefits, compensation information, your Book of Business 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/applyonline** – The Sign Me Up (SMU) sales tool is Kaiser Permanente's online application site for Off-Exchange KPIF applications, where you can generate and send quotes, create a personalized URL (PURL), start an application for your clients, attest to an application, and track application status.
- **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 KPIF plans?

- Obtain your license to sell health insurance.** If you're not already licensed in California, you can become a licensed agent through the [California Department of Insurance \(DOI\)](https://www.doins.ca.gov/).
- Get appointed to sell Kaiser Permanente plans.** Visit business.kp.org, KP's broker and employer website. Here, you can register for a broker account and apply online for a new KP broker appointment. For faster processing, make sure the information you provide on the broker appointment form is an exact match to the information on the DOI website.
- Register on KP sales sites.** Visit kp.org/applyonline, Kaiser Permanente's online application site, Sign Me Up (SMU), to register as a broker/agent and submit consumer applications.

ENROLLMENT AND PLAN CHANGES

2. How do I enroll clients applying for Off-Exchange KPIF plans?

- 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:
 - a. Use the Sign Me Up (SMU) tool at kp.org/applyonline to submit your client's Off-Exchange application.
 - b. If your client prefers to complete a paper application, you can fax or mail it to the address on the application.
 - c. Members must include first month's payment with the application. If payment information is not received, KP will perform outreach to the member to obtain payment.
 - i. If your client prefers to submit a paper application, they can add their binder payment information on the application or make the payment online at kp.org/payonline.
- What to expect next:
 - a. Applicants are typically notified of enrollment within 5-15 business days (OE) / 10-15 business days (SEP) from receipt of completed application and/or required documentation.
 - i. If your client applied via paper application, they will receive notification of enrollment via mail.
 - ii. If they applied online, they will receive an email.

3. How can my client pay their monthly premium?

Your client has several ways to pay their KPIF Off-Exchange monthly premiums, including:

- Signing up for autopay when applying.
- Online at kp.org/payonline – The Billing Unit ID (BUID) from their invoice is required.
- By calling KP at:
 - a. NCAL members: 1-877-365-9900
 - b. SCAL members: 1-866-288-6729
- By mailing a check or money order to the KP address on their 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 business.kp.org to find your Book of Business report from Kaiser Permanente. Select "Book of Business" from the navigation bar, then click the "View all Book of Business" link.
Note: You or the principal agent must acknowledge the Business Associates Agreement to obtain access.
- Visit kp.org/applyonline, log into your broker account, and review the application status on your broker dashboard. This only applies for Off-Exchange applications submitted via SMU.

- Email us: Complete the “[Client Inquiry form: Application Status and Billing](#)” form 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?

Clients with an active Off-Exchange KPIF plan who want to make a change to their existing policy should complete an Account Change Form. You can find the Nongrandfathered/Grandfathered Account Change Forms at business.kp.org under Individual and Family.

- Make sure to select the appropriate form for your client’s coverage type (Nongrandfathered or Grandfathered).
- This includes plan changes, adding or removing dependents, or updating an address.
- 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 agent/broker of record for my client?

Agent/broker information is required on the application. If it’s missing, contact our Broker Compensation team via email at BCS_CA_DocAdministration@kp.org for a copy of the form, or by phone at 1-844-394-3978 option 2, to ensure you get credit for the sale.

7. How do I complete my “broker attestation?”

Online: You will be able to sign the attestation via the Sign Me Up (SMU) tool when completing an Off-Exchange application for your client.

Paper: If your client fills out a paper application, you can:

- Sign the attestation on the application before submitting, or
- Complete the “Broker Attestation Form” found on business.kp.org, under “Individual and Family – Broker Support Documents”

Important: Attestation is required for all Off-Exchange applications in California.

COMPENSATION

For detailed information on California compensation for the 2026 Plan Year (January 1 - December 31, 2026), please visit business.kp.org.

8. Where can I find my compensation statement?

Visit business.kp.org and log in to your account, where you can view and download up to 12 months of your compensation statements.

9. Where can I find my KPIF Book of Business?

Log into business.kp.org to find your Book of Business report from Kaiser Permanente. Select “Book of Business” from the navigation bar, then click the “View all Book of Business” link.

Note: You or the principal agent must acknowledge the Business Associates Agreement to obtain access.

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
 - **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.)