



# **2026 Mid-Atlantic States KPIF Broker Training Guide**

Kaiser Permanente  
Individual and Family  
(KPIF) – Plan Year 2026

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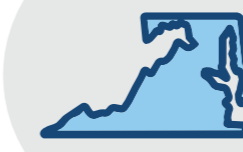
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**What's New for 2026** |

# MAS Broker Monthly Compensation for 2026



**For new members and renewal**



**1+ Members**

**\$18**

Per Member Per Month



Brokers will receive **\$18 per member per month** for both new sales and renewals in DC, Maryland, and Virginia.



Commissions for new KPIF sales and renewals during **2026 Open Enrollment** will be processed and paid beginning in **February 2026**



Review the **2026 Mid-Atlantic States KP Broker Compensation plan** (coming soon on [business.kp.org](https://business.kp.org)) for full details



**NEW!** Access your compensation statements on [business.kp.org](https://business.kp.org)

Confirm license & appointment if you haven't sold KP recently

**Phone:** 1-844-394-3978 (Option 3) | **Email:** [BrokerSupport-MAS@kp.org](mailto:BrokerSupport-MAS@kp.org)

# 2026 KPIF Mid-Atlantic States Rates



KP continues our commitment to affordability while planning to be one of the lowest priced carriers in the market. See later slides with our [2026 portfolio details](#) and [enrollment options](#). 2026 rates are available after 11/1/2025.



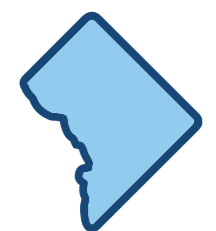
## Maryland

- KP continues to be competitively priced in the market with a 10% rate increase for 2026. To continue to drive affordability in the IFP market, Maryland will offer a new state subsidy alongside the existing young adult subsidy, which will provide additional financial aid for eligible Maryland residents.



## Virginia

- KP continues to be competitively priced in the market with an 12% rate decrease for 2026.



## Washington D.C.

- KP continues to be competitively priced in the market with a 9% rate decrease for 2026. KP is expected to be the lowest priced carrier in Platinum, Gold, and Silver.



# NEW! Digital Access to Compensation Statements

Compensation statements, both new and historical, are now available in Excel and PDF formats via the broker portal. This update is part of our broader commitment to providing brokers with a **consistent, streamlined digital experience**



Login to [business.kp.org](https://business.kp.org) to access your compensation statements

## Act Now: Delegate & Go Digital

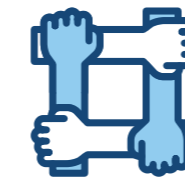


**Delegated access:** Principal brokers can identify and delegate permissions to team members (e.g., accounting/finance staff) accordingly through the portal.



**Email delivery phased out** after transition period.

## Why this change works for you



**All-in-One Access:** New and historical statements in the same place



**Real Time Availability:** No waiting for monthly emails. Download as soon as statements are posted.



**Streamlined experience:** Consistent experience across markets.



**Multiple formats:** Excel & PDF

# Legislative Changes



## Enhanced Premium Tax Credits (EPTC) are expiring

- Since 2021, the federal government has been offering enhanced premium tax credits (subsidies) to make Individual & Family health insurance more affordable. These enhanced premium tax credits are expiring on December 31, 2025, unless extended by Congress. Tax credits will still be available in 2026 for people who qualify, but the amount will be smaller.
- Beginning January 1, 2026, the amount of financial help available to your clients may decrease, and their monthly premium payment for coverage may increase.
- HB1082 passed earlier this year and required MHBE to establish a State-Based Individual Subsidy Program to mitigate enrollment losses and stabilize market in PY2026. This state subsidy program will be in addition to the existing affordability programs (reinsurance and Young Adult Subsidy). Please visit [Maryland Health Connection](#) for additional information.

## Income Verification May Be Required

- Your clients may be asked by their health exchange to submit documentation verifying their income and eligibility to ensure they are getting the correct financial assistance.
- Encourage your clients to log-in to their exchange account and confirm their income and household details to ensure they receive the correct subsidy.
- Encourage your clients to keep income documentation handy and submit it promptly if requested to ensure that they receive the correct financial assistance.

## Other Changes

- Most Bronze and Catastrophic plans are now HSA eligible. For more information on HSA plans at Kaiser Permanente, visit [kp.org](#).
- As of August 25, 2025, CMS has paused the Special Enrollment Period for household incomes at or below 150% FPL.
- Auto-Migration from Bronze to Silver CSR Plans has been discontinued.
- If you have clients who are lawfully present immigrants under 100% FPL, they will no longer qualify for federal subsidies beginning Jan 1, 2026.



## Keep an Eye Out for Additional Communications from Kaiser Permanente

We will send additional communications and provide resources on changes to federal law that will impact 2026 Open Enrollment processes and members' costs in 2026. Please ensure you carefully review all communications we send over the coming weeks.

## Review State Exchange Communications

The State Exchanges are closely monitoring all legislative updates. Please stay connected to your state exchanges for additional changes and information.

- D.C.: [DC Health Link](#)
- Maryland: [Maryland Health Connection](#)
- Virginia: [Virginia's Insurance Marketplace](#)

# DACA Eligibility Changes



## What is DACA

Deferred Action for Childhood Arrivals (DACA) is a U.S. policy that allows some undocumented individuals access to certain benefits, including the ability to enroll in Marketplace healthcare coverage and APTC eligibility.

## What's Changing



DACA recipients **will no longer** be eligible for Health Plan Marketplace coverage. All marketplaces are required to terminate coverage for DACA enrollees by August 25, 2025. Additionally, the DACA Recipients SEP is no longer effective as of July 1, 2025.



Members who are impacted by this change will receive communications with next steps from the health plan Marketplaces including how they can enroll in off-exchange coverage.



Visit your local marketplace website to learn more about these changes and support your clients through this transition.

## Coverage Alternatives Available After DACA Termination

- DACA recipients who lose coverage on-exchange may qualify for a Special Enrollment Period (SEP) under the standard “Loss of Coverage” Qualifying Life Event (QLE).
- If the subscriber loses eligibility due to DACA status, dependents who meet the exchange’s immigration requirements (i.e., non-DACA) also qualify for the QLE and can re-enroll under a new account.

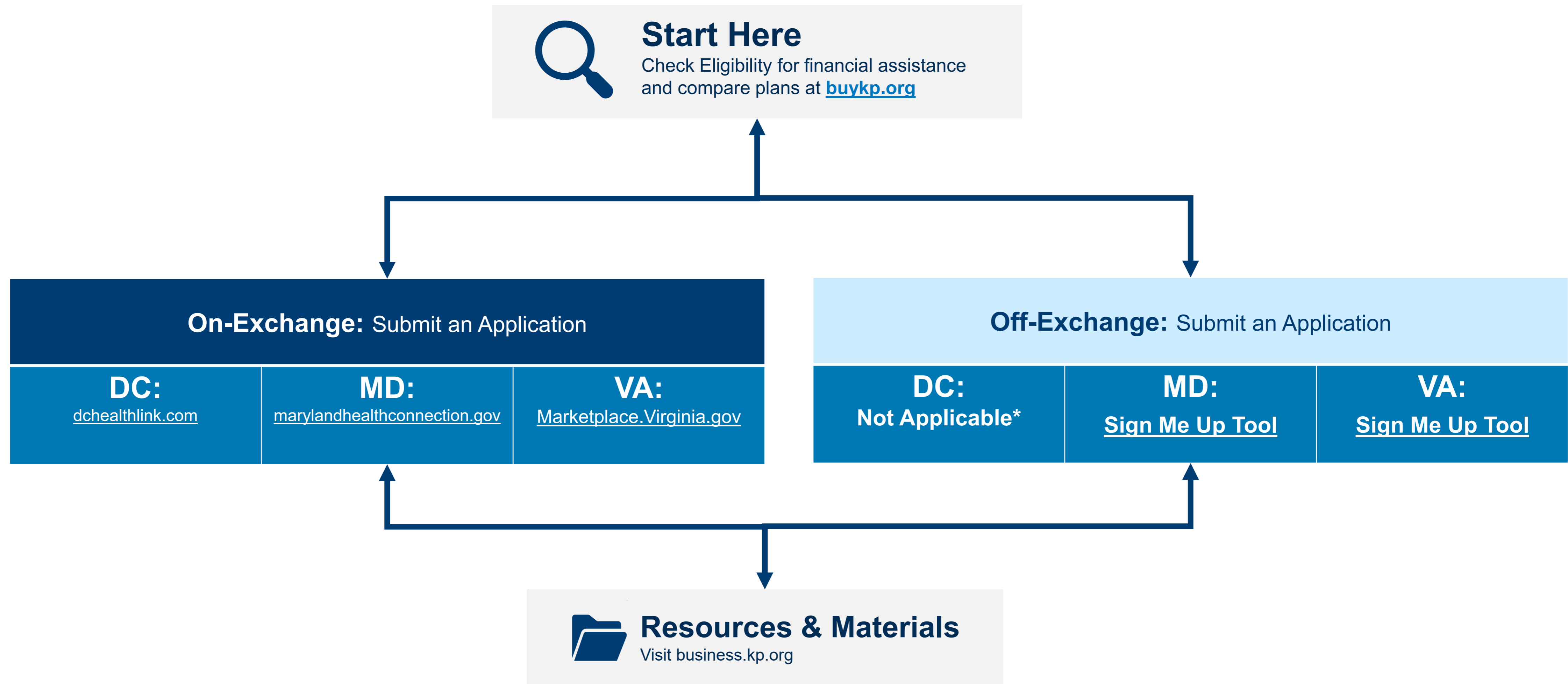


**Get Ready to Sell**



# Navigating Kaiser Permanente Enrollment Platforms

Where do I go for On-Exchange, Off-Exchange, and Resources?





New to selling KP or KPIF? Be sure to check out our [KPIF Broker FAQs](#)—available starting 11/01

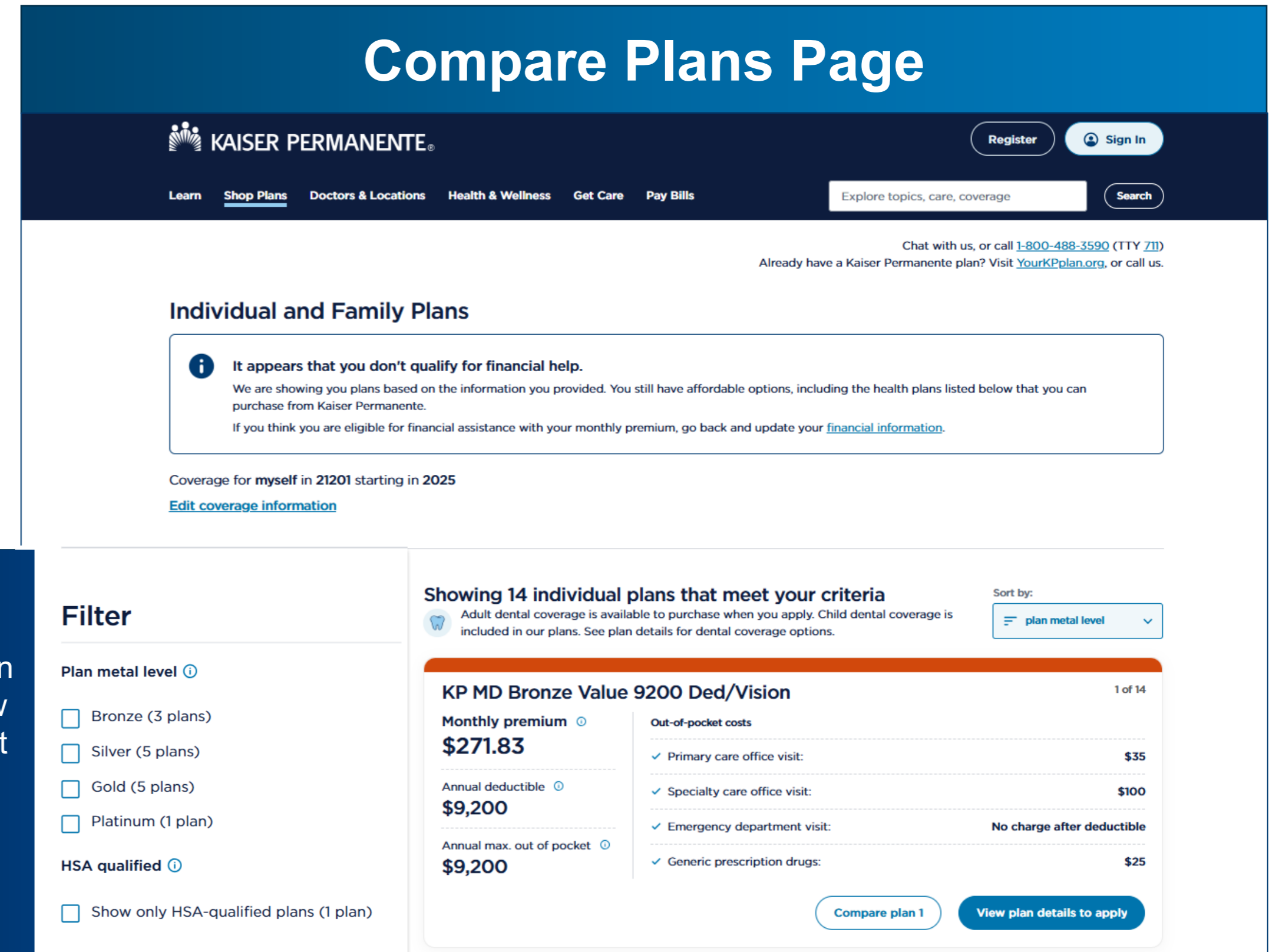
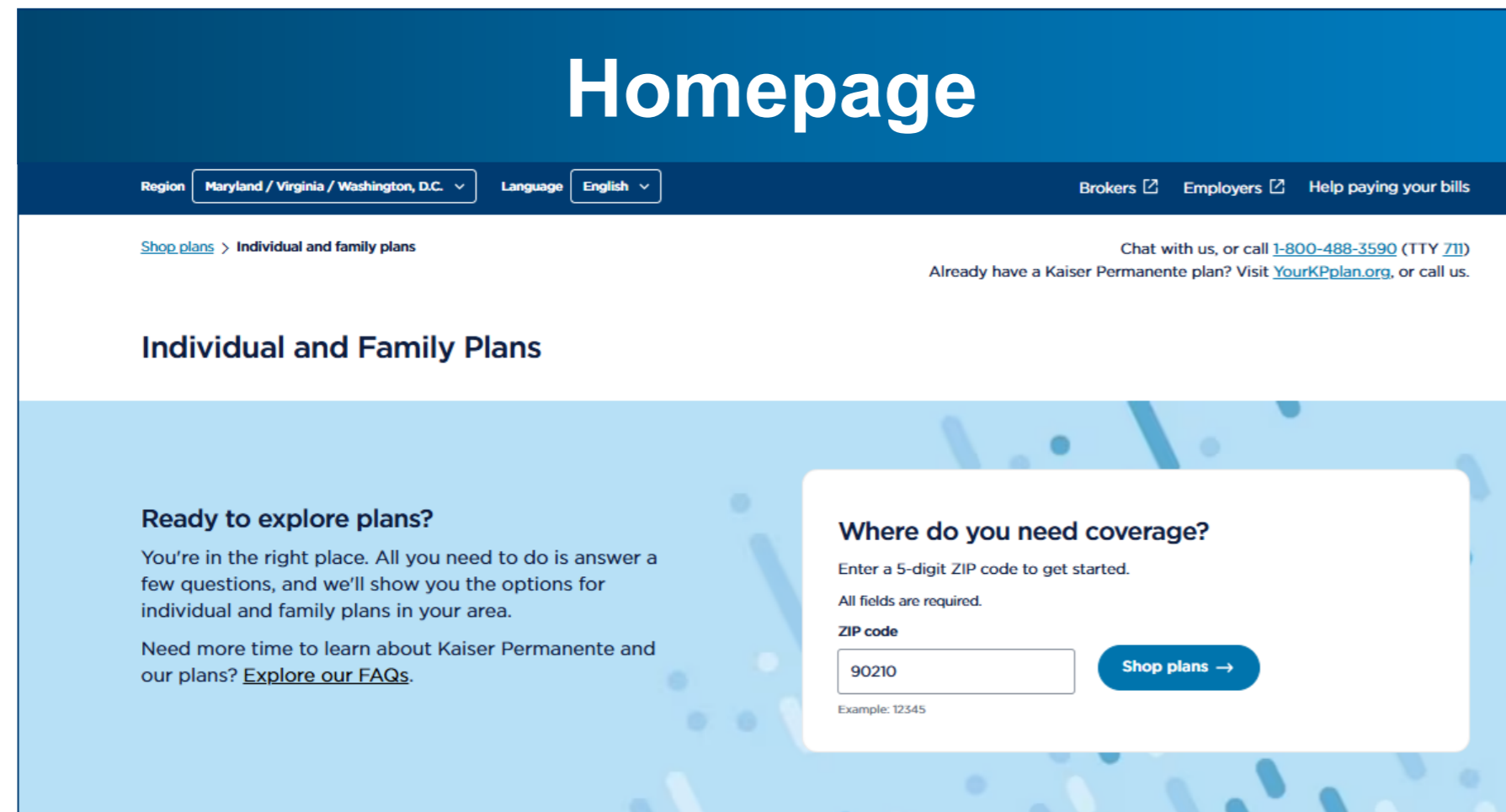
# Buykp.org Overview



 [Buykp.org](https://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 **Off-Exchange application**, you will need to use the [Kaiser Permanente Sign Me Up \(SMU\)](#) tool.



A new filter panel has been added to allow users to select the plan type and, if applicable, choose coverage aid options

\*Subsidies are granted to individual consumers by the FFM and the state-based exchanges to anyone who qualifies based on income level and who buys an On-Exchange plan (subsidies are not available off-exchange). KP, as well as all issuers, does not determine subsidy eligibility nor do we administer them.

# Sign Me Up (SMU) Sales Tool



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 where you can



Generate and send quotes



Create a personalized URL (PURL)



Start an application for clients



Track application status

You must be a Kaiser Permanente appointed broker to [register](#) and use SMU.



Contact our [Broker Compensation team](#) to become appointed to sell with Kaiser Permanente.



You will need to register for a separate SMU account for each Kaiser Permanente region you are appointed to sell in.



**SMU** automatically attaches your broker details (name, license number, state, and phone number) to electronic applications, making it easy to start an application for your client.

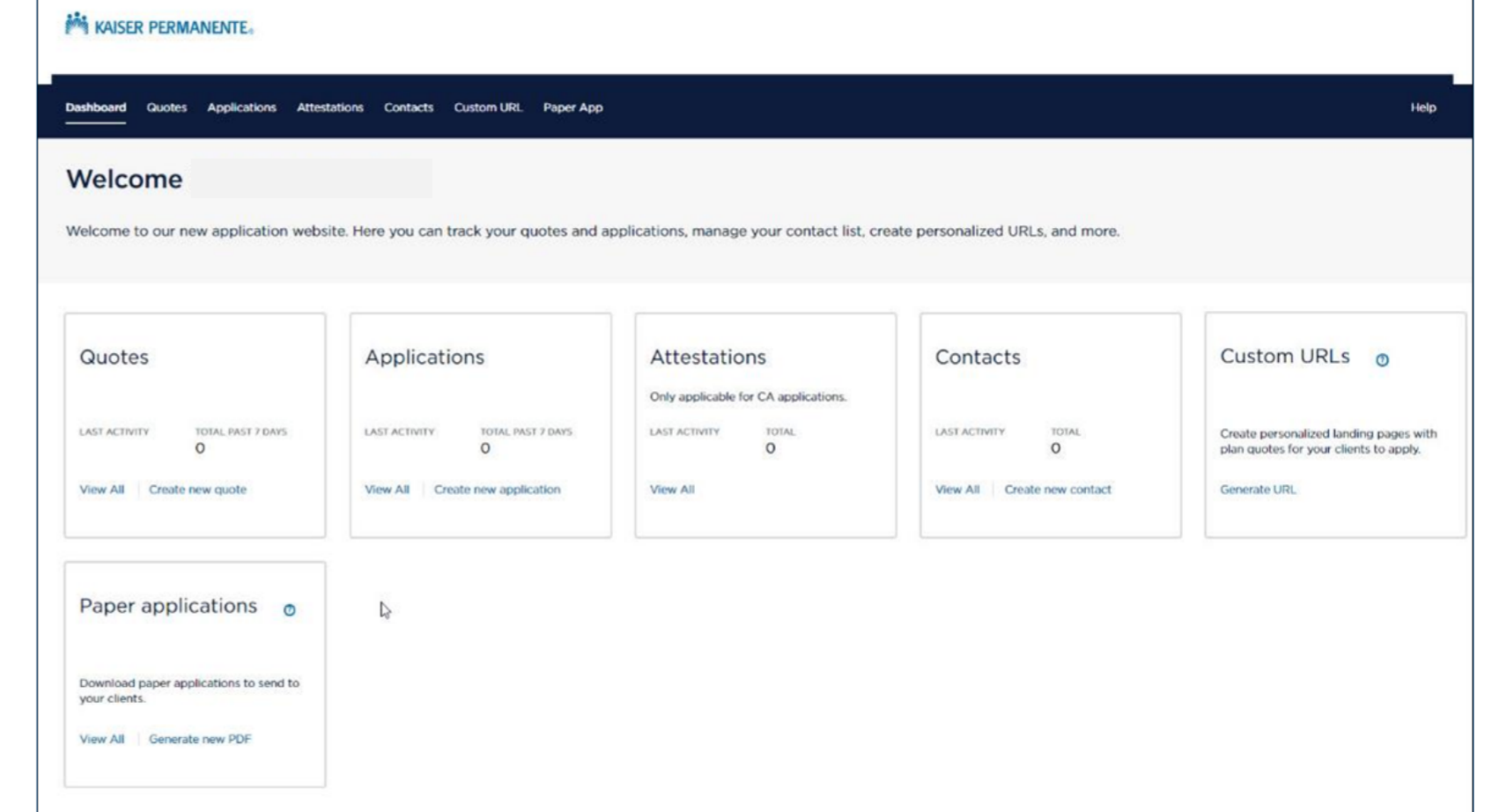


**Electronic** (fastest processing time): generate a personalized URL (PURL) that you can send to your client to complete the application with your broker details attached



**Paper** (slower processing time): download a paper application and fax or mail it back to KP.

## Broker Dashboard



## SMU Tutorials

### Get to know the Sign Me Up (SMU) Sales Tool

Learn how to use the Sign Me Up (SMU) sales tool with the training resources below.

- [Registering a new account](#)
- [Creating a new quote](#)
- [Creating an application](#)
- [Consumer path - Reviewing an application, submitting initial payment](#)
- [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](#)

### 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](mailto:kpif@kp.org).

Check out the SMU tutorials on the [“Get Quotes and Apply for Coverage”](#) page on Business.kp.org.

# Business.kp.org Overview



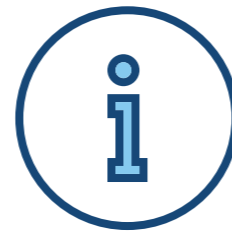
[Business.kp.org](https://business.kp.org) is Kaiser Permanente's broker and employer group website, where you can find:



Access to your broker portal



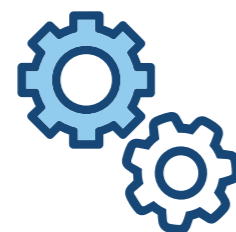
Applications, enrollment guides, SEP and other forms



Plan and product information, including rates and benefits



Compensation statements and information



Tools to support you in selling KPIF plans



Book of business for KPIF On and Off exchange applicants and members (available to most KPIF brokers).

**KAISER PERMANENTE®**  
BUSINESS

KP Care & Value ▾ Shop Group Plans ▾ Healthy Employees ▾ Employer Resources ▾  
Contact Us ▾

## Kaiser Permanente Brokers and Producers

### Partner with us

Grow your business with our unique care-and-coverage model, flexible plans to suit your clients' needs, and online tools to easily manage your book of business. Get up and running quickly with our easy appointment and onboarding process.

[Get appointed](#)

#### Quick start for brokers

[Plans and coverage](#)

[Forms and documents](#)

[Working with KP](#)

[Client support](#)

[Marketing and sales materials](#)

[Manage accounts](#)

If you're already appointed with Kaiser Permanente and interested in adding agents to your firm, contact **Broker Compensation Shared Service** at **844-394-3978**.

**Quick Tip!** If you are not yet appointed to sell KP plans, visit [Business.kp.org](https://business.kp.org) to learn how to get appointed.

# Book of Business Tool



Our broker book of business tool helps you support your KPIF clients via [business.kp.org](https://business.kp.org).

## How to access



Log into your account: [business.kp.org](https://business.kp.org)



Click on [View all Book of Business](#).



Available in CA, CO, GA, HI, MAS, NW



Provides real-time data updates.



You must have a secured account on [business.kp.org](https://business.kp.org).



The principal agent must acknowledge the BAA to access the book of business.

## Tool Features

### Applicants

- KPIF pending and canceled On and Off exchange applications.
- Search and filters to easily locate specific applications.
- Downloadable data in CSV format, easily used with excel.

### Members

- KPIF active and terminated On and Off exchange clients.
- Search and filters to easily locate specific clients.
- Client coverage and demographic information by selecting [Coverage Summary](#) from the action menu.
- Premium billing information and BUID by selecting [Premium Billing Summary](#) from the action menu.
- Downloadable data in CSV format, easily used with excel.



**System questions or issues:** Email: [csc-sd-cas-web-support@kp.org](mailto:csc-sd-cas-web-support@kp.org) | Phone: 866-575-3562

**General application or billing questions:** Email: [kpif@kp.org](mailto:kpif@kp.org) | Phone: 1-844-394-3978 (Option 1)



# Plans & Enrollment

# 2026 KPIF MAS Plan Changes - DC



## WHAT'S NEW

- No new plans for 2026

## WHAT'S BEING DISCONTINUED

- No discontinued plans for 2026

## WHAT'S CHANGING

2025 plan name	2026 plan name
KP DC Gold 1700 Ded/HSA/Vision	KP DC Gold 1800 Ded/HSA/Vision
KP DC Silver 3200 Ded/1200 RxDed/Vision	KP DC Silver 3500 Ded/1200 RxDed/Vision
KP DC Silver Virtual Forward 3500 Ded	KP DC Silver Virtual Forward 4000 Ded
KP DC Essential Bronze 7500 Ded/850 RxDed	KP DC Essential Bronze 7500 Ded/1000 RxDed
KP DC Catastrophic 9200 Ded/Vision	Catastrophic

# 2026 KPIF MAS Plan Changes - MD



## WHAT'S NEW

New **Off exchange** only plans:

- Gold 500 Ded
- Gold 2400 Ded HSA
- Silver 4800 Ded HSA

## WHAT'S BEING DISCONTINUED

- No discontinued plans for 2026

## WHAT'S CHANGING

2025 plan name	2026 plan name
KP MD Gold Plus <b>1700 Ded</b> /Vision	KP MD Gold Plus <b>1750 Ded</b> /Vision
KP MD Silver Virtual Forward <b>3200 Ded</b>	KP MD Silver Virtual Forward <b>3600 Ded</b>
KP MD Silver Virtual Forward <b>4200 Ded</b>	KP MD Silver Virtual Forward <b>5000 Ded</b>
KP MD Bronze Value <b>9200 Ded</b> /Vision	KP MD Bronze Value <b>10150 Ded</b> /Vision
KP MD Catastrophic <b>9200 Ded</b> /Vision	Catastrophic

# 2026 KPIF MAS Plan Changes - VA



## WHAT'S NEW

New **Off exchange** only plans:

- Platinum 0 Ded
- Gold 500 Ded/500 RxDed
- Gold 2400 Ded HSA
- Silver 4700 Ded HSA

## WHAT'S BEING DISCONTINUED

- No discontinued plans for 2026

## WHAT'S CHANGING

2025 plan name	2026 plan name
KP VA Gold 0 Ded/Vision	KP VA Gold 0 Ded/ <b>500 RxDed</b> /Vision
KP VA Gold 1250 Ded/ <b>200 RxDed</b> /Vision	KP VA Gold <b>1300</b> Ded/Vision
KP VA Standard Gold <b>1500</b> Ded/Vision	KP VA Standard Gold <b>2000</b> Ded/Vision
KP VA Silver <b>2500</b> Ded/Vision	KP VA Silver <b>2700</b> Ded/Vision
KP VA Gold Virtual Forward <b>2350</b> Ded	KP VA Gold Virtual Forward <b>2500</b> Ded
KP VA Standard Silver <b>5000</b> Ded/Vision	KP VA Standard Silver <b>6000</b> Ded/Vision
KP VA Silver Virtual Forward <b>3500</b> Ded	KP VA Silver Virtual Forward <b>4000</b> Ded
KP VA Silver Virtual Forward <b>4000</b> Ded	KP VA Silver Virtual Forward <b>5000</b> Ded
2025 KP VA Bronze 7000 Ded/HSA/Vision	2025 KP VA Bronze <b>7100</b> Ded/HSA/Vision
KP VA Catastrophic <b>9200</b> Ded/Vision	Catastrophic



# MAS Individual & Family (KPIF) DC 2026 Portfolio

- DC Plans available only on **On-Exchange**

	Plan name <i>(may not reflect the marketing plan names)</i>	Exchange			Plan name <i>(may not reflect the marketing plan names)</i>	Exchange	
		On	Off			On	Off
<b>Platinum</b>	✓ KP DC Essential Platinum 0 Ded/Vision	X	N/A	<b>Silver</b>	KP DC Silver 3500/Ded/1200/RxDed/Vision	X	N/A
	KP DC Gold 0 Ded/100 RxDed/Vision	X	N/A		✓ KP DC Essential Silver 4850 Ded/350 RxDed/Vision	X	N/A
<b>Gold</b>	KP DC Gold Plus 0 Ded/100 RxDed/vision	X	N/A		KP DC Silver Virtual Forward 4000 Ded	X	N/A
	✓ KP DC Essential Gold 500 Ded/Vision	X	N/A	<b>Bronze</b>	✓ KP DC Essential Bronze 7500 Ded/1000 RxDed/Vision	X	N/A
	KP DC Gold 1000 Ded/200 RxDed/Vision	X	N/A		KP DC Bronze 6500/Ded/Vision	X	N/A
	KP DC Gold 1800 Ded/HSA/Vision	X	N/A		KP DC Bronze 6350 Ded/HSA/Vision	X	N/A
	KP DC Gold Virtual Forward 2000	X	N/A	<b>Catastrophic</b>	Catastrophic	X	N/A

- Orange font with single asterisks (\*) = new plan
- Standard plan ✓
- Red font with double asterisks (\*\*) = changes post cycle



# MAS Individual & Family (KPIF) MD 2026 Portfolio

- **On-Exchange** plans are limited to 2 *non-Standard* plans per metal tier.

	Plan name <i>(may not reflect the full marketing plan names)</i>	Exchange	
		On	Off
<b>Platinum</b>	KP MD Platinum 0 Ded/Vision	X	X
	KP MD Gold 0 Ded/150 RxDed/Vision	X	X
<b>Gold</b>	KP MD Gold 500 Ded/Vision*		X
	KP MD Gold 1100 Ded/200 RxDed/Vision		X
	✓ KP MD Gold Value 1000 Ded/150 RxDed/Vision	X	X
	KP MD Gold 1750 Ded/250 RxDed/Vision	X	X
	KP MD Gold Plus 1750 Ded/Vision		X
	KP MD Gold 2400 Ded/HSA/Vision*		X

	Plan name <i>(may not reflect the full marketing plan names)</i>	Exchange	
		On	Off
<b>Silver</b>	KP MD Silver 6000 Ded/Vision	X	X
	✓ KP MD Silver Value 4500 Ded/750 RxDed/Vision	X	X
	KP MD Silver Virtual Forward 3600 Ded	X	X
	KP MD Silver 3000 Ded/700 RxDed/Vision		X
	KP MD Silver Virtual Forward 5000 Ded		X
	KP MD Silver 4800 Ded/HSA/Vision*		X
<b>Bronze</b>	KP MD Bronze 6700 Ded/Vision	X	X
	KP MD Bronze 7500 Ded/HSA/Vision	X	X
	✓ KP MD Bronze Value 10150 Ded/Vision	X	X
<b>Catastrophic</b>	Catastrophic	X	X

- Orange font with single asterisks (\*) = new plan
- Standard plan ✓
- Red font with double asterisks (\*\*) = changes post cycle



# MAS Individual & Family (KPIF) VA 2026 Portfolio

- **On-Exchange** plans are limited to 4 *non-Standard* plans per metal tier.

	Plan name <i>(may not reflect the marketing plan names)</i>	Exchange	
		On	Off
<b>Platinum</b>	✓ KP VA Standard Platinum 0 Ded/Vision	X	X
	KP VA Platinum 0 Ded/Vision*		X
<b>Gold</b>	KP VA Gold 0 Ded/500 RxDed/Vision	X	X
	KP VA Gold 500 Ded/Vision*		X
	KP VA Gold 1300 Ded/200 RxDed/Vision		X
	✓ KP VA Standard Gold 2000/Ded	X	X
	KP VA Gold 2000 Ded/Vision	X	X
	KP VA Gold Virtual Forward 2500 Ded	X	X
	KP VA Gold 2400 Ded/HSA/Vision*		X

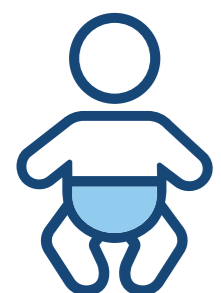
	Plan name <i>(may not reflect the marketing plan names)</i>	Exchange	
		On	Off
<b>Silver</b>	KP VA Silver 4500 Ded/Vision	X	X
	✓ KP VA Standard Silver 6000 Ded/Vision	X	X
	KP VA Silver Virtual Forward 4000 Ded	X	X
	KP VA Silver 2700 Ded/Vision		X
	KP VA Silver Virtual Forward 5000 Ded		X
	KP VA Silver 4700 Ded/HSA/Vision*		X
<b>Bronze</b>	✓ KP VA Standard Bronze 7500 Ded/Vision	X	X
	KP VA Bronze 6500 Ded/Vision	X	X
	KP VA Bronze 7100 Ded/HSA/Vision	X	X
	KP VA Bronze 7500 Ded	X	X
<b>Catastrophic</b>	Catastrophic	X	X

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- Standard plan ✓
- Red font with double asterisks (\*\*) = changes post cycle



# Vision Benefits in MAS

Members can now use their kp.org login ID & password for [kp2020.org](https://kp2020.org).



Pediatric vision is offered in all **On and Off-Exchange\*** plans



Adult vision is offered in virtually all **On and Off-Exchange\*** plans

## Included coverage



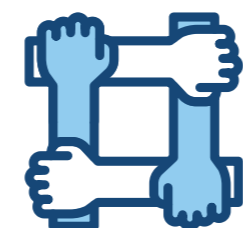
**1 annual** routine visit



Coverage for **1 pair of glasses** or **contact lenses** per year



**Discounts** are available once per year for children **under the age of 19** (other than the free pediatric frames or lenses)



Combined discounts available once per year for eyewear lenses and frames



Eyewear Lenses:



Eyewear Frames:

**\$90 off** combined



Contact Lenses: **\$25 off** retail price



EYEGLOSS FRAMES  
Find the Frames You Love



EYEGLOSS LENSES  
Find Your Perfect Lenses



CONTACT LENSES  
See Without Glasses

- Order Contact Lenses
- Check Your Benefits
- Find a Location
- Book an Eye Exam

Contact Us form [here](#) | You can access [FAQs here](#)



Click [here](#) to find available locations.

# Dental Services in MAS



## Choosing a dentist



**For both pediatric and adult,** you may choose any general dentist from the list of participating dental providers. Specialty care is also available.



**[Click here](#)** to locate a participating provider



Dental care for children under 19 years is considered an **essential health benefit** under the **Affordable Care Act (ACA)**

it is included in all **On and Off-Exchange plans.\***

\*Off-Exchange plans are not offered in Washington D.C.



**Three optional adult dental plans** are available, each covering a full range of preventive, diagnostic, and restorative services. Additional cosmetic orthodontic coverage is available – including braces, implants, and more – for both adults and children. There are no per visit office visit charges, no waiting periods, and no referrals for specialist procedures.



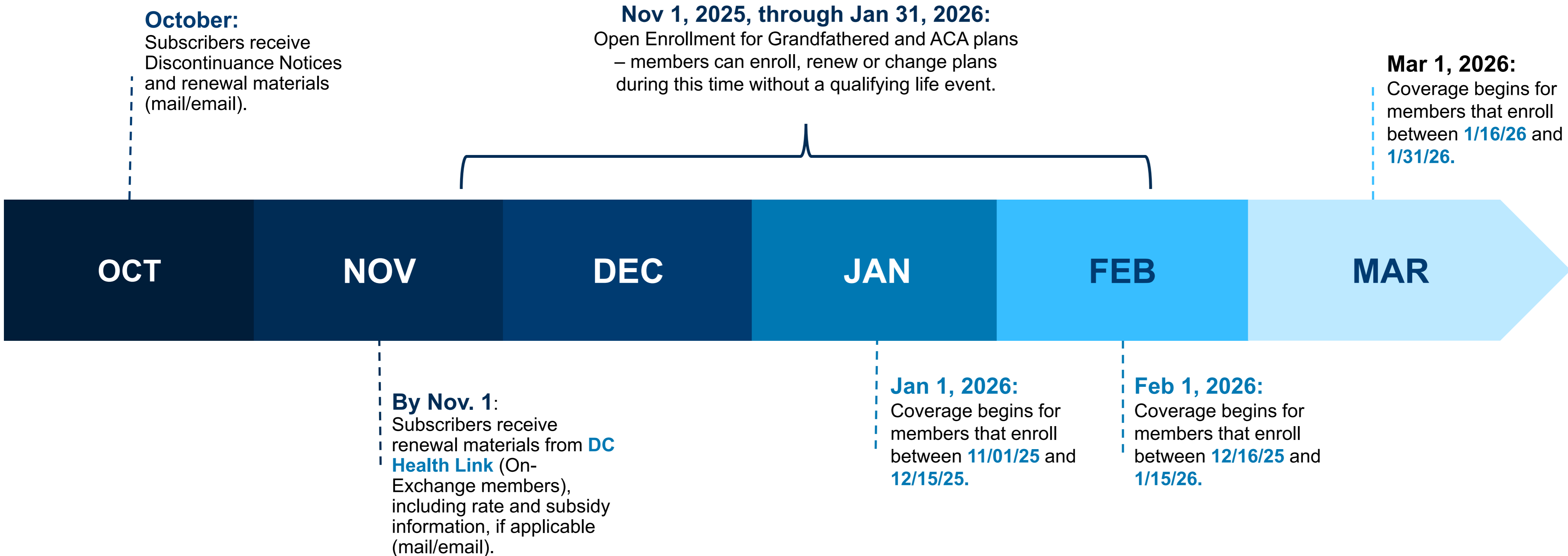
The plan **features affordable fees** for comprehensive preventative, diagnostic and major restorative services.



Available with **Maryland and Virginia Off-Exchange\*** plans only, administered by **Liberty Dental.**

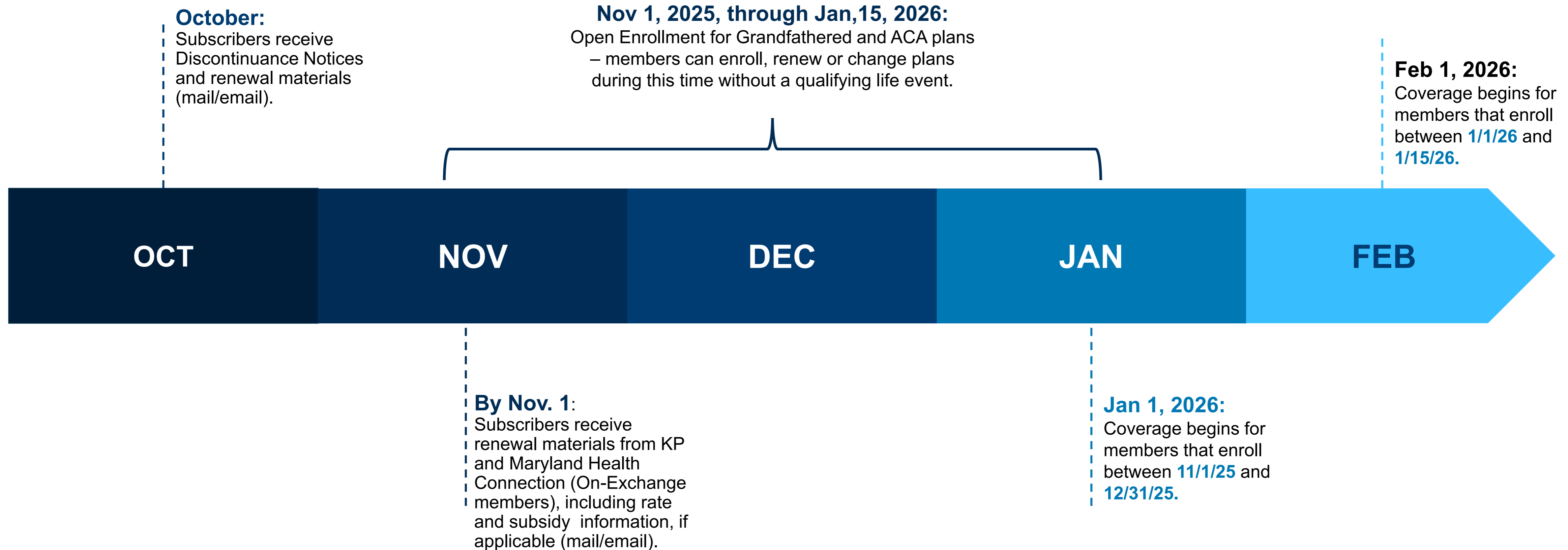
**[Click here](#)** to learn more about Individual & Family Dental Plans  
**Liberty Dental Phone:** 1-888-798-9868

# Open Enrollment and Renewals Timeline - DC



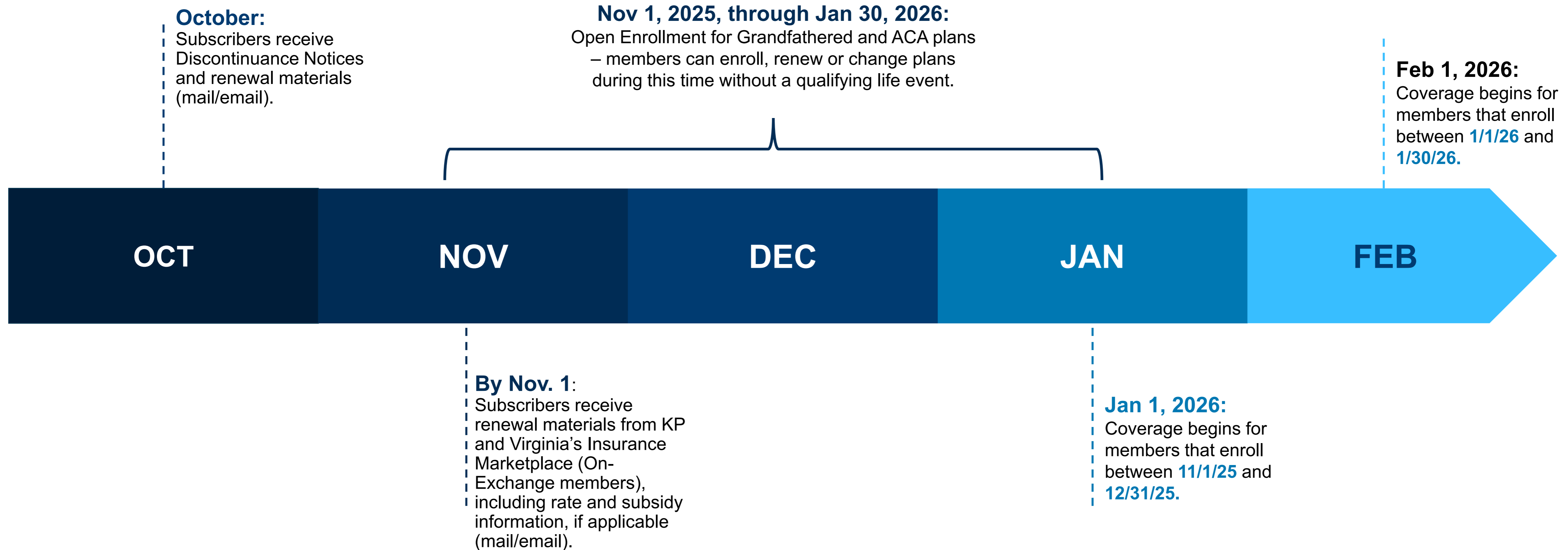
- **SEP** effective dates are determined based on the qualifying life event. Visit [kp.org/specialenrollment for details](https://kp.org/specialenrollmentfor details).
- Subscribers will receive renewal materials by November 1. Review your Book of Business by visiting [business.kp.org](https://business.kp.org).
- Existing members can sign up to receive renewal materials electronically by visiting [kp.org/paperlessrenewals](https://kp.org/paperlessrenewals).
- **Washington D.C.:** If member is on the **KP DC Catastrophic 10600 Ded/Vision** plan and ages off, they will be renewed into **the KP DC Standard Bronze 6350 Ded/HSA/Vision** plan.

# Open Enrollment and Renewals Timeline - MD



- **SEP** effective dates are determined based on the qualifying life event. Visit [kp.org/specialenrollment](https://kp.org/specialenrollment) for details.
- Subscribers will receive **Discontinuance Notices** by **October 3** and **renewal materials** by **November 1**. Grandfathered members by **December 1**. Review your Book of Business by visiting [business.kp.org](https://business.kp.org).
- Existing members can sign up to receive renewal materials electronically by visiting [kp.org/paperlessrenewals](https://kp.org/paperlessrenewals).
- **Maryland:** If member is on the **KP MD Catastrophic 10600 Ded/Vision** plan and ages off, they will be renewed into the **KP MD Bronze Value 10150 Ded/Vision** plan.

# Open Enrollment and Renewals Timeline - VA



- **SEP** effective dates are determined based on the qualifying life event. Visit [kp.org/specialenrollment](https://kp.org/specialenrollment) for details.
- Subscribers will receive renewal materials by **October 15**. Review your Book of Business by visiting [business.kp.org](https://business.kp.org).
- Existing members can sign up to receive renewal materials electronically by visiting [kp.org/paperlessrenewals](https://kp.org/paperlessrenewals).
- **Virginia:** If member is on the **KP VA Catastrophic 10600 Ded/Vision** plan and ages off, they will be renewed into the **KP VA Bronze 6500 Ded/Vision** plan.

# Enrollment, Plan Changes & Cancelling Coverage\*



## Submitting an application

- **Applications can be faxed to:** 1-855-355-5334.
- 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: **5-15 days\*\***

## Existing member plan changes

- On-Exchange members need to contact the exchange directly. Kaiser Permanente cannot process On-Exchange plan changes.
- Off-Exchange members can request **plan changes using our paper [Account Change Form](#).**  
**Fax to:** 1-855-355-5334
- Note: changes can be processed only if requested during the OE period or if member has a SEP qualifying event and provides documentation.
- Estimated processing time: **7 days\*\***

## Terminating coverage

- On-Exchange members need to contact the exchange directly. Kaiser Permanente cannot process On-Exchange terminations.
- Off-Exchange members can ask to terminate their coverage by:
  - **Calling Member Services** at 1-800-777-7902 or
  - **Faxing a written letter to Kaiser Permanente** to 1-855-355-5334
- Estimated processing time: **7 days\*\***

*\*This applies to Off-Exchange plans only. With On-Exchange plans, members must contact the Exchange for assistance.*

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



# About KP + the Mid-Atlantic Region



# Combined care and coverage is everything

When all your needs are handled under one plan, you get:

- **Seamless in-person and virtual care**
- **Support for your mental health and wellness**
- **24/7 access to care wherever you are**
- **High-quality preventive, primary, and specialty care**





# Seamless in-person and virtual care

Use the Kaiser Permanente app to manage your care wherever you are.



Get 24/7 virtual care.



Refill most prescriptions.



Email your care team with nonurgent questions anytime.



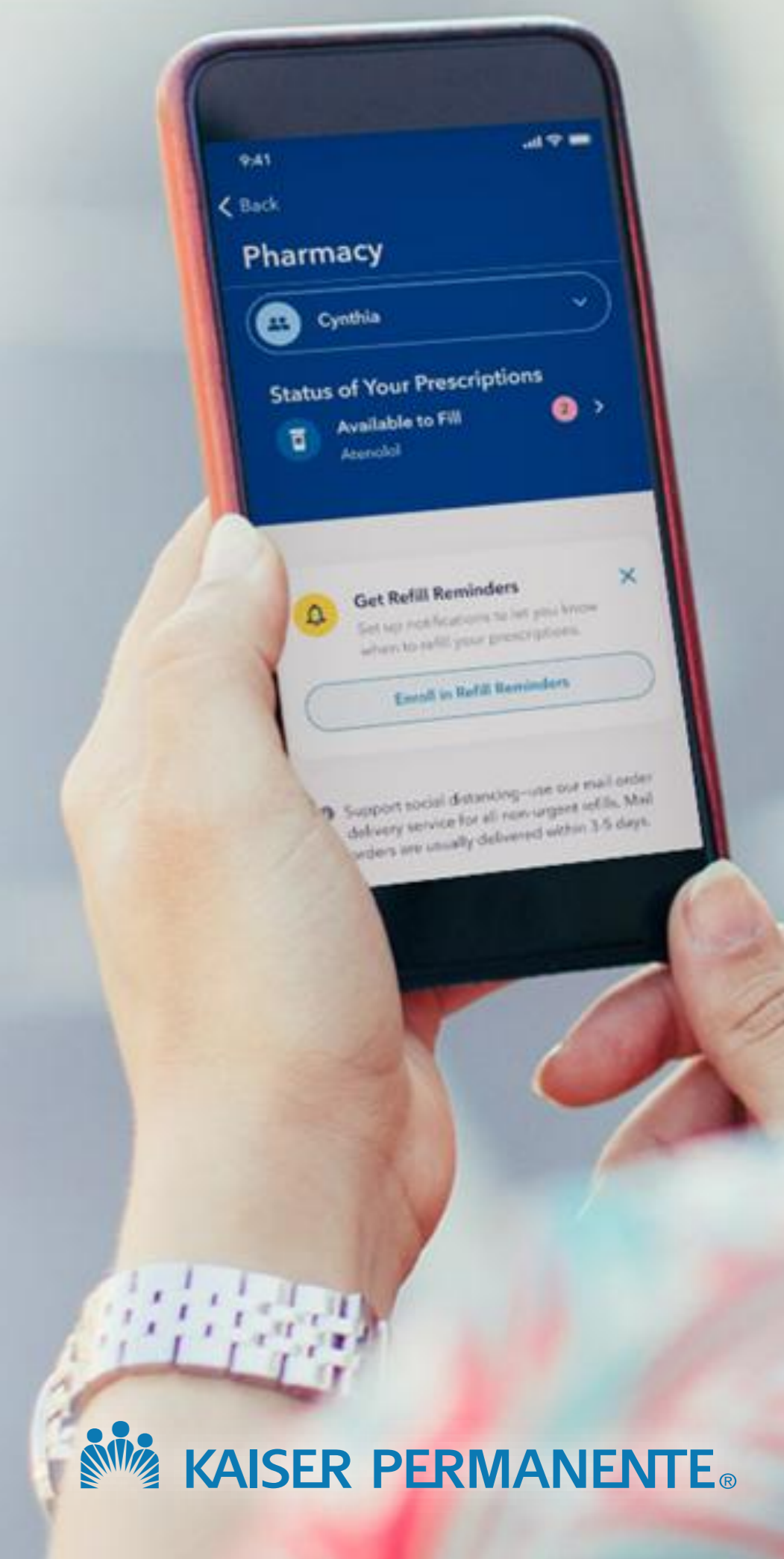
Schedule and check in for appointments.



View most lab results and doctor's notes.



Pay bills and view statements.



## We guide you every step of the way

Your electronic health record is available to you and your care team 24/7. Your care team guides you through appointments and referrals, and lets you know when to schedule checkups and tests.



## When getting care is as easy as using an app

With Kaiser Permanente, 24/7 virtual care and mental health support are just a tap away.



Watch the video at [kp.org/choosekp](https://kp.org/choosekp).



# Health care that moves with you



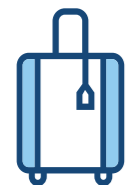
## In-person care close to home

- A national network of locations, doctors, and specialists
- Timely primary care appointments and lab results



## Mail-order pharmacy

- One-tap refills and automated reminders
- Same-day pickup and delivery for most prescriptions<sup>1,2</sup>



## Care while traveling

- Coverage for urgent and emergency care anywhere in the world
- 24/7 care by phone or online across the U.S.<sup>3</sup>

**1.** Not all prescriptions can be mailed, restrictions may apply. Please check with your local pharmacy. **2.** Same-day and next-day prescription delivery services may be available for an additional fee. These services aren't covered under your health plan benefits and may be limited to specific prescription drugs, pharmacies, and areas. Order cutoff times and delivery days may vary by pharmacy location. Kaiser Permanente isn't responsible for delivery delays by mail carriers. Kaiser Permanente may discontinue same-day and next-day prescription delivery services at any time without notice and other restrictions may apply. Medi-Cal and Medicaid beneficiaries should ask their pharmacy for more information about prescription delivery. **3.** When appropriate and available. If you travel out of state, phone appointments and video visits may not be available in select states due to licensing laws. Laws differ by state.





# Support for your mind and body



## For your mental and emotional health

- Access to licensed therapists, self-care apps,<sup>1</sup> and wellness coaching
- 24/7 emotional support



## For your physical fitness and lifestyle

- In-person and online health classes<sup>2</sup>
- Wellness coaching by phone

<sup>1</sup>. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. <sup>2</sup>. Some classes may require a fee.





# Care that's world class

With most of our plans, you get a wide range of preventive care at no extra cost. If you need specialty care — for maternity, cancer, heart health, or anything else — you have access to cutting-edge technology and the latest evidence-based care.

You can also change your doctor at any time, so you always have a health partner you know and trust.

Kaiser Permanente members are:

**33%**

more likely to survive heart disease\*

**20%**

less likely to die early of cancer\*

\*Elizabeth A. McGlynn, PhD, et al., "Measuring Premature Mortality Among Kaiser Permanente Members Compared to the Community," Kaiser Permanente, July 20, 2022.





# World-class maternity care

Expect great care when you're expecting



A dedicated prenatal care team



A personalized birth plan



Care and support every step of the way



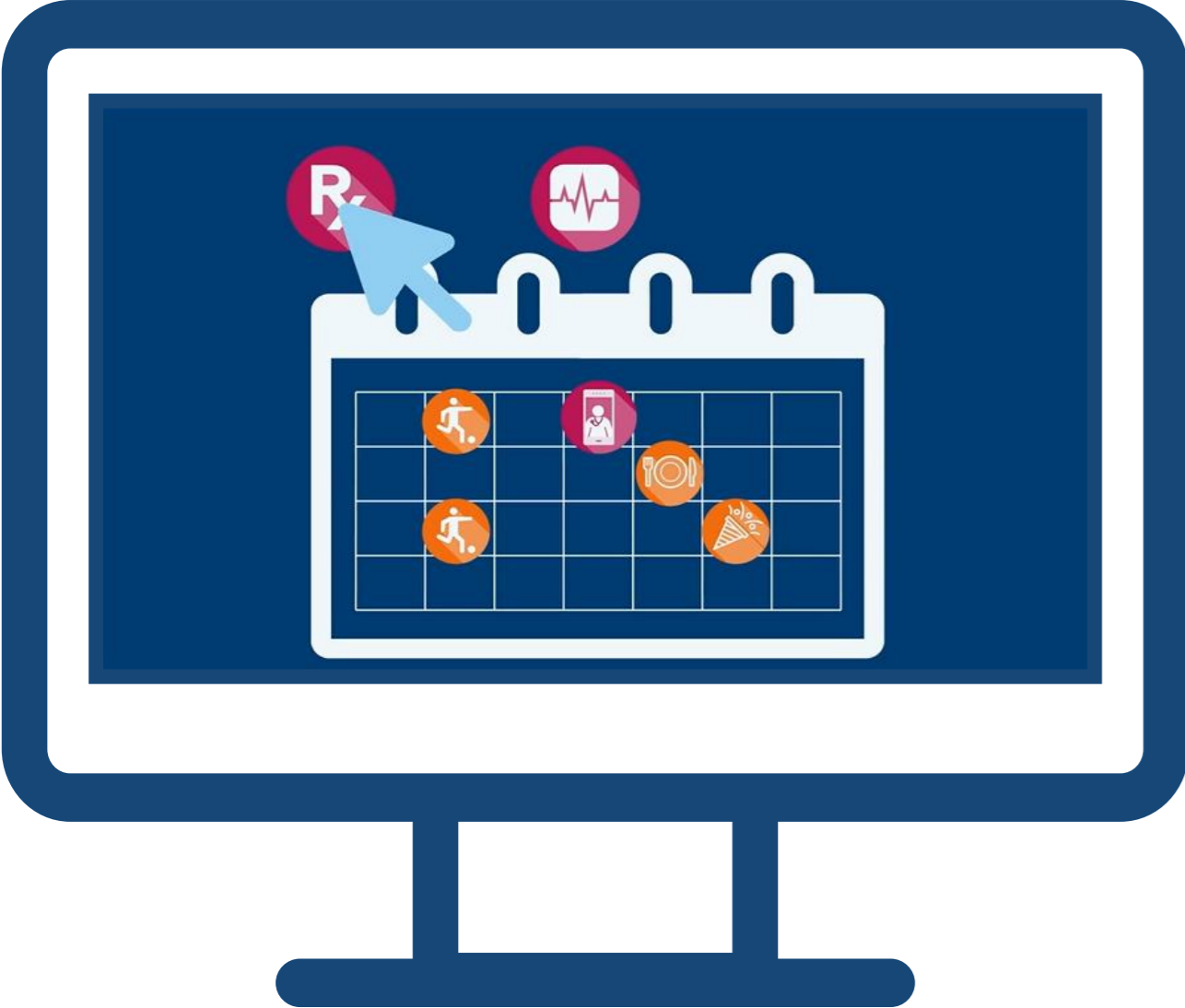
Support that doesn't stop at delivery





# Experience the Kaiser Permanente Difference

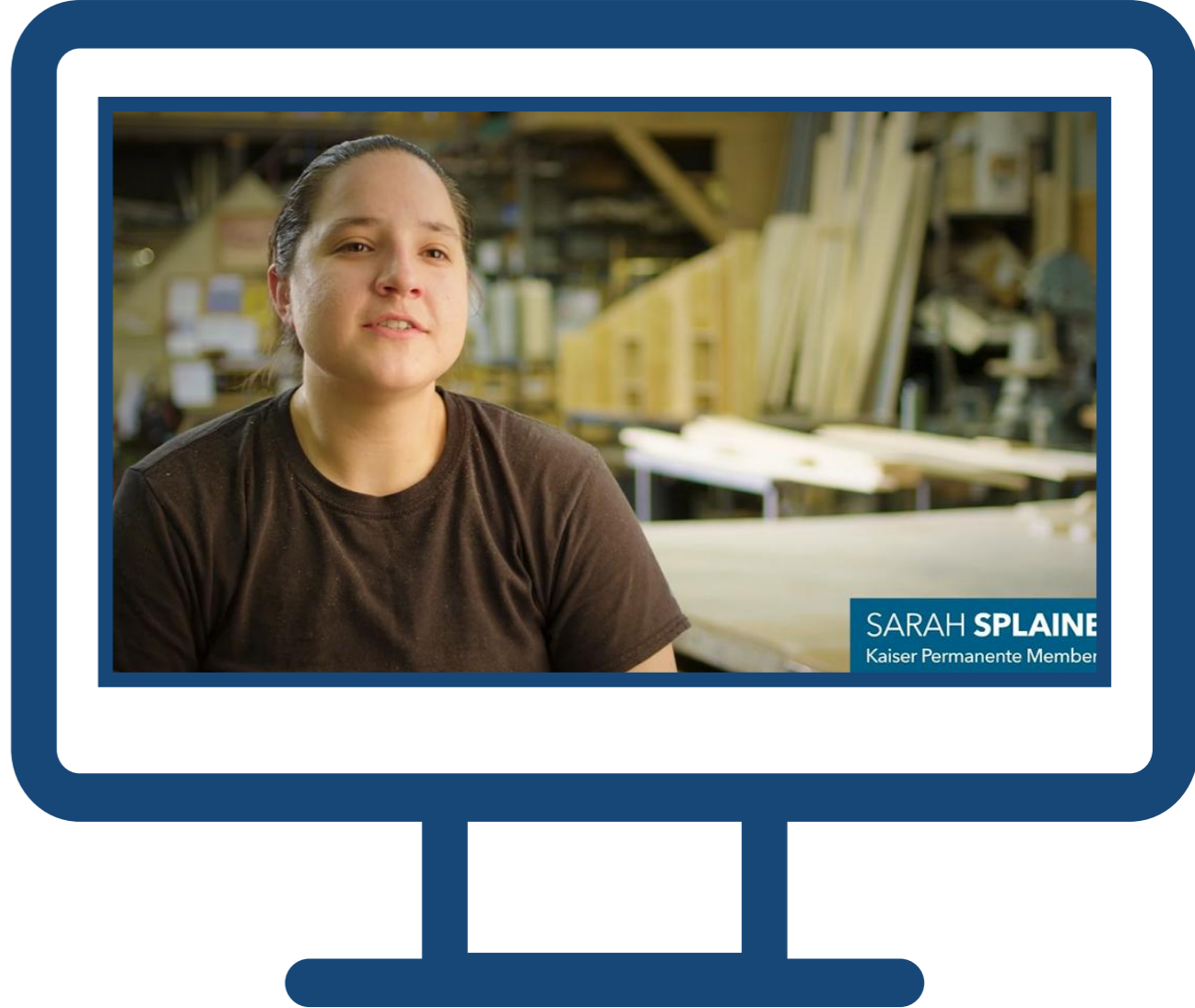
Explore the videos below to learn more about what makes Kaiser Permanente unique and how our integrated model results in a better care experience for our members and your clients.



[Kaiser Permanente: How Easy Is That?](#)  
(duration 0:30)



[Best of Both Worlds](#)  
(duration 0:32)



[Care On Demand](#)  
(duration 0:47)

Try the kp.org member experience [demo here](#).  
Learn more about the Kaiser Permanente for your clients [here](#).

# KP's Guided Member Welcome Experience



**Guided Member Welcome (GMW)** is a digital self-service onboarding experience designed to guide members to confidently register and utilize our system. This experience guides members through essential tasks such as creating an account, updating contact information, reviewing their benefits, choosing a primary care physician and transferring medications.



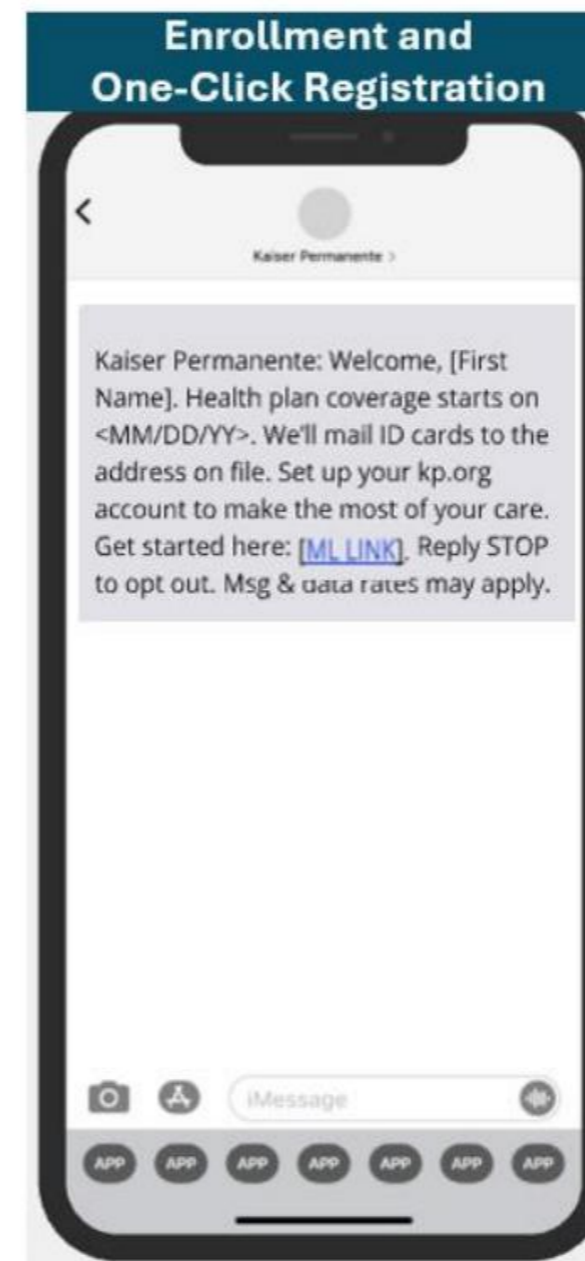
**One Click Registration** The reimagined experience provides a simple **KP.org** One-Click Registration process.



**When can members register for their account?** Members aged 18+ with a valid mobile number or email receive an enrollment message within **24–72 hours** of enrollment.



**Member access window** Guided Member Welcome is available for **180 days (about 6 months)** after the coverage start date.



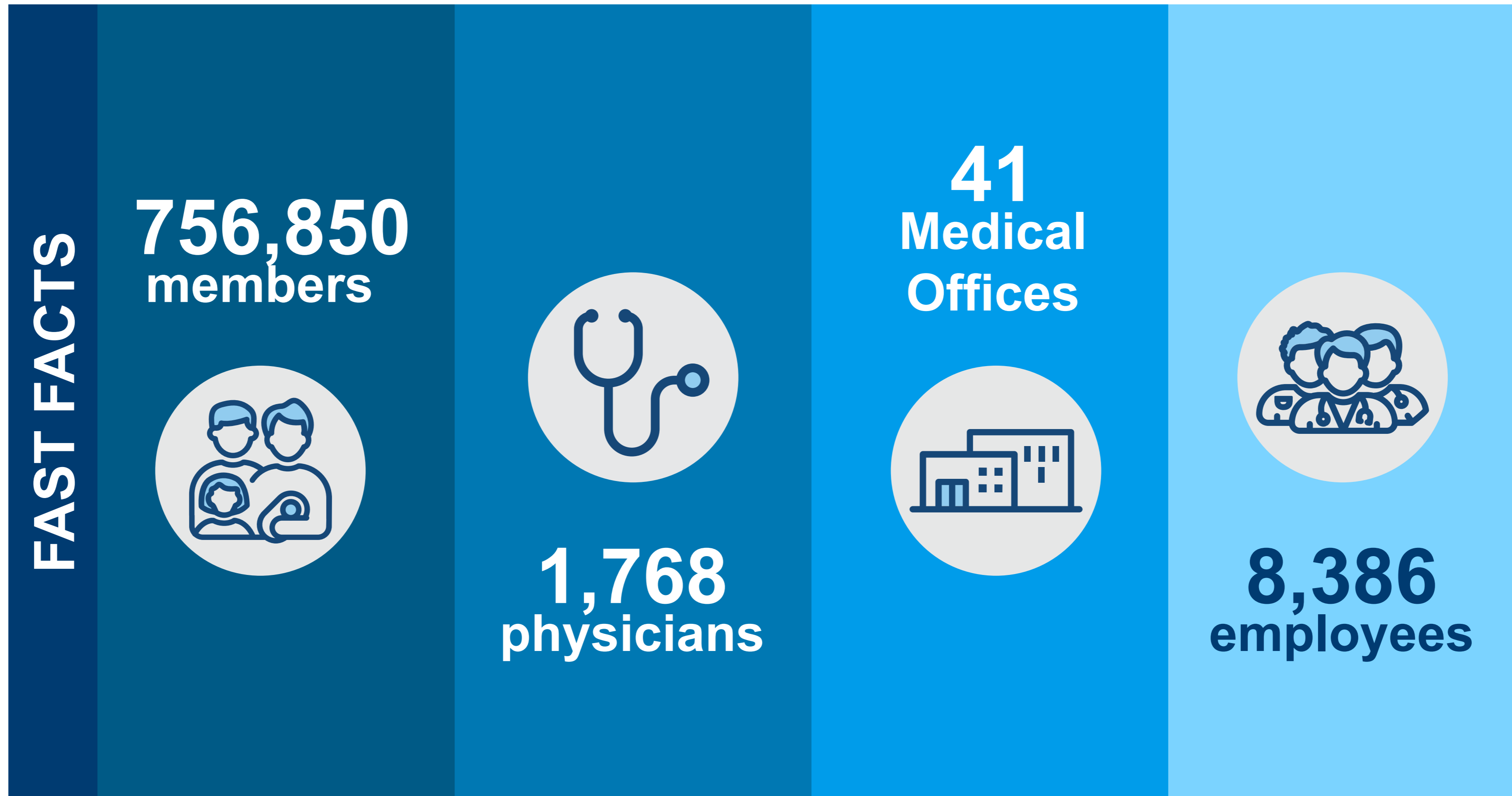
[Getting Started Video](#)

(duration 0:44)



Members can access the New Member Page [here](#).  
**New Member Help Desk | Phone: 855 - 392 - 4851**

# Mid-Atlantic States by the Numbers



*Source: Fast Facts About Kaiser Permanente, Mid-Atlantic. Retrieved August 15, 2025, from <https://about.kaiserpermanente.org/who-we-are/fast-facts>*

Visit [kp.org/share](https://kp.org/share) for more information



# Updates in the Mid-Atlantic States

## Quality of care

### **The only 5-star plan in the Mid-Atlantic States<sup>1</sup>**

Our commercial health plan is 1 of only 3 plans in the nation — and the only plan in Maryland, Virginia, and Washington, D.C. — to be rated 5 out of 5 stars by the National Committee for Quality Assurance (NCQA). Likewise, our Medicare and Medicaid health plans are top-rated in the region with scores of 4.5 out of 5 stars.

### **Better life expectancy than the national average<sup>2</sup>**

According to a study by *The Permanente Journal*, our members' life expectancy is 6 years higher than the national average thanks to our excellent quality of care.



Washington, D.C. Capitol Hill Medical Offices



Springfield, Virginia Medical Offices

1. NCQA's Private Health Insurance Plan Ratings 2024–2025; NCQA's Medicare Health Insurance Plan Ratings 2024–2025. 2. Tori Finch, MS, et al., "Life Expectancy Trends Among Integrated Health Care System Enrollees, 2014-2017," *The Permanente Journal*, December 1, 2021.



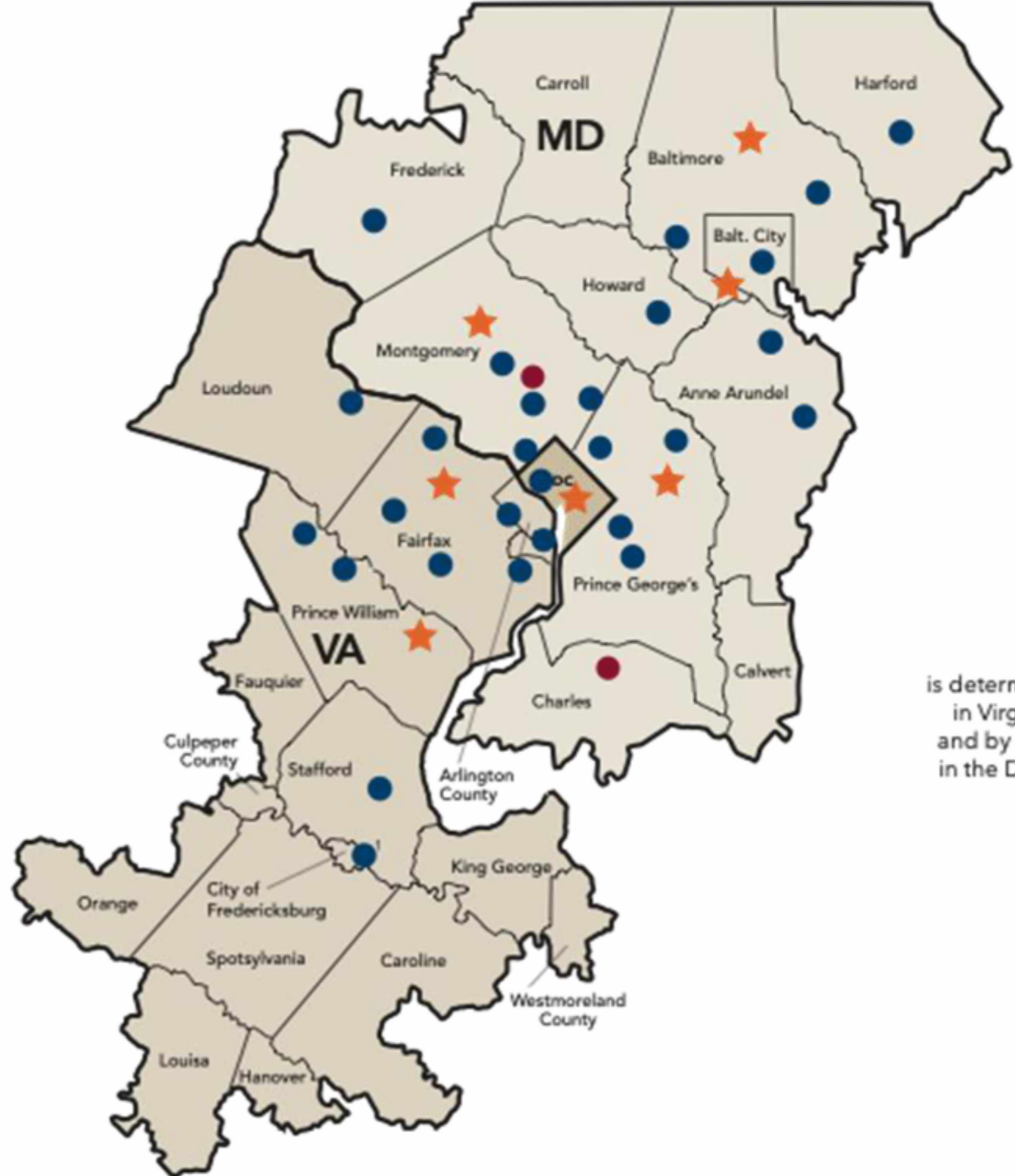
# Convenient locations in the Mid-Atlantic States

## Maryland

- Anne Arundel County
- Baltimore County
- Carroll County
- Harford County
- Howard County
- Loudoun County
- Montgomery County
- Prince George's County
- Baltimore County
- Portions of Calvert, Charles, and Frederick counties

## Virginia

- Arlington County
- Fairfax County
- King George County
- Loudoun County
- Prince William County
- Spotsylvania County
- Stafford County
- Cities of Alexandria, Fairfax, Falls Church, Fredericksburg, Manassas, and Manassas Park
- Portions of Caroline, Fauquier, Hanover, Louisa, Orange, and Westmoreland counties



Our service area is determined by ZIP codes in Virginia and Maryland, and by district boundaries in the District of Columbia.



Map not to scale

● Medical center   ● Future location   ★ Medical center with 24/7 or extended Advanced Urgent Care, lab, pharmacy, and radiology services

<sup>1</sup>Not in the Kaiser Permanente Medicare Advantage (HMO) service area.

Explore our premier hospitals at [kp.org/premierhospitals](https://kp.org/premierhospitals).



# Resources & Contacts

# Billing Information and Resources

## On and Off Exchange



**Initial (binder) payment:** Members can submit binder payments with the application or KP will mail a binder invoice.

If initial payment was not made with the application, subscriber can visit [kp.org/payonline](https://kp.org/payonline) to make the initial payment.

Client is not a member until the binder payment is received, processed, and enrollment is completed.

**Monthly premiums:** Members can choose to set up **autopay** of monthly premiums when applying; otherwise, monthly premium payments can be made:



**Online:** [kp.org/payonline](https://kp.org/payonline)

Need Billing Unit ID (BUID) to register and make payments; this can be found on the monthly invoice.



**Phone:** 1-888-255-1400



**Mail\*:** Send check or money order to:

Kaiser Foundation Health Plan  
P.O. Box 7158  
Pasadena, CA 91109-7158

\*When mailing a payment, the payment received date will be used

Visit [healthy.kp.org/support/pay-bills](https://healthy.kp.org/support/pay-bills) to learn more.

# Client / Member Requests



Requests that KP staff can process **without written authorization** from the client/member

- 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

Requests that **require 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

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.

Visit [business.kp.org](https://business.kp.org) to find the Account Change Form\*

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

Email us at [kpif@kp.org](mailto:kpif@kp.org) or call **1-844-394-3978** (option 1) for your client/member inquiries.

\*Applies to Off-Exchange plans only. Off-Exchange plans are not offered in Washington, D.C. Client must contact the Exchange to request for On-Exchange plans.

# Broker Support Services



## KPIF Telephone Support Solutions 1-844-394-3978



## KPIF Online Self-Service Solutions

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/Sales Support

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

### Broker Self-Service Website [business.kp.org](https://business.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

### Online Quoting Tool [buykp.org](https://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](https://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

If you need additional broker support email us at [kpif@kp.org](mailto:kpif@kp.org).