



# Welcome!

## Kaiser Permanente's 2023 Fall Broker Forum: Small Group Breakout

September 2023

Mid-Atlantic States

# The Small Group Sales Team

**Ashley Wallace**

Director  
Small Group

Sales and Account Management



**Brandon Burbage**

Sales Manager  
Small Group



**Michelle Basto**

Sales Executive



**Lynn Vaughn  
Orlando**

Sales Executive



**Jeff Tonic**

Sales Executive



**Mayra  
Panagopoulos**

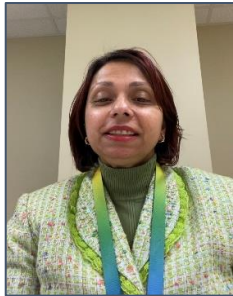
Sales Executive

# The Large Group Account Management Team



**Ashley Wallace**

Director  
Small Group  
Sales and Account Management



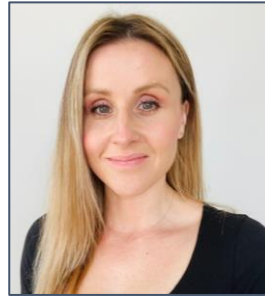
**Daliah Dixon**

*AM  
Representative*



**Khrysontha  
Jefferson**

*AM  
Representative*



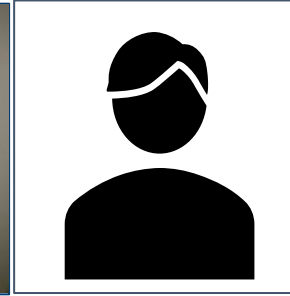
**Kodi Howard**

*AM  
Representative*



**Ellen Lemley**

*AM Support*



**Vacant**

*AM  
Representative*

# Agenda

1. Expanding Access to Our Quality Care
2. Product Highlights
3. Rate Positioning
4. Group Offering
5. Commissions and Bonuses
6. Administrative Updates

A woman with curly hair, wearing a white lab coat, is smiling and holding a small potted plant. She is standing in what appears to be a laboratory or office setting. The image is overlaid with a semi-transparent blue filter.

# **Expanding Access to Care**

# The region's largest integrated health system

Kaiser Permanente's mission is to provide high-quality, **affordable** health care services and to improve the health of our members and the communities we serve.

**1,700+**  
**physicians**

who deliver high-quality care to Kaiser Permanente members



**826,000+**  
**members**

get care + coverage from Kaiser Permanente



**Carefully selected  
premier  
hospitals**

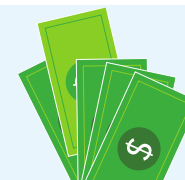


**8,000+**  
**employees**

improving the health of people + communities



**35+**  
**medical facilities**  
and growing



**\$6 billion**  
in revenue

# Service Area Map

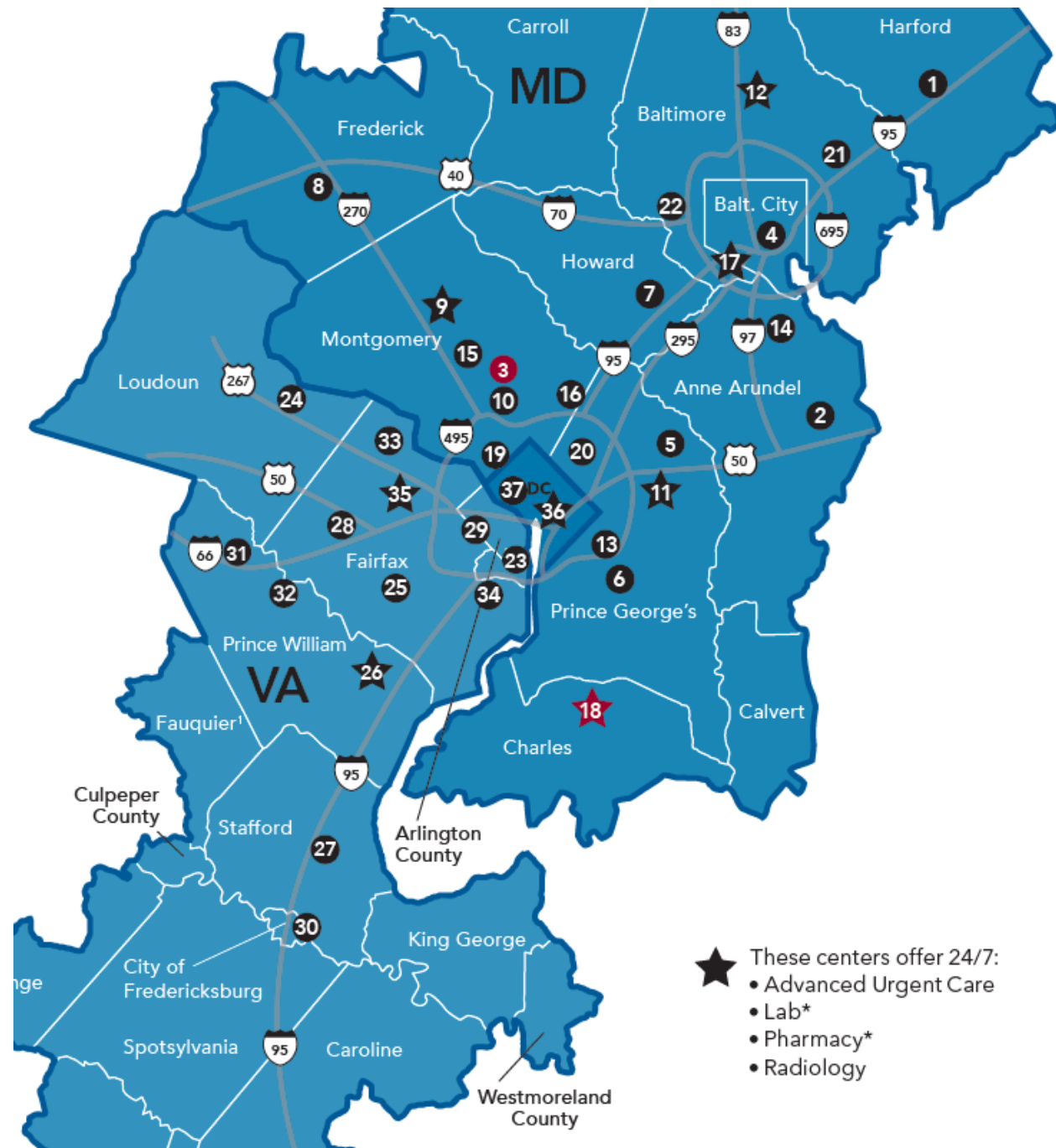
## Maryland

- 1 Abingdon Medical Center
- 2 Annapolis Medical Center
- 3 **FUTURE LOCATION**  
Medical Center in Aspen Hill
- 4 Kaiser Permanente Baltimore Harbor Medical Center
- 5 Bowie Fairwood Medical Center
- 6 Camp Springs Medical Center
- 7 Columbia Gateway Medical Center
- 8 Kaiser Permanente Frederick Medical Center
- 9 Gaithersburg Medical Center
- 10 Kensington Medical Center
- 11 Largo Medical Center
- 12 Lutherville-Timonium Medical Center
- 13 Marlow Heights Medical Center
- 14 North Arundel Medical Center
- 15 Shady Grove Medical Center
- 16 Silver Spring Medical Center
- 17 South Baltimore County Medical Center
- 18 **FUTURE LOCATION**  
Medical Center in Waldorf
- 19 **well** Friendship Heights  
by KOSER PERMANENTE.
- 20 West Hyattsville Medical Center
- 21 White Marsh Medical Center
- 22 Woodlawn Medical Center

## Virginia

- 23 Alexandria Medical Center
- 24 Ashburn Medical Center
- 25 Burke Medical Center
- 26 Caton Hill Medical Center
- 27 Colonial Forge Medical Center
- 28 Fair Oaks Medical Center
- 29 Falls Church Medical Center
- 30 Fredericksburg Medical Center
- 31 Haymarket Crossroads Medical Center
- 32 Manassas Medical Center
- 33 Reston Medical Center
- 34 Springfield Medical Center
- 35 Tysons Corner Medical Center
- 36 Kaiser Permanente Capitol Hill Medical Center
- 37 Northwest DC Medical Office Building

## Washington, DC





# Now open: Springfield Medical Center

Springfield Medical Center is a 99,000 square-foot medical center that provides primary care and rotating specialty care, with services including dermatology, optometry, and physical therapy. Lab, pharmacy, and radiology services will also be available.

## The new center is located at:

6551 Loisdale Court  
Springfield, VA 22150

- 99,000 square-foot medical center
- Provides primary care and rotating specialty care, with services including dermatology, optometry, and physical therapy.
- Lab, pharmacy, and radiology services are also be available.



Get more information about all our locations at [kp.org/facilities](https://kp.org/facilities)



# **NEW: Urgent Care Offerings – January 1, 2024**

## **Annapolis Medical Center and Ashburn Medical Center**

- Appointment based Urgent Care
  - M-F: 3 p.m. to 11 p.m.
- Sat., Sun., and holidays: 9 a.m. to 5 p.m.
- Services: Urgent care, pharmacy, laboratory and diagnostic imaging services

### **Future sites are being assessed**

[kp.org/urgentcare/mas](https://kp.org/urgentcare/mas) is your go-to source for all things Urgent Care (locations, hours of operations)



### **Future Location**

**Waldorf** – Opening: 2026

- Multi-specialty medical center with AUC

# VIRTUAL CARE UPDATES

Kaiser Permanente's virtual care capabilities are cutting-edge and available 24/7

- **E-visit:** answer basic questions online and get advice from a doctor, usually within 1 hour
- **Get Care Now:** video or phone visit with a doctor for urgent care, available 24/7, no appointment needed
- **Chat with a Nurse:** chat with a Registered Nurse for advice 24/7
- **Advice Line:** speak with a Registered Nurse 24/7 at 1-800-777-7904 (TTY 711)
- **Fast Pass:** join the automated wait list to get an earlier appointment if one becomes available.




Need a quicker path to care?

Choose a **Get Care Now** option from Kaiser Permanente



Discover our range of 24/7 virtual care services, including E-visits, Get Care Now with a Clinician, and Chat with KP

With our online options, you can get care from the comfort of home—within 2 hours. But which option is right for you? Here's your guide to each service:

Service	What is it?	This option is good for members who...
 E-visit	Answer some basic questions online and receive advice from a physician	Want to get care on their own time for non-urgent medical needs like <b>sore throat, cold/flu, rash,</b> and more.
 Get Care Now with a Clinician	Video or phone visit <sup>1</sup> with a physician for urgent care—no appointment needed	Want to speak with a physician for urgent care but don't need to be seen in person; this is also a great option when traveling
 Chat with KP	Chat with a nurse for care advice or member services for plan information	Feel unsure about where to start or how to access care

Get online care for these health matters and more:

- Cold, sinus, and flu-like symptoms
- COVID-19 testing and immunizations
- Emergency contraception<sup>2</sup>
- Herpes (cold sores or genital)<sup>2</sup>
- Influenza (flu) shot scheduling
- International travel immunization
- Mental wellness (anxiety and/or depression)<sup>2</sup>
- Rash (ages 2 months and up)
- STI (sexually transmitted infection) testing<sup>2</sup>
- Urinary symptoms<sup>2</sup>
- Vaginal discharge<sup>2</sup>
- Work or school notes
- **And more**



Ready to get started?

Learn more about these services and our other virtual care options at [kp.org/getcare](https://kp.org/getcare) or sign in to your KP account and click Get Care Now.

← Scan the QR code to learn more.

 KAISER PERMANENTE.

 KAISER PERMANENTE®

## Reminder: Cigna Collaboration

No matter where life takes you, Kaiser Permanente has you covered. If something unexpected happens while you're away from home, it's easier than ever to get care.

### Routine care at your fingertips

Use your kp.org account or the Kaiser Permanente app on the go to:

- Get medical advice from a licensed care professional 24/7
- Access care by phone, video, or e-visit - usually at no cost<sup>2</sup>
- Email nonurgent questions to your doctor's office

### Urgent and emergency care anywhere in the world<sup>3</sup>

No matter where you get urgent or emergency care, you can file a claim for reimbursement. And at many locations outside Kaiser Permanente states, you'll only pay your copay or coinsurance - no need to file a claim.

- Cigna PPO Network<sup>4</sup> providers
- MinuteClinics®, including pharmacies<sup>5</sup>
- Concentra clinics<sup>5</sup>

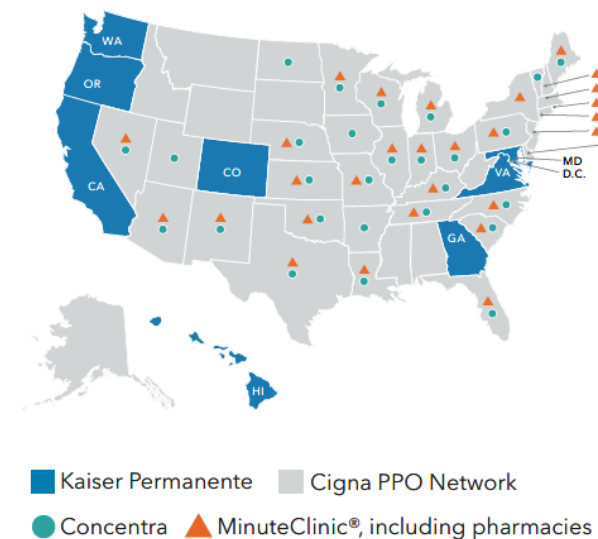
### Support while you're away

Need help finding care or learning what's covered while you're away?

Call the Away from Home Travel Line at **951-268-3900** (TTY **711**)<sup>6</sup> or visit **kp.org/travel**.



### Find care near you



# Bring your groups for a KP Experience Tour!

## More than just a tour... for you and your groups

- Get a behind-the-scenes look at Kaiser Permanente facilities and care.
- Take a tour with Kaiser Permanente leaders.
- Gain greater insights into our care delivery model.
- Schedule tours with a board-certified physician ambassador at any of our facilities.



**Virtual Tours are still available! Ask your Sales Rep for more information.**

A woman with curly hair is smiling and looking at a laptop screen. She is wearing a light-colored shirt. The background is slightly blurred, showing what appears to be an office or home workspace. A solid blue overlay covers the entire image, and the text 'Products, Plans, and Services' is written in white, bold, sans-serif font across the lower-left portion of the image.

# **Products, Plans, and Services**

# Selected Product Initiatives

Change	Description	Jurisdiction
<b>End of PCP Cost Share Waiver for Under 5s Population</b>	<ul style="list-style-type: none"> <li>For several years Kaiser Permanente has waived the copay for non-preventive primary care visits for children under age 5</li> <li>When plans renew for 2024 this benefit will no longer be offered, for regulatory reasons               <ul style="list-style-type: none"> <li>Virginia and DC not affected</li> </ul> </li> <li>Impacts groups / individuals situated in Maryland for all commercial Lines of Business except the FEHBP program</li> </ul>	<ul style="list-style-type: none"> <li>Maryland</li> </ul>
<b>Changes to HMO Plus and DHMO Plus Plans</b>	<ul style="list-style-type: none"> <li>The product is being rebranded in order to standardize across all Kaiser Permanente geographies and systems               <ul style="list-style-type: none"> <li>HMO Plus is becoming Kaiser Permanente Plus</li> <li>DHMO Plus is being renamed Deductible Kaiser Permanente Plus</li> </ul> </li> <li>Urgent care received within the service area from a non-Kaiser Permanente provider will be covered as part of the 10 Out-of-Network visits.</li> </ul>	<ul style="list-style-type: none"> <li>All jurisdictions</li> </ul>
<b>Launch of new Dental portfolio</b>	<ul style="list-style-type: none"> <li>Exciting comprehensive suite and additional enhanced capabilities</li> </ul>	<ul style="list-style-type: none"> <li>All jurisdictions</li> </ul>
<b>Introducing Employer Assistance Program</b>	<ul style="list-style-type: none"> <li>Offering non-clinical, short-term support for Small and Mid-size groups</li> </ul>	<ul style="list-style-type: none"> <li>All jurisdictions</li> </ul>
<b>Added Choice Enhancements</b>	<ul style="list-style-type: none"> <li>To reduce the potential for balance billing when utilizing third party provider OON services, KPMAS is increasing the reimbursement to non-participating third-party providers from 75% of allowable charge to 100% allowable.</li> </ul>	<ul style="list-style-type: none"> <li>All jurisdictions</li> </ul>

# Launch of New Dental Portfolio

The Kaiser Permanente Smile dental plan suite offers a broad range of comprehensive plans that enable groups to promote employee whole-body wellness in a convenient, affordable package.

- Offered in conjunction with LIBERTY Dental – KP’s new dental partner with strong member and group facing capabilities
- New dental partner selected for all commercial lines of business and Medicare
- New portfolio offers extensive selection of plans for adults, families, or children only – with broad yet tailored benefits, at wide range of price points and benefit richness
  - New OrthoPlus rider offers coverage for cosmetic orthodontia and teeth whitening and implants at negotiated provider fee
  - For non-1/1 renewals, benefits unchanged until renewal date
  - Specific offerings vary by Line of Business
- Additional capabilities and services to facilitate dental care
  - Teledentistry option to access care immediately
  - Online provider directory updated in real time
  - Access dental member portal via Single Sign-On from kp.org or a
  - Physical dental cards & comprehensive on-boarding
- **Change effective from 1/1/2024;** available for sale upon regulatory approval



**The Kaiser Permanente Smile Advantage For Groups**

- Medical and dental care optimizes total health
- Tailored and comprehensive dental plans available to include orthodontic benefits for adults and children
- Brings Kaiser Permanente’s affordability and convenience to dental coverage
- Predictable copays, lower out-of-pocket costs, and access to network of high-quality dentists
- Online and app access to locate providers, make appointments, and review dental benefits
- Wellness begins with preventive care and oral benefits for overall health
- Ability to change providers at any time, for any reason

 **smile**



# Introduction of Employee Assistance Program

KP pleased to address increased market need for mental health support by offering an optional Employer Assistance Program for small and mid-size employer groups

## How Is the KP Solution Different?

### Traditional EAP

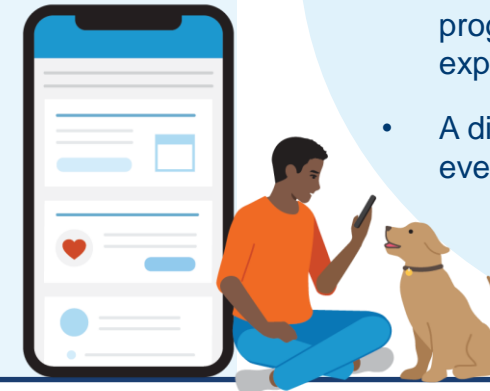
- Reactive
- Underutilized
- Based on fragmented technology
- Relevant to only a few employees

### Employee assistance and well-being with TELUS Health

- Proactive management; complements other benefits to build on a total health solution
- Wellness solution engages with 100% of your employees
- Personalized and confidential care for each employee
- Mobile technology
- High participation

### Solutions driven by:

- Counselors trained in diverse areas of mental health and well-being
- Advisers on legal, financial and other issues
- Intersecting well-being products, programs, and resources curated by experts
- A digital experience capable of engaging every employee



# Summary of Small Group Changes for 2024

In addition to changes addressed elsewhere, Small Group plan changes have been made in response to regulatory impetus

Change	Description	Jurisdiction
Change to Plan Naming Convention	<ul style="list-style-type: none"><li>Comply with regulations to indicate separate Rx deductibles<ul style="list-style-type: none"><li>Also label deductibles and remove PCP cost-sharing – Virginia only</li></ul></li><li>Reduce length of plan names to facilitate readability of SBCs<ul style="list-style-type: none"><li>Retire “3TPOS” indicator from Flexible Choice plans</li><li>Remove “POS” from some Added Choice plans</li><li>Delete “Vision” from certain plan names – <i>the benefit is still included in those plans</i></li></ul></li><li>Accommodate rebranding of HMO Plus to Kaiser Permanente Plus<ul style="list-style-type: none"><li>DHMO Plus becomes Deductible Kaiser Permanente Plus</li></ul></li></ul>	<ul style="list-style-type: none"><li>All jurisdictions</li></ul>

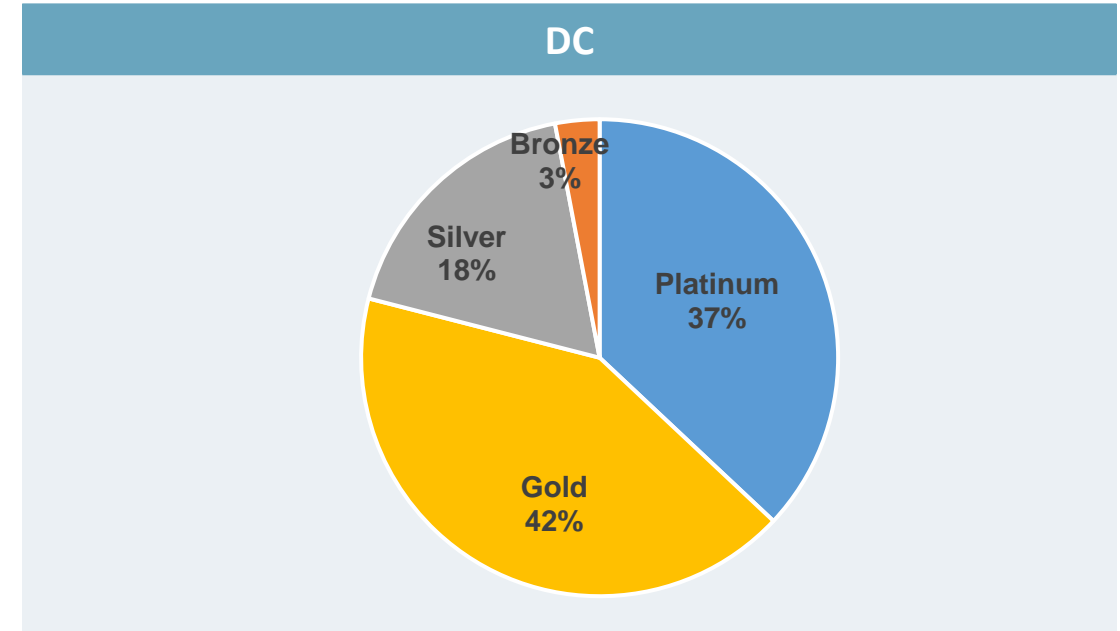
A woman with curly hair is smiling and looking at a laptop screen. She is wearing a light-colored blazer. The image is overlaid with a semi-transparent blue filter. The text "Rate Positioning" is written in a bold, white, sans-serif font across the middle of the image.

# Rate Positioning

# Preliminary DC 2024 |

## Small Group rate position by metal tier

	DC	
	2023	<u>Prelim</u> 2024
Overall RP	20%	8%
Platinum	★ (\$78)	★ (\$74)
Gold	★ (\$97)	★ (\$16)
Silver	★ (\$45)	★ (\$22)
Bronze	★ (\$6)	★ (\$18)



★ KP lowest price plan

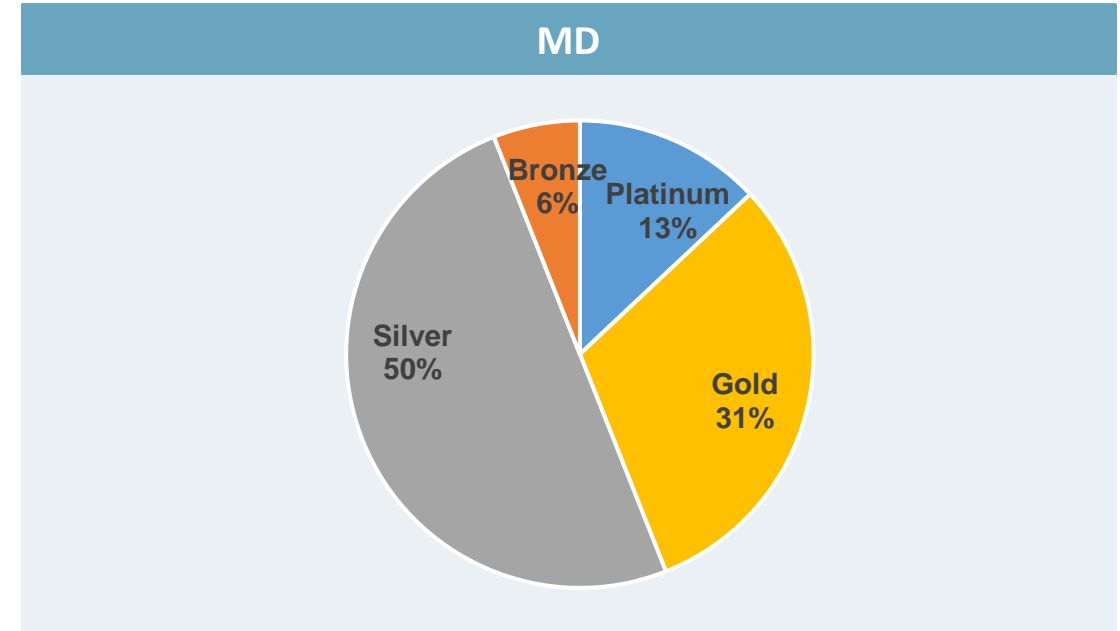
✓ KP 2<sup>nd</sup> lowest price plan

Positive values represent rate advantage. Notes: Rate analysis uses latest metal tier weighting which may cause slight changes to prior year overall RP

# Preliminary MD 2024 |

## Small Group rate position by metal tier

	MD*	
	2023	<u>Prelim</u> 2024
Overall RP	14%	11%
Platinum	★ (\$49/\$67)	★ (\$38/\$38)
Gold	★ (\$37/\$51)	★ (\$42/\$42)
Silver	★ (\$31/\$43)	★ (\$41/\$41)
Bronze	★ (\$38/\$47)	★ (\$53/\$53)



★ KP lowest price plan

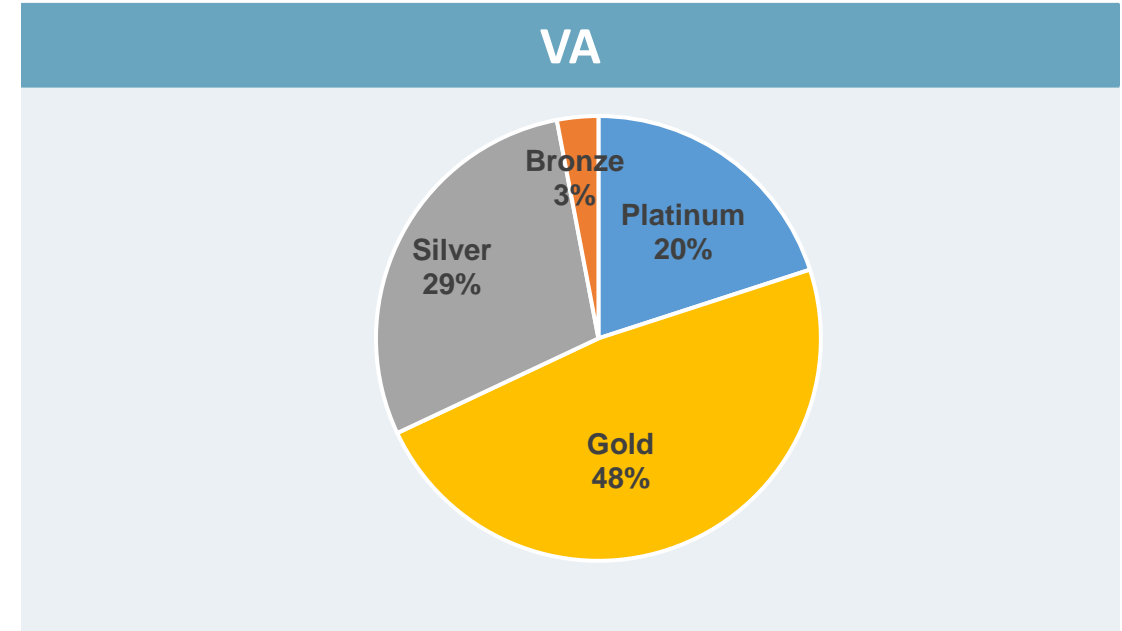
✓ KP 2<sup>nd</sup> lowest price plan

Positive values represent rate advantage. Notes: 1) Rate analysis uses latest metal tier weighting which may cause slight changes to prior year overall RP. 2) 2024 MD rates reflect lowest relevant carrier cost position in DC Metro rating area (Aetna rates were excluded due to low membership). 2024 rate position is 11% in Baltimore. Rate differentials reflect Baltimore/DC Metro rating areas.

# Preliminary VA 2024 |

## Small Group rate position by metal tier

	VA	
	2023	<u>Prelim</u> 2024
Overall RP	3%	-1%
Platinum	★ (\$36)	★ (\$28)
Gold	★ (\$8)	✓ (-\$30)
Silver	★ (\$4)	★ (\$7)
Bronze	★ (\$4)	★ (\$23)



★ KP lowest price plan

✓ KP 2<sup>nd</sup> lowest price plan

Positive values represent rate advantage. Notes: Rate analysis uses latest metal tier weighting which may cause slight changes to prior year overall RP

# Group vs Individual Offering



# Group Plan Offering

When you work with Kaiser Permanente, we'll help you choose the right group health plan to support healthy employees and a healthy business. There are many benefits of offering a Kaiser Permanente group health plan:



## Healthier, more productive employees

We focus on prevention to keep your employees healthy on the job—not just treat them on their sick days. Plus, we offer many virtual care options that your employees can use anytime, anywhere, even during their lunch break.



## Employee retention

Your employees will appreciate the value you place on their health, which helps you hire and retain the best talent.



## Ease of access

We have a dedicated concierge service to address your questions and concerns. You can easily manage all aspects of your plan on **account.kp.org**.



## Tax benefits

You'll offset your costs with reduced payroll taxes and other pre-tax benefits.



## Flexible plan options

We offer a variety of plans in bronze, silver, gold, and platinum tiers, each with different deductible, copay, and coinsurance options. Don't know what that means? We're here to help.

**Learn more here:**  
[kp.org/choosebetter](https://kp.org/choosebetter)

# Member Story

# A Saved Life...

## A heart catch!

- A story from a Marine Corps member shared during a tour of the Lutherville-Timonium Medical Office Building
- A retired marine who took a job with a company that offered insurance. He had VA insurance in the past but, had heard a lot about the care given with Kaiser Permanente and decided to take the group insurance.
- 2 weeks ago (at that time) he went the advanced urgent care at LVT. He was tired and having dizzy spells. They evaluated him and discovered his heart was only functioning at 10%. They immediately called in Cardiology for consult and put together a care plan for him.
- He is certain that if he had not had the ability to go to an advanced urgent care center with coordinated care he would have had cardiac arrest and died because he would not have gone to the ER until it was possibly too late. The member went on to tell us that he and his cardiologist have increased his heart function by 20% in two weeks and is thankful for our services and care.



# **Commissions and Bonuses**

# Group Book of Business Bonus

Reminder: We have added a new bonus tier payout to our Book of Business bonus.  
Brokers with smaller books of business can also earn a bonus with Kaiser Permanente.

**Effective January 1 through December 31 each year.**

Qualifying level of subs	90%-94.99%	95%-99.99%	100%-104.00%	105%-109.99%	110%-114.99%	115%+
1,500+	\$15	\$25	\$60	\$90	\$135	\$200
1,000-1,499	\$15	\$25	\$50	\$75	\$113	\$170
600-999	\$12	\$20	\$40	\$60	\$90	\$135
300-599	\$8	\$15	\$30	\$45	\$68	\$100
100-299	\$4	\$10	\$20	\$30	\$45	\$68
50-99	\$2	\$10	\$15	\$25	\$30	\$35

## Example

On December 31, 2022, your book of business includes a total of 75 Kaiser Permanente subscribers. As of December 31, 2023, the number of subscribers increased to 95.

Your retention would be 127%.  
Your 2023, bonus payout would be  $95 \times \$35 = \$3,325$ .

Find more information on Book of Business bonus flyer at [account.kp.org](https://account.kp.org)

# Step It Up Bonus – Small Groups

Our Small Group Gift Card bonus rewards collaboration and business with KP.

**Renewed! Effective through January 15, 2024.**

15-50 eligible employees			Example
Step 1	Conduct a finalist meeting or attend a KP Experience Tour with your Kaiser Permanente sales representative.	\$500	You conducted a finalist meeting with your Kaiser Permanente sales representative. You sold the new group and enroll 11 new members out of 18 eligible employees.  Your incentive award is: \$500 for successfully completing STEP 1 and \$500 for successfully completing STEP 2.  <b>Total bonus is \$1,000.</b>
Step 2	Win. Successfully create a new customer and <b>enroll 10+ members</b> by partnering with your Kaiser Permanente sales representative during the finalist meeting or KP Experience Tour.	\$500	

**Find more information on Step It Up bonus flyer at [account.kp.org](https://account.kp.org)**

# NEW: 2024 Dental Membership Bonus!

We are pleased to launch our first ever Dental Membership Bonus.

**Effective January 1, 2024 - December 31, 2024.**

## NEW DENTAL MEMBERS

Enroll at least **10** new  
Dental Plan members  
per month



Earn **\$50 for each  
new member**

- Bonus will be paid monthly alongside broker commissions cycle.
- New member is a Dental member not previously enrolled in Dental plan or previous Dental member unenrolled for at least 6 months.
- This bonus only applies to commercial group.

**More information will be communicated via Broker Blast and will be available at: [account.kp.org](https://account.kp.org)**



# Administrative Updates

# Coming Soon: CPQ!

## New small group self-service prospect quoting and enrollment features on [account.kp](https://account.kp.org)

Quoting and buying Kaiser Permanente small group plans is about to get easier, and we will be offering you lunch and learn forums as we get closer to the launch date. We will show you how you will be able to quote Kaiser Permanente plans quicker, submit new group enrollment application, and easily track your status.

New Self-Service online features will allow you to:

- Generate quotes for all plans and/or select plans
- Compare high-level plan benefits
- Submit a new group enrollment application in one click
- View the status of in-progress transactions

Be sure to sign in or register on [account.kp.org](https://account.kp.org) to get started before the launch of the new features.

# Membership Weblink AccountKP

The Membership Enrollment weblink for existing businesses is now LIVE on your region page in Account.kp.org!

[Forms & Documents for Brokers & Employers | Kaiser Permanente \(kp.org\)](#)

REGION:

LINE OF BUSINESS:

TOPIC:

Maryland / Virginia / Washington

Small Business

Employee Forms

Small Business

Employee Forms

2023

Small group employee application - 2023

Use our new [electronic signature form](#) <sup>↗</sup> – completed documents will route directly to KP for processing

[English \(PDF\)](#) | [Español \(PDF\)](#)

Completed Form will route directly to [sbuservice@kp.org](mailto:sbuservice@kp.org) for processing.

# Upcoming Open Enrollment Dates

As we head into another busy Open Enrollment season, Kaiser Permanente is committed to getting your January groups processed quickly and efficiently.

Date	Activity
<b>Monday, October 9, 2023</b>	Electronic eligibility file setup information must be submitted, including: <ul style="list-style-type: none"><li>• New setup requests</li><li>• Change requests to update subgroups or plans</li><li>• Changes to file format</li></ul>
<b>Wednesday, November 1, 2023</b>	Electronic eligibility test files must be submitted, including: <ul style="list-style-type: none"><li>• Files for new setups</li><li>• Existing electronic reporting groups requesting structure changes</li><li>• One-time file with Open Enrollment activity</li></ul>
<b>Friday, December 1, 2023</b>	All enrollments are submitted, including: <ul style="list-style-type: none"><li>• Electronic Open Enrollment Files</li><li>• Online enrollments via Manage Members on <a href="https://account.kp.org">account.kp.org</a></li><li>• Paper enrollments</li></ul> <i>This is the last day to receive eligibility to guarantee ID cards in hand by 1/1/24</i>

**QUESTIONS?**





# THANK YOU!

**Leadership:** Gracelyn McDermott - [Gracelyn.A.Mcdermott@kp.org](mailto:Gracelyn.A.Mcdermott@kp.org)

**Small Group Sales and Account Management:** Ashley Wallace Schneider - [Ashley.D.Wallace@kp.org](mailto:Ashley.D.Wallace@kp.org)

**Small Group Sales Manager:** Brandon Burbage - [Brandon.Burbage@kp.org](mailto:Brandon.Burbage@kp.org)

**Broker Strategy and Support:** Grace Liu - [Grace.H.Liu@kp.org](mailto:Grace.H.Liu@kp.org)