Broker Forum Breakout: *Small Group*

Brandon Burbage
Sales Executive
Small Group Sales

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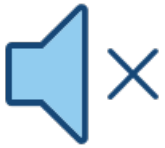
Housekeeping

1. Everyone is on mute, but please participate!



2. Submit questions through the chat feature

3. We are recording today's session and will send out after

Your Small Group Sales Team

Matt Chubb

Executive Director
Sales

Sara Mayes

Manager
Small Group Sales

Michelle Basto

Sales Executive
Baltimore

Brandon Burbage

Sales Executive
DC / Northern Virginia

Ric Pollard

Sales Executive
Northern Virginia

Jeff Tonic

Sales Executive
DC / Suburban Maryland

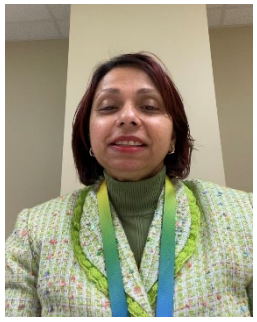
Your Small Group Account Management Team

Gracelyn McDermott

Executive Director
Account Management

Ashley Wallace

Director
Account Management



Daliah Dixon

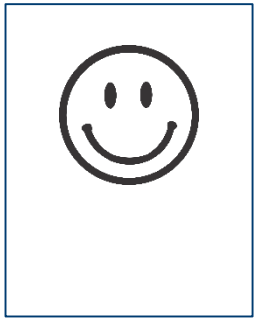
Account Management Representative
Group Size: 4 – 8

Leslie Fisher

Account Management Representative
Group Size: 17+

Khrysontha Jefferson

Account Management Representative
Group Size: 9 – 16



Debbie Kraus

Program Manager

Group Size: 1 – 3

Plans and Rate Positions

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Types of Plans

	HMO	HMO Plus	Added Choice (2TPOS)	Flexible Choice
Product Intent	Access to award-winning KP integrated care without barriers	Security of maintaining physician relationship while trying out KP, ability to have a second opinion, dependent age children OOA	Significant choice, ease of navigation between in and out of network tiers, simplified member experience	Choice, Wider Network, OON cost control with second tier, protection in OOA experience. Added value at a higher price
Rationale	Maximizes coordinated care with no or low deductibles Part of a Sole Carrier / Slice offering	Enables new sale with a low-cost choice option Part of a Sole Carrier / Slice offering	For use in targeted groups Key choice product in DC SG market as it is available on exchange Part of a Sole Carrier offering	Key choice product in sole carrier situations off exchange Part of a Sole Carrier offering
Network	Signature OR Select	Signature Any Licensed Provider (for up to 10 encounters)	Signature OR Select Any Licensed Provider (Tier 2)	Signature PHCS / Multiplan (Tier 2) Any Licensed Provider (Tier 3)

Small Group plan portfolio

Black = On/Off Exchange; Blue = Off Exchange only; Green = On Exchange only; * = New

	Platinum	Gold	Silver	Bronze
District of Columbia	HMO 0/10/Vision HMO Plus 0/10/Vision **POS 0/10/Vision 2T (New)*** DHMO 500/10/Vision **POS 500/10/Vision 2T (New)***	HMO 0/20/Vision HMO Plus 0/20/Vision DHMO 500/20/Vision DHMO 1000/20/Vision POS 1000/20/Vision 2T DHMO 1500/20/Vision DHMO Plus 1500/20/Vision HSA 1700/0%/Vision	DHMO 2000/40/Vision DHMO Plus 2000/40/Vision DHMO 2500/40/Vision POS 2500/40/Vision 2T HSA 2000/30/Vision HSA 2500/30/Vision	DHMO 6500/55/ Vision POS 6500/55/Vision 2T HSA 6900/50/20%/Vision HSA 7000/0%/Vision
Maryland	HMO 0/10/Vision HMO Plus 0/10/Vision DHMO 500/20/Vision	HMO 0/20/Vision HMO Plus 0/20/Vision DHMO 500/20/Vision DHMO 1000/20/Vision POS 1000/20/Vision 2T DHMO 1500/20/Vision DHMO Plus 1500/20/Vision HSA 1400/0%/Vision POS 0/20/Vision 3T POS 1000/20/Vision 3T POS HSA 1400/0%/Vision 3T	DHMO 2000/40/Vision DHMO Plus 2000/40/Vision DHMO 2500/40/Vision POS 2500/40/Vision **DHMO 4000/40/Vision (New)*** **DHMO Plus 4000/40/Vision (New)*** HSA 2000/30/Vision HSA 3000/30/Vision HSA 4000/30/Vision	DHMO 6900/50/Vision **DHMO Plus 6900/50/Vision (New)*** POS 6900/50/Vision 2T HSA 6150/30/Vision HSA 6850/0%/Vision
Virginia	HMO 0/15/Vision HMO Plus 0/15/Vision DHMO 500/20/Vision	HMO 0/20/Vision HMO Plus 0/20/Vision POS 0/20/Vision 2T DHMO 500/20/Vision DHMO 1000/20/Vision POS 1000/20/Vision 2T DHMO 1500/20/Vision DHMO Plus 1500/20/Vision HSA 1400/0%/Vision POS 500/20/Vision 3T POS 1000/30/Vision 3T	DHMO 2000/40/Vision DHMO Plus 2000/40/Vision DHMO 2750/30/Vision POS 2750/30/Vision HSA 2000/30/Vision HSA 3000/30/Vision HSA 4000/0%/Vision	DHMO 7000/50/Vision DHMO Plus 7000/50/Vision **DHMO 7000/40%/Vision (New)*** HSA 6150/30/20%/Vision HSA 6850/0%/Vision

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All plans offered and underwritten by Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. or Kaiser Permanente Insurance Company, Inc.

2021 Small Group portfolio changes

- **Plan additions:**
  - **VA**: DHMO 8200/50/vision in bronze tier
  - **MD**: 4000/40/vision DHMO and DHMO Plus in silver tier and DHMO Plus 6900/50/vision in bronze tier
  - **DC**: 0/10/vision 2TPOS and 500/10/vision 2TPOS added to platinum tier
- **The standard non-pediatric Vision Hardware benefit has changed from a percentage (40%) discount to dollar ($) discount**
  - $125 off glasses or $25 off contacts
- **Embedded adult preventive and embedded cosmetic dental benefits removed to bring Kaiser to parity with market and eliminate overlapping coverage**

Dental Benefit Restructure

Summary of Change:

- Embedded adult dental benefits discontinued
- Embedded cosmetic dental benefits – both adult and pediatric – discontinued
- *Unchanged*: Pediatric dental Essential Health Benefits – still embedded
- *Unchanged*: Dental riders available

Impact of Change:

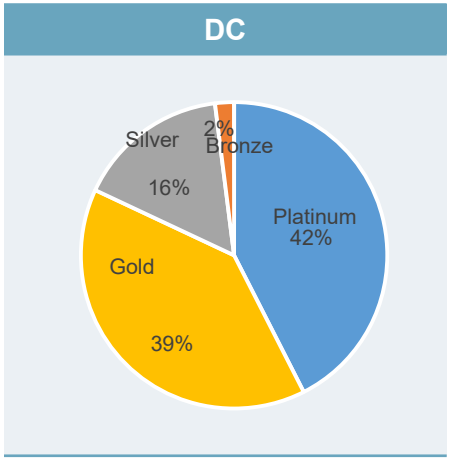
- Applies to DC, MD, VA
- Applies to the following products: All Small Group plans
- Effective Date: Upon renewal in plan year 2021
- All new groups and all renewing groups are impacted

Why did we make this change?

- Brings Kaiser Permanente benefits to parity with our market
- Streamlines dental benefit offerings to eliminate overlaps and member confusion

PRELIMINARY DC 2021
Small Group rate position by metal tier

	DC			DC
	2018	2019	2020	Preliminary 2021
Platinum	#4 -$17	★ $43	★ $90	★ $45
Gold	#7 -$23	#13 -$53	#7 -$35	★ $33
Silver	#13 -$50	#20 -$68	#16 -$64	★ $3
Bronze	#7 -$43	#10 -$85	#11 -$87	✓ -$37



★ **KP lowest price plan**

✓ **KP 2nd lowest price plan**

Positive values represent rate advantage.

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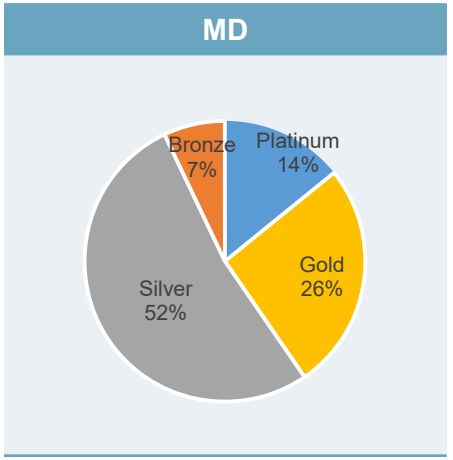
APPROVED MD 2021 (Baltimore)
Small Group rate position by metal tier

	MD			MD
	2018	2019	2020	Preliminary 2021
Platinum	★ $41	★ $71	★ $97	★ $20
Gold	★ $22	★ $10	#4 -$14	#3 -$18
Silver	★ $6	★ $18	#3 -$16	★ $0
Bronze	#3 -$11	★ $2	#6 -$17	✓ -$5



★ **KP lowest price plan**

✓ **KP 2nd lowest price plan**

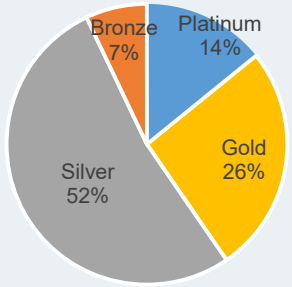
Positive values represent rate advantage.

KAISER PERMANENTE®

APPROVED MD 2021 (DC Metro)
Small Group rate position by metal tier

	MD			MD
	2018	2019	2020	Preliminary 2021
Platinum	★ $41	★ $71	★ $97	★ **$35**
Gold	★ $22	★ $10	**#4** -$14	**#3** **-$6**
Silver	★ $6	★ $18	**#3** -$16	★ **$10**
Bronze	**#3** -$11	★ $2	**#6** -$17	✓ **-$1**

MD



★ **KP lowest price plan**

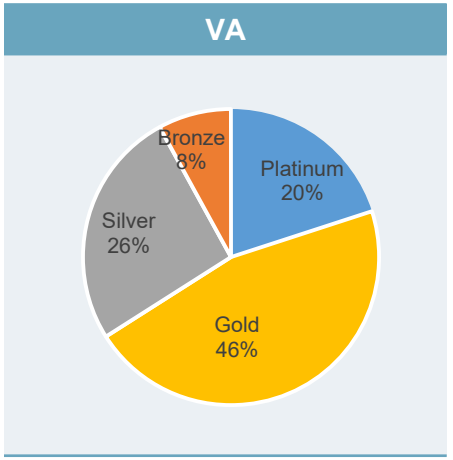
✓ **KP 2nd lowest price plan**

Positive values represent rate advantage.

KAISER PERMANENTE®

APPROVED VA 2021
Small Group rate position by metal tier

	VA			VA
	2018	2019	2020	2021
Platinum	★ $33	★ $53	★ $79	★ **$44**
Gold	**#3** -$18	★ $2	★ $11	★ **$13**
Silver	✓ -$2	★ $1	★ $9	★ **$8**
Bronze	**#4** -$16	**#5** -$28	**#3** -$39	✓ **-$34**



★ **KP lowest price plan**

✓ **KP 2nd lowest price plan**

Positive values represent rate advantage.

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Service Area and New Facilities and Services

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2020 Expansion and Beyond

Maryland

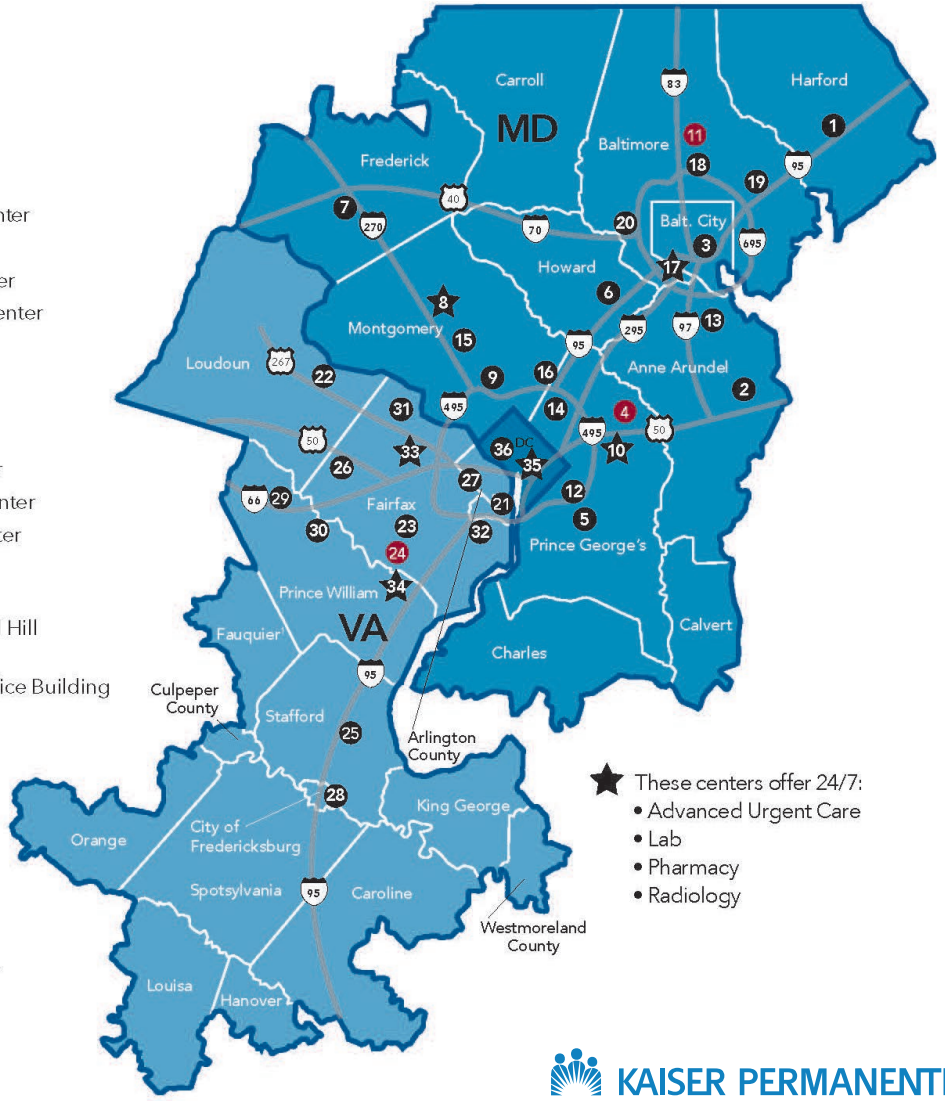
1 Abingdon Medical Center
2 Annapolis Medical Center
3 Kaiser Permanente Baltimore Harbor Medical Center
4 **OPENING 2021** Bowie Fairwood Medical Center
5 Camp Springs Medical Center
6 Columbia Gateway Medical Center
7 Kaiser Permanente Frederick Medical Center
8 Gaithersburg Medical Center
9 Kensington Medical Center
10 Largo Medical Center
11 **OPENING 2022** Lutherville-Timonium Medical Center
12 Marlow Heights Medical Center
13 North Arundel Medical Center
14 Prince George's Medical Center
15 Shady Grove Medical Center
16 Silver Spring Medical Center
17 South Baltimore County Medical Center
18 Towson Medical Center
19 White Marsh Medical Center
20 Woodlawn Medical Center

Virginia

21 Alexandria Medical Center
22 Ashburn Medical Center
23 Burke Medical Center
24 **OPENING 2022** Caton Hill Medical Center
25 Colonial Forge Medical Center
26 Fair Oaks Medical Center
27 Falls Church Medical Center
28 Fredericksburg Medical Center
29 Haymarket Crossroads Medical Center
30 Manassas Medical Center
31 Reston Medical Center
32 Springfield Medical Center
33 Tysons Corner Medical Center
34 Woodbridge Medical Center

Washington, DC

35 Kaiser Permanente Capitol Hill Medical Center
36 Northwest DC Medical Office Building



Please check **kp.org/facilities** for the most up-to-date listing of services available at Kaiser Permanente medical centers.

[1]Kaiser Permanente's service area in Fauquier County includes the following ZIP codes: 20115, 20116, 20117, 20119, 20128, 20137, 20138, 20139, 20140, 20144, 20181, 20184, 20185, 20186, 20187, 20188, 20198, 22406, 22556, 22639, 22642, 22643, 22720, 22728, and 22739.

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The Future Looks Bright

- Kaiser Permanente Mid-Atlantic States will spend more than $1B in capital investments across NOVA, DCSM and Baltimore over the next few years
- New facilities and expansions: Ashburn (2020), Bowie Fairwood (2021), Timonium and Caton Hill (2022)

Caton Hill Medical Center

Projected opening: May 2022

- New build medical center
- 241,357 square-feet, five-story hub
- Primary care, specialty care, behavioral health, optometry, ASC, Urgent Care and Advanced Urgent Care, and ancillary services
- Located 3 miles from current Woodbridge Medical Center

Timonium-Lutherville Medical Center

Projected opening: February 2022

- New build medical center
- 221,795 square-feet, five-story hub
- Primary care, specialty care, Urgent Care, Advanced Urgent Care, ancillary services

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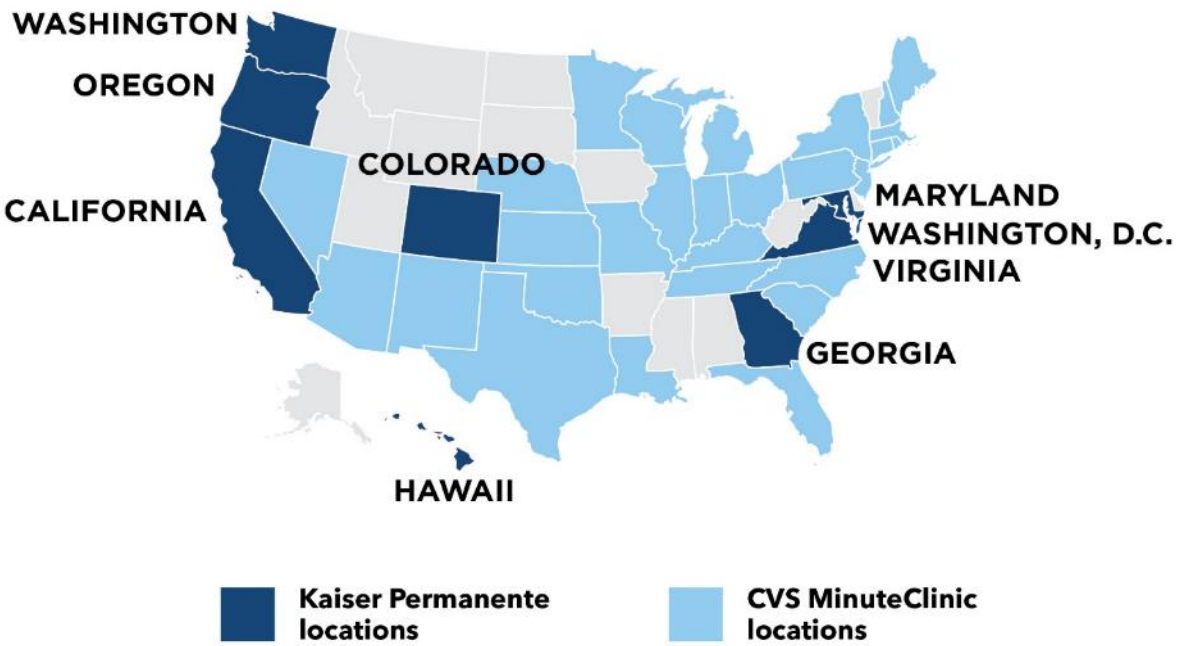
Top 10 Ways Members Can Manage Their Health On The Go

1. **Schedule video visits** with your personal physician, pediatrician, or behavior health provider.
2. Need care now? **Use a video visit.** Book your appointment online.
3. **Make a telephone appointment** with your personal physician.
4. **Contact a nurse by phone 24/7** to ease your mind about health concerns.
5. **Take charge of your health easily with the KP app**. Email doctors, get lab results, make appointments, and more!
6. **Check costs and coverage** – anytime, anywhere – on kp.org and kp.org/costestimates.
7. Take your medicine on time with the **My KP Meds app**.
8. Access care away from home by calling the **Away from Home Travel Line at 951-268-3900**.
9. Take advantage of wellness coaching by visiting **kp.org/wellnesscoach**.
10. Opt in to **receive text reminders** about your appointments.

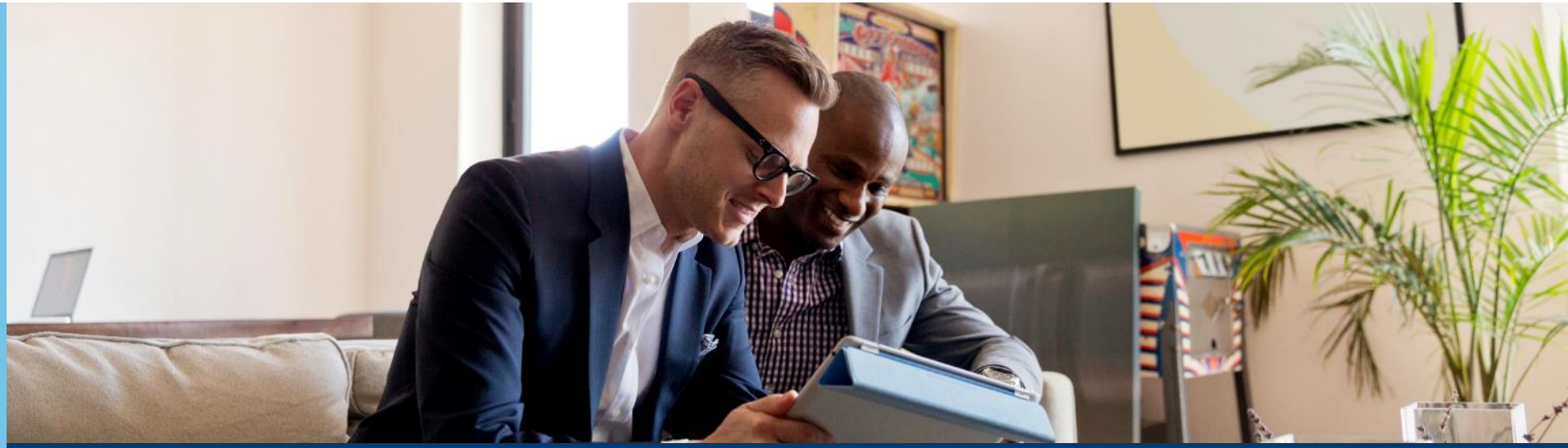
A new care option while traveling

If our members are traveling *outside* of a state where Kaiser Permanente operates and have an urgent care need, they can go a CVS MinuteClinic — a walk-in health care clinic located inside select CVS Pharmacy stores — and expect to pay a standard copay or coinsurance.



CVS minute clinic™

If a member gets care at a CVS MinuteClinic or any other urgent care facility *within* a state where Kaiser Permanente operates, they'll be asked to pay up front for services received and will need to file a claim for reimbursement.



Commissions and Bonuses

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2021 Commercial Group Commission Changes

2020

Paid per subscriber per month

Eligible Employees	Commission Rate
1 – 50	$35 PSPM
51 – 250	$30 PSPM
251+	Negotiable as a % of premium

2021

Paid per subscriber per month

Eligible Employees	Commission Rate
1 – 2	$20 PSPM
3 – 250	$30 PSPM
251+	Negotiable as a % of premium

Bonuses that reward – New sales

Fall Small Group Bonus

How it works:

Now through January 31, 2021, earn more for new small group sales!

For every new group you sell in each size category below, you will receive a gift card in the amount shown in the chart below.

The larger the group, the more you earn!

Group size (subscribers)	6-10	11-15	16-20	21-25	26+
Per group bonus gift card amount	$500	$1,000	$1,500	$2,000	$5,000

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Bonuses that reward – BOTH

Book of Business

Effective: 2021

- Combines sales and retention
- Compares subscriber count from start of the year to end of the year
- Annual bonus payout
- Move up based on percent retention and subscriber count!
- Includes all groups, not individual

Subscribers	Percentage Growth: 90 to 94.99	95 to 99.99	100 to 104.99	105 to 109.99	110 to 114.99	115 +
1500+	$15	$25	$60	$90	$135	$200
1000-1499	$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

Make sure you're getting your Estimated Growth Bonus Report every month!

Group Book Of Business Bonus Summary							105%				110%				115%			
Agency ID	Agency	Tier	Total Group Subs	YTD Net Growth	Rate per Sub	Bonus	Total subs to get to 105%	New Subs required	Bonus per Sub	Total BoB Bonus @ 105%	Total subs to get to 110%	New Subs required	Bonus per Sub	Total BoB Bonus @ 110%	Total subs to get to 115%	New Subs required	Bonus per Sub	Total BoB Bonus @ 115%
123	Agency ABC	Tier 3	781	111.10%	$90	$70,290	739		$60		774		$90		809	**28**	$135	$109,215
456	Agency XYZ	Tier 1	2488	99.16%	$25	$62,200	2635	**147**	$90	$237,150	2760	**272**	$135	$372,600	2886	**398**	$200	$577,200
789	Agency LMNOP	Tier 1	2420	98.57%	$25	$60,500	2578	**158**	$90	$232,020	2701	**281**	$135	$364,635	2824	**404**	$200	$564,800

Successful Sales Strategies

Trusted Advisors for Home Healthcare

- 44-eligible home healthcare company
- Group never considered Kaiser Permanente before
- Broker wasn't as versed in specific Kaiser Permanente details and plans
- Consulted Sales Executive on the best plan selections to meet the group's needs
- Helped position the broker as the trusted advisor and provide the best solution for their client
- Kaiser Permanente was selected because of the quality of care, benefit designs and as the best financial solution for the group
- Our Sales Executive facilitated the enrollment meeting and consulted with members on plan options and details
- **Enrolled 27 subscribers and 45 members**
- **The group had an easy and smooth onboarding process and renewed in 2020**

"I have been working with insurance companies for a number of years. While we may have been hesitant to go with Kaiser, this was by far the easiest enrollment process I have been through."

- Group's senior leadership

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Being flexible with Small Groups

- 34-eligible heating, A/C and plumbing company
- Kaiser Permanente Sales Executive partnered with broker to present a “Why KP” prospect meeting
- A couple days later, the group chose Kaiser Permanente and quickly pivoted to enrollment
- Group offered 3 options!
    1. A flexible choice with strong out-of-network options
    2. A zero-deductible HMO+ product with flexibility to see any doctor (on a limited basis) PLUS all the benefits of Kaiser Permanente
    3. A core HMO that maximizes benefits with the lowest payroll deductions!
- Sales Executive met with employees to help overcome common objections
- **Enrolled 20 subscribers and 45 members**
- We also worked with the group on a customized billing solution that worked for their unique revenue cycle
- **Group renewed in 2020**

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Tools and Resources

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New Digital Offerings – Calm / myStrength / ClassPass

A program based on cognitive behavioral therapy offering guided resources and tools for a range of mental health needs and challenges:

- Manage depression
- Control anxiety
- Reduce stress
- Improve sleep
- Balance intense emotions
- Manage chronic pain

A research-based meditation and mindfulness app that can help users develop self-care skills:

- Lower stress
- Reduce anxiety
- Practice mindfulness and meditation
- Practice mindful movement
- Learn from leading experts

A popular fitness membership program offering access to thousands of options both in person and virtually

- Online video workouts at no cost
- Discounts on livestream fitness classes

How can you enable conversations with employers and prospective members?

- Emphasize how practicing self-care can build resilience, maintain health and happiness during these challenging times
- Underline how supporting employee fitness goals can impact retention as well as the employer bottom line

Where can one locate these apps?

- Calm / myStrength: kp.org/selfcareapps
- ClassPass: kp.org/exercise

Online Bill Pay: Easy, Digital Payments

Your groups can:

- View and pay their entire invoice
- Receive email notifications of new invoices
- Turn off paper invoices
- Make one-time or automatic monthly payments with a bank account
- View multiple Kaiser Permanente accounts with one username and password

kp.org/mas/onlinebilling

Manage Members: Robust Online Membership

- Enroll and terminate members
- Update demographic information
- Download a member list
- View lists of groups and subgroups
- Upload multiple member enrollments in one batch
- Add a family member to an existing account
- Request member ID cards

Live demo of account.kp.org!

NEW: Small Group Employee Onboarding Call Center

Our specialists will help onboarding and prospective members understand their Kaiser Permanente plan options.

Providing information such as:

- High-level benefits and coverage
- How to find a doctor
- Facility locations
- How to understand network coverage
- Drug formulary lookup
- Ways to access care
- Guidance on how to utilize their plan

For assistance over the phone:
1-800-303-8905

Monday – Friday, 8 a.m. to 11 p.m.

For assistance electronically:
CareYourWay.kp.org

4th Quarter Application Submission Deadlines

Effective Date →	1st of Mo.	15th of Mo.
October	Oct. 6 (Tuesday)	Oct. 20 (Tuesday)
November	Nov. 5 (Thursday)	Nov. 19 (Thursday)
December	Dec. 4 (Friday)	Dec. 18 (Friday)

- All submissions are due by Noon on the date shown above.
- **Groups submitted after the 1st or 15th of the month MUST be clean, complete groups, or they will be pushed to the next effective date.**
- Beginning Jan. 1, only 2021 applications will be accepted.

Additional Small Group Support Teams

Employer Broker Services (EBS)

Services:
- Issue Escalation
- Invoice and Billing Escalations
- Enrollment Escalations
- Retroactivity
- COBRA
- Claim Status
- Appeals and Disputes
- Access to Care
- Small Group Onboarding

Contact Us:

877-514-5114
MAS-EBS@kp.org

Broker Support

Services:
- Administration of your Book of Business
- BOR Changes
- Licensing and Appointments
- Commission Processing

Contact Us:

844-268-2943
BrokerSupport-MAS@kp.org

Workforce Health

Resources:
- Total Health Assessment
- Education tools, like health and drug encyclopedias, calculators and a symptom checker
- Healthy lifestyle programs
- Online health videos
- Online health podcasts

Contact Us:

Find more ways to create a culture of health at work at kp.org/workforcehealth

Your Small Group Sales Team

Matt Chubb

Executive Director
Sales

Sara Mayes

Manager
Small Group Sales

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E: Sara.A.Mayes@kp.org

Michelle Basto

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Ric Pollard

Northern Virginia

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Jeff Tonic

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Q & A

Please take a minute to respond to our survey.

brokers.cvent.com/breakout

Thank you!

We’re happy to answer your questions.

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