



# Welcome!

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

September 2023

Mid-Atlantic States

# The Large Group Sales Team



**Kyle Sanders**

Sales Manager  
Large Group Sales



**James Clarke**

Sales Executive  
Baltimore



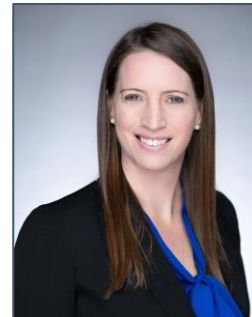
**John Franklin**

Sales Executive  
Virginia



**David Russell**

Sales Executive  
Consultants



**Chrissy Sobotka**

Sales Executive  
Baltimore



**Melanie Nowak**

Sales Executive



**Samantha Burke**

Sales Executive

# The Large Group Account Management Leaders



**Rebecca Myers**  
Executive Director  
Account Management



**Sam Abunassar**  
Director  
Account Management



**Calvin Holmes**  
Manager  
Account Management

# Agenda

1. Expanding Access to Our Quality Care
2. Best of Both Worlds
3. Product Highlights
4. Commissions and Bonuses
5. Selling Kaiser Permanente
6. Questions

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

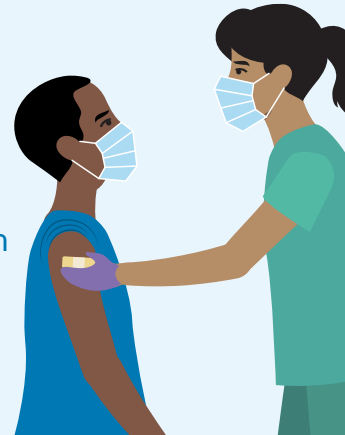


**Carefully selected  
premier  
hospitals**

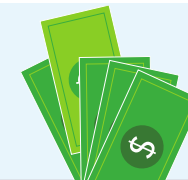


**8,000+**  
**employees**

improving the health of people + communities



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



**\$6 billion**  
in revenue

# Service Area Map

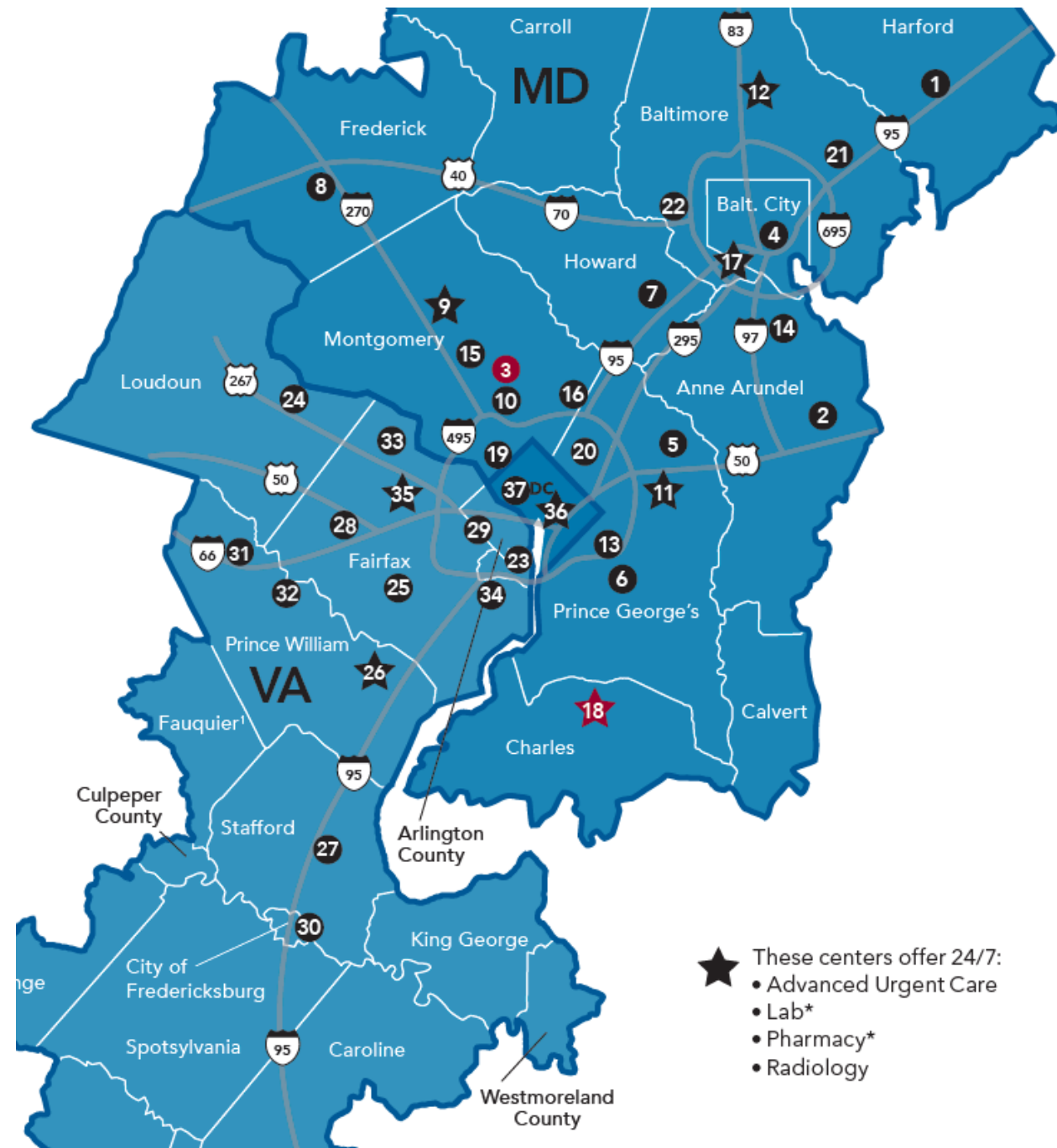
## Maryland

- 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  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



- ★ These centers offer 24/7:
- Advanced Urgent Care
  - Lab\*
  - Pharmacy\*
  - Radiology



# 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.



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



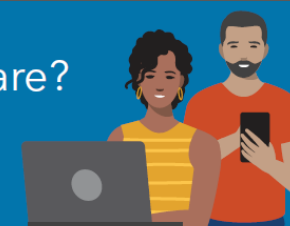
# VIRTUAL CARE UPDATES

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®

# **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

## 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>

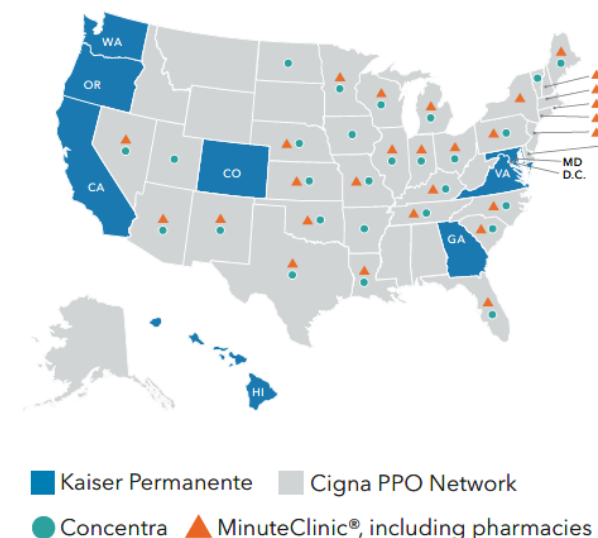
### Support while you're away

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.**

# Best of Both Worlds

**BEST OF BOTH  
WORLDS:**

**KAISER  
PERMANENTE  
HMO**



**NATIONAL  
PPO**



# Best of Both Worlds: A Unique Option to Fund Healthcare

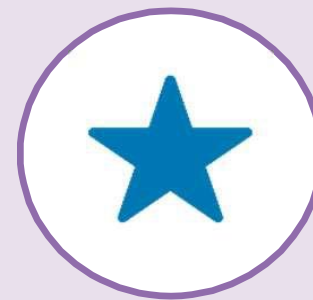
The Best of Both Worlds Program offers:



**Local HMO combined  
with National PPO for  
choice on how  
employees want to  
access care.**



**Financial  
flexibility  
with  
predictable  
costs**



**Level or Self  
funded PPO  
options**

# Slice Program

This program can be quoted as level funded, self funded or ASO only and provides increased flexibility and can be offered to groups situated anywhere in the United States. Additionally, these plans offer

- Strategies to manage plan costs while delivering quality care for employees based anywhere in the US.
- No restrictions on membership or enrollment for any plans offered
- No restrictions on percentages for membership enrolled in any plans

## General RFP Data Requirements

**Groups without claims credibility can be underwritten.** All submissions require the data listed below. Current Census in spreadsheet format. Must include age, date of birth, gender at birth, (street address for best rates), zip codes, employee plan option, and enrollment tier (EE, ES, EF, or EC if not waived). Current & Renewal Carrier Rates and Current Plan Design.

### Claims Credible groups also require:

Monthly Claims Report (2 Years)  
High-Cost Claim Report (2 Years)  
Top Rx Report with medication name, dosage, current cost (if possible. Reprice can reduce rates)

### Level or Self Funded groups also Require:

Aggregate Report (2 Years)  
Trigger/Diagnosis Report  
Rx Detail Report with Fill Dates



# Strategic Approach

*“Our strategy is to work in collaboration with our customers and partners to implement a product that offers year-over-year cost savings”.*

The Best of Both Worlds, is extended through a collaboration between Kaiser Foundation Health Plan of Mid-Atlantic States and trusted third party administrator partners.

## **The Best of Both Worlds makes it easy for employers to:**

- Utilize more than one funding mechanism to control plan risk and avoid high-cost increases by diversifying membership between carriers.
- Offers the security of fully-insured plan protection on the HMO with set premium structures and reward for plan performance on level funded plans or up-front savings on self-funded groups.
- This approach allows for active participation to manage the increasing costs of care by leveraging carriers, contribution and plan design strategies to diversify membership and spread risk between more than one carrier and funding type to lower total overall costs.

# Cost Control Advantages

## HMO Advantages

- **Connected care** closes care gaps to keep costs down
- **A focus on prevention** helps keep employees healthy to avoid high costs
- **No and low-cost virtual options** for convenient care
- **Quality and affordability** Kaiser Permanente is the most affordable HMO in the United States and was named the nation's best at delivering high-quality care at a sustainable cost\*

## PPO Advantages

- **Direct Contracts** – Established Specialty Networks/Carve-Ins
- **Member app and Portal**
- **Transparency for plan performance**
- **Member Concierge** Single Point of contact
  - Confirms eligibility / Prior authorization
  - Benefits and deductible review
- **Advocacy Services**
  - Physician Search Support and education, quality physician referrals
  - Resolution of billing issues

# PPO Plan Stop Loss

Level funded plans automatically include Specific (Individual) and aggregate (Entire Plan stop loss insurance).

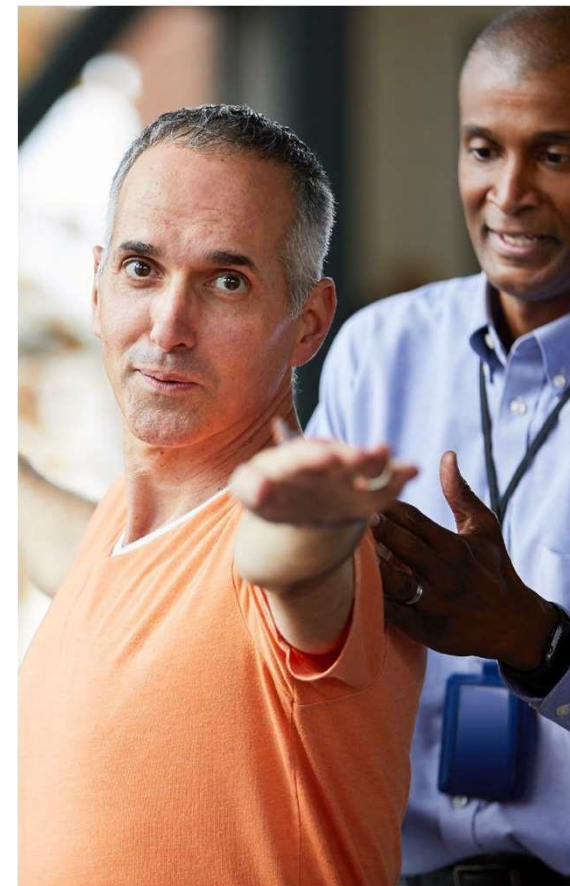
Stop Loss Levels will be automatically set by underwriting unless a specific levels are requested, or we are matching current self funded plans.

Contracts length can be requested or matched. 12/12, 12/15, 12/18 or 12/24 are offered options. 12/18 contracts are quoted as the standard contract type unless requested or matching current designs.

## Plan Performance

Plans that perform better than anticipated can receive a return of 100% of surplus or can build reserves.

# TPA PPO Network Options



# Broker Commission and Billing

## Commission

Kaiser Permanente is moving to a percentage-based commission structure as of 1/1/2024. When submitting your RFP requests:

- Please indicate desired commission rate on the RFP which will be applied to both the HMO and PPO Plan quotes.
- Commissions will be reflected in the rates on both quotes.

## Billing

Severus Systems is directly contracted to administer billing and enrollment for the PPO Plans. They also offer a consolidated billing option for both medical carriers and any additional ancillary lines if desired.

A combined, coordinated implementation will take place to facilitate an easy transition for employers.



A woman with curly hair is smiling and holding a tablet. The image is overlaid with a semi-transparent blue filter. The text "Products, Plans, and Services" is written in white, bold, sans-serif font on the left side 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

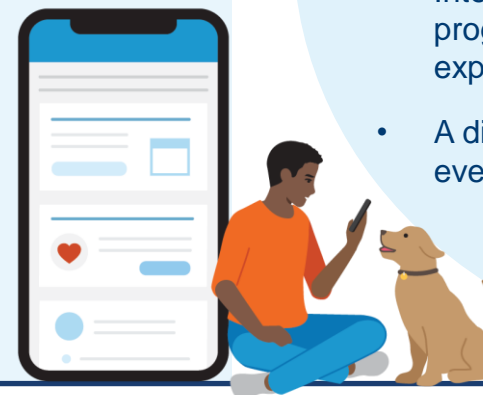
- Reactive
- Underutilized
- Based on fragmented technology
- Relevant to only a few employees

### 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



# Key Portfolio Mid-Large Changes for 2024

For 2024, the product portfolio reflects opportunities that drive consumer choice, member affordability, and differentiation while enhancing our positioning in the market.

Product Family	2024 Changes
<b>HMO and DHMO</b>	<ul style="list-style-type: none"><li>Developed net-new plan designs (Everyday Care plans, DHMO 0% co-insurance) to improve access to care</li></ul>
<b>HMO Plus and DHMO Plus</b>	<ul style="list-style-type: none"><li>Modified naming convention: “HMO Plus” to “Kaiser Permanente Plus”; “DHMO Plus” to “Deductible Kaiser Permanente Plus”</li><li>Expanded DHMO Plus Plans 10, 19 to include variant offering 15 office visits – the variant has 8% pricing differential compared to existing 6% pricing differential for 10-visit plans</li><li>Enhancement of current D/HMO Plus benefit to include urgent care outside of KP network within service area as counting toward the 10 or 15 OON visits. This would enable better urgent care access for groups with members in the periphery of KP service</li></ul>
<b>HDHP Plans</b>	<ul style="list-style-type: none"><li>Modifications to individual and family deductible for plans 1,3,4,17 – increased to \$1,600 and \$3,200, respectively</li><li>Plan 1 MOOP: increased to \$3,200 for individual, \$6,400 for family</li><li>Plan 6 has been deleted due to similarities in plan design with Plan 7 - migrating these group to HDHP plan 7 at renewal</li></ul>
<b>Flex Choice</b>	<ul style="list-style-type: none"><li>No Changes to Plan Designs</li></ul>
<b>HSA Qualified Flex Choice</b>	<ul style="list-style-type: none"><li>Revised Plan V option 1 deductible and MOOP to ensure compliance with deductible/MOOP limits</li></ul>
<b>Added Choice</b>	<ul style="list-style-type: none"><li>No Changes to Plan Designs</li></ul>
<b>Weight Loss Rx Rider</b>	<ul style="list-style-type: none"><li>GLP-1 Prescription drugs indicated for weight loss and/or treatment of obesity are excluded from coverage</li></ul>

# Changes in Weight-Loss Drug Coverage

KPMAS has elected to remove base coverage for weight loss in the Mid-Atlantic market due to concerns around cost and utilization.

- Within KPMAS, GLP-1s such as Wegovy, Ozempic are not part of the existing formulary
- To enable employers who desire to cover weight loss drugs, we have developed a Weight Loss Drug Rider
- Cost: \$3.72 PMPM to buy-up the rider
- **Change effective from 2/1/2024;** available for sale upon regulatory approval

# Introducing Everyday Care Plans

- New Plan designs that offer \$0 cost access to routine services, such as primary care, specialty care, and lab
- \$0 routine services will encourage members to utilize the KP delivery system and become bonded with PCPs and other care professionals
- Targeted for industry segments that needs access to routine care and specialty care at no cost, enabling employees to get to the care they need sooner
  - Retail and Hospitality
  - Accommodation and Food Services
  - Gig Economy
- 8-11% more affordable than Deductible HMOs of comparable benefit design
- Offset pricing impact by having inpatient/outpatient subject to full deductible
- **Available and ready to quote for effective date 1/1/2024**

	Everyday Care Plan A	Everyday Care Plan B
Deductible	\$5,000	\$6,000
OOPM	\$5,000	\$6,000
Primary Care	\$0	\$0
Specialist Care	\$0	\$0
Urgent Care	\$0	\$0
Generic Rx	\$0	\$0
Labs	\$0	\$0
X-Rays	\$0	\$0
MRI, CT, PET	\$500	\$500
ER	\$500	\$500
Ambulance	\$500	\$500
Brand Rx	\$60	\$60
Non-Preferred RX	50%	50%
Outpatient Surgery	0% after deductible	0% after deductible
Inpatient Hospital	0% after deductible	0% after deductible

# Everyday Care Plans Benefits

## Customer Benefits

### Value Upfront

- Paying premiums on a monthly basis gives members access to their benefits at no extra cost.
- \$0 copays for most routine services right off the bat.

### Competitive Pricing

- Plans will be priced competitively at a similar rate to our core DHMO health plans.

### Simplified Plans

- Plan designs eliminate the need for members to calculate coinsurance & keep track of deductibles/OOPM.
- Members only need to memorize a few key numbers to understand their Health Plan

### Interact with KP

- \$0 routine services will encourage members to utilize the KP Delivery system and become bonded with PCPs and other care professionals

## KP Benefits

### Investment Costs

- Low investment & resources needed to build out First Dollar Focused Plans.

### Competitors

- Allows KP to directly compete against new competitors like CF 0% coinsurance plans

# Commissions and Bonuses



# 2024 Group Broker Commissions

Commission rates for groups with 51 or more eligible employees will change to percentage of premium.

2023	
Eligible Employees	Commission rate for subscribers enrolled
1-2	\$30 PSPM
3-250	\$30 PSPM
251+	Negotiable, as a percentage of premium



2024	
Eligible Employees	Commission rate for subscribers enrolled
1-50	\$30 PSPM
51-250	Negotiable, as a percentage of premium
251+	Negotiable, as a percentage of premium

You can find more information on our compensation opportunities at: [account.kp.org](https://account.kp.org)

# 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

Earn additional cash rewards for collaborating with KP on new mid-large business.

**Effective February 1, 2023 to December 31, 2023.**

51+ eligible employees		
Step 1	Conduct a finalist meeting or attend a KP Experience Tour with your Kaiser Permanente sales representative.	\$1000
Step 2	Win. Successfully create a new customer by partnering with your Kaiser Permanente sales representative during the finalist meeting or KP Experience Tour.	\$1000

Example
You conducted a finalist meeting with your Kaiser Permanente sales representative. You sold the new group and it has 200 eligible employees.
Your incentive award is: \$1,000 for successfully completing STEP 1 and \$1,000 for successfully completing STEP 2.
<b>Total bonus is \$2,000.</b>

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

# Large Group New Sales Bonus – Expanded

With new tiers of payment, there are more opportunities to earn rewards and build your business.

**Effective through December 31, 2023.**

Large Group New Sales		
Level	Subscribers	Payout
Tier 1	75-99	\$5,000
Tier 2	100-199	\$10,000
Tier 3	200-250	\$20,000
Tier 4	251+	\$50,000

By selling new groups with these qualifying levels of new sales subscribers, you will receive the corresponding bonus dollars.

**Find more information on the 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)**

A woman with curly hair is smiling and looking at a laptop screen. The image is overlaid with a semi-transparent blue filter. The text "Selling KP : Solutions that Work" is written in white, bold, sans-serif font on the left side of the image.

# **Selling KP : Solutions that Work**

# How to Address Concerns of Physician Disruption



## Offering Network Plan Options

- Plus Plans, Select Network, PHCS/Multiplan, Added Choice
- Emphasizing that KP offers solutions with Non-KP provider access

## Physician Engagement

- Committing to introduce Decision Makers to KP Providers
- Taking advantage of the brick and mortar KP Medical Centers with tours

## Continuity/Transitions of Care and Concierge Flex Choice Process

- KP has enhanced the member experience for Flex Choice with Concierge Member Service
- Continuity/Transition of Care Programs ease the transition of at risk members to KP



# New Business Closing Tactics for Sales

KP New Business can utilize valuable internal resources to influence financial and health impact



# Assisting New Members Through Carrier Change



## Continuity of Care (COC) – HMO, DHMO, HDHP options

- Member provides document to Non-KP Provider for completion of medical notes, procedures, diagnosis, etc.
- Case is submitted to KP COC Team for review and acceptance



## Transition of Care – Flex Choice options

- Member completes document and submits to KP Permanente Advantage Team
- KP Permanente Advantage reviews request for services and either sets up pre/prior authorizations, or seeks out Single Case Agreement with Non-KP Doctors



## Member Financial Assistance Program

- Financial Assistance Program for KP Members (Think Privatized Medicaid)
- Waiver of RX and Copay costs at KP Medical Centers
- KP Believe Me Policy for new groups/members

# What if I am Currently Receiving Care?

Continuity of Care Process (for HDHP, HMO, DHMO Members)

- Document provided to your external, existing care provider
- External Provider completes and submits medical/clinical documentation to KP
- Depending on current care and/or medical necessity, KP will work with current physicians to assess next steps in care, either at KP or remaining with current physician until line of treatment is completed



## Continuity of Care Request

Kaiser Permanente Utilization Management Operations Center (UMOC)

NAME (Please Print):

## Welcome to Kaiser Permanente

You have made a great choice for your health! We value every member and aim to make your transition from your prior insurance company to Kaiser Permanente as smooth as possible.

Each member of your family who is seeking continuity of care will need to submit a separate form under his/her own name.

If this form applies to you, please review the steps under **"What You Need to Do"** and the

Ask your current health care provider who is treating your current condition to do the following:

**For Medical/Surgical, Homecare, Durable Medical Equipment services complete pages:**

1. Complete the Provider Section of this form
2. Complete the Uniform Consultation Referral Form
3. Sign the Continuity of Care Request Form
4. Include all relevant clinical information to support the service(s) requested
5. Include the signed Medical Release Form
6. Please use one of the following methods to submit your Medical Continuity of Care packet:
  - **Fax** the completed Continuity of Care information packet to Medical at: **1-855-414-1699** in one submission
  - **Send a Secure Email** with the completed Continuity of Care information packet to: **UMOCConfirmation@kp.org**. Please review with your email provider on how to send the information packet securely.

**QUESTIONS?**





# THANK YOU!

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