

Dear Valued Agents and Brokers,

Thank you for joining us for the Kaiser Permanente Producer Forum Medicare session. For those that were not able to attend, the recording of the session will be available soon.

Like many other healthcare systems, we are navigating financial challenges that push us to think creatively about our business strategies. One way we are doing this is by focusing on stabilizing our Medicare line of business to ensure we are well-positioned for future growth in this vital sector.

To continue delivering the high-quality care Kaiser Permanente is known for and to enhance access for our existing members, **we are temporarily focusing on serving and retaining our current Medicare members, rather than prioritizing new member acquisition at this time.**

To support this focus:

- We will significantly scale back our prospective Medicare member marketing and sales efforts.
- We have made a difficult business decision to modify how agent/broker compensation **for new to Kaiser Permanente Washington Medicare Advantage enrollments are applied.**
- In support of our commitment to you, we will continue to compensate you for existing Kaiser Permanente Washington clients at current levels.

Overview

The existing 2024 by plan compensation amounts will carry over for 2025 for **existing Kaiser Permanente Washington members and mutual clients include:**

- Existing Kaiser Permanente Medicare Advantage members. This is your book of business as the end of 2024 that renews for 2025. This includes mutual clients that remain on their current plan or change to another Kaiser Permanente Medicare Advantage plan.
- Existing Kaiser Permanente members enrolled in other lines who transition to a Kaiser Permanente Washington Medicare Advantage plan with a 2025 plan year effective date. (i.e., Kaiser Permanente Individual & Family member aging into Medicare).

For new to Kaiser Permanente Washington Medicare Advantage enrollments (a beneficiary who does not have active commercial or Medicare coverage with our health plan):

- We will be suspending compensation for the 2025 plan year on a subset of plans.
- We will continue to compensate on a subset of 2025 plans, but at a lower amount.

Plan Name	2024		2025			
	Initial	Renewal	Initial	Renewal	Initial	Renewal
			Existing KPWA Members		New to KPWA	
Basic	\$420	\$210	\$420	\$210	N/A	N/A
Key	\$611	\$306	\$611	\$306	\$400	\$200
Vital	\$510	\$255	\$510	\$255	\$400	\$200
Essential	\$420	\$210	\$420	\$210	\$400	\$200
Optimal	\$420	\$210	\$420	\$210	\$400	\$200
Anchor	\$611	\$306	\$611	\$306	N/A	N/A
Harbor	\$539	\$270	\$539	\$270	N/A	N/A
Centennial	\$611	\$306	\$611	\$306	N/A	N/A
Columbia	\$450	\$225	\$450	\$225	N/A	N/A

This information does not apply to:

- **Medicare Advantage business you place with Kaiser Permanente Washington effective in the 2024 plan year.**
- **Any other Kaiser Permanente region that you or your organization may represent.** For example: Kaiser Permanente Northwest (KPNW) has its own Medicare Broker program, Medicare contract (H9003) and service area. There are NO changes to the 2024-2025 national compensation schedule in the KPNW region which includes 10 Oregon counties: Benton, Clackamas, Columbia, Lane, Linn,

Marion, Multnomah, Polk, Washington, and Yamhill as well as 3 SW Washington counties; Clark, Cowlitz, and parts of Wahkiakum. If you have any questions about your KPNW appointment and commission structure contact: nw-medicarebrokersupport@kp.org

These decisions were not made lightly. We greatly value you, our brokers partners, and the hard work you put into supporting existing and prospective members. However, this change in our marketing and sales activities is expected to increase capacity for Kaiser Permanente's health system in Washington, lead to better quality outcomes for Medicare members, improve access for existing members, and contribute to the overall stabilization of our Medicare line of business.

We will reevaluate this decision during 2025 for 2026 and inform you of the outcome on or before this time next year.

Other updates:

Kaiser Permanente Washington's pause on direct appointment requests for Medicare sales will remain in place for the 2025 plan year. We will be pausing new agent submissions and certification for newly affiliated agents of existing Medicare appointed agencies effective October 1, 2024.

There may be a delay in the receipt of hard copy enrollment kits and although we will strive to mail them by October 1, we cannot guarantee this will occur. 2025 plan information and documents will be posted online on October 1, and accessible through the [Kaiser Permanente Washington Producer Portal for Medicare](#) and kp.org/medicare:

- [Plan documents](#) – Find Summary of Benefits, Annual Notice of Change, Evidence of Coverage (available by 10/15), provider, and pharmacy directories. For optional supplemental benefit information visit kp.org/advantageplus.
- [Formulary and Pharmacy](#) – Find the Medicare Part D Formulary, Extra-Help / LIS premium summary chart, pharmacy, and mail order information.

Please remember the deadline to complete Medicare certification training is October 1. For those that have already completed the program please see the attached updated KPWA 2025 Benefit Chart. This is for producer information only, not to be shared with the public or beneficiaries.

A follow up communication with the updated 2025 KPWA Medicare Advantage Commission Schedule will be sent by October 15. If you have any questions regarding this information contact Kaiser Permanente Washington Medicare Sales and Producer Support.

Thank you,

Medicare Sales and Producer Support

Kaiser Foundation Health Plan of Washington

Medicare Sales and Producer Support

Phone: (800) 581-8252, M-F, 8:30am to 5pm (PST)

Fax: (206) 877-0655

Email: kpwa.medicare@kp.org

Kaiser Permanente Washington (KPWA) - Medicare Contract #H5050 - 12 Washington counties - Island, King, Kitsap, Lewis, Pierce, Skagit, Snohomish, Spokane, Thurston, Whatcom and partial counties Grays Harbor and Mason



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