

2022 CoverCO Kaiser Permanente Kaiser Permanente Small Group & Individual and Family (KPIF)

2022 KPIF Colorado Updates

Plans

- PY2022 plan portfolio remains the same as PY2021 with benefit modifications
- No discontinued plans

Broker Commissions

KPIF Broker Commission

Network

Kaiser Permanente Select network expansion into Denver/Boulder service area

New Virtual Care Options

Chat with a mental health specialist

2022 Individual & Family Broker Compensation



New Sales and Renewals

- \$18 per member per month
- Based on enrolled members (up to 5, subscriber, spouse/partner, 3 dependents)
- Begins to accrue January 1, 2022
- Payments start in February



Compensation details at account.kp.org

Important: Make sure your license and KP appointment are current or if you're a new broker needing to get started

- 1-844-394-3978, option 3
- Email <u>COBrokerComp@kp.org</u>



KP Select Network Expansion



KPIF Select plans now offered in Denver/Boulder in addition to Colorado Springs

KPIF Select plans will be offered in Denver/Boulder

KP CO Network

Broader network of affiliated providers, urgent care locations, ambulatory surgical centers, and hospitals.

KP CO Select Network

Tailored network for those looking for an option where their premiums may be lower.

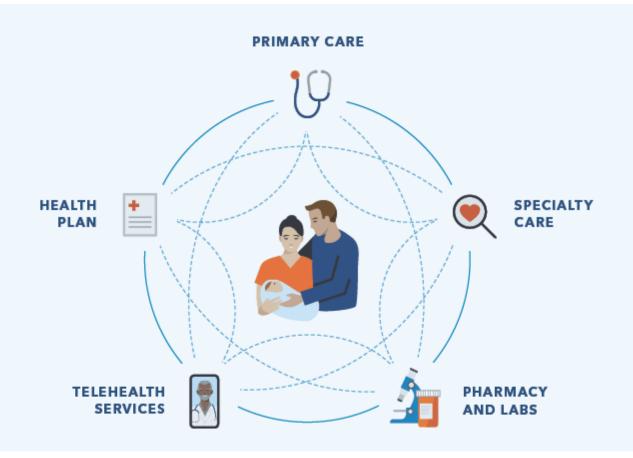
- > The KP Select plans will be offered along side the current KPCO network
- Network expansion for all Select members (KPIF & Group)
- Expanded network includes additional hospitals:
 - Children's Hospital Colorado Anschutz Medical Campus Aurora
 - Children's Hospital North Campus Broomfield
 - SCL Good Samaritan Medical Center Lafayette
 - SCL Health Lutheran Medical Center Wheat Ridge
 - SCL Health Saint Joseph Hospital Denver



kp.org/kpselect/co



Connected Care That Meets Members Where They Are



We combine care and coverage:

- Doctors
- Hospitals
- Health plan

Care feels easier and faster and is centered around the member.



The easy-to-access convenience of virtual care



With an enhanced suite of virtual care choices, your customers can get care in more ways — and in more places — than ever before. All without setting foot in a doctor's office. Members can:



Schedule phone or **face-to-face video visits** with their care team and any
specialists they've been referred to.



Get on-demand support with **24/7 care advice** by phone.



New! Chat with a mental health specialist to get real-time support and assistance with a mental health concern.



Use our **online symptom checker** to get personalized care advice within a few hours.



Email their Kaiser Permanente doctor's office with nonurgent questions and get a reply within 2 business days.



Get questions addressed quickly by **chatting online** with a customer service representative.



Visit kp.org/getcare to learn more



No-Cost Digital Self-Care Apps

my Strength



Guided programs and tools for:

- Managing Depression
- Controlling Anxiety
- Reducing Stress
- Practicing Mindfulness & Meditation
- Improving Sleep
- Balancing Intense Emotions
- Managing Chronic Pain



Uses guided meditation and mindfulness to:

- Help lower stress
- Reduce anxiety
- Improve sleep quality.
- A new 10-minute Daily Calm meditation every day



Find information at: kp.org/selfcareapps



ClassPass and Active&Fit®



Find information at: kp.org/exercise

ClassPass

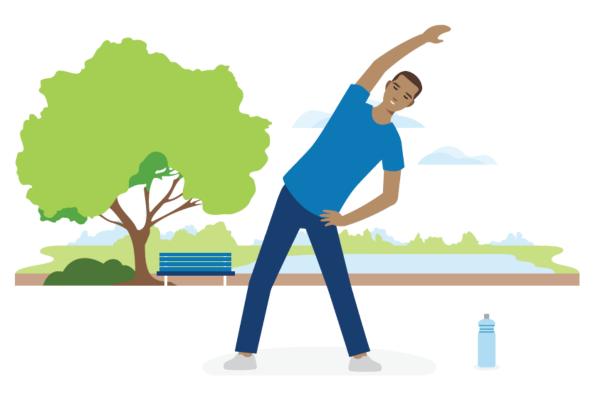
- Online video workouts at no cost 4,000+ on-demand fitness classes
- Reduced rates on fitness classes Real-time online and in-person classes from top fitness studios across Colorado - and worldwide
- Watch a video

Active&Fit

- Annual fee \$100-Small Group Members
- \$25 per month for KPIF members
- Thousands of **Digital Workout Videos**
- **Healthy Living Coaching**
- 13,000+ participating fitness centers



NEW for 2022! Small Group Employee Wellness Reward Program



Employees earn \$150 reward card for completing health screenings and wellness activities

- Employees register through online portal
- No administrative tasks for employers to manage for tracking activities or distributing the reward cards
- Included in most 2022 Small Group plans, except for PPO plans.



NEW for 2022! Kaiser Permanente Virtual CompleteTM

A virtual-first approach to health care for greater convenience and lower premiums and out-of-pocket costs.



Affordable options to keep employees healthier

- \$0 virtual care, not subject to a deductible
- Access to in-person care when it's needed
- Common in-person services available at a copay:
 - 1-2 in-person primary care visits before needing to meet a deductible
 - Lab and generic prescriptions not subject to a deductible

Small Group Plans:

- Sliver 6800/50 RX Copay
- Select Silver 6800/50 RX Copay
- Bronze 8700/40
- Select Bronze 8700/40



Watch a video here



Dental Services in Colorado – Pediatric & Adult

Pediatric Dental Benefits

- Pediatric dental benefits are essential health benefits
- Included in all metal level plans for children 18 and younger
- Pediatric dental benefits are provided by **Delta Dental of Colorado**

Adult Dental Services

- Kaiser Permanente health plans do not include dental benefits for adults 19 and older
- Adult dental benefits may be purchased from Connect for Health Colorado or another dental insurance carrier







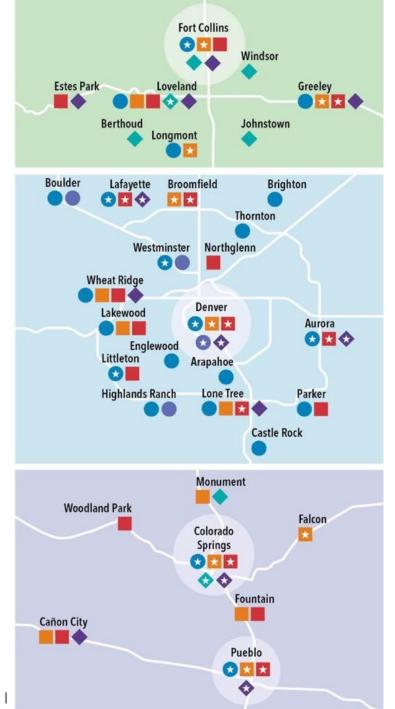
Total Health: Adult Preventive Dental Embedded In Most Small Group Plans



Kaiser Permanente has teamed up with Delta Dental for a total health care solution

- Included in most Small Group plans, except for PPO plans
- A single premium paid to Kaiser Permanente and no additional administrative tasks for brokers or employer to manage

- 2 exams, 2 cleanings per year-\$30 copay per visit
- Coverage for dependents over the age of 19



Convenient In-Person Care

New

Premier Medical Offices in Colorado Springs

Updates

- Added additional Behavioral Medicine specialists in primary
- care across the front range
- Increased mental health care capacity in northern Colorado
- Expanded capacity at our Fort Collins Medical Offices Improvements to:
- Parker Medical Offices
- Lakewood Medical Offices
- Skyline Medical Offices

Kaiser Permanente medical offices	
Affiliated providers with extended hours	4
Urgent care facilities	
Emergency care facilities	
Behavioral health offices	
Affiliated hospital/in-patient care	4

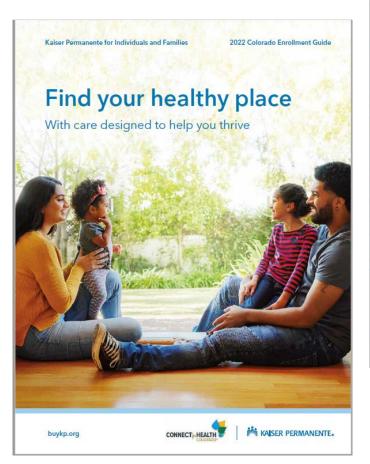
★ Indicates multiple facilities

We have teamed up with DispatchHealth to offer even more convenience.





Member Enrollment & Engagement Materials





VIRTUAL CARE OPTIONS

Get care when and how it works best for you

Life has never been busier. You need care that works with your schedule-instead of making you rearrange it. That's why we offer so many ways for you to get care from home, work, or even while on vacation. And in most cases, there's no cost for these services.

Chat with a Doctor

For answers to routine or urgent medical questions. Chat is available 7 days a week.

pharmacist, financial courselor member services, or a mental health specialist.

Fill out an online questionnaire for plan or medical advice.

24/7, on-demand with a doctor Get routine or urge

advice, referrals, pri and more.

Scheduled video If your care can wait can schedule a vide any available Kaise

*Chat with a doctor or: For these services, som being provided at no a call Member Services a

kp.org/getc

24/7 advice Answers to routine or urgent medical questions and guidance on where to go for care - 303-338-4545 or

You can also chat online with a

Schedule a phone visit with any available Kaiser Permanente

1-800-218-1059 (TTY 711).

medical office provider at your

Kaiser Permanente Colorado

medical office provi

of care.

to your door-fast!-with our new same-day/next-day delivery service. A \$10 delivery fee and some restrictions apply.

FASTER

RX DELIVER

When you have an immediate

need and can't get to a Kaiser

Permanente pharmacy, you can

Get started now

To access these and other care options, go to kp.org/getcare. If you do not yet have a kp.org account, set up your account today at kp.org/registernow

After you set up your account, don't forget to download our mobile app, which gives you access to many of these care options, as well as other tools and esources to manage your health.

Health care the way it's meant to be

Thank you for choosing Kaiser Permanente



Even before the challenges of COVID-19, we were building on already-popular virtual services, expanding wellness resources, and adding new ways for you to get the care you need from home, work, or in person. Here are just a few of the ways we're making health care easy the way it's meant to be.



Online Chat with a mental health specialist-This new

service allows you to connect online, in real time, for assistance with mental health concerns or conditions. By answering a few questions, our specialists can get you to the right resources or level

24/7 on-demand video visits are one of the latest additions to ou suite of virtual care options-Visit with a doctor any time to get routine and urgent medical advice, referrals, prescriptions,

Expanded access to mental health therapy services -

We've added a new video appointment option to make it easier to get the mental and emotional support you need. Details can be found soon at kp.org/getcare.

myStrength® is a trademark of Livonge

713216218_22_OE_MakingHealthyEasy kp.org/thrive

NEW IN-PERSON CARE OPTION

Premier Medical Offices - our nter – opened in Colorado prings in February 2021 - This 25.000-square-foot facility is our third medical office in Colorado Springs and our 30th in Colorado



app-Normally a \$70 value, you can access this app at no cost by first registering on kp.org and then simply signing up.

APPS AND TOOLS

TO HELP YOU STAY **HEALTHY AND THRIVE**

Kaiser Permanente has teamed up with ClassPass- a fitness industry leader - to offer members 4,000+ online, on demand fitness classes at no extra cost, plus discounts on livestream and in-person classes at top gyms and fitness studios. Log onto kp.org/exercise to access

on cognitive behavioral therapy that offers guided resources and tools for a range of mental health needs and challenges. It's available to members at no extra cost.

Healthy extras-take advantage of online healthy lifestyle programs, wellness coaching by phone, podcasts, recipes,

KAISER PERMANENTE



Get Started and Kp.org Registration

Kaiser Permanente Colorado

Health care and coverage that fit your life

Getting Started with Kaiser Permanente

We know there's a lot to do when you're changing health plans. That's why we want to take the hassle out of getting started with your care and coverage.

Look for your member materials to arrive

Member ID cards for you (and family members, if applicable) will arrive by mail. Keep them with you in a safe place, and bring them to medical appointments and to fill prescriptions. Soon after you receive your cards, you'll receive a new member booklet. It's a helpful guide to your membership.

Call the New Member Connect Department at 1-844-639-8657 (TTY 711), Monday through Friday, 8 a.m. to 5 p.m.

We're dedicated to making your new membership with Kaiser Permanente easy. We'll walk you through everything you need to know, including:

- · Choosing a physician
- Transferring medical records
- Transitioning prescriptions Answering questions about your plan

to a new health care system, especially if you're managing chronic conditions, or have specialty medical or maternity care needs. We're here to help manage your care transition, so it's as seamless as possible. Call New Member Connect at 1-844-639-8657 (TTY 711), Monday through Friday, 8am. to 5 p.m.

1 These features of kp.org are available only for services or care received at Kaiser Permi

kp.org/newmember

Set up on

Once your kp.org/regi tools and n You can vie prescriptio your health and so mus also down

smartphon activate the Getting c

If you'd like Kaiser Perm Appointme 303-338-4 Monday the

If you're no advice nurs at the same medical qu your illness

Get help transitioning your unique care needs

We recognize that it can be tough to make a change

1 Estas funciones de Mi Organizador de Salud solo están disponibles si recibe atención o servicios en las oficinas médicas de Kaiser Permanente

kp.org/newmember

MEDITAL 21 GettingStatesPipe

KAISER PERMANENTE.

Kaiser Permanente Colorado

Health care and coverage that fit your life

Cómo Comenzar a Usar los Servicios de Kaiser Permanente



Sabemos que tiene que hacer muchas cosas cuando cambia de plan de salud. Por eso. queremos evitarle las molestias para que comience su atención y cobertura.

Espere a que llegue su material para miembros

Recibirá por correo tarjetas de identificación de miembro para usted (y para los miembros de su familia, si corresponde). Manténgalas en un lugar seguro cerca de usted, y llévelas a las citas médicas y para surtir sus recetas. Poco después de recibir sus tarjetas, recibirá un folleto para miembros nuevos. Es una útil guia para su membresia.

Comuníquese con el Departamento de Contacto con Miembros Nuevos al 1-844-639-8657 (TTY 711), de lunes a viernes, de 8 a. m. a 5 p. m.

Estamos comprometidos a facilitar su nueva membresia con Kaiser Permanente. Le explicaremos todo lo que necesita saber, por ejemplo:

- Cômo elegir un médico
- Cômo transferir registros de salud Cômo transferir medicamentos recetados
- Cômo obtener respuestas a las preguntas sobre su plan

Obtenga ayuda para la transición de sus necesidades de atención personales

Reconocemos que puede ser dificil hacer un cambio a un nuevo sistema de atención médica, en especial si está controlando condiciones crônicas, o si tiene necesidades médicas especiales o necesidades de cuidados de matemidad. Estamos aqui para ayudarle a administrar su transición de atención médica, para que no tenga contratiempos.

Comuniquese con el Departmento de Contacto con Miembros Nuevos al 1-844-639-8657 (TTY 711), de lunes a viernes, de 8 a.m. a 5 p.m.

Cómo configurar el acceso móvil y en línea.

Una vez que inicie su cobertura, podrá registrarse en kp.org/registreseahora y comenzar a usar nuestras herramientas y recursos, los cuales le ahorrarán tiempo, en cualquier momento y desde cualquier lugar. Puede ver la mayoria de los resultados de sus pruebas de laboratorio, resurtir la mayoría de los medicamentos recetados¹, enviar correos electrônicos al consultorio de su médico1, conversación en linea, ver su información de salud¹ v mucho más. Registrarse es fácil. También puede descargar la aplicación de Kaiser Permanente en su teléfono inteligente. Utilice su usuario y contraseña de kp.org/espanol para activar la aplicación, jy estará isto para comenzar!

Cómo obtener atención

Si desea hacer una cita en cualquiera de las oficinas médicas de Kaiser Permanente, llame a nuestro Centro de Citas y Consejos al 303-338-4545 o al 1-800-218-1059 (TTY 711), de lunes a viernes, de 6 a.m. a 7 p. m

Si no sabe que tipo de atención necesita, nuestros(as) enfermeros(as) consejeros(as) están disponibles en el teléfono mencionado, en cualquier momento, ya sea de dia o de noche, para responder sus preguntas médicas y ayudarle a obtener la atención adecuada nara su enfermedad o lesión.

Get started! Register on kp.org

Have your health record number handy - it's on your member ID card. If you haven't received your member ID card in the mail, call New Member Connect at 303-338-3361 or 1-844-639-8657 (TTY 771), Monday-Friday, 7 a.m.-6 p.m.



Go to kp.org/registernow

- Select your language preference
- Choose "I have a Kaiser Permanente plan and want to use online services"



Create your user account

On the following screens you will:

- . Enter your name, date of birth, preferred language, area, and health record number
- · Accept the terms and conditions
- Create a user ID and provide your email address

Get your password and sign in to your account

- · Get your password immediately by confirming your personal information, such as current or past address or the last 4 digits of your social security number?
- · Once your password is set up, you can sign on to your account
- . You may also choose to have a password sent to you by mail, but you won't be able to access online services immediately
- Get lab results
- ▼ Email your doctor²
- Refill prescriptions2
- ✓ Make or cancel appointments²
- Chat with a doctor, pharmacist, or financial counselor

All online, easier than ever

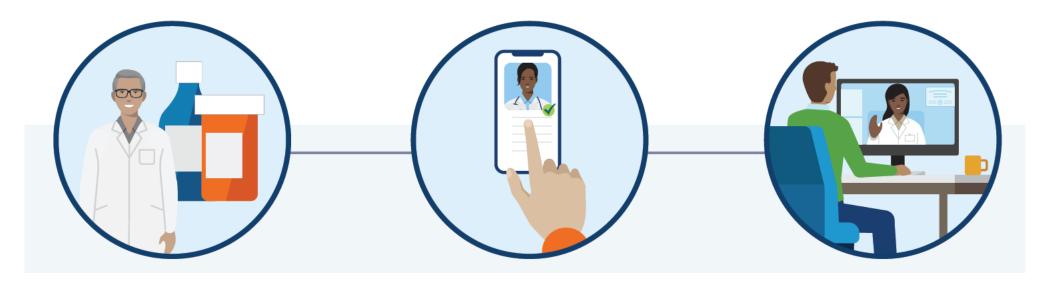
- 1. These questions are asked from a third-party security company that won't share your information
- 2. These services are available when you receive services from Kaiser Permanents

kp.org



KAISER PERMANENTE.

The New Member Connect Team Makes it Easy to Transition to Kaiser Permanente



Transition care seamlessly

- Connect members to nurses to transition complex care
- Transition prescriptions

Kp.org/newmember 1-844-639-8657

Find the right doctor

- Search online doctor profiles even before members enroll
- Search by location, provider type, specialty, or provider name

Connect to care

- Download the mobile app or set up an account at kp.org to access virtual care
- Make an appointment
- Ongoing outreach during the first year



Members Choose Their Doctor and Change at Any Time

1,200+
KAISER PERMANENTE
DOCTORS



46
SPECIALTIES



12,000¹+
AFFILIATED PROVIDERS



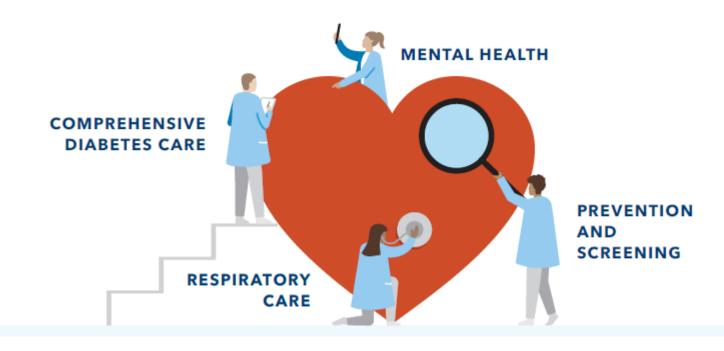
NO REFERRAL 1



1. Choice of providers varies by plan and availability at the time of selection and is subject to change.



Medical excellence is standard practice.





#1 Kaiser Permanente is Colorado's highest-rated health plan.¹



121 Kaiser Permanente physicians recognized as Top Doctors by 5280 Magazine in 2021.



Led the nation in 34 effectiveness-of-care measures.²

More people would recommend Kaiser Permanente than any other health plan in the nation.³



^{1.} NCQA is a third-party organization that receives clinical quality information (HEDIS) and member survey feedback (CAHPS) to rate health plans nationwide.

^{2.} Kaiser Permanente 2020 HEDIS scores.3. According to the NICE Satmetrix 2021 U.S. Consumer benchmarks.

Contacts & Resources



KPIF Broker Support Services: Contact Information

KPIF Telephone Support Solutions

1-844-394-3978

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 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

KPIF Online Self-Service Solutions

Broker Self-Service Website: account.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

DST Online Quoting Tool: <u>buykp.org</u>

- · 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

- Generate a quote
- Create a personalized URL to send Off-Exchange applications to your clients
- Submit consumer applications for Off-Exchange plans
- Track applications

More Information

Email kpif@kp.org



Small Group Broker Contact Information & Support

Contact	For help with
Consolidated Service Center • 303-306-2727, option 1 • csc-den-roc-group@kp.org	 Group billing/invoicing and payment questions Group eligibility updates (adds/terminations)
Employer Broker Services (EBS) • 303-306-2727, option 2 • co.kp.ebs@kp.org	 Benefits and eligibility Service resolution/escalated issues Employer-initiated member concerns
Small Business Unit • 303-306-2727, option 5 • co-sbu-sales-new@kp.org	 Contract questions Brochures and forms New employee packets Group cancellations New sales and renewal questions
Broker Shared Service Center • 303-306-2727, option 6 • co-brokercomp@kp.org	 Licensing and appointments (updates/changes) Commission questions/concerns

THANK YOU!

We appreciate your time and attention.

