

Kaiser Permanente
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blast

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Kaiser Permanente responds to market instability

Kaiser Permanente has made changes to the commission schedule for 2018 for sales of Kaiser Permanente Individuals and Families (KPIF) plan policies. These changes have been made so that we can align with prevailing market trends and better manage the ramifications of marketplace instability. Many other carriers that remain in the market have limited or modified commissions for these reasons.

Our mission is to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve. We are fully committed to this cause and, despite the challenges we face today, will continue to advocate for quality health care coverage for all. In the current environment, ensuring that we can fulfill this mission comes with some concerns:

- Uncertainty about the federal government's continued funding of cost-sharing reduction payments
- Carrier volatility and exodus from this market in recent years
- Sustainability of the individual line of business

After careful consideration of these concerns, we have determined that altering our commission schedule is the best way we can continue to serve current and future members, while factoring in the unpredictable effects of political and regulatory actions.

These are uncertain times for everyone who serves the individual and family market. Kaiser Permanente is committed to the best interests of our members and our communities, and we know that you, our brokers, are key to our success in fulfilling our mission. We look forward to meeting this goal together.

To view and/or download a copy of the 2018 KPIF Commission schedule, [click here](#).