## Kaiser Permanente



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All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest. 500 NE Multnomah St., Suite 100, Portland, OR 97232.

# **Available providers**

PPO Plus offers 2 levels of coverage. They determine which health care providers you see, which medical facilities you use, and how much you pay.

### PPO PROVIDER NETWORK<sup>1</sup>

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Under the PPO provider network, your copay, coinsurance, and deductible are at the same level, regardless of which PPO provider or PPO facility you choose.

#### Kaiser Permanente

Choose a Kaiser Permanente provider practicing in Oregon and Southwest Washington medical facilities.

#### Members enrolled with an Oregon employer:

In additional to Kaiser Permanente providers, PPO providers include:

First Choice Health providers in Oregon and Washington

**First Health Network** providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington, D.C. **Cigna Healthcare<sup>sm</sup> PPO Network**<sup>2</sup> providers in all remaining states

#### Members enrolled with a Washington employer:

In addition to Kaiser Permanente providers, PPO providers include:

First Choice Health providers in Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska

First Health Network providers in all remaining states

## NONPARTICIPATING PROVIDERS<sup>1</sup> \$\$

Choose a nonparticipating provider nationwide. Nonparticipating providers include any licensed providers who are not under the PPO Provider Network. You will typically have the highest out-of-pocket costs when you receive services from nonparticipating providers.

<sup>1</sup>See your *Evidence of Coverage (EOC)* or visit kp.org/choiceproducts/nw for definitions of PPO provider network, and nonparticipating providers. This brochure is not a contract. Plan details are provided in the *EOC*. To obtain an *EOC* for a particular plan, contact Customer Service. In the event of any conflict between this brochure and the *EOC*, the *EOC* prevails.

<sup>&</sup>lt;sup>2</sup>The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with the Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Healthcare Intellectual Property, Inc.

# How to access covered care

Learn how to get care with each of the PPO providers.

## PREFERRED PROVIDER ORGANIZATION (PPO) NETWORK

Through the preferred provider organization (PPO) provider network, you can work directly with providers nationwide.

KAISER PERMANENTE (Oregon and Washington members)	Choose a provider from Kaiser Permanente <b>kp.org/locations</b> Customer Service: 1-866-616-0047 24/7 advice: 1-800-813-2000
MEMBERS ENROLLED WITH AN OREGON EMPLOYER*	<ul> <li>First Choice Health providers in Oregon and Washington fchn.com/ProviderSearch/Kaiser</li> <li>1-800-467-5281</li> <li>First Health Network providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington, D.C.</li> <li>Myfirsthealth.com</li> <li>1-800-226-5116</li> <li>Cigna Healthcare<sup>SM</sup> PPO Network<sup>1</sup> providers in all remaining states kp.org/CignaPPONetworkDirectory</li> </ul>
MEMBERS ENROLLED WITH A WASHINGTON EMPLOYER*	<ul> <li>First Choice Health providers in Oregon, Washington, Idaho, Montana, Wyoming, North Dakota, South Dakota, and Alaska</li> <li>fchn.com/ProviderSearch/Kaiser</li> <li>1-800-467-5281</li> <li>First Health Network providers in all remaining states</li> <li>Myfirsthealth.com</li> <li>1-800-226-5116</li> </ul>

\*Check your Kaiser Permanente ID card to see if you are enrolled with an Oregon or Washington employer.

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# How to access covered care (cont.)

Learn how to get care with each of the PPO providers.

### NONPARTICIPATING PROVIDERS

Your nonparticipating provider benefits cover care you receive from any licensed provider (outside the PPO provider network).

- You can call the provider's office directly to make an appointment.
- Most providers do not require a referral for specialty care. However, this is determined by the specialty provider, so please inquire with them when scheduling your appointment. You will need prior authorization for some services and procedures. You must call **1-855-281-1840** (TTY **711**) for prior authorization.
- Your doctor may require you to pay the full cost of the visit. And you will need to submit claim forms and itemized bills for reimbursement.

When using a nonparticipating provider or facility, you will be responsible for the amount you are billed above the maximum allowable charge set out in your *EOC* – this is referred to as balance billing. These charges billed directly by your provider do not apply to your deductible or out-of-pocket maximum.

# Pharmacy coverage

With PPO Plus, you have in-network access to the Kaiser Permanente and the MedImpact pharmacy network, including most national pharmacy chains and many local pharmacies.\*

### **IN-NETWORK PHARMACIES**

### KAISER PERMANENTE PHARMACIES

- Order new or refill prescriptions online or on the app and have them sent right to your home with no cost for shipping.
- If you have an existing prescription, call Customer Service and we'll help you transition to Kaiser Permanente.
- At most locations, you can pick up prescriptions in the same building as your doctor visit.

Sign in to **kp.org/refill** or call 1-800-548-9809

### **MEDIMPACT PHARMACIES**

If it's more convenient, you can also have your prescriptions filled at any one of our hundreds of in-network pharmacies through the MedImpact Pharmacy Network. MedImpact pharmacies include:

- Costco
   Fred Meyer
   Rite Aid
- Safeway Target Walgreens

To find a MedImpact network pharmacy, visit mp.medimpact.com/pharmacylocator or call 1-800-788-2949.

Use CVS Caremark mail-order pharmacy to have prescriptions mailed to your home; shipping is free. Call CVS Caremark at 1-800-841-5550 or visit **www.caremark.com**.

# **Prior authorization**

**Prior authorization:** Prior authorization is required for some services. Prior authorization requires 48 hours' notice. For a summary of care that requires preauthorization and a prior authorization form, go to **kp.org/choiceproducts/nw**, click the "For Members" tab, and then click "Prior authorization approval."

First Choice Health and First Health Network Providers must call **1-855-281-1840** (TTY **711**) and Cigna Healthcare<sup>™</sup> PPO Network providers must call **1-888-831-0761** for prior authorization. For questions about medical necessity, please call Kaiser Permanente at **1-855-281-1840** (TTY **711**).

**Kaiser Permanente specialist referral:** Outside medical providers can refer to a Kaiser Permanente specialist through the Regional Referral Department of Kaiser Permanente. Regional Referral will review the medical case and work with the non-Kaiser Permanente provider so the Kaiser Permanente specialist has what they need to deliver a positive member experience to the patient. The member and provider can call for more details at **1-855-281-1840** (TTY **711**).

# Making the most of your membership

Good health goes beyond the doctor's office. Find your healthy place by exploring some of the convenient features and extras available to members.<sup>1</sup> Many of these resources are available at no additional cost.



#### Kaiser Permanente app

Manage your health 24/7 – schedule appointments, email your doctor's office with nonurgent questions, order most prescription refills, see most test results, pay bills, read your doctor's notes, and more.<sup>2</sup>





Choose from thousands of on-demand workout videos and get reduced rates on livestream and in-person classes. Learn more at **kp.org/classpass**.



#### Healthy lifestyle programs

Connect to better health with programs to help you lose weight, quit smoking, reduce stress, and more – all at no additional cost. Learn more at **kp.org/healthylifestyles**.



### Wellness coaching

Get help reaching your health goals by working one-on-one with a wellness coach by phone. Learn more at **kp.org/wellnesscoach**.

### Extras for your total health<sup>4,5,6</sup>

As a Kaiser Permanente member, you have access to a wide range of tools to help you manage your total health. Visit **kp.org/mentalhealth** to learn more.

Members can use meditation and mindfulness to help build mental resilience, reduce stress, and improve sleep.



Members can set mental health goals, track progress, and get support managing depression, anxiety, and more.



This preventive, on-demand approach to mental health provides support anywhere, anytime.

These services aren't covered under your health plan benefits and aren't subject to the terms set forth in your *Evidence of Coverage* or other plan documents. These services may be discontinued at any time without notice.
 These features apply to care you get at Kaiser Permanente facilities. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org.
 ClassPass is not available to Kaiser Permanente Dental-only members.
 Only available to Kaiser Permanente members with medical coverage; myStrength® is a trademark of Livongo Health, Inc., a wholly owned subsidiary of Teladoc Health, Inc. 5. Calm and myStrength can be used by members 13 years and older. The Ginger app and services are not available to members under 18 years of age.
 Calm, my Strength, and Ginger are not available to Kaiser Permanente Dental-only members.

# Information for your health care provider

Tear off this form and present it to front desk staff, representatives, and providers.

# **About PPO Plus**

To: Community health care providers From: Kaiser Foundation Health Plan of the Northwest Subject: PPO Plus plans

The Kaiser Permanente PPO Plus plan offers our members a wide range of choices for their health care outside Kaiser Permanente facilities. Members enrolled with an Oregon employer can receive care from Cigna Healthcare<sup>SM</sup> PPO Network\*, First Choice Health, First Health Network providers and facilities, or authorized nonparticipating community providers. Members enrolled with a Washington employer can receive care from First Choice Health providers and facilities, or authorized care from nonparticipating community providers. First Health Network\* providers and facilities, or authorized care from nonparticipating community providers.

PPO Plus members have an identification card issued by Kaiser Permanente. The card includes the logo for Kaiser Permanente and all approved network providers. Information for Claims and Prior Authorization can be found on the back of the member's ID card.

You may bill Kaiser Foundation Health Plan of the Northwest directly for care using the standard CMS 1500 form. Mail the form to:

Kaiser Permanente National Claims Administration – Northwest PO Box 370050 Denver, CO 80237-9998

If you have any questions about qualifying care, benefits, or billing for Kaiser Foundation Health Plan of the Northwest PPO Plus members, please contact Customer Service at **1-866-616-0047.** 

Thank you for providing excellent care to our members.



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## **Customer Service**

Call us if you have questions, need information about eligibility, or would like to verify your coverage:

1-866-616-0047 **711** (TTY) Monday-Friday, 8 a.m.-6 p.m.

# Already a member?

Manage your care online anytime at **kp.org**. If you haven't already, go to kp.org/registernow so you can start emailing your doctor's office with nonurgent questions, schedule routine appointments, order most prescription refills, and more.

## Stay connected to good health



facebook.com/kpthrive

instagram.com/kpnorthwest

linkedin.com/company/kaiser-permanente-northwest



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@kpnorthwest, @aboutkp, @kptotalhealth



This brochure is not a contract. Plan details, including all benefits, exclusions, and limitations, are provided in the Evidence of Coverage (EOC). To get an EOC for a particular plan, contact Customer Service. In the event of any conflict between this brochure and the EOC, the EOC prevails.

For more information about Kaiser Permanente benefits, availability, and restrictions, go to **kp.org/disclosures**. (Click on "Forms" and then "Related links.")

#### Kaiser Foundation Health Plan of the Northwest 500 NE Multnomah St., Suite 100 Portland, OR 97232

For more information

Visit kp.org/choiceproducts/nw to find additional information on understanding your plan and benefits.

This brochure provides only a general overview of Kaiser Permanente. For specific information about your benefits, copays, limitations, and services, please refer to your Evidence of Coverage or call Customer Service at 1-866-616-0047.

