



**2024 Broker/Producer Update**

# **A health solution delivering better care, value, and outcomes**



# AGENDA

## TOPICS

**Network & Partnership Updates**

**2024 Small Group Product and Plan Updates**

**2024 KPIF Product and Plan Updates**

**Q&A**

# Kaiser Permanente Primary Care Physicians



**Julie A. Bergman, DO**



**Mary A. Loeb, MD**



**Jessica Lohff-Phillips, DO**



**David Witkin, MD**



**Mark Mueller, MD**

## Summer 2023 Adds to Chase Garden Medical Office

- Physician Assistant
- Behavioral Health Consultant

# Affiliate Network

Some of our key partners

## Primary and Routine Care

- PeaceHealth (participating providers)\*
- Eugene Pediatrics
- Orchid Health

## Specialists

- Slocum Orthopedics
- Women's Care & Pacific Women's Center
- Praxis Health (participating providers)\*
- Silver Falls Dermatology
- The NeuroSpine Group
- Willamette Valley Cancer Institute
- Oregon Urology Institute
- Vista Counseling and Wellness Center
- Center for Family Development
- Options Counseling and Family Services

## Walk-in Care

- PeaceHealth

## Urgent Care

- PeaceHealth
- BestMed Urgent Care

## Emergency Care

For a medical or mental health emergency, call 911 or go to the nearest hospital.

## Hospitals for Inpatient Care

- PeaceHealth

## Eye Care

- Focal Point
- Oregon Eye Associates
- Sterling Optical

# 700+

Providers at over **130**  
locations in Lane County

Learn more  
at [lanekp.org](https://lanekp.org)



\*Our partnership with PeaceHealth only includes the Santa Clara, RiverBend Pavilion, Cottage Grove, and Florence locations. Not all providers at these primary care locations are part of our network. Go to [kp.org/doctors](https://kp.org/doctors) to verify network participation. Some specialty care services are accessed through referral and prior authorization.

# Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

## Kaiser Permanente locations

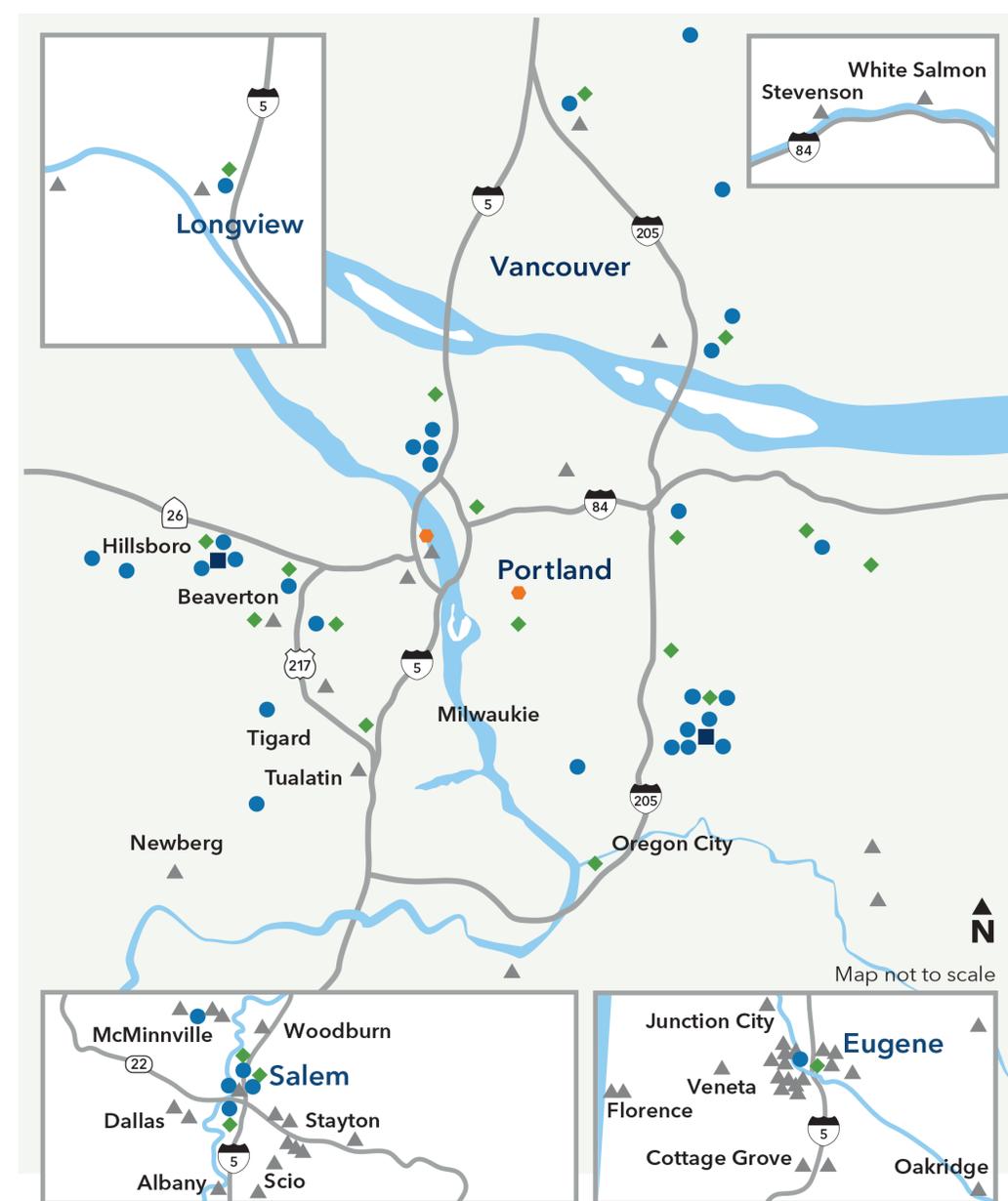
- 31 medical offices
- 21 dental offices
- 2 Kaiser Permanente hospitals
- 2 Care Essentials by Kaiser Permanente offices

## Access to affiliate providers including:

- OHSU Doernbecher Children's Hospital
- PeaceHealth Southwest Medical Center
- The Portland Clinic
- Salem Hospital



Visit [kp.org/locations](https://kp.org/locations) to see all our affiliate locations



# Access from anywhere

Knowing your employees can always connect to care gives you the peace of mind that they're covered in and out of the office.



## **Away from Home Travel Line: 951-268-3900 (TTY 711)**

- 24/7 support while traveling
- Get immunization information from our travel clinic
- Find care in another Kaiser Permanente service area
- Assistance with claims reimbursement



## **24/7 advice by phone**

Get advice 24/7 by talking to a clinician. No need for an appointment. Phone numbers vary by service area.



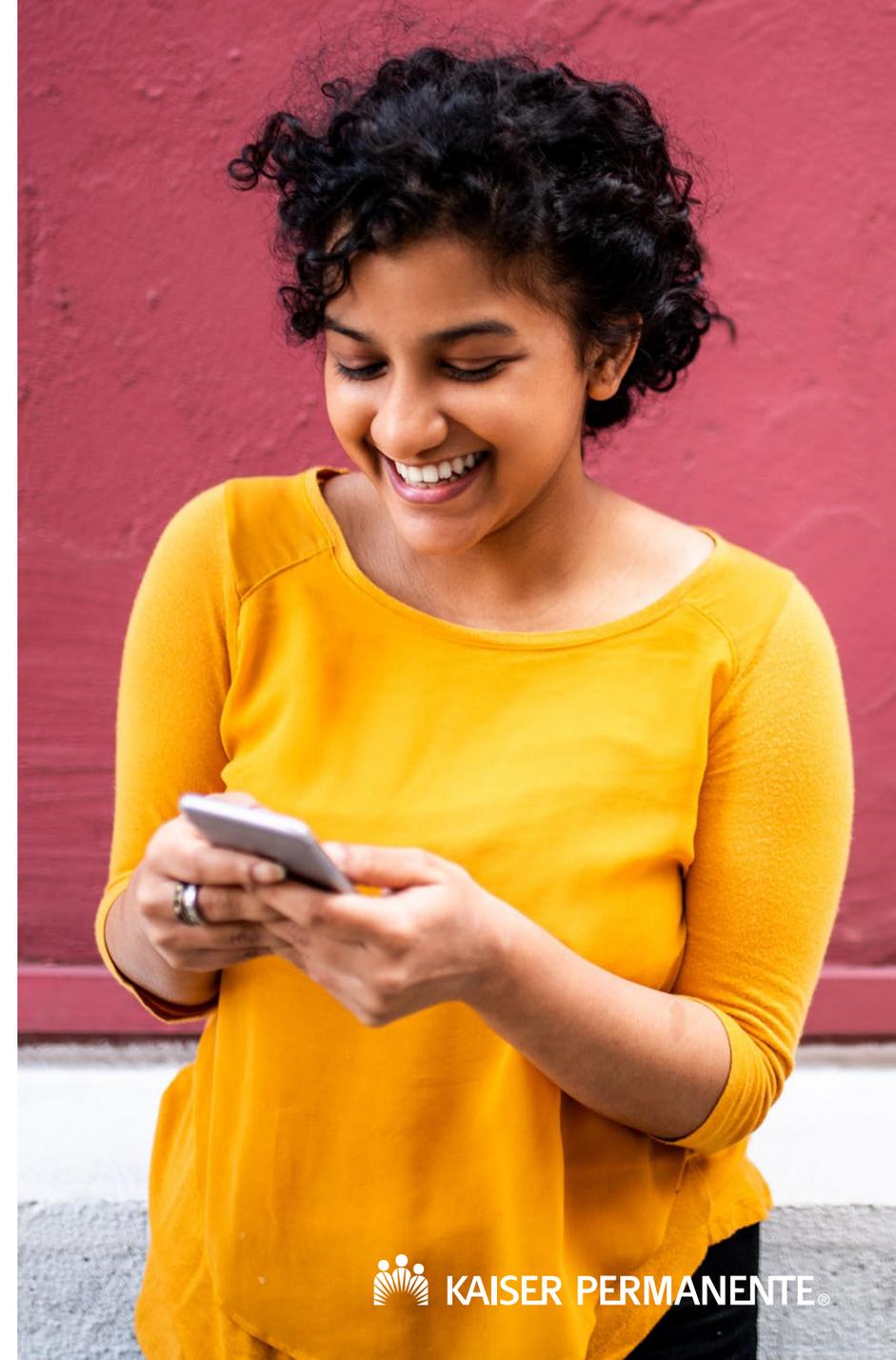
## **Urgent and emergency care**

Get help anywhere in the world. And at many locations outside Kaiser Permanente states (the Cigna Healthcare<sup>SM</sup> PPO Network, MinuteClinic<sup>®</sup>, and Concentra), your employees won't need to file a claim later.



## **Kaiser Permanente app and [kp.org/travel](https://kp.org/travel)**

Find locations and get answers to common care and coverage questions.



# Individualized mental health support that delivers superior member experiences

Mental health services specific to adults, teens, and children may be accessed in many ways. Make an appointment for therapy within an in network provider **without a referral**. No matter where they start, they'll get high-quality care that's:



## Evidence-based

Data-driven insights help connect your employees to the right tools, care teams, and resources at the right time.



## Feedback-informed

We track progress and measure results based on real-time member feedback — so clinicians can adjust treatment as needed.



## Goal-oriented

Treatment plans reflect your employees' unique goals — and by collecting objective, reliable data at each visit, we can prove progress is being made.



Call [1-855-632-8280](tel:1-855-632-8280) 8a.m. to 5p.m., or [1-800-813-2000](tel:1-800-813-2000) after hours, to schedule a mental health appointment – No referral needed

# Mental health and emotional wellness apps

Everyone needs support for total health — mind, body, and spirit. These wellness apps can help members navigate life's challenges and make small changes to improve sleep, mood, relationships, and more.<sup>1</sup>



## Calm

Meditation and relaxation app designed to help strengthen mental fitness and help with stress, anxiety, insomnia, depression, and more



## myStrength<sup>2</sup>

Personalized program with interactive activities to track current emotional states and ongoing life events to help improve awareness and change behaviors



## ClassPass

Access to thousands of on-demand workout videos, plus live-streaming and in-person exercise classes from top studios worldwide



## Ginger

On-demand emotional support through the Ginger app — Ginger's emotional support coaches are available 24/7 to help with stress, low mood, sleep troubles, and more

Go to [kp.org/selfcare](https://kp.org/selfcare) to learn more and download apps.



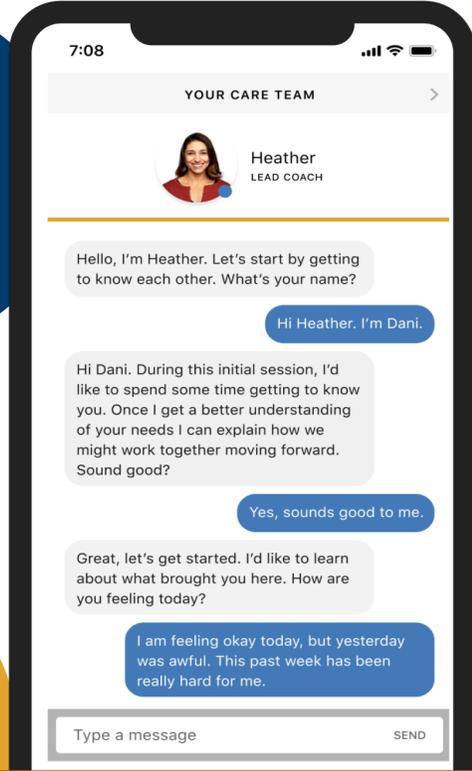
# 24/7 emotional support via the Ginger coaching app

The Ginger app offers one-on-one support for many common challenges — from anxiety, stress, grief, and low mood to issues with work, relationships, and more. Kaiser Permanente members can use the app for 90 days per year at no cost.

## What can employees do with Ginger?

-  Text with a coach anytime, anywhere, 24/7 for 90 days.
-  Get personalized, interactive skill-building tools from a library of more than 200 activities.
-  View recaps from each texting session, track progress, and work with their coach to adjust action plans as needed.
-  Discuss goals, share challenges, and create an action plan with their coach.

**47%**  
of users  
say Ginger  
helps with  
anxiety\*



 90-day access to Ginger

 No cost to members

 All mobile devices

 Wellness resources

\*Sarah Kunkle et al., "Association Between Care Utilization and Anxiety Outcomes in an On-Demand Mental Health System: Retrospective Observational Study," *Journal of Medical Internet Research*, January 2021.

# TELUS Health employee assistance program: A supportive solution in well-being

The employee assistance program (EAP) helps employers invest more personally in their employees' health and total performance.

It offers a variety of innovative solutions to help all team members perform their best and stay at work.

Kaiser Permanente is working with a leading employee assistance provider, TELUS Health (formerly LifeWorks), to combine an excellent user experience with clinical support. With a robust national network, the goal of this program is to respectfully address performance issues head-on and help your employees improve their states of mental, physical, social, and financial well-being.

Most importantly, TELUS Health's service is designed to meet your employees where they are on their well-being journey and grow with them as your organization and business evolve.

## TELUS Health EAP global footprint

- **50+** languages supported
- **100,000+** counselors and specialized professionals worldwide, including **25,000** in the U.S.
- **35M+** people using the service worldwide

# Delivering comprehensive care and more

Your employees have access to a variety of standard options as well as additional digital tools and resources when they take part in the employee assistance program.

## Core EAP +

- ✓ Short-term counseling
- ✓ Legal consultation
- ✓ Financial services
- ✓ Community referrals
- ✓ Child care support
- ✓ Elder care support

## Digital support

- ✓ Self-assessment tools
- ✓ CareNow  
(self-guided therapy)
- ✓ Snackable well-being  
(exercises in wellness, set in convenient increments)
- ✓ Physical wellness



## Choice Product Provider Network Change

Effective January 1, 2024, the **Cigna Healthcare<sup>SM</sup> PPO Network<sup>1</sup>** will replace the First Choice Health and First Health Network **outside states where Kaiser Permanente operates.**

Impacts members enrolled under **Oregon situs groups on Added Choice Point-of-Service or Added Choice<sup>®</sup> Point-of-Service Out-of-Area** plans. Washington situs groups are excluded.

For existing groups, this change goes into effect immediately versus at renewal.

**States where Kaiser Permanente operates:** Oregon, Washington, California, Colorado, Georgia, Hawaii, Maryland, Virginia, and the District of Columbia.

### Why Cigna? Will improve the Member's Experience

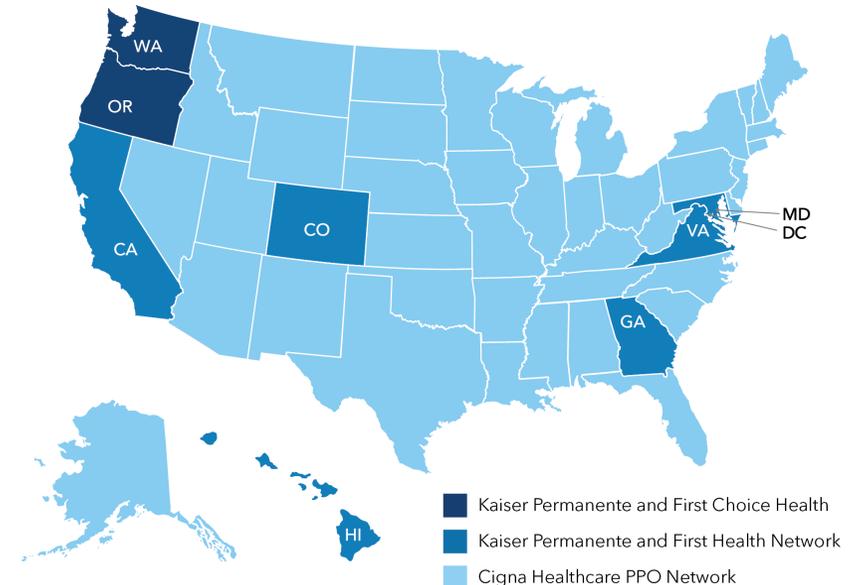
- ✓ Members will have lower-out-pocket costs for services with a coinsurance due to lower-contracted rates.
- ✓ Members will have an easier experience accessing care due to the Cigna Healthcare's brand recognition.
- ✓ Creates access to a broader, stable network of providers that is actively managed.

<sup>1</sup>The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO Network 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.

## Nationwide coverage

In Kaiser Permanente states, members can get care from Kaiser Permanente providers, First Choice Health providers in Oregon and Washington, and First Health Network providers in California, Colorado, Georgia, Hawaii, Maryland, Virginia, and Washington, D.C. In all other states, they can visit the Cigna Healthcare PPO Network providers. Learn more at [kp.org/choiceproducts/nw](https://kp.org/choiceproducts/nw).



OREGON GROUPS

# Provider Networks for Choice Products

Product	Added Choice (3-Tier Point-of-Service)	Added Choice Out-of-Area (3-Tier Point-of-Service Out-of-Area)
Network Name	Oregon Added Choice	Oregon Added Choice
Provider Networks	<p><b>Select Providers</b></p> <ul style="list-style-type: none"> <li>Kaiser Permanente providers</li> <li>Community affiliated providers</li> </ul> <p><b>PPO Providers</b></p> <ul style="list-style-type: none"> <li>First Choice Health (OR and WA)</li> <li>First Health Network (CA, CO, GA, HI, VA, MD, DC)</li> <li><b>NEW! The Cigna Healthcare PPO Network*</b> (Outside states where Kaiser Permanente operates)</li> </ul> <p><b>Non-Participating Providers</b></p> <ul style="list-style-type: none"> <li>All other licensed providers</li> </ul>	<p><b>Select Providers</b></p> <ul style="list-style-type: none"> <li>Kaiser Permanente providers</li> <li>Community affiliated providers</li> </ul> <p><b>PPO Providers</b></p> <ul style="list-style-type: none"> <li>First Choice Health (OR and WA)</li> <li>First Health Network (CA, CO, GA, HI, VA, MD, DC)</li> <li><b>NEW! The Cigna Healthcare PPO Network*</b> (Outside states where Kaiser Permanente operates)</li> </ul> <p><b>Non-Participating Providers</b></p> <ul style="list-style-type: none"> <li>All other licensed providers</li> </ul>

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A photograph of a man and a woman sitting in the front seats of a convertible car at night. The car is illuminated with a strong blue light, creating a cool, serene atmosphere. The man is on the left, and the woman is on the right, both looking forward. The background shows a blurred road and city lights, suggesting they are driving through a city at night.

# New Member Experience at Kaiser Permanente

# Supporting members during the transition to Kaiser Permanente

1

## Enrollment support

- Enrollment packet
- Bilingual Spanish resources
- Member Services

2

## Help getting started

- **New Member Welcome Desk:**
  - Call **1-888-491-1124**
  - Visit **[kp.org/newmember](https://kp.org/newmember)**
- **Added Choice® plan member?**
  - Call **1-866-616-0047**
- Virtual tours of Kaiser Permanente facilities
- Online doctor and location information

3

## Transition of care

- Transfer care and prescriptions
- Schedule appointments
- Coordinate ongoing care for current conditions and pre-authorizations

## Take a virtual tour today!

Visit [kpvr.org/nw](https://kpvr.org/nw) to take a tour of a facility near you to better understand how the Kaiser Permanente care team works together to care for each member's unique needs.



[Account.kp.org](https://Account.kp.org)

# Easily manage your book of business online

[Account.kp.org](https://account.kp.org) is designed to be your online home for commercial group administration:

- Download key group documents like renewal packets
- Use online tools to enroll subscribers or family members, download member rosters, and update member information
- View group premium bills
- Access group forms and view health plans and products
- Find information on sales, compensation, and doing business with us

**Have questions or need help with a client's account?**

[Contact us](#)

## Great places to start



### Online management tools

See how [account.kp.org](https://account.kp.org) can help you administer your health plan online easily and conveniently.



### Find out more

The Quick start menu on the Broker Resources page connects you with useful information on plans, forms, sales materials, and frequently asked questions.



### See what's new

Get the latest updates on benefit changes, care services, facilities, and more.

Online features may vary by region to accommodate local systems and regulations.



# 2024 SMALL BUSINESS PLANS PRODUCTS AND UPDATES

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## Oregon and Southwest Washington

# New benefits for members in Oregon

In accordance with Oregon State Senate Bill (SB) 1529, Kaiser Permanente will be including new benefits upon plan renewal on or after January 1, 2024.

## First 3 visits each year for primary care or primary care-related services at \$5 cost share on all small group plans and select KPIF plans.\*

First 3 visits are any combination of in-person or virtual services for primary care non-specialty medical services, mental health outpatient services, naturopathic medicine, or substance use disorder outpatient services.



Primary care



Outpatient mental health treatment



Naturopathic care



Outpatient substance use disorder treatment

\*When members get care from Kaiser Permanente facilities or with other in-network providers. The deductible will apply on an HSA-qualified HDHP plan but will not apply on any other plan type.



## Help your employees get care that fits their needs

**Kaiser Permanente Plus (KP Plus)** is a new and affordable option that gives members access to high-quality care from Kaiser Permanente and affiliated providers, plus the flexibility to get care from out-of-network (OON) providers for a limited number of visits each year. Monthly rates for KP Plus are generally lower than POS and PPO plans.

### Kaiser Permanente HMO, deductible HMO, and high deductible health plans

- Comprehensive coverage from Kaiser Permanente doctors and facilities as well as affiliated providers
- Lowest monthly rates for employers and employees
- Generally lowest member out-of-pocket costs

### KP Plus

- Comprehensive coverage from Kaiser Permanente doctors and facilities as well as affiliated providers
- Plus, the option to see out-of-network providers for up to 10 physician visits/medical services, and 5 prescription fills per year
- Generally lower member out-of-pocket expenses and monthly rates for employers and employees, when compared to POS and PPO plans



[kp.org/kpplus/nw](https://kp.org/kpplus/nw)

### Kaiser Permanente PPO and point-of-service plans

- Comprehensive coverage from Kaiser Permanente doctors and facilities as well as affiliated providers
- Comprehensive coverage from network providers
- Comprehensive coverage from out-of-network providers
- Highest monthly rates for employers and employees
- Generally highest member out-of-pocket costs

## Care from Kaiser Permanente doctors and affiliated providers

- **Fixed out-of-pocket costs** with set cost-share amounts for most covered services
- **24/7 virtual care** by phone, video, or online chat
- **Preventive care services**, such as routine physicals, well-child visits, and certain screening tests, with \$0 copay
- **Anytime access to [kp.org](https://kp.org)**, including test and lab results, scheduling appointments, checking prescription status, and more



## Care from out-of-network providers

- **Maximum 10 doctor visits or outpatient medical services per year**, including lab and most radiology
- **Maximum 5 prescription fills** per year from any licensed pharmacy
- Charges from out-of-network providers or pharmacies **don't count toward out-of-pocket maximum**
- **Some out-of-network providers** may require payment in full at the time of service
- **Some services must be received In-Network** — including inpatient care, outpatient surgery, maternity, and prenatal care — are performed only by Kaiser Permanente and affiliated providers\*
- **KP Plus members don't need a referral** or prior authorization to receive care from Out-of-Network providers
- **Some providers** may require payment in full at the time of service and require a claim for reimbursement. When using an out-of-network provider, members may be responsible for the amount billed above their plan's maximum allowable charge.

\*Refer to *Evidence of Coverage* for more details.

# Kaiser Permanente Plus (KP Plus)

## Medical services



### In-Network

(Kaiser Permanente & Affiliated Providers)

### Out-of-Network Providers

Fixed out-of-pocket costs

- Chase Gardens Medical Office
- 4 PeaceHealth primary care clinics and affiliated primary care providers<sup>4</sup>
- Select PeaceHealth and affiliated specialists<sup>5</sup>
- Orchid Health



MEDICAL SERVICES



PROVIDERS

- Maximum 10 outpatient medical services per year including lab and radiology
- Maximum 5 prescription fills per year

Any licensed provider

**EMERGENCY CARE COVERED AS IN-NETWORK AT ANY EMERGENCY FACILITY**

## Lab and imaging tests



### In-Network

(Kaiser Permanente & Affiliated Providers)

- Chase Gardens Medical Office
- PeaceHealth
- Quest Diagnostics
- Interpath Laboratory
- Orchid Health

- Chase Gardens Medical Office
- Oregon Imaging Centers, LLC
- PeaceHealth
- McKenzie Medical Imaging (mammography only)
- Willamette Valley Mammography (mammography only)



LABS



IMAGING

### Out-of-Network

Any licensed laboratory

Any licensed radiology facility

- Advanced imaging and scans not covered.

## Prescription coverage

Prescription coverage is part of your KP Plus plan. Where you choose to have your prescriptions filled will determine how much you pay for your medications. Your pharmacy options include Kaiser Permanente and affiliated pharmacies, as well as out-of-network pharmacies. You can choose any pharmacy option regardless of the prescribing provider.

For pharmacy questions, call the Chase Gardens Pharmacy at 1-888-973-0498.

Refer to the Kaiser Permanente formulary for a complete list of medications requiring step therapy or prior authorization. You may access our formulary at [kp.org/formulary](https://kp.org/formulary) or by calling Customer Service, Monday through Friday, 8 a.m. to 6 p.m. Pacific Time at 1-866-616-0047 (TTY 711).

1. KP Plus is a health insurance product offered by Kaiser Foundation Health Plan of the Northwest. 2. With one exception: Cost shares you pay for out-of-network services you receive under the Out-of-Area Coverage for Dependents benefit do apply to the in-network out-of-pocket maximum. 3. Refer to your plan's Evidence of Coverage for more details. 4. PeaceHealth locations and providers in the KP network can be verified at [kp.org](https://kp.org). 5. Some in-network specialty care services are accessed through referral and prior authorization.



### In-Network

(Kaiser Permanente & Affiliated Providers)

- In-network prescription cost share applies.<sup>3</sup>
- The prescription fill does not count toward your out-of-network 5-fill limit.

- Kaiser Permanente Chase Gardens Pharmacy
- Florence Safeway Pharmacy

#### FIRST FILL PHARMACIES:

- Albertsons Sav-On Pharmacy – Royal Ave
- Hiron's Drug – 18th Ave
- River Road Pharmacy
- Sav-On Pharmacy – Division Ave
- Safeway Pharmacy – Coburg Rd

Use the Kaiser Permanente mail-order service to have your prescription mailed to your home – shipping is free.

Call **1-800-548-9809** or sign on to [kp.org/refill](https://kp.org/refill).

### Out-of-Network

- Out-of-network prescription cost share applies.<sup>3</sup>
- Your prescription fill counts as 1 fill toward your 5-fill limit.

Any licensed out-of-network pharmacy

Mail order service is not available out-of-network



BENEFITS



PHARMACY



MAIL ORDER



To find out if medication is covered under the Kaiser Permanente Formulary, go to [kp.org/formulary](https://kp.org/formulary) or call the Formulary Application Services Team (FAST) at **503-261-7900**.



# 2024 SMALL BUSINESS MEDICAL PLANS

## WHAT'S NEW

- All plans will include the first 3 combined primary care visits or primary care-related services at \$5\*. Virtual services will remain at \$0; however, is included in the 3 combined visits.
- No new plans for 2024.

## WHAT'S BEING DISCONTINUED

- Massage only buy-up plans are being discontinued for 2024. Groups will be transitioned to the buy-up plan that includes vision and massage.

## WHAT'S CHANGING

- Several plan name changes as a result of deductible and PCP copay changes.
- Some plans have increased cost sharing (higher out-of-pocket maximum, X-ray and brand drugs) to account for AV changes and the addition of the 3 visits at \$5.

2023 plan name	2024 plan name
KP OR Silver 3200/25% HSA	KP OR Silver 3500/25% HSA
KP OR Bronze 7000/50	KP OR Bronze 7000/60
KP Plus OR Bronze 7000/50 Plus	KP Plus OR Bronze 7000/60 Plus
KP Plus OR Bronze 7000/50 3T POS	KP Plus OR Bronze 7000/60 3T POS
KP Plus OR Bronze 7000/50 3T POS - OOA	KP Plus OR Bronze 7000/60 3T POS - OOA
KP OR Bronze 6900/0% HSA	KP OR Bronze 7100/0% HSA
KP OR Bronze 9000/40	KP OR Bronze 9400/0%

\* First 3 visits are any combination of in-person or telemedicine (virtual) services for primary care non-specialty medical services, mental health outpatient services, naturopathic medicine, or substance use disorder outpatient services.

Product Type	Platinum	Gold	Silver	Bronze
<b>HMO:</b> Traditional, nondeductible plans	<b>KP OR Platinum 0/20</b>	<b>KP OR Gold 0/30</b>		
<b>DHMO:</b> Traditional, deductible plans	<b>KP OR Platinum 250/20</b> <b>KP OR Platinum 500/20</b>	<b>KP OR Gold 1000/20</b> <b>KP OR Gold 1500/35</b> <b>KP OR Gold 2000/35</b> <b>KP Oregon Standard Gold</b>	<b>KP OR Silver 3000/45</b> <b>KP OR Silver 4000/45</b> <b>KP OR Silver 5000/50</b> <b>KP OR Silver 6000/50</b> <b>KP Oregon Standard Silver</b>	<b>KP OR Bronze 7000/60</b> <b>KP OR Bronze 9400/0%</b> <b>KP Oregon Standard Bronze</b>
<b>HDHP:</b> HSA-qualified high deductible plans			<b>KP OR Silver 3500/25% HSA</b>	<b>KP OR Bronze 7100/0% HSA</b>
<b>KP Plus:</b> Traditional, deductible plans with limited out-of-network encounters	<b>KP OR Platinum 0/20 KP Plus</b>	<b>KP OR Gold 1000/20 KP Plus</b>	<b>KP OR Silver 3000/45 KP Plus</b>	<b>KP OR Bronze 7000/60 KP Plus</b>
<b>Added Choice:</b> POS plans	<b>KP OR Platinum 250/20 3T POS</b>	<b>KP OR Gold 500/35 3T POS</b> <b>KP OR Gold 1000/20 3T POS</b>	<b>KP OR Silver 3000/45 3T POS</b> <b>KP OR Silver 4000/45 3T POS</b>	<b>KP OR Bronze 7000/60 3T POS</b>
<b>Added Choice:</b> OOA plans	<b>KP OR Platinum 250/20 3T POS OOA</b>	<b>KP OR Gold 500/35 3T POS OOA</b> <b>KP OR Gold 1000/35 3T POS OOA</b>	<b>KP OR Silver 3000/45 3T POS OOA</b> <b>KP OR Silver 4000/45 3T POS OOA</b>	<b>KP OR Bronze 7000/60 3T POS OOA</b>

**Buy-up options:**  
All plans except Standard plans are available with embedded adult vision exam and hardware, or with embedded adult vision exam, hardware and massage coverage.

- Buy-up benefit details:**
- **Adult vision hardware and exam:** Hardware allowance of \$200/2-year period for ages 19 and older and vision exam covered at primary office visit cost share.
  - **Massage:** \$25 massage therapy (limit 12 per year per enrolled member).

**HMO, DHMO, and HDHP plans:**  
Qualified small employers who wish to claim the small business health care tax credit must select a plan without buy-up coverage. Choice Products are not qualified plans for purposes of the tax credit.

**Bold = modified plan; Blue = Oregon Standard plan**



# A quality integrated dental experience

KAISER PERMANENTE **MOBILE APP**

# Dental care made easy

**95%** of our members would recommend us to family and friends\*

Visit [kp.org/dental/nw](https://kp.org/dental/nw) to learn more.



## **FAST PASS**

Text or email messages to notify members who have a scheduled appointment and are on a wait list when an earlier appointment is available.



## **KIOSKS, EXPRESS CHECK-IN AND ARRIVAL**

Use of Kiosks for Dental at all co-located offices; expansion of 24- hour advanced check-in and contactless check-in via arrival text message.



## **DENTAL ONLY ACCESS ON KP.ORG**

Dental only members able to register on kp.org and enjoy a customized digital experience.



## **ONLINE DENTAL APPOINTING**

Scheduling tickets initiated by existing member's treatment plan make most dental appointments online and on the mobile app. This includes **Hygiene, General Dentist, Endodontic, Pediatric and Orthodontic services**. Patient-initiated New Member and Emergency appointments are available to book online via kp.org.



## **VIRTUAL DENTISTRY**

Connect to dental care, anytime, anywhere at no additional member copay. Available 24/7 telephone advice, emails through kp.org for nonurgent issues, and video appointments.

## VALUE-BASED CARE

Value-based benefits cover more services than the competition

### Dental sealants

less filling per year = total UCC savings

### Topical fluoride

preventive treatment result in less fillings & 20% savings

### Occlusal guard (lab based)

Occlusal guard paid at 90% no max

### Mouth guard (over-the-counter)

member pays \$20 without limitations

## 2022 MDI PERFORMANCE

- Healthy Smile
- Total Health
- Prevention
- Chronic Care Management

## Our dental visits come with something extra

### MDI LPNs PERFORMANCE

**19,500**

Dental nurse visits

**38,000**

Care gaps closed

**700**

Medical appointments booked

MDI Offices Performance YE 2022  
Glisan, Beaverton, Cedar Hills, Tanasbourne, Salmon Creek Dental Offices

# What's new?

## Valley River Dental Facility

- Adding dental providers in 2023
- Four more exam rooms at Valley River Dental early 2024
- Access to kp.org for dental-only members
- Online dental appointments
- Virtual dentistry both in- and out-of-area members
- Interpreter services via iPad terminals with 200 languages at no cost
- Social Determinants of Health surveys at dental offices
- Flu shot clinic fall of 2023

## Dental Choice PPO

- Expanded PPO dental network. 14% network increase in Lane County (2023 vs 2022)
  - 146 Community providers (PPO) and 292 access points
- New claims and customer vendor January 2023 (PAI, Inc.)
- Enhanced online portal for members



## Kaiser Permanente Valley River Dental Office

1011 Valley River Way, Suite 116B  
Eugene, OR

# KP Dental Choice (PPO)

- Effective January 1, 2023
- Added **Maverest** (4th PPO network)
- Oregon: +95 providers, +240 access points
- Nationwide: +4,000 providers, +27,000 access points
- Changed TPA to **Planned Administrators, Inc**



- Print, view, share, or request an ID card
- Find a network dentist
- **Download provider directory**
- Review deductible and out-of-pocket status
- Access your claims and explanation of benefits (EOBs)
- Access forms
- Customer service available by email 24 hours a day



## **Virtual Dental Care at No Additional Cost.**

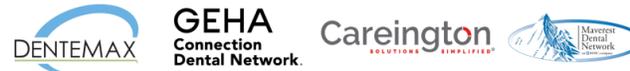
Use KP Dental PPO Virtual Visits when you:

- Are having a dental emergency and do not have a dentist
- Need access to a dentist after hours, or
- Need to consult a dentist without leaving home, or while traveling

# KP DENTAL CHOICE PPO PROVIDER NETWORK

KP PPO Dental members have access to KP dentists and any licensed dentists nationwide

**14% Network Increase in Lane County (2023 vs 2022)**



## In-Network: Kaiser Permanente

- 21 dental offices (Includes **Valley River Dental**)
- 160 dentists including specialists

## In-Network: (DenteMax, CAREington, GEHA, and Maverest)

- 146 unique dentists and 292 access points in **Lane County**
- 6,259 dentists in OR/WA (Includes KP dentists)
- More than 200,000 dentists nationwide

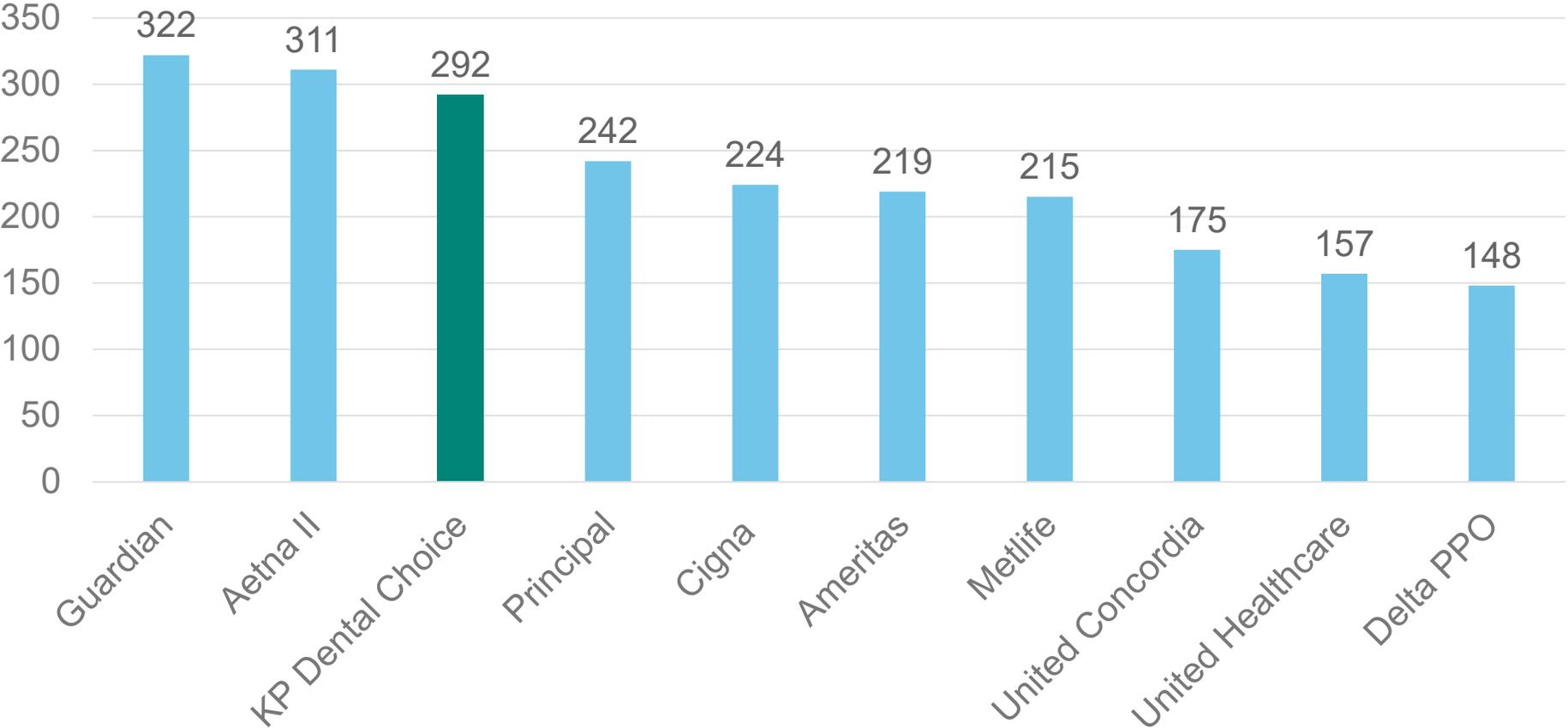
## Out-of-Network: Any Provider – “Point of Service”

- 90th percentile out-of-network claims reimbursement
- Freedom to see any licensed dentist

# Provider network comparison

(Comparing unique providers between KP Dental Choice PPO and other networks)

## Lane County



**KP Dental Choice  
35.83%  
Average  
Discount**

# 2024 SMALL BUSINESS DENTAL PLANS



# KAISER PERMANENTE DENTAL PLANS

## SMALL BUSINESS GROUP - OREGON AND WASHINGTON

### Overall

- Stand-alone Dental, down to 2 lives
- Dual Dental plan offering available (1 Traditional plan + 1 PPO Choice plan)
- Voluntary plans, down to 5 employees or 25% (whichever is greater)
- No waiting periods for major or orthodontia services
- PreventaMax feature on all Family and Adult plans; preventive and diagnostic services do not reduce annual benefit maximum
- KP integrated medical and dental electronic health record
- PPO out-of-network dentists reimbursed 90th UCC

[kp.org/dental/nw](https://kp.org/dental/nw)

## WHAT'S NEW

### Added Implants benefit to some Choice plans

- KP OR Family Choice 100 - \$100 Ded/\$2000 Max + Implants
- KP OR Family Choice 100 - \$2000 Max + Ortho + Implants
- KP OR Family Choice 100 - \$100 Ded/\$2500 Max + Implants
- KP OR Family Choice 100 - \$2500 Max + Ortho + Implants

## WHAT'S BEING DISCONTINUED

- No plans will be discontinued for 2024

## WHAT'S CHANGING

- Out-of-pocket maximum will increase from \$375/\$750 to \$400/\$800 (for under 19 years of age)

## REMINDERS

### Voluntary Dental — New in 2022

- Available both as Traditional (HMO) and Choice (PPO)

### Implant option

- Available on Traditional (HMO) and Choice (PPO)

Learn more about our dental program at [kp.org/dental/nw](https://kp.org/dental/nw)

[Plan details available here](#)

Annual Benefit Max	Traditional No Deductible	Traditional Deductible	Choice PPO Deductible
\$3,000	-	KP OR Family Traditional 100 - \$50 Ded/\$3000 Max KP OR Family Traditional 100 - \$100 Ded/\$3000 Max	-
\$2,500	-	KP OR Family Traditional 100 - \$50 Ded/\$2500 Max KP OR Family Traditional 100 - \$100 Ded/\$2500 Max	KP OR Family Choice 100 - \$50 Ded/\$2500 Max KP OR Family Choice 100 - \$100 Ded/\$2500 Max
\$2,000	KP OR Family Traditional 100 - \$2000 Max	KP OR Family Traditional 100 - \$50 Ded/\$2000 Max KP OR Family Traditional 100 - \$100 Ded/\$2000 Max KP OR Family Traditional 100 - \$50 Ded/\$2000 Max <i>Voluntary</i>	KP OR Family Choice 100 - \$50 Ded/\$2000 Max KP OR Family Choice 100 - \$100 Ded/\$2000 Max KP OR Family Choice 100 - \$50 Ded/\$2000 Max <i>Voluntary</i>
\$1,500	KP OR Family Traditional 100 - \$1500 Max	KP OR Family Traditional 100 - \$50 Ded/\$1500 Max KP OR Family Traditional 100 - \$100 Ded/\$1500 Max KP OR Family Traditional 100 - \$50 Ded/\$1500 Max <i>Voluntary</i>	KP OR Family Choice 100 - \$50 Ded/\$1500 Max KP OR Family Choice 100 - \$100 Ded/\$1500 Max KP OR Family Choice 100 - \$50 Ded/\$1500 Max <i>Voluntary</i>
\$1,000	KP OR Family Traditional 100 - \$1000 Max	KP OR Family Traditional 100 - \$50 Ded/\$1000 Max KP OR Family Traditional 100 - \$100 Ded/\$1000 Max KP OR Family Traditional 100 - \$50 Ded/\$1000 Max <i>Voluntary</i>	KP OR Family Choice 100 - \$50 Ded/\$1000 Max KP OR Family Choice 100 - \$100 Ded/\$1000 Max KP OR Family Choice 100 - \$50 Ded/\$1000 Max <i>Voluntary</i>
Pediatric	KP OR Traditional 80 Pediatric Dental Plan	KP OR Traditional 100 Pediatric Dental Plan (\$50 Ded) KP OR Traditional 100 + Ortho Pediatric Dental Plan (\$50 Ded)	KP OR Choice 80 Pediatric Dental Plan (no deductible) KP OR Choice 100 Pediatric Dental Plan (\$50 Ded) KP OR Choice 100 + Ortho Pediatric Dental Plan (\$50 Ded)

Orthodontia	-	KP OR Family Traditional 100 - \$3000 Max + Ortho (+ <i>Implants</i> ) KP OR Family Traditional 100 - \$2500 Max + Ortho (+ <i>Implants</i> ) KP OR Family Traditional 100 - \$2000 Max + Ortho (+ <i>Implants</i> ) KP OR Family Traditional 100 - \$1500 Max + Ortho KP OR Family Traditional 100 - \$1000 Max + Ortho	<b>KP OR Family Choice 100 - \$2500 Max + Ortho (+ <i>Implants</i>)</b> KP OR Family Choice 100 - \$2500 Max + Ortho <b>KP OR Family Choice 100 - \$2000 Max + Ortho (+ <i>Implants</i>)</b> KP OR Family Choice 100 - \$2000 Max + Ortho KP OR Family Choice 100 - \$1500 Max + Ortho KP OR Family Choice 100 - \$1000 Max + Ortho
Implants	-	KP OR Family Traditional 100 - \$100 Ded/\$3000 Max + Implants KP OR Family Traditional 100 - \$3000 Max + Implants (+ <i>Ortho</i> ) KP OR Family Traditional 100 - \$100 Ded/\$2500 Max + Implants KP OR Family Traditional 100 - \$2500 Max + Implants (+ <i>Ortho</i> ) KP OR Family Traditional 100 - \$100 Ded/\$2000 Max + Implants KP OR Family Traditional 100 - \$2000 Max + Implants (+ <i>Ortho</i> )	<b>KP OR Family Choice 100 - \$100 Ded/\$2500 Max + Implants</b> <b>KP OR Family Choice 100 - \$2500 Max + Implants (+ <i>Ortho</i>)</b> <b>KP OR Family Choice 100 - \$100 Ded/\$2000 Max + Implants</b> <b>KP OR Family Choice 100 - \$2000 Max + Implants (+ <i>Ortho</i>)</b>

Highlighted = New plan



# SMALL BUSINESS RATES, COMMISSIONS, & QUOTING



# KPNW 2024 small group medical rates

## OREGON AND WASHINGTON

2024 Oregon rate filing:

- Average 8.8% increase
- 1 geographic area:
  - Portland Metro, Salem, and Eugene-Springfield: Multnomah, Washington, Clackamas, Marion, Polk, Yamhill, Lane, Linn, and Benton counties

2024 Washington PRELIMINARY\* rate filing:

- Average 7.9% increase
- 2 geographic areas: Clark and Cowlitz counties



# KPNW 2024 small group dental rates

## Oregon Family Dental

- -0.8% on renewing HMO plans
- +0.7% on renewing PPO plans
- HMO plans are priced 17% below the PPO price point

## Oregon Pediatric Dental

- +3.3% on renewing HMO plans
- -1.0% on renewing PPO plans
- HMO plans are priced 9% to 15% below the PPO price point

## Washington Adult Dental\*

- +2.1% on renewing HMO plans
- -8.3% on renewing PPO plans
- HMO plans are priced 19% below the PPO price point

## Washington Pediatric Dental\*

- -4.7% on renewing PPO plans



# Small group commissions and bonuses

## 2024 COMMISSIONS

### Medical — increase for 2024

New member: \$20.00 PMPM

Renewing member: \$17.00 PMPM

### Dental — no change

\$3.00 PMPM

## 2023/2024 BONUSES\*

### New Sale Engagement Bonus

- Hold an Experience KP tour or Finalist Presentation with a new prospect group to earn a bonus. Double the bonus if the group places coverage with KPNW.
- Available for any prospect with 20+ eligibles.

### Small Group New Sale Bonus

- Sell medical, dental or combined coverage to a new group and earn a one-time bonus per member for the group.
- Available for any small group prospect with 20+ eligibles.

\*See 2024 Commission Schedule for standard New Sale and Renewal bonus information.

The New Member rate will be paid for the first 12 months following the effective date for a new group. The Renewing Member rate will be paid for all subsequent years.

# Quote and enroll online with Wired Quote and QuoteRain

## What is Wired Quote?

Wired Quote is a small group health insurance quoting and enrolling solution for agents in Oregon and Washington.

- Compare rates and benefits side-by-side
- Share presentations with clients
- Enroll groups seamlessly with Wired Enroll at no cost
- Wired Quote is available on a subscription basis with no long-term commitment.

## What do I do?

- **If you already have a paid subscription** through Wired Quote, continue using your account with no changes.
- **If you do not have a Wired Quote subscription**, you can sign up for a free subscription to quote Kaiser Permanente NW plans directly at:
  - Email: [support@wiredquote.com](mailto:support@wiredquote.com)
  - Call: 503-850-0674

## Questions?

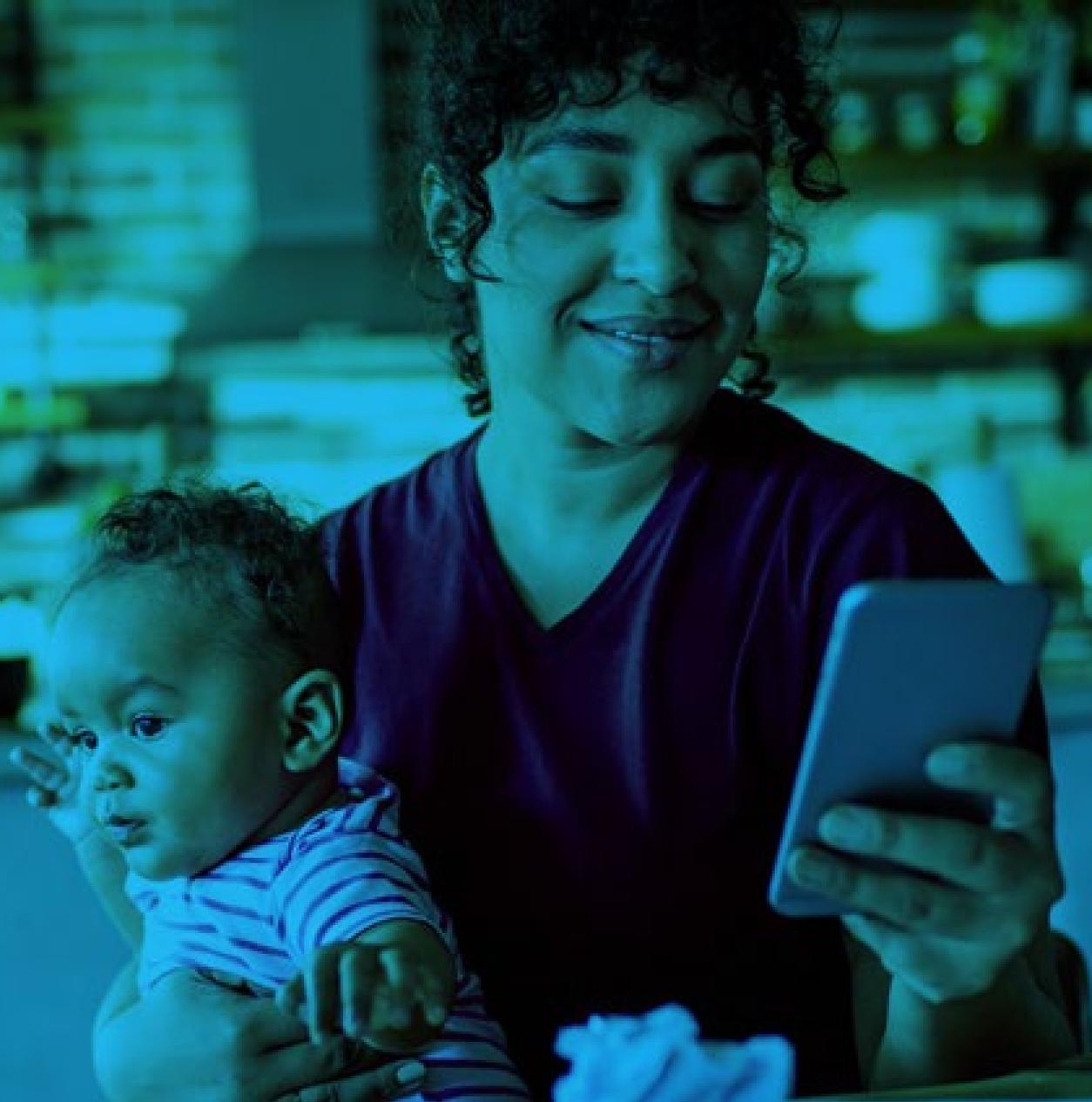
- Questions regarding signing up for Wired Quote or using the platform, contact:
  - Email: [support@wiredquote.com](mailto:support@wiredquote.com)
  - Call: 503-850-0674
- For other questions please reach out to your Kaiser Permanente sales executive or account manager

Visit [wiredquote.com](https://wiredquote.com) or [wiredenroll.com](https://wiredenroll.com) to learn more

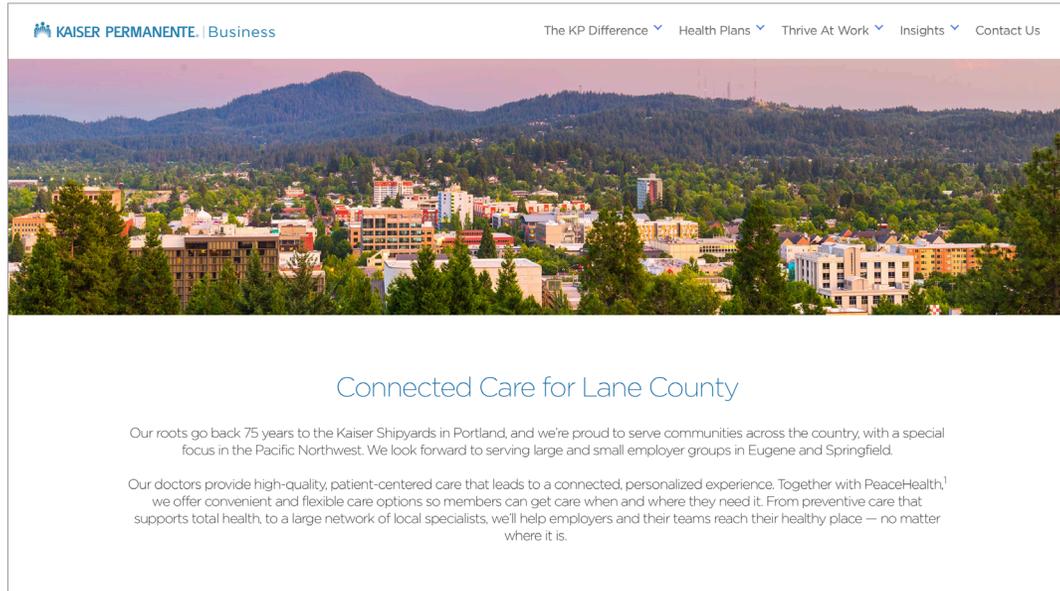
## We also partner with QuoteRain

Visit [quoterain.com](https://quoterain.com) for more information about their platform, including customer testimonials and learn how to get started.

# WEBSITES AND RESOURCES



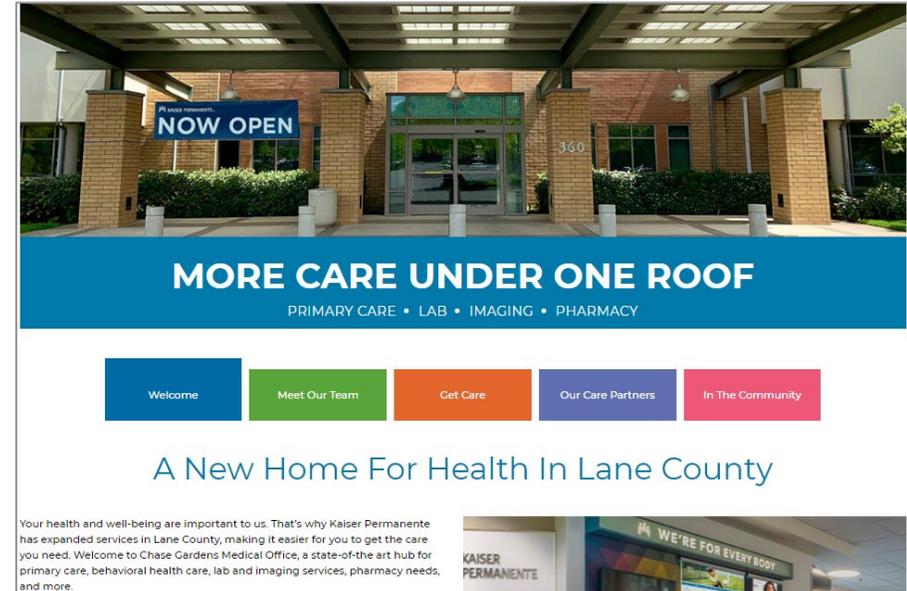
# BROKER/PRODUCER AND EMPLOYER WEBSITE



## On [lanekp.org](https://lanekp.org):

- Schedule a personalized, private in-person tour of our Chase Gardens Medical Office or Valley River Dental Office.
- Explore the clinics virtually through a choose-your-own-adventure experience.
- View our affiliate provider directory.

# CONSUMER WEBSITE



## On [kp.org/lane](https://kp.org/lane):

- Find information on the Chase Gardens Medical Office.
- Take a virtual tour of the Chase Gardens Medical Office.
- Watch doctor bio videos.

# Your Kaiser Permanente Team

## Colleen Lawson

Senior Sales Executive

Cell: 503-522 6823

[colleen.lawson@kp.org](mailto:colleen.lawson@kp.org)

- New group open enrollment meetings
- New group implementation
- Strategic planning and development
- Introduction of new product and benefit designs

## Anne Jones

Account Manager

Cell: 503-708-5829

[anne.c.jones@kp.org](mailto:anne.c.jones@kp.org)

- Group policy changes and renewals
- Group eligibility and underwriting
- New products and benefit designs
- Account planning and collaboration
- Escalated or unresolved issues
- Group meetings

## Ashley Glass

Patient Navigator @ Chase Gardens

Phone : 541-225-3410

Email: [Ashley.Klein@kp.org](mailto:Ashley.Klein@kp.org)

- Rereferral and authorizations
- Prescription questions
- Claims questions
- Contracted Eugene Providers
- General benefit questions

## Employer and Broker Service (EBS)

Phone: 503-813-3613, 1-866-246-3613

Fax: 503-813-3109

Email: [nw.kp.ebs@kp.org](mailto:nw.kp.ebs@kp.org)

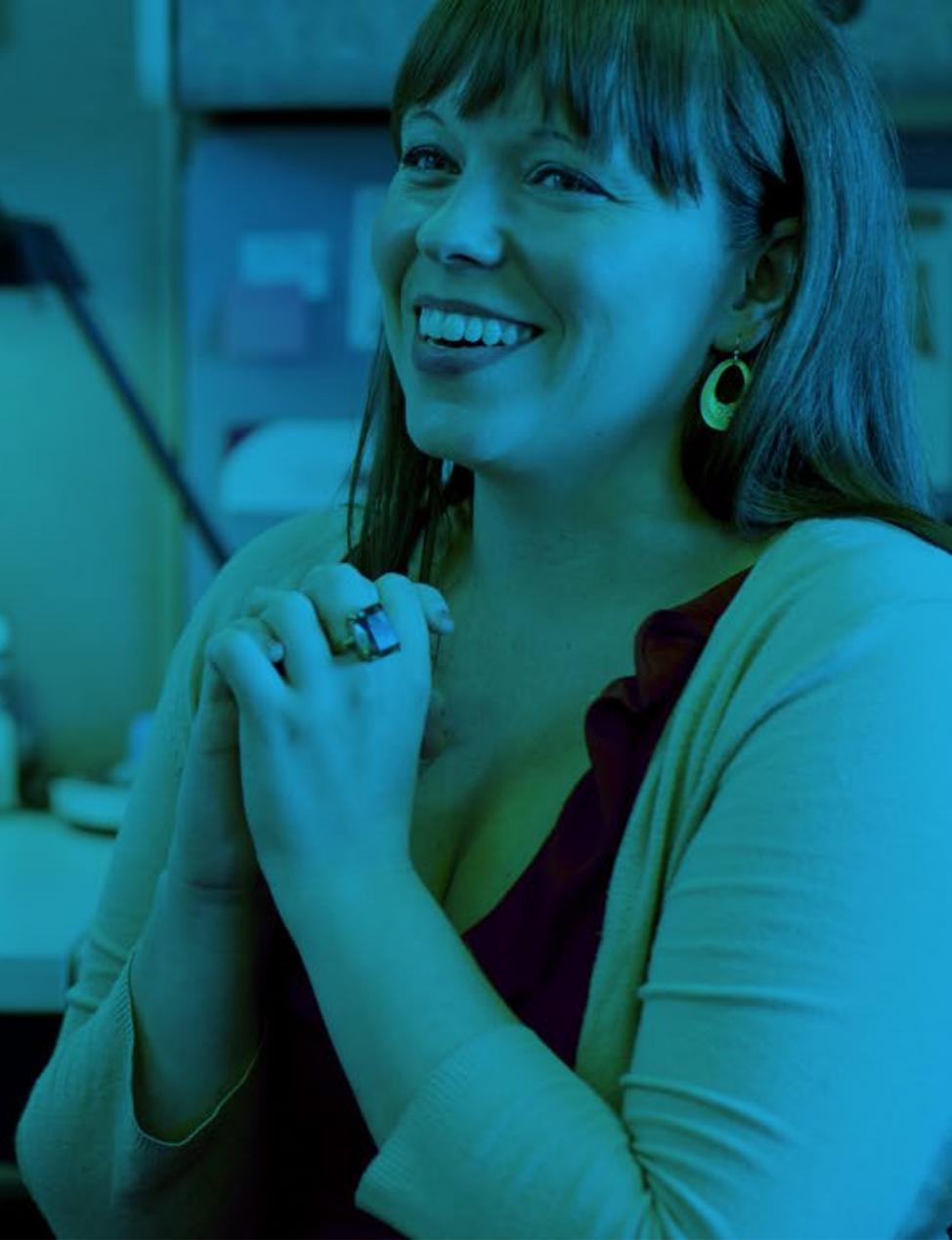
- Group changes (i.e. address changes and retroactivity)
- Billing concerns
- Requests for Summary of Benefits and Coverage, Explanation of Benefits, and Evidence of Coverage
- Eligibility or claims-related issues
- Member escalations and retroactive enrollment

## 24/7 Self-Service Resources

Access online account services, news and events, and forms and materials anytime, anywhere.

- Brokers and employers: [account.kp.org](https://account.kp.org)
- KP Plus: [kp.org/kpplus/nw](https://kp.org/kpplus/nw)
- Added Choice®: [kp.org/choiceproducts/nw](https://kp.org/choiceproducts/nw)
- Dental: [kp.org/dental/nw](https://kp.org/dental/nw)

# QUESTIONS FOR SMALL GROUP?





**2024 KAISER PERMANENTE  
INDIVIDUAL AND FAMILY PLANS (KPIF)  
PRODUCTS AND UPDATES**

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**Oregon and Southwest Washington**

# 2024 KPIF MEDICAL PLANS

DIRECT AND EXCHANGE



## WHAT'S NEW

- Standard plans and 2 off-exchange Silver plans will include the first 3 combined visits for primary care or primary care-related services at \$5. Virtual services will remain at \$0; however, is included in the combined total number of visits.
- No new plans for 2024.

## WHAT'S BEING DISCONTINUED

- No plans will be discontinued for 2024

## WHAT'S CHANGING

- Several plan name changes as a result of having to meet 2024 actuarial value (AV):

2023 plan name	2024 plan name
KP OR Gold 0/20	KP OR Gold 0/15
KP OR Gold 2000/20	KP OR Gold 1750/20
KP OR Silver 750/30	KP OR Silver 750/35
KP OR Silver 3500/40	KP OR Silver 3000/40
KP OR Silver 4500/50	KP OR Silver 5000/50
KP OR Silver 3000/35% HSA	KP OR Silver 3200/35% HSA
KP OR Bronze 6900/0% HSA	KP OR Bronze 7100/0% HSA
KP OR Bronze 8900/75	KP OR Bronze 9100/75

On-exchange (HealthCare.gov)

Product Type	Gold	Silver	Bronze	#
HMO: Traditional, nondeductible plans	KP OR Gold 0/15			1
DHMO: Traditional, deductible plans	KP OR Gold 1750/20 <b>KP Oregon Standard Gold Plan</b>	KP OR Silver 750/35 KP OR Silver 3000/40 KP OR Silver 4000/40 <b>KP Oregon Standard Silver Plan</b>	KP OR Bronze 5500/50 KP OR Bronze 9100/75 <b>KP Oregon Standard Bronze Plan</b>	9
HDHP: HSA-qualified high deductible plans			KP OR Bronze 7100/0% HSA	1
Total (On)	3	4 (+12 CSRs)	4	11 (23)

Off-exchange

Product Type	Gold	Silver	Bronze	#
HMO: Traditional, nondeductible plans	KP OR Gold 0/15			1
DHMO: Traditional, deductible plans	KP OR Gold 1750/20 <b>KP Oregon Standard Gold Plan</b>	KP OR Silver 750/30 X* KP OR Silver 3500/40 X* KP OR Silver 4000/40 X* <b>KP OR Silver 5000/50*</b>	KP OR Bronze 5500/50 KP OR Bronze 9100/75 <b>KP Oregon Standard Bronze Plan</b>	9
HDHP: HSA-qualified high deductible plans		<b>KP OR Silver 3200/35% HSA*</b>	KP OR Bronze 7100/0% HSA	2
Total (Off)	3	5	4	12

**Bold = modified plan**  
Blue = Oregon Standard plan

\*Offered off-exchange only

**Highlighted plans** indicate that the first 3 visits are any combination of in-person or virtual services for primary care non-specialty medical services, mental health outpatient services, naturopathic medicine, or substance use disorder outpatient services from all contracted providers combined. Available on select KPIF plans when you get care from Kaiser Permanente facilities or with other in-network providers.

**Note:** Does not include American Indian/Alaska Native CSR totals.



# 2024 KPIF DENTAL PLANS

DIRECT AND EXCHANGE

## WHAT'S NEW

### Added 2 Washington family dental plans

- KP WA Family Dental 100
- KP WA Family Dental 80

## WHAT'S CHANGING

- Updated dental plan names on Washington adult dental plans
- Out-of-pocket maximum (family dental plans) will increase from \$375/\$750 to \$400/\$800 (for under 19 years of age)
- **Embedded pediatric dental coverage on medical plans (Washington off-exchange)** - deductibles and out-of-pocket maximums change to match medical plan changes

## WHAT'S BEING DISCONTINUED

- KP WA Pediatric Dental 100

2023 plan name	2024 plan name
KP WA Dental 100	KP WA <b>Adult</b> Dental 100
KP WA Dental 80	KP WA <b>Adult</b> Dental 80

Learn more about our dental program at [kp.org/dental/nw](https://kp.org/dental/nw)

[Plan details available here](#)

On-exchange Plans	Traditional Family Dental	Traditional Adult Dental	Traditional Pediatric Dental
<b>Oregon</b>	KP OR Dental 100 KP OR Dental 80H KP OR Dental 80L	-	-
<b>Washington (Clark and Cowlitz Counties)</b>	<b>KP WA Family Dental 100</b> <b>KP WA Family Dental 80</b>	-	-

Off-exchange Plans	Traditional Family Dental	Traditional Adult Dental	Traditional Embedded Pediatric Dental
<b>Oregon</b>	KP OR Dental 100 KP OR Dental 80H KP OR Dental 80L	-	-
<b>Washington (Clark and Cowlitz Counties)</b>		KP WA Adult Dental 100 KP WA Adult Dental 80	KP WA Gold 0/15 with Pediatric Dental KP WA Gold 1750/20 with Pediatric Dental KP WA Silver 750/35 with Pediatric Dental KP WA Silver 3200/35% HSA with Pediatric Dental KP WA Silver 4500/50 with Pediatric Dental KP WA Bronze 6000/50 with Pediatric Dental KP WA Bronze 7100/0% HSA with Pediatric Dental KP WA Bronze 9100/75 with Pediatric Dental

**Highlighted = New plan**



# SALES TOOLS, ADMINISTRATIVE UPDATES AND RATES & COMMISSIONS



# Enrollment options and renewals

## 2023 open enrollment period (OEP) for 2024 coverage

- **Oregon and Washington residents\***  
Starts: November 1, 2023  
Ends: January 15, 2024

**\*To obtain coverage effective January 1, 2024, we must receive a completed application by December 15, 2023.**

## 2024 special enrollment period (SEP)

- Need information on qualifying life events and what types of proof are accepted? Find out more at [kp.org/specialenrollment](https://kp.org/specialenrollment).

## Renewals

- Renewal notices are not sent to brokers. Notices will be received by subscribers before their regulatory required date.
- To receive a paperless renewal, members can visit [kp.org/paperlessrenewals](https://kp.org/paperlessrenewals) to learn more.

# Kaiser Permanente Enhanced Direct Enrollment (EDE)\*

Last year, Kaiser Permanente launched the Enhanced Direct Enrollment experience to help you enroll and renew Oregon KPIF on-exchange clients, without the need to visit HealthCare.gov.

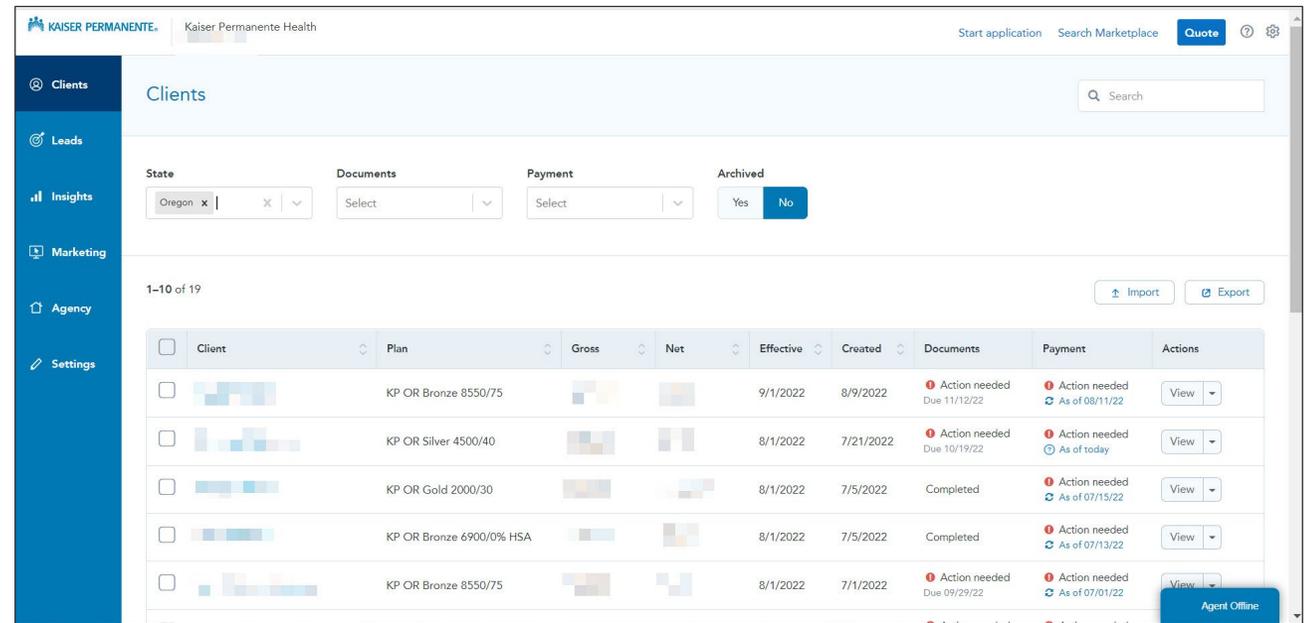
## KP's EDE site can help you quickly and easily:

- Run a quote
- Submit applications
- Renew/update plans for clients enrolled in HealthCare.gov
- Manage your book of business
- And more!

## Visit [account.kp.org](https://account.kp.org) to:

- Create an account and access EDE site
- View the [Getting Started](#) video
- Access Broker FAQs
- Need help? Our team is ready to answer all your questions.

Contact our KPIF EDE broker support team at 1-800-494-6260 or [kpbrokerede@kp.org](mailto:kpbrokerede@kp.org).



The screenshot displays the 'Clients' management interface in the Kaiser Permanente EDE system. The interface includes a navigation sidebar on the left with options for Clients, Leads, Insights, Marketing, Agency, and Settings. The main content area shows a list of clients with filters for State (Oregon), Documents, Payment, and Archived status. The table below lists client details including plan names, effective dates, and action items.

Client	Plan	Gross	Net	Effective	Created	Documents	Payment	Actions
[Redacted]	KP OR Bronze 8550/75	[Redacted]	[Redacted]	9/1/2022	8/9/2022	Action needed Due 11/12/22	Action needed As of 08/11/22	View
[Redacted]	KP OR Silver 4500/40	[Redacted]	[Redacted]	8/1/2022	7/21/2022	Action needed Due 10/19/22	Action needed As of today	View
[Redacted]	KP OR Gold 2000/30	[Redacted]	[Redacted]	8/1/2022	7/5/2022	Completed	Action needed As of 07/15/22	View
[Redacted]	KP OR Bronze 6900/0% HSA	[Redacted]	[Redacted]	8/1/2022	7/5/2022	Completed	Action needed As of 07/13/22	View
[Redacted]	KP OR Bronze 8550/75	[Redacted]	[Redacted]	8/1/2022	7/1/2022	Action needed Due 09/29/22	Action needed As of 07/01/22	View

# Sign Me Up (SMU) sales tool: overview

- The [Sign Me Up \(SMU\) \(kp.org/applyonline\)](https://kp.org/applyonline) sales tool is Kaiser Permanente's online application site for **off-exchange KPIF applications**
- Here you can:
  - Generate and send quotes
  - Create a personalized URL (PURL)
  - Start an application for clients
  - Track application status
- **Quick tip:** SMU automatically attaches your producer information to applications, making it easier to start an application for your client, whether they prefer to apply via paper or electronically:
  - **Electronic (fastest processing time):** Generate a personalized URL (PURL) that you can send to your client to complete the application with your broker details attached.
  - **Paper (slower processing time):** Download a customized paper application (fillable PDF) that has your broker information attached.

The screenshot shows the Kaiser Permanente Sign Me Up (SMU) Broker Dashboard homepage. At the top, there is a navigation bar with the Kaiser Permanente logo, a 'Homepage' button, and links for 'Register' and 'Sign in'. Below the navigation bar is a large banner image of a smiling couple in a kitchen. Underneath the image is the text: 'You're one step closer to care and coverage that meets your needs'. Below the banner is a dark navigation bar with links for 'Dashboard', 'Quotes', 'Applications', 'Attestations', 'Contacts', 'Custom URL', and 'Paper App'. To the right of this bar is a large orange button labeled 'Broker Dashboard'. Below the navigation bar is a 'Welcome' message with a placeholder for the user's name. Below the welcome message is a row of six dashboard widgets: 'Quotes', 'Applications', 'Attestations', 'Contacts', 'Custom URLs', and 'Paper applications'. Each widget displays 'LAST ACTIVITY' and 'TOTAL PAST 7 DAYS' with a '0' and includes 'View All' and 'Create new' buttons. The 'Attestations' widget has a note: 'Only applicable for CA applications.' The 'Paper applications' widget has a note: 'Download paper applications to send to your clients.' and a 'Generate new PDF' button.

# KPIF [account.kp.org](https://account.kp.org) resources



## [Northwest Sales Material](#)

- Enrollment Guides, Special Enrollment Guide, and Dental Plans

## [Forms and Documents](#)

- Applications
- Account Change Form
- Other forms and support flyers

## [Training Materials](#)

- Broker update PDFs
- Broker update recordings
- Link to sales materials

## [Plans and Products](#)

- Summaries of Benefits and Coverage (SBC) sample documents
- Evidence of Coverage (EoC) sample documents
- Compare plans on [buykp.org](https://buykp.org)

## [News and Announcements](#)

- Access the latest updates on Kaiser Permanente's products and services

## [Working with KP](#)

- Learn about broker compensation, enhanced support, getting appointed with Kaiser Permanente, and more.



# Applications & Plan Changes

## SUBMITTING A PAPER APPLICATION:

Applications can be faxed to:

- 1-855-355-5334

Applications can be mailed — effective date is based on the received date.

## MAKING PLAN CHANGES:

- Off-exchange (direct) members can use our paper account change form.
  - Fax to: 1-855-355-5334
- Get this form and other materials at [account.kp.org](https://account.kp.org).
- Washington on-exchange members should contact their health benefit exchange for plan changes.
- Oregon on-exchange members can make plan changes and demographic updates through our new **Enhanced Direct Enrollment (EDE) tool** or by contacting their health benefit exchange.

## CANCELING COVERAGE:

Members can ask to terminate their coverage via a written letter submitted to Kaiser Permanente.

- Fax to: 1-855-355-5334

# BILLING\*

\*When mailing a payment, the payment **received** date will be used — **not** the mailed date or any other date.

## Direct Members

- For recurring payment, please have invoice handy.
- **Online:** [kp.org/payonline](https://kp.org/payonline)
- **Phone:** 1-877-729-5590
- **Mail:** Send check or money order to:  
*Kaiser Foundation Health Plan*  
*P.O. Box 34157*  
*Seattle, WA 98124-1157*

## Exchange Members

- **Initial payment — 3 options:**
  - Can be made through exchange portal
  - KP will mail binder invoice
  - Pay on [kp.org/paypremium](https://kp.org/paypremium)

Note: Client is not a member until the binder payment is received.
- **Online:** Register on [kp.org/premiumbill](https://kp.org/premiumbill) for one-time payments or monthly automatic payments. Autopay is simple, secure, and available at no cost. Please reference Billing ID.
- **Phone:** 1-844-524-7370
- **Mail:** Send check or money order to:  
*Kaiser Foundation Health Plan*  
*P.O. Box 60508*  
*City of Industry, CA 91716-0508*

Visit [healthy.kp.org/support/pay-bills](https://healthy.kp.org/support/pay-bills) to learn more.



## POLICY UPDATES

# Switching roles

- Beginning January 1, 2023, we aligned our policy for Off-Exchange plans with the Affordable Care Act's (ACA) policy for switching roles.
- Per the ACA rules, when a subscriber terminates their coverage because they're moving to group coverage or Medicare, their dependents qualify for a special enrollment period due to the loss of minimum essential coverage and **must** re-apply for coverage.
- Visit [account.kp.org](https://account.kp.org) to learn more.



# KPNW 2024 KPIF medical rates

## OREGON

2024 Oregon rate filing:

- Average 8.8% increase
- 3 geographic rating areas: Portland Metro, Salem, and Eugene-Springfield
  - Multnomah, Washington, Clackamas, Yamhill, Lane, Linn, Benton, Marion, Polk, and Columbia counties
- 7.9% average rate increase in Portland, 11.5% average rate increase in Salem, and 11.7% average rate increase in Eugene-Springfield

## WASHINGTON

- 2024 Washington PRELIMINARY\* rate filing:
- Average 7.6% increase
- 2 geographic areas: Clark and Cowlitz counties
- **Continuing in 2024: Cascade Care Savings**, the state's premium assistance program, provides subsidies to Washington residents at or below 250% FPL who purchase Silver or Gold Cascade Care plans on-exchange. Visit [wahbexchange.org](http://wahbexchange.org) for more details.



# KPNW 2024 KPIF dental rates

### OR KPIF Family Dental

- +0.5% on renewing HMO plans

### WA KPIF Family Dental (new for 2024)

- Offering two HMO plans on the exchange in Clark and Cowlitz Counties

	Plan Name	KP WA Family Dental 100	KP WA Family Dental 80
Pediatric Premium Rate	Ages 0-18	\$38.90	\$31.19
Adult Premium Rate	Ages 19+	\$40.80	\$38.98

### WA KPIF Adult Dental\*

- Off-exchange dental option
- -10.5% on renewing HMO plans
- KP WA Dental 80 plan reduced BMAX from Unlimited to \$2,000; remains benefit-competitive while continuing to be the more affordable option



# KPIF commissions

## 2024 COMMISSIONS\*

**Medical — no change**  
\$18 PMPM for all KPIF

**Dental — no change**  
\$2.50 PMPM for all KPIF

Commissions are paid on the subscriber, spouse/partner, and up to 3 dependents.

## 2023 Bonus

### KPIF New Sale Bonus

- Sell 30+ new members to qualify for a one-time bonus of \$30 per member on entire qualifying KPIF book of business, as of December 31, 2023
- Maximum payment of \$10,000

\*See 2024 Commission Schedule for additional information.

# Help Your Clients and Get Rewarded for It

**Did you lose your Medicaid coverage?**

I can help you find a high-quality plan with the most financial help available.



If you lost your Medicaid coverage recently, you have options to keep your care with a different plan. I'm here to help you understand your choices and get high-quality care with a Kaiser Permanente health plan.

**Questions? Contact me today.**  
Call: <XXX-XXX-XXXX>  
<Monday through Friday, 9 a.m. to 6 p.m. Pacific time>  
Email: <name@kp.org>  
<Visit: URL>

FPO

Medicaid redeterminations have started again, which means more consumers will be shopping for coverage and need your help understanding their options and finding the right plan for their needs.

Download our [digital toolkit](#) that includes flyers, a poster, and postcard that you can co-brand with your agency information and share with your clients. Plus, content you can post to your agency website or social media accounts quickly and easily.

## Earn More When You Sell More

For a limited time – earn a \$30 bonus on your entire book of business when you enroll 30+ new members with effective dates through December 31, 2023. [Learn more here.](#)

[Stay tuned for potential opportunities in 2024!](#)

**Let me help you find the right Kaiser Permanente health plan for your care and coverage needs.**

If you lost your Medicaid coverage recently, you have options to keep your care through a different plan. I'm here to help you understand your choices and get high-quality care with a Kaiser Permanente plan.

**Kaiser Permanente offers:**

- Comprehensive health care with plans that include doctor visits, urgent care, hospital visits, and more
- The ability to keep your Kaiser Permanente doctor

**Ready to get answers to your questions? Contact me today.**  
Call: <XXX-XXX-XXXX>  
<Monday-Friday, 9 a.m. to 6 p.m.>  
Email: <Name@kp.org>  
<Visit: <URL>

FPO

KAISER PERMANENTE.  
Broker Agency Name  
Agency Address

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Y0043\_N0000XXXX\_M

**Did you lose your Medicaid coverage? I can help.**



KAISER PERMANENTE.  
Broker Agency Name  
Agency Address

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NON-PRINT AREA  
3.75" x 2.75"

# Selling Individual Medicare Advantage Plans in the Kaiser Permanente Northwest Region

Brokers appointed to sell KPIF and/or Commercial group business are not automatically able to sell KP Individual Medicare business.

- Brokers are required to contract with one of our affiliated Field Marketing Organization (FMO) partners to sell Individual Medicare plans.
- The NW Medicare Broker program has 2 FMO partners: Integrity and HealthMarkets. Brokers may choose which FMO program to contract with.

Email [NW-MedicareBrokerSupport@kp.org](mailto:NW-MedicareBrokerSupport@kp.org) to learn more about:

- Contracting process
- Commission structure
- Contact information for FMO partners
- Individual Medicare Advantage Plan information



**Debra Kranyak**

KPNW Medicare Broker Program Support  
(971) 421-0212

[NW-MedicareBrokerSupport@kp.org](mailto:NW-MedicareBrokerSupport@kp.org)



# YOUR KAISER PERMANENTE TEAM

# National broker/producer support services

## Telephone support solutions: 1-844-394-3978

### Option 1: Enrollment status and membership

- Application, enrollment, plan status
- Billing inquiries
- Current plan and product information
- Member administration requests
- Evidence of coverage and ID cards

*\*Option 2 is for CA compensation services*

### Option 3: Kaiser Permanente compensation

- Appointments
- Book of business reconciliation and compensation, transfers, reports
- Commissions
- Producer of record

### Option 4: New sales

- Plan, benefits, rates
- Application submissions
- SMU technical support

For more information, email us at [kpif@kp.org](mailto:kpif@kp.org)

## KPIF REGIONAL SALES AND ACCOUNT MANAGEMENT



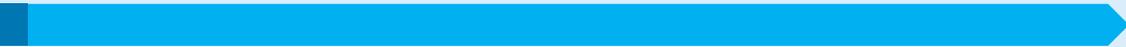
### Melissa Hand

Account Manager  
Cell: 503-457-6766  
[melissa.m.hand@kp.org](mailto:melissa.m.hand@kp.org)

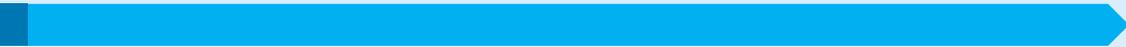


### Heather Williams

Senior Territory Manager  
Cell: 971-235-8936  
[heather.j.williams@kp.org](mailto:heather.j.williams@kp.org)



# QUESTIONS?



# Thank you

**Please let your sales executive and/or account manager know how we can help you meet your goals.**



# Appendix

# Small group account.kp.org resources



## Plans and Products

- Summaries of Medical Benefits
- Summaries of Dental Benefits

## Forms and Documents

- Employee/Employer Applications
- Employee Enroll/Change Form, Additional Dependent Form, Employee Declination of Coverage, Group Profile Form for Renewing Groups, etc.

## Oregon Sales Material and Washington Sales Material

- Marketing materials (Medical Product Portfolios, Medical Overviews, Medical Plan Updates, and Dental Product Portfolios)
- Administrative Guide, Rating and Underwriting Assumptions, Dependent Out-of-Area Benefit FAQ, etc.

## News and Announcements

- Access the latest updates on Kaiser Permanente's products and services
- Compare plans

- <https://account.kp.org/business/onlinefeaturesupportvideos>

**Need Assistance? Contact our account.kp.org team at 1- 866-236-0189**

# The Kaiser Permanente Difference



# Market leader in quality, service, and affordability



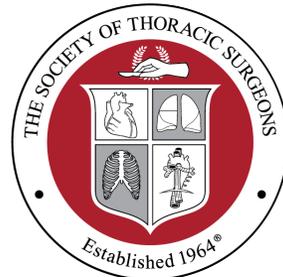
Sunnyside & Westside Medical Centers awarded Stroke Gold Plus Quality Award



Tied for the highest-rated Commercial & Medicare Health Insurance Plan in Oregon and Washington



Nation's Best Health Insurance Company of 2023 for customer satisfaction.



Highest rating to the Center for Heart and Vascular Care at Sunnyside Medical Center every year since 2019



Sunnyside earned Healthgrades Top 50 Hospitals in the US & Top Cardiac Care, Surgery & Pulmonary Care in 2022



Westside Medical Center recognized by IDSA as Antimicrobial Stewardship Center of Excellence 2022



Sunnyside Medical Center awarded Gold-level Beacon Award for Excellence

# Maternity care from home

With our new at-home pregnancy toolkit, Kaiser Permanente members can get top-notch pregnancy care with fewer trips to the clinician's office.

- Members can get a mix of video visits and in-person visits throughout pregnancy (see visit schedule to the right).
- Members can send results from at-home blood pressure and weight screenings straight to their health record with the KP Health Ally app.
- Virtual option allows for blood pressure, weight, and fetal heart tones to be taken from the comfort of home before a member visits their clinician.
- Whether members decide to come into the office or see their clinician over video, their care team will work with them every step of the way to make sure their pregnancy care is tailored to their personal needs.



## Maternity care at home visit schedule

You would come in the office for milestone visits.

**13-16 weeks** ..... in-person  
Learn how to use the equipment and meet with the nurse to complete your prenatal visit

**20-22 weeks** ..... virtual

**24-26 weeks** ..... virtual

**28 weeks** ..... in-person

**32-34 weeks** ..... virtual

**36-37 weeks** ..... in-person

**38-39 weeks** ..... virtual

**40-41 weeks** ..... in-person

You can come in for in-person visits anytime that you have concerns that would be better addressed in person.

# Care Essentials convenient care clinics

Care Essentials by Kaiser Permanente are convenient care clinics that provide nonemergency and preventive health services at affordable prices. Kaiser Permanente members pay only their office visit cost share.



**Quality health care designed around you**



**Same copay as a Kaiser Permanente visit**



**Preventive care services and treatment for minor illnesses and injuries**



**Open to Kaiser Permanente members and nonmembers**



**Accepts most insurance plans**



# The Portland Clinic

Kaiser Permanente health plans include access to primary care and specialty care services at The Portland Clinic.



## Panel to a doctor at The Portland Clinic

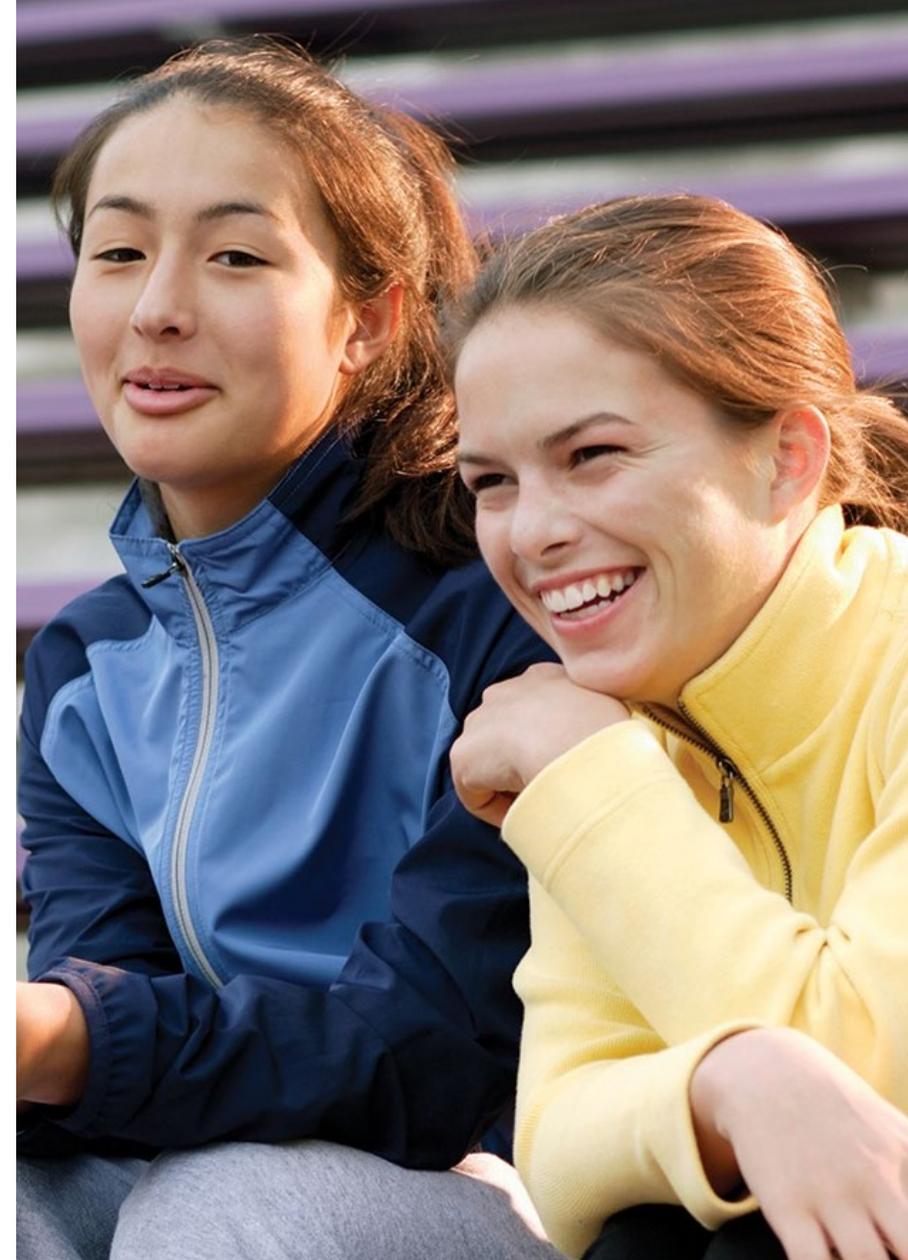
Seek care at many convenient locations near home or work. Visit [theportlandclinic.com](https://theportlandclinic.com) or call 503-223-3113 for appointments.



## Costs are the same for covered services

Whether you seek care from Kaiser Permanente or The Portland Clinic, costs are the same for covered services.\* Services not performed at The Portland Clinic can be performed at Kaiser Permanente facilities.

\*Not available as an in-network provider to members on Medicaid, receiving full Medical Financial Assistance from Kaiser Permanente, or visiting from another Kaiser Permanente region.



# Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

## Kaiser Permanente locations

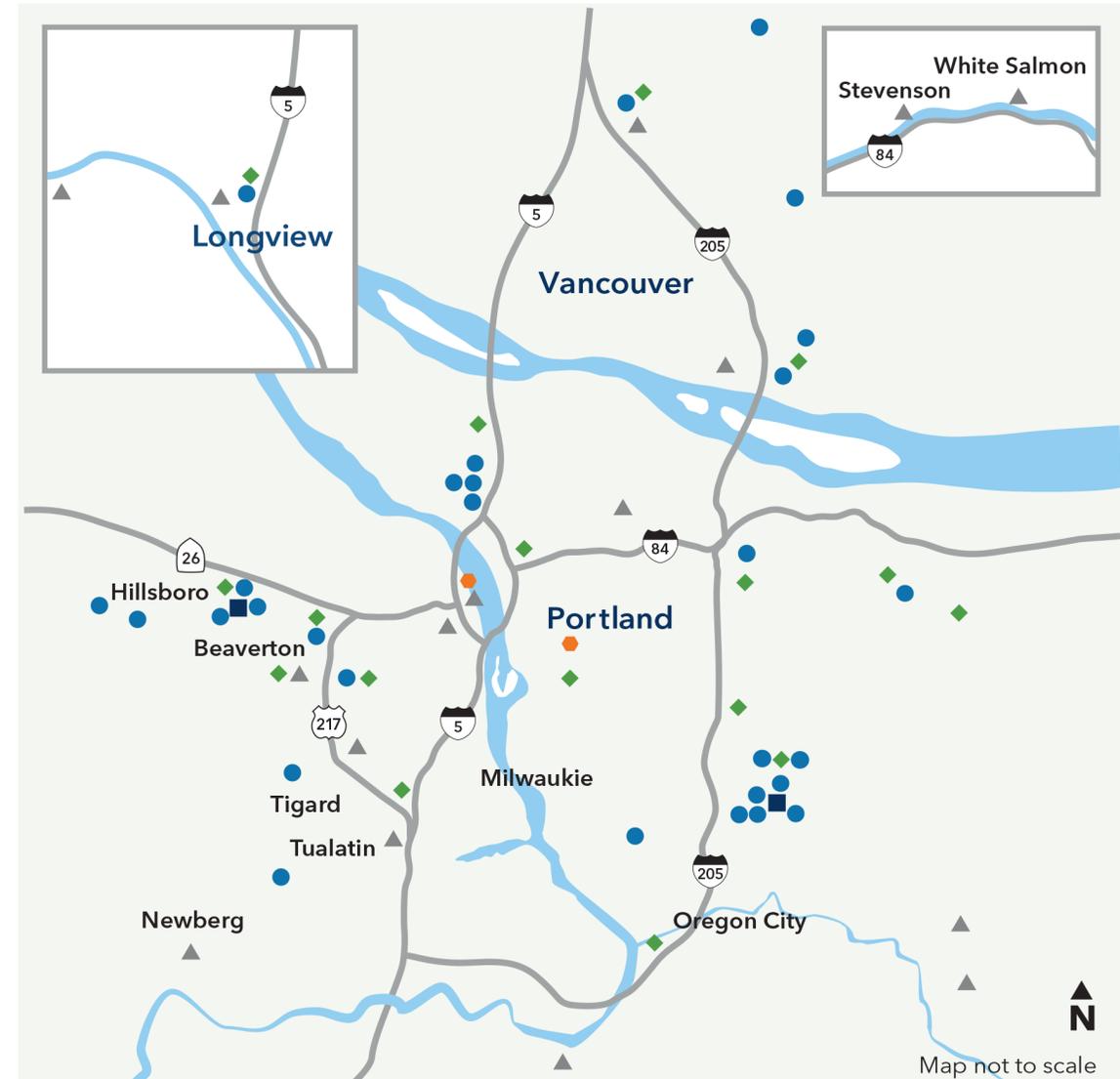
- 19 medical offices
- 13 dental offices
- 2 Kaiser Permanente hospitals
- 2 Care Essentials by Kaiser Permanente clinics

## Access to affiliate providers including:

- OHSU Doernbecher Children's Hospital
- PeaceHealth Southwest Medical Center
- The Portland Clinic
- Canby Healthcare Clinic

Visit [kp.org/locations](https://kp.org/locations) to see all our affiliate locations

## Portland metro-area care options



# Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

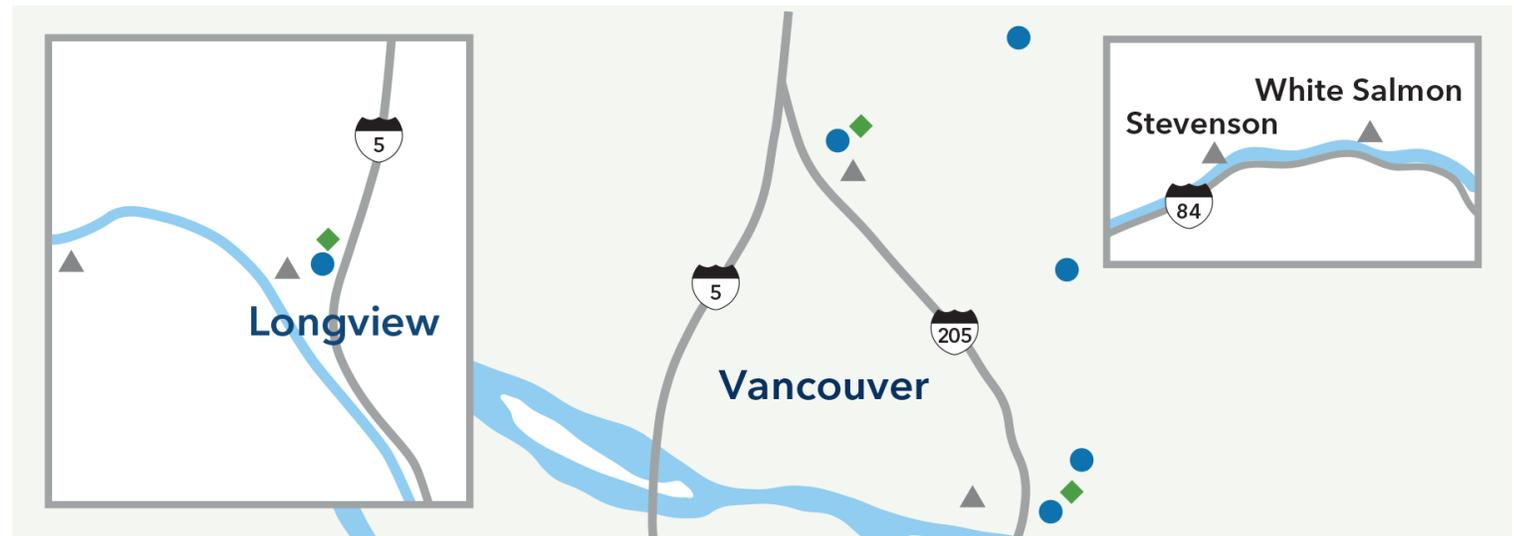
## Kaiser Permanente locations

- 6 medical offices
- 3 dental offices
- 6 affiliate locations

## Access to affiliate providers including:

- PeaceHealth Southwest Medical Center
- PeaceHealth St. John Medical Center

## Southwest Washington-area care options



Visit [kp.org/locations](https://kp.org/locations) to see all our affiliate locations

# Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

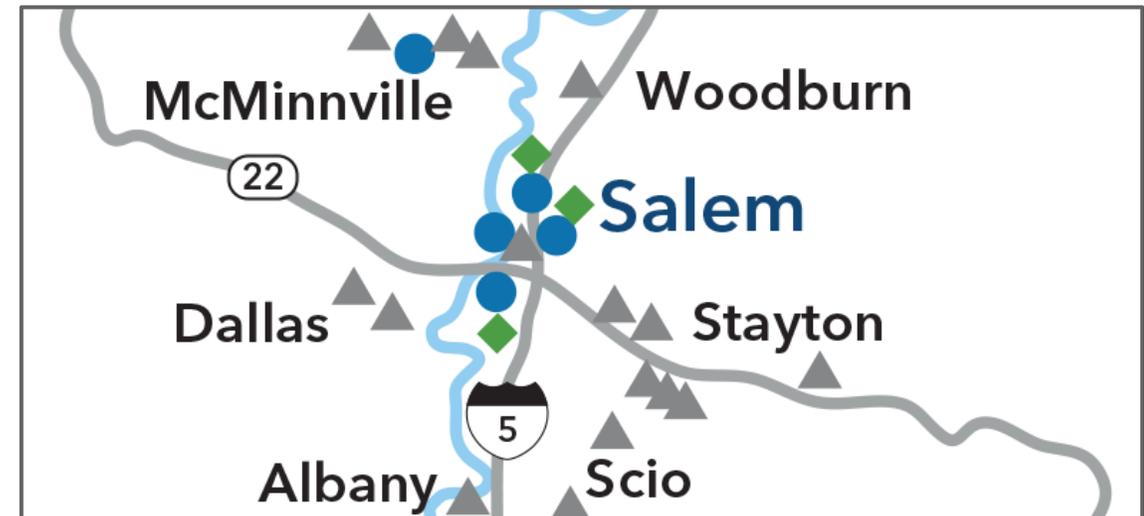
## Salem-area care options

### Kaiser Permanente locations

- 4 medical offices
- 3 dental offices

### Access to 15 affiliate providers including:

- Salem Hospital
- Willamette Valley Medical Center
- Santiam Medical Associates
- Cascade Medical Clinic



Visit [kp.org/locations](https://kp.org/locations) to see all our affiliate locations

# Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

## Lane County care options

### Kaiser Permanente locations

- Chase Gardens Medical Office
- Valley River Dental Office

### Access to 700+ affiliate providers including:

- PeaceHealth Primary Care (participating providers)\*
- Orchid Health
- Eugene Pediatrics
- Pacific Women's Care
- Pacific ClearVision Institute
- Willamette Valley Cancer Institute
- Oregon Surgical Wellness
- Eugene Foot and Ankle Health Center



\*Our partnership with PeaceHealth only includes the Santa Clara, RiverBend Pavilion, Cottage Grove, and Florence locations. Not all providers at these primary care locations are part of our network. Go to [kp.org/doctors](https://kp.org/doctors) to verify network participation. Some specialty care services are accessed through referral and prior authorization.

Visit [kp.org/locations](https://kp.org/locations) to see all our affiliate locations

# Care away from home

# When your employees travel, our coverage follows

The last thing your employees want to worry about as they get back to business trips and family vacations is their health coverage. Now, it's easier than ever for them to get care if something unexpected happens while they're away from home.



## In the U.S.

Within Kaiser Permanente service areas, members can get routine, urgent, and emergency care at our facilities. Or get 24/7 care by phone or video.

Members can also get emergency and urgent care anywhere they need it. At many locations outside Kaiser Permanente states (the Cigna Healthcare PPO Network\* providers, MinuteClinic® locations and pharmacies, and Concentra clinics), they'll just pay their usual cost share — no need to file a claim.



## Internationally

Members can get emergency and urgent care around the world.

\*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.

# Planning for prescriptions

When your employees are away from home, we're here to help with medication and prescription needs.



## Early refills

Obtain early refills for most medications to avoid running out during a trip. This can be done in person or by calling their local mail-order pharmacy.



## Mail order

Have an existing prescription mailed to another state.\*



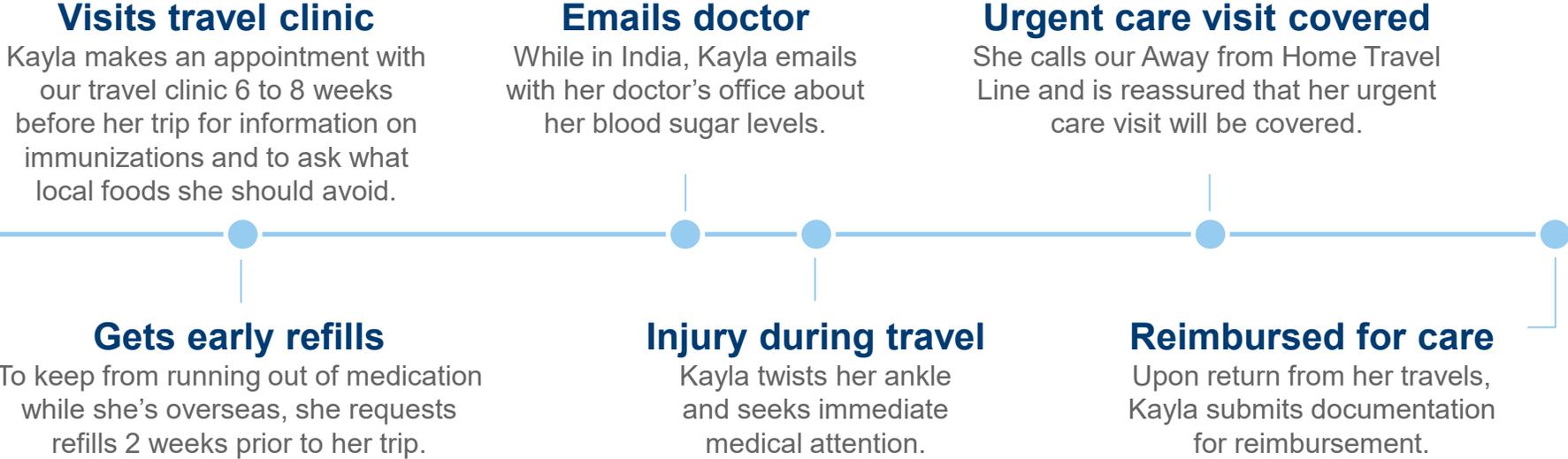
## Urgent needs

In case of emergency, get prescriptions filled at any retail pharmacy — pay upfront for prescriptions, then file for reimbursement after the trip.

\*Restrictions and fees may apply, and mail order availability may vary by state

# Kayla's journey: Business traveler off to India

Kayla has a chronic condition, and she prepares for her trip with a visit to our travel clinic. While traveling, she needs immediate medical care for a twisted ankle.



# Tyler's journey: Family trip to Honolulu

Tyler and his family are off to Hawaii for a vacation. His son gets a rash. With the help of the Away from Home Travel Line, Tyler can quickly get his son an appointment at a local Kaiser Permanente facility.



## Arrives in Honolulu

Tyler and his family arrive and go to the beach by their hotel.

## Son gets a rash

His son gets a skin rash after brushing against some coral while snorkeling.

## Calls our travel line

Tyler calls the Away from Home Travel Line to find out where his son can go.

## Schedules appointment

Kaiser Permanente's travel team helps Tyler get his son a local medical record number and an appointment for the next day.

## Picks up prescription

They go to the doctor at Kaiser Permanente in Honolulu, get a prescription cream, and head back to the beach.

# Heather's journey: Southern California student living in Colorado

Heather lives in Los Angeles and is a dependent on her parents' Kaiser Permanente plan. She just started college in Denver, and her seasonal allergies are flaring up.



## Moves to Colorado

Heather is starting college in Denver.

## Schedules an appointment

Heather calls to schedule an appointment at her local Kaiser Permanente facility.

## Picks up prescription

Heather gets allergy medicine from Kaiser Permanente in Denver and starts to feel better.

## Allergies flare up

She has allergy symptoms and needs care. So, she calls our Away from Home Travel Line to get a local health record number.

## Receives care

Heather sees a doctor and gets a new prescription. She can receive care as long as she's an active member on her parents' plan.

# Justin's journey: Business traveler going to Austin

Justin travels to Austin for a business meeting. After arriving, he feels sick with a fever and a sore throat. Kaiser Permanente doesn't operate in Texas, so he drops into a contracted retail clinic to see a clinician.



## Travels to Austin

Justin arrives in Austin for a meeting, but he's feeling sick.

## Drops in without an appointment

He arrives at the contracted retail clinic and checks in with his Kaiser Permanente member card.

## Picks up prescription

Justin begins taking his antibiotics. Contracted retail clinics will automatically send the claim to Kaiser Permanente.

## Wants to see a doctor

He finds the nearest contracted retail clinic.

## Diagnosed with strep throat

An on-site clinician swabs his throat and runs a rapid strep test. It's positive. She prescribes antibiotics.

# People want to get away again —safely

## Understanding the new normal

The experience economy is picking back up as COVID-19 travel restrictions lift — but people are more conscious of their health and safety. They want to travel more, but also want to feel protected in case of the unexpected.



**70%**

of Americans plan to take a personal trip in 2022 — and 47% plan to take more than one<sup>1</sup>



**53%**

are more likely to buy a travel medical plan due to COVID-19<sup>2</sup>

1. NerdWallet/The Harris Poll, 2022. 2. IMG Travel Outlook Survey, 2022.

# Community and social health



# Community health priorities

Part of our mission is to address what's essential to total health, such as economic opportunity, affordable housing, safe and supportive schools, and a healthy environment.

## Thriving schools

Fostering healthier school environments for students, staff, and teachers

## Charity care

Transforming Charitable Health Coverage and Medical Financial Assistance to continue supporting coverage and care needs for our communities and patients

## Medicaid

Growing our Medicaid participation in a financially sustainable way that supports whole-person care and coverage

## Housing for health

Transforming housing and homelessness systems to improve housing stability for our members and communities

## City health

Advancing local policies that improve conditions for health

## Environmental stewardship

Reducing and eliminating environmental contributors to disease and illness

## Economic opportunity

Increasing income, improving financial security, and reducing economic inequities through our business operations and community partnerships

## Intergenerational trauma and healing

Acknowledging and addressing trauma across life course, including trauma related to exposure to racism

## Food for life

Transforming the economic, social, and policy environments to improve health and food security for our members and communities

## Social health practice

Addressing drivers of health at scale by systematically integrating screening for and addressing social factors in the care and services we provide members

**Other enterprise priorities that dovetail with community health efforts**



COVID-19



Safety net partnerships



Mental health



Equity

# Partnership with Connect Oregon and Unite Washington

We partner with these networks to coordinate a member's care with a network of health and social services providers in Oregon and Washington.



## Share electronic referrals

Enables Kaiser Permanente doctors to refer members to social services and follow up on the referrals to help ensure members get the help they need



## Address people's social needs

When social needs are met, members are better equipped to engage with their health and take positive steps toward better health

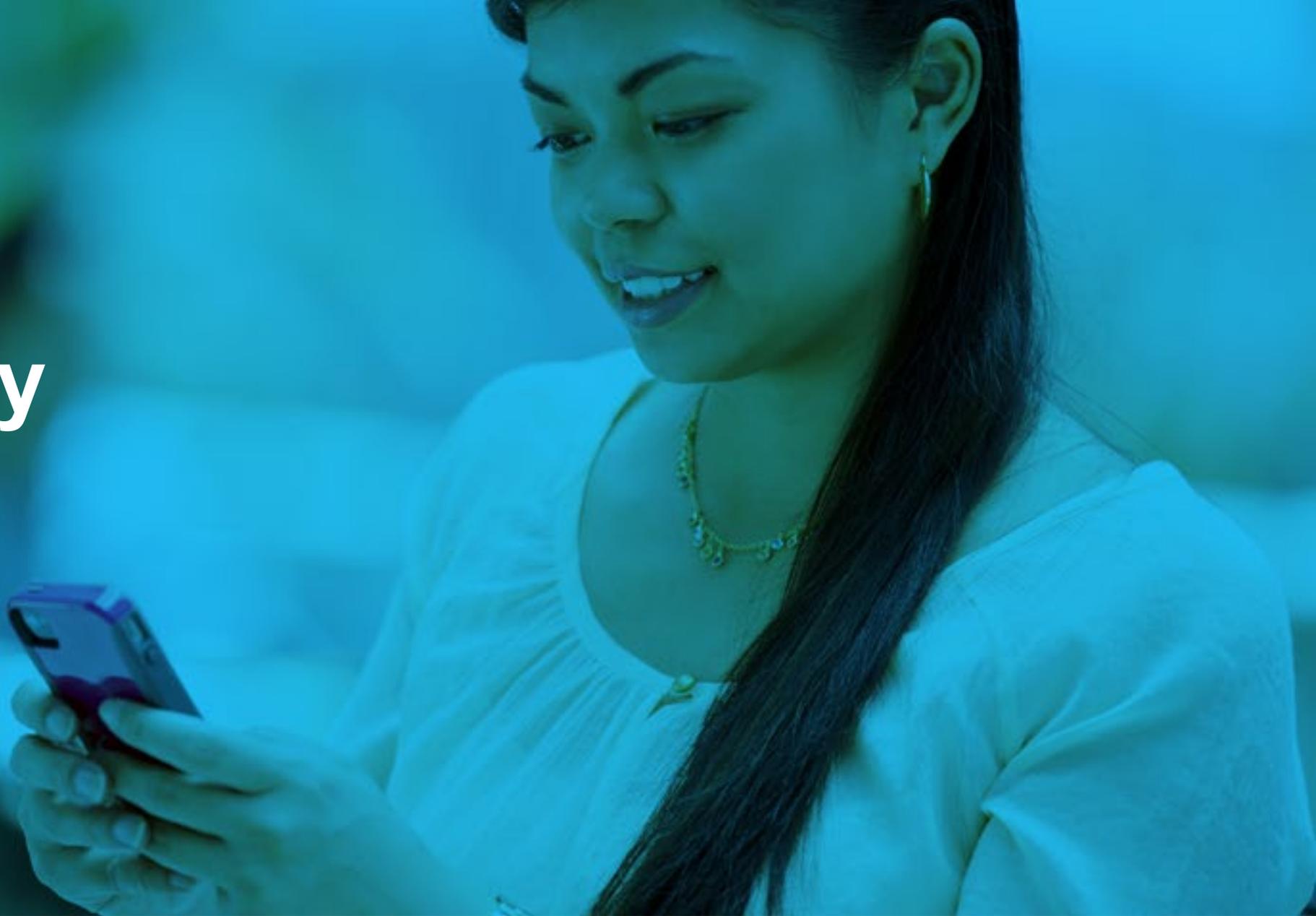


## Improve health across communities

Facilitates connections with organizations that specialize in providing resources, information, and aid



# Pharmacy



# Integrated pharmacy services deliver superior cost management

At Kaiser Permanente, we have the unique ability to control the pharmacy supply chain from end to end. Our fully integrated model helps lower costs at several touchpoints and enables you to provide affordable, high-quality care for your employees. **You don't need to pay for third-party vendors — these cost-efficiencies are built into your Kaiser Permanente coverage.**



---

**More than a decade of high honors for our pharmacy program** — For 12 consecutive years, a Kaiser Permanente Medicare health plan has received the Pharmacy Quality Alliance's Excellence in Quality Award for achieving a high level of medication safety, quality, and appropriate use.\*

# Integration provides more opportunities for cost savings

Unlike other health plans, in our connected system we oversee the entire pharmacy process, from formulary building and procurement to dispensing. This structure helps us better control drug costs without sacrificing quality.



## Generic drugs

Unless a brand-name drug is all that's available, generics take priority in our formulary. Lower-cost generic drugs account for 94% of our prescriptions — higher than the U.S. average of 90%.\*



## Strategic purchasing

We use an annual bid cycle with pharmaceutical suppliers to maintain a steady supply of drugs at a consistent price. We also purchase and warehouse products that are at risk of price increases.



## Long-term contracts

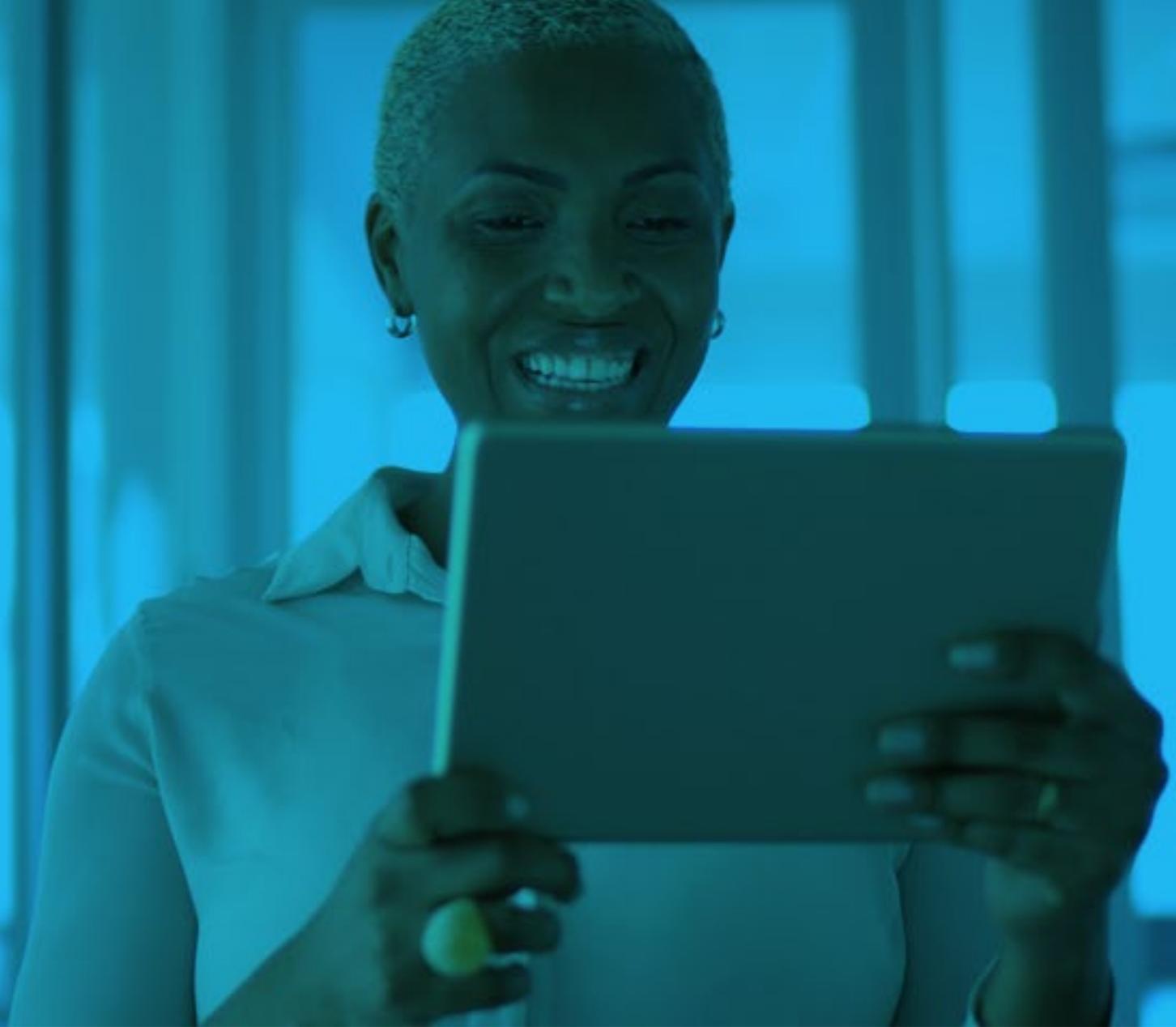
Contract negotiations help maintain supply, resulting in fewer medication disruptions for your employees.



## Rebate-free purchasing

Rebate-free purchasing agreements improve affordability, and we pass on any price concessions to our members.

# Telehealth



# Greater access and convenience with telehealth

Virtual mental health care can be safe and effective — and outcomes are comparable to in-person care.<sup>1</sup> And at Kaiser Permanente, it's connected to your clients' employees' electronic health record, so clinicians can access and update health information as needed.



## Phone appointments

High-quality care over the phone — just like an in-person visit.<sup>2,3</sup>



## Email

A secure way for members to get follow-up care by messaging their doctor's office with nonurgent questions.<sup>2,3</sup>



## 24/7 care advice

Members can speak to a licensed health professional who can help connect them to care.



## Video visits

Care from a mental health professional on a phone or computer.<sup>2,3</sup>



**Before COVID-19, just 21% of psychologists were delivering care via telehealth.<sup>4</sup>**

1. "Using Telehealth to Meet Mental Health Needs During the COVID-19 Crisis," The Commonwealth Fund, June 18, 2020, [commonwealthfund.org/blog/2020/using-telehealth-meet-mental-health-needs-during-covid-19-crisis](https://www.commonwealthfund.org/blog/2020/using-telehealth-meet-mental-health-needs-during-covid-19-crisis). 2. When appropriate and available. 3. These features apply to care you get at Kaiser Permanente facilities. 4. "The COVID-19 Telepsychology Revolution: A National Study of Pandemic-Based Changes in U.S. Mental Health Care Delivery," *American Psychologist*, 2021, [psycnet.apa.org/record/2020-61592-001](https://psycnet.apa.org/record/2020-61592-001).

# What makes our virtual care different — and better

Long before the pandemic, Kaiser Permanente was investing in telehealth. And our experience managing electronic health records allowed us to improve our virtual care infrastructure over many years — in ways other health care systems can't match.



## Connected, coordinated care teams

With virtual care embedded across our entire organization, care teams can work together more effectively. Clinicians can seamlessly refer patients to one another, from doctors and specialists to lab techs and pharmacists.



## A complete picture of member health

With access to all Kaiser Permanente data for every member, care teams can identify opportunities to improve the safety and quality of care. We also track and maintain health records over decades for a long-term view of each member's health.



## Flexible care across channels

Care that works for one type of encounter might not be appropriate or necessary for the next. That's why your employees can easily move between virtual and in-person channels depending on their needs.



# Delivering high-quality outcomes and experiences — virtually and at scale

After an early-2020 surge, U.S. virtual care utilization dropped dramatically and now accounts for just 13% to 17% of visits across all specialties.<sup>1</sup> But our unique virtual care model, well executed, has proven to be a sustainable experience that members value.

## Surging satisfaction

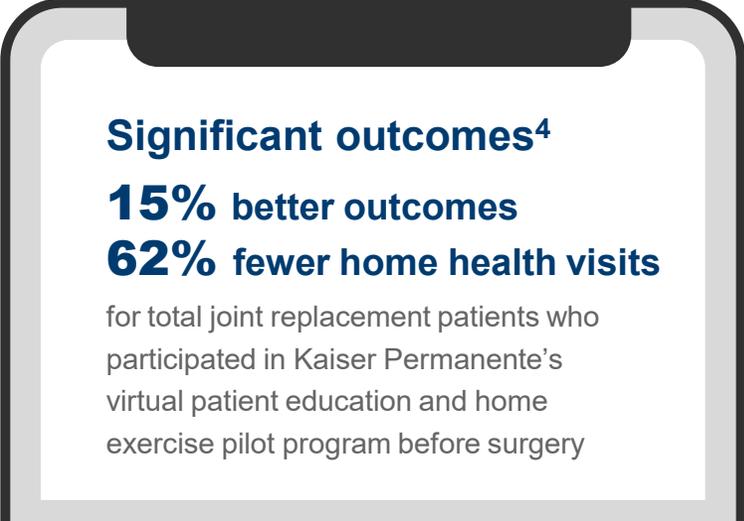
Members rate our video visits **4.4/5 stars**, and **89%** were interested in future video visits.<sup>2</sup>

## Fewer follow-ups

Unlike other telehealth users, our members who had virtual primary care didn't seek more follow-up care than those who had in-person visits.<sup>3</sup>

## Why it matters

**Each in-person appointment your employees don't need saves you an average of \$158 in direct costs and 2 hours of work time.<sup>6</sup>**



**Significant outcomes<sup>4</sup>**  
**15% better outcomes**  
**62% fewer home health visits**  
for total joint replacement patients who participated in Kaiser Permanente's virtual patient education and home exercise pilot program before surgery

## Health equity spotlight

**150**  
languages

Members have access to no-cost interpreter services in more than 150 languages, including American Sign Language, for both in-person and virtual care.<sup>5</sup>

# Reality check: Most people don't want care from anonymous, third-party vendors

Most people want doctors they know and trust who are familiar with their health history and medical record. People are most open to telehealth when they can see their own doctor.

In pre-pandemic surveys:



Fewer than  
**1 in 5**  
people said they would see a different provider through a different health care organization.<sup>1</sup>

The top 2 telehealth concerns are:

- ✓ Cost
- ✓ Data/information privacy<sup>2</sup>

1. "Patient preferences for direct-to-consumer telemedicine services: a nationwide survey," BMC Health Services, November 28, 2017, [bmchealthservres.biomedcentral.com/articles/10.1186/s12913-017-2744-8](https://bmchealthservres.biomedcentral.com/articles/10.1186/s12913-017-2744-8).  
2. Melinda Beck, "How Telemedicine Is Transforming Health Care," *The Wall Street Journal*, June 26, 2016, [wsj.com/articles/how-telemedicine-is-transforming-health-care-1466993402](https://www.wsj.com/articles/how-telemedicine-is-transforming-health-care-1466993402).

# A hyper-coordinated, 360-degree approach to cancer care

Many health care systems deliver cancer care that's fragmented across disconnected clinical practices. We treat more than 500,000 cancer patients each year with a collaborative, integrated approach — powered by our population health tools and connected care model — resulting in lower costs and superior health outcomes.



## Multidisciplinary teams that work together seamlessly

The minute a member is diagnosed, teams of specialists work with the member's primary care doctor to create a treatment plan. They each bring unique perspectives and expertise, and coordinate across locations and specialties to deliver seamless, personalized, and effective care.



## Unmatched prevention and early detection

To help members minimize their cancer risk, we offer a broad range of healthy lifestyle tools and resources. And our electronic health record triggers automatic alerts when your employees are due for preventive screenings.



## Research-driven, evidence-based treatment

By studying the robust data from our 12.5 million members, we can make breakthroughs that enhance care delivery and improve outcomes — and quickly share those learnings across our organization.

# 200+

## oncology clinical trials

As one of the nation's largest enrolling sites for National Cancer Institute clinical trials, Kaiser Permanente provided access to more than 200 clinical trials at our cancer care centers in 2021 alone.

A woman with dark hair in a ponytail, wearing a white athletic shirt and a black wristband, is smiling and looking to her left. She is outdoors, and other people are visible in the background, some of whom appear to be exercising. The entire image has a blue color overlay.

# Mental health and addiction medicine

# Kaiser Permanente mental health priorities

Perceptions of mental health have shifted in recent years, with it now recognized as a critical component of a person's overall well-being. The COVID-19 pandemic has exacerbated the need for high-quality care and highlighted the need to meet members where they are.



## Improve access to care

Deliver on the foundations of appointment access with choice and convenience. Continue focus on recruitment, training, and retention efforts.



## Improve appointing experience

Implement tools that allow members to have a one-touch resolution for their mental health needs.



## Expand digital therapeutics

Build out pediatric e-visit tools and continue to embrace/train all care providers to refer members to Calm, myStrength, Ginger, and other appropriate tools.



## Expand peer services

Ensure that peer support is available at all access points in our ecosystem from the front door to the back.



## Enhance staffing model

Sharpen Kaiser Permanente's therapeutic model to deliver team-based care of moderate- to high-acuity patients; build a robust case management team.

# A connected system helps streamline intake, triage, and treatment

Members can access mental health services in a variety of ways. No matter where they start, they'll be supported by care teams that can access and update their electronic health record and connect them to the care they need.

Our electronic health record enables us to deliver coordinated care:



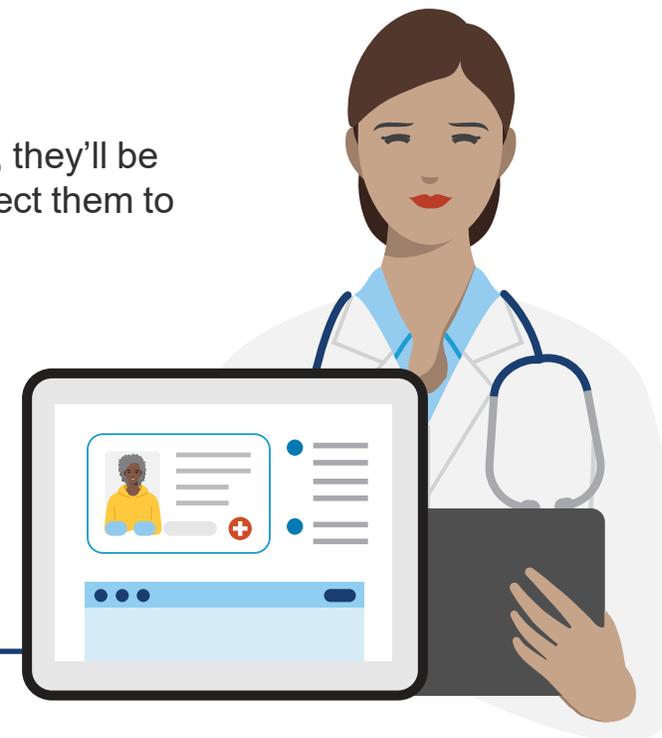
**Minimizing** the number of times they need to tell their story



**Coordinating care** so the member — who may be in crisis — doesn't have to worry about where to go or whom to call next



**Helping ensure** that future care teams have a full picture of their mental health history



**Keeping detailed records** — so care teams know about unfilled prescriptions, overdue appointments, and other warning signs that a member might need additional support

# Proactive screenings help enable early diagnosis and accelerate treatment

Depression and alcohol screenings are embedded in primary care. This helps us catch problems early — and identify members who need help but aren't actively seeking it. By building screenings into routine care, we're able to make mental health part of the conversation earlier and more often.

## Our primary care doctors are supported with:



Screening tools and clinical practice guidelines in the electronic health record



Real-time consultations with mental health and addiction specialists



**The value of mental health embedded in primary care**

**People seeking help for common conditions like depression and anxiety typically reach out to their primary care doctor first.** But outside Kaiser Permanente, 2 in 3 primary care doctors are unable to connect their patients to outpatient mental health services.\*

An aerial photograph of Lane County, Oregon, featuring a wide river flowing through a lush green landscape. A multi-lane highway with a bridge crosses the river. The background shows a dense forest and distant mountains under a clear sky. The text 'Lane County' is overlaid in white on the left side of the image.

# Lane County

# Care that is close to home or work

No matter what life throws their way, our members have many ways to connect to convenient, high-quality care.

## Lane County care options

### Kaiser Permanente locations

- Chase Gardens Medical Office
- Valley River Dental Office

### Access to 700+ affiliate providers including:

- PeaceHealth Primary Care (participating providers)\*
- Orchid Health
- Eugene Pediatrics
- Pacific Women's Care
- Pacific ClearVision Institute
- Willamette Valley Cancer Institute
- Oregon Surgical Wellness
- Eugene Foot and Ankle Health Center



\*Our partnership with PeaceHealth only includes the Santa Clara, RiverBend Pavilion, Cottage Grove, and Florence locations. Not all providers at these primary care locations are part of our network. Go to [kp.org/doctors](http://kp.org/doctors) to verify network participation. Some specialty care services are accessed through referral and prior authorization.

Visit [kp.org/locations](http://kp.org/locations) to see all our affiliate locations

# Continually optimizing the care experience for members in Lane County

We've heard feedback from producer partners and customers alike, and we've made additional investments that are making it even easier for members to understand their benefits and care options.



## KP Lane County members are happy,

reporting they're able to get care from their Kaiser Permanente primary care physician when they need it.<sup>1</sup>



## Streamlining the experience for members

to efficiently access answers to their questions about benefits, referral requests, and billing



## Strengthening our specialty care relationships

with our Provider Relations team focusing on key member experience drivers:

- **Improve coordination** between KP doctors and specialty providers
- **Enhance communication** related to referrals, medical records, and billing



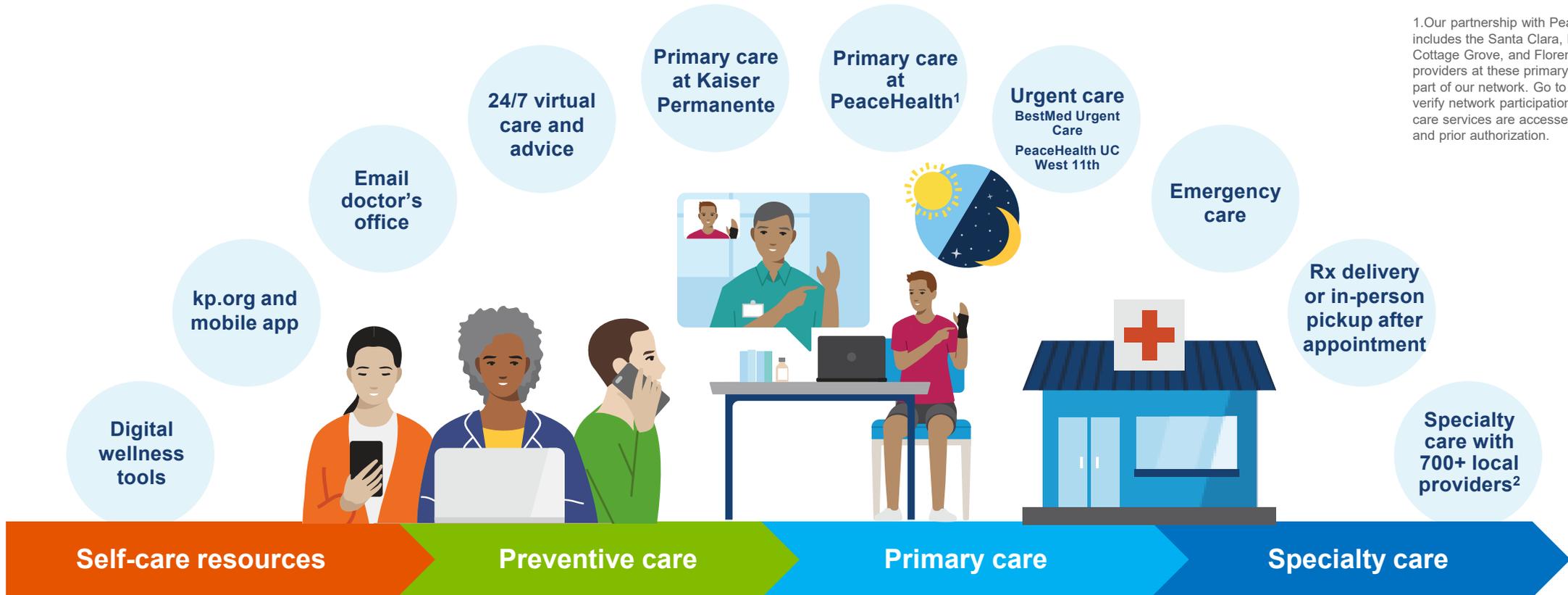
## Honing our internal processes

to improve convenience, consistency, and responsiveness for:

- referrals and pre-authorizations
- utilizing local affiliate providers
- supporting affiliate provider success
- ensuring timely and accurate billing

1. According to Lane County Member Experience Survey, April 2022.

# A network that helps members get care in the Lane County community



1. Our partnership with PeaceHealth only includes the Santa Clara, RiverBend Pavilion, Cottage Grove, and Florence locations. Not all providers at these primary care locations are part of our network. Go to [kp.org/doctors](http://kp.org/doctors) to verify network participation. 2. Some specialty care services are accessed through referral and prior authorization.



# Additional Medical & Dental Information



# 2024 WASHINGTON SMALL BUSINESS MEDICAL & DENTAL PLANS

## WHAT'S NEW

- No new plans for 2024

## WHAT'S BEING DISCONTINUED

- No plans are being discontinued for 2024

## WHAT'S CHANGING

- A few plan name changes as a result of having to meet 2024 actuarial value (AV). Cost sharing changed on several plans.

2023 plan name	2024 plan name
KP WA Silver 3200/25% HSA	KP WA Silver 3500/25% HSA
KP WA Bronze 6900/0% HSA	KP WA Bronze 7100/0% HSA
KP WA Bronze 9000/40	KP WA Bronze 9400/40

Product Type	Platinum	Gold	Silver	Bronze
<b>HMO:</b> Traditional, nondeductible plans	<b>KP WA Platinum 0/20</b>	<b>KP WA Gold 0/30</b>		
<b>DHMO:</b> Traditional, deductible plans	KP WA Platinum 250/20 KP WA Platinum 500/20	KP WA Gold 1000/20 KP WA Gold 1500/35 <b>KP WA Gold 2000/35</b>	<b>KP WA Silver 3000/45</b> KP WA Silver 4000/45 KP WA Silver 5000/50 <b>KP WA Silver 6000/50</b>	<b>KP WA Bronze 7000/50</b> <b>KP WA Bronze 9400/40</b>
<b>HDHP:</b> HSA-qualified high deductible plans			<b>KP WA Silver 3500/25% HSA</b>	<b>KP WA Bronze 7100/0% HSA</b>
<b>KP Plus:</b> Traditional, deductible plans with limited out-of-network encounters	<b>KP WA Platinum 0/20 KP Plus</b>	KP WA Gold 1000/20 KP Plus	<b>KP WA Silver 3000/45 KP Plus</b>	<b>KP WA Bronze 7000/50 KP Plus</b>
<b>Added Choice:</b> POS plans	KP WA Platinum 250/20 3T POS	KP WA Gold 500/35 3T POS KP WA Gold 1000/20 3T POS	<b>KP WA Silver 3000/45 3T POS</b> KP WA Silver 4000/45 3T POS	<b>KP WA Bronze 7000/50 3T POS</b>
<b>PPO:</b> PPO Plus OOA plans	KP WA Platinum 250/20 PPO Plus	KP WA Gold 1000/35 PPO Plus	<b>KP WA Silver 3000/45 PPO Plus</b> KP WA Silver 4000/45 PPO Plus	<b>KP WA Bronze 7000/50 PPO Plus</b>

**Buy-up Option:**  
All plans available with embedded adult vision exam and hardware.

**Buy-up benefit details:**

- **Adult vision hardware and exam:** \$200 hardware benefit allowance every 2-year period for ages 19 and older and vision exam covered at primary office visit cost share.

**Bold = modified plan**

## WHAT'S NEW

### Added Implants benefit to some Choice plans

- KP WA Adult Choice 100 - \$100 Ded/\$2000 Max + Implants
- KP WA Adult Choice 100 - \$2000 Max + Ortho + Implants
- KP WA Adult Choice 100 - \$100 Ded/\$2500 Max + Implants
- KP WA Adult Choice 100 - \$2500 Max + Ortho + Implants

## WHAT'S BEING DISCONTINUED

- No plans are being discontinued for 2024

## WHAT'S CHANGING

- Out-of-pocket maximum (stand-alone pediatric plans) will increase from \$375/\$750 to \$400/\$800 (for under 19 years of age)
- **Embedded pediatric dental coverage on medical plans** - deductibles and out-of-pocket maximums change to match medical plan changes

## REMINDERS

### Voluntary Dental — New in 2022

- Available both as Traditional (HMO) and Choice (PPO)

### Implant option

- Available on Traditional (HMO) and Choice (PPO)

Learn more about our dental program at [kp.org/dental/nw](https://kp.org/dental/nw)

[Plan details available here](#)

Annual Benefit Max	Traditional No Deductible	Traditional Deductible	Choice PPO Deductible
\$3,000	-	KP WA Adult Traditional 100 - \$50 Ded/\$3000 Max KP WA Adult Traditional 100 - \$100 Ded/\$3000 Max	-
\$2,500	-	KP WA Adult Traditional 100 - \$50 Ded/\$2500 Max KP WA Adult Traditional 100 - \$100 Ded/\$2500 Max	KP WA Adult Choice 100 - \$50 Ded/\$2500 Max KP WA Adult Choice 100 - \$100 Ded/\$2500 Max
\$2,000	KP WA Adult Traditional 100 - \$2000 Max	KP WA Adult Traditional 100 - \$50 Ded/\$2000 Max KP WA Adult Traditional 100 - \$100 Ded/\$2000 Max KP WA Adult Traditional 100 - \$50 Ded/\$2000 Max <i>Voluntary</i>	KP WA Adult Choice 100 - \$50 Ded/\$2000 Max KP WA Adult Choice 100 - \$100 Ded/\$2000 Max KP WA Adult Choice 100 - \$50 Ded/\$2000 Max <i>Voluntary</i>
\$1,500	KP WA Adult Traditional 100 - \$1500 Max	KP WA Adult Traditional 100 - \$50 Ded/\$1500 Max KP WA Adult Traditional 100 - \$100 Ded/\$1500 Max KP WA Adult Traditional 100 - \$50 Ded/\$1500 Max <i>Voluntary</i>	KP WA Adult Choice 100 - \$50 Ded/\$1500 Max KP WA Adult Choice 100 - \$100 Ded/\$1500 Max KP WA Adult Choice 100 + Child Ortho - \$100 Ded* KP WA Adult Choice 100 - \$50 Ded/\$1500 Max <i>Voluntary</i>
\$1,000	KP WA Adult Traditional 100 - \$1000 Max	KP WA Adult Traditional 100 - \$50 Ded/\$1000 Max KP WA Adult Traditional 100 - \$100 Ded/\$1000 Max KP WA Adult Traditional 100 - \$50 Ded/\$1000 Max <i>Voluntary</i>	KP WA Adult Choice 100 - \$50 Ded/\$1000 Max KP WA Adult Choice 100 - \$100 Ded/\$1000 Max KP WA Adult Choice 100 - \$50 Ded/\$1000 Max <i>Voluntary</i>
Pediatric	-	-	KP WA Choice 100 Pediatric Dental Plan (\$50 Ded) KP WA Choice 100 + Ortho Pediatric Dental Plan (\$50 Ded)

Orthodontia	-	KP WA Adult Traditional 100 - \$3000 Max + Ortho (+ <i>Implants</i> ) KP WA Adult Traditional 100 - \$2500 Max + Ortho (+ <i>Implants</i> ) KP WA Adult Traditional 100 - \$2000 Max + Ortho (+ <i>Implants</i> ) KP WA Adult Traditional 100 - \$1500 Max + Ortho KP WA Adult Traditional 100 - \$1000 Max + Ortho	<b>KP WA Adult Choice 100 - \$2500 Max + Ortho (+ <i>Implants</i>)</b> KP WA Adult Choice 100 - \$2500 Max + Ortho <b>KP WA Adult Choice 100 - \$2000 Max + Ortho (+ <i>Implants</i>)</b> KP WA Adult Choice 100 - \$2000 Max + Ortho KP WA Adult Choice 100 - \$1500 Max + Ortho KP WA Adult Choice 100 - \$1000 Max + Ortho
Implants	-	KP WA Adult Traditional 100 - \$100 Ded/\$3000 Max + Implants KP WA Adult Traditional 100 - \$3000 Max + Implants (+ <i>Ortho</i> ) KP WA Adult Traditional 100 - \$100 Ded/\$2500 Max + Implants KP WA Adult Traditional 100 - \$2500 Max + Implants (+ <i>Ortho</i> ) KP WA Adult Traditional 100 - \$100 Ded/\$2000 Max + Implants KP WA Adult Traditional 100 - \$2000 Max + Implants (+ <i>Ortho</i> )	<b>KP WA Adult Choice 100 - \$100 Ded/\$2500 Max + Implants</b> <b>KP WA Adult Choice 100 - \$2500 Max + Implants (+ <i>Ortho</i>)</b> <b>KP WA Adult Choice 100 - \$100 Ded/\$2000 Max + Implants</b> <b>KP WA Adult Choice 100 - \$2000 Max + Implants (+<i>Ortho</i>)</b>



# 2024 WASHINGTON KPIF MEDICAL & DENTAL PLANS

DIRECT AND EXCHANGE

## WHAT'S NEW

- No new plans in 2024

## WHAT'S BEING DISCONTINUED

- No plans will be discontinued for 2024

## WHAT'S CHANGING

- Several plan names are changing as a result of having to meet 2024 actuarial value (AV):

2023 plan name	2024 plan name
KP WA Gold 0/20	KP WA Gold 0/15
KP WA Gold 2000/20	KP WA Gold 1750/20
KP WA Silver 750/30	KP WA Silver 750/35
KP WA Silver 3000/35% HSA	KP WA Silver 3200/35% HSA
KP WA Bronze 6900/0% HSA	KP WA Bronze 7100/0% HSA
KP WA Bronze 8900/75	KP WA Bronze 9100/75

On-exchange (Washington HealthplanFinder)

Product Type	Gold	Silver	Bronze	#
HMO: Traditional, nondeductible plans	KP WA Gold 0/15			1
DHMO: Traditional, deductible plans	KP WA Gold 1750/20 KP Cascade Gold	KP WA Silver 750/35 KP Cascade Silver	KP WA Bronze 9100/75 KP Cascade Bronze	6
HDHP: HSA-qualified high deductible plans			KP WA Bronze 7100/0% HSA	1
Total (On)	3	2 (+6 CSRs)	3	8 (14)

**Bold = modified plan**  
**Green = Washington Standard plan**

\*Offered off-exchange only.

\*\*Off-exchange plans include Pediatric Dental embedded

**Note:** Does not include American Indian/Alaska Native CSR totals.

Off-exchange\*\*

Product Type	Gold	Silver	Bronze	#
HMO: Traditional, nondeductible plans	KP WA Gold 0/15			1
DHMO: Traditional, deductible plans	KP WA Gold 1750/20	KP WA Silver 750/35 KP WA Silver 4500/50	KP WA Bronze 6000/50* KP WA Bronze 9100/75	5
HDHP: HSA-qualified high deductible plans		KP WA Silver 3200/35% HSA*	KP WA Bronze 7100/0% HSA	2
Total (Off)	2	3	3	8

## WHAT'S NEW

### Added 2 Washington family dental plans

- KP WA Family Dental 100
- KP WA Family Dental 80

## WHAT'S CHANGING

- Updated dental plan names on Washington adult dental plans
- Out-of-pocket maximum (family dental plans) will increase from \$375/\$750 to \$400/\$800 (for under 19 years of age)
- **Embedded pediatric dental coverage on medical plans (Washington off-exchange)** - deductibles and out-of-pocket maximums change to match medical plan changes

## WHAT'S BEING DISCONTINUED

- KP WA Pediatric Dental 100

2023 plan name	2024 plan name
KP WA Dental 100	KP WA <b>Adult</b> Dental 100
KP WA Dental 80	KP WA <b>Adult</b> Dental 80

# 2024 Oregon KPIF Dental Portfolio\*\*

## FAMILY TRADITIONAL PLANS

PLAN NAME	KP OR Dental 100	KP OR Dental 80H	KP OR Dental 80L
<b>DEDUCTIBLE</b> (Annual)	\$50 individual \$100 family	None	\$100 individual \$300 family
<b>BENEFIT MAXIMUM</b> (Annual, applies to members 19 and older only)	\$1,000	\$1,000	None
<b>OUT-OF-POCKET MAX</b> (Annual, applies to members 18 and younger only)	\$400 individual \$800 family	\$400 individual \$800 family	\$400 individual \$800 family
<b>BENEFITS</b>	<b>Member Pays</b>		
OFFICE VISIT COPAY	\$0	\$0	\$0
PREVENTIVE & DIAGNOSTIC	\$0	20%	20%
BASIC RESTORATIVE	20%*	75%	50%*
ORAL SURGERY	20%*	75%	50%*
PERIODONTICS	20%*	75%	50%*
ENDODONTICS	20%*	75%	50%*
MAJOR RESTORATIVE/PROSTHETICS	50%*	75%	50%*
ORTHODONTIA — Medically necessary only (Pediatric members 18 and younger only; members 19 and older are not covered)	50%	50%	50%
NITROUS OXIDE	\$0 (<13 yrs), \$25 (13+ yrs)	\$0 (<13 yrs), \$25 (13+ yrs)	\$0 (<13 yrs), \$25 (13+ yrs)

\*Subject to deductible.

\*\*Not available as a stand-alone dental option. Plans available on and off-exchange.

# 2024 Washington KPIF Dental Portfolio\*\*

## **NEW!** Washington Traditional Family Dental Plans

PLAN NAME	KP WA Family Dental 100	KP WA Family Dental 80
<b>DEDUCTIBLE</b> (Annual)	\$50 individual \$150 max per family	\$100 individual \$300 max per family
<b>BENEFIT MAXIMUM</b> (Annual, applies to members 19 and older only)	\$1,000	\$2,000
<b>OUT-OF-POCKET MAX</b> (Annual, applies to members 18 and younger only)	\$400 individual \$800 max per family	\$400 individual \$800 max per family
<b>BENEFITS</b>	<b>Member Pays</b>	<b>Member Pays</b>
PREVENTIVE	\$0	20%
BASIC RESTORATIVE	20%*	50%*
PERIODONTICS	50%*	50%*
ENDODONTICS	50%*	50%*
ORAL SURGERY	50%*	50%*
MAJOR RESTORATIVE/PROSTHETICS	50%*	50%*
ORTHODONTIA — Medically Necessary ONLY	50%*	50%*
NITROUS OXIDE	\$0 ( <13 yrs), \$25 (>= 13 yrs)	\$0 ( <13 yrs), \$25 (>= 13 yrs)

# 2024 Washington KPIF Dental Portfolio\*\*

## ADULT TRADITIONAL PLANS: OFF-EXCHANGE

PLAN NAME	KP WA Adult Dental 100	KP WA Adult Dental 80
<b>DEDUCTIBLE</b> (Annual)	\$50 individual \$100 family	\$100 individual \$300 family
<b>BENEFIT MAXIMUM</b> (Annual)	\$1,000	\$2,000
<b>BENEFITS</b>	<b>Member Pays</b>	
OFFICE VISIT COPAY	\$0	\$0
PREVENTIVE & DIAGNOSTIC	\$0	20%
BASIC RESTORATIVE	20%*	50%*
ORAL SURGERY	50%*	50%*
PERIODONTICS	50%*	50%*
ENDODONTICS	50%*	50%*
MAJOR RESTORATIVE/PROSTHETICS	50%*	50%*
NITROUS OXIDE	\$25	\$25
ORTHODONTIA	Not available	

\*Subject to deductible.

\*\*Not available as a stand-alone dental option. Plans available on and off-exchange.

# 2024 Washington KPIF Dental Portfolio

## EMBEDDED PEDIATRIC TRADITIONAL PLANS

Embedded in these Medical plans:	<ul style="list-style-type: none"> <li>• KP WA Gold 0/15 with Pediatric Dental</li> <li>• KP WA Gold 1750/20 with Pediatric Dental</li> </ul>	<ul style="list-style-type: none"> <li>• KP WA Silver 750/35 with Pediatric Dental</li> <li>• KP WA Silver 4500/50 with Pediatric Dental</li> <li>• KP WA Bronze 6000/50 with Pediatric Dental</li> <li>• KP WA Bronze 9100/75 with Pediatric Dental</li> </ul>	<ul style="list-style-type: none"> <li>• KP WA Silver 3200/35% HSA with Pediatric Dental</li> </ul>	<ul style="list-style-type: none"> <li>• KP WA Bronze 7100/0% HSA with Pediatric Dental</li> </ul>
<b>DEDUCTIBLE</b> (Annual)	None	None	Subject to medical deductible	Subject to medical deductible
<b>OUT-OF-POCKET MAX</b> (OOPM) (Annual; applies through the end of the year in which member turns 19)	Subject to medical OOPM	Subject to medical OOPM	Subject to medical OOPM	Subject to medical OOPM
<b>BENEFITS</b>	<b>Member Pays</b>			
OFFICE VISIT COPAY	\$0	\$0	\$0	0%+
PREVENTIVE & DIAGNOSTIC	\$0	\$0	\$0	0%+
BASIC RESTORATIVE	50%*	50%*	50%*+	0%+
ORAL SURGERY	50%*	50%*	50%*+	0%+
PERIODONTICS	50%*	50%*	50%*+	0%+
ENDODONTICS	50%*	50%*	50%*+	0%+
MAJOR RESTORATIVE/PROSTHETICS	50%*	50%*	50%*+	0%+
ORTHODONTIA Medically Necessary Only**	50%*	50%*	50%*+	0%+
NITROUS OXIDE	\$0 ( <13 yrs) \$25 (13-19 yrs)*	\$0 ( <13 yrs) \$25 (13-19 yrs)*	\$0 ( <13 yrs) \$25 (13-19 yrs)*+	0%+

\*Accumulate to medical out-of-pocket maximum.

\*\*Orthodontia — cosmetic and self-referred are not covered.

+Cost share applies after medical deductible/accumulates to medical deductible.

Plans available off-exchange only.

# Convenient, high-quality dental care and coverage



## 21 DENTAL OFFICES

Eugene, OR, to Longview, WA  
Many co-located with or near a Kaiser Permanente medical facility

## 165 KP DENTISTS

Plus, a network of 440,000+ PPO dentists nationwide

## GENERAL DENTISTRY SPECIALTY CARE

Including orthodontics, endodontics, oral surgery, and periodontics

## RIGHT CARE AT THE RIGHT TIME

Urgent dental care available 24 hours a day, 7 days a week

Virtual dentistry options, including video, phone, and email\*

## MEDICAL-DENTAL INTEGRATION

Integration with electronic health record, co-location, and coordination with medical team for quality outcomes

# Virtual dentistry

Connect to dental care, anytime, anywhere. Whether through 24/7 telephone advice, email, telephone or video appointments, you have many options to seek dental care. Members like these convenient virtual visits because dentists can cover a member's dental history, assess the severity of the concern, and provide recommendations and next steps. Learn more at [kp.org/dental/nw](https://kp.org/dental/nw).



**Telephone advice 24 hours a day, 7 days a week**



**Telephone and video visits available after a member is triaged<sup>1,2</sup>**



**Dental advice email on kp.org and the Kaiser Permanente app<sup>3,4</sup>**



**Ability to email patient photos through kp.org and the Kaiser Permanente app<sup>4</sup>**

1. When appropriate and available. 2. These features apply to care you get at Kaiser Permanente facilities. 3. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on kp.org. 4. Available for members with both Kaiser Permanente medical and dental.

