

## Access PPO: Frequently asked questions

With Access PPO plans, employees can choose any licensed doctor they want – including the doctor they have now – anywhere in the country. They pay less for care when they select a preferred provider from our extensive local, regional, and national network.

### What makes Kaiser Permanente Access PPO plans a better choice?

Access PPO provides access to a network of more than 5,000 hospitals, 90,000 health care clinics, and more than one million health care professionals across the country.

This includes exclusive access to more than 1,000 physicians<sup>1</sup> at Kaiser Permanente medical offices. Kaiser Permanente doctors use the best approach – based on scientific research, supported by advanced technology, and leveraged to achieve better health outcomes at lower costs.<sup>2</sup>

In addition, there is a select group of Washington providers in the network with a lower cost share for office visits. That’s because we contract with these providers directly and they meet high standards for exceptional patient care and satisfaction.

Access PPO plans do cover out-of-network providers, but your employees will pay more.

ACCESS PPO		
Preferred Provider Network		Out of network
Preferred Providers	Enhanced Benefit Providers (Lower cost shares for some services)	
<ul style="list-style-type: none"> <li>• Extensive network of Washington providers contracted with Kaiser Permanente</li> <li>• First Choice Health providers in Oregon, Idaho, Montana, Alaska, and Washington</li> <li>• First Health Network providers in all other states</li> <li>• OptumRx® pharmacy network</li> </ul>	<ul style="list-style-type: none"> <li>• Washington Permanente Medical Group, and hundreds of select providers in our service area who demonstrate high standards for patient care and satisfaction</li> <li>• Pharmacies at Kaiser Permanente medical offices and Kaiser Permanente Mail-Order Pharmacy</li> <li>• Includes primary care doctors from Kaiser Permanente (Puget Sound, Spokane) and Family Care Network (Skagit, Whatcom) to Walla Walla Clinic and Memorial Physicians in Yakima.</li> </ul>	<ul style="list-style-type: none"> <li>• All other licensed providers in the United States</li> </ul>
ACCESS PPO SERVICE AREA		
<p>For small groups, includes these Washington counties: Benton, Columbia, Franklin, Island, King, Kitsap, Kittitas, Lewis, Mason, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman, and Yakima.</p>		

## What's so special about care at Kaiser Permanente?

Kaiser Permanente physicians and care teams have been on the leading edge of many clinical care innovations, such as:

- Salaried doctors
- Electronic medical records
- Email access to care providers
- Preventive care reminders and coaching
- Online appointment setting
- One-stop service with doctors, lab, X-ray, and pharmacy at nearly every primary care location

Doctors from leading medical schools and institutions are eager for the opportunity to practice at Kaiser Permanente, where they can focus on patient care rather than running a private practice.

That dedication combined with exceptional expertise and coordination is why the Washington Health Alliance 2016 Community Checkup ranked Kaiser Permanente's medical group the highest of 80 medical groups in the state.<sup>3</sup>

## What else does Kaiser Permanente offer my employees?

Our Access PPO plans offer:

- High standards set by our medical chiefs and directors to evaluate providers we contract with.
- Primary care physician not required although recommended for guidance.
- Services include 24/7 consulting nurse helpline, tobacco cessation support, fitness center discounts, care management support for complex health issues, and more.

## Do Access PPO members need preauthorization before seeing a specialist or receiving a service?

No referrals are required for medically necessary services when using specialists in the Access PPO network.

Like other PPO plans, Access PPO requires preauthorization from Kaiser Permanente for certain services, such as hospitalizations and certain surgical procedures.

If a member decides to access health care services that require preauthorization, it is important that

the member review their benefits summary or contact Kaiser Permanente Member Services to verify whether preauthorization is required to receive the full benefit coverage for that particular health care service or procedure.

## Are alternative care providers available? Where can care be obtained and are there plan limitations?

Members can choose alternative treatment options, such as naturopathy and chiropractic care.

Members can self-refer to a licensed chiropractor, acupuncturist, or naturopath in the Access PPO network. The member's personal physician can write a prescription and care plan for massage therapy.

Plans include a specific number of covered visits for acupuncture, chiropractic care, and massage therapy. If additional visits are deemed medically necessary, they will be covered at the plan's benefit level.

All in-network acupuncture and chiropractic care visits will be covered at the enhanced benefit level (lower member cost share).

## Are there providers who aren't in the Access PPO network who may still deliver services?

Some specialties – such as anesthesiology, pathology, and radiology – may be considered out of network even if the hospital, outpatient facility, or surgeons used are in network.

These specialists often choose not to contract with any insurance provider, so it is advisable to check the provider directory or contact Kaiser Permanente Member Services to verify if a specialist is in the network.

## What if I want a PPO plan that features a high deductible combined with a health savings account?

The Access PPO plans sold directly from Kaiser Permanente for small business groups include Bronze and Silver HSA-compatible plans.

<sup>1</sup> OIC Provider Network Form A

<sup>2</sup> Health Affairs, May 2010

<sup>3</sup> Washington Health Alliance, 2016 Community Checkup <http://wahealthalliance.org/>

Ranking applies to then Group Health Cooperative's medical group, now named Washington Permanente Medical Group.

# Kaiser Permanente Nondiscrimination Notice and Language Access Services



## KAISER PERMANENTE NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Washington and Kaiser Foundation Health Plan of Washington Options, Inc. ("Kaiser Permanente") comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. Kaiser Permanente does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

### **Kaiser Permanente:**

Provides free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provides free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, contact Kaiser Permanente Member Services.

If you believe that Kaiser Permanente has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance by phone, mail, fax, or email. If you need help filing a grievance, a Kaiser Permanente Member Services Representative is available to help you. Language assistance is provided free of charge. The Kaiser Permanente Civil Rights Coordinator will be notified of all grievances related to discrimination on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity.

Phone: 206-630-4636

Toll-free: 1-888-901-4636

TTY Washington Relay Service: 1-800-833-6388 or 711

TTY Idaho Relay Service: 1-800-377-3529 or 711

Fax: 206-901-6205 or toll-free 1-888-874-1765

Address: Kaiser Foundation Health Plan of Washington

Civil Rights Coordinator, Quality GNE-D1E-07

P.O. Box 9812

Renton, WA 98057-9054

Email: [csforms@ghc.org](mailto:csforms@ghc.org)

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at:

U.S. Department of Health and Human Services

200 Independence Avenue SW., Room 509F

HHH Building

Washington, DC 20201

1-800-368-1019, 800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>

For Medicare Advantage Plans Only: Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.

## LANGUAGE ACCESS SERVICES

**English: ATTENTION:** If you speak English, language assistance services, free of charge, are available to you. Call 1-888-901-4636 (TTY: 1-800-833-6388 or 711).

**Español (Spanish): ATENCIÓN:** si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**中文 (Chinese): 注意:** 如果您使用繁體中文, 您可以免費獲得語言援助服務。請致電 1-888-901-4636 (TTY: 1-800-833-6388 / 711)。

**Tiếng Việt (Vietnamese): CHÚ Ý:** Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**한국어(Korean): 주의:** 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-888-901-4636 (TTY: 1-800-833-6388 / 711) 번으로 전화해 주십시오.

**Русский (Russian): ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-888-901-4636 (телетайп: 1-800-833-6388 / 711).

**Filipino (Tagalog): PAUNAWA:** Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**Українська (Ukrainian): УВАГА!** Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки. Телефонуйте за номером 1-888-901-4636 (телетайп: 1-800-833-6388 / 711).

**ភាសាខ្មែរ (Khmer): វប្បធម៌:** បើសិនអ្នកនិយាយខ្មែរ, សេវាជំនួយផ្នែក ភាសាខ្មែរគឺឥតគិតថ្លៃ ដល់អ្នក។ ចូរទូរស័ព្ទ 1-888-901-4636 (TTY: 1-800-833-6388 / 711)។

**日本語 (Japanese): 注意事項:** 日本語を話される場合、無料の言語支援をご利用いただけます。1-888-901-4636 (TTY: 1-800-833-6388 / 711) まで、お電話にてご連絡ください。

**አማርኛ (Amharic): ማሳሰቢያ:** የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዙዎት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 1-888-901-4636 (መስማት ለተሳናቸው: 1-800-833-6388 / 711)።

**Oromiffa (Oromo): XIYYEEFFANNAA:** Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**العربية (Arabic):** لديكم حق الحصول على مساعدة ومعلومات في ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-888-901-4636 (رقم هاتف الصم والبكم: 1-800-833-6388 / 711).

**ਪੰਜਾਬੀ (Punjabi): ਧਿਆਨ ਦਿਓ:** ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 1-888-901-4636 (TTY: 1-800-833-6388 / 711) 'ਤੇ ਕਾਲ ਕਰੋ।

**Deutsch (German): ACHTUNG:** Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**ພາສາລາວ (Lao): ໂປດຊາບ:** ຖ້າວ່າ ທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**Srpsko-hrvatski (Serbo-Croatian): OBAVJEŠTENJE:** Ako govorite srpsko-hrvatski, usluge jezičke pomoći dostupne su vam besplatno. Nazovite 1-888-901-4636 (TTY- Telefon za osobe sa oštećenim govorom ili sluhom: 1-800-833-6388 / 711).

**Français (French): ATTENTION :** Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-888-901-4636 (ATS: 1-800-833-6388 / 711).

**Română (Romanian): ATENȚIE:** Dacă vorbiți limba română, vă stau la dispoziție servicii de asistență lingvistică, gratuit. Sunați la 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**Adamawa (Fulfulde): MAANDO:** To a waawi Adamawa, e woodi ballooji-ma to ekkitaaki wolde caahu. Noddu 1-888-901-4636 (TTY: 1-800-833-6388 / 711).

**فارسی (Farsi): توجه:** اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-888-901-4636 (TTY: 1-800-833-6388 / 711) تماس بگیرید.