State of Colorado
Understanding Benefits and Kaiser Permanente Options

Kyle Main – Engagement Consultant
What is Health Literacy?

The ability to read, understand, and use health care information to make informed health care decisions.
Health Literacy

Improved Health

Increased Satisfaction

Maximized Savings
Today’s Agenda

- Benefits Need to Know
- Your Plans Types
- Five Questions for OE
- Kaiser Permanente
- Q&A
**Premium**

**Definition:** How much it costs per month in order for the insurance policy to keep your coverage active.

**What does that mean?**

- You and your employers split the monthly cost of your plan
- Your premium is not the only amount you pay for health insurance
- Your premium depends on how many people in your family enroll
- The premium is related to how much risk you take on for out of pocket costs
Deductible

**Definition:** The total amount you pay for care before Kaiser Permanente starts paying all or some of the costs of care.

**What does that mean?**

- You pay the full cost of care for some benefits until the amount is reached
- There is an individual and family deductible—they work differently on each plan
- A higher deductible means a lower premium
Out of Pocket Max

**Definition:** The total risk, or the total amount you could be responsible for paying out of pocket on care in the year.

**What does that mean?**

- What you pay for care adds up toward the out of pocket maximum
- There is an individual and family out of pocket max—they work differently on each plan
- A higher out of pocket maximum means a lower premium
**Copay**

**Definition:** A set dollar amount you pay for care or prescriptions either before or after the deductible based on your plan.

**What does that mean?**

- You pay the same amount even if the total cost changes
- Copays add up to your out of pocket maximum
- On the HDHP you must meet your deductible before paying a copay

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**$40 Prescription**
- KP Pays $10
- You Pay $30
- Copay

**$120 Prescription**
- KP Pays $90
- You Pay $30
- Copay
Coinsurance

**Definition:** A set percentage you will pay of each bill for benefits depending on your plan

**What does that mean?**
- You and your insurer split each medical bill when coinsurance applies
- Coinsurance you pay adds up to your out of pocket maximum

<table>
<thead>
<tr>
<th>$500 Bill</th>
<th>$1000 Bill</th>
</tr>
</thead>
<tbody>
<tr>
<td>You Pay 20% - $100</td>
<td>You Pay 20% - $200</td>
</tr>
<tr>
<td>Your Insurance Pays 80% - $400</td>
<td>Your Insurance Pays 80% - $800</td>
</tr>
</tbody>
</table>
Your Plans Types

Deductible Copay Plan

This plan provides the affordability and predictability of copays for services like primary care, specialty care, urgent care, and prescriptions without needing to first meet your deductible.

High Deductible Plan

This plan requires you to meet your deductible before the plan begins to pay for some or all of the costs for care. A reduced premium and a HAS make this plan an attractive option for some.

A BETTER WAY TO GET CARE

- Preventative Care is Free
- Easy Copays for Routine Care
- Lower Deductible & OPM
- FSA Account Optional

- Preventative Care is Free
- Lower Premium
- HAS Account Option
- State HSA Funding
Your Plans Types

Deductible Copay Plan

Deductible & OPM

Individual vs Family

• Each person meets Individual
• If individual adds up to family, all meet DED/OPM

High Deductible Plan

Deductible & OPM

Individual vs Family

• If more than 1 enroll, must meet family

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Five questions to ask for Open Enrollment:

1. How much and what kind of care did I use this year?
2. What care am I expecting to need this year?
3. Do I have any prescriptions? What is their full price at the KP pharmacy?
4. What resources could help me with each plan?
5. How does my total premium compare to my out of pocket maximum for each plan?
Kaiser Permanente Health Plan Comparisons 2019-2020

<table>
<thead>
<tr>
<th></th>
<th>Deductible HMO (DHMO)</th>
<th>HDHP with HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$750 / $1,500</td>
<td>$1,500 / $3,000¹</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong> (Individual / Family)</td>
<td>$2,000 / $4,000</td>
<td>$3,000 / $6,000</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>24/7 Medical Advice by Phone</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
</tbody>
</table>

**Primary Care**

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Deductible HMO (DHMO)</th>
<th>HDHP with HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit</td>
<td>$30 Copay</td>
<td>20% Coinsurance²</td>
</tr>
<tr>
<td>Chat Online with a Kaiser Permanente Doctor</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>Email¹</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>Phone or Video Visit¹</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
</tbody>
</table>

**Specialty Care**

<table>
<thead>
<tr>
<th>Procedure</th>
<th>Deductible HMO (DHMO)</th>
<th>HDHP with HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visit</td>
<td>$50 Copay</td>
<td>20% Coinsurance²</td>
</tr>
<tr>
<td>Chat Online with a Kaiser Permanente Doctor</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>Email¹</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>Phone or Video Visit¹</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
</tbody>
</table>

**Mental Health Outpatient**

<table>
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</tr>
</thead>
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<td>$30 Copay</td>
<td>20% Coinsurance²</td>
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<tr>
<td>Email¹</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td>Phone or Video Visit¹</td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
</tbody>
</table>

The information provided is only a summary. Upon enrollment, your Evidence of Coverage will contain a description of your coverage, including benefits, exclusions and limitations. Your Evidence of Coverage will prevail over this or any other plan summary.

1. Available when you receive care from Kaiser Permanente medical offices. Check with your doctor to find out if video visits are available to you.
2. Your cost share after you have met your deductible.
3. If you have other family members enrolled on the HDHP plan, the overall family deductible must be met before the plan begins to pay.
### Kaiser Permanente Health Plan Comparisons 2019-2020

<table>
<thead>
<tr>
<th>Service</th>
<th>Deductible HMO (DHMO)</th>
<th>HDHP with HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent Care (Procedures received during a visit)</td>
<td>$75 Copay 10% Coinsurance²</td>
<td>20% Coinsurance³</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$500 Copay</td>
<td>20% Coinsurance³</td>
</tr>
<tr>
<td>Inpatient Hospital</td>
<td>10% Coinsurance²</td>
<td>20% Coinsurance³</td>
</tr>
<tr>
<td>Diagnostic Lab &amp; X-Ray</td>
<td>10% Coinsurance²</td>
<td>20% Coinsurance³</td>
</tr>
<tr>
<td>Chiropractic Services</td>
<td>$50 up to 20 visits</td>
<td>20% Coinsurance up to 20 visits²</td>
</tr>
<tr>
<td>Adult Optical Hardware</td>
<td>$150 Credit every 24 months</td>
<td>$150 Credit every 24 months</td>
</tr>
<tr>
<td>Pediatric Optical Hardware</td>
<td>10% Coinsurance every 24 months²</td>
<td>20% Coinsurance every 24 months²</td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retail: 30-Day Supply</td>
<td>Generic: $10  Specialty: 20% up to $100 per fill</td>
<td>Generic: $10²  Specialty: 20% up to $100 per fill²</td>
</tr>
<tr>
<td>Mail Order: Up to a 90-Day Supply</td>
<td>Generic: $20  Specialty: 20% up to $250</td>
<td>Generic: $20²  Specialty: 20% up to $250²</td>
</tr>
</tbody>
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Visit us for care under one roof.

At Kaiser Permanente medical offices ...

Experience great care from a coordinated, connected care team

Do more in less time. In most of our locations, you can see a doctor, get a lab test, get an X-ray, and pick up prescriptions
Your time.

Find providers near you.¹

- Visit kp.org/locations
- Download the Kaiser Permanente mobile app

¹ Choice of providers varies by plan, service area, and availability at the time of selection and is subject to change. Members who live in Mountain, Northern or Southern Colorado have access to affiliated network providers in their home service area. For the most up-to-date information about providers included in your plan, visit kp.org/locations.

In an emergency, call 911 or go to the nearest Emergency Department.
Care and coverage to help you thrive.

Get personalized care when you need it, how you want it – all centered on you.¹

1. Phone visits, email, and video visits are available when you receive care at Kaiser Permanente medical offices. Check with your doctor’s office to find out if video visits are available to you.

¹ ©2018 Kaiser Foundation Health Plan, Inc.
Not sure what kind of care you need?
Call or chat.¹

Get no-cost medical advice and care guidance.

- Call us 24/7 for medical advice
- Chat online with a Kaiser Permanente doctor from 7 a.m. to 10 p.m., 7 days a week

¹ In an emergency, call 911 or go to the nearest Emergency Department.
Get in-person care away from home.

Traveling? Dependents away at college, or visiting family?

- Call our “Away from Home Travel Line” for travel support.
- Eligible dependents can get routine, continuing, and follow-up care, even if they’re outside of any Kaiser Permanente service area.²

If you need urgent or emergency care, you’re covered, anywhere in the world.¹

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1. In an emergency, call 911 or go to the nearest emergency department.
2. Refer to your Evidence of Coverage for details, exclusions and eligibility requirements.
3. This number can be dialed from both inside and outside the U.S. Outside, you must dial the U.S. country code 001 for landlines and +1 for mobile before the phone number. Long-distance charges may apply, and we cannot accept collect calls. Phone line is closed major holidays (New Year’s Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas), and closes early the day before a holiday at 10 p.m. Pacific time (PT). The phone line reopens the day after a holiday at 4 a.m. PT.

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24/7 Away from Home Travel Line: 951-268-3900³

kp.org/travel
Supporting your total health – mind, body and spirit.

You’ll have resources at your fingertips to help you stay well:

+ Personal wellness and nutrition coaching
+ Healthy lifestyle programs
+ On-site health education classes and support groups¹
+ Online videos, podcasts, healthy recipes, and more
+ Reduced rates on health products and services

¹. Classes vary at each location and some may require a fee.
Use financial wellness tools to help manage costs and plan for expenses.

Get a cost estimate online. Kaiser Permanente members can visit kp.org/costestimates for an estimate of what you’ll pay for common medical services. Estimates are based on your plan benefits and whether you’ve reached your deductible — so you’ll have to log in first, but you’ll get personalized information.

Call or chat online with a medical financial counselor. Get no-cost medical financial advice, price estimates for upcoming medical services and procedures, and payment plan options.¹

¹ For questions about costs related to services outside of Kaiser Permanente medical offices, contact the provider directly.
A stress-free path to switch plans.

New to Kaiser Permanente? Call New Member Connect.

In one phone call, the New Member Connect Team will help you:

+ Choose a primary care physician
+ Transition prescriptions
+ Access care
+ Transfer medical records
+ Register for secure access to kp.org

Call: 1-844-639-8657 (TTY 711)
A stress-free path to switch plans.

Explore your options and pick a plan that’s right for you.

my.kp.org/stateofcolorado

1-866-635-8743

StateOEKaiser@kp.org

Ready to enroll?
Visit: www.colorado.gov/dhr/benefits