

Kaiser
Permanente
Medicare
Advantage
(HMO)

Plans for a healthier you



Group Medicare Advantage plans



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CONTACT US

Not yet a member?

1-800-581-8252

TTY WA Relay **1-800-833-6388** or **711**

8 a.m. to 5 p.m., Monday through Friday

Already a member?

Member Services **1-888-901-4600**

TTY WA Relay **1-800-833-6388** or **711**

8 a.m. to 8 p.m., 7 days a week



Why choose Kaiser Permanente?

Our Medicare Advantage health plans combine care and coverage. Because we're both a care provider and a health plan, you get what you need in one convenient package.

In this booklet, you'll learn how to make the most of a Kaiser Permanente health plan, and see why we're the plan of choice for more than 90,000 Washington state Medicare Advantage members.

One of the top-ranked medical groups in Washington

Washington Permanente Medical Group has been one of the top-ranked medical groups in Washington state for more than a decade.¹

Read about other recognition we've received for quality and health care innovation at [kp.org/wa/awards](https://www.kaiserpermanente.org/wa/awards).

Our plan members choose to re-enroll

Join Kaiser Permanente and you'll be in good company – 97% of existing Kaiser Permanente Medicare Advantage members in Washington chose to stay with us when it came time to make a health plan choice.²

We make it easy to get and stay healthy

Our health plans and our approach to care are designed to make getting care more convenient.

At most of our locations, you can take care of what you need in one visit. See your doctor, get a lab test or X-ray, and pick up your medications – all without leaving the building.

And at Kaiser Permanente, doctors, nurses, pharmacists, and other members of your health care team are all connected to each other, and to you, through your electronic health record. So you get more seamless, personalized care.

Virtual care options

You can get care from Kaiser Permanente doctors and care teams in the comfort of home or when you're out on the go with virtual care options by phone, online, video, and more.³

Our welcome team helps you get started

When you become a Kaiser Permanente member, our welcome team is here to help you get started – quickly and easily – with your new health plan.

We can help you find a doctor, locate a Kaiser Permanente medical center, transfer prescriptions, or make a smooth transition to Kaiser Permanente care if you're in the middle of treatment.

If you're already a Kaiser Permanente member, our team can also help when you renew your plan or change your care team.

¹ Washington Health Alliance 2008-2019 Community Checkup reports, www.wacommunitycheckup.org. The 2017-2019 year rankings apply to Kaiser Permanente Washington's medical group, Washington Permanente Medical Group, P.C. Rankings for years prior to 2017 apply to the then-named Group Health Cooperative's medical group, formerly named Group Health Permanente, P.C. and now named Washington Permanente Medical Group, P.C.

² 2018 Medicare Advantage Health and Drug Plan Disenrollment Reasons Survey Results, September 2019.

³ When appropriate and available.

Care that fits your life

Website and mobile app

It's quick and easy to register online for access to all your web and smartphone tools.

Secure member website

You can use our member website to order medication refills, check your benefits, and find health resources. When you get care at Kaiser Permanente medical facilities, you can also:

- Email your care team with nonurgent questions
- Schedule appointments
- Check your lab and test results
- Read your medical records and notes from office visits

Mobile app

Once you register at kp.org/wa, you can download the free Kaiser Permanente Washington mobile app. Use your member ID number and password to activate the app, and you'll be ready to use many online tools to manage your health from your smartphone. Learn more at kp.org/wa/mobile.

Digital ID card

Along with the Kaiser Permanente identification card you receive in the mail, you also have access to a digital ID card. Once you've registered at kp.org/wa, you can access your digital ID card and use your smartphone to show proof of membership anytime, anywhere.



More options for getting care

CLICK

24/7 Care Chat

You can use this online messaging feature to get medical advice in real time from a Kaiser Permanente clinician. It's available 24/7 – at no additional charge. Just register on our secure member website or download our mobile app to chat.⁴

Email your doctor's office

Send secure messages to your Kaiser Permanente care team for nonurgent issues.⁴

E-visit

For common medical issues that don't need a physical exam, such as a sore throat or allergies, go online and get a diagnosis, a treatment plan, and a prescription if needed, usually within 2 hours.⁴

Video visit

Meet face-to-face with a Kaiser Permanente clinician by video for high-quality, personalized care.⁴

CALL

24/7 Consulting Nurse Service

Whether you have an illness or injury or just want medical advice, our consulting nurse is just a phone call away.⁴

Phone appointment

You can make an appointment to talk with a Kaiser Permanente doctor over the phone about symptoms, health concerns, or follow-up care after an appointment.⁴

COME IN

Doctor appointment

Your doctor is your partner in health, and sometimes coming in for a visit is exactly what you need.

And Kaiser Permanente medical facilities have many services under one roof. So you can get more of what you need in just one trip.

⁴When appropriate and available.

Doctors and locations

Kaiser Permanente doctors

Our medical group includes more than 1,100 providers, with more than 9,000 additional providers around Washington state. Doctors, nurses, pharmacists, care managers, and therapists all work together to help you be your healthiest.

We also support the community providers who are part of our network in their efforts to improve care and implement electronic medical records.

Specialty care providers

You have access to a broad network of specialty care providers and services across the state. To see a specialist who does not work in a Kaiser Permanente medical facility, your personal doctor must request prior authorization – an OK from Kaiser Permanente before referring you.

Urgent care clinics and walk-in care

Visit our urgent care clinics in Bellevue, Capitol Hill, Olympia, Silverdale, or Tacoma.

In the Spokane area, you can get walk-in care at our Riverfront Medical Center, or go to one of the many walk-in clinics or urgent care locations throughout the region.

Care near you



To find in-network doctors visit kp.org/wa/medicare/providers.

(Check your member ID card to confirm your network prior to searching for a provider.)



To find locations visit kp.org/wa/locations.



Or call **1-800-581-8252** (TTY 711), 8 a.m. to 5 p.m., Monday through Friday.

Care outside your service area

As a Medicare Advantage HMO member, you're covered for emergencies and urgent care when you seek care at any licensed facility in the United States and abroad. If you're traveling in other Kaiser Permanente regions, you also have access to their facilities for care.

If you're away from your service area and you need care right away:

- If you have a medical emergency, call the local emergency services number or go to the nearest emergency room or hospital. (If you're admitted to a hospital, you or a family member must call the Notification Line within 24 hours or as soon as you can.)

- If you need urgent care outside a Kaiser Permanente area in the United States, you can visit an urgent care clinic instead of a hospital emergency department.
- If you travel to Pima or Maricopa counties in Arizona, our plans may include additional in-network coverage for care with select Banner Health providers.⁵

Not sure what to do?

- Call the 24/7 Consulting Nurse Service for advice or help deciding where to go for care.
- Call Member Services for coverage information or finding an in-network provider.



⁵For details about the Arizona snowbird benefit available for members, please see your summary of benefits.

Access to alternative care

To help meet your health needs and support your well-being, our Medicare Advantage plans cover alternative care, including acupuncture, chiropractic services, massage therapy, and naturopathy.

For details about our alternative care coverage, see the **Summary of Benefits** in this packet.



Pharmacy: What's covered

Your Medicare Advantage plan may cover prescriptions either by including a Medicare Part D benefit or through other drug coverage. The other drug coverage offered by your Medicare Advantage plan is equal to or better than Part D coverage.

The list of drugs that are covered is called a "formulary." A formulary tells you what drugs are covered by your plan. It will also tell you the number of tiers – or levels of copays and coinsurance for each type of drug – each plan has. Depending on your plan's drug benefit, coinsurance or a copay may apply.

To look up the formulary for your plan online, visit kp.org/wa/formulary and choose the formulary for your plan:

- Group Medicare Advantage plans with Part D
- Group Medicare Advantage plans without Part D

For specifics about what a plan covers, see the **Summary of Benefits** in this packet.

To get a copy of the Medicare Advantage Part D Drug Formulary, call Member Services or visit kp.org/wa/formulary.

Filling prescriptions

You can fill your prescriptions at a Kaiser Permanente pharmacy or any other in-network pharmacy, or through mail order. To find a list of pharmacies, visit kp.org/wa/medicare and click **Prescription Drugs**.

For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You can order refills online or by phone, fax, or mail. Refills are delivered by U.S. Postal Service anywhere in the United States with no shipping charge. You should receive them within 5 business days. If not, please call **1-800-245-7979 (TTY 711)**, 24 hours a day, 7 days a week.

All members may use this convenient service. But to use it, your prescription must be in the Kaiser Permanente Mail-Order Pharmacy system.

To transfer your prescriptions, you can:

- Fill out a form and fax or mail it to us
- Call our pharmacy department
- Bring the prescription to any Kaiser Permanente pharmacy

Resources for healthy living

Good health goes beyond the doctor's office. That's why we offer so many convenient resources to our members. Explore them all and choose the ones that fit your life.

Silver&Fit® fitness program⁶

The Silver&Fit program is provided at no cost with all our Medicare Advantage plans. This program gives you access to the Home Fitness program, so you can work out in the comfort of your own home. Plus, you get a

membership at a fitness center from a broad network of fitness centers at no additional cost.

Kaiser Permanente and Silver&Fit provide you additional access to a network of premium fitness centers in select counties within the Puget Sound area for Group Medicare Advantage members.

To find out which fitness centers participate in the basic Silver&Fit program, go to silverandfit.com or call 1-877-427-4788.



⁶Silver&Fit® is a federally registered trademark of American Specialty Health, Inc.

Enhance® Fitness

These one-hour fitness classes, led by nationally certified instructors, are available at no additional cost to Kaiser Permanente Medicare Advantage plan members. If you are unable to stand, you are welcome to sit while exercising.

EnhanceFitness classes are offered at Kaiser Permanente facilities as well as participating senior centers and community centers. (The EnhanceFitness program is available only in parts of Island, King, Kitsap, Pierce, Snohomish, Thurston, and Whatcom counties.)

For more information, call **206-326-2800** or **1-800-992-2279**.

Sponsored events

Connect with other fitness enthusiasts at our sponsored events across Washington state, including walking, running, biking, and cooking. Look for upcoming events at kp.org/wa/community-events.

Tobacco cessation support

If you're a tobacco user, the Quit For Life® Program is designed to help you stop at no additional cost. Proven individual phone-based programs give you the tools and assistance to quit for good. You can call or go online to register for the program.

Classes, workshops, support groups

From preparing advance directives to living with chronic conditions such as diabetes, arthritis, and heart disease, these classes and other resources help you learn to live smarter and healthier. See what's available near you at kp.org/wa/classes. Some may require a fee.

Wellness blog

For wellness information, recipes, fitness ideas, and tips for healthy aging, visit kp.org/wa/health.

Online health assessment

Ever wonder just how healthy you really are? Answer an online, personalized health questionnaire about your habits and health conditions. Once completed, a color-coded report tells you how you're doing and offers recommendations for positive changes.

Routine transportation

Make sure you get the care you need. Your Medicare Advantage HMO plan may cover you for routine transportation to your dentist, pharmacy, or Kaiser Permanente provider anywhere in our service area. Wheelchair accessible vehicles are available. See the **Summary of Benefits** in this packet for details.

Refresher: The parts of Medicare

Parts A and B are referred to as **Original Medicare**. You pay your Part B premium directly to Social Security. Unless you qualify for exemptions, the cost of Part B increases if you delay enrollment.

Part C, also known as **Medicare Advantage**, includes Parts A and B plus additional coverage.

Part D prescription drug coverage may be included in your Medicare Advantage plan through a Part D benefit or through other drug coverage. The other drug coverage offered by your Medicare Advantage plan is equal to or better than Part D coverage. The cost of Part D coverage may increase if you delay your enrollment in Part D and do not have other creditable prescription drug coverage.

Available through the government

Part A + **Part B** = **Original Medicare**
Hospital Insurance + Medical Insurance = Part A and Part B

Available through private companies

Original Medicare + **More coverage** = **Part C**
Part A and Part B + Medicare Advantage Plans

Definitions

Premium

Unless it is fully covered by your former employer, you pay this fee each month for health care coverage, regardless of how much you access care.

Out-of-pocket maximum

The most you'll be required to pay in a calendar year for copays and coinsurance.

Copay

A set dollar amount you pay for a service you receive.

Coinsurance

A percentage you pay (your share of total cost) for a service you receive.

Get more information

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Already a member?

Member Services **1-888-901-4600**
TTY WA Relay **1-800-833-6388** or **711**
8 a.m. to 8 p.m., 7 days a week

Provider and pharmacy directories

Online: Go to kp.org/wa/medicare and click **Providers**. (If you prefer a printed copy of the directory, fill out the short online form to request that a directory be mailed to you.)

Drug formulary

Visit kp.org/wa/formulary, and choose the formulary for your plan:

- Group Medicare Advantage plan with Part D
- Group Medicare Advantage plan without Part D

If you need help, call Member Services.

kp.org/wa/medicare



For details about how our plans work, including how to fill prescriptions, how we protect your privacy, how to get an interpreter in your language, and how we handle grievances and appeals: Call us to request the **Evidence of Coverage** for the plans you're interested in.

For Medicare Advantage service area: See the **Summary of Benefits** in this packet.

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 does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, sex, sexual orientation, gender identity, or any other basis protected by applicable federal, state, or local law. We also:

Provide free aids and services to people with disabilities to help ensure effective communication, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, and accessible electronic formats)
- Assistive devices (magnifiers, Pocket Talkers, and other aids)

Provide 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.

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. Please call us if you need help submitting a grievance. The Civil Rights Coordinator will be notified of all grievances related to discrimination.

Kaiser Permanente

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

Electronically: kp.org/wa/feedback

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 a language other than 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) ៖ របស់ត្រូវ បើសិនអ្នកនិយាយខ្មែរ, សេវាជំនួយផ្នែក យេមិនគិតល គឺចូលសំបុំបំអក។ 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) ፡ ማስታወሻ፡ የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት 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).

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।

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: (711 / 1-800-833-6388).

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, ການບໍ່ ວິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ຕະມັນມີຮ່ອມ ໃຫ້ທ່ານ. ໂທສ 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 تماس بگیرید. (TTY: 1-800-833-6388 / 711)

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kp.org/wa/medicare

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Please recycle.

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