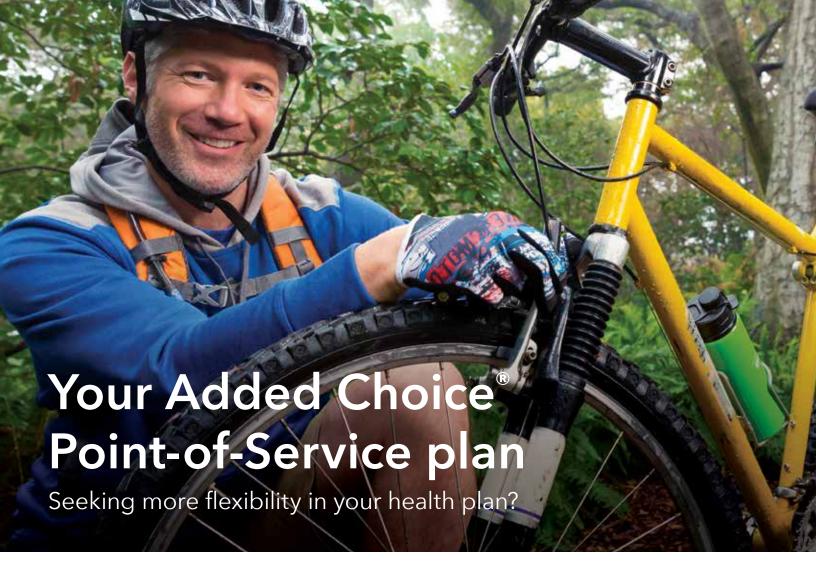


# Welcome to Added Choice®

Your point-of-service plan





If you're looking for choice and convenience, we've got a solution – our Added Choice health plan.

Here's the idea:

Added Choice offers three levels of coverage, also called tiers. As an Added Choice member, you can move from one tier to another to get care. The choices you make determine which doctors you see, which medical facilities you use, and how much you pay.

## With Added Choice, you can:

- Choose your doctor.
- Choose your medical facility or hospital.
- Manage your out-of-pocket costs by choosing the tier in which you receive care.
- Choose a different tier the next time you receive a health care service.

## Your Added Choice benefit tiers

With Added Choice, you can determine the best balance of cost, choice, and coverage for you. As an Added Choice member, you have access to all that Kaiser Permanente offers, plus the option to seek covered services from licensed providers across the country.

## Kaiser Permanente quality care

Here's what the experts have to say about Kaiser Foundation Health Plan of the Northwest:

- Top-ranked HMO health plan in Oregon and Washington and #5 in the nation.
   According to NCQA's Private Health Insurance Plan Rankings 2014–2015.
- Excellence in heart care.

The Center for Heart and Vascular Care at Kaiser Permanente Sunnyside Medical Center received the Society of Thoracic Surgeons' top ranking — three out of three stars — nine times in a row.<sup>2</sup>

<sup>1</sup>Kaiser Foundation Health Plan of the Northwest is licensed as a Health Care Services Contractor in the states of Oregon and Washington.

<sup>2</sup>Based on an analysis of national data covering the period from July 2010 through December 2014.

See your Evidence of Coverage (EOC) or visit **kp.org/addedchoice** for definitions of Select Provider, PPO provider, and non-participating provider. This brochure is not a contract. Plan details are provided in the EOC. To obtain an EOC for a particular plan, contact Member Services. In the event of any conflict between this brochure and the EOC, the EOC prevails.

#### Tier 1

Tier 1 has the lowest out-of-pocket expenses and lets you see any *Select Provider*.\*

#### Tier 2

In Tier 2, you pay higher out-of-pocket costs, and you have access to the First Choice Health Network of doctors and facilities. Tier 2 can be a good option for those who want to continue seeing their doctor or specialist who is a PPO provider.<sup>3</sup> Tier 2 is also a cost-effective option if you live outside our service area.

### Tier 3

In Tier 3, you pay the highest out-of-pocket costs and have access to licensed providers who are not *Select Providers* or PPO providers. We refer to these providers as non-participating providers.<sup>3</sup>

## **Getting started with Added Choice**

## Determine which tier you'll use in the Added Choice plan

- Tier 1: Choose a primary care provider\* from any of our Select Providers conveniently located throughout our service area. Visit kp.org/chooseyourdoctor or call Member Services.
- Tier 2: Choose a PPO provider from the First Choice Health Network.
- Tier 3: Choose a provider who is not a *Select Provider* or PPO provider (a non-participating provider).

## Tips for using Tier 1

•Choose a Select Provider as your primary care provider. Regardless of whether you ever see a primary care provider, it's important to have one. A Select Provider primary care provider has access to Kaiser Permanente HealthConnect® – our electronic health record system – and My Health Manager on kp.org.

Kaiser Permanente HealthConnect gives doctors, nurses, and administrators access to a centrally located health record that keeps all parties connected and informed. This allows your primary care provider to coordinate your care and provide referrals.

More than 3.5 million members use My Health Manager to email their doctor's office, schedule appointments, refill prescriptions, and view most lab test results online. Registration is easy – just go to **kp.org/register** to get started. To make an appointment, visit My Health Manager on **kp.org** or call Member Services.

• To transfer your medical records and prescriptions from your previous health care provider to Kaiser Permanente, visit **kp.org/newmember** and click on "Transfer your records and prescriptions" to access the release forms. You can also call Member Services to request the forms. Send the completed and signed form to your previous health care provider and have them send your medical records to:

Health Information Management Regional Process Center 10220 SE Sunnyside Road Clackamas, OR 97015

• To speak to an advice nurse or to ask other questions, call Member Services.

## Tips for using Tier 2 and Tier 3

- To choose a PPO provider or continue to see your existing PPO provider, visit kp.org/addedchoice or call Member Services to confirm that your provider is participating in the network.
- We encourage you to use your Tier 1 benefit and come see us when a PPO provider or non-participating provider orders certain lab tests or radiology procedures or prescribes you medication because it can save you money. However, if you are seeing a PPO provider, we suggest you continue with the PPO provider until that treatment is concluded. The option of moving between the tiers of coverage works very well for services that don't require a referral.
- Be sure to take your Added Choice ID card with you to your appointment. This will let your provider's office know that Added Choice uses the First Choice Health Network. It will also help with claims and prior authorization information. See page 5 for more about your ID card.
- Prior authorization<sup>†</sup> must be obtained for most care except for such services as:
  - Emergency services.
  - Maternity care.
  - Routine office visits that don't involve outpatient procedures.
  - Durable medical equipment. Refer to your *EOC* for the designated amount.

Your provider must call Resource Stewardship in Portland at 503-813-1031; all other areas: 1-855-281-1840 for prior authorization.

 In most cases, your PPO provider files a claim directly with Kaiser Permanente National Claims Administration – Northwest, PO Box 370050, Denver, CO 80237-9998. If your PPO provider does not file a claim, you will need to file one.

<sup>\*</sup>In Washington, choose a personal care Select Provider.

<sup>†</sup>Refer to your EOC for a complete list of covered services that do not require prior authorization.

## Contacting your provider

For a list of *Select Providers* and PPO providers, visit **kp.org/addedchoice** or call Member Services. Member Services staff are available by telephone from 8 a.m. to 6 p.m., Monday through Friday. You may also sign on to **kp.org/myhealthmanager** and send us an email.

Member Services	1-866-616-0047
TTY	
Language interpretation services	1-800-324-8010

Member Services can help you:

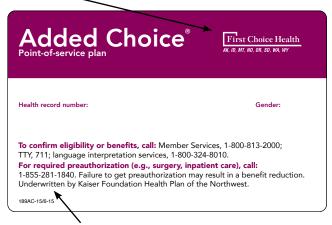
- Choose a primary care provider.
- Get the care and information you need.
- Arrange for transition of care for ongoing conditions.
- Learn about your coverage.
- File claims and understand bills.

## Using your Added Choice ID card

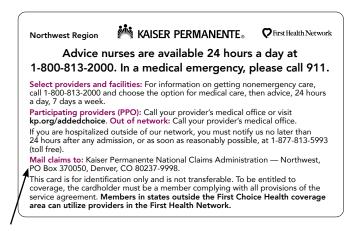
Information to share with your PPO provider and pharmacy\*

#### ADDED CHOICE ID CARD

First Choice Health Network is our PPO provider network.



Call Resource Stewardship for prior authorization for services with PPO providers and non-participating providers.



Where your PPO provider and non-participating provider can mail claims.

If you don't have your Added Choice ID card yet, ask your benefits administrator for a copy of the group confirmation letter to take to your appointment.

<sup>\*</sup>Not all plans have a network pharmacy benefit, nor do all plans have a Select Pharmacy rider. Consult your benefit summary. Your *Evidence of Coverage (EOC)* provides a complete definition of Select Pharmacy.

## If your plan includes a pharmacy benefit\*

When any provider gives you a prescription, you have four choices of where to fill that prescription.



You can take the prescription to a Select Pharmacy (includes Kaiser Permanente pharmacies). If the medication is listed on the formulary, you will pay the Select Pharmacy copayment or coinsurance shown in your benefit summary or **Outpatient Prescription** Drug Rider.

You can use the Mail-Delivery Select Pharmacy to have your prescription mailed to your home. If the medication is listed on the formulary, you will pay the Select Pharmacy copayment or coinsurance shown on your benefit summary or **Outpatient Prescription** Drug Rider.

Call 503-778-2678 or log on to **kp.org** to access.

You can take the prescription to a network pharmacy. You will pay the network pharmacy copayment or coinsurance shown on your benefit summary or **Outpatient Prescription** Drug Rider.

You can use the Caremark mail-order pharmacy to have your prescription mailed to your home. You will pay the network pharmacy copayment or coinsurance shown on your benefit summary or Outpatient Prescription Drug Rider.

Call 1-800-237-2767, fax 1-800-323-2445, or log on to

caremark.com/micro/kpnw.

If your prescription drug is not on the Select Pharmacy formulary and you wish to use a Select Pharmacy or Mail-Delivery Select Pharmacy to have your prescription mailed to your home, you have two options.

or

or



Ask the pharmacist to contact your provider to see if your prescription can be changed to an equivalent drug on the formulary.

See a Select Provider, and ask that your prescribed drug be evaluated for a formulary exception. Your provider will evaluate your medical condition.†

\*Not all plans have a network pharmacy benefit, nor do all plans have a Select Pharmacy rider. Consult your benefit summary or Outpatient Prescription Drug rider. Your Evidence of Coverage (EOC) provides a complete definition of Select Pharmacy.

<sup>†</sup>This evaluation may or may not result in an exception.

## We're here to help

- Select Pharmacies use a formulary. To find out if a medication is on our formulary, call the Formulary Application Services Team (FAST) at 503-261-7900. The formulary is available upon request.
- If you need help with your network (for example, if your eligibility doesn't show in the system), call Member Services at 1-866-616-0047.

# Added Choice® provider and facility directory request



## For more information

If you have questions or concerns, contact Member Services.

## **Member Services**

Monday through Friday, 8 a.m. to 6 p.m.

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## Language interpretation services . . . . . 1-800-324-8010

#### **DETACH HERE.** Tear at perforation.

For the most up-to-date list of the providers and facilities in the Added Choice® PPO network with First Choice Health, go to **kp.org/addedchoice**.

If you would like a printed copy of our *Added Choice Facility Directory,* please fill out this card and mail it back to us.

Name		
Street address		
Citv	State	7IP



### kp.org/addedchoice

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## BUSINESS REPLY MAIL FIRST-CLASS MAIL PERMIT NO. 123 PORTLAND OR

POSTAGE WILL BE PAID BY ADDRESSEE

 NO POSTAGE NECESSARY IF MAILED IN THE UNITED STATES