TRAVEL COVERAGE

Emergency and urgent care away from home

For travel outside Kaiser Permanente areas
Emergencies can happen anywhere

As a Kaiser Permanente member, you’re covered for emergency and urgent care anywhere in the world. Whether you’re traveling in the United States or a foreign country, this brochure will explain what to do if you need emergency or urgent care during your trip.

It’s important to remember that how you get care can vary depending on where you travel. So plan ahead and find out what emergency and other medical services are available where you’ll be visiting.

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This brochure is not intended to be used by Medicare members.
Anything can come up when you travel, and different health needs require different types of care. Here are some common examples, which don’t include all possible symptoms and conditions.

**What is emergency care?**
Emergency care is for a medical or psychiatric condition, including severe pain, that requires immediate medical attention to prevent serious jeopardy to your health.*

Examples include:
- Chest pain or pressure that may move out to the arm, neck, back, shoulder, jaw, or wrist
- Severe stomach pain that comes on suddenly
- Severe shortness of breath
- Decrease in or loss of consciousness

**What is urgent care?**
An urgent care need is an illness or injury that requires prompt medical attention but is not an emergency medical condition.

Examples include:
- Minor injuries, including sprains and falls
- Minor backaches
- Flu symptoms
- Sore throats, coughs, and earaches

**What is routine care?**
Routine care is for an expected care need, like a scheduled visit to your doctor or a recommended preventive screening.

Examples include:
- Physical exams
- Adult and well-child checkups
- Pap tests
- Follow-up visits

Routine services aren’t covered outside Kaiser Permanente areas, so make sure to get them before your trip.

Kaiser Permanente areas include parts of:
- California
- Colorado
- Georgia
- Hawaii
- Maryland
- Oregon
- Virginia
- Washington
- Washington, D.C.

*If you reasonably believe you have an emergency medical condition, call 911 (if you are in the U.S.) or go to the nearest Emergency Department. An emergency medical condition is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health. For the complete definition of an emergency medical condition, please refer to your Benefit Summary.

Find our locations at kp.org/kpfacilities.
How do I get emergency care in the U.S.?
If you or a family member has a medical emergency, get care right away. You don’t have to let Kaiser Permanente know or get approval first. Here’s what to do:*  
• Call 911 or go to the nearest hospital. Always use the emergency services available where you are.  
• Once your condition is stable, call our Away from Home Travel Line at 951-268-3900† to let us know you’ve received emergency care or been admitted to a hospital. If appropriate, the doctor treating you can call instead.  
• When you call Kaiser Permanente, we’ll talk to the doctor treating you to discuss your condition and decide what to do next.

What if I still need care after my emergency condition has been stabilized?
If you’ve been hospitalized, the doctor treating you may decide you still need care after your condition has been stabilized. This is called post-stabilization care. You’ll need to get approval from Kaiser Permanente for this kind of care.

• Call our Away from Home Travel Line at 951-268-3900† as soon as you can, preferably before you get care. Getting approval helps protect you from financial responsibility, since we may not cover services we don’t approve first.
• If we agree you need post-stabilization care, we may authorize the doctor treating you to give you this care. Or we may choose a different provider to make sure you get the right care for your condition.
• Ask the doctor treating you if Kaiser Permanente has approved your care, including any transportation. In addition to post-stabilization care, you’ll need to get any related transportation approved. When medical transportation is needed for your care, we will arrange these services for you.

Outpatient follow-up care is generally not covered, unless we authorize it or it’s considered urgent. This includes any follow-up care you need after an emergency or urgent care visit, like removing stitches or a cast. Call us at 951-268-3900† before you get follow-up care to check whether it’s covered.

*Emergency services are available at Kaiser Permanente or contracted hospitals in areas where we offer care. If you’re traveling in any Kaiser Permanente area, we encourage you to go to one of these facilities – but only if this is reasonable based on your condition or symptoms.
†The phone line is closed on 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.
How do I report emergency care?

Call 951-268-3900†, 24 hours a day, 7 days a week, to let Kaiser Permanente know you’ve been admitted to a hospital with an emergency condition, or to ask for approval for post-stabilization care. For TTY for the hearing/speech impaired, call 711.

How do I get urgent care?

If you need urgent care while you’re away from home and outside a Kaiser Permanente area in the United States, you can visit an urgent care clinic instead of a hospital emergency department. We’ll cover urgent care at non-Kaiser Permanente facilities as long as it can’t wait until you get back home.

What if I need urgent care in Las Vegas?

Kaiser Permanente has contracted with Concentra Urgent Care Centers and Walgreens Healthcare Clinics to provide you with quality medical assistance at 17 urgent care clinics in Las Vegas, including three right on the Strip. See our Las Vegas urgent care brochure or visit kp.org/formsandpubs for details and locations.

What if I’m not sure what kind of care I need?

If you have an illness or injury and you’re not sure what kind of care you need, our advice nurses can help. They can assess your problem and help you decide what to do.¶

After-Hours Advice Line
1-800-467-3011 (toll free)
711 TTY for hearing/speech impaired
Weekdays, 5 p.m. – 8 a.m. the next day, Hawaii time
Weekends and holidays, 24 hours

How do I submit a claim?

When you get emergency or urgent care in the United States, the provider may bill Kaiser Permanente directly. If so, you won’t need to submit a claim.

But you’ll still have to make sure we get everything we need to process the request for payment. It’s always a good idea to ask the provider for copies of all receipts.

- If you’re billed directly by the provider, you’ll need to send a claim asking us to pay the provider.
- If you paid out of pocket for any services, prescription drugs, or medical equipment, you’ll need to send a claim asking us to reimburse you.

Make sure to keep these documents:

- An itemized bill for services
- A copy of medical records
- Proof of payment (if you paid for the care yourself)

For instructions on submitting a claim, call our Member Services Contact Center. Phone numbers are on page 15.

†The phone line is closed on 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.

¶Our advice nurses can’t give specific medical advice during an emergency. If you think you’re having a medical emergency, call 911 or go to the nearest hospital.
How do I get emergency or urgent care outside the U.S.?

If you or a family member has an emergency or urgent medical situation,* get care right away. You don’t have to let Kaiser Permanente know or get approval first. Here’s what to do:

- Immediately go to the nearest hospital or any facility that can give you the care you need. Kaiser Permanente won’t be able to help manage your care until your emergency or urgent care need is under control or is being managed by a doctor.
- If you get emergency care, call our Away from Home Travel Line at 951-268-3900† when your condition is stable to let us know you’ve been treated for an emergency or admitted to a hospital. If appropriate, the doctor treating you can call instead.
- When you call Kaiser Permanente, we’ll talk to the doctor treating you to discuss your condition and decide what to do next. We have interpreter services that allow us to talk to doctors who don’t speak English.

*Kaiser Permanente will cover urgent care you get when you’re temporarily outside the country — as long it can’t be delayed until you get back home.

†Outside the U.S., you must dial the U.S. country code 001 for land lines and +1 for mobile before the phone number. Long-distance charges may apply and we cannot accept collect calls. The phone line is closed on major holidays and closes early the day before a holiday at 10 p.m. PT. The phone line reopens the day after a holiday at 4 a.m. PT.

What if I still need care after my emergency condition has been stabilized?

If you’ve been hospitalized, the doctor treating you may decide you still need care after your condition has been stabilized. This is called post-stabilization care. You’ll need to get approval for this kind of care from Kaiser Permanente.

- Call us at 951-268-3900† as soon as you can, preferably before you get care. Getting approval helps protect you from financial responsibility, since we may not cover services we don’t approve first.
- If we agree you need post-stabilization care, we may authorize the doctor treating you to give you this care. Or we may choose a different provider to make sure you get the right care for your condition.
- Ask the doctor treating you if Kaiser Permanente has approved your care, including any transportation. In addition to post-stabilization care, you’ll need to get any related transportation approved. When medical transportation is needed for your care, we will arrange these services for you.

Outpatient follow-up care is generally not covered, unless we authorize it or it’s considered urgent. This includes any follow-up care you need after an emergency or urgent care visit, like removing stitches or a cast. Call us at 951-268-3900† before you get follow-up care to check whether it’s covered.
How do I report emergency care if I’m outside the U.S.?

Call our Away from Home Travel Line at 951-268-3900†, 24 hours a day, 7 days a week, to let Kaiser Permanente know you’ve been admitted to a hospital with an emergency condition, or to ask for approval for post-stabilization care.

Check with the local telephone service provider where you are if you need help calling internationally. International calls to this number aren’t toll free, and you’ll be charged at local international rates.

You should always have a plan for calling Kaiser Permanente. Get ready before you leave. Find out if your cell phone service includes international calling, or get an international calling card.

Is transportation covered?

Kaiser Permanente covers emergency medical transportation to get you to the nearest hospital, or another facility if we decide it’s necessary. However, we can’t arrange this transportation for you during an emergency. You’ll need to work with emergency transportation providers wherever you are.

We generally don’t cover or arrange other transportation, unless we decide it’s needed to manage your care. You may want to consider getting extra travel insurance to cover services that aren’t covered by your Kaiser Permanente plan.

How do I submit a claim?

Kaiser Permanente generally doesn’t pay providers outside the United States directly. If you get emergency or urgent care, you’ll need to pay the bill yourself. Then you’ll have to submit a claim for reimbursement when you get home.

In many countries, providers require payment before giving care. Costs can be high, so be ready to cover any unexpected costs. You may want to get extra travel insurance for your trip.

Make sure to keep these documents:

- An itemized bill or other documentation for services
- A copy of medical records
- Proof of payment
- Proof of travel – like travel tickets, boarding passes, and a copy of passport stamps

For instructions on submitting a claim, call our the Away from Home Travel Line at 951-268-3900.†

†Outside the U.S., you must dial the U.S. country code 001 for land lines and +1 for mobile before the phone number. Long-distance charges may apply and we cannot accept collect calls. The phone line is closed on major holidays and closes early the day before a holiday at 10 p.m. PT. The phone line reopens the day after a holiday at 4 a.m. PT.
You’ll find more information about getting emergency and urgent care in the document below that applies to your health coverage:

- **Benefit Summary**, if your coverage is directly with Kaiser Foundation Health Plan

- **Certificate of Insurance (COI)**, if your coverage is directly with Kaiser Permanente Insurance Company

For a complete description of your coverage, see your *Benefit Summary or COI*, since the information in this brochure may change at any time. Call our Member Services Contact Center at **1-800-966-5955**, Monday – Friday, 8 a.m. – 5 p.m., and Saturday, 8 a.m. – noon, Hawaii time (HT).

**Important Phone Numbers**

**Away from Home Travel Line**
951-268-3900*
711 TTY for hearing/speech impaired
kp.org/travel

**Member Services Contact Center**
1-800-966-5955‡
711 TTY for hearing/speech impaired
Monday - Friday, 8 a.m. - 5 p.m., Hawaii time (HT)
Saturday, 8 a.m. - noon, HT

If you’re enrolled in a point-of-service plan (such as Kaiser Permanente Added Choice®), please call the Customer Service number on the back of your Kaiser Permanente ID card.

**After-Hours Advice Line**
1-800-467-3011‡
711 TTY for hearing/speech impaired
Weekdays, 5 p.m. – 8 a.m. next day, HT
Weekends and holidays, 24 hours

**Travel Medicine Service**
Call **1-855-811-1930‡**
Monday - Friday, 7 a.m. - 1 p.m., HT, at least 8 weeks prior to departure
Closed holidays

*This number can be dialed from both inside and outside the U.S. Outside, you must dial the US country code 001 for land lines and +1 for mobile before the phone number. Long-distance charges may apply and we cannot accept collect calls. The phone line is closed on 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.

‡Toll free in the U.S. Calls made outside the U.S. won’t be toll free, and you’ll be charged at local international rates.
Before you go …

A little planning makes a big difference. Plan now for a healthy trip.

☐ Go to kp.org to see your health information and email your Kaiser Permanente doctor’s office at home or away from home anytime. If you’re not registered yet, get started at kp.org/registernow.

☐ Get our Kaiser Permanente app to stay connected when you’re on the go.

☐ Consult your doctor if you need to manage a condition during your trip.

☐ Refill your eligible prescriptions to have enough while you’re away.

☐ Print a summary of your online medical record in case you don’t have Internet access.*

☐ Make sure your immunizations are up-to-date, including your yearly flu shot.

Don’t forget

☐ Bring your Kaiser Permanente ID card. It has important phone numbers on the back.

☐ Take this brochure on your trip. It explains what to do if you need care.

☐ Away from Home 24/7 Travel Support: 951-268-3900 or kp.org/travel (TTY 711)

*These features are available when you register on kp.org and seek care from Kaiser Permanente physicians.