

## Kaiser Permanente Virtual Plus: Care that fits your life

### Questions & Answers

Here are some participant questions from our November 8, 2021 Boeing webinar, with answers from our Virtual Plus plan experts.



Question	Answer
Do I have out-of-network benefits on this plan?	On our Virtual Plus plan, you can see providers in the Kaiser Permanente Connect network; there is no coverage for out-of-network providers. To find providers who are in the Connect network, please visit our <a href="#">online provider directory</a> and select Connect as your network.
Can I go in person for urgent care without a referral?	Yes. No authorization is needed to seek urgent care services. If it is your first in-person visit, there is no charge; otherwise, your outpatient cost shares apply.
How does the plan's one visit without prior authorization work?	You have in-person visit covered at a \$0 copay, with no authorization needed per year. The first visit is based on when the provider submits the claim and may not be the order in which services were received.
Does Kaiser Permanente cover acupuncture treatments? If so, how would this work with virtual care? If not, is there any out-of-network coverage for acupuncture?	Yes, there is coverage for acupuncture treatment. With Virtual Plus, not all health care services will be provided virtually. Acupuncture care will be provided in person.
Who provides care and advice when I use virtual care services?	Our 24/7 video visit service is staffed by prescribing providers (MD, DO, PA, ARNP). With Care Chat real-time instant messaging, there are several channels to select from (including pharmacy and Member Services), but the main care channel is staffed by prescribing providers. Our consulting nurse phone line is staffed by registered nurses, with a physician available for consultation as needed.
Which languages will virtual care services support?	Live telephonic or video interpreter services are available to be used for all virtual visits. Patients have the option of an in-person interpreter for face-to-face visits. Our most commonly used forms and patient educational materials are translated into our top 10 languages. Additionally, Member Services uses professional interpreter services while on the phone with members and can support 240 different languages.
Where can I go for in-person care?	With Virtual Plus, you have access to the Connect network, which features Kaiser Permanente locations and includes some other providers in the community. To find providers who are in the Connect network, please visit our <a href="#">online provider directory</a> .
What happens if I start with virtual care for symptoms I am having and the doctor does not believe a referral for in-person care is necessary, but I disagree with this assessment? What are my options?	Prior to and throughout the pandemic, virtual visits have been essential to delivering remote care. When possible and if medically appropriate, Kaiser Permanente physicians will coordinate care from a virtual landscape. Kaiser Permanente clinicians work together with members to understand their medical needs and preferences, and if an in-person evaluation is the right way to deliver care, the clinician can easily transition from virtual to in-person care.

<p>What are my care options in case of a severe health issue, like cancer? Is there an affiliation with cancer treatment centers such as SCCA?</p>	<p>Our medical group – Washington Permanente Medical Group - is well equipped to manage severe health issues including complex cancer care. We are also experienced in working with specialist partners across the region and have relationships with Seattle Cancer Care Alliance (SCCA) and other institutions for certain services. Our oncology team can facilitate referrals to specialists outside of Kaiser Permanente, and in some cases will work with specialists in the other Kaiser Permanente regions who are skilled in rare diseases. Our oncology nurse navigators work with patients to coordinate when care happens outside of our walls, to help ensure there is communication between all teams. They also work with oncology patients to refer them to clinical trials when needed.</p>
<p>I will need orthopedic surgery. How do I determine the out-of-pocket cost if I select Virtual Plus so I can compare to other provider options?</p>	<p>Surgeries are only covered in network. Surgical benefit is typically a deductible/coinsurance benefit. Members can use our online cost estimator or call Member Services for a fee estimate.</p>
<p>In case of emergency, do we have to get a referral from the virtual care team before we go into a facility?</p>	<p>All urgent and emergency care is covered and does not require a referral before obtaining care.</p>
<p>I travel internationally. Am I limited to certain hospitals overseas? And will I get reimbursement for care at 100%?</p>	<p>Coverage outside of the plan’s 6 counties in Washington is limited to urgent and emergency care. Only urgent and emergency care will be covered. Urgent and emergency care is typically not covered in full, so there will be an out-of-pocket cost associated with your visit. Cost will vary depending on the plan you choose.</p>
<p>How does this virtual plan work with young children? We have in-person visits for vaccines, growth checkups, etc. Can those be done virtually, or would those visits be able to be in-person through this plan?</p>	<p>All preventive health visits are covered and available in person. For young children, we encourage in-person well visits to track growth and development. For some ages of children/adults, a video visit may be an option for a well-visit, but an in-person well visit is always covered without any prior referral/authorization.</p>
<p>Are you considering providing coverage for additional counties in Washington state such as in Eastern Washington? What about Chelan County? Is expanding counties something that might be considered in the future?</p>	<p>Yes, we are constantly exploring different ways to improve the overall experience with Virtual Plus. This includes the expansion of the service area to add additional counties, along with other improvements to the member experience.</p>
<p>How does Kaiser Permanente protect our sensitive data?</p>	<p>We are committed to protecting your health data and take these responsibilities seriously. We have put in place administrative safeguards (such as security awareness training and policies and procedures), technical safeguards (such as encryption and passwords), and physical safeguards (such as locked areas and requiring badges) to protect your protected health information (PHI) and, as in the past, we will continue to take appropriate steps to safeguard the privacy of your PHI. Virtual messaging and Care Chat encounters between patients and their providers occur through our secure message system after a member has signed in to their kp.org account, and not through standard email services. Similarly, members sign in to video visits through the kp.org app, so that communication is secure.</p>

Does Kaiser Permanente conduct surveys to see feedback of the services you provide?	We use several tools to get feedback on the member experience including quick text-based questions the same day you see a provider and longer form mailed surveys.
If I am receiving treatment for an ailment and it needs to continue into next year and I switch over to Kaiser Permanente, how do you accommodate for that transition without impacting my treatment?	Our New Member Welcome Team will reach out to help transfer all your prescriptions and records and get you set up with a doctor's visit. We will review your records prior to your arrival and be prepared to help make the transition seamless.
Based on today's webinar, Kaiser Permanente is able to provide low-cost health care. Is that true for routine and rare health care needs (urgent/non-urgent)?	Yes. Kaiser Permanente has robust programs for preventive care and chronic condition management. These programs help keep patients healthy, and help manage costs by preventing longer term, more serious health conditions. We also have a deep bench of specialists who can address rare and urgent medical conditions and are truly highly trained in their field of medicine.
Regarding emergency care, I live Marysville and Kaiser Permanente's nearest urgent care facility is Seattle/Bothell. Would we be able to visit a KP Hospital Partner for care? Are the costs higher when visiting a KP Hospital Partner?	As a benefit, urgent and emergency care is covered everywhere. If you seek urgent/emergency care with an out-of-network provider, you may be subject to higher out-of-pocket costs. We have a walk-in clinic at our Everett Medical Center that is considered in-network for primary care level needs that need immediate attention.
Would you recommend this plan for a family with a newborn?	This depends on your personal preference. Standard/regular newborn care visits will still be in-person. Your pediatrician can "pre-authorize" your future visits, so you do not have to start with a virtual visit to get the best benefit (lower cost share in person visits). Besides the typical predefined visits for a newborn (2 month, 4 months), additional visits, with some exceptions, will need to start through our virtual care channels to pay the least out-of-pocket cost.  For the other family members, care will typically start virtually and be managed through your care team to make the most out of your benefits.
Can you speak more how the hospital stay is covered if needed with this virtual plan?	Hospitalization and planned procedures are administered under the care of a physician and typically tied to a referral. With Virtual Plus there's no real difference in cost shares/process from normal care under a standard HMO which will typically be adjudicated at the deductible/coinsurance benefit levels.
What percentage of naturopaths do you have? Are naturopaths treated in Washington like MD primary care doctors?	Kaiser Permanente Washington does not employ any naturopaths, but they are included in the network. They can order labs that can be completed at Kaiser Permanente facilities and prescribe medications that can be filled at our pharmacies.
I live in Kitsap County, and there are challenges accessing doctors right now. Can you tell me if I can get care from a primary care provider if I need an in-person appointment next year?	Access is a challenge for health care as an industry right now due to pandemic backlog. Yes, you are absolutely able to see a primary care physician in person and given that the timing may not be the next day, our 24/7 options including video visits, Care Chat, and consulting nurse phone line can often help bridge the gap.
I travel a lot out of state or the country. Is this a good option for me?	Coverage outside of the plan's 6 counties in Washington is limited to urgent and emergency care. If you are staying an extended period of time out of state or country, Virtual Plus may not be the best fit for your situation.

Does this plan include chiropractors in network?	Yes, there are chiropractors in the Connect network for the Virtual Plus plan. To find providers who are in the Connect network, please visit our <a href="#">online provider directory</a> .
Do you cover Evergreen Hospital and their doctors within the Kirkland/Bellevue area?	Primary care providers from Evergreen are not in the plan's network, but there some providers affiliated with Evergreen in the network. Please refer to the provider directory for information about which specific specialties/services are included.

This is a summary of specific Virtual Plus plan questions and not a comprehensive description of plan benefits. For plan details, please view the plan's Summary of Benefits and Coverage or the plan's Evidence of Coverage. Virtual care is offered when available and appropriate. If you travel out of state, virtual care may be limited due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.

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