

# Paying for care



Your deductible plan works a little differently than a traditional HMO plan. But you get the same quality care and convenience you expect from Kaiser Permanente.

With your plan, you'll pay the full charges for covered services until you reach your deductible. Then you'll start paying less – a copay or coinsurance.\* The steps in this brochure show what happens before, during, and after each visit – so you can avoid surprises and better understand and manage your health care costs.



## Before your visit

Get a cost estimate



## During your visit

Know what to expect



## After your visit

Manage your bills and costs

You can get an estimate of your costs anytime at [kp.org/costestimates](https://kp.org/costestimates). See the next page for details. ➔

\*Depending on your plan, you may pay copays or coinsurance for some services without needing to reach your deductible.

# 1

## Before your visit

Get a cost estimate



### Use our online Estimates tool

Visit [kp.org/costestimates](https://kp.org/costestimates) for an estimate of what you'll pay for many common services. Estimates are based on your plan benefits and whether you've reached your deductible – so you get personalized information every time.



### Call us for an estimate

If you can't get an estimate for a service online, call **1-800-813-2000**, weekdays from 8 a.m. to 5 p.m.

# 2

## During your visit

Know what to expect



### Make a payment when you check in

When you come in for care, you'll be asked to make a payment for your scheduled services. Your payment may only cover part of what you owe for your visit, especially if you get any additional services. In that case, you'll get a bill for the difference later.



### Expect a bill for additional services

During your visit, your doctor may decide you also need services that weren't scheduled – like a blood test or an X-ray. When you go to the lab or Radiology Department, you'll make a payment for these services. If what you pay doesn't cover everything you owe, you'll get a bill later.

### Costs for nonpreventive care

Preventive care services are a good way to catch health problems early. That's why they're covered at no cost or at a copay.\* But sometimes when you come in for preventive care, you'll receive nonpreventive services too. For example, during a routine physical exam, your doctor might remove a mole for testing. Because mole removal and testing are nonpreventive, you'll get a bill for them later.

\*Depending on your plan, preventive care services are covered at no cost or at a copay. For more information, see your *Evidence of Coverage*.

# 3

## After your visit Manage your bills and costs



### Understanding your bills

You'll get a bill after most visits. It will show the charges for the services you got, what you paid, what your health plan paid, and the amount you owe. Depending on the care you received, you may get a physician bill, a hospital bill, or both. If you've signed up for electronic billing, you'll get an email alert instead of a paper bill.



### Paying your bill

You have several convenient options:

- **Online or on your mobile device:** You can check bill history, make a payment, and manage payment methods online at [kp.org/paymedicalbills](https://kp.org/paymedicalbills) or by using the Kaiser Permanente app.<sup>1</sup>
- **By mail:** Send your payment in the return envelope that came with your bill.
- **By phone:** Call us at **1-800-813-2000**, weekdays from 8 a.m. to 5 p.m.



### Tracking your expenses

You can also track your costs and see how close you are to reaching your deductible and out-of-pocket maximum. Once you reach your deductible, you'll pay a copay or coinsurance for covered services instead of the full charges. If you reach your out-of-pocket maximum, you won't pay for covered services for the rest of the year.<sup>2</sup>

- **Check your Explanation of Benefits (EOB):** You'll get an EOB for your records. It isn't a bill. It's a summary that shows the services you received, how much they cost, and how much your health plan paid. Use it to keep track of your expenses, your deductible, and your out-of-pocket maximum. To see your EOBs online, visit [kp.org/mydocuments](https://kp.org/mydocuments).
- **Visit [kp.org/costestimates](https://kp.org/costestimates):** It's a quick, easy way to check your progress toward reaching your deductible and out-of-pocket maximum.
- **Track your costs online, anytime:** Sign in to [kp.org](https://kp.org) and go to "Coverage & Costs" to see your claims summary. It lists the charges for services you've received.

<sup>1</sup>These features apply to care you get at Kaiser Permanente facilities. To use the Kaiser Permanente app, you must be a Kaiser Permanente member registered on [kp.org](https://kp.org).

<sup>2</sup>Depending on your plan, for a small number of services, you may need to keep paying copays or coinsurance after reaching your out-of-pocket maximum.

Visit [kp.org/choosepaperless](https://kp.org/choosepaperless) to switch to electronic bills, EOBs, and more.

# Additional resources



## Do you have an HRA, HSA, or FSA?

You can use the money in your health reimbursement arrangement (HRA), health savings account (HSA), or flexible spending account (FSA) to pay for care.<sup>1</sup> Just use the debit card for your account, if you have one, when you check in for your visit or when paying a bill later. Be sure to keep all receipts, bills, and EOBs in case you need to document your expenses later.



## Have questions or need help paying for care?

If you have questions about your costs or bills, call **1-800-813-2000**, weekdays from 8 a.m. to 5 p.m. You can also get information about financial assistance and payment options for members who need help paying for care.

For information about your plan or benefits, call our Member Service Contact Center at **1-800-813-2000** or **711** (TTY), 24 hours a day, 7 days a week (closed holidays).

### Important terms

**Here are some terms to help you understand your plan. See your *Evidence of Coverage* for your plan details, including the date your deductible and out-of-pocket maximum will start over.**

**Deductible:** The amount you pay each year for covered services before Kaiser Permanente starts paying. Depending on your plan, you may pay copays or coinsurance for some services without having to reach your deductible.

**Copay:** The set amount you pay for covered services – for example, a \$20 copay for an office visit.

**Coinsurance:** A percentage of the charges that you pay for covered services. For example, a 20% coinsurance for a \$200 procedure means you pay \$40.

**Out-of-pocket maximum:** The maximum amount you'll pay for covered services each year. For a small number of services, you may need to keep paying copays or coinsurance after reaching your out-of-pocket maximum.<sup>2</sup>

<sup>1</sup>You can use your HRA, HSA, or FSA to pay for qualified medical expenses, which are defined under Internal Revenue Code Section 213(d) in IRS Publication 502, *Medical and Dental Expenses*, available at [irs.gov/publications](https://www.irs.gov/publications). Your employer may limit which qualified medical expenses HRA funds can be used for.

<sup>2</sup>For HSA-qualified plans, once you reach your out-of-pocket maximum, you won't have to pay anything for covered services for the rest of the year.