



Kaiser Permanente CO Choice PPO Plan
Internal Questions and Answers for Members
July 11, 2023 – FOR INTERNAL USE ONLY – DO NOT DISTRIBUTE

OVERVIEW

Kaiser Permanente Colorado will soon announce a new product, the Kaiser Permanente Choice PPO, which will be effective January 1, 2024. This new plan is part of our [5-Year Plan's](#) focus on growth and in response to what we've been hearing from customers, members, and future members. They're looking not only for quality and affordability, but also a wide network of providers to easily access care when, where, and how they need it.

Kaiser Permanente Choice PPO offers greater options, flexibility, and convenience for Front Range large businesses that have more than 100 employees and are interested in offering a PPO plan in addition to one of our traditional health care plans. It's not a typical broad network PPO. Uniquely, this plan features a blend of services from KP's nationally recognized integrated health care and coverage model and an extended network of Colorado's leading doctors, hospitals, and health care systems. It stays true to our mission and emphasizes value-based care and quality outcomes.

This product offers the best of both worlds: high-quality care from Kaiser Permanente providers, plus the flexibility of a PPO, with access to in-network and out-of-network providers — across Colorado and the country.

Reference the following questions and answers when answering questions from CO members about this plan. We will provide more details in the coming weeks.

Questions and Answers for Members

1. Q: When will the Kaiser Permanente Choice PPO be available?

A: The Kaiser Permanente Choice PPO will be effective January 1, 2024. If you work for a large business, this new plan may be an option for you to consider during your next benefits open enrollment period. Ask your employer/human resources department about your health plan options through Kaiser Permanente or review your open enrollment materials closely to find the right fit for you.

If you work for a large Colorado business and your employer chooses to offer this new Choice PPO, it may be available for you to enroll in during your next benefits open enrollment period — as early as October 1, 2023. Watch for details from your human resources department about your health plan options and consider what works for you.

Depending on the group's open enrollment period, members can begin enrolling in the new plan on October 1, 2023.

2. Q: Will the Choice PPO be offered to out-of-area members?

A: Yes. The Choice PPO is available for both in-area and out-of-area members, offering a better solution for employers who operate in Colorado and have employees out of state.

3. Q: How can I enroll in the Choice PPO product?

A: This product will be offered to large group employers. Please speak to your employer/human resources department for more information.

4. Q: I have a PPO plan with Kaiser Permanente now. Will my plan change?

A: No. Your plan will remain the same, at least through the end of your current plan year. If you're interested in the Choice PPO plan, we encourage you to speak to your employer/human resources department.

5. Q: Where can I get more information about the Choice PPO?

A: Please visit our website at kp.org/choiceppo-colorado. Once you sign up for this plan, please reference your Certificate of Insurance (COI) and new member materials.

6. Q: What providers will be in-network for medical services for the Choice PPO plan?

A: The in-network providers include those:

- **Within the state of CO:** Kaiser Permanente and a statewide network of contracted providers
- **Within other Kaiser Permanente states (not including CO):** Kaiser Permanente providers and access to the First Health Network
- **Outside any Kaiser Permanente state:** Access to the Cigna PPO Network

7. Q: Where can I fill a prescription on the Choice PPO plan?

A: Regardless of the prescribing provider, you will be able to fill your prescriptions at a Kaiser Permanente pharmacy, a MedImpact pharmacy, or any licensed pharmacy in the U.S.

- **Kaiser Permanente pharmacies** – fill prescriptions from any provider at a Kaiser Permanente pharmacy (including other Kaiser Permanente States) or use our mail order service.
- **MedImpact pharmacies** – fill prescriptions at any pharmacy in the MedImpact network, which includes Walgreens, CVS, Rite Aid, Safeway, and Costco.
- **Out-of-network pharmacies** – fill prescriptions at any licensed pharmacy in the U.S. for a higher out-of-pocket cost than Kaiser Permanente or MedImpact pharmacies.

Please note: for maintenance medications, the maintenance medication refill requirement will apply to in-area members unless your employer has opted out of this requirement. This means that after your initial maintenance medication prescription fill, First Fill requires that all subsequent maintenance medication refills are filled at Kaiser Permanente pharmacies or through Kaiser Permanente mail order.

8. Q: Where can I find the list of covered drugs for the Choice PPO plan?

A: You can find out if your prescription medications are on the plan drug formulary, and if there are restrictions (such as pre-certification or step therapy), by visiting the **KPIC Colorado POS and PPO Formulary** for a list of approved drugs (on kp.org/choiceppo-colorado).

9. Q: Will I have access to kp.org on the Choice PPO plan?

A: Yes. Once enrolled in the Choice PPO you will have access to **kp.org** and its available value-added services (unlike the current PPO).

- If you visit a Kaiser Permanente provider in another state, like California, information about your visit will be available on kp.org.
- However, if you see a contracted provider (e.g., UC Health), that information will not appear in kp.org unless the contracted provider submits the information to Kaiser Permanente.

10. Q: What will the Choice PPO ID card look like?

A: You will receive a new ID card, which will include your benefit information and relevant contacts. Pharmacy benefits will also be included on the card.

- See ID card sample picture on next page.

Choice PPO
kp.org/choiceppo-colorado

Customer Service
1-855-364-3184 (TTY 711)

Name: First M Last
123456789123456789123456789123456

Health Record No. 123456789	Group No. 26401-026	Plan No. 20TP	RxBIN 003585 RxCN 70000
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	In-Network	Out-of-Network
Deductible	XXXXXXXXXXXX	XXXXXXXXXXXX
Primary Care	XXXXXXXXXXXX	XXXXXXXXXXXX
Specialty Care	XXXXXXXXXXXX	XXXXXXXXXXXX
Urgent Care	XXXXXXXXXXXX	XXXXXXXXXXXX
Emergency	XXXXXXXXXXXX	XXXXXXXXXXXX
Hospital	XXXXXXXXXXXX	XXXXXXXXXXXX
Out-of-Pocket Max	XXXXXXXXXXXX	XXXXXXXXXXXX
Rx Generic/Brand	XXXXXXXXXXXX	XXXXXXXXXXXX

CO-DOI

Emergency: Dial 911 or go to the nearest emergency room

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Kaiser Permanente Providers
 Appointments, Medical Advice, and Rx **1-800-218-1059**

Appointments with all other Providers
 Contact your provider directly. Some services may require precertification.

For use by your Provider
 Medical service precertification **1-855-364-3184**

Cigna PPO Network Providers eligibility, benefits, and precertification **1-888-831-0761**

Rx prior authorization **1-800-788-2949**

First Health and Out-of-Network, mail claims to:
 Claims Administration
 P.O. BOX 373150
 Denver, CO 80237-9998
EDI Payer ID: 91617

Cigna providers, mail claims to:
 Cigna
 P.O. BOX 188061
 Chattanooga, TN 37422-8061
EDI Payer: 62308

IMPORTANT NETWORK INFORMATION: The First Health Network provides access to care in the Kaiser Permanente states of CA, GA, HI, MD, OR, VA, WA, and DC. The Cigna PPO Network only provides access to care in non-Kaiser Permanente states and refers to providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO Network for Shared Administration. Benefits are not insured by Cigna or affiliates. All Kaiser Permanente plans provide worldwide coverage for emergency care.

Card Issued:
 05-31-2023

INTERNAL QUESTIONS?

If you have additional questions not answered in this document, please contact:

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- [Sonja Spiegel](#), product manager, HMO, DHMO, Choice, Ancillary Products
- [Debra Bagley](#), product manager, Large Commercial Portfolio
- [David M. Wilson](#), senior product manager, Choice Products