

SMALL GROUP | WASHINGTON

Access PPO plans: Frequently asked questions

What makes Kaiser Permanente Access PPO plans a better choice?

These plans provide members access to more than a million providers, including major hospitals, medical groups, and health care professionals across the state and nation. This includes exclusive access to 950 primary and specialty care physicians at Kaiser Permanente medical facilities.¹

Also, there is a select group of Washington providers in the network with a lower cost share for office visits. We contract with these providers directly because they meet our high standards for patient care and satisfaction.

Access PPO plans cover out-of-network licensed providers, but your employees will pay more for their out-of-network care.

ACCESS PPO		
Preferred Provider Network		Out of network
Preferred Providers	Enhanced Benefit Providers (Lower cost shares for some services)	
<ul style="list-style-type: none"> • Extensive network of Washington providers contracted with Kaiser Permanente • First Choice Health providers in Oregon, Idaho, Montana, Alaska, and Washington • First Health network providers in all other states • OptumRx® pharmacy network 	<ul style="list-style-type: none"> • Washington Permanente Medical Group and select providers in our service area who demonstrate high standards for patient care and satisfaction • Pharmacies at Kaiser Permanente medical centers and Kaiser Permanente mail-order pharmacy • Includes primary care doctors from Kaiser Permanente (Puget Sound, Spokane) and Family Care Network (Skagit, Whatcom) to Walla Walla Clinic and Memorial Physicians in Yakima 	<ul style="list-style-type: none"> • All other licensed providers in the United States
ACCESS PPO SERVICE AREA		
Includes these Washington counties: Benton, Columbia, Franklin, Island, King, Kitsap, Kittitas, Lewis, Mason, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman, and Yakima.		

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What's special about care at Kaiser Permanente?

Kaiser Permanente physicians and care teams have been on the leading edge of many clinical care innovations, such as:

- Electronic medical records
- Email access to care team
- Preventive care reminders and coaching
- Online appointments
- One-stop service with doctors, lab, X-ray, and pharmacy at most Kaiser Permanente locations

Kaiser Permanente doctors use a coordinated approach to care to achieve better health results at lower costs.² Their dedication to innovation, excellence, expertise, and fully integrated care is why the Washington Health Alliance Community Checkup has named our medical group one of the top-ranked medical groups in the state for more than a decade.³

What else do Access PPO plans offer employees?

The plans feature:

- No referrals required for medically necessary services when using specialists in the Access PPO network
- Contracted providers who meet the high standards set by our medical chiefs and directors
- No requirement to choose a primary care physician to direct their care
- Access to many health and wellness services, such as 24/7 consulting nurse helpline, tobacco cessation support, fitness center discounts, care management support for complex health issues, and more

Do Access PPO members need preauthorization before seeing a specialist or receiving a service?

Like other PPO plans, Access PPO requires preauthorization from Kaiser Permanente for certain services, such as hospitalizations and certain surgical procedures.

It is important that members review their benefits summary or call Member Services to verify whether preauthorization is required to receive full benefit coverage for health care services.

Is care from alternative care providers covered?

Members can self-refer to a licensed chiropractor, acupuncturist, or naturopath in the Access PPO network.

Plans include a specific number of covered visits for acupuncture, chiropractic care, and massage therapy. (The member's personal physician writes a prescription and care plan for massage therapy.) If additional visits are deemed medically necessary, they will be covered at the plan's benefit level.

All in-network acupuncture and chiropractic care visits will be covered at the enhanced benefit level (lower member cost share).

Are there providers who aren't in the Access PPO network who may still deliver services?

Some specialties – such as anesthesiology, pathology, and radiology – may be considered out-of-network even if the hospital, outpatient facility, or surgeons used are in-network.

These out-of-network specialists often choose not to contract with any insurance provider. Therefore, it is advisable to check the provider directory or contact Kaiser Permanente Member Services to verify if a specialist is in the network.

Is there a high-deductible Access PPO plan that can be used with a health savings account (HSA)?

The Access PPO plans sold directly from Kaiser Permanente for small business groups include Bronze and Silver HSA-compatible plans.

¹ Washington Permanente Medical Group personnel records, December 2018

² Health Affairs, May 2010

³ Washington Health Alliance 2018 Community Checkup report, www.wacommunitycheckup.org. Ranking applies to Kaiser Permanente Washington's medical group, Washington Permanente Medical Group, P.C. Ranking for previous years applies to then Group Health Cooperative's medical group, formerly named Group Health Permanente, P.C. and now named Washington Permanente Medical Group, P.C.