State of Colorado

Open Enrollment FY 2012

Reed Walter, Senior Account Executive
Michele Wolfe, Enrollment Specialist

KAISER PERMANENTE®

Overview

- Colorado's oldest and largest group practice health care organization, with **more than 500,000 members** in Denver/Boulder and Southern Colorado combined.
- **More than 800 physicians and specialists** representing all major specialties and subspecialties in collaborative care model—combining community network and Kaiser Permanente integrated models.
- **2 Kaiser Permanente medical offices**, including the new **Briargate Senior Health Center** (Colorado Springs) and **Pueblo North Medical Offices** (Pueblo).
- Comprehensive inpatient hospital services in expanded plan hospital network: **Memorial Health System** (Colorado Springs); **Penrose Hospital** and **St. Francis Medical Center** (Colorado Springs – currently only available to Medicare Senior Advantage members in case of emergency); **Parkview Medical Center** and **St. Mary-Corwin Medical Center** (Pueblo); and **St. Thomas More Hospital** (Cañon City). Plus eight additional after hours/urgent care locations in Colorado Springs/Pueblo.
- Worldwide emergency care coverage

Overview, continued

- Cross Market: Exciting news for our Southern Colorado members. Effective January 1, 2011 all members can seek care at any Denver/Boulder Kaiser Permanente Medical Office, regardless of their “home” service area. Referrals to see a Denver-area Kaiser Permanente specialist are not required.

Electronic medical records

- **If a member receives care from a Kaiser Permanente medical office and physician, they have 24/7 access to their medical records online**
  - State-of-the-art electronic medical records system = round-the-clock access to portions of your Kaiser Permanente medical information.
  - Electronic medical record available to Kaiser Permanente health care team, specialists, and pharmacists.

Kaiser Permanente has two medical offices in Southern Colorado.

- Briargate Senior Health Center (Medical Office)
  Commercial members: eye care, pharmacy, lab, X-ray, and hearing services. Primary care for Senior Advantage members only.

- Pueblo North Medical Office
  Primary care, pharmacy, lab, and X-ray

Briargate Senior Health Center

- Laboratory
- X-Ray
- Optical
- Hearing services
- Pharmacy
- Health Education
  - Commercial members will continue care with affiliated community providers in the network.

Pueblo North Medical Offices

- Primary Care
- Laboratory
- X-Ray
- Pharmacy
- Health Education
  - Members may choose to access services at the Pueblo North Medical Offices, or continue to receive care through affiliated community providers or both.

Benefit Comparison

- Traditional HMO Plan
- HDHP / HSA-Qualified HMO Plan

Side-by-side coverage highlights

State of Colorado

	Kaiser Permanente Traditional HMO	Kaiser Permanente HSA-Qualified Plan
Deductible (individual / family)	N/A	$1,200 / $2,400
Coinsurance	N/A	Plan pays 90%, you pay 10% after deductible is met
Out-of-pocket Maximums (individual / family)	$1,000 / $3,000* **Certain copays accumulate toward OOP max*	$2,500 / $5,000
Primary Care Office Visit **Specialist Care Office Visit**	$30 copay $50 copay (20% coinsurance for office injectables)	10% coinsurance after deductible 10% coinsurance after deductible Note: 10% coinsurance for procedures received during an office visit, including office injectables after deductible is met.
Preventive Care (Well woman, well-child, prenatal, etc.)	$0copay / visit	No charge (100% covered)
Prescriptions Drugs	$10 Generic / $30 Brand – 30-day supply 90-day mail order for 2 copays 20% for self injectables up to $75 cap	$10 Generic / $40 Brand – 30-day supply 90-day mail order for 2 copays 20% for self injectables up to $100 cap
Inpatient Hospital **Outpatient Surgery** **Colonoscopy**	$750 copay / admit $150 copay / visit $0 copay	10% coinsurance after deductible 10% coinsurance after deductible No charge (100% covered)

Side-by-side coverage highlights – continued

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	Kaiser Permanente Traditional HMO	Kaiser Permanente HSA-Qualified Plan
Emergency Care **Ambulance**	$100 copay 20% coinsurance up to $500	10% coinsurance after deductible 10% coinsurance after deductible
Urgent Care	$50 copay at designated after-hours locations	10% coinsurance after deductible at designated after-hours locations
Diagnostic Lab & X-ray **Therapeutic X-Ray** **MRI/CT/PET (Special procedures)**	No charge (100% covered) $50 copay $100 copay / procedure	10% coinsurance after deductible 10% coinsurance after deductible 10%coinsurance after deductible
Mental Health Care **Inpatient** **Outpatient**	$750 copay $30 copay	10% coinsurance after deductible 10% coinsurance after deductible
Alcohol & Substance Abuse **Inpatient** **Inpatient (Residential Rehab)** **Outpatient**	$750 / admit $750 / admit $30 copay / visit	10% coinsurance after deductible / admit 10% coinsurance after deductible / admit 10% coinsurance after deductible
Durable Medical Equipment	No charge up to $5,000 maximum	10% coinsurance after deductible up to $5,000 maximum

In summary……

- The HDHP / HSA-Qualified HMO Plan

HSA-Qualified Deductible HMO Plan – How does it work?

- Same access and quality care as Traditional HMO Plan.
- Allows for more control over health care dollars through tax-deferred, tax-deductible savings (contributions) in Health Savings Account (HSA).
- You, a family member, and/or your employer can contribute to your HSA
- Annual individual contribution max: $3,050
  Annual family contribution max: $6,150
- HSA savings can be withdrawn tax-free, without penalty at any time to pay for qualified medical expenses. (for a list of qualified medical expenses go to www.irs.gov)
- Unused HSA savings (contributions) rollover to following coverage year.

HDHP / HSA-Qualified HMO Plan – Who does it benefit?

- People who want lower premiums than a Traditional HMO Plan.
- People who want to pay for health care as they need it.
- People who are looking for the tax advantages of an HSA. (Health Savings Account)
- People who want to continue earning interest on unused savings (contributions) that rollover to the following coverage year.

Empowering members to take control of their own health care

- On-line tools

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Manage your health 24/7 on kp.org

How do you become a registered online member?

- Go online to **kp.org/register** and create your own user ID. You'll be asked four to five authentication questions. Once you answer the questions correctly, you'll be able to create your personal user ID and password immediately.
- If you answer any of the questions incorrectly, you'll still be able to create your user ID, but you'll receive a temporary password through the mail in three to seven days.
- With your user ID and temporary password, go to **kp.org/password** as soon as possible and click on the "**change password**" link to create a personal password of your own.

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My Health Manager

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24/7 access means…

- Taking a Total Health Assessment
- Using interactive online health tools and calculators to help manage weight, lower stress, quit smoking, and become more fit
- Contacting Member Services
- Getting results from most lab tests when performed at a Kaiser Permanente medical office
- E-mailing your doctor at a Kaiser Permanente medical office
- Requesting / viewing / canceling routine appointments at Kaiser Permanente medical offices
- Drug and Health encyclopedias
- And much more

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KAISER PERMANENTE®
In collaboration with HealthMedia®

Home Programs My Account Log Out

You are logged in TEST.

HealthMedia succeed®

Succeed
My Succeed Plan
- Health Summary
  - Introduction
  - Lifestyle Score
  - Nutrition
  - Stress Management
  - Injury Prevention
  - Skin Protection
  - Physical Activity
  - Tobacco
  - Alcohol
  - Weight Management
  - BP & Cholesterol
  - Vaccines and Tests
  - Moving Forward
  - Printer Friendly Plan

Medical Library
Exercise Library
Stretching Library
Cookbook
Health Tools
Health Report
Health Links
About Succeed

Jennifer Smith's Health Summary (Jan, 05 2007)
printer friendly version

"To succeed, we must first believe that we can." – Michael Korda

My Lifestyle Score: 70
How do you compare to others? Most women age 30-40 years-old who take this program have a Lifestyle Score between 70-80.
0 70 100
You can improve your score or maintain a good score by choosing a healthy lifestyle.

Top 4 Health Concerns You Are Ready to Change

Based on what you told us...

#1 Weight Management
Action Item: Observe your eating and exercise patterns. Get a personalized weight management program.

#2 Skin Protection
Action Item: Buy a wide-brimmed hat to keep off the sun. Learn more about skin health.

#3 Stress Management
Action Item: Get a personalize plan to manage your stress.

#4 Physical Activity
Action Item: Get a personalized plan to help you reach your fitness goal.

Your High Risk Health Concerns
1. Smoking
2. Risky Sexual Behavior

How Am I Doing? By the Numbers...

Based on what you told us...

Good Cholesterol = **Good (HDL=55)**
Your HDL is within the desirable range of over 40.

Blood Pressure = **Good (110/70)**
You're within your target blood pressure of under 120/80.

Weight = **Overweight**
Body Mass Index = 26.6
You are above the target Body Mass Index of 25.0 for your age.

Fitness = **Needs improvement**
You told us you exercise 45 minutes of your target 120 minutes of exercise per week.

Bad Cholesterol = **Borderline High (LDL=158)**
Your LDL is borderline high - it should be less than 130.

Total Cholesterol = **High (242)**
Your total cholesterol is too high. It should be less than 200.

Immunizations & Health Screenings You Should Have in the Next 12 Months

Based on what you told us...

- FOBT (fecal/occult blood test)
- Skin exam
- Pap/Pelvic exam
- Breast exam
- Influenza

For a complete listing of the tests, exams, and immunizations you should have each year, go to Your Prevention Plan for Life.

2011-2012 Open Enrollment

Healthy Solutions

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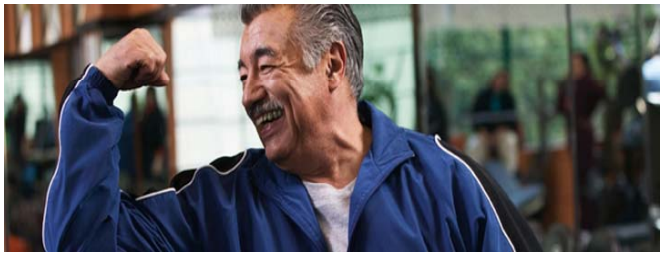
Get your own personal health coach…

- Talk with a personal health coach—a knowledgeable health care professional--anytime, day or night
- Receive personalized check-in calls from your health coach
- Talk to your health coach about a variety of topics, including upcoming appointments, medications, diet, exercise or any health improvement plan
- Make better informed health care decisions with the help of your personal health coach
- Call toll free **1-800-574-8460 / TTY: 1-866-969-2429**
- Visit **kp.org/healthysolutions**

Empowering members to take control of their own health care

- **Wellness & Prevention**

Free online wellness resources



- HealthMedia® Succeed: Total Health Assessment
- HealthMedia® Healthy Lifestyle Programs
  - Nutrition, Weight Management, Tobacco Cessation, Stress Management, Chronic Condition Management, Back Pain Management, Diabetes, Depression and Insomnia
- Free interactive webinars
- 10,000 Steps® pedometer program
- Weight Watchers®
- Health calculators
- Health and drug encyclopedias
- Demo: kp.org/experience

Discounts

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ChooseHealthy™— Your personal path to health

- Visit **kp.org/choosehealthy** to access discounts on health-related products and services including…
  - Discounts from complementary health providers — chiropractic care, acupuncture and massage therapy
  - Preferred membership rates at more than 12,000 fitness clubs and 2,000 exercise centers nationwide
  - Up to 40 percent off a wide variety of health related products

ChooseHealthy™
A Healthyroads product

Important phone numbers

- **Member Services** Toll free **1-888-681-7878 / TTY: 1-800-521-4874**
  8 a.m. to 5 p.m., weekdays
- **After hours advice / HealthLink Nurse** **719-444-2273**
  8:30 a.m. to 9 p.m. seven days a week
- **Mail-Order Pharmacy provided by CVS Caremark**
  General Info and Questions, or to request an order form
  Toll free **1-866-693-5204 / TTY: 1-800-521-4874**