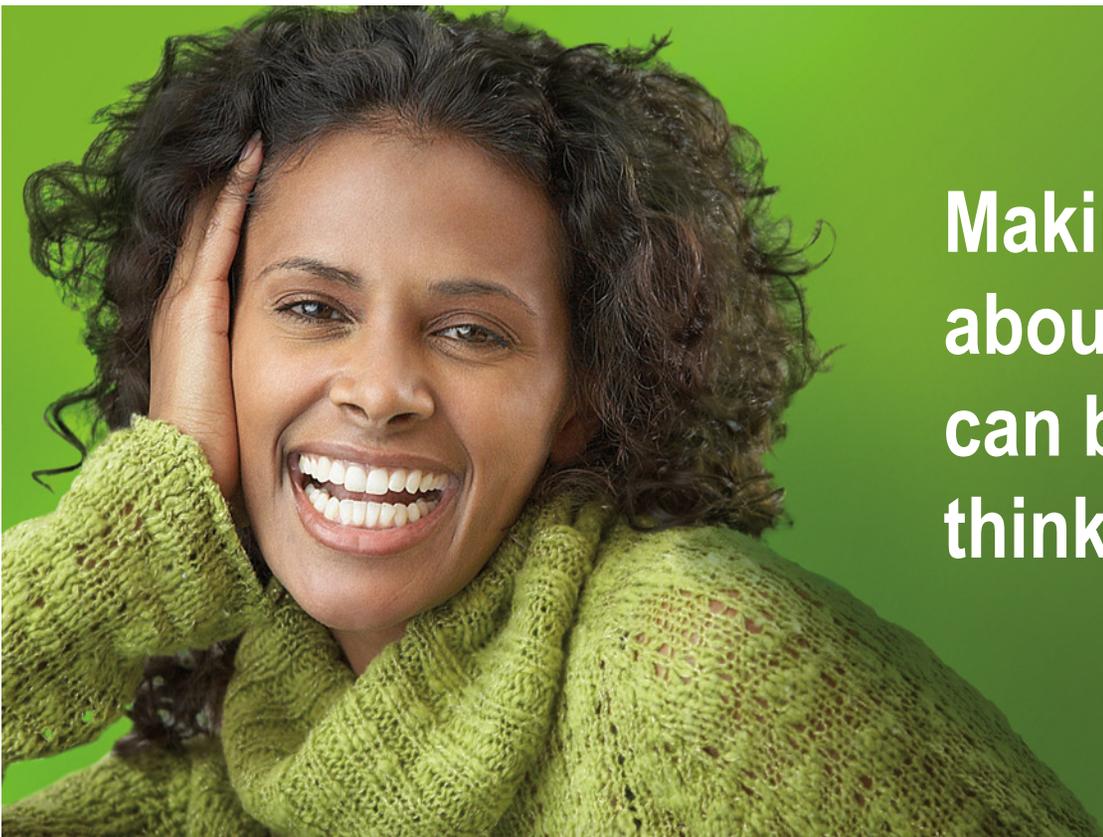


**BETTER INFORMED. BETTER TOGETHER.**  
State of Colorado 2014

A close-up photograph of a woman with dark, curly hair, smiling broadly. She is wearing a light green, textured knit sweater. Her hand is resting against her temple. The background is a solid green color.

**Making smart decisions  
about health care  
can be easier than you  
think**

# Fast Facts Kaiser Permanente Colorado

Colorado's largest nonprofit health plan with over 545,000 members.

Over 6,000 Colorado residents employed by our organization, including more than 1,000 physicians representing all medical specialties.

National Committee for Quality Assurance (NCQA) – top-ranked private health plan in Colorado and #13 in the entire nation for 2013-2014.

Committed to improving the health of our members and the communities we serve. More than \$92 million invested in Colorado community programs.

Electronic Medical Record – Email Your Physician at no charge.

No special referral needed to access care at any of the 28 Kaiser Permanente Medical Offices across the state.

# Denver/Boulder Service Area Kaiser Permanente Medical Offices

- **Kaiser Permanente Locations**

- **23 Medical Offices** located through out the Denver/Boulder metro area
  - Colorado Permanente Medical Group Physicians (Internal Medicine, Family Practice and Pediatrics)
  - Laboratory Services
  - X-ray Services
  - Pharmacy
  - Some offices have specialty services

- **Most locations: Open 8:00 am to 6:00 pm**



# Denver/Boulder Service Area After Hours / Hospitals

- **After Hours Care: Walk-In – No Appointment Needed**
  - Arapahoe – open evenings / weekends
  - Westminster – open weekends
  - Lakewood – open weekends
  - Denver East – open weekends
- **Hospitals for Inpatient Care Include:**
  - Exempla St Joseph's Hospital
  - Exempla Good Samaritan Hospital
  - Healthone Sky Ridge Medical Center – limited services



# Northern Colorado Service Area Kaiser Permanente Medical Offices

## ■ Kaiser Permanente Locations

- **Loveland Medical Office 8:30 am to 5:30 pm**
  - 4901 Thompson Parkway, Loveland
  - Some specialty services and mammography
- **Ft. Collins Medical Office 8:30 am to 7:30 pm**
  - 2950 E Harmony Road, Fort Collins
  - After hours care until 7:30 pm
- **Greeley Medical Office 8:30 am to 7:30 pm (Opened Jan 2014)**
  - 2429 35<sup>th</sup> Avenue, Greeley
  - After hours care until 7:30 pm

- **All locations: Pharmacy open on Saturday 8:00 am to 12:00 noon**



# Northern Colorado Service Area Physicians & Hospitals

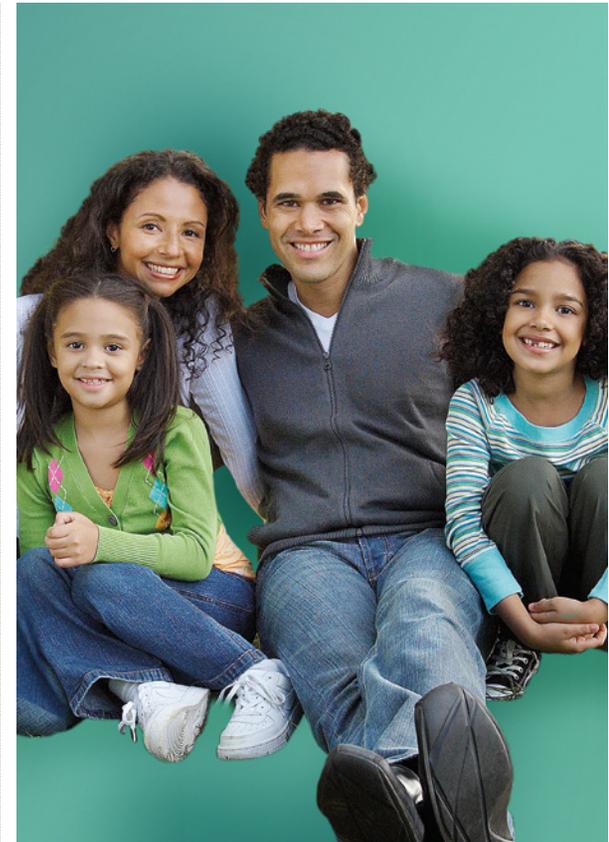
- **Provider Choices – you can see Kaiser Permanente physicians or contracted community providers (many contracted physicians are affiliated with Banner Health System)**
  - Physician at a Kaiser Permanente medical office
  - Contracted Community Physician
- **Hospitals for Inpatient Care Include:**
  - McKee Medical Center (Loveland)
  - North Colorado Medical Center (Greeley)
- **Go to [kp.org](http://kp.org) and select Denver/Boulder/Northern Colorado service area to find contracted community physicians and providers**



# Northern Colorado After Hours Care

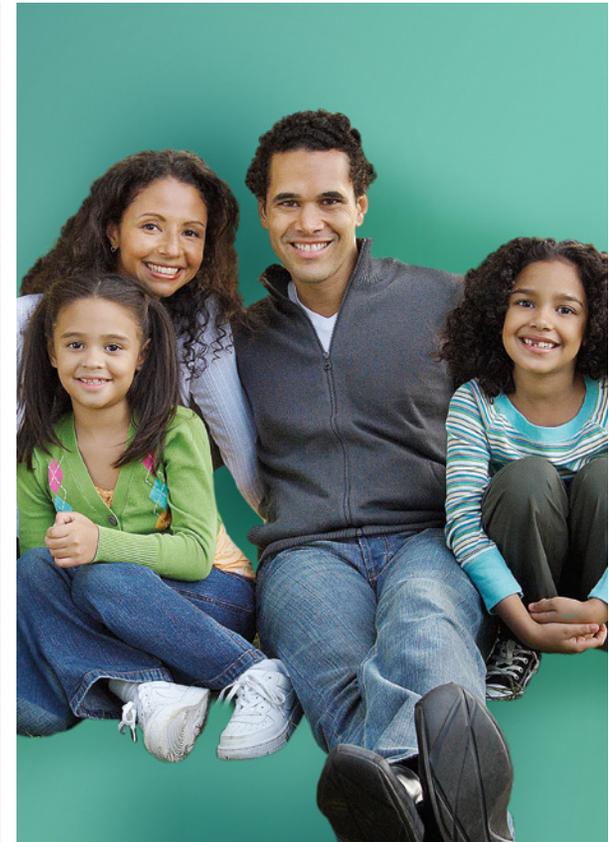
## After Hours Care Options

- **Kaiser Permanente Fort Collins Medical Office**
  - Mon-Fri 5:30 p.m. to 7:30 p.m.
- **Weekend Care Clinic of Fort Collins**
  - Fri 5 p.m. to 7 p.m. / Sat 9 a.m. to 7 p.m. / Sun 1 p.m. to 6 p.m.
- **Skyline Urgent Care (Loveland)**
  - Mon-Fri 8 a.m. to 7 p.m. / Sat-Sun, 9 a.m. to 4 p.m.
- **Summit View Urgent Care (Greeley)**
  - Mon-Fri 7 a.m. to 6 p.m. / Sat-Sun, 9 a.m. to 4:30 p.m.



# Northern Colorado Pharmacy

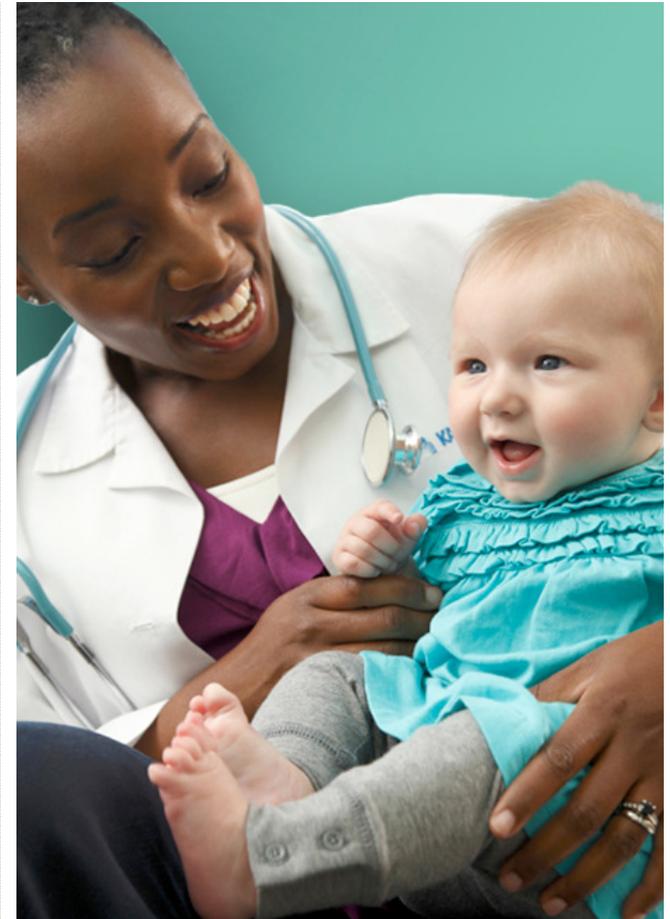
- **Kaiser Permanente Pharmacies @** Loveland, Fort Collins and Greeley Medical Offices
- **Kaiser Permanente Mail Order**
- **Select Community Pharmacies:**
  - **Atrium Apothecary** (1801 16<sup>th</sup> Street, Greeley)
  - **Good Day Pharmacy** (7670 5<sup>th</sup> Street, Wellington)
  - **Safeway** (451 East Wonderview Avenue, Estes Park)
  - **Safeway** (554 North 3<sup>rd</sup> Street, Laramie, WY)
  - **Summitview Pharmacy** (2001 70<sup>th</sup> Avenue, Greeley)
  - **Walgreens** (2302 E. Lincoln Way, Cheyenne, WY)
  - **Walgreens** (111 East Platte Avenue, Fort Morgan)



# Southern Colorado Service Area

## More choice

- **Southern Colorado Kaiser Permanente Locations**
  - Pueblo Medical Office
  - Briargate Medical
- **Provider Choices**
  - Physicians at a Kaiser Permanente medical office
  - Over 800 Contracted Community Physicians
- **Hospitals for Inpatient Care Include:**
  - **Colorado Springs/Woodland Park:** Memorial Hospital North, Memorial Hospital Central, Penrose Hospital, St. Francis Medical Center, Pikes Peak Regional Hospital (Woodland Park)
  - **Pueblo/Cañon City:** Pueblo Medical Center, St. Francis Medical Center, St. Mary-Corwin Medical Center, St. Thomas More Hospital (Cañon City)
- **Urgent Care** – locations throughout service area
- **After hours advice**
  - Kaiser Permanente After Hours advice line
  - Community resources



# Southern Colorado Service Area Kaiser Permanente Medical Offices

- **Kaiser Permanente Locations**

- **Briargate Medical Office 8:00 am to 4:45 pm**

- 4105 Briargate Parkway, Suite 125, Colorado Springs
    - Allergy, Audiology, Dietician, Labs, X-rays, Optometry, Pharmacy, Primary Care, Sleep Apnea, Support Services

**Coming in 2014:** Pediatric Care, Dermatology, Rheumatology  
Adult Medical Genetics

- **Pueblo North Medical Office 8:30 am to 5:30 pm**

- 3670 Parker Boulevard, Suite 200, Pueblo
    - Family Medicine, Internal Medicine, Lab, X-rays, Pharmacy



# Colorado Springs Briargate Medical Offices

## Offering more care options

More care to better care for **YOU.**

Our Briargate Medical Offices are growing to give Southern Colorado more care options, all delivered by Kaiser Permanente physicians, including **primary care, pediatric care, allergy, dermatology, rheumatology, adult medical genetics, and more!**

### Briargate Medical Offices

4105 Briargate Parkway, Suite 125, Colorado Springs, CO 80920  
Located across from Memorial Hospital North

- Primary care
- Allergy care
- Pharmacy
- Laboratory
- Medical imaging
- Optometry and optical store
- Audiology and hearing aids
- Sleep apnea services
- Nutrition and dietitian care
- Supportive care services
- Infusion services

### Coming in 2014

- ▶ Pediatric care
- ▶ Dermatology
- ▶ Rheumatology
- ▶ Adult medical genetics

### APPOINTMENTS CALL

719-282-2533 / 1-800-218-1059  
(TTY: 1-800-521-4874)

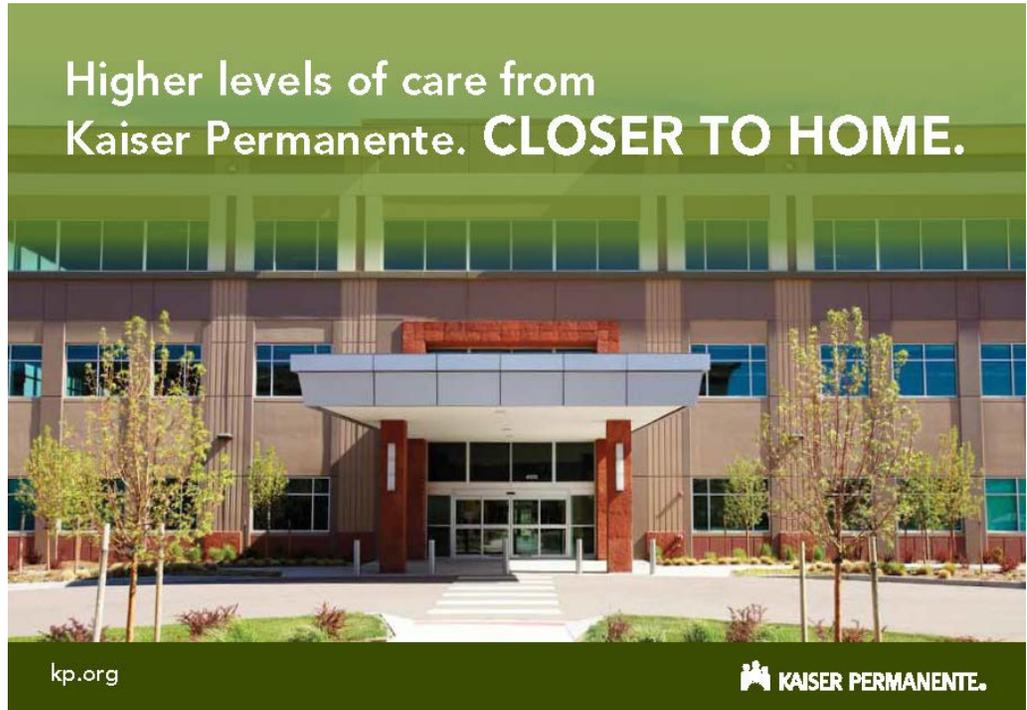
Weekdays, 8:30 a.m. to 5 p.m.

### ALLERGY APPOINTMENTS CALL

719-282-2540 (TTY: 711)

Weekdays, 8:30 a.m. to 5 p.m.

Higher levels of care from  
Kaiser Permanente. **CLOSER TO HOME.**



# Pueblo North Medical Offices

Providing high-quality care since 2009



- Primary care for all members
- Pharmacy
- Laboratory
- X-ray
- Health education
- Telemedicine for Dermatology and Endocrinology

# **Southern Colorado Urgent/ After Hours Care**

## **15 convenient locations!**

- **CSHP Urgent Care - 1633 Medical Point, Colorado Springs**
- **Express Care Plus Main – 2141 N. Academy Circle, Suite 105, Colorado Springs**
- **Integrity Urgent Care – 4323 Integrity Center Point, Colorado Springs**
- **Memorial Health System Urgent Care – 8890 N. Union Blvd. Suite 170, Colorado Springs**
  - **2767 Janitell Road, Colorado Springs**
- **North Springs Family Medicine & Urgent Care – 8540 Scarborough Drive, Suite 100, Colorado Springs**
- **Penrose Community Urgent Care – 3205 N. Academy Blvd., Colorado Springs**
- **Penrose Mountain Urgent Care – 41 State Highway 67, Woodland Park**
- **Penrose Urgent Care at Cripple Creek – 1101 Teller County Road 1, Cripple Creek**
- **Premier Urgent Care – 8115 Voyager Parkway, Colorado Springs**
  - **15854 Jackson Creek Parkway, Monument**
- **Southern Colorado Clinic Urgent Care – 3937 Ivywood Lane, Pueblo**
  - **3676 Parker Blvd., Pueblo**
- **Falcon Urgent Care – 7475 McLaughlin Road, Falcon**
- **Centura Health Urgent Care – 3245 E. Highway 50, Suite E, Canon City**

# Your health plan options



# PREVENTIVE CARE

Pay little or no cost for preventive care.

Most of your preventive care services are covered at little or no out-of-pocket cost to you, whether or not you've reached your deductible.

- Routine physical exams / Well-woman / Well-child exams
- Preventive Mammograms
- Preventive Colonoscopy
- Cholesterol screenings

## HMO Benefit Changes\* – 7/1/14

- Annual out of pocket maximum: \$2,000 individual \$4,000 family
- MRI/CTScan/PETScan: \$150 copay
- Emergency: \$300 copay
- Durable Medical: 20% coinsurance- annual \$5,000 benefit limit removed
- Out-of-Area Student Benefit: 5 visits, 5 prescriptions, 5 x-rays

\*See 2014 Summary of Benefits and Change document for detailed list of all benefit clarifications and changes.

# Essential Benefits – HMO Plan

Effective July 1, 2014 copayments and cost sharing for essential benefits will apply toward the annual out-of-pocket maximum (OPM).

## Essential Health Benefits are as follows:

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs\*
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

- For 2014 Prescription drug copayments and coinsurance will not contribute to the annual OPM.

## Examples of benefits that will not apply toward the annual OPM:

Vision

Hearing

Chiropractic

Transgender Services

Bariatric Surgery

## Traditional HMO

This chart highlights some of your group's benefits:

Annual deductible	\$0 individual / \$0 family
Annual out-of-pocket maximum	\$2,000 individual / \$4,000 family

Covered service	You pay
Preventive care	\$0 copay
Doctor's office visits	PCP - \$30 copay / Specialist - \$50 copay
Lab tests and X-rays	\$0 copay (Diagnostic); MRI/CT Scan: \$150 copay
Outpatient surgery	\$150 copay
Hospitalization	\$750 copay
Emergency / After Hours Care	\$300 copay / \$50 copay
Prescription drugs (30-day supply)	\$10 copay (generic) / \$30 copay (brand) Mail Order – 90-day supply for 2 copays

This is a summary of some benefits and their copayments and coinsurance. This chart does not describe benefits. Please see your Evidence of Coverage for information about coverage, limitations, and exclusions for all benefits, including those not listed in this summary.

# Your Kaiser Permanente High Deductible Plan with HSA

- ✓ Same great doctors
- ✓ Same personalized attention
- ✓ Same convenient locations
- ✓ Same health resources

**A different way to pay for your care**



# What's a Deductible? Coinsurance? OPM?



- A deductible is the set amount you'll need to reach each *contract* year before services are covered by your plan. If you have *family coverage*, you must meet the family deductible before coinsurance applies.
- Coinsurance is a percentage you pay for all covered services (except RX) after you meet your deductible.
- The Out-of-Pocket maximum (OPM) is the most that you will pay for covered services in the *contract* year.

## High Deductible Health Plan (HSA Qualified) – No Changes

This chart highlights some of your group’s benefits:

<b>Annual deductible</b>	\$1250 individual / \$2500 family
<b>Annual out-of-pocket maximum</b>	\$2500 individual / \$5000 family

► If you have family coverage, you must meet the full family deductible before coinsurance and copays apply◄

<b>Covered service</b>	<b>You pay</b>
<b>Preventive care</b>	\$0 copay
<b>Doctor’s office visits (PCP and Specialist)</b>	10% coinsurance*
<b>Lab tests and X-rays</b>	10% coinsurance*
<b>Outpatient surgery</b>	10% coinsurance*
<b>Hospitalization</b>	10% coinsurance*
<b>Emergency / After Hours Care</b>	10% coinsurance*
<b>Prescription drugs (30-day supply)</b>	\$10 copay (generic) / \$40 copay (brand)* Mail Order – 90-day supply for 2 copays

\*Copayments and coinsurance apply after you meet your deductible.

This is a summary of some benefits and their copayments and coinsurance. This chart does not describe benefits. Please see your Evidence of Coverage for information about coverage, limitations, and exclusions for all benefits, including those not listed in this summary.

# HDHP Plan - How does this work?

## Before you reach your deductible

You pay	Kaiser Permanente pays
Full charges for all covered services (except prevention), up to your deductible amount <b>\$1,250 (Indiv)</b> <b>\$2,500 (Family)</b>	\$0
<b>No charge</b> for preventive care services	Full cost of covered preventive services

## After you reach your deductible

You pay	Kaiser Permanente pays
<b>10% coinsurance (or RX copayment)</b> for any additional covered services during the calendar year	<b>90%</b> for any additional covered services during the calendar year until you meet your annual out-of-pocket maximum

# HDHP - How does this work? Example 1

	Before you reach your deductible	After you reach your deductible
Office visit, high severity	\$193	\$193
You pay	\$193	\$19.30
Kaiser Permanente pays	\$0	\$173.70

Note: These are estimated costs only.

## HDHP - Example Individual Coverage: Delivery of Baby

### Estimated cost of a vaginal delivery without complications:

Facility Fee:	\$ 7,564.00 (includes epidural)
Professional Fee:	\$ 3,193.02
Ultrasound:	\$ 303.58
Estimated Total:	\$11,060.60

### Your responsibility:

Deductible (if not yet met): \$1,250.00

Balance of \$9,810.60 x 10% coinsurance = \$981.06

Out of Pocket Cost for Delivery: \$2,231.06

Note: These are illustrative costs only. Actual costs will be determined when services are received.

## What's a Health Savings Account (HSA)?

- A health savings account (HSA) is a tax-exempt trust or custodial account that you set up with a qualified HSA trustee to pay or reimburse qualified medical expenses as defined by Internal Revenue Service Code Section 213(d)
- You can use HSA funds to cover your out-of-pocket costs for deductibles, and other qualified medical expenses
- Your HSA belongs to you, so whatever you don't spend rolls over to the next plan year. And if you change jobs or health plans, you can take your money with you.
- The funds in your **HSA** are not considered part of your wages, so they're not subject to federal income taxes.

# Tools and resources to help you plan and budget: [kp.org/deductibleplans](https://kp.org/deductibleplans)

- You'll find helpful information, tools, and resources to help you budget and be in charge of your health at [kp.org/deductibleplans](https://kp.org/deductibleplans).
- Some resources are:
  - Financial Counselors to provide cost estimates for services and payment plans for KP services
  - Preventive care services list
  - Estimates and Out-of-Pocket Summary tools
  - Sample fee list
  - **Medical Financial Counseling Services: 877-803-1929**
  - **On-line Bill Payment: [kp.org/paymedicalbill](https://kp.org/paymedicalbill)**

My health manager	<b>Health &amp; wellness</b>	Shop health plans	Locate our services
Live healthy	Conditions & diseases	Drugs & natural medicines	Programs & classes



## Health And Wellness

### Get care now

[New members: Get started](#)  
[Urgent and after-hours care](#)  
[Advice and appointments](#)  
[Refill prescriptions](#)

### Conditions and diseases

Not feeling like yourself? Learn about common conditions in our [health guides](#), use our [symptom checker](#), or explore our [health encyclopedia](#).

### Programs and classes

The advantages of being a Kaiser Permanente member start now. Get [online programs](#), [special rates](#), and [classes](#) to help you live healthier.

### Call a coach

Our trained [wellness coaches](#) give you free, personalized guidance by phone. Get help to lose weight, eat healthier, quit smoking, and more.

### Live healthy

One site says you need to drink more water. Another says you don't. Why click around? Get [physician-reviewed health information](#) and online tools right here.

### Drugs and natural medicines

Get the facts on the prescriptions in your medicine chest and the vitamins in your kitchen with our [drug and natural medicine resources](#).

[Back to previous page](#)

## Kaiser Permanente Mobile Apps

### Now Available



### The KP Mobile App

Managing your health care just got easier with the KP mobile app.

#### It's convenient and easy to use

- Keep track of important health information for you and your family
- See detailed message, appointment, and medical record updates at a glance
- Schedule, view, and cancel appointments
- Order prescription refills or check the status of an order
- Review your latest test results in an easy-to-read format
- Send messages to your doctor or Member Services in a new combined mailbox
- Find a facility near you and get directions on the way
- Choose between two themes: colorful or classic



## Questions / Need More Information

Attend a Regional Health Fair – Find a Location  
[colorado.gov/dpa/dhr/benefit](https://colorado.gov/dpa/dhr/benefit)

To ask questions, contact Kaiser Permanente:

*[StateOEKaiser@kp.org](mailto:StateOEKaiser@kp.org)*

Phone: 866.635.8743

Visit our website: [kp.org](https://kp.org)

Visit our microsite: [my.kp.org/stateofcolorado](https://my.kp.org/stateofcolorado)