

Kaiser Permanente Out-of-Area PPO

Our Out-of-Area PPO (OOA-PPO) plan empowers you to make the health care choices that fit your changing needs, anywhere, at any time.

This plan offers two provider options to choose how you receive care and control your out-of-pocket costs. You can receive covered services from participating providers and non-participating providers. OOA-PPO provides coverage for those living outside the Kaiser Permanente coverage area through the following provider options:

In-Network¹

PARTICIPATING PROVIDER ORGANIZATION (PPO)

You have access to more than 240,000 primary care physicians, 718,000 specialists, and 4,500 hospitals through the national PHCS™ and MultiPlan™ Networks.² Finding a physician, facility, or health care practitioner who participates in these networks is as easy as visiting multiplan.com/kpmas.

- + No referral is needed for office visits to specialists.
- + Providers generally complete and submit claim forms.
- + Inpatient and certain outpatient services are subject to precertification.
- + Some services are subject to a deductible, then copay or coinsurance. Certain services are covered before the deductible at a copay.
- + Providers' fees are subject to negotiated rates and are not allowed to balance bill members for covered services.

Out-of-Network¹

OUT-OF-NETWORK PROVIDERS

You have access to any licensed provider who is not considered In-Network.

- + No referral is needed for office visits to specialists.
- + Inpatient and certain outpatient services are subject to precertification.
- + Most services are subject to a deductible, then coinsurance.
- + Providers may require you to pay the full cost of each visit. If so, you will need to submit a claim for reimbursement.
- + Balance billing may occur.

Out-of-pocket costs are generally lower when using In-Network providers. All inpatient services and certain outpatient services provided by PPO or Out-of-Network providers require precertification.

OUT-OF-AREA PPO PHARMACY BENEFITS

- + You can fill prescriptions at any pharmacy, whether they are prescribed by In-Network or Out-of-Network providers.
- + You pay full out-of-pocket costs for prescriptions filled at Out-of-Network pharmacies and submit claims for reimbursement.

In-Network Pharmacies	<ul style="list-style-type: none">+ Rx filled at participating pharmacies in the MedImpact network, including CVS, Rite Aid, Farm Fresh, Walgreens, Target, Safeway, Harris Teeter, Shoppers Food Warehouse, Kmart, and others+ No mail-order service option
Out-of-Network Pharmacies	<ul style="list-style-type: none">+ Rx filled at any licensed out-of-network pharmacy, excluding Kaiser Permanente pharmacies+ No mail-order service option+ Generally higher copayments than that with In-Network pharmacies



¹ Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP), underwrites the In-Network PPO Tier (Option 1) and Out-of-Network Tier (Option 2).

² Provider numbers as of August 2020. The PHCS™ and MultiPlan™ Networks include physicians, health care practitioners, and facilities that are available to KPIC members via a network access agreement. Not all PHCS and MultiPlan Network providers are included. For a list of network participants, go to multiplan.com/kpmas.