

# Fast Facts

## ABOUT KAISER PERMANENTE



This handy fact sheet answers some of the most common questions about Kaiser Permanente.

### Q. Is Kaiser Permanente just an HMO?

A: While HMO plans are Kaiser Permanente's most popular product, we also offer a variety of other choices. For those who want extra flexibility and doctor choice, you can choose a Multi-Choice plan. And for those living outside of Kaiser Permanente's Georgia Service Area, we offer Out-of-Area PPO plans. We also offer qualified HSA deductible plans, which provide lower premiums and the chance to enjoy the financial advantages of a tax-favored Health Savings Account. In 2006 we'll be expanding our suite of consumer-directed health care (CDHC) solutions to include Health Reimbursement Arrangements (HRA) paired with either our HMO or Multi-Choice plans.

### Q. Does Kaiser Permanente allow members to choose their doctors?

A: Absolutely. In addition to the doctors practicing at Kaiser Permanente's **12** medical centers, HMO members have access to **1,000** affiliated doctors practicing in their own offices. Multi-Choice members have access to more than **1,800** Kaiser Permanente and affiliated doctors, more than **5,000** PPO doctors, and **any other licensed doctor they choose**. (For a searchable physician directory, visit [kp.org](http://kp.org).) For each plan, members choose their own personal doctor and can change their choice at any time.

### Q. Are members required to use Kaiser Permanente's Medical Centers for care?

A: No. Kaiser Permanente members have access to doctors in their own offices all over metro-Atlanta. Kaiser Permanente is well known for its medical centers because that's where so many members choose to receive care. (At most Kaiser Permanente Medical Centers, members can see a doctor and obtain lab, X-ray, and pharmacy services all in the same building.)

### Q. Does Kaiser Permanente decide which specialists members can see?

A: Referrals are sometimes required for specialists. In Kaiser Permanente's HMO plans, members can receive care from Ob/Gyns, dermatologists, ophthalmologists, optometrists, and behavioral health specialists **without a referral**. In Multi-Choice plans, members can receive care **without a referral** from any PPO or non-Participating specialist they want.

### Q. How can members know they'll receive quality care when they go to the doctor?

A: Kaiser Permanente Georgia ranks among the top health care organizations in the nation in quality of care as well as customer service and member satisfaction. In fact, The State of Health Care Quality 2004 report by the National Committee for Quality Assurance (NCQA) ranked Kaiser Permanente Georgia among the top five health plans in the South Atlantic Region in effectiveness of care.

### Q. How easy is it for members to get care when they need it?

A: Kaiser Permanente makes it simple to receive care. Members who need to see a doctor at night or on weekends can go to one of several after-hours locations. They can also request a same-day appointment at most Kaiser Permanente Medical Centers. And whether they want to make an appointment or get 24-hour nurse advice, there's just one phone number to remember. In addition, members have access to 24-hour online services like requesting prescription refills or routine appointments, getting nurse advice, or emailing a pharmacist.

When receiving care from a Kaiser Permanente Medical Center or affiliated doctor's office or hospital, **members won't have any claims to file**. In Multi-Choice plans, most PPO Providers will also file claims for members.

### Q. Are members covered if they have an emergency outside of Atlanta?

A: Yes. All of Kaiser Permanente's plans cover members for emergency care anywhere they travel.

### Q. Does Kaiser Permanente have any special discounts or "perks"?

A: Yes. Kaiser Permanente members can receive discounts on health club membership, Weight Watchers, chiropractic services, massage therapy, and many other services. They can also take advantage of free or low-cost health classes like yoga, managing stress, controlling weight, and many more. In addition, members have access to many online health tools—like Kaiser Permanente's personalized health assessment and improvement tools on [kp.org](http://kp.org). Members even have 24-hour access to their own personal health coach by phone—at no cost.

