

Frequently asked questions:

Kaiser Permanente out-of-area plans

Q: What is an out-of-area insurance plan?

A: If you live outside the Kaiser Permanente HMO and PPO service areas, you can still enjoy a wide range of health benefits through our out-of-area insurance plans. These plans allow you to receive care for covered services from any licensed health care provider. You'll be responsible for meeting an annual deductible and paying a coinsurance based on the maximum allowable charge. The maximum allowable charge may be less than the amount actually billed by the provider.

Q: Where can I have my prescriptions filled?

A: Your prescription drug coverage is provided through MedImpact Healthcare Systems. Once you are enrolled in a Kaiser Permanente out-of-area insurance plan, you will receive a MedCare pharmacy ID card. With this card you can receive generic and brand-name drugs from MedCare network pharmacies without having to submit claim forms. Most major chain pharmacies, and many independent pharmacies, including Albertsons, Longs, Kmart, Raley's, Rite Aid, Safeway, Sav-on, Vons, and Walgreens, will accept your MedCare pharmacy ID card. Prescriptions filled at non-participating pharmacies are not covered under your prescription benefit.

Q: What do I pay when I use the covered services of nonparticipating providers?

A: Until you pay your annual deductible, you are responsible for full payment of your nonparticipating provider medical charges. After you have met your deductible, you are responsible for paying a coinsurance (percentage) of the contracted rate. When you see a nonparticipating provider, you are responsible for paying a coinsurance and any amount in excess of the usual, customary, and reasonable (UCR) charges for care. Once you reach your out-of-pocket maximum, you are no longer required to pay any additional coinsurance for the remainder of the year. However, you will continue to be responsible for any amount in excess of the usual, customary, and reasonable charges for care. Some covered charges do not count toward satisfaction of the out-of-pocket maximum.

The out-of-area insurance plan is underwritten by Kaiser Permanente Insurance Company, Inc. (KPIC), a subsidiary of Kaiser Foundation Health Plan (KFHP). KPIC is domiciled in the state of California as a disability insurer under the Certificate of Authority issued by the California Department of Insurance, record number 6047.