# Away from Home Travel (Domestic and International)

# On the go

Rest easy knowing you're covered when traveling in the U.S. or around the world.<sup>1</sup>







# Getting care while traveling

As a Kaiser Permanente member, you're covered for emergency and urgent care from approved providers anywhere in the world. This brochure will help you learn how to get care in any of our service areas, which are geographical areas where Kaiser Permanente medical offices are located. Our service areas include all or parts of:

- California
- Colorado
- Georgia
- Hawaii
- Maryland

- Oregon
- Virginia
- Washington state
- Washington, D.C.

You can find Kaiser Permanente locations at **kp.org/kpfacilities**.

When you're traveling internationally or in states outside of a Kaiser Permanente service area, you're covered for urgent and emergency care. It's important to remember that how you get care can vary depending on where you are. So, plan ahead and find out what emergency and other medical services are available where you'll be traveling.

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and emergency care in other Kaiser Permanente service areas?
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# How do I get routine, urgent, and emergency care in other Kaiser Permanente service areas?<sup>2</sup>

If you're traveling and want to receive care in a new or different Kaiser Permanente service area, you'll need to create a new medical record number (MRN) for the service area you are visiting.

Log in to your **kp.org** account. Select "add an area of care" and follow the prompts to create an MRN for a new region and add the new area of care to your account.<sup>3,4</sup>

If you do not have a **kp.org** account, or need additional assistance, please call the Away from Home Travel Line at **951-268-3900** (TTY **711**).<sup>5</sup>

#### What costs should I expect?

Your plan covers care when you visit another Kaiser Permanente service area. You'll pay what you normally would in your home region – for example, a copay or coinsurance. If what you pay doesn't cover all that you owe for the care you received, you'll get a bill for the difference later.

Members with a Kaiser Permanente Medicare health plan also have coverage for routine care outside their home service area. Please see your Evidence of Coverage for cost share information and allowance amounts.

For more specific information on your coverage, please check your plan details.<sup>3</sup>

#### What is an emergency care need?

Emergency care is care for an emergency medical condition.<sup>6</sup>

#### **Examples include:**

- Chest pain or pressure
- Severe stomach pain that comes on suddenly
- Severe shortness of breath
- Decrease in or loss of consciousnes



# In case of an emergency

If you have a medical emergency, call **911** if you're in the United States or go to the nearest hospital. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage* or other coverage documents.

#### What is urgent care?

Urgent care is for a condition that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition.

#### Examples of urgent care include:

- Minor injuries
- Backaches
- Faraches
- Sore throats
- Coughs
- Upper-respiratory symptoms
- Frequent urination or a burning sensation when urinating

#### What is a routine care need?

Routine care is for an expected care need, like a scheduled visit to your doctor or a recommended preventive screening.

#### **Examples of routine care include:**

- Physical exams
- Adult checkups
- Immunizations (shots)
- Pap tests
- Follow-up visits

If you're not sure what kind of care you need, visit **kp.org/getcare** or call your regional 24/7 advice line phone number located on the back of your Kaiser Permanente ID card.

You can also log in to your **kp.org** account to send a nonurgent message to your doctor's office and get a response within 2 business days.<sup>7</sup>

Based on your region, your plan may include an annual allowance for routine and continuing care received outside of your home service area. See your Evidence of Coverage for more information. If your plan does not include an allowance, then most routine services won't be covered outside of Kaiser Permanente service areas, so make sure to complete them before your trip if necessary. Routine services include prevention, exams, checkups, follow-up care, and services for certain ongoing medical conditions.

For a list of Kaiser Permanente service areas, see pages 25-27.



# What should I do if I need emergency care and I'm not in a Kaiser Permanente service area?

- Get care right away. You don't need to call Kaiser Permanente first.
- You're covered for emergency care anywhere in the world. If you need emergency or urgent care, you can get care from any approved provider.<sup>1</sup>
- If you're in the United States, call **911** or go to the nearest hospital.
- Outside the United States,<sup>1</sup> go to the nearest hospital or place where you can get medical care.
- Once you're stable, call us at
   1-888-859-0880. If you're a Southern
   California member, call
   1-800-225-8883. Let us know you have received emergency care or have been admitted to a hospital.
- If you're unable to call, ask the doctor or someone else at the hospital to call for you.
- We'll talk to the doctor who's treating you to make sure you get the right care and to help you decide what to do next.
- We have interpreters, so we can talk to your doctor even if he or she doesn't speak English.

#### What if I still need care after my emergency condition has been stabilized?

If you've been hospitalized, the doctor treating you may decide you still need care after your condition has been stabilized. This is called post-stabilization care. You'll need to get approval from Kaiser Permanente for this kind of care to be covered under your Kaiser Permanente plan.

• Call us at **1-888-859-0880** as soon as you can,<sup>7</sup> preferably before you get care. If you are a Southern California member, please call **1-800-225-8883**. Getting approval first helps protect you from financial responsibility, since services that are not approved may not be covered. If we agree you need post-stabilization care, we may authorize the doctor treating you to give you this care. Or we may help you find a different provider who can provide the right care for your condition.

Outpatient follow-up care is generally not covered, unless we authorize it, or it's considered urgent. This includes any follow-up care you need after an emergency or urgent care visit, like removing stitches or a cast. Call us before you get follow-up care to check whether it's covered. Should you need significant medical care while traveling

internationally, like hospitalization and treatment, we have a partner who will work with your Kaiser Permanente regional care and claims teams to help you get the care you need.

#### What if I need urgent care?

If you need urgent care outside of a Kaiser Permanente service area, go to the nearest MinuteClinic®, Concentra, or urgent care facility.

For care at MinuteClinic® or Concentra in a region where Kaiser Permanente does not operate:

- Bring your Kaiser Permanente ID card and method of payment.
- You'll be asked to pay your Kaiser Permanente standard cost-share.
- You'll be asked to pay upfront for medications ordered during your visit. (You can file a claim for reimbursement).

Depending on the clinic, an appointment may be needed to receive care. Check cvs.com/minuteclinic/clinic-locator or concentra.com/urgent-care-centers, or call the Away from Home Travel Line at 951-268-3900 (TTY 711) for assistance.

For care at an urgent care or retail clinic location other than a MinuteClinic® or Concentra, you may be asked to pay upfront for services you receive and will need to file a claim for reimbursement.<sup>8</sup>

If you receive urgent care in a MinuteClinic® or Concentra that is outside of a Kaiser Permanente service area but in a state where Kaiser Permanente operates, you may be asked to pay upfront for your care. After your visit, you can file a claim for reimbursement.



If you're in a Kaiser Permanente service area, we recommend visiting one of our urgent care locations. To find locations, visit **kp.org/locations** or call the Away from Home Travel Line at **951-268-3900** (TTY **711**).

# What services are available when I'm in another Kaiser Permanente service area?<sup>2</sup>

As a member, you can get most of the same services you would get in your home service area when visiting another Kaiser Permanente service area. These services are covered if they're provided or referred by a Kaiser Permanente doctor in the service area you're visiting. These services are subject to the terms and conditions, including prior authorization, approval, and copay, coinsurance, or deductible requirements, of your plan coverage issued in your home service area.

#### Inpatient services

 Hospitalization, including inpatient surgery and other services you may receive while you're admitted

#### **Outpatient services**

- Office visits
- Outpatient surgery (with certain exceptions)
- Allergy tests and allergy injections
- Physical, occupational, and speech therapy<sup>9</sup>
- Prenatal and postnatal care
- Chemotherapy
- Vision exams

This brochure does not include a complete list of available services or exclusions. Services may vary by service area. For more specific information about visiting member services, call the Away from Home Travel Line at **951-268-3900** (TTY **711**).

When visiting regions with smaller Kaiser Permanente service areas, you can still receive in-person medical treatment, but it will likely be through an affiliated provider. Call the Away from Home Travel Line for more details.



X-ray and laboratory services Inside or outside of the hospital



Prescription drugs
If the drug is covered in your home area



Mental health and chemical dependency services
Access to the same mental health services as in your home area



Skilled nursing facility services and home health care services Part-time or intermittent home health care services inside a Kaiser Permanente service area (Certain limitations apply to home health care.)



#### Hospice services

Home-based hospice services inside a Kaiser Permanente service area (These services must be medically necessary and meet the requirements described in your *Evidence of Coverage*.)

#### Do I need approval first?

Certain types of care require approval from Kaiser Permanente. Call the Away from Home Travel Line at **951-268-3900** (TTY **711**) for more information (closed major holidays).

# What services may be available with prior approval from my home service area?

If these services are included in your plan as described in your *Evidence of Coverage* and are available in the region you are visiting, they're available to you but require prior approval from your home service area:

- Gender-affirming surgery and related services
- Bariatric surgery, treatment, and related services
- Organ and blood/marrow transplants, and related services
- Durable medical equipment
- Chronic dialysis

#### What services aren't available?

The following services, equipment, and supplies aren't available to you in other Kaiser Permanente service areas:

- Services not covered under your plan as described in your Evidence of Coverage
- Dental and orthodontic services (such as dental X-rays and braces) that are unrelated to covered medical treatment of mouth or jaw
- Alternative medicine and complementary care
- Orthotics, prosthetics, and hearing aids



#### More information

#### Extra resources

For more information about getting care in another Kaiser Permanente service area:

- Refer to your Evidence of Coverage.
- Contact Member Services in your home service area.

You'll find more detailed, up-to-date information about getting care in the following document(s) that apply to your health coverage:

 Refer to your Evidence of Coverage if your coverage is directly through Kaiser Foundation Health Plan.

Contact Member Services in your home service area to request a copy of your *Evidence of Coverage*.

# How do I get reimbursed for medical expenses?

If you paid for emergency or urgent care while away from home, you can file a claim for reimbursement.

In many countries, providers require payment before giving care. <sup>10</sup> Costs can be high, so be ready to cover any unexpected costs. You may want to get extra travel insurance for your trip.

#### How do I submit a claim?

Log in to your **kp.org** account and go to "My Coverage and Costs" to submit a claim through the online portal. If you do not have a **kp.org** account, or if you need assistance, call the Away from Home Travel Line at **951-268-3900** (TTY **711**).

The following information is required for all reimbursement requests:

- Itemized bills (should include date of service, services received, and cost of each item)
- Medical records (copies of original medical reports, admission notes, emergency room records, and/or consultation reports)
- Proof of payment (receipts or bank or credit card statements)

If you received emergency care outside of the United States, you'll also need to provide:

 Proof of travel (copy of itinerary and/or airline tickets)

### Preparing for a trip?

Whether you're going to be gone for 3 months or 3 days, a little planning makes a big difference. Plan now for a healthy trip.

Things to do		
	<b>Consult your doctor</b> if you need to manage a condition during your trip	
	<b>Refill your eligible prescriptions</b> to ensure you have enough medication while you're away.	
	Print a summary of your online medical record in case you don't have internet access.11	
	Make sure your immunizations are up to date, including your yearly flu shot and COVID-19 vaccine and booster.	
	Register on kp.org and email your Kaiser Permanente care team anytime, anywhere. You'll get a response typically within 2 business days.	
	<b>Get our Kaiser Permanente mobile app</b> to stay connected when you're on the go.	

#### Don't forget

- If you travel by plane, keep your medications in your carry-on baggage, in case your checked baggage goes missing.
- Take along your digital or physical Kaiser Permanente ID card. Your digital membership card can be found on the Kaiser Permanente mobile app. You'll find important phone numbers on the back on both the digital card and in the app.
- Take this brochure on your trip or bookmark it at kp.org/travel. It explains what to do if you need care.
- Away from Home 24/7 Travel Line: 951-268-3900 (TTY 711) or kp.org/travel. Save the Travel Line phone number to your phone as a contact so you have it if you need it.

#### **Trip notes**

Take note of any medical/health record numbers for getting care in other Kaiser Permanente areas.



Kaiser Permanente service area you're visiting

Medical/health record number

Notes



## Trip 2

Kaiser Permanente service area you're visiting

Medical/health record number

Notes



Kaiser Permanente service area you're visiting

Medical/health record number

Notes



Kaiser Permanente service area you're visiting

Medical/health record number

Notes

Kaiser Permanente may change the terms, conditions, and eligible service areas of visiting member services at any time. Services covered under your health plan are provided and/or arranged by a Kaiser Foundation Health Plan.

- 1. Medicare members should check their *Evidence of Coverage* for more details and whether they have emergency coverage outside the United States. Most of our plans cover emergency and urgent care from approved providers outside the United States.
- 2. When you get care in other
  Kaiser Permanente service areas, your
  home-area claims and appeals, or grievance
  processes, still apply. Members can file a
  grievance with or without a denial letter.
- **3.** You can add an area of care to your own account only. You won't be able to add an area of care for someone else if you're acting as their caregiver.
- **4.** Washington state isn't available to add as an area of care currently. If you're traveling in Washington state outside of the Vancouver/Longview area and need care, call the Away from Home Travel Line at **951-268-3900** (TTY **711**) for assistance.
- **5.** This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes

- early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.
- 6. If you reasonably believe you have an emergency medical condition, call 911 (if you are in the U.S.) or go to the nearest emergency department. An emergency medical condition is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage* or other coverage documents.
- **7.** For specific timing considerations, please refer to your *Evidence of Coverage* or other coverage documents.
- **8.** Please check your *Certificate of Insurance* to see if MinuteClinic® and Concentra are included as in-network providers.
- **9.** For members in Maryland, coverage for physical, occupational, and speech therapy is different. Call Member Services to learn more.
- **10.** If a member receives emergency services in a country where the U.S. government has imposed sanctions, the member may have to pay for services and then submit a claim to Kaiser Permanente for reimbursement.
- 11. These features are available when you register on kp.org and seek care from Kaiser Permanente providers.



# Emergency care reporting phone numbers

# Phone numbers to report emergency (or post-stabilization) care

- Call 1-888-859-0880 if you are traveling internationally to let us know you've been admitted to a hospital. If you are a member in Southern California, please call 1-800-225-8883 instead.
- For reporting an emergency that requires hospitalization while traveling outside a Kaiser Permanente service area but in the U.S., please notify your regional medical team listed below.

#### **Away from Home Travel Line**

**951-268-3900** (TTY **711**) **Hours:** Open 7 days a week, 24 hours a day

#### **California**

1-800-225-8883

**Hours:** Open 7 days a week, 24 hours a day

#### Colorado

1-800-218-1059

**Hours:** Open 7 days a week, 24 hours a day

#### Hawaii

1-800-227-0482

Hours: Open Monday through Friday

from 8 a.m. to 4:30 p.m.

#### Georgia

1-800-611-1811

**Hours:** Open 7 days a week, 24 hours a day

### Maryland, D.C., and Virginia

1-800-777-7904

**Hours:** Open 7 days a week, 24 hours a day

#### **Oregon/SW Washington**

1-877-813-5993

**Hours:** Open 7 days a week, 24 hours a day

#### Washington state

Emergency notification

1-888-457-9516

**Hours:** Open 7 days a week, 24 hours a day

Local

206-901-4609

**Hours:** Open 7 days a week, 24 hours a day

## Kaiser Permanente service areas

#### **California**

Kaiser Foundation Health Plan, Inc. 393 E. Walnut St. Pasadena, CA 91188
1-800-443-0815 (TTY 711)
7 days a week, 8 a.m. to 8 p.m.

**Note:** If you're trying to get care from a contracted, non-Kaiser Permanente provider in Coachella Valley (Palm Desert, Palm Springs, Desert Hot Springs, or Indio), you may have to contact your personal doctor in your home service area first to get approval and a referral.

#### Colorado

# Kaiser Foundation Health Plan of Colorado

10350 E. Dakota Ave. Denver, CO 80247

1-800-476-2167 (TTY 711)

7 days a week, 8 a.m. to 8 p.m.

**Note:** Network providers in Northern Colorado are available only to Northern Colorado members. Network providers in Southern Colorado are available only to Southern Colorado members.

#### **District of Columbia**

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

2101 East Jefferson St. Rockville, MD 20852

1-888-777-5536 (TTY 711)

7 days a week, 8 a.m. to 8 p.m.

#### Georgia (Atlanta metro area)

Kaiser Foundation Health Plan of Georgia, Inc.

Nine Piedmont Center 3495 Piedmont Rd. NE Atlanta, GA 30305

1-800-232-4404 (TTY 711)

7 days a week, 8 a.m. to 8 p.m.

#### Hawaii

The islands of Oahu and Maui and most of Hawaii Island

Kaiser Foundation Health Plan, Inc.

711 Kapiolani Blvd. Honolulu, HI 96813

1-800-805-2739 (TTY 711)

7 days a week, 8 a.m. to 8 p.m.

#### Maryland

Baltimore and suburban Washington, D.C.

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

2101 East Jefferson St. Rockville, MD 20852

1-888-777-5536 (TTY 711)

7 days a week, 8 a.m. to 8 p.m.

#### Oregon

## Kaiser Foundation Health Plan of the Northwest

500 NE Multnomah St., Suite 100 Portland, OR 97232

1-877-221-8221 (TTY 711)

7 days a week, 8 a.m. to 8 p.m.

#### Virginia

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.

2101 East Jefferson St. Rockville, MD 20852

1-888-777-5536 (TTY 711)

7 days a week, 8 a.m. to 8 p.m.

#### Washington

Kaiser Foundation Health Plan of Washington

1300 SW 27th St. Renton, WA 98057

1-888-901-4600 (TTY 711)

7 days a week, 8 a.m. to 8 p.m.

Phone numbers beginning with 1-800, 1-866, 1-877, or 1-888 are toll-free. TTY numbers are for members who are deaf or have difficulty hearing.

#### **NOTES**





