

# A better way to take care of business

Kaiser Permanente  
Health Plans for Small Groups



**At Kaiser Permanente**, our mission is to provide high-quality, affordable health care services to improve the health of our members and the communities we serve. Our small group plans are built to keep the workforce at its healthiest, which helps employers move business forward. Through smart benefit design, coordinated care, chronic condition management, and preventive medicine, we help improve the health of employees – and the company's bottom line.



## Coordinated, connected care

At Kaiser Permanente our collaborative approach empowers our care teams to achieve better outcomes for our members. The result is healthier employees and lower total cost of care.

### A team approach

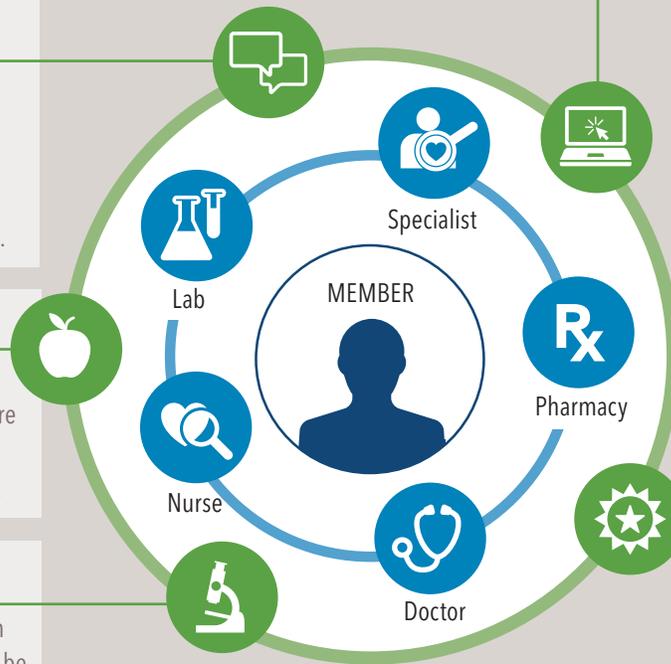
Led by the member's personal physician, our health care professionals and support staff work together to meet each member's individual health needs.

### Focus on prevention

We help employees stay well. Catching issues early prevents more expensive care later and reduces absenteeism and lost productivity.

### Evidence-based care

By using scientific evidence we can provide treatment that's proven to be effective and efficient, helping keep health costs down.



### Connected care

Our doctors, specialists, pharmacists, and care teams are all connected to the member's electronic health record.<sup>1</sup> Our integrated approach helps deliver better outcomes through preventive care and disease management, keeping employees healthier and on the job.

### Medical excellence

Washington Permanente Medical Group is the highest-ranked medical group in Washington state.<sup>3</sup> We provide care in more than 60 specialties and subspecialties. Plus, we have 12 dedicated occupational health locations.

## More effective care, even beyond our walls

### Easy ways to access care



These options help employees get the right care at the right time:

- **Consulting Nurse Service:** a 24/7 phone service for advice.
- **CareClinics:** walk-in clinics for minor issues, located at several Bartell Drugs in the Seattle area.
- **Email your doctor:** an easy way for members to connect with care teams for non-urgent issues.<sup>1</sup>
- **Online visits:** members can receive diagnoses and even prescriptions for several common conditions – all online and typically within an hour.

### Care management



Employers consistently rank hospital costs as the #1 contributor to rising health care costs. Our care management program helps reduce the need for hospital stays and readmissions. Kaiser Permanente hospitalists and nurses are on-site at our seven highest-volume network hospitals. By using preferred facilities and providers, we're able to direct members to more effective care at lower costs.

### Formulary and managed medications



Because prescription drugs have such a big impact on members' health and health care costs, we keep a close eye on drug safety, effectiveness, and value.

- We assess costs and use generics when possible.
  - We dispense trial doses of specialty drugs to ensure efficacy.
  - We monitor for potential interactions.
  - We evaluate all drugs before including them in our formulary.
- This approach results in 20 to 30 percent lower drug costs for members.<sup>4</sup>



## The right mix of care and coverage for your business

Central to every one of our plans is giving your employees access to providers at Kaiser Permanente medical offices. This lets employees better engage in their health while minimizing their health care costs. And the more employees who see physicians at our medical offices, the lower the total cost of care. Small group plans include:

### Core HMO

Featuring Kaiser Permanente physicians and medical offices, our Core HMO is our highest-performing plan in terms of quality and cost.

#### Highlights include:

- Top-performing health plan in America.<sup>2</sup>
- Access to Washington Permanente Medical Group, the top-ranked medical group in Washington state.<sup>3</sup>
- Similar to an ACO with a not-so-narrow network focused on superior care management.
- Available as an HMO only or together with our Access PPO for employers with 10 to 50 employees.

### Access PPO

Offering one of the largest PPO networks in the state,<sup>5</sup> our Access PPO is the only such plan with access to the high-performing<sup>6</sup> Washington Permanente Medical Group.

#### Highlights include:

- Offers employees broad choice of providers, as well as access to Washington Permanente Medical Group, the highest-ranked medical group in the state.<sup>3</sup>
- Includes access to most providers in our service area, including UW Medicine, Swedish Physicians, MultiCare, CHI Franciscan, PeaceHealth, Providence, and more.
- Includes access to regional and national network providers in the First Choice Health network and First Health Network.
- Available as a PPO or as part of a dual choice with our Core HMO plan, for groups with 10 or more employees.

### Alternate purchasing options

Kaiser Permanente also participates in private exchanges and trusts to provide additional ways to give employees choice of products alongside other ancillary offerings:

#### Liazon®

- Fully insured
- Defined contribution
- Multiple Kaiser Permanente HMO and PPO plans can be offered
- Ancillary products available

#### Business Health Trust

- Fully insured
- Multiple Kaiser Permanente HMO and PPO plans can be offered
- Ancillary products available

### Dental plans available



We've teamed up with Delta Dental of Washington to offer broad dental benefits to our members.

This collaboration allows for consolidated enrollment and billing, making Kaiser Permanente the single point of contact for these services.

### Highlights of purchasing dental coverage through Kaiser Permanente include:

- **Consolidated enrollment:**  
Dental coverage is selected on the medical enrollment application
- **Family plan:**  
Includes federally mandated pediatric dental, allowing families to be covered under the same plan.
- **Consolidated billing:**  
One bill for medical and dental premiums

<sup>1</sup> Available when members receive care at Kaiser Permanente medical offices (formerly Group Health Medical Centers).

<sup>2</sup> Formerly Group Health Cooperative; 2016 eValue8 survey. Managed by the National Business Coalition on Health, eValue8 is an evidence-based resource created by business coalitions and employers like Marriott and General Motors to measure and evaluate health plan performance.

<sup>3</sup> Washington Health Alliance, 2016 Community Checkup. Scores listed under "Group Health Cooperative."

<sup>4</sup> The 2014 Drug Trend Report Commercial, The Express Labs, March 2015; Pharmacy Trend Executive Summary, Group Health Pharmacy Division, August 2015.

<sup>5</sup> Source: OIC Provider Form A

<sup>6</sup> Criteria established by American Medical Group Association.

## Quality that gets noticed

We strive to deliver the best health plans possible to you, and the best health care possible to our members. When we're recognized for our achievements, it means that we're doing our part to help keep businesses healthy.



### Washington Health Alliance 2016 Community Checkup

Based on more than 50 clinical measures of quality, including cancer screenings, immunizations, diabetes care, and more.<sup>1</sup>



### 2016 eValue8 Survey

Our commercial HMO was rated the top-performing health plan in the country in the 2016 eValue8 survey.<sup>2</sup>

<sup>1</sup> Washington Permanente Medical Group; Washington Health Alliance, 2016 Community Checkup. Scores listed under "Group Health Cooperative."

<sup>2</sup> Formerly Group Health Cooperative eValue8 2016. Managed by the National Business Coalition on Health, eValue8™ is an evidence-based resource created by business coalitions and employers like Marriott and General Motors to measure and evaluate health plan performance.

All medical plans offered and underwritten by Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc.