



## Kaiser Permanente®



As the state’s largest nonprofit health plan, Kaiser Permanente is committed to improving the health of our members and our state as a whole. Kaiser Permanente is made up of: Kaiser Foundation Hospitals and their subsidiaries, Kaiser Foundation Health Plan, Inc., and The Permanente Medical Groups. Every day since we opened our doors in Colorado in 1969, we have focused on making the lives of our 675,000 members healthier. Our prescription for total health begins with increasing access to affordable, high-quality health care.

### Company Statistics

*Founded In:* 1945

*Website:* [www.KP.org](http://www.KP.org)

#### *Coverage Area:*

Denver/Boulder, Mountain CO, Northern CO, Southern CO

#### *Colorado Membership (2015):*

**Individual Market Membership:** 111,064

**Small Group Market Membership:** 52,782

### COMPANY AT A GLANCE

- Recognized leader in preventive care
- Doctors are supported by leading research, secure electronic health records system and provide non-urgent care through email and video visits
- Offers healthy lifestyle programs to lose weight, manage chronic conditions, manage pain, quit smoking and live longer, healthier lives

#### *Network Summary:*

Denver/Boulder: Care by 1,000+ physicians and 22 medical offices. Northern/Southern CO: Care by 6 medical offices/affiliated network providers. Mountain CO: Care by primary physicians and 2 medical offices.

## MEDICAL LOSS RATIO (MLR)

MLR is a basic financial measurement used to encourage companies to provide value to enrollees. If an insurer uses 80 cents out of every premium dollar to pay its customers’ medical claims and activities that improve the quality of care, the company has a medical loss ratio of 80%. A medical loss ratio of 80% indicates that the insurer is using the remaining 20 cents of each premium dollar to pay overhead expenses, such as marketing, profits, health plan salaries, administrative costs such as customer service, and agent commissions.

### MEDICAL LOSS RATIO

#### INDIVIDUAL

Individual Patient Care Costs:



#### SMALL GROUP

Small Group Patient Care Costs:



*The Affordable Care Act requires MLR target of 80% for individuals and small groups. If the MLR is below that, the purchaser will get a rebate on their premium.*

If a MLR is more than 100%, that company spent more money on medical care than it received in premium dollars. Company supplied data is based on the most current annual information available.

## IF YOU ARE PURCHASING A HEALTH SAVINGS ACCOUNT (HSA) PLAN

*If you are purchasing an HSA plan from this company your family deductible will be:* Embedded

### *Types of Family Deductibles for HSA Plans:*

#### **Embedded Family Deductible and Out-of-Pocket Maximum**

If you are on a family (two or more members covered) medical plan with an embedded deductible, your plan contains two components, an individual deductible and a family deductible. Having two components to the deductible allows each member of your family the opportunity to get her medical bills covered prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible.

#### **Aggregate Family Deductible and Out-of-Pocket Maximum**

If your insurance policy contains an aggregate family deductible, an individual deductible is not embedded in the family deductible. In this situation, before your insurance helps you pay for any of your family's medical bills, the entire amount of the deductible must be met. It can be met by one family member or by a combination of family members. There are no benefits until expenses equaling the deductible amount have been incurred.

## → UNIQUE OFFERINGS AND PROGRAMS

We're more than just a health plan. We also offer you our own great doctors, convenient medical offices, and advanced technology — all together in one easy-to-use package. That means you'll get an entire care team that works with you and for you. You'll stay better informed about your health—and better able to manage it — with online and mobile tools that help you get the information you want, when you want it. All in all, we offer a better way to get and stay healthy. To help you reach your highest state of well-being we offer convenience, choice, innovative tools for wellness, and much more.

- **CONVENIENCE** — When you visit Kaiser Permanente medical offices, you have a one-stop service for primary care, lab tests, X-rays, and pharmacy services— all under one roof.
- **CHOICE** — You can make informed choices by reviewing Kaiser Permanente doctors' credentials—education, certifications, secondary languages, and specialties—online. You can also self-refer (no pre-approval necessary) for most specialty consultations and change your primary care physician any time.
- **INNOVATIVE TOOLS** — When you get care at Kaiser Permanente medical offices, you have secure access to your personal electronic health record online 24/7. You can refill most prescriptions, schedule routine appointments, email your care team, view most lab results, and much more—all from the convenience of your computer or phone. Newer available tools include Care by Video, Photo Review by Specialists, and Remote Monitoring.

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## → AWARDS AND RECOGNITION

Kaiser Permanente has received the following acclaim from independent organizations about the high quality of our care:

- Recognized by the National Committee for Quality Assurance (NCQA) as the top-rated private and Medicare health plans in Colorado 2015-16
- Kaiser Permanente Colorado is ranked highest in member satisfaction for the ninth consecutive year, according to the J.D. Power 2016 Member Health Plan Study
- 22 Kaiser Permanente Colorado medical offices, and more than 300 individual physicians have earned the top-level Patient-Centered Medical Home designation from the National Committee for Quality Assurance (NCQA)
- For the third year in a row, Kaiser Permanente received the Corporation of the Year Award from the Western Region Minority Supplier Development Council for its commitment to supporting women and minority-owned businesses in the communities it serves.

## → IN THE COMMUNITY

In 2015, we invested \$124 million toward community benefit programs to improve the health of Coloradans. Our prescription for total health begins with increasing access to affordable, high-quality health care and includes access to nutritious food, physical activity, thriving schools, and a healthy environment. We work hard to engage local organizations, schools, and partners throughout the community. Here are some examples of how we invested in our communities:

- \$2 million to increase access to food and reduce hunger in our state; collaborating with Hunger Free Colorado, Care and Share Food Bank of Southern Colorado, Fresh Food Financing Fund, Veterans to Farmers, and Denver Botanic Gardens Community Supported Agriculture
- \$922,800 to decrease health disparities in partnership with Colorado Coalition for the Homeless, Colorado Rural Health Center, ClinicNet, Servicios De La Raza, Kids First Health Care
- \$1.15 million in pediatric behavioral health and social/emotional well-being in partnership with Linking Actions for Unmet Needs in Children's Health (LAUNCH) Together and Community Partnership for Child Development



For more information please visit  
[ConnectforHealthCO.com](http://ConnectforHealthCO.com)