



Kaiser Permanente is pleased to be a health care choice for your employees. We look forward to serving your medical needs and we aim to make our health plan as easy as possible for you to administer.

# Health Plan Guide

## FOR ADMINISTRATORS

The following outline is a quick reference guide—answers to many common questions about administering your contract with Kaiser Permanente. This document does not include all administrative processes. You may obtain a complete copy of the *Group Administrative Manual* online at <http://employers.kaiserpermanente.org/kpweb>, or by calling our **Client Services Unit** at **303-306-2727** or **1-866-710-2727**.

If you have questions about your monthly statement or employee eligibility call **Membership Accounting** at **303-344-7238**. You will also find a list with contact information at the back of this document.

**ENROLLMENT**

An individual’s group membership is not subject to medical review. Therefore, individuals will be accepted for enrollment in the Health Plan when they:

- a) meet the employer’s eligibility requirements, and
- b) live or work within the Health Plan’s service area

**Subscribers**

New employees are eligible to enroll when they are hired or after completion of any probationary period set by the group. Existing employees who did not enroll when they were first eligible may enroll during their group’s annual open enrollment period. Their coverage is effective on the group’s contract anniversary date.

**Dependents**

Excluding unique group rules, an eligible dependent is:

- a) A subscriber’s spouse
- b) An unmarried, dependent child of the subscriber or subscriber’s spouse, and whose age falls within the group’s age requirement for dependent status. The *Group Medical and Hospital Service Agreement Face Sheet* lists the dependent age limitation for that group

**ENROLLMENT AND BENEFIT EFFECTIVE DATES**

*This policy includes newborns. New employees and dependents may enroll and begin coverage as follows:*

| <b>Who may enroll</b>  | <b>When to enroll</b>  | <b>Coverage becomes effective</b>                         |
|--|--|---|
| <b>New Employees</b><br>and their eligible dependents, spouses, and unmarried children up to the age specified in the <i>Group Service Agreement</i>   | <b>Groups without a probationary period</b><br>Complete the application during first 31 days of employment                     | On date of hire   |
|  | <b>Groups with a probationary period</b><br>Complete the application within 31 days after the group’s probationary period ends | On date specified by the group’s eligibility requirements |
| <b>Newly eligible employees and their eligible dependents:</b><br>a. Current employees who previously did not qualify for benefits<br><br>b. Current employees who did not qualify because they lived outside the Kaiser Permanente service area | a. Within 31 days of changing to a new job category plus completion of any probationary period required                        | On date specified by the group’s eligibility requirements |
|  | b. Within 31 days of moving within the service area  | On date specified by the group’s eligibility requirements |

**Enrollment application/change form**

Each eligible employee should complete a new *Colorado Uniform Employee Application* to enroll, or make changes to their coverage. Applicants must meet their group eligibility requirements, and live or work within the Kaiser Permanente service area. A copy of the application will act as temporary identification until his/her Health Plan identification card arrives. The employer should retain a copy of the employee application.

Please return the original, completed application forms to:

**Kaiser Permanente  
 Membership Accounting Department  
 PO Box 921010  
 Fort Worth TX 76121**

## **Family status change**

Eligible employees and dependents may enroll at a time other than during the open enrollment period by submitting an enrollment application to the group within 31 days of one or more of the following family status changes:

1. Marriage, divorce, or legal separation
2. Birth or adoption of a child
3. Death of a spouse or dependent
4. Loss of a spouse's or dependent's eligibility for health benefits coverage
5. Residence change in or out of the service area for the current health care plan
6. Change in job status by subscriber or spouse from part-time employment to full-time employment or vice-versa
7. Unpaid leave of absence by subscriber or spouse
8. Significant change in health benefits coverage for the subscriber or spouse due to change in spouse's employment

**Important: Changes or cancellations to a subscriber's coverage outside the open enrollment period are not allowed unless the family or dependent no longer meets eligibility requirements.**

## **Add/Cancel/Change Rule**

### **Add:**

Kaiser Permanente allows 60 days retroactivity for addition of members to a group. If a member is added by the 15<sup>th</sup> of the month, premiums are due. If added after the 15<sup>th</sup>, no premiums are due.

### **Cancel:**

If a member is cancelled by the 15<sup>th</sup> of the month, no premiums are due. If cancelled after the 15<sup>th</sup>, premiums are due.

### **Colorado law prohibits retroactive cancellation.**

- The law requires every contract between a carrier and policy holder to contain a provision explaining the policyholder's requirements to pay premiums through:
  1. the date of notification to the carrier that an individual on the policy will no longer be covered, or
  2. the date of cancellation of a group policy
- Premiums shall be paid according to the premium payment provisions of the contract

### **COBRA Administered by Group or third Party Administrator (TPA):**

- COBRA provides the member 30 days to remit their payment (e.g. January payment is due on January 31<sup>st</sup>).
- If the Group or TPA does not receive payment, they must notify Kaiser Permanente by the 15<sup>th</sup> of the following month. The cancellation date for the member would then be December 31<sup>st</sup>.
- If the group notifies Kaiser Permanente after the 15<sup>th</sup>, we will follow the cancel method outlined above.

**Any request for an exception must be submitted in writing and be approved prior to making any adjustments to your invoice.** Submit the written request to the attention of Billgroup Representative at:

**Kaiser Permanente  
Membership Accounting Department  
P.O. Box 921010  
Fort Worth, TX 76121**

## Denver/Boulder Area Contact Information

**Appointment and medical advice line. . . . . 303-338-4545**

**Client Services Unit. . . . . 303-306-2727**

**e-mail address . . . . . co.kp.csu@kp.org**

- Benefit questions and interpretations
- Eligibility issues
- Employer-level claims resolution
- Facility and physician locations
- Legal and regulatory issues
- Enrollment and process questions
- Service issues

**Consolidated Service Center (CSC) Billing Department. . . . . 303-344-7238**

- Retroactive additions or deletions of members from a group
- Monthly invoice questions
- Account reconciliation
- Employee's eligibility

**Claims Department . . . . . 303-338-3600**

- Status on filed claims

**Customer Service – see Member Services**

**Division of Insurance. . . . . 303-894-7490**

- COBRA administration guidelines
- State continuation administration guidelines
- Compliance issues

**Kaiser Permanente Web site. . . . . kp.org**

- Download enrollment forms
- Small group quotes
- Physician directory
- Online pharmacy
- Online appointments
- Download commonly used forms
- Marketing materials order form
- ZIP codes serviced by Kaiser Permanente Colorado
- Electronic reconciliation/enrollment
  - View and pay your bill/view payment history/view current balance
  - Enroll members/terminate members/update member information/view group membership
- Frequently asked questions
- American Specialty Health Incorporated (ASH) Affinity Program. . . . . **choosehealthy.com**
  - Receive discounts on chiropractic services
  - Access fitness clubs nationwide
  - Discover information on general healthcare, nutrition, exercise, etc
  - Receive discounts on health and wellness products

**Medicare/Senior Advantage Services Department ..... 303-743-5334**

- Group Medicare enrollment applications

**Member Services ..... 303-338-3800**

**Web site/e-mail ..... kp.org**

Home page/member login>>click on Locate Our Services tab>>click on Contact member services link

- Available services
- Order ID cards
- Medical benefit clarification
- Pharmacy benefit clarification
- Information for reimbursement of prescription copay over \$20 (if under \$20 reimbursement, call the specific Pharmacy where prescription was filled)
- File a complaint
- Select a personal physician
- Obtain claim forms
- Emergency claim forms
- Kaiser Permanente Individuals and Families enrollment materials
- Conversion information/packets
- Address or telephone number changes
- Group Senior Advantage information/benefit clarification
- Listing of medical offices
- Continuing Care Services (adult home health care, hospice care, skill nursing, durable medical equipment, oxygen)

**Patient Business Services ..... 303-743-5900**

- Accounts receivable
- Other insurance billing
- Third-party liability/Workman’s Comp/No Fault
- Coordination of benefits
- Non-member services billing
- Refunding co-pay errors/overcharges

**Patient Transfer Coordinator..... 303-764-4596 (out of area)**

**..... 303-743-5763 (within service area)**

- To report members hospitalized by non-plan providers before effective date or following an emergency

**Pharmacy Call Center..... 303-338-4503**

- New members transfer prescriptions
- Formulary questions
- Side effect questions
- Issues with automated refill system

**Pharmacy (mail order) ..... 303-344-7986**

- Request prescription delivery by mail

**Sales Department – Account Executive ..... 303-338-3700**

**Small Group Sales and Service, Individual Sales**

- Administrative changes
- Contract questions
- Benefits and rates
- Open enrollment planning
- Brochures and forms
- New employee packets
- Enrollment procedures
- Cancellation requests (in writing)

**Supplemental Benefits Information**

**Acupuncture**

**Centers for Complimentary Medicine ..... 303-440-2722**

- Participating acupuncturists and locations

**Chiropractic**

**Columbine Chiropractic Plan ..... 303-825-PLAN**

- Participating chiropractors and locations

**Dental**

**Delta Dental. .... 800-610-0201**

**Web site. .... [www.deltadental.com](http://www.deltadental.com)**

- Participating dentists and locations
- Claims
- Eligibility status