

Kaiser Permanente Continues to Improve Consumers' Financial Service Experience

Kaiser Permanente has been working steadily to improve our members' experience when they pay health care costs with us, specifically making it easy for them to 1) anticipate their costs, 2) pay what they owe, and 3) access help if they need assistance understanding their coverage or costs. Read below for information on two recent financial service improvements and how you can share this information with your brokers and employers.

Members Can Now Pay Their Bills From the KP Mobile App

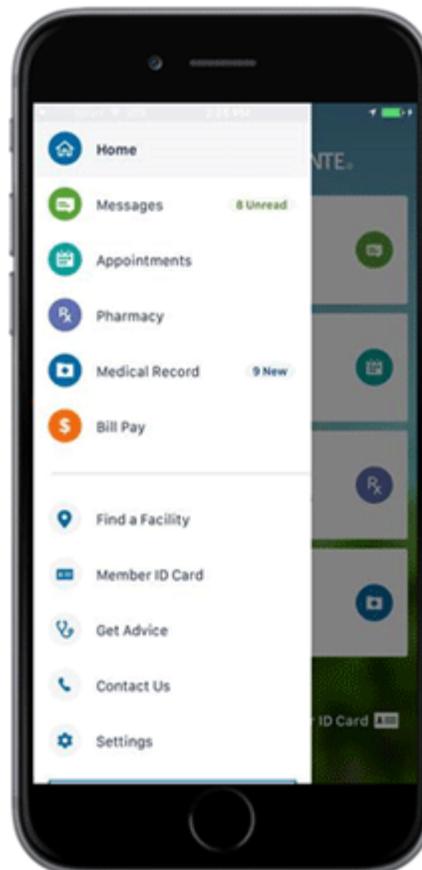
You know the Kaiser Permanente app makes life easy for members — and now we've added another convenient feature: mobile bill pay. With mobile bill pay, members can access and pay their medical bills whenever, wherever. They can also:

- View their most recent online payment.
- Track their medical billing payment history and statements for up to the last 24 months.
- Add, modify, and delete their payment methods (credit cards or checking and saving accounts), including setting a default payment method.

Note: Members must already be registered on kp.org in order to use the Kaiser Permanente app.

What You Should Do

- **Check it out.** View the mobile feature by logging into the Kaiser Permanente app, clicking on the menu icon, and then choosing "Bill Pay."
- **Talk it up!** Use the mobile bill pay feature as a proof point when discussing how Kaiser Permanente makes it easy for members to pay bills.
- **Be aware of the broker/employer communications.** A notification about mobile bill pay will be posted to account.kp.org. Additionally, in California, a Broker Briefing email will be sent all brokers with an email on file later this week.



Members can see the bill pay option under the menu section of the KP app.

- **Be aware of the member communications.** Kaiser Permanente has a robust member communications strategy in place to promote this useful feature. This includes mailings, emails, and targeted automated outbound calls.

Questions? Contact [Cecille S. Mina-Waggner](mailto:Cecille.S.Mina-Waggner) via email or at 818-557-6122 (TIE: 200).

Cost Estimates Tool Redesigned With New and Enhanced Features

The Kaiser Permanente [cost estimates tool](http://kp.org) on kp.org helps members anticipate their costs before they see a provider or have a medical procedure, which is especially helpful for members who have deductible plans.

Thanks to a recent redesign, the tool is now even easier to use with new and enhanced features:

New!

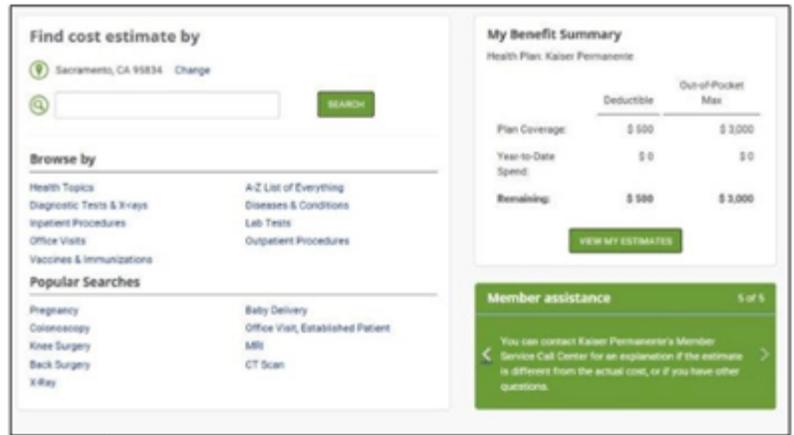
- **Mobile-responsive display** — The cost estimates tool can be used on a tablet, smartphone, or desktop computer, it

doesn't matter. The layout now adapts based screen size.

- **FSA, HRA, or HSA balance available** – Members with flexible spending accounts, health reimbursement arrangements, or health savings accounts can now see their balance on the cost estimates tool.

Enhanced!

- **More service options** – The tool now includes over 405 medical services options, and 139 more services will be added by the end the year.
- **Easy-to-access information** – Members can now quickly access "My Benefit Summary," "Popular Searches," and "How We Calculate Your Cost Estimates" information from the home page.
- **Cost calculation methods explained** – The "How We Calculate Your Cost Estimates" section now explains whether an estimate was calculated using Kaiser Permanente claims or MarketScan. (MarketScan calculates estimates based on regional and national costs of a service. Having the MarketScan capability is important so members can still see an estimate even in cases where there is not enough Kaiser Permanente claims data to generate one.)



The [updated tool](#) lets users see estimates for services on the left side and their benefit summary on the right side.

What You Should Do

- **Get to know the updated tool.** Familiarize yourself with the redesigned [cost estimates tool](#) on kp.org.
- **Use the training tools and market materials.** Visit the National Cost Estimation page on InfoSource to check out the [training tools](#) and to get general [marketing materials](#) (a flier and sales videos) to promote the tool.
- **Start a conversation.** Let your brokers and employers know about the updated estimates tool and how it will help members prepare for out-of-pocket costs.

Questions? Email estimates@kp.org.

More Resources to Help You Talk About Our Financial Experience Improvements

Mobile bill pay and updates to the cost estimation tool are just two of the most recent improvements that Kaiser Permanente has made to help members anticipate their costs and pay their bills.

Past improvements include:

- **Improved Explanation of Benefits (aka "New Member Experience" EOB)** – Implemented in 2016, [the improved EOB](#) uses graphics, color, and clear and simple language to show members how close they are to reaching their out-of-pocket maximum and/or deductible.
- **The introduction of Kaiser Permanente ClaimsConnect, our national claims system** – Implemented in 2016, [KP ClaimsConnect](#) is an updated, robust claims system. It provides benefits such as improved administration of health plan products, quicker response to plan administration and regulatory changes, and fewer manual interventions for claims corrections.
- **Online bill pay** – With [online bill pay](#), members can opt-out of paper billing and easily pay their medicals bills through kp.org/paymedicalbills.

What You Should Do

Familiarize yourself with all Kaiser Permanente's member financial tools. Use all the topics in this round-up as proof points in your broker and employer conversations about members' financial experience with Kaiser Permanente.

- **Check out the Helping Members Understand Coverage and Cost InfoSource pages.** There is one for every region except Kaiser Permanente Washington – [California](#), [Northwest](#), [Colorado](#), [Mid-Atlantic States](#), [Hawaii](#), [Georgia](#). On each page, you'll find a list of resources you can use to help members understand their health plan and medical bills.
- **Expect another marketing tool.** A new broker/employer PowerPoint presentation will be available in the fall to help you illustrate the many services Kaiser Permanente has to help members manage their medical finances.