

Kaiser Permanente
BROKER

blast

January 3, 2018

Cost-sharing changes for HSA-qualified HDHP plans

There has been a change to cost-sharing for HSA-qualified high-deductible plans. For members with these plans, some scheduled, non-preventive phone and video visits are now subject to the deductible. We're updating the way we charge for these services to better align with IRS rules for HSA-qualified plans.

Beginning January 1, 2018, or when your groups' plans renew in 2018, *until the deductible is met*, the group's members are now charged for all video visits and some telephone appointments with Kaiser Permanente physicians – just as for other non-preventive care services. Members are now charged for scheduled video appointments of all types. They are now charged for scheduled phone appointments, but not for 1) phone calls related to a next-day, in-person appointment, or for 2) phone calls that occur within 7 days following a related in-person visit. ***Once members reach their deductible, they pay nothing for video visits and phone appointments for the remainder of the plan year.***

There will continue to be no additional cost for many other services members currently enjoy, including:

- Emailing the doctor's office with nonurgent questions
- Medical advice nurses, available by phone 24/7
- Phone and video outreach made by the doctor, such as for discussing lab results.

How much do they pay for video visits and phone appointments? What they pay will depend upon the service received, the length of the consultation, and whether or not the deductible has been met. Usually, scheduled phone and video visits cost less than in-person visits. If they would like an estimate for a phone or video visit before they schedule one, they may call Kaiser

Permanente Member Services at **1-800-777-7902 (TTY 711)**. After the video or phone appointment, they'll get a bill from Kaiser Permanente for any deductible amount owed.

Employers can find general information about routine care phone and video visits at **[kp.org/getcare](https://www.kp.org/getcare)**.

To view the letter being mailed to adult members with HSA-qualified HDHP plans, [click here](#).

To view the email being sent to groups by Kaiser Permanente, [click here](#)