



July 2018

Exciting Enhancements to Kaiser Permanente Mid-Atlantic Mid/Large Product Portfolio

Kaiser Permanente continuously breaks through barriers and finds new ways to compete in the market. And these recent improvements to our portfolio could not happen without your input. We listened to your feedback and made important changes to our product portfolio.

Effective on or after January 1, 2019, we're introducing new and improved plan designs for Deductible HMO, HSA-Qualified Deductible HMO, and HSA-Qualified Flexible Choice portfolios, and making pharmacy design selection for HMO standard plans more flexible.

Our improved, competitive, and easy to understand portfolio offers a wider variety of benefit designs, price points, and options to combine medical and prescription benefits, resulting in straightforward sales and renewals.

Product enhancements

HMO

- Prescription drug benefit designs will no longer be a "fixed" option within the HMO standard medical plan design. Employers are now able to pick and choose from a variety of prescription benefit designs to offer with HMO standard plans. This change will provide more plan design flexibility and augment sales and renewal processes.

Deductible HMO and HSA-Qualified HMO

- We will add two new Deductible HMO plans and two new HSA-Qualified HMO plans that will be copay based for most services before (applies to Deductible HMO only) and after the deductible. Shifting towards a copay

based structure will make these plans more member-friendly and provide more predictable out-of-pocket costs.

HSA-Qualified Flexible Choice*

- A new plan will be added to the current Flexible Choice portfolio to expand plan design options for groups interested in paring their plans with HSA accounts. The HSA-Qualified Flexible Choice plan will be the lowest priced among the Flexible Choice product family.

Attached is the [2019 Mid/Large Product Portfolio Flyer](#) with more information on the new enhancements to our portfolio – created to help you make a splash with employers.

*Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (KFHP-MAS) underwrites the in-network HMO Tier (Option 1), and Kaiser Permanente Insurance Company (KPIC), a subsidiary of Kaiser Foundation Health Plan, Inc. (KFHP), underwrites the in-network PPO Tier (Option 2) and out-of-network Tier (Option 3).