

2024 Kaiser Permanente Bridge Program

A Health Care Helping Hand

At Kaiser Permanente, we believe that everyone is entitled to high quality health care.

We will continue to provide access to affordable health care coverage and services to individuals and families who do not qualify for a federal subsidy and cannot afford to purchase health insurance, as well as those who have no access to public health coverage programs in 2024 and beyond.

The Kaiser Permanente Bridge Program is designed to help those who are uninsured, income eligible, and actively enrolled with a

participating community partner by providing help to pay for a Kaiser Permanente for Individual and Families (KPIF) plan. Kaiser Permanente will subsidize the full monthly premium from the time of enrollment until 12/31/2024. Subscribers may reapply annually at the discretion of Kaiser Permanente if they continue to meet the program eligibility requirements. Coverage includes preventative services, hospitalization, comprehensive pharmacy and more.

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Important deadline

Open enrollment ends **January 15, 2024**. See page 7 for details, and learn about special situations that may allow you to enroll after this date.

Contact a Bridge Program participating community partner to apply.

More information about our participating community partners can be found on pages 4 and 5 in this brochure.

Bridge Program Highlights

Members in the Bridge Program will receive assistance with out-of-pocket expenses such as copayments and coinsurance for services provided at Kaiser Permanente medical facilities.

\$0 PREMIUM PER MONTH

If you live in Clayton, Cobb, DeKalb, Fulton, Gwinnett, or Henry counties, your plan will be in the KP Signature HMO Network.	KP GA Gold 500 Ded/500 Rx Ded plan KP GA Signature Gold 500 Ded/500 Rx Ded plan	
	At our KP Medical Office	Affiliated community providers ¹
Pharmacy services – 30 day supply	Home Delivery Available	
Preventive Generic Drugs	\$0 copay	\$15 When filled at designated community pharmacy ²
Preferred Generic Drugs	\$0 copay	\$20 When filled at designated community pharmacy ²
Preferred Brand Drugs	\$0 copay	\$40 When filled at designated community pharmacy ²
Non-preferred Brand Drugs	\$0 copay	45% Coinsurance ²
Office services		
Primary Care	\$0 copay	\$20 copay ²
Specialty Care	\$0 copay	\$40 copay ²
Laboratory Services	\$0 copay	30% Coinsurance ²
Radiology Services	\$0 copay	\$50 copay ²
High Tech Radiology Services (MRI, CT, PET, others)	\$0 copay	\$350 copay per scan, regardless of setting ²
Preventive Services	\$0 copay	\$0 copay ²
Maternity (pre and postnatal care)	\$0 copay	30% Coinsurance after Deductible ²
Emergency services		
Emergency Room Visit – per visit	N/A	30% Coinsurance after Deductible ²
Ambulance – per trip	N/A	copay after \$300 ²
Urgent Care – per visit	\$0 copay	\$50 copay ²
Outpatient services		
Rehabilitation Therapies – 20 visits per calendar year (Physical and Occupational Therapies combined)	N/A	\$20 copay ²
Outpatient Hospital or Surgical Facility	\$0 copay	30% Coinsurance after Deductible ²
Physician/Professional Charges	\$0 copay	30% Coinsurance after Deductible ²
Inpatient services		
Hospital (facility charge)	N/A	30% Coinsurance after Deductible ²
Physician/Professional Charges	N/A	30% Coinsurance after Deductible ²
Maternity (hospital delivery)	N/A	30% Coinsurance after Deductible ²
Mental health		
Mental Health – Group	\$0 copay	\$20 copay ²
Mental Health Outpatient	\$0 copay	\$40 copay ²
Other services		
Vision Exam – one exam per year	\$0 copay	\$20 copay ²
Durable Medical Equipment/Prosthetics and Orthotics	\$0 copay	50% Coinsurance ²

¹ There is no coverage for community pharmacies (pharmacy services received at affiliated community providers) for the KP GA Signature Gold 500 Ded/500 Ded Rx plan

² Annual deductible \$500 Individual/\$1,000 Family

This plan summary is intended to highlight only some of the principal provisions of our plans. Please refer to the *Evidence of Coverage*, available upon acceptance, for more details on your plan or for specific limitations and exclusions. This is a summary description and is not intended to replace your *Evidence of Coverage* (EOC), which contains the complete provisions, specific limitations and exclusions of this coverage plan. Some services require preauthorization. Once enrolled, you can access your EOC via kp.org.

How Does the Bridge Program Work?

Bridge Program members will receive benefits through the KP GA Gold 500 Ded/500 Ded Rx plan or KP GA Signature Gold 500 Ded/500 Ded Rx plan. If eligibility requirements are met, the approved member will receive assistance with monthly premiums and help to pay out-of-pocket medical expenses such as copayments and coinsurance. Program members do not have any copayments for services received at Kaiser Permanente facilities.

Program Guidelines

Persons interested in the Bridge Program must apply through a participating community partner. The Bridge Program will provide a subsidy for 12 months from the effective date of coverage or until 12/31/2024, whichever comes first. When the subsidy expires, members will receive information on how to reapply for the Bridge Program. The Annual Reapplication Period is from August 1 - October 1. If a member no longer meets the requirements for the Bridge Program, they will receive notification of how to continue their Kaiser Permanente coverage at the full premium amount and information about other coverage options.

Target Audiences

The Bridge Program is intended for low-income individuals and families who are not eligible for Medicaid, Medicare, or PeachCare for Kids®; who do not qualify for federal subsidies to assist with health insurance premiums; and who do not have access to employer-sponsored health care insurance.

Enrollment in the Bridge Program is limited; Kaiser Permanente reserves the right to stop accepting new enrollments at any time without prior notice.

Upon acceptance in the Bridge Program, we may periodically confirm members are still meeting the subsidy eligibility requirements outlined in the Acceptance Award Letter.

If Kaiser Permanente determines the Bridge Program member no longer meets the eligibility requirements, the member will receive written communication notifying them that the subsidy will terminate at the end of the month. Thereafter, the member will be responsible for the full premium for the KP GA Gold 500 Ded/500 Rx Ded plan or KP GA Signature Gold 500 Ded/500 Rx Ded plan.

Service Area

Before you review the specific plan information, confirm you live within our service area. You may be eligible to apply for the Bridge Program if you live in one of the following counties:

Service Area Counties: Signature HMO Plan

Clayton Cobb	DeKalb Fulton	Gwinnett Henry
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Service Area Counties: HMO Plan

Bartow Butts Cherokee Coweta Douglas	Fayette Forsyth Lamar Newton Paulding	Pike Rockdale Spalding Walton
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To learn more about the Kaiser Permanente Bridge Program, visit kp.org/gabridge.

Who Is Eligible?

All persons applying to the Bridge Program must meet the requirements outlined below to qualify:

- The primary applicant must be actively enrolled with a participating community partner.
- All applicants, and applying dependents, must live in Kaiser Permanente's metro Atlanta 20-county service area listed on page 3.
- The annual household income for the applicant must be no more than 100% of the Federal Poverty Level (FPL). Household includes self, spouse/domestic partner, and dependents.
- The primary applicant and all applying dependents cannot be eligible for other public or private health coverage such as, but not limited to, Medicaid, PeachCare for Kids®, Medicare, an affordable job-based health plan, or federal subsidies.
- All child dependents must be younger than 26.

2023 Federal Poverty Level Guidelines		
Persons in family/household	Gross Monthly Income	Gross Yearly Income
1	\$1,215	\$14,580
2	\$1,643	\$19,720
3	\$2,072	\$24,860
4	\$2,500	\$30,000
5	\$2,928	\$35,140
6	\$3,357	\$40,280
7	\$3,785	\$45,420
8	\$4,213	\$50,560

For families/households with more than 8 people, add \$5,140 for each additional person per year.

Participating Community Partner Directory

To assist in the identification and eligibility determination of potential members, Kaiser Permanente partners with local organizations, schools, and workforce development agencies. To learn more about our current community partners including the services they provide and for the latest directory, go to kp.org/gabridge/communitypartners.

Bartow County

Chattahoochee Technical College
 5198 Ross Road, SE
 Acworth, GA, 30102
 Phone: 770-975-4152
(serves all CTC campuses)

Cherokee County

Cherokee Career Resource Center
 9425 Highway 92
 Woodstock, GA 30188
 Phone: 770-771-0450

Cobb County

WorkSource Cobb
 463 Commerce Park Drive, SE
 Suite 100
 Marietta, GA 30060
 Phone: 770-528-4300

Clayton County

Clayton Career Resource Center
3000 Corporate Center Drive
Suite 200
Morrow, GA, 30260
Phone: 678-271-3554

Clayton State University
2000 Clayton State Boulevard
Morrow, GA 30260
Phone: 678-466-4901

DeKalb County

East Lake Healthy Connections
275 Eva Davis Way
Atlanta GA 30317
Phone: 404-370-5647

First African Community Development Corporation
3261 Panola Road
Stonecrest, GA 30035
Phone: 470-210-0921

Georgia State University Perimeter College
555 North Indian Creek Drive
Clarkston, GA 30021
Phone: 678-230-9198

Goodwill of North Georgia
2201 Lawrenceville Highway
Suite 300
Decatur, GA 30033
Phone: 404-420-9900

New Life Community Alliance
3592 Flat Shoals Road
Decatur, GA 30034
Phone: 404-381-6731

WorkSource DeKalb
774 Jordan Lane
Building 4
Decatur, GA 30033
Phone: 404-687-3400

Douglas County

Douglas Career Resource Center
4655 Timber Ridge Drive
Douglasville, GA 30135
Phone: 770-920-4104

Fulton County

Atlanta Children's Shelter
607 Peachtree Street, NE
Atlanta, GA 30308
Phone: 404-892-3713

Atlanta Community Food Bank
3400 N Desert Drive
East Point, GA 30344
Phone: 678-553-5900

Center for Black Women's Wellness
477 Windsor Street, SW
Suite 309
Atlanta, GA 30312
Phone: 404-688-9202 ext. 110

Georgia Organics
200 Ottley Drive, NE
Suite A
Atlanta, GA 30324
Phone: 678-702-0400

Georgia State University
P.O. Box 3995
Atlanta GA, 30302
Phone: 404-413-1000

Multi-Agency Alliance for Children
229 Peachtree Street, NE
Suite 1400
Atlanta, GA 30303
Phone: 404-880-9323

Nicholas House
830 Boulevard, SE
Atlanta, GA 30312
Phone: 404-622-0793

North Fulton Community Charities
11275 Elkins Road
Roswell, GA 30076
Phone: 770-640-0399

STRIVE Atlanta
236 Forsyth Street, SW
Suite 502
Atlanta, GA 30303
Phone: 470-297-1290

WorkSource Fulton
3700 Martin L. King Jr. Drive, SW
Atlanta, GA 30331
Phone: 404-613-6800
(serves all locations)

Year Up Atlanta
1630 Metropolitan Parkway, SW
Atlanta, GA 30310
Phone: 470-401-0315

Zion Hill Community Development Corporation
2741 Bayard Street
East Point, GA 30344
Phone: 404-766-3141

Gwinnett County

Gwinnett Career Resource Center
3885 Crestwood Parkway,
Suite 200
Duluth, GA 30096
Phone: 678-268-6610

Gwinnett Technical College WIOA
5150 Sugarloaf Parkway
Building 100
Lawrenceville, GA 30043
Phone: 678-226-6664

Rockdale County

Rockdale Career Resource Center
1400 Parker Road, Lobby B
Conyers, GA 30013
Phone: 404-468-0395

Simple Steps to Enroll



1. Confirm you meet all eligibility requirements for the Bridge Program.



2. Complete BOTH applications

Complete an application for the KP GA Gold 500 Ded/500 Rx Ded plan or KP GA Signature Gold 500 Ded/500 Rx Ded plan and the Georgia Bridge Program Subsidy Eligibility Form.



3. Sign and review

Please make sure you have signed everywhere indicated on both applications. If your applications are missing any information, signatures, or supporting documentation, this may delay your effective date or cancel your application.



4. Request the Community Partner Verification Letter

Be sure you obtain the community partner verification letter from the organization you are applying through. This letter is required to submit with both applications. Refer to pages 4 and 5 of this brochure for a list of our current partners or go to kp.org/gabridge/communitypartners.



5. Submit

Submit the KPIF Application for Health Coverage, the Georgia Bridge Program Subsidy Eligibility Form, and community partner verification letter to your participating community partner or directly to the application processing team. Be sure to include any additional required supporting documents such as proof of income.

Need help completing your applications?

Reach out to your community partner about attending an Enrollment Workshop. These workshops provide you with information about the Bridge Program and how to use your Kaiser Permanente insurance. Our team will also walk you through how to complete both the KPIF Application for Health Coverage and the Georgia Bridge Program Subsidy Eligibility Form, and ensure you know all the supporting documents you need to submit. Workshops are conducted both virtually and in-person and are scheduled by the community partner.

When to Enroll in Your Plan

Once you understand why you need health care coverage and whether you qualify for the Bridge Program, the next step is knowing when and how to enroll.

Open enrollment

There's a deadline to apply for health care coverage during the open enrollment period. You can apply only between November 1, 2023 and January 15, 2024. This is called the open enrollment period.*

To enroll during this open enrollment period, you must make sure we receive your completed applications no later than January 15, 2024.

* Enrollment into the Kaiser Permanente Bridge Program is limited; Kaiser Permanente reserves the right to stop accepting new enrollments at any time without prior notice.

Special enrollment

After open enrollment, you can still enroll during special enrollment periods in the case of certain events that change your status. Special enrollment periods last 60 days after any of these events, which may include the following:

- birth or adoption of a child
- divorce
- loss of job and employer-sponsored coverage
- marriage

Please include proof of your special event with your application.

Open enrollment period – November 1, 2023 through January 15, 2024	
If you want your coverage to start on:	Your completed applications must be received by:
January 1, 2024	November 1, 2023 through December 15, 2023
February 1, 2024	December 16, 2023 - January 15, 2024

Special enrollment period	
Enrolling outside open enrollment due to a life-changing event	
If you want your coverage to start on:	Your completed application, and proof of special event must be received by:
March 1, 2024	January 16, 2024 - February 15, 2024
April 1, 2024	February 16, 2024 - March 15, 2024
May 1, 2024	March 16, 2024 - April 15, 2024
June 1, 2024	April 16, 2024 - May 15, 2024
July 1, 2024	May 16, 2024 - June 15, 2024
August 1, 2024	June 16, 2024 - July 15, 2024
September 1, 2024	July 16, 2024 - August 15, 2024
October 1, 2024	August 16, 2024 - September 15, 2024
November 1, 2024	September 16, 2024 - October 15, 2024

To learn more about the Kaiser Permanente Bridge Program, visit kp.org/gabridge.

Prevention is Key

Prevention is about staying healthy and preventing or delaying disease. At Kaiser Permanente, we provide preventive care services to help you stay well. Following our screening and immunization guidelines can help you plan your care. These guidelines are for generally healthy people.

Do you have ongoing conditions or other special health needs or risks? Do certain diseases run in your family? You and your personal physician will make a prevention plan that may be different, based on your individual needs. Here is a general list of screening tests we recommend for most adults.*

Screening test	Recommendations
Blood pressure	Check every 1 to 2 years.
Breast cancer	<ul style="list-style-type: none"> ■ Starting at age 50, have a mammogram every 1 to 2 years. ■ BRCA genetic test: Check with your physician about getting tested if you are at high risk for breast cancer. ■ If you are age 40-49, discuss with your doctor if you need a mammogram.
Cervical cancer	<ul style="list-style-type: none"> ■ Have a cervical cancer screening test every 3 years, starting at age 21 and ending at age 65. ■ Beginning at age 65, discuss the need for a Pap test with your doctor. ■ If you have had a hysterectomy, you likely would not need a Pap unless you have had abnormal Pap smears or cervical cancer. Discuss the need for a Pap test with your doctor.
Cholesterol	Starting age 18, every 5 years if normal.
Colorectal cancer	<ul style="list-style-type: none"> ■ Beginning at age 50, get a stool test annually or a colonoscopy every 10 years. If you are African-American, get a colonoscopy every 10 years starting at age 45. ■ After age 75, talk with your doctor about colorectal cancer screening.

Screening test	Recommendations
Diabetes mellitus	Adults ages 18 to 44 years, check every 3 years if you are an adult with one or more risk factors; ages 45 and older, check every 3 years.
Eye exam	<ul style="list-style-type: none"> ■ Adults ages 40 to 64 years, check every 2 to 4 years; age 65 and older, every 1 to 2 years. ■ Adults with diabetes and glaucoma should be checked annually.
Hormone replacement therapy	Discuss with your doctor.
Prenatal	<ul style="list-style-type: none"> ■ During pregnancy, your medical team may recommend a variety of screening tests to make sure you are healthy and that your baby is developing properly. <p>Take all the tests recommended by your medical team.</p>
Prostate cancer	<ul style="list-style-type: none"> ■ Men 50 years and older should talk with their doctor about the risks and benefits of prostate cancer screening. ■ African-American men and any man with a family history of prostate cancer should start these discussions at age 40.
Sexually transmitted diseases	<ul style="list-style-type: none"> ■ Get tested annually if you are at high risk. ■ Sexually active people up to age 25 should be tested annually for chlamydia.
Skin cancer	Help protect your skin from sun exposure by wearing protective clothing, using sunscreen regularly, and practicing skin self-examination.

* Talk with your physician if you or your children have ongoing health problems, special health needs or risks, or if certain conditions run in your family. Your physician may recommend additional vaccinations or screening tests.

Your Partner for Better Health

Get what you need to live well – in one easy-to-use package. Take a look at a few of the features that come with your plan.

The experience ...



Your choice of top doctors

With Kaiser Permanente*

You can choose and change your doctor anytime, for any reason. Our doctors are among the best. They love caring for people and aren't weighed down by a lot of paperwork, so they can focus on you. You can view individual profiles at kp.org/gaprovider.



Personalized care and attention**

You're at the center of your care. Your doctors, nurses, and specialists, all connected by your electronic health record, work together to help you manage your health.



Everything under one roof

You can do more and drive less because many of our locations include pharmacy, lab, X-ray services, and more.



Online access anytime, anywhere

It's easy to stay involved in your care. Use your computer or mobile device to email your doctor's office, schedule routine appointments, view most lab test results, refill most prescriptions, and more.



Lots of healthy extras

Stay at your best with healthy resources like wellness coaching and wellness classes, many of which are offered at no cost.

*These features are available when you receive care at Kaiser Permanente facilities.

**Some specialists may require a clinical evaluation or additional information before they see you.

To learn more about the Kaiser Permanente Bridge Program, visit kp.org/gabridge.

Care When You Need It

Kaiser Permanente has partnered with several leading hospitals and many urgent care facilities. In fact, our own doctors practice at some of Atlanta's top hospitals. For medical emergencies, you have access to any hospital emergency room, even if it's not affiliated with Kaiser Permanente.¹



Emergency care

When you have a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health. Examples include:

- chest pain or pressure
- severe stomach pain that comes on suddenly
- decrease in or loss of consciousness
- severe shortness of breath

If you are experiencing any of these symptoms, call **911** immediately or go to the nearest emergency room.



Urgent care

When you have an urgent medical situation (that isn't life-threatening), you can rely on:

- The 24/7 Advanced Care Center at our Gwinnett, Southwood, and TownPark Comprehensive Medical Centers.
- At select locations you can get seen the same day by a nurse.
- More than 40 affiliated community urgent care locations.



Not sure what kind of care you need? Just call:


- For Advice, call our Health Line. Advice nurses are available to members 24 hours a day at **404-365-0966** (metro Atlanta) or **1-800-611-1811** (other areas).
- Telephone and video visits offering same-day adult care—by phone or video appointment.*

¹ If you think you have an emergency—a medical or psychiatric condition that may put your life, health, limbs, or bodily functions in serious jeopardy—call 911 or go to the nearest emergency room.

*For members age 18 and older who are registered on [kp.org](https://www.kp.org) and have seen their doctor in the past year.

Kaiser Permanente Locations

With your choice of quality doctors and convenient locations throughout metro Atlanta, it's easy to get the care you need. Most locations offer multiple services under one roof – so you can see your doctor, get a lab test or X-ray, and pick up your medications, all without leaving the building.

Our Advanced Care Centers (designated by  icon) offer care for urgent medical needs 24 hours a day, 7 days a week, staffed by our own physicians. For medical emergencies, call 911 immediately or go to the nearest emergency room.

Cherokee County

Holly Springs Medical Office

684 Sixes Road, Ste. 275
Holly Springs, GA 30115

Clayton County

24/7

Southwood Comprehensive Medical Center

2400 Mt. Zion Parkway
Jonesboro, GA 30236

Southwood Specialty Center

2470 Mt. Zion Parkway
Jonesboro, GA 30236

Cobb County

Cumberland Medical Center

2525 Cumberland Parkway, SE
Atlanta, GA 30339

24/7

TownPark Comprehensive Medical Center

750 TownPark Lane
Kennesaw, GA 30144

West Cobb Medical Center

3640 Tramore Pointe Parkway, SW
Austell, GA 30106

Coweta County

Newnan Medical Office

203 Newnan Crossing Bypass
Newnan, GA 30263

DeKalb County

Crescent Medical Center

200 Crescent Centre Parkway
Tucker, GA 30084

Downtown Decatur Medical Office

201 W. Ponce de Leon Avenue
Ste. A
Decatur, GA 30030

Panola Medical Center

5440 Hillandale Drive
Lithonia, GA 30058

Stonecrest Medical Center

8011 Mall Parkway
Lithonia, GA 30038

Douglas County

Douglasville Medical Office

6875 Douglas Boulevard, Ste. A
Douglasville, GA 30135

Fayette County

Fayette Medical Office

101 Banks Road
Fayetteville, GA 30214

Forsyth County

Forsyth Medical Office

1400 Northside Forsyth Drive
Ste. 350
Cumming, GA 30041

Fulton County

Alpharetta Medical Center

3550 Preston Ridge Road
Alpharetta, GA 30005

**Brookwood at
Peachtree Medical Office**

1745 Peachtree Road, Ste. U
Atlanta, GA 30309

Cascade Medical Center

1175 Cascade Parkway
Atlanta, GA 30311

**Glenlake Comprehensive
Medical Center**

20 Glenlake Parkway
Sandy Springs, GA 30328

Sandy Springs Medical Office

1100 Lake Hearn Drive, NE,
Ste. 250 & 500
Sandy Springs, GA 30342

Gwinnett County

Lawrenceville Medical Office

455 Philip Boulevard, Ste. 130
Lawrenceville, GA 30046

**Gwinnett Comprehensive
Medical Center**

3650 Steve Reynolds Boulevard
Duluth, GA 30096

Snellville Medical Office

2240 Fountain Drive
Snellville, GA 30078

**Sugar Hill-Buford
Medical Center**

1435 Broadmoor Boulevard
Sugar Hill, GA 30518

Henry County

**Henry Towne Centre
Medical Center**

1125 Towne Centre Village Drive
McDonough, GA 30253





Rockdale County

Conyers Medical Office

1478 Dogwood Drive
Conyers, GA 30013

Atlanta Service Area



-  Kaiser Permanente Medical Facilities
-  Kaiser Permanente Comprehensive Medical Centers*
-  Affiliated Community Urgent Care Centers
-  Affiliated Hospitals**

* Our Comprehensive Medical Centers at Gwinnett, Southwood, and TownPark offer urgent care.

** The hospital you will be admitted to is determined by the primary care physician you select. Some locations are available only in specific cases. In an emergency, you have access to any hospital emergency room.

To learn more about the Kaiser Permanente Bridge Program, visit kp.org/gabridge.

Important Details and Notices

About your coverage

Before you review the specific plan information, check to make sure you live within our service area. You're eligible to apply for KPIF coverage if you live in one of the following counties:

Service Area Counties: Signature HMO Plan

Clayton Cobb	DeKalb Fulton	Gwinnett Henry
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Service Area Counties: HMO Plan

Bartow Butts Cherokee Coweta Douglas	Fayette Forsyth Lamar Newton Paulding	Pike Rockdale Spalding Walton
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Once you are enrolled, you can enjoy the benefits of KPIF until you choose to leave the plan, regardless of health. However, please note coverage can end for failure to pay premiums when due or for intentional misrepresentation of important information on your application.

When you turn 65 or become eligible for Medicare, you have the option to apply for our Senior Advantage plan. You can ask about our coverage for Medicare-eligible members by calling toll free **1-800-232-4404**.

If you have any questions or would like more information, call our Call Center at **1-800-494-5314** or check out the KPIF website at buykp.org.

Drug formulary

Kaiser Permanente uses a drug formulary for our HMO and HSA Option plans. Our drug formulary is a continually updated list of medications that are determined to be safe and effective. Use of formulary drugs enables us to provide quality care at a reasonable cost.

If you request a nonformulary drug, you will be responsible for the full cost of that drug, unless there is a clear medical reason to use it rather than the similar formulary drug. In specific cases, such as allergy to the formulary alternative, your physician may request an exception for coverage of a nonformulary drug at your regular pharmacy copay. Certain prescriptions require expert review before they can be dispensed.

If you have any questions about the formulary, call **1-800-611-1811** (toll free).

Preauthorization

When you need to obtain preauthorization for covered services or have a question about whether a service requires preauthorization, please contact Kaiser Permanente Quality Resource Management at **404-364-7320** or **1-800-221-2412** (TTY/TDD 711).

At Kaiser Permanente, the Utilization Management Program works with participating providers to plan, organize, and deliver quality health care services by ensuring these services are medically appropriate, medically necessary, and provided in a cost-effective manner. Some services require preauthorization by the Utilization Management Program.

Important Details and Notices *continued*

Examples include, but are not limited to:

- All inpatient admissions excluding emergencies
- Elective inpatient admissions
- Outpatient surgery
- Specialized services such as home health, medical supplies/equipment, and hospice care
- Skilled nursing and acute rehabilitation facilities
- Certain behavioral health services and/or chemical dependency treatment

Failure to obtain preauthorization may result in penalties against your benefit payment, or we may deny all or part of your claim. In the event any service is denied because it does not meet criteria, you may request an appeal.

Kaiser Permanente does not use financial incentives to encourage barriers to care and service. Decisions involving utilization management are based only on appropriateness of care and service, and existence of coverage under the member's benefit plan. Kaiser Permanente does not reward practitioners or other individuals conducting utilization review for issuing denials of coverage or service, and does not use financial incentives that encourage decisions that result in underutilization.

Kaiser Permanente is prohibited from making decisions regarding hiring, promoting, or terminating its practitioners or other individuals based upon the likelihood or perceived likelihood that the individual will support or tend to support the denial of benefits.

Exclusions

As with all health plans, there are some exclusions. The following services are excluded from all coverage. (Please note this is a summary—for a complete list, refer to the *Evidence of Coverage*).

- Services that an employer or any government agency is responsible to provide, including workers' compensation
- Custodial care or care in an intermediate care facility
- Services provided or arranged by criminal justice institutions or mental health institutions for members in the custody of law enforcement officers if you are confined in the institution, except for emergency services
- Cosmetic services (including drugs and injectables)
- Cord blood procurement and storage for possible future need or for a yet-to-be determined member recipient
- Physical examinations required for obtaining or maintaining employment or participation in employee programs, or insurance or government licensing
- Orthoptics (eye exercises)
- Services and drugs related to the treatment of obesity
- Routine foot care services
- All services and drugs related to sexual reassignment surgery
- Cost of semen and eggs

- Services for conception by artificial means, including infertility drugs
- Reversal of voluntary infertility
- Nonhuman and artificial organs and their implantation
- Court-ordered services
- Testing for ability, aptitude, intelligence, or interest
- Corrective shoes and orthotic foot supports and inserts
- More than one device for the same part of the body or same function
- Replacement of lost devices
- Electronic monitors of bodily functions (except infant apnea monitors and blood glucose monitors)
- Devices to perform medical testing of body fluids, excretions, or substances
- Devices not medical in nature
- Convenience, comfort, or luxury items
- Reconstructive surgery following removal of breast implants that were inserted for cosmetic reasons
- Drugs for the treatment of sexual dysfunction disorders
- Most disposable supplies

Who provides the coverage

HMO and HSA Option plans are provided by Kaiser Foundation Health of Georgia, Inc.

This is only a summary

This is a summary description and is not intended to replace your Individual Agreement or *Evidence of Coverage*, which contain the complete provisions of this coverage. If you have questions or need additional information, please call **404-261-2590**.

For more information

Have a question that's not answered in this information kit? Just contact our Call Center at **1-800-494-5314** or check out our website at kp.org/gabridge.

Privacy practices

For more information about our privacy practices, visit kp.org/privacy and click on "Notice of Privacy Practices."

Frequently Asked Questions

1. How do I find out which doctors are available?

Visit our online Medical Staff Directory at kp.org/gaprovider and search for providers within the HMO plan. You may request a printed copy of the directory by calling Member Services at **404-261-2590**.

2. What if I need emergency care?

If you think you have a medical emergency—a condition that would put your life, health, limbs, or bodily functions in serious jeopardy—call 911 or go to the nearest hospital Emergency Room (ER).

If you require post stabilization care—including observation and admission—after your emergency medical condition is stabilized, you, a family member, or the hospital must call us at the preauthorization number on the back of your Kaiser Permanente ID card prior to receiving post stabilization care. By calling us, it will allow us to consult with the physician providing your care, and to coordinate further medical care if necessary. If appropriate, we can arrange a transfer to a Kaiser Permanente Affiliated Hospital when your condition permits.

If you do not contact us for prior approval, we will NOT pay any amount for these services and you may be responsible for the full cost of services received.

3. What is considered a medical emergency?

A medical emergency is a condition that puts your life, health, limbs, or bodily functions in serious jeopardy. Keep in mind that if you think your condition is not a medical emergency, a visit to our urgent care locations may be a better option for you.

Kaiser Permanente Urgent Care Centers offer an alternative to the emergency room when your injury or illness needs immediate medical attention but is NOT a medical emergency.

4. When should I visit an urgent care location?

If you think you have an urgent medical need, call us and we may be able to take care of you more quickly, and at a lower cost to you. Your care team at all Kaiser Permanente locations will have access to your electronic medical record.

If you think you may need urgent care, you can call the advice nurse at **404-365-0966**. Refer to the Kaiser Permanente Locations section of this brochure for a complete list of Kaiser Permanente and affiliated urgent care facilities. Additionally, provider and facility information is available online at kp.org/gaprovider.

5. Are there fees associated with this coverage?

Yes, as a member, you might expect to see:

- A \$25 “no show” fee if you fail to cancel a scheduled appointment at least 24 hours in advance.
- Out-of-pocket costs such as copayments and coinsurance for services provided outside of Kaiser Permanente medical facilities. Please refer to the Bridge Program Highlights on page 3 for a list of covered services and costs.
- For questions about any fees, please call Member Services at **404-261-2590**.

6. I am a member of the Bridge Program, but my Kaiser Permanente identification card and other materials I’ve received about my membership say that I have copayments. Do I have copayments?

You will not have any copayments/coinsurance for services received at Kaiser Permanente medical facilities. As a member of the Bridge Program, you have been awarded a subsidy.

7. Why is Kaiser Permanente subsidizing the premiums for this program?

As part of our Community Health Program, we support initiatives that increase access to health care. The Bridge Program is a demonstration of our commitment to our community’s health. A comparable health plan on the Exchange could cost between \$300 and \$900 without a subsidy.

8. Want to learn more?

For helpful information about choosing a doctor, getting care, healthy resources, and more, visit kp.org. Or call Member Services at **404-261-2590**.



Register at kp.org so you can take advantage of timesaving online features like scheduling appointments, ordering refills, and emailing your doctor.

Choose your own personal doctor online or by calling us at **404-365-0966**.

If you have existing prescriptions, we’ll help you get them re-prescribed by a Kaiser Permanente physician online or when you call **404-846-6707**.

NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of Georgia, Inc. (Kaiser Health Plan) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide no cost language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, call **1-888-865-5813** (TTY: **711**)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail at: Member Relations Unit (MRU), Attn: Kaiser Civil Rights Coordinator, Nine Piedmont Center, 3495 Piedmont Road, NE Atlanta, GA 30305-1736. Telephone Number: 1-888-865-5813.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Language assistance services

ATTENTION: If you speak a language other than English, language assistance services, free of charge, are available to you. Call **1-800-232-4404** (TTY: **711**).

Spanish: ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-232-4404** (TTY: **711**).

Chinese: 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-800-232-4404** (TTY: **711**)。

Vietnamese: CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-232-4404** (TTY: **711**).

Korean: 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-232-4404** (TTY: **711**)번으로 전화해 주십시오.

Russian: ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-232-4404** (телетайп: **711**).

Japanese: 注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-232-4404** (TTY: **711**) まで、お電話にてご連絡ください。

Hindi: ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। **1-800-232-4404** (TTY: **711**) पर कॉल करें।

Farsi: وجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم تماس بگیريد. **1-800-232-4404** (TTY: **711**) می باشد.

Arabic:

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-232-4404 (رقم هاتف الصم والبكم: 711).

Amharic: ማሳሰቢያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-232-4404** (መስማት ለተሳናቸው: **711**)፡

German: ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: **1-800-232-4404** (TTY: **711**).

French: ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-232-4404** (ATS : **711**).

Portuguese: ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-232-4404** (TTY: **711**).

French Creole: ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-232-4404** (TTY: **711**).

Gujarati: સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો **1-800-232-4404** (TTY: **711**).

The Kaiser Permanente Bridge Program

Want to learn more?

Contact Kaiser Permanente Bridge Program
Nine Piedmont Center
3495 Piedmont Road, NE
Atlanta, GA 30305

bridge@kp.org

kp.org/gabridge

