

PLANS AND PRODUCTS | NATIONAL

HRA with Pay to Provider

Easy automatic payments of your employees' medical expenses

Offer your employees a simpler and more convenient way to pay for care by combining our Pay to Provider option with a health reimbursement arrangement (HRA). With Pay to Provider and a Health Plan Only HRA, your employees won't have to worry about out-of-pocket expenses when they visit a Kaiser Permanente facility. Instead, their payments will be automatically deducted from their HRA.¹ It's that simple.

- ▶ **Getting care** – Members won't be charged out of pocket for medical services when they check in at Kaiser Permanente facilities.
- ▶ **After the visit** – We'll process claims for all medical services received during the member's visit.
- ▶ **Payments** – Processed claims will be automatically submitted to the HRA, and the member's cost share for eligible services will be paid to us from the HRA. In the event that a service doesn't qualify for reimbursement or the member's cost share for eligible services exceeds the available HRA balance, the member will receive a bill.

Get added convenience with a pharmacy Health Payment Card

Combining a pharmacy Health Payment Card with our Pay to Provider option makes accessing HRA funds even simpler for your employees. The pharmacy automatically confirms their qualified expenses, so they don't need to submit paperwork after their visit. And to protect your HRA contributions, this Visa debit card can only be used for prescriptions – even when your employees make other purchases at the same time.

For more information about the Pay to Provider option for Health Plan Only HRAs, please contact your broker or Kaiser Permanente representative.



An easier approach to consumer-directed care

Account access

Members can check their HRA balance any time at kp.org/healthpayment, on the go using our Balance Tracker mobile app, or by calling Kaiser Permanente Health Payment Services.

Administrative fees

- ▶ **HRA – \$3.75 per account per month²**
- ▶ **No additional fees.** You won't be charged additional setup fees for standard account types, or any transaction or annual debit card fees.



Other providers

If a member visits a contracted or other non-Kaiser Permanente provider, they may be asked to make a payment at check-in. Once the claim for their visit is processed and submitted to the HRA, a reimbursement will be made to the member for the full cost share for eligible services. This will include any cost share amount collected at the point of care. The member is responsible for paying any balance owed to the provider.³

¹ Under the Health Plan Only HRA, only services covered under the Kaiser Permanente health plan associated with the HRA are eligible for reimbursement or payment from the HRA.

² Monthly administrative fees and contributions to the HRA will be debited from the employer's designated account via Automated Clearing House (ACH).

³ For self-funded groups, member cost share for eligible services received at non-Kaiser Permanente providers will be paid to the provider from the HRA. The provider is responsible for refunding any overpayment to the member. Self-funded plans are administered through Kaiser Permanente Insurance Company, One Kaiser Plaza, Oakland, California 94612.

Information may have changed since publication.

Kaiser Foundation Health Plan, Inc., 1950 Franklin St., Oakland, CA 94612, 510-987-1000 • Kaiser Foundation Health Plan, Inc., 393 E. Walnut St., Pasadena, CA 91188, 626-405-5000 • Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Ave., Denver, CO 80247, 303-338-3800 • Kaiser Foundation Health Plan of Colorado, 1975 Research Pkwy., Ste. 250, Colorado Springs, CO 80920, 719-867-2100 • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Rd. NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan, Inc., 711 Kapiolani Blvd., Honolulu, HI 96813, 808-432-5955 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., 2101 E. Jefferson St., Rockville, MD 20852, 301-816-2424 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Ste. 100, Portland, OR 97232, 503-813-2800