

# Kaiser Permanente Virtual Complete<sup>®</sup>

## Frequently asked questions for producers and employers

### How is Virtual Complete different from other Kaiser Permanente plans?

Virtual Complete is Kaiser Permanente's newest virtual-first plan.

Virtual Complete plans offer unlimited \$0 virtual care and typically have a limit of 3 in-person office visits per year at a predictable copay.\* After 3 in-person visits in a year, additional visits are subject to the deductible. Lab tests and generic prescriptions also have a copay and aren't subject to the deductible.

With incentives to choose virtual care first, employees can get more convenient care at more affordable prices. Employees can also address medical concerns faster, which means less time away from work for appointments.

### Is a referral required for an in-person office visit with a Virtual Complete plan?

No referral or prior virtual visit is required for in-person primary care, routine visits with a nurse, or mental health office visits. Just like other Kaiser Permanente plans, some specialty office visits require a referral from the primary care doctor.

### What services are included in the 3 in-person office visits at a copay?

Visits for primary care, mental health treatment, and substance use disorder treatment count toward the set number of office visits at a copay. Office visits for preventive care do not count toward the limit and are typically \$0. Specialist office visits do not count toward the limit and are subject to the deductible.

### After 3 office visits at a copay, additional office visits are subject to the deductible.\* What is the likelihood that my employees will exceed 3 office visits?

Most members generally use 3 or fewer office visits each year. However, it also depends on their overall health and medical history.

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## If a member doesn't use their 3 in-person office visits at a copay in one year, do the remaining visits carry over to the next year?\*

No, the visit limit resets upon the group's renewal date.

## Does the limit of 3 in-person office visits at a copay apply to the family or to individual family members?\*

The limit applies to individual family members.

## How can members find out how many in-person office visits at a copay they have left?

Members will need to call or chat online with Member Services to confirm. Some types of in-person office visits do not count toward the limit, such as most preventive care visits.

## What's the most affordable way to get care on this plan?

In many situations, members can get the care and prescriptions they need virtually. To pay the lowest cost, members should consider a virtual visit first, which is covered at no charge. Additionally, members can get in-person preventive care services at no additional cost, such as age-appropriate preventive screenings, immunizations, and routine physical exams.

## How do members get their medications?

Members can order medications through our mobile app, over the phone, or online at [kp.org](https://kp.org) for home delivery. (Standard prescription home delivery is available at no cost.)

Generic medications have a predictable copay and aren't subject to the deductible. Same-day or next-day delivery may be available on most prescription orders for an additional fee.

## What if a member needs emergency care?

Members have coverage for in-person emergency and urgent care anywhere in the world, and they don't need a referral. Their cost will depend on their plan benefits.

## How do members get care if they travel outside of Washington?

Virtual care may not be available in some states due to state laws that prevent doctors from providing care across state lines. Members can get in-person care at any Kaiser Permanente medical facility in the country. Referrals aren't needed for these in-person care options, but services may have a cost, depending on members' plan benefits. Learn more at [kp.org/travel](https://kp.org/travel).

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## How does virtual care at Kaiser Permanente compare with other health plans?

With other health plans, virtual care is typically delivered by third-party providers and so quality, cost, and available services can vary wildly.

Virtual care is as much a part of Kaiser Permanente's ecosystem as in-person care – and that's the key difference. When a Virtual Complete member switches between virtual care and in-person care at Kaiser Permanente, it's a more seamless and connected experience.

## What is the difference between Virtual Complete and Kaiser Permanente Virtual Plus® plans?

With Virtual Complete, your employees choose how they get care, taking advantage of our many \$0 virtual care options while keeping access to in-person primary care when they want to come in. Virtual Complete features the Core HMO network.

With lower monthly membership rates, Virtual Plus plans give your employees easy access to \$0 virtual care, with referred in-person care when needed. Most prescriptions are refilled through our mail-order service. Virtual Plus features the Connect network.

Virtual Complete and Virtual Plus have different geographic service areas.

## Where are Virtual Complete plans available?

Virtual Complete plans are available to Large Group employers in all counties in our commercial service area as of January 1, 2022.

## Where are Virtual Plus plans available?

Virtual Plus plans are available to Large Group employers in King, Kitsap, Pierce, Snohomish, Spokane, and Thurston counties.

## What tools and equipment should my employees consider when choosing a Virtual Complete or Virtual Plus plan?

They should feel comfortable with technology, such as email and texting. To use some services, they'll need access to an internet connection with good bandwidth. If they can reliably watch movies from a streaming service on their phone or computer, they most likely have what they need to connect with us using online chat, video visits, and other virtual care options.

## Where do I go for more information?

Visit [kp.org/wa/business](https://kp.org/wa/business) to learn more about Virtual Complete plans.

\* Some Virtual Complete plans may have a different number of in-person office visits at a copay.