

Member Resource Guide



Your personal reference guide to Kaiser Permanente services, including how to choose a doctor, medical office locations, important phone numbers, and additional contact information in the Northern Colorado service area.

Good health at your fingertips



Make appointments

for routine care, **ORDER PRESCRIPTION REFILLS**, e-mail your doctor's office to **ASK ROUTINE HEALTH QUESTIONS**, and view most **LAB TEST RESULTS** and recent immunization records at: **kp.org/myhealthmanager.***



Set up your account

by visiting: **kp.org/registernow**.

You'll also receive our monthly **E-NEWSLETTER** with **HEALTH NEWS**, updates, member stories, and more.



On the go?

Try our mobile apps. Access the secure features of **MY HEALTH MANAGER** from your smartphone or tablet, and download your digital ID card.** Just download our Apple app from the App StoreSM or the AndroidTM app from Google Play.[†]

* Some of these features are only available to members receiving care at a Kaiser Permanente medical office.

** Note: The digital membership card may not be available to members in certain plans, including Medicare Advantage, KP Select, PPO, and out-of-area plan members.

† Kaiser Permanente is not responsible for the content or policies of external websites of Apple, Inc. and Google, Inc. App Store is a service mark of Apple, Inc. Android is a trademark of Google, Inc.

Keeping you healthy, and life easy.

Thank you for choosing Kaiser Permanente as your partner in health. We look forward to having you as a member and helping you to live healthier and get more out of life.

This Member Resource Guide will help you learn more about Kaiser Permanente and how to access services as an active participant in your health care.

For more detailed information about your specific health care coverage, please review your Evidence of Coverage (EOC) or contact Member Services at **1-844-201-5824** (TTY: 711). You can also view your EOC online at kp.org/eoc.



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Manage your care

Important Information about the Northern Colorado service area

As a Kaiser Permanente Northern Colorado member, you have access to hundreds of physicians including primary care physicians and specialists.

You may seek care at a Kaiser Permanente medical office in Loveland, Fort Collins, and Greeley. All locations provide primary care, pharmacy, medical imaging, laboratory services, and behavioral health specialists – all under one roof so you have convenient access to our full range of health services.

You also have a choice of primary care physicians from a comprehensive network of local providers in Northern Colorado including Banner Health. With more than 40 Banner Health centers and clinics, we're sure you'll find a location that meets your needs.

For the most current list of providers in Northern Colorado please visit **kp.org/locations** and download the provider directory.

Your Member ID Card

Your Kaiser Permanente member identification (ID) card identifies you as a member and contains your health record number. Each family member is issued a member ID card with a unique ID or health record number.

Please carry your member ID card with you at all times and present your card or your child's card at each appointment. When you receive your card, please check it for accuracy. Report any errors on your card or your child's card immediately to Member Services.

Look for a new digital ID card in 2016 by downloading the Kaiser Permanente mobile app (see page 2).

New Member Connect is Here to Help

As a new member, you may have many questions and wonder where to start. With just one phone call, the New Member Connect department can help you:

- Transition your prescriptions
- Access care
- Learn about your benefits
- Register for secure access to **kp.org**
- And more!

You can reach the New Member Connect department at **1-844-639-8657** (TTY: 711), Monday through Friday, 8 a.m. to 5 p.m.



DID YOU KNOW?

This document is available in other formats or languages, such as Braille and large print. For additional information, see page 19.



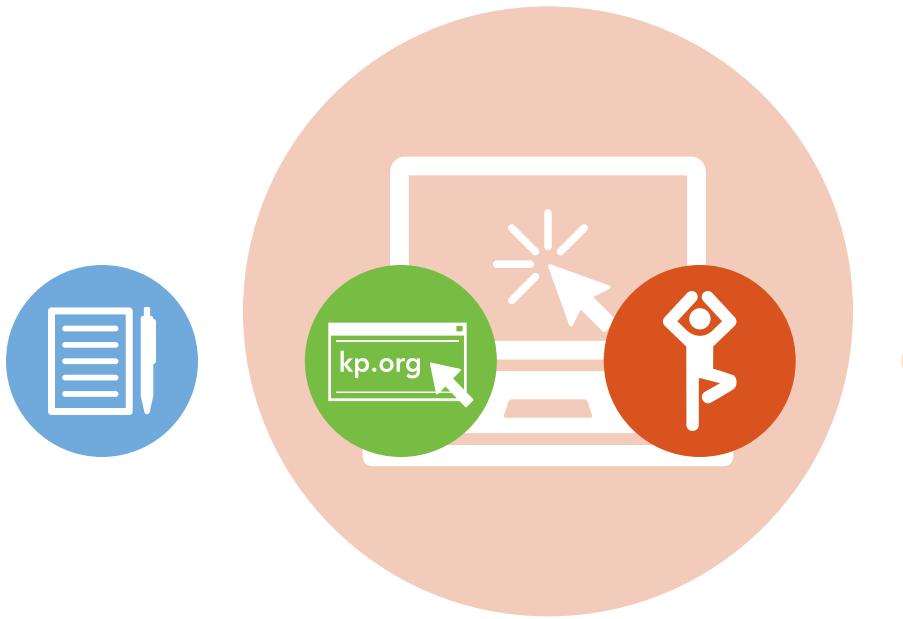
My Health Manager at kp.org

When you register at **kp.org**, you'll get access to My Health Manager – a feature that allows you to view your health information online and actively manage care for you and your family.

To become a registered user, visit **kp.org/registernow**. Be sure to have your health record number available when you register. Answer a few security questions and follow the prompts to set up your user ID and password. Within a few minutes you'll have access to our secure online features!

Once you've registered, you can:

- Order prescription refills and view prescription history*
- Request, view, or cancel future routine appointments*
- Review recent office visits, including recommended follow-up steps*
- E-mail your doctor's office*
- View most lab test results
- See a list of your allergies and recent immunizations*
- Act for a family member (e-mail your child's doctor, and more)*
- Receive our monthly e-newsletter
- Pay Kaiser Permanente medical bills
- View Benefits and Eligibility
- See what screenings, immunizations, and tests you may be due for



*NOTE: These features of My Health Manager are available only for services or care received at Kaiser Permanente medical offices.



Manage your care



TIP

Have your MEMBER ID CARD handy whenever you call or visit us, and always be sure to bring a form of photo identification as well.



Get care



Be informed

Online Health Resources

Visit kp.org/healthyliving to learn more about how you can improve your health. You'll find links to health resources, such as our health encyclopedia, information on drugs and natural medicines, classes and programs, and more. Or visit kp.org/classes for a listing of online and in-person classes offered in your area for little or no cost.

Personalized, online, healthy lifestyle programs, offered in collaboration with HealthMedia®, are free to members. Each program provides you with a tailored plan to help you meet your health and fitness goals.

Visit kp.org/healthylifestyles to access any of the programs below:

- Assess your health
- Lose weight
- Reduce stress
- Eat right
- Quit smoking
- Manage ongoing health conditions
- Manage chronic pain
- Manage diabetes
- Manage depression
- Manage insomnia
- Manage back pain

Choosing Your Primary Care Physician

Having a primary care physician (PCP) you know and trust can help you get the most out of your health care. You can choose your PCP from any of the Kaiser Permanente medical offices in Northern Colorado. You also have a choice of physicians from a comprehensive network of affiliated providers in Northern Colorado, including many Banner Health physicians. You can change your PCP at any time. And a different physician can be selected for each member of your family, if you wish.

If your provider moves or has a change in their practice, we're here to help answer any questions about transitioning your care.

Understand Your Choices

- Doctors in **Family Medicine** care for people of all ages, and often members of the same family.
- Doctors in **Internal Medicine** include general practitioners and/or internists who may have particular areas of focus.
- Doctors in **Pediatrics** care for infants, children, adolescents, and teens.



DID YOU KNOW?

You can schedule routine appointments with a Kaiser Permanente physician online if you're registered on kp.org/myhealthmanager. Visit kp.org/myhealthmanager to schedule your appointment.



Personal Physician Selection Services

1-855-208-7221/
TTY: 711

Monday–Friday,
7 a.m.–5:30 p.m.

Find the Right Doctor For You

To choose a new Kaiser Permanente or network physician, call Personal Physician Selection Services. This team will help you choose a new doctor based on your health care needs. Prior to your call or at any time, visit kp.org/chooseyourdoctor to view Kaiser Permanente physician biographies and photos. Or, download the provider directory at kp.org/locations.

NOTE: Female members may elect to see an obstetrician/gynecologist for their routine physical exams, while seeing their designated primary care physician if non-female-specific problems arise.

Transfer Your Medical Records

When you join Kaiser Permanente, you may be able to keep your current physician. However, if you do need to transfer your medical records, contact your previous physician and request a medical records transfer form and please submit to your previous provider.

If you need to send your Kaiser Permanente medical records to an outside entity, please request an authorization for use or disclosure of patient health information form from Kaiser Permanente's Release of Information Department by calling **303-404-4700** or visit kp.org/formsandpubs.

Appointment and Advice Call Center

If you select a doctor at a Kaiser Permanente medical office in Northern Colorado, you can make an appointment by calling our Appointment and Advice Call Center.

Appointments are available from 8:30 a.m. to 7 p.m., Monday through Friday (times may vary depending on medical office). Same day appointments are often available. You can also request routine appointments by using the appointment center tool at kp.org/myhealthmanager.

Video Visits

Video visits are a new way to get care that's secure, convenient, and personalized. A video visit takes the place of an in-person visit with your Kaiser Permanente provider. Your provider will work with you to determine if the care you need can be met in a video visit. Video visits are not available to members who see network physicians.

Medical Advice

If you have an illness or injury and you're not sure what kind of care you need, our advice nurses can help. They can assess your situation and direct you to the appropriate facility, if necessary. Or they can help you handle the problem at home until your next appointment. For advice anytime, day or night, call the Appointment and Advice Call Center.



Manage your care



Get care



**Appointments,
Medical Advice,
Extended Hours Care**

**970-207-7171/
1-800-218-1059
TTY: 711**

Monday–Friday,
7 a.m.–6 p.m.
For advice, call
anytime, day or night.



Be informed

E-visits

An e-visit is an online medical consultation with a Kaiser Permanente Advice Call Center Registered Nurse that's available at no cost for select medical conditions like nausea/vomiting, pink eye, female UTI, sinus, constipation, and diarrhea. E-visits are conducted within the secure patient portal on **kp.org**, and are available to members who are registered users of **kp.org**, 24 hours a day, 7 days a week. To complete an e-visit, log on to **kp.org/myhealthmanager** and then go to the appointment center.



TIP

Some specialty appointments can be booked online at **kp.org/myhealthmanager**.

Specialty Care

In most cases, you can schedule a visit with a network specialist without a referral. For additional services or procedures (for example: medical imaging or outpatient surgery), and hospitalization, you'll need a referral from your specialty physician and authorization from Kaiser Permanente. To see a specialist at a Kaiser Permanente medical office in the Denver/Boulder area, call Member Services.

Extended Hours

When you need care, we make every effort to get you a same-day appointment with your personal physician at a Kaiser Permanente medical office. We also offer extended hours care at several locations in Northern Colorado.

Extended hours locations:

- Kaiser Permanente Fort Collins Medical Offices
- Kaiser Permanente Greeley Medical Offices
- Banner Health Clinic – Family Practice (two locations)
- Banner Health Clinic – Pediatrics

For us to better serve you, please call and make an appointment ahead of time (see extended hours and locations on page **17**).

Urgent Care

An urgent care (non-emergency, non-routine) need is an illness or injury that requires prompt medical attention and is required to prevent serious deterioration of your health, but is not an emergency medical condition.* See urgent care locations on page **17**:

Urgent Care locations:

- Banner Health Clinic – Skyline Urgent Care
- Banner Health Clinic – Summit View Urgent Care
- Healthcare Clinic of Fort Collins

For copayment information, contact Member Services.

*For the complete definition of an urgent care (non-emergency, non-routine) condition, please refer to your EOC.



**Appointments,
Medical Advice,
Extended Hours Care**

**970-207-7171/
1-800-218-1059
TTY: 711**

Monday–Friday,
7 a.m.–6 p.m.
For advice, call
anytime, day or night.



Manage your care



Scheduled Hospitalization

Inpatient hospitalization is covered when prescribed by your Northern Colorado physician. See Hospital listings on page **17**.

Emergency Care

A medical emergency is for a medical or psychiatric condition, including severe pain, that requires immediate medical attention to prevent serious jeopardy to your health.* If you have an emergency medical condition, call **911** or go to the nearest emergency department. If time and safety permit, we recommend you go to the emergency department at one of the following hospitals (see locations on page **17**):

- Banner Fort Collins Medical Center, Fort Collins
- Estes Park Medical Center, Estes Park
- Banner McKee Medical Center, Loveland
- Banner North Colorado Medical Center, Greeley

If you are admitted to one of our contracted emergency care hospitals or to an out-of-plan hospital following an emergency room visit, please contact Member Services as soon as possible (preferably within 24 hours), or have someone contact us on your behalf, so that we may assist in coordinating your care and reduce your risk of incurring non-covered inpatient charges.

*For the complete definition of an emergency medical condition, please refer to your EOC.



TIP

If you obtain emergency medical care, it is always wise to retain all bills, receipts, and medical records of services received from anyone involved in your emergency health care. This includes attending providers, ambulance staff, and paramedics. Save the police report if an automobile or motorcycle accident caused the need for emergency services.



Get care



Be informed

Pharmacy Services

Clinical pharmacists and specialists provide pharmacy services at most medical offices, through an anticoagulation and cardiac risk service, and through the Clinical Pharmacy Call Center.

Clinical pharmacy staff work with your doctor as an integral part of your health care team to help provide complex disease state management, assist in transitioning your prescriptions into Kaiser Permanente, provide education regarding medications, and help ensure your medications are taken appropriately to maintain good health.

You have several convenient options for refilling your prescriptions:

- You can get your prescription refills by mail-order* with shipping at no charge through **kp.org**. To do so, sign on with your user ID and password and follow these links:
 - Select the “My health manager” tab.
 - Click on “Pharmacy center” from the dropdown menu.
 - Follow the prompts to refill your prescriptions.
- Or, you can call our automated mail-order* refill service 24 hours a day to get your mail-order refills with shipping at no charge. Call **1-866-938-0077** to place your refill order. Please call in your refill(s) 10 days to two weeks before you run out of your current prescription.
- You can also fill your prescriptions in person at any Kaiser Permanente medical office pharmacy.
- Each medical office pharmacy has a 24-hour refill phone number and offers mail-in refill services. Pharmacy phone numbers are listed with each medical office in this guide, and are also printed on prescription containers.

*Note: For certain drugs, you can get prescription refills mailed to you through our Kaiser Permanente mail-order pharmacy. You should receive them within 10 business days. For questions call **1-866-938-0077** (TTY: **711**), 24 hours a day, seven days a week.

Make Sure Your Prescribed Medication is Covered

Before you get a prescription, you and your Kaiser Permanente or network doctor can check online at **kp.org/formulary** to see whether a medication is on our formulary. The formulary is our list of preferred brand-name and generic medications that Kaiser Permanente physicians and pharmacists have determined to be the safest, most appropriate, and most cost effective drug treatments.



Clinical Pharmacy Call Center

1-866-244-4119/
TTY: **711**

Monday–Friday,
8 a.m.–6 p.m.

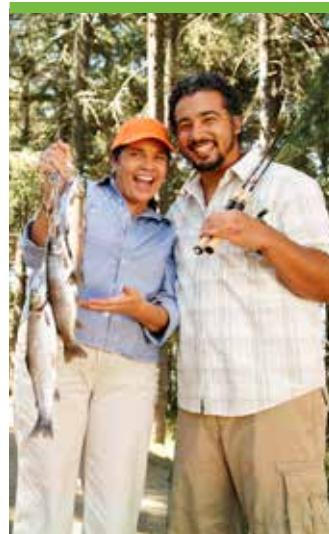
Automated Mail Order Refill Service

1-866-938-0077

24 hours a day,
7 days a week



If the medication is not on the formulary, you and your Kaiser Permanente or network doctor can find an equivalent by calling our Clinical Pharmacy Call Center. Your doctor can call the Clinical Pharmacy Call Center and speak directly to a Kaiser Permanente pharmacist anytime. Together they can select the right medication for you.



Vision and Eye Care

Some health conditions can be detected with an eye exam. Get the eye care you need to stay healthy by contacting a network optometrist or ophthalmologist directly or visit the provider directory on kp.org. Check your EOC to see if Vision and Eye Care services including eye exams and glasses/contacts are covered in your plan or are available on a fee-for-service basis.

Hearing

Better hearing can improve your quality of life. You can get a hearing test with a network audiologist. Please call Member Services for additional information on audiology services or providers. Check your EOC to see whether audiology tests and hearing aids are covered in your benefit plan or are available on a fee-for-service basis.

Behavioral Health

Kaiser Permanente contracts with four agencies for behavioral health services. Each of these agencies has numerous locations in Larimer and Weld Counties. Additionally, Kaiser Permanente has an on-site Behavioral Medicine Specialist at the Greeley, Fort Collins, and Loveland Medical Offices.

To access these services, please call Kaiser Permanente Behavioral Health at **1-866-359-8299** (TTY: **711**), Monday through Friday, 8 a.m. to 4:30 p.m. For a behavioral health or chemical dependency emergency, call **911** or go to the nearest hospital emergency room.

Nutrition Services

Any time is a good time to take control of your food choices and develop good eating and physical activity habits.

Visit kphealthyme.com to get started. Or, call **1-800-218-1059** (TTY: **711**), weekdays, 7 a.m. to 6 p.m., and ask for an appointment with a Northern Colorado dietitian.



Manage your care



Get care



Be informed

Supportive Care Services

Coping with serious illness is difficult. It affects the whole person and their loved ones. Individualized care is available to help you and your loved ones understand what is happening, be more comfortable and confident in your care, and to feel supported by a team of experts.

Supportive Care Services helps to clarify goals of treatment, address fears and concerns, offers information on additional Kaiser Permanente programs and helpful community resources, and provides guidance on advance care planning.

Consultation with a program specialist will provide you with a plan for moving forward through the challenges that you or loved ones may be facing as a result of changes in health. Supportive Care Services is available to members who face a serious, chronic, or terminal condition.

For a consultation, call:

- Rock Creek Medical Offices: **720-536-6404**
- Franklin Medical Offices: **303-861-3481**
- Lone Tree Medical Offices: **303-649-5989**

Please contact Member Services for additional network location resources in Northern Colorado.

Access to Care in the Denver/Boulder Service Area

Northern Colorado HMO and POS members can seek primary or specialty care at any Kaiser Permanente medical office in Colorado, including the Denver/Boulder area. Please note: PPO members must continue to use the Private Healthcare Systems (PHCS) network of preferred providers.

To find a Kaiser Permanente medical office, go to the facility directory at kp.org and choose the Denver/Boulder service area.
To schedule appointments at a Kaiser Permanente medical office in the Denver/Boulder area, please call the Kaiser Permanente Appointment and Advice Call Center.

Scheduled hospitalization, skilled nursing care, and other care in the Denver/Boulder area are also available to Northern Colorado members. Contact Member Services for additional information.

Care When You're Away from Home

If you become ill or injured while outside the Colorado area, Kaiser Permanente covers emergency services anywhere in the world. If you need routine care or continuing care while you are outside the Colorado service area, please contact Member Services for information on your benefits. You can also reference your EOC for additional information.



Appointments, Medical Advice, Extended Hours Care

970-207-7171/
1-800-218-1059/
TTY: 711

Monday–Friday,
7 a.m.–6 p.m.
For advice, call
anytime, day or night.



TIP

For more specific information about your health care coverage, please review your EOC or contact Member Services. You can also view your EOC online at kp.org/eoc.

International Travel Clinic

Our International Travel Clinic provides travel consultations to members traveling abroad. Our clinical pharmacists assess the health risks of the destination, determine if any vaccines or other preventive measures are needed, and recommend immunizations and prescriptions.

Call the International Travel Clinic at **1-800-888-8540** (TTY: **711**), two months before your trip to allow time to schedule any vaccines you may need.

Visiting Member Program

You can receive a variety of covered health services when visiting any other Kaiser Permanente or Group Health Cooperative service area. Your specific benefits may vary depending on whether your membership is through the Federal Employees Health Benefit Program, Medicare, a non-government plan, or a deductible plan with a health savings account option.

Outside of Colorado, Kaiser Permanente offers medical care in seven states and the District of Columbia. If you anticipate traveling to California, the District of Columbia, Georgia, Hawaii, Maryland, Oregon, Virginia, or Washington, ask Member Services for a brochure that details your visiting member coverage.

Out-of-Area Student Coverage

Kaiser Permanente covers routine, continuing, and follow-up care for out-of-area students. Therefore, out-of-area students will be covered for non-urgent medical needs, in addition to urgent and emergency care. For more information on out-of-area student coverage, visit kp.org/formsandpubs.

Medical Financial Counseling Services

If you have questions about costs related to care you receive at a Kaiser Permanente medical office, talk with one of our medical financial counselors. Our counselors offer free medical financial advice, price estimates for upcoming medical services and procedures, and payment plan options. Just call **1-877-803-1929** (TTY: **711**), Monday through Friday, 8 a.m. to 6 p.m., or visit kp.org/costestimates. For questions about costs for services outside of Kaiser Permanente medical offices, contact the provider directly.

Pay Medical Bills Online

Paying your Kaiser Permanente medical bills just got a lot easier. View and manage the entire payment process right on our website. With our new, easy-to-use bill payment feature, you can securely make payments online at no extra charge. Visit kp.org/paymedicalbills to learn more.



TIP

You also can get help planning your trip at kp.org/travel or by calling **951-268-3900** (TTY: **711**). You'll find important steps you can take before, during, and after your trip. And you can get travel resources including claim forms, in case you need to file a claim for reimbursement after you get back.



Manage your care



Get care



Be informed



Community Resources

Get connected with Northern Colorado Community resources (housing, food assistance, transportation, etc). Call **303-678-3318** (TTY: **711**), Monday through Friday, 8 a.m. to 5 p.m.



Member Services

1-844-201-5824/
TTY: 711

Monday–Friday,
8 a.m.–6 p.m.

Understanding Preventive Visit Care and Cost

Preventive care is intended to help keep you healthy and detect certain diseases early. At Kaiser Permanente, you have a health care team dedicated to keeping you healthy and on track with preventive care all year long.

Many preventive visits are covered at no cost to you, once per benefit year when indicated, according to the U.S. Preventative Task Force.*

These include:

- Cholesterol tests
- Fasting blood sugar test for Type 2 diabetes
- Mammography screening for breast cancer
- Pap, and when indicated, HPV testing
- Prostate blood test (PSA)
- Routine childhood immunizations
- Screening for select sexually transmitted diseases
- Stool test for colon cancer screening
- Tuberculosis skin test
- Bone mineral density and Hemoglobin A1C testing

*This list is not inclusive. Please refer to your EOC for additional information about your preventive benefits.

Senior Resource Line

Kaiser Permanente's Senior Resource Line is a telephone referral service specifically designed to help you or your support person connect with Kaiser Permanente and other community resources. Simply call **1-866-279-0736** (TTY: **711**), Monday through Friday, 9 a.m. to 1 p.m., to be connected to a senior volunteer. The volunteers use an extensive database, including the Kaiser Permanente Senior Resource guide, to get you the information you need about community services such as transportation, financial aid, support groups, classes on aging and health topics, legal counseling, and other Kaiser Permanente programs.

The Kaiser Permanente Senior Resource guide contains information about Kaiser Permanente and non-Kaiser Permanente community resources for seniors and their caregivers. It is updated annually and is available at no charge.



Access to Services for the Deaf, Hard of Hearing, or Speech Impaired

TTY numbers are listed on the back cover. TTY numbers serve those with the special phone equipment needed to connect to TTY numbers. Callers to a TTY number without the appropriate equipment are unable to connect through a TTY number.

When a TTY number is not specifically listed for a Kaiser Permanente service, provider, or location in this Handbook, please use your TTY equipment to call **711** and provide the number you want to reach.

Kaiser Permanente also provides interpretation services according to the Americans with Disabilities Act and the Civil Rights Act of 1964. When you schedule an appointment at a Kaiser Permanente medical office we will arrange for interpretation at no cost to you.



For Help in Your Language

Interpreter services are available by phone at no cost when you call Kaiser Permanente. Just let us know your preferred language when you're connected to a representative.

Some physicians at various medical offices have some level of second language proficiency; visit our web site, **kp.org**, to see their individual language proficiencies. Physicians have telephone access to interpreters in more than 150 languages and also can request an onsite interpreter for an appointment, procedure, or service. We do not charge for language assistance arranged by Kaiser Permanente.

Medical Office Customer Care Reps

When you're not sure where to go for questions about your plan, finding a doctor, or getting care, our customer care reps – located within select Kaiser Permanente Medical Offices – can help.

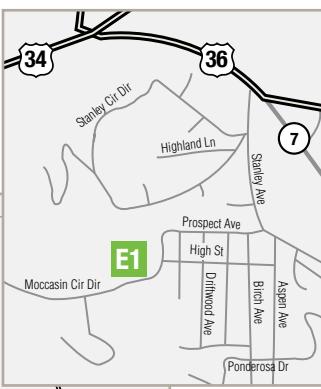
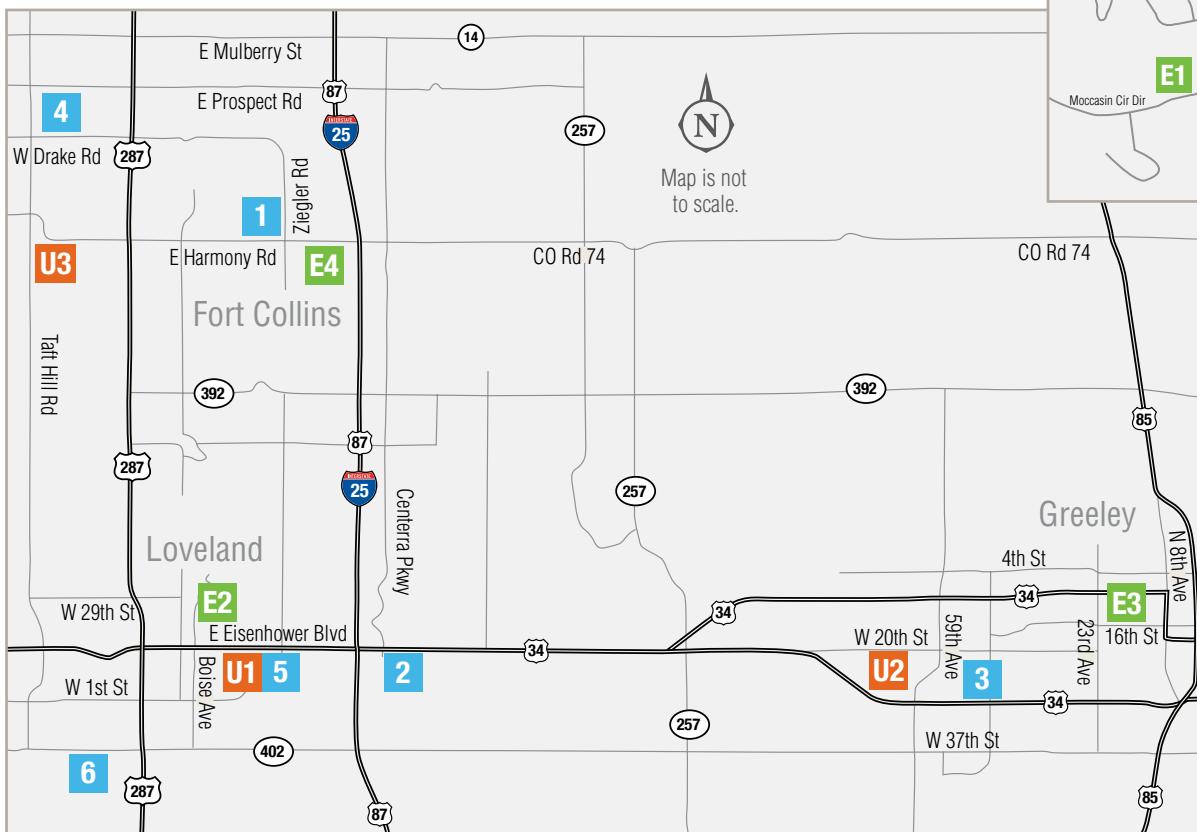
Receive in-person support for the following services or questions:

- Selecting a physician
- Billing or cost estimates
- Health Care Reform questions
- **kp.org** registration
- Transitioning medications
- Understanding your benefits or how your plan works
- Resolving issues or filing a complaint
- And more

No appointment is needed, simply visit Greeley Medical Offices and ask to speak to a Customer Care representative. Bilingual Customer Care representatives are available at this location.



Get care



KAISER PERMANENTE MEDICAL OFFICES

1 Fort Collins Medical Offices

2950 E. Harmony Road, Suite 190
Fort Collins, CO 80528

Medical office and lab hours:

Mon-Fri, 8:30 a.m.-7:30 p.m.
970-207-7171

Pharmacy hours:

Mon-Fri, 8:30 a.m.-7:30 p.m.
Saturdays, 8 a.m.-noon

2 Loveland Medical Offices

4901 Thompson Parkway
Loveland, CO 80534-6426

Medical office and lab hours:

Mon-Fri, 8:30 a.m.-5:30 p.m.
970-207-7171

Pharmacy hours:

Mon.-Fri., 8:30 a.m.-7:30 p.m.
Sat., 8 a.m.-noon

3 Greeley Medical Offices

2429 35th Avenue
Greeley, CO 80634

Medical office hours:

Mon-Fri, 8:30 a.m.-7:30 p.m.
970-207-7171

Lab hours:

Mon-Fri, 8:30 a.m.-5 p.m.

Pharmacy hours:

Mon-Fri, 8:30 a.m.-7:30 p.m.
Saturdays, 8 a.m.-noon

EXTENDED HOURS CARE

Kaiser Permanente also offers extended hours and contracts with the facilities listed below. For us to better serve you, please call and make an appointment ahead of time.

1 Fort Collins Medical Offices

2950 E. Harmony Road, Suite 190
Fort Collins, CO 80528
970-207-7171
Monday-Friday, 5:30-7:30 p.m.

3 Greeley Medical Offices

2429 35th Avenue
Greeley, CO 80634
970-207-7171
Monday-Friday, 5:30-7:30 p.m.

4 Banner Health Clinic – Family Practice

702 A, W. Drake Road
Fort Collins, CO 80526
970-229-4600
Monday-Thursday, 7 a.m.-7 p.m.
Friday, 7 a.m.-5 p.m.

5 Banner Health Clinic – Pediatrics

2555 E. 13th Street, Suite 130
Loveland, CO 80537
970-663-5437
Monday, Tuesday, 8 a.m.-8 p.m.

6 Banner Health Clinic – Family Practice

1230 14th Street S.W.
Loveland, CO 80537
970-619-3999
Monday-Thursday, 7 a.m.-7 p.m.
Saturday, 8 a.m.-noon



TTY users

may contact
Relay Colorado
at **711** for assistance.

URGENT CARE

U1 Banner Health Clinic – Skyline Urgent Care

2555 E. 13th Street, Suite 110
Loveland, CO 80537
970-820-4268

Monday-Friday, 8 a.m.-7 p.m.
Saturday & Sunday, 9 a.m.-4 p.m.

U2 Banner Health Clinic – Summit View Urgent Care

2001 70th Avenue, Suite 110
Greeley, CO 80634
970-810-4155
Monday-Friday, 7 a.m.-6 p.m.
Saturday & Sunday, 8 a.m.-4:30 p.m.

U3 Healthcare Clinic of Fort Collins

1721 W. Harmony Road #102
Fort Collins, CO 80526
970-223-1999
(Call for appts/hours)

EMERGENCY CARE

If you have an emergency medical condition, call **911** or go to the nearest hospital. Or, if time and safety permit, you can go to the Emergency Department at one of the following hospitals:

E1 Estes Park Medical Center

555 Prospect Avenue
Estes Park, CO 80517
970-586-2317

E2 Banner McKee Medical Center

2000 Boise Avenue
Loveland, CO 80538
970-669-4640

E3 Banner North Colorado Medical Center

1801 16th Street
Greeley, CO 80631
970-352-4121

E4 Banner Fort Collins Medical Center

4700 Lady Moon Drive
Fort Collins, CO 80528
970-229-4000



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SKILLED NURSING FACILITIES

Our Continuing Care Department contracts with Skilled Nursing Facilities in each service area. Members must have a medical necessity that requires daily skilled therapy or nursing rehabilitation at a Skilled Nursing Facility. These are short-duration stays, typically 10-14 days. Hospital Case Managers work with our contracted Skilled Nursing Facilities for members who meet eligibility requirements.

Centre Avenue Health and Rehabilitation

815 Centre Avenue
Fort Collins, CO 80526
970-494-2140

Fairacres Manor

1700 18th Avenue
Greeley, CO 80631
970-353-3370

Good Samaritan Society - Bonell Community

708 22nd Street
Greeley, CO 80632
970-352-6082

Good Samaritan Society - Fort Collins Village

508 Trilby Road
Fort Collins, CO 80525
970-226-4909

Good Samaritan Society - Loveland Village

2101 S. Garfield Avenue
Loveland, CO 80537
970-669-3100

Lemay Avenue Health & Rehabilitation

4824 S. Lemay Avenue
Fort Collins, CO 80525
970-482-1584

North Shore Health & Rehabilitation

1365 W. 29th Street
Loveland, CO 80538
970-667-6111

HOME HEALTH AGENCIES

Alliant Home Health

3131 S. College Avenue
Fort Collins, CO 80525
303-424-8000

Banner Home Care Colorado

5628 W. 19th Street, Ste. 1
Greeley, CO 80634
970-350-6222

Banner Home Care Colorado

320 N. Cleveland Avenue
Loveland, CO 80538
970-669-4435

Colorado Plains Medical Center

1000 Lincoln Street
Fort Morgan, CO 80701
970-867-3013

Estes Park Home Care

555 Prospect Avenue
Estes Park, CO 80517
970-586-2273

Evergreen Home Healthcare

301 N. Howes Street
Fort Collins, CO 80521
970-416-6481

Interim Healthcare of Fort Collins

2000 Vermont Drive, Ste 100
Fort Collins, CO 80525
970-472-4180

Optimal Home Care

4380 S. Syracuse Street
Denver, CO 80237
303-488-9999



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Notice of Privacy Practices

Our regional Notice of Privacy Practices, which you have received, describes how medical information about you may be used and disclosed, and how you can access it. It also describes our responsibility to notify you if there is a breach of your Protected Health Information. We want to remind you about this notice and how you may obtain another copy if you want one. This notice is part of the federal Health Insurance Portability and Accountability Act (HIPAA). Protected health information is an important part of HIPAA rules. Due to modifications to HIPAA, the Notice of Privacy Practices underwent material changes in 2013. You can view a copy online at kp.org/privacy or request a printed copy by calling Member Services.

Disability Access

It is our policy to make our facilities, services, and programs accessible to individuals with disabilities, in compliance with federal and state laws that prohibit discrimination based on disability. Kaiser Permanente provides reasonable accommodations to individuals with disabilities, including: (1) access to service-animals and their users, except where the animal poses a significant risk to health or safety; (2) appropriate auxiliary aids and services when necessary to ensure effective communication with individuals with hearing, cognitive, and/or communication-related disabilities, including qualified sign language interpreter services and informational materials in alternative formats (examples include large print, audio tape/CDs, electronic texts/disks/CD-ROMS, and Braille); and (3) accessible exam rooms and medical equipment for individuals with disabilities.



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New Technology

New and emerging medical technologies and existing technologies are evaluated on an ongoing basis by two Kaiser Permanente committees. These evaluators consider whether the new technology is safe and effective, as determined by clinical specialists inside and outside Kaiser Permanente. They also consider the technology's benefits and under what conditions it is appropriate to be used. The Interregional New Technologies Committee, a national Kaiser Permanente group, and our local New Technologies Committee make recommendations to clinicians regarding the medical appropriateness of the technology. For more information, contact Member Services.

Advance Directives

Kaiser Permanente complies with the provisions of the federal Patient Self-Determination Act. Patients are informed of their right to consent to or refuse treatment, and to initiate Advance Directives. Colorado law also provides for Advance Directives, including directives pertaining to cardiopulmonary resuscitation (CPR).

Kaiser Permanente providers will inform you if they cannot implement an Advance Directive on the basis of conscience. This information is provided in writing, or in an alternate format appropriate for you. The provider will transfer your care to another provider of your choice, who is willing to comply with the Advance Directive.

We encourage you to think about and document your health care choices now, regardless of age, in case you're ever unable to speak for yourself. For some people, it can be uncomfortable to talk about illness, injury, and dying. Although it isn't always easy, it's important to have conversations about what you value most in life and how you would want to be treated in specific health or medical situations.

For more information and to download current forms visit kp.org/advanceddirective. Get support from Kaiser Permanente through the Life Care Planning service. Take action to have your wishes known and honored by attending a free Life Care Planning First Steps Class (with your chosen health care agent) and complete an Advance Directive. Call **1-866-868-7112** to register.

Additional information about advance directives can be found at the Colorado Department of Public Health and Environment Web site: www.cdphe.state.co.us.





Manage your care

Questions or Concerns About Bioethics

Kaiser Permanente has an ethics committee to assist in analyzing medical and business decisions. Bioethics applies general moral principles to medicine and health care. The committee offers recommendations to staff and physicians on bioethical policies and practices. It does not handle specific patient cases or complaints on care or service. For information about the Bioethics Committee and its activities, call Member Services.

Principles of Resource Management (UTILIZATION MANAGEMENT)

Kaiser Permanente's Quality and Resource Management Program has adopted the following principles:

- Utilization management decisions (pre-service, concurrent, and retrospective) are based on appropriateness of care, specific plan benefits, and current eligibility.
- No practitioner or other staff member reviewing resource utilization is rewarded for issuing denials of coverage or service.
- No financial incentives exist that encourage denials of coverage or service that result in underutilization.
- Kaiser Permanente will ensure that all benefit/coverage determinations are adjudicated in a manner designed to ensure the independence and impartiality of the persons involved in making the decision. Kaiser Permanente will not make decisions regarding issues like hiring, compensation, termination, or promotion based on the likelihood that the person will support the denial of benefits.

For resource stewardship process or authorization of care inquiries, please call **1-877-895-2705** (TTY: 711), Monday through Friday, 8:30 a.m. to 4:30 p.m. Staff will provide a telephone interpreter to assist with utilization management issues to individuals who speak limited or no English free of charge.

If you call after normal business hours for the Colorado service area, your message will be forwarded to our utilization management staff; your call will be returned the next business day.

Utilization criteria are applied along with medical expert opinions, when necessary, in making authorization decisions. To obtain a copy of resource stewardship/utilization management criteria, please call resource stewardship at the number provided.

Measuring Care and Service Quality

Kaiser Permanente participates in a number of independent reports on quality of care and service so that our members and the public have reliable information to better understand the quality of care we deliver, as well as a way to compare our performance to other Colorado health plans. You can find information on our quality performance at **kp.org** under Helpful Links and clicking on "Quality & Safety at KP". Or, contact Member Services at **1-844-201-5824** (TTY: 711), Monday through Friday, 8 a.m. to 6 p.m., for information.

Complaints, Claims, and Appeals

We want you to be satisfied with Kaiser Permanente. Please let us know when you have concerns, complaints, or compliments. The following information is an overview; please refer to your Evidence of Coverage for complete information on filing claims, appeals, and member satisfaction.

Complaints about quality of care or service, or access to facilities or services

If you have a complaint about your quality of care or service, or access to facilities, services, or programs, you may file a complaint online or you may contact a patient assistance coordinator or a Member Services representative at your local Plan facility or call Member Services at **1-844-201-5824** (TTY: 711), Monday through Friday, 8 a.m. to 6 p.m., to discuss your issue. To file a complaint online go to **kp.org** and click the "Locate our services" tab, then click "Member Services." On the left side of the screen, click "Submit a complaint."



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Our representatives will advise you about your resolution process and ensure that the appropriate parties review your complaint.

Kaiser Permanente will make appropriate arrangements to ensure that persons with disabilities are provided other accommodations, if needed, to participate in the dispute resolution and complaint processes.

Additionally, Kaiser Permanente will not retaliate against anyone who files a grievance or cooperates in the investigation of a grievance in good faith.

Claims

Submitting claims for processing and financial reimbursement is an infrequent necessity for some Kaiser Permanente members. When you obtain emergency or urgent care outside the Northern Colorado service area under the terms of your Plan, you may ask the providers to bill the Claims Department at the address listed below. If the provider mails you a bill, we ask that you send it to our Claims Department for payment. In either case, we pay our share and let you know how much, if anything, you owe.

If the provider requires payment at the time of service, we suggest you pay in order to obtain the required services. If you pay the provider directly, we'll reimburse you for our share of the costs. For more details, please refer to your Evidence of Coverage. To obtain reimbursement, please send your request for payment, along with all bills and receipts to:

Kaiser Permanente

Claims Department
P.O. Box 373150
Denver, CO 80237-3150

You can obtain a claim form online at kp.org. Be sure your Kaiser Permanente health record number is included on any written correspondence to the Claims Department.

In complex cases involving questions about travel abroad, third-party liability, or car or motorcycle accidents (for example), we suggest you contact the Claims Department at **1-800-382-4661** (TTY: 711), Monday through Friday, 8 a.m. to 5 p.m., to discuss the circumstances and to obtain the forms you'll need for appropriate reimbursement.

Appeals

If you have had a claim or service request denied, you may appeal that decision in writing.* Mail your appeal to:

Kaiser Permanente

Appeals Program
P.O. Box 378066
Denver, CO 80237-8066

*Refer to the document you received denying your claim or service as it outlines your appeal rights in detail.

Dispute Resolution

We are committed to promptly resolving your concerns, complaints, and grievances. Any person who believes that she or he has been subjected to discrimination on the basis of a disability may file a complaint or grievance under this procedure. The following sections describe some dispute-resolution options that may be available to you. Please refer to your Evidence of Coverage or Certificate of Insurance, or speak with a Member Services representative for the dispute-resolution options that apply to you. This is especially important if you are a Medicare member because you have different dispute-resolutions options available. The information below is subject to change when your Evidence of Coverage or Certificate of Insurance is revised and the revised Evidence of Coverage or Certificate of Insurance replaces the information in this Guidebook.

We will confirm receipt of your complaint, grievance, or appeal within five days. We will investigate your complaint or grievance, and will send you our decision within 30 days from the date we received your written or verbal complaint. We will make every attempt to resolve your issue promptly. The person filing the grievance or complaint may appeal the initial decision, and we will issue a decision within 30 days from the date we received your written or verbal request for an appeal. In the case of an expedited review, we will respond in less than 30 days, as described in this section.

If Member Services can resolve your grievance to your satisfaction by the end of the following business day, we will not provide any written communications relating to your issue.

Member Rights and Responsibilities Policy

We are partners in your health care. Your participation in your health care decisions and your willingness to communicate with your doctor and other health professionals help us in providing you with appropriate and effective health care. We want to make sure you receive the information you need to make decisions about your health care. We also want to make sure your rights to privacy and to considerate and respectful care are honored. As a member of Kaiser Permanente, you have the right to receive information about your rights and responsibilities and to make recommendations about our member rights and responsibilities policies.

YOU* HAVE THE RIGHT TO:

- Participate in your health care. This includes the right to receive the information that you need to accept or refuse a recommended treatment. Emergencies or other circumstances occasionally may limit your participation in a treatment decision. In general, you will not receive medical treatment before you or your legal representative give consent. You have the right to be informed and to decide if you want to participate in any care or treatment that is considered educational research or human experimentation.
- Express your wishes concerning future care. You have the right to choose a person to make medical decisions for you and to express your choices about your future care, if you are unable to do so yourself. These choices can be expressed in documents, such as a durable power of attorney for health care, a living will, or a CPR directive. Inform your family and your doctor of your wishes and give them copies of documents that describe your wishes concerning future care.

- Receive the medical information you need to participate in your health care. This information includes the diagnosis, if any, of a health complaint, the recommended treatment, alternative treatments, and the risks and benefits of the recommended treatment. We will make this information as clear as possible to help you understand it. You are entitled to an interpreter, if you need one. You also have the right to review and receive copies of your medical records, unless the law restricts our ability to make them available. You have the right to participate in making decisions involving ethical issues that may arise during the provision of your care.

- Receive information about the outcomes of care you have received, including unanticipated outcomes. When appropriate, family members or others you have designated will receive such information.
- Receive information about Kaiser Permanente as an organization, its practitioners, providers, services, and the people who provide your health care. You are entitled to know the name and professional status of the individuals who provide your service or treatment.
- Receive considerate, respectful care. We respect your personal preferences and values.
- Receive care that is free from restraint or seclusion. We will not use restraint or seclusion as a means of coercion, discipline, convenience, or retaliation.
- Have a candid discussion of appropriate or medically necessary treatment options for your condition(s). You have the right to this discussion, regardless of cost or benefit coverage.
- Have impartial access to treatment. You have the right to all medically indicated treatment that is a covered benefit, regardless of your race, religion, sex, sexual orientation, national origin, cultural background, disability, or financial status.



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- Be assured of privacy and confidentiality. You have the right to be treated with respect and dignity. We will honor your need for privacy and will endeavor not to release your medical information without your authorization, except as required or permitted by law.
- Have a safe, secure, clean, and accessible environment.
- Choose your physician. You have the right to select and change physicians within the Kaiser Permanente Health Plan. You have the right to a second opinion by a Kaiser Permanente physician. You have the right to consult with a non-Kaiser Permanente physician at your expense.
- Know and use customer satisfaction resources. You have the right to know about resources such as patient assistance, customer service, and grievance and appeals committees, who can help you answer questions and resolve problems. You have the right to make complaints and appeals without concern that your care will be affected. Your membership benefits booklet (Evidence of Coverage or Membership Agreement) describes procedures to make formal complaints. We welcome your suggestions and questions about Kaiser Permanente, our services, our health professionals, and your rights and responsibilities.
- Review, amend, and correct your medical records as needed.

Kaiser Permanente does not discriminate against any person on the basis of age, race, ethnicity, color, national origin, cultural background, ancestry, language, religion, sex, gender identity, gender expression, sexual orientation, marital status, physical or mental disability, or genetic information in admission, treatment, or participation in its programs, services, and activities.

To speak with a representative about our policies and procedures, including benefits and coverage, contact Member Services at **1-844-201-5824** (TTY: 711), Monday through Friday, 8 a.m. to 6 p.m. Senior Advantage and Medicare members can contact Kaiser Permanente Member Services at **1-800-476-2167** (TTY: 711), seven days a week, 8 a.m. to 8 p.m.

YOU* ARE RESPONSIBLE TO:

- Know the extent and limitations of your health care benefits. An explanation of benefits is contained in your Evidence of Coverage or Membership Agreement.
- Identify yourself. You are responsible for your membership card, for using the card only as appropriate, and for ensuring that other people do not use your card. Misuse of membership cards may constitute grounds for termination of membership.
- Keep appointments. You are responsible for promptly canceling any appointment that you do not need or cannot keep.
- Provide accurate and complete information. You are responsible for providing accurate information about your present and past medical conditions, as you understand them. You should report unexpected changes in your condition to your doctor.
- Understand your health problems and participate in developing mutually agreed upon treatment goals to the degree possible.
- Follow the treatment plan on which you and your health care professional agree. You should inform your doctor if you do not clearly understand your treatment plan and what is expected of you. If you believe you cannot follow through with your treatment, you are responsible for telling your doctor.
- Recognize the effect of your lifestyle on your health. Your health depends not only on care provided by Kaiser Permanente, but also on the decisions you make in your daily life, such as smoking or ignoring care recommendations.



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- Be considerate of others. You should be considerate of health professionals and other patients. Disruptive, unruly, or abusive conduct may constitute grounds for termination of membership. You should also respect the property of other people and of Kaiser Permanente.
- Fulfill financial obligations. You are responsible for paying on time any money you owe Kaiser Permanente. Nonpayment of amounts owed may constitute grounds for termination of membership.

*You or your guardian, next of kin, or a legally authorized responsible person.

Women's Health and Cancer Rights Act of 1998

In accordance with the Women's Health and Cancer Rights Act of 1998, and as determined in consultation with the attending physician and the patient, we provide the following coverage after a mastectomy:

- Reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical (balanced) appearance.
- Prostheses (artificial replacements).
- Services for physical complications resulting from the mastectomy.

Who Pays First When You Have Additional Insurance?

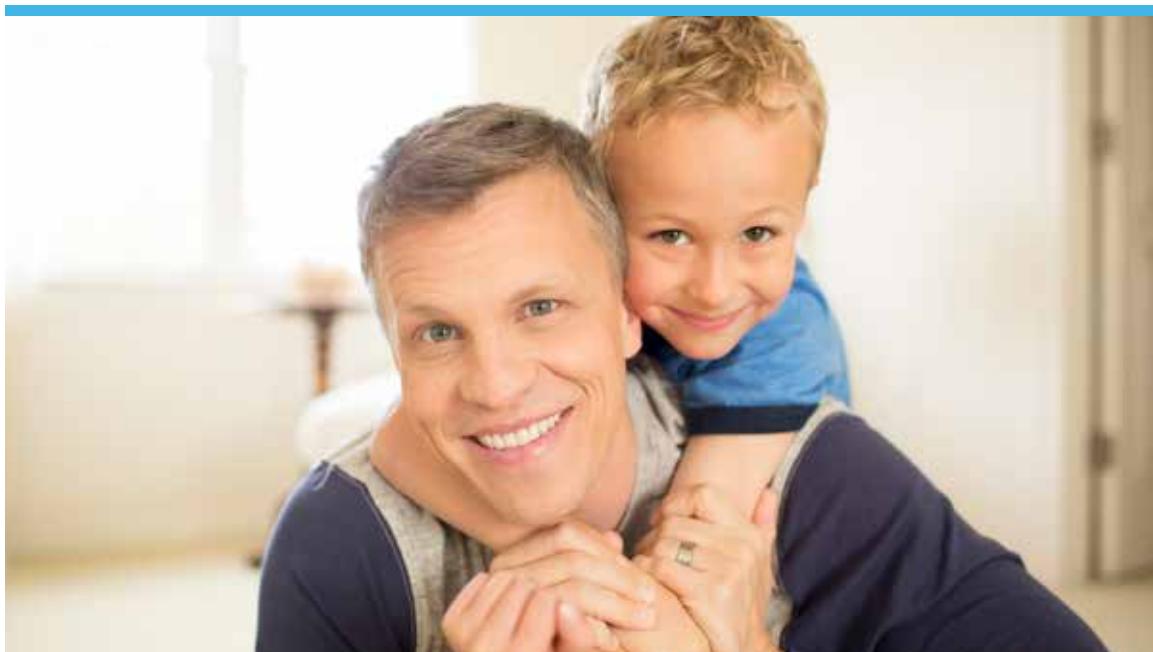
When you have additional insurance coverage, how we coordinate your Kaiser Permanente benefits with benefits from other insurance depends on your situation. If you have additional health insurance, please call Member Services **1-844-201-5824 (TTY: 711)**, Monday-Friday, 8 a.m. to 6 p.m., to find out which rules apply to your situation and how payment will be handled.

You're at the Center of Your Care

With a doctor and care team that focuses on you, listens to you, and communicates with you, we make it easy to feel right at home.

Patient-Centered Medical Home at Kaiser Permanente Medical Offices

At Kaiser Permanente, our mission is to provide high-quality, affordable health care to improve the health of our members. We've always believed in putting you and your health first. Our approach is to build a stronger, more personal partnership with you – one that provides you with seamless, comprehensive, and proactive care.



The Patient-Centered Medical Home is a team-based approach to health care that focuses on providing personalized, comprehensive, and evidence-based medical care to patients using a physician-led team of professionals. We believe that maintaining a continuous healing relationship with the personal physician of your choice is the best way to ensure that you reach maximum health.

Your physician and health care team

- Helps you plan and manage your health care.
- Listens to your concerns and answers your health questions.
- Coordinates your care across multiple settings, including behavioral health.
- Encourages you to play an active part in your own health care.
- Provides education and self-management support.

YOU are the most important member of your team! Our physicians and skilled professionals work together to understand and meet your health care needs. Members of your team may include: Board Certified Physicians, Physician Assistants, Nurse Practitioners, Registered Nurses, Pharmacists, Licensed Practical Nurses, Medical Assistants, Care Managers, Behavioral Health Practitioners, Registered Dietitians, Social Workers, and Community Health Specialists.



Kaiser Permanente Publications and Announcements

Most of our publications can be downloaded at kp.org/formsandpubs. Additionally, we'll keep you up-to-date on Kaiser Permanente through your member e-newsletter, *Partners in Health*, as well as additional mailings. We encourage you to register on kp.org to receive the monthly *Partners in Health* e-newsletter. It allows you to get important updates and valuable health tips in a timely manner and keeps you informed about new Kaiser Permanente medical offices and specialty services, changes in basic benefits, and changes in phone numbers.

Bookmark kp.org/membernews-co to stay up to date with the latest member news from Kaiser Permanente. This Web page is uniquely designed to keep you informed of what's going on at Kaiser Permanente. We'll also provide you with local service area updates and news.

INFORMATION SUBJECT TO CHANGE

The information in the Member Resource Guide is updated annually and is current at time of printing. The availability of physicians, hospitals, providers, and services may change. For a complete and updated list of our physicians and specialists, visit the Medical Staff Directory on kp.org. If you have questions about the information in this guide, please call Member Services at **1-844-201-5824** (TTY: **711**), Monday through Friday, 8 a.m. to 6 p.m.

Member and Marketing Communications publishes the Member Resource Guide annually for Kaiser Permanente members. We welcome your comments. Please write to us at:

Member and Marketing Communications
Kaiser Permanente
2530 S. Parker Road, Suite 350
Aurora, CO 80014

or e-mail us at
CO-MemberCommunications@kp.org.

Glossary

Coinurance

An amount you may be required to pay as your share of the cost for services after you pay any deductibles. Coinsurance is usually a percentage (for example, 20%).

Copay

An amount you may be required to pay as your share of the cost for a medical service or supply, like a doctor's visit, hospital outpatient visit, or prescription drug. A copayment is usually a set amount, rather than a percentage. For example, you might pay \$10 or \$20 for a doctor's visit or prescription.

Deductible

The amount you pay for covered services before Kaiser Permanente starts paying most of the cost. For example, a \$500 deductible means you pay \$500.

Evidence of Coverage (EOC)

This document explains benefits, terms, and conditions of your Kaiser Permanente membership, including information about your share of the cost and exclusions.

Explanation of Benefits

A summary of health care charges that Kaiser Permanente sends you after you see a provider or get a service. It is not a bill. It is a statement that tracks the care you've received and how close you are to reaching your deductible and out-of-pocket maximum.

Family Medicine

Provides comprehensive medical services for individuals, regardless of sex or age, on a continuing basis. Family medicine physicians often care for every member of a family.

Formulary

A list of prescription drugs covered by a prescription drug plan or another insurance plan offering prescription drug benefits. Also called a drug list.

Internal Medicine

Provides diagnosis and medical treatments for adults.

Kaiser Permanente Medical Offices

Medical offices usually offer primary care, specialty, and support services such as pharmacy and lab.

Network Provider

Providers we contract with to provide services to members. They include network hospitals, primary care providers, physicians, medical groups, plan medical offices, and pharmacies.

Obstetrics/Gynecology

Provides women's health, family planning, pregnancy, and medical and surgical reproductive health services.

Out-of-Pocket Maximum

The maximum amount you'll pay for covered services each year. If you reach your maximum, you won't have to pay anything for covered services for the rest of the year.

Pediatrics

Provides children's health care, usually from birth through age 17.

Primary Care

Basic or general health care services provided by family medicine, internal medicine, and pediatric physicians, and other health care practitioners.

Referral only

A referral from a primary care physician is needed to make an appointment in certain "by referral only" specialty departments.

Service Area

That geographical area defined by ZIP codes within specified counties. Refer to your Evidence of Coverage for a list of ZIP codes.

Specialist

A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care.

TTY

Indicates a telephone number for a relay communications device used by the hearing or speech impaired to communicate directly with others.



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Get care fast



Get Started as a New Member

See page 4

Call 1-844-639-8657/TTY: 711



Find a Location

See page 16

Visit kp.org/facilities



Choose or Change Your Physician

See page 6

Call 1-855-208-7221/TTY: 711



Make an Appointment

See page 7

Call 970-207-7174 or
1-800-218-1059/TTY: 711



Order Prescription Refills

See page 10

Visit kp.org/refill



Medical Advice

See page 7

Call 970-207-7174 or
1-800-218-1059/TTY: 711



Manage Your Health Online

See page 5

Visit kp.org/myhealthmanager

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youtube.com/kaiserpermanenteorg
