



## For our Kaiser Permanente Members with Deductible Plans

### Understanding your costs

**Payment at Registration** - When you check in for your visit, the receptionist may ask you for a co-pay or payment toward your deductible and/or coinsurance. This payment may cover only a portion of the total charges for the services, procedures, treatments, and lab tests you receive during your visit. If you have any balance due, you will receive a bill later.

**Laboratory and Medical Imaging** visits - If you have a test or service performed in these departments, you may be asked to make a payment in the department and, if you have any balance due, you will receive a bill later.

**Pharmacy** - If your doctor prescribes medications, depending on your plan, you will be asked for a co-pay or payment based on your deductible and/or coinsurance.

**Preventive Care: Important Message Regarding Costs** - Your deductible HMO plan offers most preventive care services—such as routine physical exams, screening mammograms, and cholesterol screenings—at little or no cost to you. When you come in for a preventive care service, **non-preventive** needs are often identified and addressed. When this happens, costs for those **non-preventive service(s) may be billed** to you depending on your plan.

For example, during a routine physical exam your doctor finds a mole and determines that it needs to be removed and biopsied. Because removal and/or biopsy are considered **non-preventive services**, you will be billed for these additional services.

Similarly, some medical imaging services are considered **preventive**, while others are **non-preventive**. If you obtain a screening mammogram because you have not had one in over two years this would be considered a **preventive service**. However, a mammogram done to evaluate breast symptoms or an abnormal finding on a screening mammogram would be a **non-preventive** service, just like an x-ray obtained to evaluate a painful joint.

We care about how the cost of care affects you. Listed below are resources to help.

For help with questions regarding your specific plan, costs and coverage please call **1-800-390-3507**.

You may also visit one of the following websites:

<a href="http://www.kp.org/deductibleplans">www.kp.org/deductibleplans</a>	This site helps you learn how deductible plans work, and about costs and billing. It lists preventive care services, answers frequently asked questions, provides a sample fees list and many additional resources.
<a href="http://www.kp.org/memberestimates">www.kp.org/memberestimates</a>	This Estimate tool provides a personalized estimate of your out-of-pocket costs for many of the most common non-preventive medical exams, tests and procedures. Virtual Video: <a href="http://info.kp.org/richmedia/onlineEstimate/">http://info.kp.org/richmedia/onlineEstimate/</a>
<a href="http://www.kp.org/outofpocket">www.kp.org/outofpocket</a>	This Out-of-pocket summary tool helps you manage your health care spending by providing a personalized summary of your out-of-pocket expenses.