

TRAVEL COVERAGE

Emergency and urgent care away from home

For travel outside Kaiser Permanente areas



KAISER PERMANENTE®



Emergencies can happen anywhere

As a Kaiser Permanente member, you're covered for emergency and urgent care anywhere in the world. Whether you're traveling in the United States or internationally, this brochure will explain what to do if you need emergency or urgent care while away from home.

It's important to remember that how you get care can vary depending on where you are. So plan ahead and find out what emergency and other medical services are available where you'll be traveling.

This brochure is not intended to be used by Medicare, KPIC, or Kaiser Permanente Washington Options PPO, EPO, or POS members. Medicare members should refer to the On the Go brochure or call Member Services in your home area for details.

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Types of care

Anything can come up when you travel, and different health needs require different types of care. Here are some common examples, which don't include all possible symptoms and conditions.

What is emergency care?

Emergency care is for a medical or psychiatric condition, including severe pain, 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
- Severe shortness of breath
- Decrease in or loss of consciousness

*If you reasonably believe you have an emergency medical condition, call **911** (if you are in the U.S.) or go to the nearest emergency department. An emergency medical condition is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage* or other coverage documents.

What is urgent care?

An urgent care need is one that requires prompt medical attention, usually within 24 or 48 hours, but is not an emergency medical condition. Examples include:

- Minor injuries and cuts
- Backaches and earaches
- Upper-respiratory symptoms
- Sore throats
- Frequent or severe coughs
- Frequent urination or a burning sensation when urinating

What is routine care?

Routine care is for an expected care need, like a scheduled visit to your doctor or a recommended preventive screening. Examples include:

- Physical exams
- Adult and well-child checkups
- Pap tests
- Follow-up visits

Routine services aren't covered outside Kaiser Permanente areas, so make sure to get them before your trip.

Kaiser Permanente areas include all or parts of:

- California
- Colorado
- Georgia
- Hawaii
- Maryland
- Oregon
- Virginia
- Washington
- Washington, D.C.

Find our locations at [kp.org/kpfacilities](https://www.kp.org/kpfacilities).



U.S. travel

Outside Kaiser Permanente areas

How do I get emergency care in the U.S.?

If you or a family member has a medical emergency, get care right away. You don't have to let Kaiser Permanente know or get approval first. Here's what to do:

- Call **911** or go to the nearest hospital. Always use the emergency services available where you are.
- Once your condition is stable, call Kaiser Permanente to let us know you've received emergency care or been admitted to a hospital. See page 19 for phone numbers for reporting an emergency (or post-stabilization care). If appropriate, the doctor treating you can call instead.
- When you call Kaiser Permanente, we'll talk to the doctor treating you to discuss your condition, health plan coverage information, and help decide what to do next.

What if I still need care after my emergency condition has been stabilized?

If you've been hospitalized, the doctor treating you may decide you still need care after your condition has been stabilized. This is called post-stabilization care.

You'll need to get approval from Kaiser Permanente for this kind of care to be covered under your Kaiser Permanente plan.

- Call us as soon as you can,¹ preferably before you get care. See page 19 for phone numbers for reporting an emergency (or post-stabilization care). Getting approval helps protect you from financial responsibility, since we may not cover services we don't approve first.
- If we agree you need post-stabilization care, we may authorize the doctor treating you to give you this care. Or we may choose a different provider who can provide the right care for your condition.
- Ask the doctor treating you if Kaiser Permanente has approved your care, including any transportation. In addition to post-stabilization care, you'll need to get any related transportation approved. When medically necessary transportation is needed for your care (as determined by Kaiser Permanente), we will arrange these services for you.²

Post-stabilization follow-up care is generally not covered, unless we authorize it or it's considered urgent. This includes any follow-up care you need after an emergency or urgent care visit, like removing stitches or a cast. Call us before you get follow-up care to check whether it's covered.

¹For specific timing considerations, please refer to your *Evidence of Coverage* or other coverage documents.

²Kaiser Permanente Georgia health plan does not arrange transportation services and any request for transportation is subject to review.

How do I report emergency care?

Call to let Kaiser Permanente know you've been admitted to a hospital with an emergency condition, or to ask for approval for post-stabilization care. See page 19 for phone numbers for reporting an emergency (or post-stabilization care).

How do I get urgent care in the U.S.?

If you need urgent care while outside a Kaiser Permanente area, you can visit an urgent care or retail clinic instead of a hospital emergency department. We'll cover medically necessary urgent care at non-Kaiser Permanente facilities as long as it can't wait until you get back home.

What if I need urgent care in Las Vegas?

Kaiser Permanente has contracted with Concentra Urgent Care Centers and Walgreens Healthcare Clinics to provide you with quality medical assistance at 17 urgent care clinics in Las Vegas, including three right on the Strip. See our Las Vegas urgent care brochure or visit kp.org/formsandpubs for details and locations.

What if I'm not sure what kind of care I need?

If you're not sure what kind of care you need, and you have a secure login and password, you can use kp.org to send a nonurgent message to your primary care physician.³

How do I submit a claim?

If you paid for emergency or urgent care while away from home, you'll need to file a claim for reimbursement.

The following information is required for all claims:

- Itemized bills (should include date of service, services received, and cost of each item)
- Medical records (copies of original medical reports, admission notes, emergency room records, and/or consultation reports)
- Proof of payment (receipts or bank or credit card statements)

For help with filing a claim for reimbursement, visit kp.org/travel or call the Away from Home Travel Line at **951-268-3900**.

³If you think you're having a medical emergency, call **911** or go to the nearest hospital.



International travel

How do I get emergency or urgent care outside the U.S.?

If you or a family member has an emergency or urgent medical situation,¹ get care right away. You don't have to let Kaiser Permanente know or get approval first. Here's what to do:

- Immediately go to the nearest hospital or any facility that can give you the care you need. Kaiser Permanente won't be able to help manage your care until your emergency or urgent care need is under control or is being managed by a doctor.
- If you get emergency care, call Kaiser Permanente when your condition is stable to let us know you've been treated for an emergency or admitted to a hospital. See page 19 for phone numbers for reporting an emergency (or post-stabilization care). If appropriate, the doctor treating you can call instead.
- When you call Kaiser Permanente, we'll talk to the doctor treating you to discuss your condition, health plan coverage, and help you decide what to do next. We have interpreter services that allow us to talk to doctors who don't speak English.

What if I still need care after my emergency condition has been stabilized?

If you've been hospitalized, the doctor treating you may decide you still need care after your condition has been stabilized. This is called post-stabilization care. You'll need to get approval from Kaiser Permanente for this kind of care to be covered under your Kaiser Permanente plan.

- Call us as soon as you can,² preferably before you get care. See page 19 for phone numbers for reporting an emergency (or post-stabilization care). Getting approval helps protect you from financial responsibility, since we may not cover services we don't approve first.
- If we agree you need post-stabilization care, we may authorize the doctor treating you to give you this care. Or we may choose a different provider who can provide the right care for your condition.

¹Kaiser Permanente may cover medically necessary urgent care you get when you're temporarily outside the country – if it can't be delayed until you get back home. Please refer to your *Evidence of Coverage* or other coverage documents for any restrictions.

²For specific timing considerations, please refer to your *Evidence of Coverage* or other coverage documents.

- Ask the doctor treating you if Kaiser Permanente has approved your care, including any transportation. In addition to post-stabilization care, you'll need to get any related transportation approved. When medically necessary transportation is needed for your care (as determined by Kaiser Permanente), we will arrange these services for you.³

Outpatient follow-up care is generally not covered, unless we authorize it or it's considered urgent. This includes any follow-up care you need after an emergency or urgent care visit, like removing stitches or a cast. Call us before you get follow-up care to check whether it's covered. See page 19 for phone numbers for reporting an emergency (or post-stabilization care).

³Kaiser Permanente Georgia health plan does not arrange transportation services and any request for transportation is subject to review.

How do I report emergency care if I'm outside the U.S.?

Call to let Kaiser Permanente know you've been admitted to a hospital with an emergency condition, or to ask for approval for post-stabilization care. See page 19 for phone numbers for reporting an emergency (or post-stabilization care).

Check with the local telephone service provider where you are if you need help calling internationally. International calls to this number aren't toll free, and you'll be charged at local international rates.

You should always have a plan for calling Kaiser Permanente. Get ready before you leave. Find out if your cell phone service includes international calling, or get an international calling card.

Is transportation covered?

Kaiser Permanente covers emergency medical transportation to get you to the nearest hospital, or another facility if we decide it's necessary. However, we can't arrange this transportation for you during an emergency. You'll need to work with emergency transportation providers wherever you are.

We generally don't cover or arrange other transportation, unless we decide it's needed to manage your care. In order to lessen your potential financial liability for non-covered travel-related services, you may want to consider getting extra travel insurance to cover services that aren't covered by your Kaiser Permanente plan.

How do I submit a claim?

Kaiser Permanente generally doesn't pay providers outside the United States directly. If you get emergency or urgent care, you'll need to pay the bill yourself. Then you can submit a claim for reimbursement when you get home.

In many countries, providers require payment before giving care. Costs can be high, so be ready to cover any unexpected costs. You may want to get extra travel insurance for your trip.

The following information is required for all international claims:

- Itemized bills (should include date of service, services received, and cost of each item)
- Medical records (copies of original medical reports, admission notes, emergency room records, and/or consultation reports)
- Proof of payment (receipts or bank or credit card statements)
- Proof of travel (copy of itinerary and/or airline tickets)

Visit **[kp.org/travel](https://www.kp.org/travel)** to download a claim form. For help with filing a claim for reimbursement, call the Away from Home Travel Line at **951-268-3900**.



For more information

You'll find more information about getting emergency and urgent care in the document below that applies to your health coverage:

- ***Evidence of Coverage (EOC)***,
if your coverage is directly with Kaiser Foundation Health Plan or its regional affiliates
- ***Summary Plan Description (SPD)***,
if your coverage is with your employer's self-funded plan

For a complete description of your coverage, you should read your *EOC*, *COI*, or *SPD*, since the information in this brochure may change at any time. Contact our Member Service Contact Center to request a copy of your *EOC* or *COI*. To request a copy of your *SPD*, contact your employer.

Member Services phone numbers

Away from Home Travel Line

When traveling internationally, call the travel line at **951-268-3900*** to avoid challenges associated with toll-free numbers.

California

1-800-464-4000 (English and interpreter services for more than 150 languages)

1-800-788-0616 (Spanish)

1-800-757-7585 (Chinese dialects)

TTY 711

Hours: Open 7 days a week,
24 hours a day; closed holidays

Medicare members

1-800-443-0815 or **TTY 711**

Hours: Open 7 days a week from
8 a.m. to 8 p.m.

*This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

Colorado Denver/Boulder

303-338-3800 or TTY **711**

Hours: Open Monday through Friday from 8 a.m. to 6 p.m.

Medicare members

1-800-476-2167 or TTY **711**

Hours: Open 7 days a week from 8 a.m. to 8 p.m.

Mountain Colorado

1-844-837-6884 or TTY **711**

Hours: Open Monday through Friday from 8 a.m. to 6 p.m.

Medicare members

Medicare Advantage plans are not currently available in Mountain Colorado.

Northern Colorado

1-844-201-5824 or TTY **711**

Hours: Open Monday through Friday from 8 a.m. to 6 p.m.

Southern Colorado

1-888-681-7878 or TTY **711**

Hours: Open Monday through Friday from 8 a.m. to 6 p.m.

Medicare members

1-800-476-2167 or TTY **711**

Hours: Open 7 days a week from 8 a.m. to 8 p.m.

District of Columbia

Metro area

301-468-6000 or TTY **711**

Outside metro area

1-800-777-7902 or TTY **711**

Hours: Open Monday through Friday from 7:30 a.m. to 5:30 p.m.

Medicare members

1-888-777-5536 or TTY **711**

Hours: Open 7 days a week from 8 a.m. to 8 p.m.

Georgia

1-888-865-5813 or TTY **711**

404-261-2590

Hours: Open Monday through Friday from 7 a.m. to 7 p.m.

Medicare members

1-800-232-4404 or TTY **711**

Hours: Open 7 days a week from 8 a.m. to 8 p.m.

Hawaii

1-800-966-5955 or TTY **711**

Hours: Open Monday through Friday from 8 a.m. to 5 p.m.; Saturday from 8 a.m. to noon

Medicare members

1-800-805-2739 or TTY **711**

Hours: Open 7 days a week from 8 a.m. to 8 p.m.

Maryland

D.C. metro area

301-468-6000 or TTY **711**

Outside D.C. metro area

1-800-777-7902 or TTY **711**

Hours: Open Monday through Friday from 7:30 a.m. to 5:30 p.m.

Medicare members

1-888-777-5536 or TTY **711**

Hours: Open 7 days a week from 8 a.m. to 8 p.m.

Oregon

Portland

503-813-2000 or TTY **711**

Outside Portland

1-800-813-2000 or TTY **711**

Hours: Open Monday through Friday from 8 a.m. to 6 p.m.

Medicare members

1-877-221-8221 or TTY **711**

Hours: Open 7 days a week from 8 a.m. to 8 p.m.

Virginia

D.C. metro area

301-468-6000 or TTY **711**

Outside D.C. metro area

1-800-777-7902 or TTY **711**

Hours: Open Monday through Friday from 7:30 a.m. to 5:30 p.m.

Medicare members

1-888-777-5536 or TTY **711**

Hours: Open 7 days a week from 8 a.m. to 8 p.m.

Washington

Vancouver/Longview area

1-800-813-2000 or TTY **711**

Hours: Open Monday through Friday from 8 a.m. to 6 p.m.

Medicare members

1-877-221-8221 or TTY **711**

Hours: Open 7 days a week from 8 a.m. to 8 p.m.

Outside Vancouver/Longview area

206-630-4636

1-888-901-4636 or TTY **711**

Hours: Open Monday through Friday from 8 a.m. to 5 p.m.

Medicare members

206-630-4600

1-888-901-4600 or TTY **711**

Hours: Open 7 days a week from 8 a.m. to 8 p.m.

If you're enrolled in an employer's self-funded EPO, POS, or PPO plan administered by Kaiser Permanente Insurance Company, please call the Customer Service number on the back of your Kaiser Permanente ID card.

Phone numbers to report emergency (or post-stabilization) care

If you need emergency care, call **911** or go to the nearest hospital that can give you care.

Region	Phone number	Hours
California	1-800-225-8883	7 days, 24 hours a day
Colorado (Denver/ Boulder)	303-338-3800	Mon-Fri, 8 a.m.-6 p.m.
Colorado (Sr. Adv. Members)	1-800-476-2167	7 days a week, 8 a.m.-8 p.m.
Mountain Colorado	1-844-201-5824	Mon-Fri, 8 a.m.-6 p.m.
Northern Colorado	1-800-632-9700	Mon-Fri, 8 a.m.-6 p.m.
Southern Colorado	1-888-681-7878	Mon-Fri, 8 a.m.-6 p.m.
Hawaii	1-800-227-0482	Mon-Fri, 8 a.m.-4:30 p.m.
Georgia	1-800-611-1811	7 days, 24 hours a day
Maryland (Baltimore & suburban D.C. area), Virginia, District of Columbia	1-800-777-7904 (advice line) 1-800-777-7902 (Member Services)	7 days, 24 hours a day Mon-Fri, 7:30 a.m.-9 p.m. (except holidays)
Northwest	1-877-813-5993	7 days, 24 hours a day
Washington	1-888-457-9516 (emergency notification) 206-901-4609 (local)	7 days, 24 hours a day
TTY	711	

NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan, 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 free 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 free 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
1-800-966-5955 (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 or phone at:

Membership Services

Attn: Kaiser Civil Rights Coordinator
711 Kapiolani Blvd
Honolulu, HI 96813
1-800-966-5955

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>.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-966-5955** (TTY: **711**).

Cebuano (Bisaya) ATENSYON: Kung nagsulti ka og Cebuano, aduna kay magamit nga mga serbisyo sa tabang sa lengguwahe, nga walay bayad. Tawag sa **1-800-966-5955** (TTY: **711**).

中文 (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 **1-800-966-5955** (TTY: **711**)。

Chuuk (Chukese) MEI AUCHEA: Ika iei foosun fonuomw: Foosun Chuuk, iwe en mei tongeni omw kopwe angei aninisin chiakku, ese kamo. Kori **1-800-966-5955** (TTY: **711**).

‘Ōlelo Hawai‘i (Hawaiian) E NĀNĀ MAI: Inā ho‘opuka ‘oe i ka ‘ōlelo Hawai‘i, hiki iā ‘oe ke loa‘a i ke kōkua manuahi. E kelepona i ka helu **1-800-966-5955** (TTY: **711**).

Iloko (Ilocano) PAKDAAR: No agsasaoka iti Ilokano, dagiti awan bayadna a serbisio a para iti beddeng ti lengguahe ket sidadaan para kenka. Awagan ti **1-800-966-5955** (TTY: **711**)

日本語 (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。 **1-800-966-5955** (TTY: **711**) まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-966-5955** (TTY: **711**) 번으로 전화해 주십시오.

ລາວ (Laotian) ໂປດຊາບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການ ບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັຽຄ່າ, ແມ່ນມີພ້ອມໃຫ້ ທ່ານ. ໂທສ **1-800-966-5955** (TTY: **711**).

Kajin Majōl (Marshallese) LALE: Ñe kwōj kōnono Kajin Majōl, kwomaroñ bōk jermal in jipañ ilo kajin ñe am ejjelok wōñān. Kaalok **1-800-966-5955** (TTY: **711**).

Naabehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hóló, koji' hódííłnih **1-800-966-5955** (TTY: **711**).

Lokaiahn Pohnpei (Pohnpeian) MEHN KAIR: Ma komw kin lokiaiahn Pohnpei, wasahn sawas en palien lokaia kak sawas ni sohte isais. Koahl nempe **1-800-966-5955** (TTY:**711**).

Faa-Samoa (Samoan) MO LOU SILAFIA: Afai e te tautala Gagana fa'a Sāmoa, o loo iai auauunaga fesoasoani, e fai fua e leai se totogi, mo oe, Telefoni mai: **1-800-966-5955** (TTY: **711**).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-966-5955** (TTY: **711**).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa **1-800-966-5955** (TTY: **711**).

Lea Faka-Tonga (Tongan) FAKATOKANGA'I: Kapau 'oku ke Lea Faka-Tonga, ko e kau tokoni fakatonu lea 'oku nau fai atu ha tokoni ta'etotongi, pea teke lava 'o ma'u ia. Telefoni mai **1-800-966-5955** (TTY: **711**).

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-966-5955** (TTY: **711**).

Before you go ...

A little planning makes a big difference. Plan now for a healthy trip.

- Register on kp.org** to see your home area health information and email your Kaiser Permanente doctor anytime, anywhere.
- Get our Kaiser Permanente mobile app** to stay connected when you're on the go.
- Consult your doctor** if you need to manage a condition during your trip.
- Refill your eligible prescriptions** to have enough while you're away.
- Print a summary of your online medical record** in case you don't have internet access.*
- Make sure your immunizations are up-to-date**, including your yearly flu shot.

Don't forget

- Pack your Kaiser Permanente ID card.** It has important phone numbers on the back.
- If you travel by plane**, keep your prescription medications with you in your carry-on baggage.
- Take this brochure on your trip.** It explains what to do if you need care.
- Away from Home 24/7 Travel Line:**
951-268-3900 (TTY 711) or kp.org/travel

*These features are available when you register on kp.org and seek care from Kaiser Permanente physicians.



Services covered under your health plan are provided and/or arranged by Kaiser Permanente health plans: Kaiser Foundation Health Plan, Inc., in Northern and Southern California and Hawaii • Kaiser Foundation Health Plan of Colorado • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Road NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., in Maryland, Virginia, and Washington, D.C., 2101 E. Jefferson St., Rockville, MD 20852 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Suite 100, Portland, OR 97232 • Kaiser Foundation Health Plan of Washington or Kaiser Foundation Health Plan of Washington Options, Inc., 601 Union St., Suite 3100, Seattle, WA 98101 • Services for self-insured plans are administered by Kaiser Permanente Insurance Company, One Kaiser Plaza, Oakland, CA 94612. Services for fully insured PPO plans are provided and/or arranged by Kaiser Permanente Insurance Company.