# Getting care away from home

What to do before, during, and after your trip

For 24/7 travel support, call the Away from Home Travel Line.

Solution<

### Kaiser Permanente service areas

You can get care in any of these Kaiser Permanente areas: California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington (southwest part of the state), and Washington, D.C.

Find a Kaiser Permanente location near you at **kp.org/kpfacilities**.

### Group Health Cooperative (GHC) areas

You can also get care through GHC, a group that offers care to Kaiser Permanente members in east and northwest Washington, and in northern Idaho. For GHC locations, visit **ghc.org/about\_gh**. You never know what might come up when you're away from home, so be prepared. Here are some answers to common questions to help you plan for a healthy trip.

## **Before you travel**

#### What should I do before my trip?

- **Register on kp.org** so you can see your health information online and email your Kaiser Permanente doctor anytime with nonurgent questions.
- Get our Kaiser Permanente app to stay connected when you're on the go. Save the Away from Home Travel Line phone number to your mobile device for travel support anytime, anywhere.
- See your doctor if you need to manage a condition during your trip.
- **Refill your eligible prescriptions,** including contact lenses, to have enough while you're away. Be sure to refill at least 1 or 2 weeks before your trip so there's time to process your request.
- **Print a summary of your online medical record** in case you don't have Internet access while you're traveling.
- Make sure your immunizations are up-to-date, including your yearly flu shot.
- If you're leaving the country, talk to your doctor or local Kaiser Permanente travel clinic about vaccinations or medications you may need.
- Pack your Kaiser Permanente ID card. It has important phone numbers on the back.
- Make sure you understand what services are covered while you travel. Or call Member Services if you have any questions.

#### What services are covered?

You're covered for emergency and urgent care anywhere in the world.<sup>†</sup> Check your *Evidence of Coverage, Certificate of Insurance,* or *Summary Plan Description* for more details.

If you're traveling in another Kaiser Permanente or GHC service area, you can also get most routine and specialty care as a visiting member. For specialty care, make sure you've been referred by a Kaiser Permanente or GHC doctor in the Kaiser Permanente area you're visiting.



#### Types of care

Different health needs require different types of care. If you're not sure what kind you need, call our advice nurses.

#### **Emergency care**

A medical or psychiatric condition, including severe pain, that requires immediate medical attention to prevent serious jeopardy to your health.<sup>+</sup> Examples include:

- Chest pain or pressure that may move out to the arm, neck, back, shoulder, jaw, or wrist
- Severe stomach pain that comes on suddenly
- Severe shortness of breath

#### Urgent care

An illness or injury that requires prompt medical attention, but is not an emergency medical condition. Examples include:

- Flu or similar symptoms
- Minor injuries, minor wounds, and cuts needing stitches
- Minor breathing issues
- Minor stomach pain

#### **Routine care**

An expected care need, like a scheduled visit to your doctor or a recommended preventive screening. Examples include:

- Physical exams
- Well-child checkups
- Immunizations (shots)

To learn more about the services covered under your specific plan, call the Away from Home Travel Line at **951-268-3900.** 

#### What if my normal prescription amount isn't enough for my trip?

You may be able to refill many prescriptions early or get more than usual. To ask for an early refill or an extra refill:

- Visit any Kaiser Permanente pharmacy near you and make your request.
- If you need doctor approval, the pharmacy will contact your doctor.
- Be sure to ask for your medication at least 1 or 2 weeks before your trip so there's time to process your request.

#### What costs should I expect?

Since you're covered for emergency and urgent care anywhere in the world,<sup>†</sup> you can ask for a reimbursement for this type of care when you pay for it out of pocket.<sup>††</sup> Just be sure to submit a claim for reimbursement once you get back home. See "After your trip" for details on filing a claim.

If your plan allows you to receive care when you visit another Kaiser Permanente service area, you may still have to pay when getting care. Your payments may also be different from the copays, coinsurance, or deductible payments you have at home. To find out whether you'll need to pay for services, call the Away from Home Travel Line at **951-268-3900.** 

**If you get emergency or urgent care while traveling in another country,** you'll need to pay the provider for the full cost of your care. Kaiser Permanente generally doesn't pay providers outside the United States directly. Costs can be high, so be ready to cover any unexpected costs.

**For emergency or urgent care in the U.S.,** the provider may bill Kaiser Permanente directly. But you'll still need to pay any copays, coinsurance, or deductibles that apply under your plan.

#### I'm going to college away from home. Am I covered?

For urgent and emergency care: You're covered anywhere in the world.<sup>†‡</sup>

For routine care: Your level of coverage depends on your location.\*\*

- If you need care inside another Kaiser Permanente service area, you'll be covered for routine care.
- If you need care outside a service area, be sure to look into getting supplemental coverage for routine care.\*\*

With routine care, you can:

- Get routine physical exams.
- Learn about and get tested for STDs like chlamydia, syphilis, and HIV.
- Keep track of your mental health, such as your risk for depression.
- Learn about chemical dependency and how to avoid it.
- Talk with your doctor about weight management and fitness needs. Find our facilities at **kp.org/locations**. You can also call the Away from Home Travel Line at **951-268-3900** (TTY **711**).

### Prepare for a healthy college experience

A little planning makes a big difference. Here are a few easy ways to prepare:

- Take care of any routine care needs before heading to school – like checkups and flu shots, as well as support for mental health, sleep issues, and infectious diseases.
- Refill your prescriptions, including contact lenses. Be sure to order refills at least 1 or 2 weeks before you need them so there's time to process your request.
- If you're managing a health condition, check in with your doctor before you go.
- Check with your school to see if you need a student health plan or international travel coverage.
- Get support with your questions about health coverage, care, and claims. Call today at 951-268-3900 (TTY 711).<sup>†</sup>

#### What if I go to college in another Kaiser Permanente service area?

You can get most of the same services you would get in your home area when living temporarily in another Kaiser Permanente service area.\*\* There are Kaiser Permanente locations in California, Colorado, Georgia, Hawaii, Maryland, Oregon, Virginia, Washington, and Washington D.C.

Find our facilities at kp.org/locations, or call the Away from Home Travel Line at **951-268-3900** (TTY **711**).

#### What if I go to college outside a Kaiser Permanente service area?

If you're outside our service area or studying abroad, don't worry – you're still covered for urgent and emergency care anywhere in the world.<sup>†</sup> However, you're not covered for routine services received from non-Plan providers – like checkups, preventive screenings, and flu shots.

Be sure to look into signing up for a student health plan or international travel coverage through your college. This can help you cover out-of-pocket costs and get additional benefits. Keeping up with routine care also means you can:

- Get routine physical exams.
- Learn about and get tested for STDs like chlamydia, syphilis, and HIV.
- Keep track of your mental health, such as your risk for depression.
- Learn about chemical dependency and how to avoid it.
- Talk with your doctor about weight management and fitness needs.

Contact your school for more information.

Note: Certain plans offer out-of-area dependent coverage. If you're in one of these plans, you may be able to get routine, nonurgent services even if your school isn't near a Kaiser Permanente facility. To find out if your plan qualifies, call the Away from Home Travel Line at **951-268-3900.** 

### If I get a student health plan from my college or international travel coverage, should I keep my Kaiser Permanente coverage?

Yes. Keep your Kaiser Permanente coverage so you can:

- Get care at home during breaks or when you return from a trip.
- Keep in touch with your doctor.
- Access your electronic medical record.
- Set up phone and video visits at no cost (where available).

#### Reporting an emergency

If you have a medical emergency, report it to Kaiser Permanente once your condition is stabilized. Call us at the post-stabilization number listed on page 6.

If you're calling from outside the U.S.:

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.

Before leaving the U.S., make sure you'll be able to call us. Find out if your cell phone service includes international calling, or get an international calling card.

## While you travel

#### What should I do if I have a medical emergency?

Immediately go to the nearest hospital or any facility that can give you the care you need.<sup>†</sup> In the U.S., you can also call **911.** Always use the emergency services available where you are. You don't have to get approval first to get emergency or urgent care.

If you get care from a non-Kaiser Permanente provider, call us once your condition is stable to let us know you've received emergency care or been admitted to a hospital. If appropriate, the doctor treating you can call instead.

If you've been hospitalized and need post-stabilization care, you'll need approval first. Your call starts this process and helps protect you financially.

#### What if I have an urgent medical condition that isn't an emergency?

#### Getting care in a Kaiser Permanente service area

• Visit a Kaiser Permanente urgent care clinic location. Find urgent care locations by visiting **kp.org/locations** or calling the Away from Home Travel Line at **951-268-3900.** 

#### **Getting care outside a Kaiser Permanente service area** (United States/ outside of the United States):

• Go to the nearest hospital or any facility that can give you the care you need. We'll cover urgent care at non-Kaiser Permanente facilities anywhere in the world while you are temporarily outside of your service area.

### How do I see a doctor when I'm in another Kaiser Permanente service area?

#### Call the Away from Home Travel Line at **951-268-3900:**

- They will give you a special medical record number (MRN) or health record number (HRN) and information for making an appointment.
- You'll only use this MRN or HRN in the area you're visiting.
- When you get back home, you'll use your home MRN or HRN to get care.

#### What if I run out of my medication during my trip?

#### If you're not in a Kaiser Permanente area:

You can get your medication refilled at a local pharmacy as long as you have refills left on your prescription. When you go to the pharmacy, please have the following information ready:

- Your Kaiser Permanente medical record number
- Your Kaiser Permanente pharmacy's name and phone number
- Your prescribed medication's name, strength, and directions for use
- The name and phone number of the doctor who gave you the prescription

### Visit **kp.org/travel** for extra resources

Our website offers more information on getting care when traveling. You'll also find helpful resources like:

- Travel brochures you can download and print
- Claim forms in case you need to file a claim for reimbursement after your trip

#### Once the local pharmacy has this information:

- They'll call your Kaiser Permanente pharmacy to transfer your prescription.
- You'll need to pay for the medication and file a claim for reimbursement later.  $^{\dagger\dagger}$
- If you need assistance, call the Away from Home Travel Line at **951-268-3900.**

### If you're in a Kaiser Permanente service area:

Just call the Away from Home Travel Line at **951-268-3900.** 

- We'll help you find a pharmacy nearby.
- Depending on your plan, you may need to pay for your medication upfront and file a claim for reimbursement later.<sup>††</sup>
- You'll also need to pay any copays, coinsurance, or deductible payments you would pay at home.

## After you travel

#### I paid for care I needed during my trip. How do I get reimbursed?

If you paid for emergency or urgent care while away from home, you'll need to file a claim for reimbursement.<sup>††</sup> You'll also need to give us:

- An itemized bill or other documentation for services
- A copy of medical records for the services you received
- Proof of payment

If you got care outside the U.S., you also may need to show proof of travel, like travel tickets, boarding passes, and a copy of passport stamps. Make sure to keep all these documents during your trip.

When you get back home, you'll need to fill out a claim form and mail it with the documentation above. For instructions on submitting a claim, call the Away from Home Travel Line at **951-268-3900.** For claim forms, go to **kp.org/travel**.

<sup>‡</sup>As a member, you can get most of the same services you would get in your home area when visiting another Kaiser Permenante service area. \*\*Services may vary by area. Please refer to your *Evidence of Coverage*, *Certificate of Insurance*, *Summary Plan Description*, *Membership Agreement*, or *Member Handbook* for details

<sup>++</sup>The amount members are reimbursed will depend on what their copays or coinsurance are, whether they have a deductible, and other plan limitations.

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 • Services for self-insured plans are administered by Kaiser Permanente Insurance Company, One Kaiser Plaza, Oakland, CA 94612.

<sup>\*</sup>This number can be dialed from both inside and outside the U.S. Outside, you must dial the U.S. country code "001" for landlines and "+1" for mobile before the phone number. Long-distance charges may apply and we cannot accept collect calls. Phone line is closed major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas), and closes early the day before a holiday at 10 p.m. Pacific time (PT). The phone line reopens the day after a holiday at 4 a.m. PT.

<sup>&</sup>lt;sup>†</sup>If you reasonably believe you have an emergency medical condition, which is a medical or psychiatric condition that requires immediate medical attention to prevent serious jeopardy to your health, call **911** or go to the nearest emergency department or any facility that can give you the care you need. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage (EOC), Certificate of Insurance,* or *Summary Plan Description (SPD)*.

### **Member Services phone numbers**

Region	Phone number	Hours
California	1-800-464-4000 711 (TTY)	Open 24 hours a day, 7 days a week (closed holidays)
Colorado	303-338-3800 (from Denver metro area) 1-800-632-9700 (from other areas) 711 (TTY, from Denver metro area) 711 (TTY, from other areas)	Mon-Fri, 8 a.m6 p.m.
Mountain Colorado	1-844-201-5824 711 (TTY)	Mon-Fri, 8 a.m6 p.m.
Northern Colorado	1-800-632-9700 711 (TTY)	Mon-Fri, 8 a.m6 p.m.
Southern Colorado	1-888-681-7878 711 (TTY)	Mon-Fri, 8 a.m6 p.m.
District of Columbia	301-468-6000 (from D.C. metro area) 1-800-777-7902 (from other areas) 711 (TTY)	Mon-Fri, 7:30 a.m5:30 p.m.
<b>Georgia</b> (Atlanta metro area)	404-261-2590 (from Atlanta metro area) 1-888-865-5813 (from other areas) 711 (TTY)	Mon-Fri, 7 a.m7 p.m.
<b>Hawaii</b> (Islands of Oahu, Maui, Hawaii, Kauai, Lanai, and Molokai)	1-800-966-5955 (from Oahu and other areas) 711 (TTY)	Mon-Fri, 8 a.m5 p.m.; Sat, 8 a.mnoon
<b>Maryland</b> (Baltimore and suburban D.C. area)	301-468-6000 (from D.C. metro area) 1-800-777-7902 (from other areas) 711 (TTY)	Mon-Fri, 7:30 a.m5:30 p.m.
Oregon/southwest Washington	503-813-2000 (from Portland) 1-800-813-2000 (from other areas) 711 (TTY) 1-800-324-8010 (language interpreter)	Mon-Fri, 8 a.m6 p.m.
<b>Virginia</b> (Northern area)	1-800-777-7902 711 (TTY)	Mon-Fri, 7:30 a.m5:30 p.m.

### Phone numbers for reporting an emergency (or post-stabilization 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.m6 p.m.
<b>Colorado</b> (Sr. Advantage Members)	1-800-476-2167	7 days a week, 8 a.m8 p.m.
Mountain Colorado	1-844-201-5824	Mon-Fri, 8 a.m6 p.m.
Northern Colorado	1-800-632-9700	Mon-Fri, 8 a.m6 p.m.
Southern Colorado	1-888-681-7878	Mon-Fri, 8 a.m6 p.m.
Hawaii	1-800-227-0482	Mon-Fri, 8 a.m4:30 p.m.
Georgia	1-800-611-1811	7 days, 24 hours a day
Maryland (Baltimore and suburban D.C. area) Virginia	1-800-777-7904 (advice line) 1-800-777-7902 (Member Services)	7 days, 24 hours a day Mon-Fri, 7:30 a.m9 p.m. (except holidays)
Northwest	1-877-813-5993	7 days, 24 hours a day
TTY	711	



#### Questions? Call 951-268-3900 or visit kp.org/travel.