

EMPLOYER UPDATE / CALIFORNIA

# Crossover guidelines for Kaiser Permanente Insurance Company POS and PPO plans

Sometimes employers have business needs that require them to change their Kaiser Permanente health plans in the middle of their accumulation period. Depending on the type of plan change made, a midyear plan change will either cause employees' credits toward their deductibles and/or out-of-pocket maximums to reset to zero or to cross over to the new plan.

## When do deductible and out-of-pocket maximum credits cross over?

Accumulation credits cross over when:

- An employer changes from one point-of-service (POS) or PPO plan\* to another: Members' deductible and/or out-of-pocket maximum credits will cross over to the corresponding HMO (not applicable to PPO plans), participating provider, or nonparticipating provider tiers of the new plan.
- An employer moves from a POS plan to an HMO plan, or vice versa: Only the out-of-pocket expenses from the HMO tier of the POS plan or the HMO plan will cross over.
- A member changes plans but keeps the same employer: Deductible and/or out-of-pocket maximum credits will cross over – for example, if a member moves from one California region to another or has a temporary break in coverage during a single accumulation period.

Accumulation credits don't cross over and will reset to zero when:

- An employer moves from a PPO plan to an HMO plan, or vice versa
- An employer or member changes from a plan with a calendar-year accumulation period to one with a plan-year accumulation period

## Plan changes in the middle of the accumulation period

The table on the next page shows if accumulated credits transfer to comparable tiers of the new plan. "Yes" indicates credits transfer. "No" means they don't.

**If you have any questions about when accumulation credits cross over, please contact your Kaiser Permanente representative.**

*(continues on next page)*

		New plan						
		HMO or deductible HMO	POS			PPO		
			HMO tier	Participating provider tier	Nonparticipating provider tier	Participating provider tier	Nonparticipating provider tier	
Current plan	HMO or deductible HMO	Yes	Yes	No	No	No	No	
	POS	HMO tier	Yes	Yes	No	No	No	No
		Participating provider tier	No	No	Yes	No	Yes	No
		Non-participating provider tier	No	No	No	Yes	No	Yes
	PPO	Participating provider tier	No	No	Yes	No	Yes	No
		Non-participating provider tier	No	No	No	Yes	No	Yes

The following examples show how accumulation credits cross over to the new plan when an employer changes Kaiser Permanente plans in the middle of their accumulation period.

### Example 1: HMO to PPO

A member with an HMO plan and \$500 in accumulated expenses changes to a PPO plan midyear. The \$500 credit doesn't cross over to the new plan because there isn't a PPO tier that corresponds to the HMO tier.

### Example 2: POS to PPO

A member with a POS plan who's accumulated \$50 in deductible credits for care received at participating providers changes to a PPO plan midyear. The \$50 deductible credit crosses over to the participating provider tier of their new PPO plan.

\*The traditional HMO plan, deductible HMO plan, and Kaiser Permanente provider tier of the POS plan are underwritten by Kaiser Foundation Health Plan, Inc. (KFHP). Kaiser Permanente Insurance Company (KPIC) underwrites the PPO plan, and the participating provider and nonparticipating provider tiers of the POS plan. KPIC is a subsidiary of KFHP.

Information may have changed since publication.