Access PPO plans: Frequently asked questions

SMALL GROUP | WASHINGTON

What makes Kaiser Permanente Access PPO plans a better choice?

These plans provide members access to more than a million providers, including major hospitals, medical groups, and health care professionals across the state and nation. This includes exclusive access to over 1,400 primary and specialty care physicians at Kaiser Permanente medical facilities.[1]

Access PPO plans cover out-of-network licensed providers, but your employees will pay more for their out-of-network care.

ACCESS PPO	
In network	**Out of network**
– Washington Permanente Medical Group and select providers in our service area who demonstrate high standards for patient care and satisfaction – Pharmacies at Kaiser Permanente medical centers and Kaiser Permanente mail-order pharmacy – Extensive network of Washington providers contracted with Kaiser Permanente – First Choice Health providers in Washington and Idaho Kootenai and Latah counties – Aetna PPO network through Aetna Signature Administrators® outside of Washington and Idaho Kootenai and Latah counties – OptumRx® pharmacy network	– All other licensed providers in the United States
ACCESS PPO SERVICE AREA	
Includes these Washington counties: Benton, Columbia, Franklin, Island, King, Kitsap, Lewis, Mason, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman, and Yakima	

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What's special about care at Kaiser Permanente?

Kaiser Permanente physicians and care teams have been on the leading edge of many clinical care innovations, such as:

- Electronic health records
- Email access to care teams
- Preventive care reminders and coaching
- Virtual care, including e-visits, 24/7 online chat, and phone and video visits[2]
- One-stop service with doctors, lab, X-ray, and pharmacy at most Kaiser Permanente locations

Kaiser Permanente doctors' dedication to innovation, excellence, expertise, and fully integrated care is why the Washington Permanente Medical Group has been one of the top-ranked medical groups in the state for high-quality care 19 years in a row.[3]

What else do Access PPO plans offer employees?

The plans feature:

- No referrals required for medically necessary services when using specialists in the Access PPO network
- Contracted providers who meet the high standards set by our medical chiefs and directors
- No requirement to choose a primary care physician to direct their care
- Access to many health and wellness services, such as our 24/7 advice line, tobacco cessation support, fitness center discounts, care management support for complex health issues, and more

Do Access PPO members need preauthorization before seeing a specialist or receiving a service?

Like other PPO plans, Access PPO requires preauthorization from Kaiser Permanente for certain services, such as hospitalizations and certain surgical procedures. It's important that members review their benefits summary or call Member Services to verify whether preauthorization is required to receive full benefit coverage for health care services.

Is care from alternative care providers covered?

Members can self-refer to a licensed chiropractor, acupuncturist, naturopath, or massage therapist in the Access PPO network.

Plans include a specific number of covered visits for chiropractic care and massage therapy, which requires a prescription from the member's personal doctor. If additional visits are deemed medically necessary, they'll be covered at the plan's benefit level.

Are there providers who aren't in the Access PPO network who may still deliver services?

Some specialties – such as anesthesiology, pathology, and radiology – may be considered out of network even if the hospital, outpatient facility, or surgeons used are in the network.

These out-of-network specialists often choose not to contract with any insurance provider. Therefore, it's advisable to check the provider directory or contact Kaiser Permanente Member Services to verify if a specialist is in the network.

Is there a high deductible Access PPO plan that can be used with a health savings account (HSA)?

The Access PPO plans sold directly from Kaiser Permanente for small business groups include bronze and silver HSA–compatible plans.

1. Washington Permanente Medical Group personnel records, August 2021. **2.** When appropriate and available. **3.** Washington Health Alliance 2008–2026 Community Checkup reports, wacommunitycheckup.org. The 2017–2025 year rankings apply to Kaiser Permanente Washington's medical group, Washington Permanente Medical Group, P.C. Rankings for years prior to 2017 apply to the then-named Group Health Cooperative's medical group, formerly named Group Health Permanente, P.C., and now named Washington Permanente Medical Group, P.C.

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4545117954 September 2026 SG0001135-59-26