

TRAVEL COVERAGE

Emergency  
and urgent  
care away  
from home

For travel outside Kaiser Permanente areas



**KAISER PERMANENTE®**

All plans offered and underwritten by Kaiser Foundation Health Plan of the Northwest.  
500 NE Multnomah St., Suite 100, Portland, OR 97232.



# 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 a foreign country, this brochure will explain what to do if you need emergency or urgent care during your trip.

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



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**This brochure is not intended to be used by Medicare members.**



## 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 that may move out to the arm, neck, back, shoulder, jaw, or wrist
- 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, 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. For the complete definition of an emergency medical condition, please refer to your *Evidence of Coverage (EOC)*.

## What is urgent care?

An urgent care need is an illness or injury that requires prompt medical attention but is not an emergency medical condition.

Examples include:

- Minor injuries, including sprains and falls
- Minor backaches
- Flu symptoms
- Sore throats, coughs, and earaches

## 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 or when you return.

Kaiser Permanente areas include parts of:

- California
- Colorado
- Georgia
- Hawaii
- Maryland
- Oregon
- Virginia
- Washington (southwest part of the state)
- Washington, D.C.

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



## 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 at **1-877-813-5993** to let us know you've received emergency care or been admitted to a hospital. 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 and decide what to do next.

\*Emergency services are available at Kaiser Permanente or contracted hospitals in states where we offer care. If you're traveling in any Kaiser Permanente area, we encourage you to go to one of these facilities – but only if this is reasonable based on your condition or symptoms.



## 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 for this kind of care from Kaiser Permanente.

- Call us at **1-877-813-5993** as soon as you can, preferably before you get 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 to make sure you get 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. In some cases, we may arrange these services for you.

Outpatient follow-up care is not covered, unless 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 at **1-800-813-2000** if you need to speak to an advice nurse or have questions regarding your benefits.

## How do I report emergency care?

Call **1-877-813-5993**, 24 hours a day, 7 days a week, 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. For TTY for the hearing/speech impaired, call **711**.

## How do I get urgent care?

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

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

If you have an illness or injury and you're not sure what kind of care you need, our advice nurses can help. With access to your health information, they can assess your problem and help you decide what to do.\*

Call an advice nurse, 24 hours a day, 7 days a week, at **1-800-813-2000**.

Our advice nurses can't give specific medical advice during an emergency. If you think you're having a medical emergency, call **911** or go to the nearest hospital.

## How do I submit a claim?

When you get emergency or urgent care in the United States, the provider may bill Kaiser Permanente directly. If so, you won't need to submit a claim.

But you'll still have to make sure we get everything we need to process the request for payment. It's always a good idea to ask the provider for copies of all receipts.

- If you're billed directly by the provider, you'll need to send a claim asking us to pay the provider.
- If you paid out of pocket for any services, prescription drugs, or medical equipment, you'll need to send a claim asking us to reimburse you.

### **Make sure to keep these documents:**

- An itemized bill for services
- A copy of medical records
- Proof of payment  
(if you paid for the care yourself)

For instructions on submitting a claim, call Member Services. Phone numbers are on page 13.



## 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,\* 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.
- If you get emergency care, call Kaiser Permanente at **1-877-813-5993**<sup>†</sup> when your condition is stable to let us know you've been treated for an emergency or admitted to a hospital. 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 and decide what to do next. We have interpreter services that allow us to talk to doctors who don't speak English.

\*Kaiser Permanente will cover urgent care you get when you're temporarily outside the country – as long it can't be delayed until you get back home.

See page 10 for calling information.

## 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 for this kind of care from Kaiser Permanente.

- Call us at **1-877-813-5993**<sup>†</sup> as soon as you can, preferably before you get 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 to make sure you get 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. In some cases, we may arrange these services for you.

Outpatient follow-up care is not covered, unless 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 at **1-800-813-2000** if you need to speak to an advice nurse or have questions regarding your benefits.

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

Call **1-877-813-5993**, 24 hours a day, 7 days a week, 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.

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. 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'll have to 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.

### **Make sure to keep these documents:**

- An itemized bill or other documentation for services
- A copy of medical records
- Proof of payment
- Proof of travel – like travel tickets, boarding passes, and a copy of passport stamps

For instructions on submitting a claim, call Member Services. Phone numbers are on page 13.



## For more information

You'll find more information about getting emergency and urgent care in your *Evidence of Coverage (EOC)* or other contract document.

For a complete description of your coverage, you should read your *EOC* or other contract document since the information in this brochure may change at any time. Contact Member Services to request a copy of your *EOC*.



## **Kaiser Permanente Member Services**

You can call us Monday through Friday,  
8 a.m. to 6 p.m.

**1-800-813-2000** English

**1-800-324-8010** Language interpretation

**771** TTY

International calls won't be toll free, and you'll be charged at local international rates.

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.

FOR MORE INFORMATION

## Appointments and advice nurse

Call **1-800-813-2000**, 24 hours a day, 7 days a week.



## Before you go ...

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

- Register on kp.org** to see your health information and email your doctor anytime.
- Get our KP app** to stay connected when you're on the go.
- See your doctor** if you need to manage a condition during your trip.
- Refill your 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

- Bring your Kaiser Permanente ID card.** It has important phone numbers on the back.
- Take this brochure on your trip.** It explains what to do if you need care.

 Please recycle.

