

TRAVEL COVERAGE

# Emergency and urgent care away from home

For travel outside Kaiser Permanente areas



# 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 are. So plan ahead and find out what emergency and other medical services are available where you'll be traveling.



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**This brochure is not intended to be used by Medicare, KPIC, Kaiser Permanente Washington Options PPO, EPO, or POS 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, 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*.

## 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.

Kaiser Permanente areas include 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 18 for phone numbers for reporting an emergency. 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 help decide what to do next.

\*Emergency services are available at Kaiser Permanente or contracted hospitals in areas 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 from Kaiser Permanente for this kind of care.

- Call us as soon as you can, preferably before you get care. See page 18 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 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. When medical transportation is needed for your care, we will arrange these services for you.\*

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.

\*Kaiser 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 18 for phone numbers for reporting an emergency (or post-stabilization care).

## How do I get urgent care?

If you need urgent care while away from home 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 medically necessary 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.\*

\*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 help with filing a claim for reimbursement, call the Away from Home Travel Line at **951-268-3900**.



## 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. 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 18 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 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 medically necessary urgent care you get when you're temporarily outside the country – as long as it can't be delayed until you get back home.

## 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 as soon as you can, preferably before you get care. See page 18 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 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. When medical transportation is needed for your care, we will arrange these services for you.\*

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

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 18 for phone numbers for reporting an emergency (or post-stabilization care).

### **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 18 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'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

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
- **Certificate of Insurance (COI)**, if your coverage is directly with Kaiser Permanente Insurance Company
- **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

Get travel support anytime, anywhere\* at 951-268-3900 or visit [kp.org/travel](http://kp.org/travel).

### California

1-800-464-4000 or TTY 711

1-800-788-0616 (Spanish)

1-800-757-7585 (Chinese dialects)

**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.

### 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.

### Self-funded members

1-877-883-6698 or 1-877-870-0283 (TTY)

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

### Mountain Colorado

1-844-837-6884 (toll free) 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.

### Self-funded members

1-877-883-6698 or 1-877-870-0283 (TTY)

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

### Self-funded members

1-877-883-6698 or 1-877-870-0283 (TTY)

**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

206-901-4636

1-888-901-4636 (toll free) or TTY 711

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

## Medicare members

206-901-4600

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.

\*This number can be dialed from both inside and outside the U.S. Outside, you must dial the U.S. country code 001 for land lines 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.

## Phone numbers for reporting 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
<b>California</b>	1-800-225-8883	7 days, 24 hours a day
<b>Colorado</b> (Denver/ Boulder)	303-338-3800	Mon-Fri, 8 a.m.-6 p.m.
<b>Colorado</b> (Sr. Advantage Members)	1-800-476-2167	7 days a week, 8 a.m.-8 p.m.
<b>Mountain Colorado</b>	1-844-201-5824	Mon-Fri, 8 a.m.-6 p.m.
<b>Northern Colorado</b>	1-800-632-9700	Mon-Fri, 8 a.m.-6 p.m.
<b>Southern Colorado</b>	1-888-681-7878	Mon-Fri, 8 a.m.-6 p.m.
<b>Hawaii</b>	1-800-227-0482	Mon-Fri, 8 a.m.-4:30 p.m.
<b>Georgia</b>	1-800-611-1811	7 days, 24 hours a day
<b>Maryland</b> (Baltimore and suburban D.C. area) <b>Virginia</b> <b>District of Columbia</b>	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)
<b>Northwest</b>	1-877-813-5993	7 days, 24 hours a day
<b>Washington</b>	1-888-457-9516 (emergency notification) 206-901-4609 (local)	7 days, 24 hours a day
<b>TTY</b>	711	

Kaiser Permanente does not discriminate on the basis of age, race, ethnicity, color, national origin, cultural background, ancestry, religion, sex, gender identity, gender expression, sexual orientation, marital status, physical or mental disability, source of payment, genetic information, citizenship, primary language, or immigration status.

We provide interpreter services at no cost to you, 24 hours a day, 7 days a week, during all hours of operation. You can have an interpreter help answer your questions about our health care coverage. You can also request materials translated in your language at no cost to you. Just call us at **1-800-464-4000**, 24 hours a day, 7 days a week (closed holidays). TTY users call **711**.

Ofrecemos servicios de traducción al español sin costo alguno para usted durante todo el horario de atención, 24 horas al día, siete días a la semana. Puede contar con la ayuda de un intérprete para responder las preguntas que tenga sobre nuestra cobertura de atención médica. Además, puede solicitar que los materiales se traduzcan a su idioma sin costo alguno. Solo llame al **1-800-788-0616**, 24 horas al día, siete días a la semana (cerrado los días festivos). Los usuarios de TTY, deben llamar al **711**.

我們每週7天，每天24小時在所有營業時間內免費為您提供口譯服務。您可以請口譯員協助回答有關我們健康保險的問題。您也可以免費索取翻譯成您所用語言的資料。我們每週7天，每天24小時均歡迎您打電話**1-800-757-7585** 前來聯絡（節假日休息）。聽障及語障專線 (TTY) 使用者請撥 **711**。



# Before you go ...

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

- Register on [kp.org](http://kp.org)** to see your home area health information and email your Kaiser Permanente doctor at home or away from home anytime.
- Get our KP 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

- Take 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 Support: 951-268-3900 or [kp.org/travel](http://kp.org/travel) (TTY 711)**

\*These features are available when you register on [kp.org](http://kp.org) and seek care from Kaiser Permanente physicians.

