

# Kaiser Permanente Rollover Account (KPRA) User Guide



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# Welcome

Dear Member,

Welcome to your Kaiser Permanente Rollover Account (KPRA), where you can reduce your medical health care and pharmacy expenses.

## What is a KPRA?

Kaiser Permanente has set up this account to receive and administer your rollover well-being incentive credits. It gives you access to your unused well-being incentive credits you earned. Available well-being incentive credits will help reduce your covered medical and pharmacy Kaiser Permanente co-pays.

**If you are registered on [kp.org](https://kp.org), here is how you can track your expenses and your KPRA balance:**

- Go to [kp.org/healthpayment](https://kp.org/healthpayment) and sign on using your [kp.org](https://kp.org) user ID and password.
- After signing on, you will be able to track expenses, see your account balance, and much more.

You can also find our *Kaiser Permanente Rollover Account Online User Guide* on page 7 of this document. This guide gives helpful information on how to use your account online.

## Not registered yet?

Go to [kp.org/register](https://kp.org/register). It may take up to nine days from when you register before you can use your account on [kp.org/healthpayment](https://kp.org/healthpayment).

## What's next?

Your well-being incentive credits will be available in your account beginning April 2023!

You may also want to keep your Explanation of Benefits (EOBs), bills, and itemized receipts in one convenient place. You may need these documents later for when you do your taxes or to validate your expenses.

## Need help?

Call Health Payment Services at **877-761-3399**, Monday through Friday from 8 a.m. to 10 p.m. ET (closed holidays). Thank you for choosing Kaiser Permanente and we look forward to serving you.

Be well and thrive!

[kp.org/healthpayment](https://kp.org/healthpayment)

# Your Kaiser Permanente Wallet

As a Kaiser Permanente Rollover Account (KPRA) member, you may have unused well-being incentive credits that will soon roll over to your KPRA and be available to you through a new prescription drug debit card. This means you could have up to three Kaiser Permanente cards in your wallet. Here's a quick explanation of the cards, and when you would use them.



## Prescription Drug Card

- If you have unused well-being incentive credits earned previously while participating in a SHBP wellness program, you will receive this card
- Use this card to help pay for prescriptions\* only
- For more information go to [kp.org/healthpayment](https://kp.org/healthpayment)

## Wellness Program Reward Card

- You'll receive this gift card if you meet your Wellness Program requirements<sup>†</sup>
- You and a covered spouse can now each earn \$500, up to \$1,000 per household.

## Member ID Card

- Use this when checking in to receive care
- Lists benefit essentials, such as your unique medical record number, and co-pay amounts
- You can also access this card virtually when you download the KP App on your smartphone

\* For qualified medical expenses, you will pay out-of-pocket and get subsequently reimbursed (using available credits), normally within 15 days of when the claim is adjudicated. In most cases, you will be reimbursed automatically for qualified expenses. However, there are some cases where you may need to file a claim for reimbursement.

† For biometric measurements and preventive cancer screenings that have been completed by a previous provider, you can submit a screen capture of the appropriate tests from your previous medical record, or physician visit in which those tests were performed, and email to [product-operations@kp.org](mailto:product-operations@kp.org). You may also contact Workforce Health Member Support via phone to 866-300-9867.

# Questions & Answers

## Understanding your KPRA

### What is a Kaiser Permanente Rollover Account (KPRA)?

Kaiser Permanente has set up this account to receive and administer your rollover well-being incentive credits. It gives you access to your unused well-being incentive credits you earned in 2022. Available credits will help reduce your medical and pharmacy Kaiser Permanente co-pays.

### When can I start accessing the well-being incentive credits in my KPRA?

April 2023.

Access your account information online at [kp.org/healthpayment](https://kp.org/healthpayment). Enter your [kp.org](https://kp.org) user ID and password and click Submit. If you haven't registered on [kp.org](https://kp.org) yet, just go to [kp.org/registernow](https://kp.org/registernow). If you're registering for the first time, it may take up to nine days to set up access to [kp.org/healthpayment](https://kp.org/healthpayment).

### How do I use my KPRA to reduce eligible health care expenses?

There are a couple of ways to reduce eligible health care expenses with your KPRA:

- **Prescription Drug Card**

The Kaiser Permanente Prescription Drug Card is a debit card you can use to reduce eligible pharmacy co-pay expenses only.

Be sure to keep copies of your Explanation of Benefits (EOBs), bills, and itemized receipts, in case you need to provide these later.

- **Reimbursement (medical)**

For qualified medical co-pays, you will pay out-of-pocket and get subsequently reimbursed (using available well-being incentive credits), normally within 15 days of when the claim is adjudicated. In most cases, you will be reimbursed automatically for qualified expenses.

However, there are some cases where you may need to file a claim for reimbursement. You can file online at [kp.org/healthpayment](https://kp.org/healthpayment) or with our free KP Balance Tracker app, which you can download from your smartphone or mobile device.

Or you can request a claim form by calling **877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. ET.

# Questions & Answers

## Will I need to validate a claim for reimbursement?

There may be times when you need to validate a claim for reimbursement, but you will only need to validate a claim when asked.

Be sure to keep your Explanation of Benefits (EOBs), bills, and itemized receipts, in case you need to provide these later.

## What services can I use my KPRA to pay for?

You can use the well-being incentive credits in your KPRA to reduce medical services and pharmacy expenses covered by your Kaiser Permanente plan for you and your covered dependents. See your plan Summary of Benefits Coverage and your Evidence of Coverage for more information.

## How can I track the balance in my KPRA or get other account information?

You can access your account information online, 24 hours a day, 7 days a week, at [kp.org/healthpayment](https://kp.org/healthpayment). You'll be able to view your balance, file claims, view transaction history, and more.

You can also check your account balance and file claims with our KP Balance Tracker app, which can be downloaded for your smartphone or mobile device.

Or call us at **877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. ET. Some automated account information is also available by phone after hours in English and Spanish.

## How do I manage my KPRA online?

For instructions on managing your account at [kp.org/healthpayment](https://kp.org/healthpayment), download the *Health Payment Online User Guide* by following these steps:

1. On the home page, click on "Tools & Support"
2. Under "Document & Forms," select the *Health Payment Online User Guide* and download it.

## What if there are credits left in my KPRA at the end of the year?

Any unused credits may roll over to the next year, as long as you're still enrolled in the Plan.

## What happens to my KPRA once I retire?

If a member has a minimum of \$100 in their KPRA account, and has no dependents remaining on the Plan, those credits will roll over into a Retiree Reimbursement Account (RRA) administered by UnitedHealthcare or Anthem Blue Cross and Blue Shield (SHBP's Medicare Advantage administrators).

# Questions & Answers

## Kaiser Permanente Prescription Drug Card

Your KPRA comes with our debit card – the Kaiser Permanente Prescription Drug Card – you can use to pay pharmacy expenses.

### Where can I use my Prescription Drug Card?

You can use your Prescription Drug Card at Kaiser Permanente pharmacies. Although the Prescription Drug Card will be accepted outside of the Kaiser Permanente network, members will have to pay the full cost of the drug as this isn't a covered benefit under their Plan.

### What if I have trouble using my Prescription Drug Card?

If you have trouble using your card, it may be because it hasn't been activated, or the provider may not accept debit cards. To activate your card, please call **866-898-9795** and follow the instructions.

If your Prescription Drug Card isn't accepted, you'll need to pay the entire amount out-of-pocket using another payment method. In such cases, you can request reimbursement for covered expenses by:

- Signing on to **kp.org/healthpayment**;
- Using our free KP Balance Tracker app, which you can download for your smartphone or mobile device; or
- Requesting a claim form by calling **877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. ET.

### What if I use my Prescription Drug Card to reduce eligible expenses that aren't covered by the Kaiser Permanente medical plan?

When we process your payments for care, we'll flag any non-covered prescription expenses and notify you. Normally, we will send you up to three requests by mail or email for supporting documents to validate that the care you received is considered a covered expense. If we don't receive supporting documents from you, your Prescription Drug Card will be suspended after 180 or more days have passed since the date you received the non-covered pharmacy expense. For more information, call us at **877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. ET.

### How do I order additional Prescription Drug Cards?

If you need additional Prescription Drug Cards, you can order them online or by phone. You should receive two cards and can order an additional two cards at no charge. After this, you'll be charged \$10 for any extra cards you wish to order.

To order cards online, sign on to **kp.org/healthpayment** and follow these steps:

1. On the home page, click the "Profile" tab and select "Banking/Cards".
2. Under the "Debit Cards" column, click "Order Replacement" and follow the instructions. You can also report any lost or stolen cards by clicking "Report Lost/Stolen" from the "Debit Cards" column.

To order by phone, call **877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. ET.

# Online User Guide

Welcome to the Kaiser Permanente Rollover Account (KPRA) website, where you have 24-hour access to your rollover account administered through Kaiser Permanente. This website features many convenient resources to help you manage your KPRA. It's designed to make it easier for you to get the most out of your health plan while staying on top of your medical expenses.

- 
- View up-to-the-minute account balances.
  - View your account activity, claims history, and reimbursement history.
  - Download plan information and forms, and receive important notifications.
  - File claims.
  - Upload receipts.
  - Set up direct deposit.



## How do I sign on to the website to manage my account?

1. Go to [kp.org/healthpayment](https://kp.org/healthpayment).

KAISER PERMANENTE

Why KP Shop Plans Doctors & Locations Health & Wellness Get Care

1

Sign in

2 USER ID

PASSWORD

Sign in

[Forgot user ID?](#) | [Forgot password?](#)

2. Enter your **kp.org** user ID and password and click **Submit**. If you haven't registered on **kp.org** yet, just go to [kp.org/registernow](https://kp.org/registernow). If you're registering for the first time, it may take up to a week to set up access to [kp.org/healthpayment](https://kp.org/healthpayment).

Navigating the home page is simple:

SHBP  
Your Health. Better. Plus.

Contact Us Jane Smith Logout

KAISER PERMANENTE

Home Accounts Tools & Support Message Center

Go paperless and stay connected  
[Click here to sign up for text and email alerts.](#)

Tasks

To get your money faster, set up a bank account for direct deposit.

3 I Want To:

File A Claim Manage My Expenses

4 Accounts

01/01/2020 - 12/31/2020	01/01/2019 - 12/31/2019
<b>AVAILABLE</b>	<b>AVAILABLE</b>
KP Rollover Account \$1,000.00	Health Reimbursement A... \$1,000.00

5 Quick View

Election Summary  
01/01/2020 - 12/31/2020

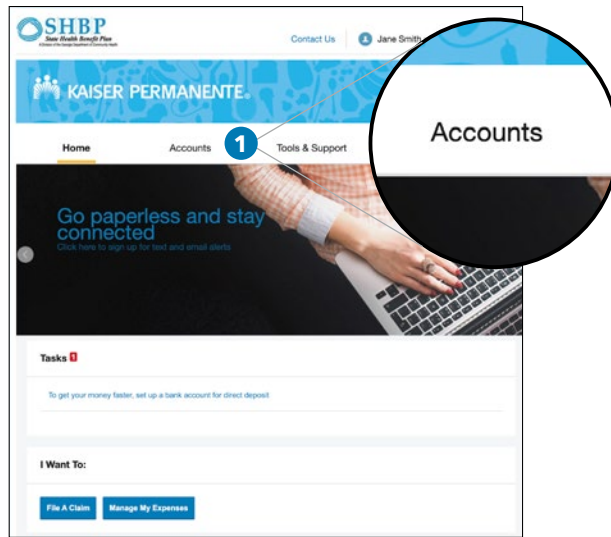
3. The **I Want To...** section is where you can get started on important activities like filing claims and managing your expenses.

4. The **Accounts** section shows the available balance in your account(s). You can click on the link to go to the Account Summary page.

5. The **Quick View** section breaks down election summary and contributions to date.

For more options, use the tabs at the top of the page.

## How do I view current account balances and activity?



1. For your current account balance, see the **Accounts** section on the home page. For a more detailed summary, including information about your account activity, click on **Account Summary** under the Accounts tab at the top of the homepage.

ACCOUNT	ELIGIBLE AMOUNT	SUBMITTED CLAIMS	PAID	PENDING	DENIED	AVAILABLE BALANCE
01/01/2020 - 12/31/2020 ESTIMATED PER PAY PERIOD DEDUCTION: \$0.00						
+ KP Rollover Account	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00
01/01/2019 - 12/31/2019 ESTIMATED PER PAY PERIOD DEDUCTION: \$0.00						
+ Health Reimbursement Arrangement	\$1,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$1,000.00

2. You'll be taken to the Account Summary page. In the chart, you can see how much has been contributed to your KPRA for the year in the **Eligible Amount** column. You can also see the total amount of your processed claims, which claims are pending or denied, and how much is available in your KPRA.
3. For details about your claim and payment history, click **the balance link under the Available Balance column**.
4. To see a detailed claims history, click the balance link under the Submitted Claims column.
5. For a history of reimbursements or payments made with your KPRA, click the balance link under the Paid column.

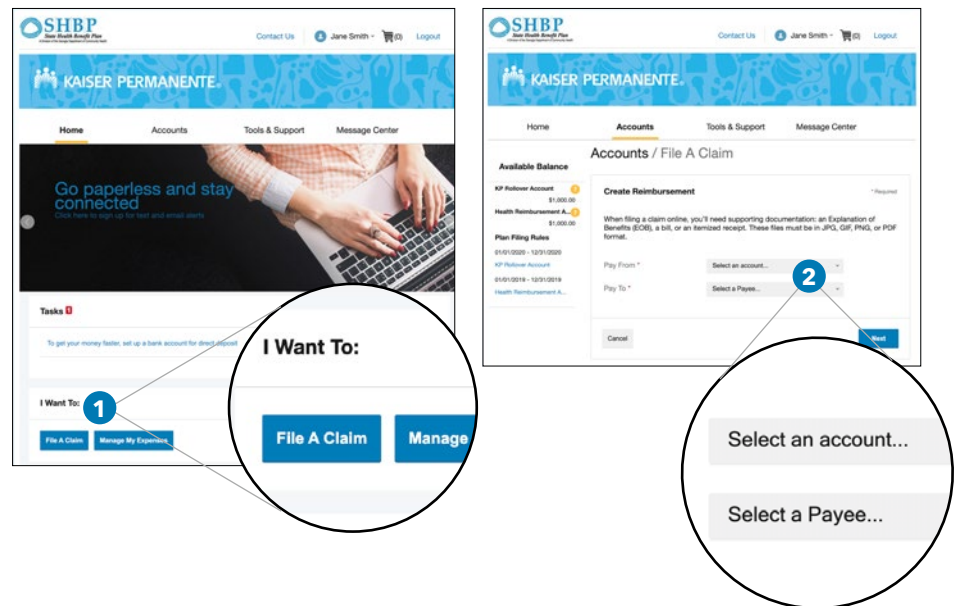
## If needed, how do I file a claim for reimbursement?

Usually, you won't have to file a claim for payment or reimbursement for your eligible expenses. For most services at Kaiser Permanente facilities, your claim will automatically be submitted for you.

However, for certain services – like emergency or urgent care at a non-Kaiser Permanente facility – you may need to file a claim to get reimbursed. If so, just follow these steps:

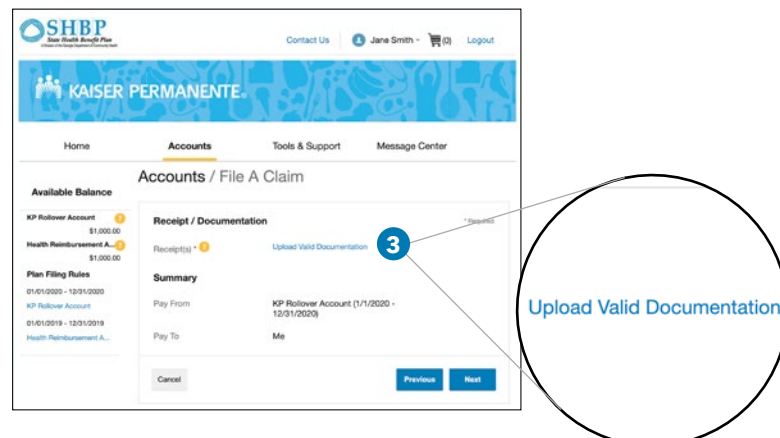
1. On the home page, click **File A Claim** to create a new claim.
2. Select your account and a payee for the claim, then click **Next** to upload your supporting documentation.

**NOTE:** If you choose to make a payment to "Someone Else," you'll need to enter the provider's information on the next page before uploading your documentation.



3. Click **Upload Valid Documentation** to upload your Explanation of Benefits, bill, or itemized receipt. After submitting your documentation, click **Next**.

**NOTE:** Your supporting documentation should include the date of service, a description of the expense, the expense amount, and the provider's name and address. All files must be in JPG, GIF, PNG, or PDF format and cannot exceed 2 MB.



4. Enter your claim information on the form that appears and click **Next**.

Home Accounts Tools & Support Message Center

Accounts / File A Claim

Available Balance

KP Rollover Account \$1,000.00

Health Reimbursement A... \$1,000.00

Plan Filing Rules

01/01/2020 - 12/31/2020

KP Rollover Account

01/01/2019 - 12/31/2019

Health Reimbursement A...

Claim Details

If all or part of your claim is unreimbursable due to auditing factors (i.e. claim exceeds available balance in your account), then you will only be reimbursed the approved amount. If this occurs, you will receive notification in the mail.

Start Date of Service \* mm/dd/yyyy

End Date of Service mm/dd/yyyy

Amount \* \$

Provider \*

Category \* Select a category...

Type \* Select a type...

Description

If the category is 'Other' or 'Over-the-Counter Drugs', you must provide a description.

Recipient \*

Jane Smith

John Smith

John Smith

Did You Drive To Receive This Product/Service? \*  Yes  No

5. When the Transaction Summary page appears, review your claim before submitting. To make changes, click **Update**. If you're not ready to submit your claim, click **Save for Later**. To submit another claim, click **Add Another** and repeat steps 2 through 4.

6. Once you're ready to file your claims, click **Submit**. You'll see a confirmation showing your submission was successful.

SHBP State Health Benefits Plan A Division of the Georgia Department of Community Health

Contact Us Jane Smith (1) Logout

Home Accounts Tools & Support Message Center

Accounts / Transaction Summary

Available Balance

KP Rollover Account \$500.00 \*\*

Health Reimbursement A... \$1,000.00

\*\* Balance reflects claims not yet submitted

Transaction Summary (1)

FROM	TO	EXPENSE	AMOUNT	APPROVED AMOUNT	
KP Rollover Account	Me	Artificial Limb/Prosthesis	\$500.00	\$500.00	Remove Update
Total Amount			\$500.00	\$500.00	

Cancel Save for Later Add Another Submit

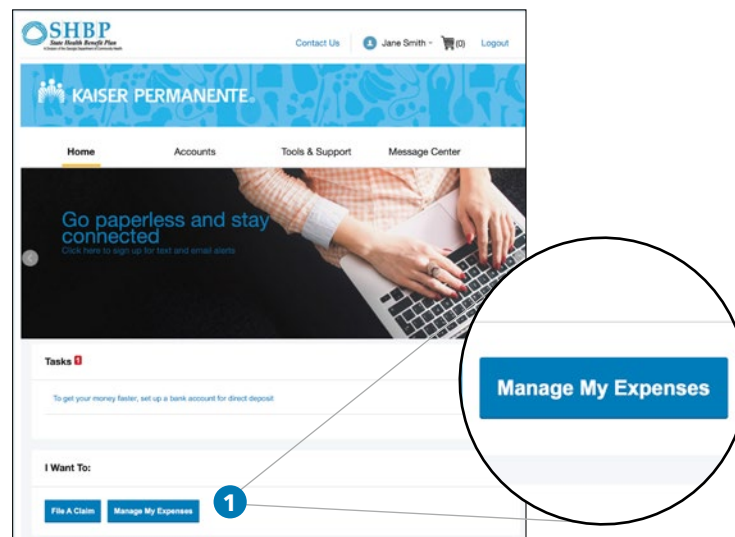
**NOTE:** You can also file your claims and upload supporting documentation online using the KP Balance Tracker app, which you can download to your smartphone or mobile device.

If you aren't able to upload your documentation online, you'll need to file your claim by mail or fax. To do so, print and complete a Reimbursement Request Form, which you can find by clicking the **Tools & Support** tab at the top of the page. Mail or fax the form with your EOB, bill, or itemized receipt to:

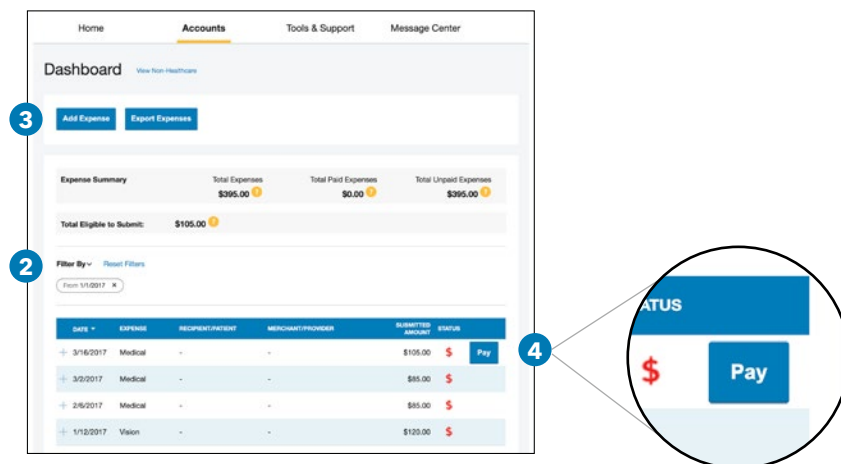
Kaiser Permanente Health Payment Services  
P.O. Box 1540  
Fargo, ND 58107-1540  
Fax: 1-877-535-0821

## How do I use the Dashboard?

The Dashboard gives you an overview of your submitted claims and their payment statuses. You can also add any expenses that haven't been filed for reimbursement from your KPRA. This makes it easy to track all your eligible expenses in one location, and you can request reimbursement for them at any time.



1. Click the **Manage My Expenses** button in the I Want To section.



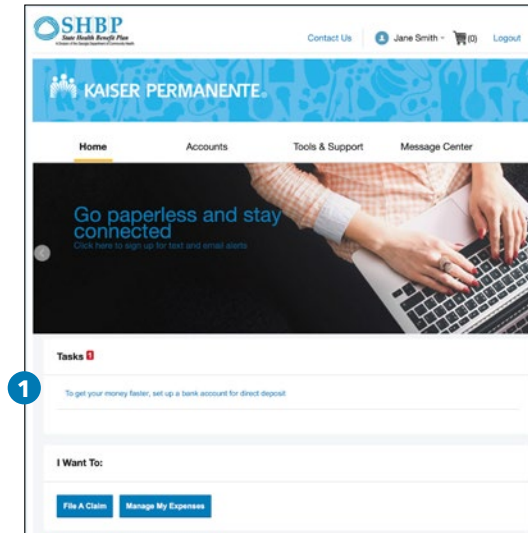
2. On the Dashboard page, you can use the filters on the left to sort your expenses by category, payment status, date, recipient, and merchant/provider.
3. To add an expense to the Dashboard, click **Add Expense**, fill in the expense information on the page that appears, and click **Add**.
4. To request reimbursement from your KPRA for an expense entered into the Dashboard, click the **Pay** button next to that expense. Click **Pay** on the pop-up window that appears and then follow the instructions for filing a claim listed in the previous question.

**NOTE:** If the qualified medical expense you're requesting reimbursement for isn't listed, you won't be able to use the Dashboard to make your request. Instead, follow the directions for filing a claim listed in the previous question.

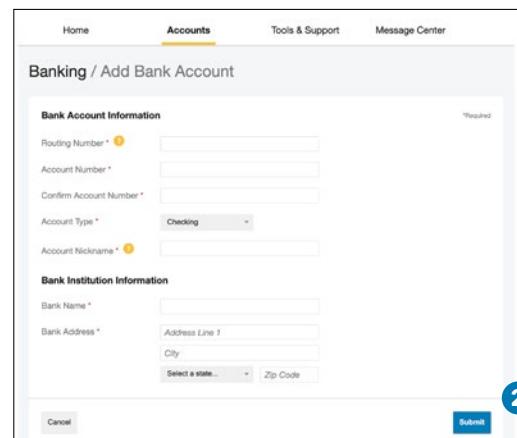
## How do I set up direct deposit?

By signing up for direct deposit to your personal checking account, you'll be able to get reimbursements for your filed claims more quickly.

1. From the home page, in the **Tasks** section, click **To get your money faster, set up a bank account for direct deposit.**



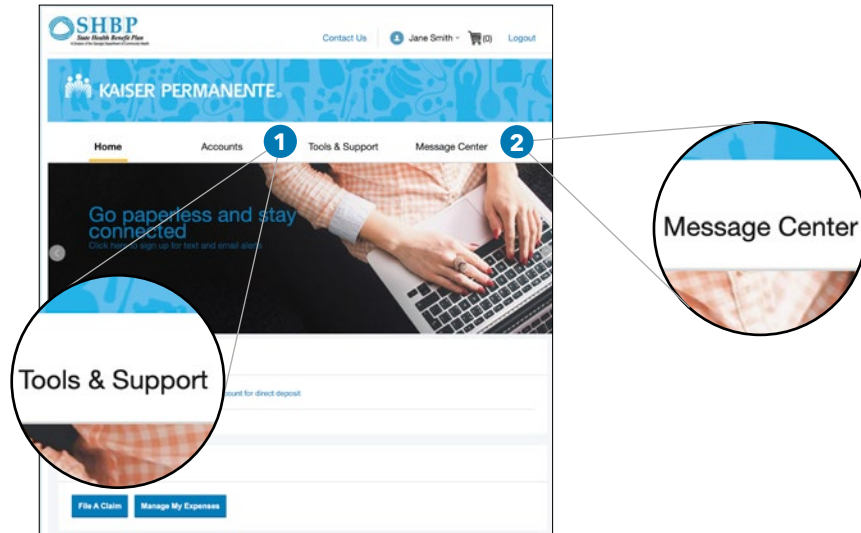
2. On the Add Bank Account page, enter your bank account information and click **Submit**. You'll see this confirmation: "Payment Method Changed."



**NOTE:** If you choose not to sign up for direct deposit, you'll receive your reimbursements by check. A minimum of \$10 in reimbursements is required before a reimbursement check will be mailed to you. However, any outstanding reimbursements will be mailed to you at the end of each month, regardless of the amount.

## How do I view or access additional resources?

You'll find a wide range of additional resources on the KPRA website. Just follow the directions below to find what you're looking for.



### 1. Forms and other materials

- From the home page, click the **Tools & Support** tab.
- Click any form of your choice.

### 2. Statements and Notifications

- From the home page, click the **Message Center** tab.
- Click the links to see any available Account Statements, Receipt Reminders, Advice of Deposits, Denial Letters, and Denial Letters and Repayments.

### 3. Profile

- From the home page, click the **Accounts** tab.
- Select **Login Information** from the Profile section.
- Update your login information for the KP Balance Tracker mobile app. You can also update your security questions.

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## For more information

On the home page, click the **Tools & Support** tab and locate the list of **Quick Links**. There, you'll find helpful information, including resources for managing your health on **kp.org**, and other useful tools to help you get the most out of your health plan.

You can also call Kaiser Permanente Health Payment Services at **1-877-761-3399**, Monday through Friday from 8 a.m. to 10 p.m. ET (closed holidays), and we'll be happy to help you with your account.

If you have questions about your health plan, call your dedicated Kaiser Permanente Member Services at **1-855-512-5997**, Monday through Friday 7 a.m. to 7 p.m. ET (closed holidays). For TTY for the deaf, hard of hearing, or speech impaired, call **711**.

