

A BETTER WAY TO TAKE CARE OF BUSINESS

2025 Small business | California

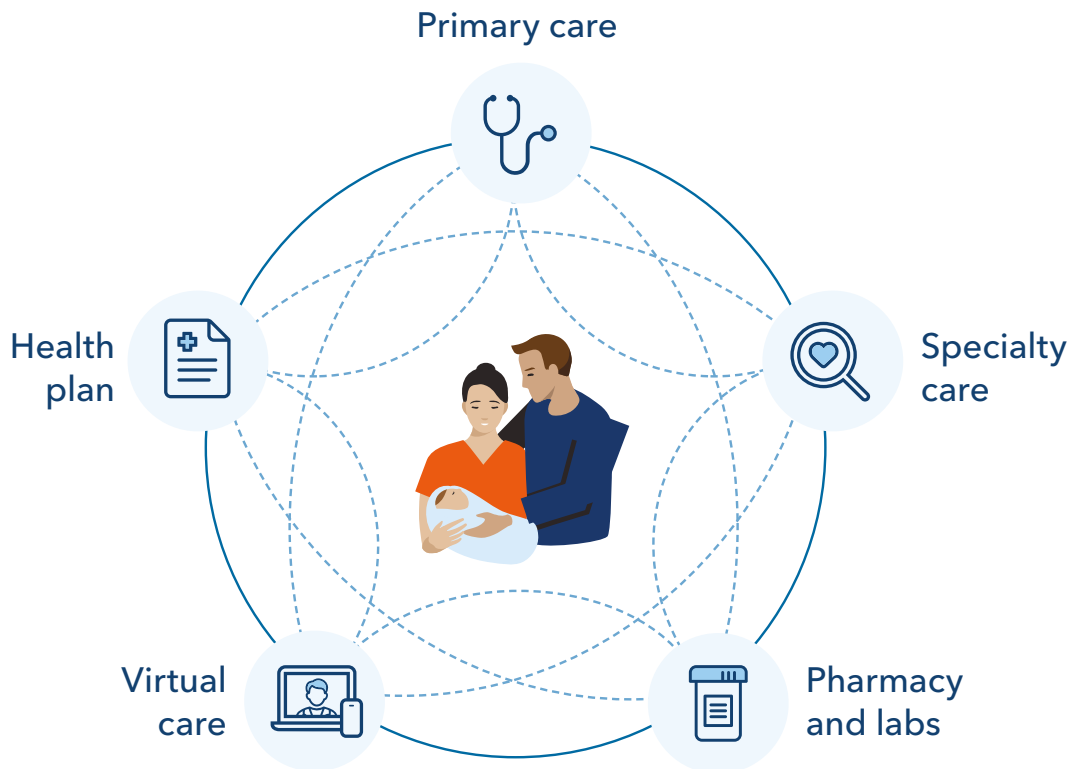
A better way to take care of your employees
and your business



Discover the Kaiser Permanente difference

To successfully manage your total costs and improve business performance, you need a partner who addresses the health of your employees early, consistently, and effectively.

A truly integrated care model



At Kaiser Permanente, you get a different approach

Your employees won't get treated only when they're sick or injured. Our integrated care model brings together coverage, care, hospitals, labs, and pharmacies to provide the convenient, proactive care needed to help keep your employees healthier. It also helps ensure you get a simple administrative experience, with a comprehensive mix of benefits, plans, and supplemental options to provide maximum value for your investment.

"My doctor was completely informed about my past records, covered all my questions, and advised me as to what needs to be done next, as far as lab tests, etc., go. I was completely satisfied with my virtual appointment."

– Carole, Kaiser Permanente member

High-quality virtual care for a wide range of health needs

Your employees can get the care they want, how they want it – helping them stay healthier and more engaged on the job.

Surging satisfaction

Members rate our video visits 4.4 out of 5 stars, and 89% were interested in future video visits.¹

Significant outcomes

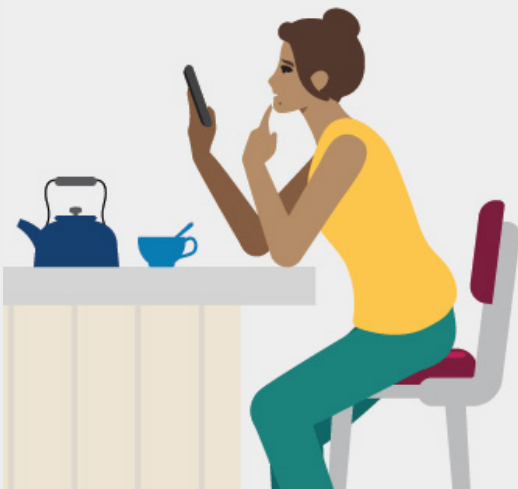
15% better outcomes

62% fewer home health visits

for total joint replacement patients who participated in Kaiser Permanente's virtual patient education and home exercise pilot program prior to surgery.²

As effective as in-person care

Members who had virtual primary care didn't seek more follow-up care than those who had in-person visits.³



Give your employees a fully integrated virtual experience

Virtual and in-person care are connected through electronic health records, accessible online at kp.org or by using our mobile app.

Members have online access to:

- 24/7 care by phone or video
- Information about past visits
- Appointment scheduling
- Emailing their doctor's office

Why it matters

Each in-person appointment your employees don't need saves you an average of 2 hours of work time.⁴

¹. Kaiser Permanente internal data, August 2021. ². Tracy A. Lieu, MD, MPH, et al. "Association of Medical Assistant-Supported Virtual Rooming With Successful Video Visit Connections," *JAMA Internal Medicine*, 2022. ³. Mary Reed, DrPH, et al., "Treatment and Follow-up Care Associated With Patient-Scheduled Primary Care Telemedicine and In-Person Visits in a Large Integrated Health System," *JAMA Network Open*, November 16, 2021. ⁴. Established patient visit, level 3, Kaiser Permanente Sample Fee List, 2024. Cost varies by region. 2022 American Time Use Survey, U.S. Bureau of Labor Statistics, bls.gov/tus, accessed March 4, 2024.

Why choose Kaiser Permanente?

Cost-effective care

With Kaiser Permanente, your workforce will get timely screenings and vaccinations, all at no cost or at a copay only, helping your employees avoid unnecessary tests and procedures now – and costly diagnostic care in the future. We make it easy to get started, with an array of plan designs and price points to fit your budget.

Time-saving convenience

When care is convenient, your employees are more likely to get the services they need to stay healthy. Telehealth care options such as phone appointments, email consultations, and video visits make it easy for your employees to connect with Kaiser Permanente care teams. And when members need in-person care, we make that easy, too. In fact, members can often see their doctor, visit a specialist, get lab tests, and pick up prescriptions all in one trip.

Industry-leading quality

Our top-notch doctors have developed a distinct brand of evidence-based care we call Permanente Medicine. It's a team-based, patient-centered approach to total health that focuses on delivering the right care – not more care. That includes personalized, consistent care at every touch point, from screenings and prevention to chronic disease management and specialty care – helping to keep your employees healthier and more engaged.

**Number one health plan
in America¹**

insure.com

**One of the world's most ethical
companies 5 years in a row.²**

ETHISPHERE
GOOD. SMART. BUSINESS. PROFIT.™

**Top-rated health plans in California –
8 years in a row.³**

National Committee for
Quality Assurance

1. "Best Health Insurance Companies of 2024," Insure.com, March 11, 2024. 2. "The 2023 World's Most Ethical Companies® Honoree List," Ethisphere.com, accessed March 21, 2023. 3. NCQA's Private Health Insurance Plan Ratings 2023-2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan, Inc., of Northern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California – HMO (rated 4.5 out of 5). NCQA's Private Health Insurance Plan Ratings 2015-2023, National Committee for Quality Assurance.

Health care that's easy to navigate

Your employees get built-in support to access care and prioritize health at a better value for your business.



Access is simple from day one

Our new-member onboarding program guides your employees with personalized videos and a welcome site so they can quickly transfer prescriptions, find a doctor, and start getting care. When an employee visits most of our facilities, they can see their doctor, get a lab test, and go to the pharmacy in one stop.



Care is proactive and personalized

Your employee partners with their doctor to create a care plan, including industry-leading prevention based on their individual risk factors. When your employee is due for care or needs to refill a prescription, their care team lets them know. To keep their health on track, we'll share convenient wellness resources such as local classes and farmers markets. Plus, members get reduced rates on gym memberships, massage therapy, and more.



Digital tools help track care and coverage

Your employees will have easy access to digital tools that can give them a clear picture of their care options, as well as how to pay for care and coverage. This includes deductible and out-of-pocket cost trackers so your employees can see how close they are to meeting their maximums. They can also get personalized cost estimates for medical services and prescriptions on kp.org.

Even better, some care doesn't need an estimate. Preventive care is always available at no cost, with no copay.



Convenient support to help manage chronic conditions

Chronic health conditions are a significant drain on the health and engagement of your workforce. That's why we build chronic condition management into your coverage. When members are at risk of or diagnosed with a chronic condition, they're automatically enrolled in a disease management program. **No opt-in needed.**

That means you don't have to deal with – or pay for – third-party disease management vendors. And your employees get a seamless and convenient experience from their Kaiser Permanente care team. Disease management programs help members address health issues such as:

- Asthma and other lung issues
- Chronic pain
- Depression
- Diabetes
- Heart disease
- High blood pressure
- Smoking
- Weight management



We protect businesses from the high cost of hypertension.¹

Kaiser Permanente blood pressure control rate:

74%

National average for blood pressure control:

60%

Why it matters

Medical costs are \$7,418 higher for employees with hypertension.²

1. Kaiser Permanente 2023 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2023 and is used with the permission of NCQA. Quality Compass 2023 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality. 2. Jared Ortaliza et al., "How Do Health Expenditures Vary Across the Population?" Peterson-KFF Health System Tracker, November 12, 2021.



Leading the way for mental health

When you partner with Kaiser Permanente, you'll be connected to our full suite of mental health resources for your workforce. And your employees will get the care, access, and tools that are most important to them, including:

- **Personalized care plans:** Individual or group therapy, wellness coaching, and more – all tailored to your employees' needs and goals.
- **More doctors in more places:** We're hiring more mental health professionals to support the growing need we see in our communities. Plus, you don't need a referral to access mental health services from a Kaiser Permanente provider.
- **On-demand support:** 24/7 advice, online health assessments, telehealth services, and self-care tools available when your employees need them.
- **Expanded capabilities:** Demand for virtual mental health care has risen dramatically – during the pandemic, we shifted more than 90% of our mental health visits to virtual care.



Patient feedback shows members are happy with their mental health care*

94%

of members feel their care team respects what they have to say

93%

satisfaction with video visits

90%

satisfaction with phone appointments

*Kaiser Permanente National Market Research, 2021.

When your employees travel, our coverage follows

The last thing your employees want to worry about as they get back to business trips and family vacations is their health coverage. Now, it's easier than ever for them to get care if something unexpected happens while they're away from home.



In the U.S.

Within Kaiser Permanente service areas, members can get routine, urgent, and emergency care at our facilities. Or they can get 24/7 care by phone or video. Members can also get emergency and urgent care anywhere they need it. At many locations outside Kaiser Permanente states (Cigna HealthcareSM PPO Network* providers, MinuteClinic locations and pharmacies, Concentra clinics, and The Little Clinic), they'll just pay their usual cost share.



Internationally

Members can get emergency and urgent care around the world.

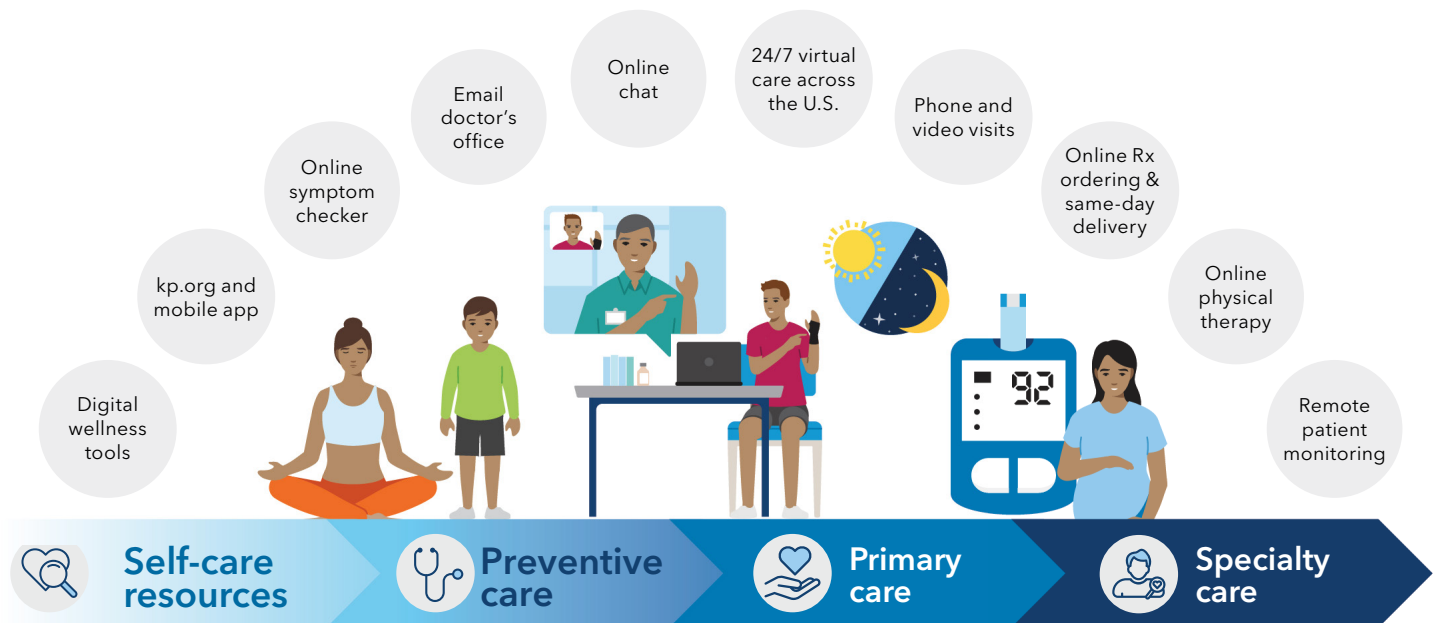
*The Cigna HealthcareSM PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration.

Cigna HealthcareSM is an independent company and not affiliated with Kaiser Foundation Health Plan, Inc., and its subsidiary health plans. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with the Kaiser Permanente health plans. The Cigna Healthcare PPO Network is provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

Good health, virtually anywhere

We make it easy to connect to care quickly and conveniently. Your employees can skip the drive and save time with phone appointments, video visits, e-visits, and email consultations – plus 24/7 virtual care and advice.

Wellness tools are always at your employees' fingertips: They can use kp.org and the Kaiser Permanente app to schedule routine appointments, fill most prescriptions, and view most lab results. Plus, in-facility video conferencing gets more doctors in the exam room for faster, more coordinated care.



Keep good health within reach

Employees who actively take care of their health are more likely to stay at their jobs and cost their employers less for their health care. Improve your wellness strategy with [tools from Kaiser Permanente](#) that are designed to address specific risks relevant to your workforce.

Healthy lifestyle programs

[Online programs](#) offering tools for healthy living and personalized tips to help employees reach their health goals.



Your employees get no-cost access to thousands of on-demand workout videos with ClassPass.¹ Plus, free trials and reduced rates on ClassPass membership to in-person exercise classes from top studios worldwide.

Wellness apps^{1,2}



Calm

An app for meditation, mindfulness, mental resilience, and sleep – designed to help lower stress, anxiety, and more.



Headspace Care

Text one-on-one with an emotional support coach anytime, anywhere. Support is just a text message away.³

1. The apps and services described above are not covered under your health plan benefits, are not a Medicare-covered benefit, and are not subject to the terms set forth in your *Evidence of Coverage* or other plan documents. The apps and services may be discontinued at any time. 2. Calm can be used by members 13 and over. The Headspace Care app and services are not available to any members under 18 years old. 3. Eligible Kaiser Permanente members can text with a coach using the Headspace Care app for 90 days per year. After the 90 days, members can continue to access the other services available on the Headspace Care app for the remainder of the year at no cost.

Across California, we have over 440 medical facilities and 18,100 doctors available to our members.

And we're producing recognized results for our members.

Care delivery

Top-rated health plans in California – 8 years in a row¹

Of the 24 commercial health plans in California rated by the National Committee for Quality Assurance, our plans are the top-rated in the state for the eighth year in a row.

Quality of care

Best in state for behavioral and mental health care²

In the 2023-24 edition of the California Office of the Patient Advocate's Health Care Quality Report Card, Kaiser Permanente's behavioral and mental health care in Northern and Southern California scored a perfect 5 stars – making us the highest-rated plans in the state and the only ones to receive "Excellent" ratings.

Quality of care

Leading California in 78 effectiveness-of-care measures³

In 2023, Kaiser Permanente led the state as the top performer in 78 HEDIS® (Healthcare Effectiveness Data and Information Set) effectiveness-of-care measures – the most of any health plan.

**Chart a healthier future for your workforce.
Contact your Kaiser Permanente representative to learn how.**

1. NCQA's Private Health Insurance Plan Ratings 2023-2024, National Committee for Quality Assurance, 2023: Kaiser Foundation Health Plan, Inc., of Northern California – HMO (rated 4.5 out of 5); Kaiser Foundation Health Plan, Inc., of Southern California – HMO (rated 4.5 out of 5). NCQA's Private Health Insurance Plan Ratings 2015-2023, National Committee for Quality Assurance. 2. Health Care Quality Report Card, 2023-24, California Office of the Patient Advocate. 2023-24 edition results are based on 2022 performance data. View the complete report at reportcard.opa.ca.gov. 3. Kaiser Permanente 2023 HEDIS® scores. Benchmarks provided by the National Committee for Quality Assurance (NCQA) Quality Compass® and represent all lines of business. Kaiser Permanente combined region scores were provided by the Kaiser Permanente Department of Care and Service Quality. The source for data contained in this publication is Quality Compass 2023 and is used with the permission of NCQA. Quality Compass 2023 includes certain CAHPS data. Any data display, analysis, interpretation, or conclusion based on these data is solely that of the authors, and NCQA specifically disclaims responsibility for any such display, analysis, interpretation, or conclusion. Quality Compass® and HEDIS® are registered trademarks of NCQA. CAHPS® is a registered trademark of the Agency for Healthcare Research and Quality.

