A better way to achieve good health

Kaiser Permanente Health Plans for Individuals and Families

At Kaiser Permanente, our mission is to provide high-quality, affordable health care services and improve the health of our members and the communities we serve. Our individual and family plans are built to support the full spectrum of health needs and to help members be their healthiest. When members get care at Kaiser Permanente medical offices, they receive personalized primary and specialty care, quality preventive services, and advanced technology, all in one convenient package.
Coordinated, connected care

At Kaiser Permanente, our collaborative approach empowers our care teams to achieve better outcomes for our members.

A team approach
Led by the member’s personal physician, our health care professionals and support staff work together to meet each member’s individual health needs.

Focus on prevention
We help our members be well and stay well by screening for issues early, which prevents more serious problems and expensive care later.

Evidence-based care
By using scientific evidence, we can provide treatment that’s proven to be effective and efficient.

Connected care
Kaiser Permanente doctors, specialists, and care team members are all connected to the member’s electronic health record. They have the full picture of a patient, so they can expedite care, better manage issues, and avoid unnecessary tests and procedures.

Medical excellence
Washington Permanente Medical Group is the highest-ranked medical group in Washington state. We provide care in more than 60 specialties and subspecialties.

More effective care, even beyond our walls

Easy ways to access care
In addition to doctor office visits, members have other convenient options:

- **Consulting Nurse Service**: a 24/7 phone service for advice
- **CareClinic by Kaiser Permanente at Bartell Drugs**: walk-in clinics for minor issues, located inside 15 Bartell Drugs locations across the Puget Sound region
- **Care Chat**: an online messaging feature that lets you get real-time medical care from a Kaiser Permanente care provider
- **Online visits**: receive online treatment and even prescriptions for several common conditions, typically within 2 hours
- **Email your doctor**: an easy way for members to connect with care teams for nonurgent issues
- **Online services and mobile app**: refill prescriptions, make appointments, check lab results, and more from a computer or smartphone

Care management
Our care management program helps reduce the need for hospital stays and readmissions. Kaiser Permanente hospitalists and nurses are on-site at our 7 highest-volume network hospitals. By using preferred facilities and providers, we’re able to direct members to more effective care at lower costs.

Formulary and managed medications
Because prescription drugs have such a big impact on members’ health and health care costs, we keep a close eye on drug safety, effectiveness, and value. As a result of our approach, members have access to drugs that cost 20% to 30% less than the industry average.
Health plans offer quality and choice

Our health plans include exclusive access to our Core network, featuring Washington Permanente Medical Group, the highest-ranked medical group in Washington state. The Core network includes:

- More than 1,000 clinicians at Kaiser Permanente medical offices across the state
- More than 9,000 contracted providers, including 49 hospitals
- Specialists in more than 60 disciplines, making us one of the largest multispecialty groups in Washington state
- Convenient one-stop care at our medical offices, with doctors’ offices, lab, X-ray, and pharmacy usually in the same building

Access to coordinated care at Kaiser Permanente medical offices is central to every one of our plans. The more members use Kaiser Permanente doctors and facilities, the lower their total cost of care will be over time.

Outside of our medical offices, our contracted providers practice under the same high-quality Kaiser Permanente standards. They are evaluated using our criteria for evidence-based patient care and superior patient satisfaction.

As a nonprofit health care leader, Kaiser Permanente understands the changing health care landscape. We can help members understand what health care reform means for them.

Optional dental benefits

We teamed up with Delta Dental of Washington to offer dental benefits, which can be added to any of our individual and family plans when coverage is purchased directly from Kaiser Permanente. This gives members the convenience of a single contact for their coverage.

- 1 application to enroll for medical and dental coverage
- 1 bill for medical and dental premiums

We offer a family plan to provide parents and children with dental coverage under the same plan. Or members can choose a pediatric-only plan to satisfy the pediatric dental coverage requirement for family members under the age of 19 enrolled in a medical plan.

Plan options

All our plans provide high-quality, cost-effective care and coverage. Many offer upfront office visits before the deductible kicks in. Some are HSA (health savings account) compatible.

Plans are available in Catastrophic, Bronze, Silver, and Gold levels to meet individual health needs, preferences, and budgets.

Counties where we offer plans

Our plans are available in Benton, Columbia, Franklin, Island, King, Kitsap, Kittitas, Lewis, Mason, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, Walla Walla, Whatcom, Whitman, and Yakima counties.

Two ways to purchase

Plans can be purchased directly from Kaiser Permanente or through Washington Healthplanfinder.

By purchasing directly from Kaiser Permanente, members can choose from available plans and enroll through our simple, streamlined application process.

Some members may benefit from purchasing their plan on Washington Healthplanfinder if they meet one or more of these requirements:

- They qualify for financial assistance. Find information at kp.org/wa/shop.
- They are under 30 or experiencing a qualifying hardship.
- They are an American Indian or Alaska Native, making them eligible for low-cost or no-cost health coverage.
Quality that gets noticed

We’re here to make lives better. So when Kaiser Permanente is recognized for its top doctors or excellent health plans, we appreciate that it’s our members who benefit.

Washington Health Alliance Community Checkup, 2007 through 2017

This annual report highlights health care quality and value at medical groups across the state.¹

Washington Health Benefit Exchange 2019 Quality Ratings

The Quality Rating System star ratings are for plans offered on the Washington Healthplanfinder. They’re based on 3 categories: medical care, enrollee experience, and plan administration.

¹ Available when members receive care at Kaiser Permanente medical offices
³ The 2014 Drug Trend Report Commercial, The Express Labs, March 2015; Pharmacy Trend Executive Summary, Group Health Pharmacy Division, August 2015
⁴ Source: OIC Provider Network Form A

All medical plans offered and underwritten by Kaiser Foundation Health Plan of Washington.