

Questions and answers

Set up a health savings account (HSA) to help pay for care.¹



Understanding your plan

What is the HSA-Qualified HDHP HMO Plan?

Like all of our Kaiser Permanente plans, this plan gives you access to high-quality care and resources to help you feel your best. Plus, it offers flexibility in how you can pay for care.

With this plan, you'll need to pay the full cost for most covered services until you reach a set amount known as your deductible. After you reach your deductible, you'll start paying less for the rest of the year – just a copay or a coinsurance (which is a percentage of the total cost). And most preventive care services (like routine physical exams, mammograms, and cholesterol screenings) are covered at no cost or at a copay – even before you reach your deductible.²

Also, with this plan, if eligible, you can set up a health savings account (HSA) that you can access anytime to pay for care – including copays, coinsurance, and deductible payments.¹ And you won't pay federal taxes on the money in this account.³

What is a health savings account (HSA)?

An HSA is a financial account that you can put money into in order to pay for health care services that are defined as qualified medical expenses. You won't pay federal taxes on this money, and you can use it anytime to pay for care. Your account may earn interest, and you can take your money with you if you change jobs or retire.

What are qualified medical expenses?

Qualified medical expenses are defined by the Internal Revenue Service (IRS) for tax purposes. They include many health care services and related costs, such as:

- Primary and specialty care visits
- Noncosmetic dental care
- X-rays and lab tests
- Eyeglasses and LASIK vision correction
- Hospital visits
- Prescription drugs

For a detailed list, see IRS Publication 502, *Medical and Dental Expenses*, available at irs.gov/publications.

How do deductible plans work?

With a deductible plan, you get all the quality care and resources people expect from Kaiser Permanente. The main difference is how you pay for care.

- You'll need to pay the full cost for covered services until you reach a set amount known as your deductible. For example, a \$1,500 deductible means you'll pay the full cost of your care and services up to \$1,500.
- After you reach your deductible, you'll start paying less for the rest of the year – just a copay or a coinsurance.
- Most preventive care services are covered at no cost or at a copay, even before you reach your deductible.²
- See your *Evidence of Coverage* or other coverage documents for the plan details, including the date your deductible will reset.

Your plan also has an out-of-pocket maximum that helps limit how much you'll pay for care. If you reach it, you won't have to pay for covered services for the rest of the year. This can help protect you financially if you ever have a serious illness or injury.

- Payments for most covered services count toward your out-of-pocket maximum.⁴
- Copays and coinsurance don't count toward your deductible, but they do help you reach your out-of-pocket maximum.
- After you reach your out-of-pocket maximum, Kaiser Permanente will pay for all covered services for the rest of the year.
- See your *Evidence of Coverage* or other coverage documents for the plan details, including the date your out-of-pocket maximum will reset.
- For more information, visit kp.org/deductibleplans.

Do I need to reach my deductible before I can pay a copay or coinsurance for preventive care?

No. Most preventive care services are covered at no cost or at a copay,² even before you reach your deductible.

What is preventive care?

Preventive care can help you avoid illness and protect your health. Kaiser Permanente offers many preventive care services at no cost or at a copay,² including:

- Routine physical exams
- Well-child visits
- Scheduled prenatal care
- Hearing tests
- Immunizations
- Routine well-woman visits, including mammograms, pelvic exams, clinical breast exams, and Pap tests
- Diabetes screenings
- Prostate cancer screenings, including prostate-specific antigen (PSA) tests
- Cholesterol screenings
- Colonoscopy screenings

I got preventive care and was billed for more than I expected. Why?

There may be times when you come in for preventive care and need diagnostic or treatment services, too. For example, during a routine physical exam your doctor might find a mole that needs to be removed for testing. Because the removal and testing of the mole aren't preventive, you'll get a bill for them.

How do my deductible and out-of-pocket maximum work?

All HSA-qualified deductible HMO plans have a deductible and an out-of-pocket maximum.

- For an individual plan, the individual deductible must be met first. This means that you need to reach your deductible before you can pay copays or coinsurance for covered services. There’s an exception for most preventive care services, which are covered at no cost or at a copay.²
- All copays, coinsurance, and deductible payments count toward your out-of-pocket maximum. For an individual plan, once you reach the individual out-of-pocket maximum, Kaiser Permanente will pay for all of your covered services for the rest of the year.
- For family coverage (2 or more members), this plan has:
 - An individual deductible
 - An individual out-of-pocket maximum
 - A family deductible
 - A family out-of-pocket maximum
- Any covered family member who reaches their individual deductible will start paying copays or coinsurance for covered services for the rest of the year. All other family members will keep paying the full charges for covered services until they reach their individual deductibles or until the family reaches the family deductible.
- The out-of-pocket maximum works the same way. Once the individual or family out-of-pocket maximum is met, Kaiser Permanente will pay for all covered services for the individual or the entire family for the rest of the year.
- See your *Evidence of Coverage* or other coverage documents for the plan details, including the date your deductible and out-of-pocket maximum will start over.

Do copays, coinsurance, and deductible payments count toward my out-of-pocket maximum?

Yes. Payments for all covered services count toward your out-of-pocket maximum.

For example, let’s say you had a deductible of \$1,500 and an out-of-pocket maximum of \$3,000. After reaching your \$1,500 deductible, all of your copays and coinsurance would count toward your out-of-pocket maximum.

Deductible: \$1,500

Out-of-pocket maximum: \$3,000

Difference: \$1,500. In other words, after reaching your deductible, you’d need to pay \$1,500 worth of copays or coinsurance to reach your out-of-pocket maximum.

With HSA-qualified plans, medical and pharmacy services have one combined deductible.

Will what I pay for count toward my:

	Deductible	Out-of-pocket maximum
Most preventive services	No	Yes
All other covered services	Yes	Yes
Prescription drugs	Yes	Yes

What medical services count toward my deductible and out-of-pocket maximum?

Preventive services will count toward your out-of-pocket maximum, but not your deductible. Payments for all other covered services will be applied toward both. Covered services can include:

- Doctor’s office visits (for both primary and specialty care)
- Hospitalization
- Inpatient/outpatient surgery
- Emergency services
- Ambulance services
- Urgent care
- X-ray, MRI, CT scan, lab tests
- Prescription drugs

For more information about your benefits, please refer to your *Evidence of Coverage* or other coverage documents.

Will I be charged for phone or video visits?

Until you meet your deductible, you’ll be charged the full cost of a phone or video visit. Once you meet your deductible, your cost share for a phone or video visit will be \$0.

How do I use my HSA to pay for care?

Ask your employer’s plan administrator for details.

Debit card If you have an HSA debit card, you can use it in either of two ways:

- When you get care
- By writing your card number on your bill and sending it in

Reimbursement Pay out of pocket using your own money, then get reimbursed by submitting a distribution request to your HSA administrator.

Combination If you don’t have enough money in your HSA to cover the full cost of your care, you can use the remaining money available in your HSA and then pay the difference with another form of payment.

Can I see a Kaiser Permanente doctor with this plan?

Yes. You can see the same Kaiser Permanente doctors with all our plans.



More about HSAs

What can I pay for with my HSA?

You can use the money in your HSA to pay for copays, coinsurance, and deductible payments for you and your dependents.¹ Examples include:

- Emergency services
- Hospital visits
- Prescription drugs
- Primary and specialty care visits
- X-rays and lab tests

For a detailed list of HSA-eligible medical expenses, see Publication 502 on the IRS website.

For more information about your health plan benefits, refer to your *Evidence of Coverage* or other coverage documents.

Who is eligible for an HSA?

To be eligible for an HSA, you need to meet the following requirements:

- You must be enrolled in an HSA-qualified HDHP plan.
- You can't be enrolled in Medicare.
- You can't be eligible to be claimed as a dependent on someone else's tax return.
- You can't have additional health coverage that is not an HSA-qualified HDHP plan. (There are certain exceptions, including specific injury insurance or coverage for accidents, disability, dental care, vision care, or long-term care.)

You may want to consult with a financial or tax advisor for more information about HSA eligibility.

What are the advantages of an HSA?

- You don't pay taxes on the money that you put into your HSA.³
- You can continue to save and grow the account and use the money for care later in life.

Who can contribute to an HSA?

You, your family members, your employer, and anyone else can put money in your HSA. The annual limit on the amount of money you can add to your account applies no matter who makes contributions.

How much can be contributed to my account?

The maximum amount that can be contributed toward an HSA is set by the Internal Revenue Service, and these amounts may be changed for inflation each year. Consult with a qualified professional for tax, investment, or legal advice. To see the current maximum amount that can be contributed toward the HSA, go to kp.org/HSALimits.

When can I start using my HSA?

You can use your HSA once you've opened the account and put money in it.

When should I submit requests for reimbursement for care I paid for out of pocket?

You can submit a request for reimbursement anytime, as long as you got the care on or after the date you opened the HSA.

If you have more questions, please contact your HSA administrator.

What if I leave my current employer or retire with money still in my HSA?

The money in your HSA belongs to you. If you leave your company, you can take your HSA with you.

What if there's money left in my account at the end of the year?

Any money left in your HSA at the end of the year will be available for you to use in the future.

What if I use all the money in my HSA before the end of the year?

If you use all of the money in your HSA, and have already contributed the maximum amount allowed for the year, you'll have to pay out of pocket for any other health care expenses until the end of the year.

Can I put more money in my HSA than the amount of my health plan deductible?

The maximum amount you can contribute to your HSA is set by the federal government on a yearly basis. This maximum is unrelated to your deductible.

If my coverage starts in the middle of the year, how much can I contribute to my HSA?

If you start your health plan in the middle of the calendar year, you can still contribute up to the maximum dollar amount set by the federal government for that year.

Here are important time frames to remember when contributing to your HSA:

- You must be enrolled in an HSA-qualified HDHP plan for at least the full month of December to contribute to your HSA for that year.
- You need to stay enrolled for the full calendar year following your midyear enrollment. If you don't stay enrolled for the full period, a portion of the maximum contribution you made will be included in your taxable income for the year. This means you could pay taxes and penalties on your contribution.

Can I make my entire HSA contribution at the beginning of the year?

Yes. As long as you don't go over your annual limit, you can contribute as much as you'd like at the beginning of the year. If your eligibility status changes during the year, you may have to correct the amount you already contributed. For example, if you change from family to individual coverage during the year, you might have contributed too much.

How do I get started?

There are 2 ways to set up an HSA:

- If your employer offers you an HSA, follow the instructions that your employer provides.
- If you choose your own financial institution for your HSA, follow the instructions that your financial institution provides.

Paying for care

What can I expect to pay for a visit?

To find out how much you can expect to pay when you check in, you can:

- Use our estimates tool at kp.org/costestimates
- Call us at **1-800-390-3507**, weekdays from 7 a.m. to 5 p.m. Pacific time

When you come in for care, you'll make a payment for your scheduled services. Note that this may be only a deposit toward the total cost of scheduled services as indicated on our estimates tool. If that is the case, or if you get any unscheduled services during your visit, you'll get a bill for the difference later.

For more information, see your *Evidence of Coverage* or other coverage documents, or call the number on your Kaiser Permanente ID card.

 **Accessing care**

Where can I get care?

Kaiser Permanente has more than 23,000 physicians in California. And you'll find about 700 Kaiser Permanente medical facilities in Northern and Southern California. To make your care experience as easy and convenient as possible, most Kaiser Permanente facilities offer many services in one location. You can also get many services during evenings and weekends.

If I have a medical emergency while away from home, will my care be covered?

Yes. Kaiser Permanente covers emergency care

from providers anywhere in the world. Please see your *Evidence of Coverage* or other coverage documents for more information.

We can also help you before you leave town by checking to see if you need a vaccination, refilling eligible prescriptions, and more. Just call our 24/7 Away from Home Travel Line at **951-268-3900**⁵ or visit kp.org/travel.

If I have questions about getting care, who can I talk to?

Please call our Member Service Contact Center at **1-800-464-4000**, 24 hours a day, 7 days a week (closed holidays). For TTY, call **711**. One of our representatives will be happy to help you.

Common terms

Coinsurance	From the total cost of a covered service, the percentage you pay is the coinsurance. For example, a 20% coinsurance for a \$200 medical procedure means you pay \$40.
Copayment (copay)	The set amount you pay for covered services (for example, a \$20 copay for an office visit).
Deductible	The amount you pay each year for covered services before Kaiser Permanente starts paying. For example, a \$1,500 deductible means you'll pay the full amount for health care services up to \$1,500 before you start paying copays or coinsurance.
Out-of-pocket maximum	The most you'll pay for covered services each year.
Preventive care services	Preventive care services are types of routine care that can help keep you healthy. These services can help you find and address potential health problems before they become serious.

1. You can use your HSA to pay for types of care that are defined as qualified medical expenses by the IRS. These are described in IRS Publication 502, *Medical and Dental Expenses*, available at irs.gov/publications. As an HSA holder, you'll ultimately be responsible for determining whether an expense is a qualified medical expense under the tax laws. 2. Depending on your plan, preventive care services are covered at no cost or at a copay. For more information, please refer to your *Evidence of Coverage* or other coverage documents. 3. The tax references in this document relate to federal income tax only. Consult with your financial or tax advisor for information about state income tax laws. Federal and state tax laws and regulations are subject to change. If tax, investment, or legal advice is required, seek the services of a qualified professional. 4. If your plan includes an allowance for specific services (such as eyeglasses or contact lenses), any amounts you pay that exceed the allowance do not count toward your out-of-pocket maximum. 5. This number can be dialed inside and outside the United States. Before the phone number, dial "001" for landlines and "+1" for mobile lines if you're outside the country. Long-distance charges may apply, and we can't accept collect calls. The phone line is closed on major holidays (New Year's Day, Easter, Memorial Day, July Fourth, Labor Day, Thanksgiving, and Christmas). It closes early the day before a holiday at 10 p.m. Pacific time (PT), and it reopens the day after a holiday at 4 a.m. PT.

Nondiscrimination Notice

Discrimination is against the law. Kaiser Permanente follows State and Federal civil rights laws.

Kaiser Permanente does not unlawfully discriminate, exclude people, or treat them differently because of age, race, ethnic group identification, color, national origin, cultural background, ancestry, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, physical or mental disability, medical condition, source of payment, genetic information, citizenship, primary language, or immigration status.

Kaiser Permanente provides the following services:

- No-cost aids and services to people with disabilities to help them communicate better with us, such as:
 - ◆ Qualified sign language interpreters
 - ◆ Written information in other formats (braille, large print, audio, accessible electronic formats, and other formats)
- No-cost language services to people whose primary language is not English, such as:
 - ◆ Qualified interpreters
 - ◆ Information written in other languages

If you need these services, call our Member Service Contact Center at **1-800-464-4000 (TTY 711)**, 24 hours a day, 7 days a week (except closed holidays). If you cannot hear or speak well, please call **711**.

Upon request, this document can be made available to you in braille, large print, audiocassette, or electronic form. To obtain a copy in one of these alternative formats, or another format, call our Member Service Contact Center and ask for the format you need.

How to file a grievance with Kaiser Permanente

You can file a discrimination grievance with Kaiser Permanente if you believe we have failed to provide these services or unlawfully discriminated in another way. Please refer to your *Evidence of Coverage or Certificate of Insurance* for details. You may also speak with a Member Services representative about the options that apply to you. Please call Member Services if you need help filing a grievance.

You may submit a discrimination grievance in the following ways:

- **By phone:** Call Member Services at **1 800-464-4000 (TTY 711)** 24 hours a day, 7 days a week (except closed holidays)
- **By mail:** Call us at **1 800-464-4000 (TTY 711)** and ask to have a form sent to you
- **In person:** Fill out a Complaint or Benefit Claim/Request form at a member services office located at a Plan Facility (go to your provider directory at kp.org/facilities for addresses)
- **Online:** Use the online form on our website at kp.org

You may also contact the Kaiser Permanente Civil Rights Coordinators directly at the addresses below:

Attn: Kaiser Permanente Civil Rights Coordinator
Member Relations Grievance Operations
P.O. Box 939001
San Diego CA 92193

How to file a grievance with the California Department of Health Care Services Office of Civil Rights *(For Medi-Cal Beneficiaries Only)*

You can also file a civil rights complaint with the California Department of Health Care Services Office of Civil Rights in writing, by phone or by email:

- **By phone:** Call DHCS Office of Civil Rights at **916-440-7370** (TTY **711**)
- **By mail:** Fill out a complaint form or send a letter to:
Deputy Director, Office of Civil Rights
Department of Health Care Services
Office of Civil Rights
P.O. Box 997413, MS 0009
Sacramento, CA 95899-7413
Complaint forms are available at: http://www.dhcs.ca.gov/Pages/Language_Access.aspx
- **Online:** Send an email to CivilRights@dhcs.ca.gov

How to file a grievance with the U.S. Department of Health and Human Services Office of Civil Rights

You can file a discrimination complaint with the U.S. Department of Health and Human Services Office for Civil Rights. You can file your complaint in writing, by phone, or online:

- **By phone:** Call **1-800-368-1019** (TTY **711** or **1-800-537-7697**)
- **By mail:** Fill out a complaint form or send a letter to:
U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201
Complaint forms are available at:
<http://www.hhs.gov/ocr/office/file/index.html>
- **Online:** Visit the Office of Civil Rights Complaint Portal at:
<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>.

Aviso de no discriminación

La discriminación es ilegal. Kaiser Permanente cumple con las leyes de los derechos civiles federales y estatales.

Kaiser Permanente no discrimina ilícitamente, excluye ni trata a ninguna persona de forma distinta por motivos de edad, raza, identificación de grupo étnico, color, país de origen, antecedentes culturales, ascendencia, religión, sexo, género, identidad de género, expresión de género, orientación sexual, estado civil, discapacidad física o mental, condición médica, fuente de pago, información genética, ciudadanía, lengua materna o estado migratorio.

Kaiser Permanente ofrece los siguientes servicios:

- Ayuda y servicios sin costo a personas con discapacidades para que puedan comunicarse mejor con nosotros, como lo siguiente:
 - ◆ intérpretes calificados de lenguaje de señas,
 - ◆ información escrita en otros formatos (braille, impresión en letra grande, audio, formatos electrónicos accesibles y otros formatos).
- Servicios de idiomas sin costo a las personas cuya lengua materna no es el inglés, como:
 - ◆ intérpretes calificados,
 - ◆ información escrita en otros idiomas.

Si necesita nuestros servicios, llame a nuestra Central de Llamadas de Servicio a los Miembros al **1-800-464-4000 (TTY 711)** las 24 horas del día, los 7 días de la semana (excepto los días festivos). Si tiene deficiencias auditivas o del habla, llame al **711**.

Este documento estará disponible en braille, letra grande, casete de audio o en formato electrónico a solicitud. Para obtener una copia en uno de estos formatos alternativos o en otro formato, llame a nuestra Central de Llamadas de Servicio a los Miembros y solicite el formato que necesita.

Cómo presentar una queja ante Kaiser Permanente

Usted puede presentar una queja por discriminación ante Kaiser Permanente si siente que no le hemos ofrecido estos servicios o lo hemos discriminado ilícitamente de otra forma. Consulte su *Evidencia de Cobertura (Evidence of Coverage)* o *Certificado de Seguro (Certificate of Insurance)* para obtener más información. También puede hablar con un representante de Servicio a los Miembros sobre las opciones que se apliquen a su caso. Llame a Servicio a los Miembros si necesita ayuda para presentar una queja.

Puede presentar una queja por discriminación de las siguientes maneras:

- **Por teléfono:** llame a Servicio a los Miembros al **1 800-464-4000 (TTY 711)**, las 24 horas del día, los 7 días de la semana (excepto los días festivos).

- **Por correo postal:** llámenos al **1 800-464-4000** (TTY 711) y pida que se le envíe un formulario.
- **En persona:** llene un formulario de Queja o reclamación/solicitud de beneficios en una oficina de Servicio a los Miembros ubicada en un centro del plan (consulte su directorio de proveedores en kp.org/facilities [cambie el idioma a español] para obtener las direcciones).
- **En línea:** utilice el formulario en línea en nuestro sitio web en kp.org/espanol.

También puede comunicarse directamente con el coordinador de derechos civiles (Civil Rights Coordinator) de Kaiser Permanente a la siguiente dirección:

Attn: Kaiser Permanente Civil Rights Coordinator
 Member Relations Grievance Operations
 P.O. Box 939001
 San Diego CA 92193

Cómo presentar una queja ante la Oficina de Derechos Civiles del Departamento de Servicios de Atención Médica de California *(Solo para beneficiarios de Medi-Cal)*

También puede presentar una queja sobre derechos civiles ante la Oficina de Derechos Civiles (Office of Civil Rights) del Departamento de Servicios de Atención Médica de California (California Department of Health Care Services) por escrito, por teléfono o por correo electrónico:

- **Por teléfono:** llame a la Oficina de Derechos Civiles del Departamento de Servicios de Atención Médica (Department of Health Care Services, DHCS) al **916-440-7370** (TTY 711).
- **Por correo postal:** llene un formulario de queja o envíe una carta a:

Deputy Director, Office of Civil Rights
 Department of Health Care Services
 Office of Civil Rights
 P.O. Box 997413, MS 0009
 Sacramento, CA 95899-7413

Los formularios de queja están disponibles en:

http://www.dhcs.ca.gov/Pages/Language_Access.aspx (en inglés).

- **En línea:** envíe un correo electrónico a CivilRights@dhcs.ca.gov.

Cómo presentar una queja ante la Oficina de Derechos Civiles del Departamento de Salud y Servicios Humanos de los EE. UU.

Puede presentar una queja por discriminación ante la Oficina de Derechos Civiles del Departamento de Salud y Servicios Humanos de EE. UU. (U.S. Department of Health and Human Services).

Puede presentar su queja por escrito, por teléfono o en línea:

- **Por teléfono:** llame al **1-800-368-1019** (TTY 711 o al **1-800-537-7697**).
- **Por correo postal:** llene un formulario de queja o envíe una carta a:

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

Los formularios de quejas están disponibles en
<http://www.hhs.gov/ocr/office/file/index.html> (en inglés).

- **En línea:** visite el Portal de quejas de la Oficina de Derechos Civiles en:
<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf> (en inglés).

反歧視聲明

歧視是違反法律的行為。Kaiser Permanente遵守州政府與聯邦政府的民權法。

Kaiser Permanente不因年齡、人種、族群認同、膚色、原國籍、文化背景、祖籍、宗教、生理性別、社會性別、性認同、性表現、性取向、婚姻狀況、身體或精神殘障、病況、付款來源、遺傳資訊、公民身份、母語或移民身份而非法歧視、排斥或差別對待任何人。

Kaiser Permanente提供下列服務：

- 為殘障人士提供免費協助與服務以幫助其更好地與我們溝通，例如：
 - ◆ 合格手語翻譯員
 - ◆ 其他格式的書面資訊（盲文版、大字版、語音版、通用電子格式及其他格式）
- 為母語非英語的人士提供免費語言服務，例如：
 - ◆ 合格口譯員
 - ◆ 其他語言的書面資訊

如果您需要上述服務，請打電話**1-800-464-4000 (TTY 711)** 給會員服務聯絡中心，每週7天，每天24小時（節假日除外）。如果您有聽力或語言困難，請打電話**711**。

若您提出要求，我們可為您提供本文件的盲文版、大字版、錄音卡帶或電子格式。如要得到上述一種替代格式或其他格式的版本，請打電話給會員服務聯絡中心並索取您需要的格式。

如何向Kaiser Permanente投訴

如果您認為我們未能提供上述服務或有其他形式的非法歧視行為，您可向Kaiser Permanente提出歧視投訴。請參閱您的《承保範圍說明書》(*Evidence of Coverage*) 或《保險證明》(*Certificate of Insurance*) 瞭解詳情。您也可以向會員服務部代表諮詢適用於您的選項。如果您在投訴時需要協助，請打電話給會員服務部。

您可透過下列方式投訴歧視：

- **電話**：打電話**1 800-464-4000 (TTY 711)** 聯絡會員服務部，每週7天，每天24小時（節假日除外）
- **郵寄**：打電話**1 800-464-4000 (TTY 711)** 與我們聯絡，要求將投訴表寄給您
- **親自提出**：在保險計劃下屬設施的會員服務辦公室填寫投訴或索賠／申請表（請在 kp.org/facilities 網站的保健業者名錄上查詢地址）
- **線上**：使用 kp.org 網站上的線上表格

您也可直接與Kaiser Permanente民權事務協調員聯絡，地址如下：

Attn: Kaiser Permanente Civil Rights Coordinator
Member Relations Grievance Operations
P.O. Box 939001
San Diego CA 92193

如何向加州保健服務部民權辦公室投訴（僅限Medi-Cal受益人）

您也可透過書面方式、電話或電子郵件向加州保健服務部民權辦公室提出民權投訴：

- **電話：**打電話**916-440-7370 (TTY 711)** 聯絡保健服務部 (DHCS) 民權辦公室
- **郵寄：**填寫投訴表或寄信至：

Deputy Director, Office of Civil Rights
Department of Health Care Services
Office of Civil Rights
P.O. Box 997413, MS 0009
Sacramento, CA 95899-7413

您可在網站上http://www.dhcs.ca.gov/Pages/Language_Access.aspx取得投訴表

- **線上：**發送電子郵件至CivilRights@dhcs.ca.gov

如何向美國健康與民眾服務部民權辦公室投訴

您可向美國健康與民眾服務部民權辦公室提出歧視投訴。您可透過書面、電話或線上提出投訴：

- **電話：**打電話**1-800-368-1019 (TTY 711或1-800-537-7697)**
- **郵寄：**填寫投訴表或寄信至：

U.S. Department of Health and Human Services
200 Independence Avenue, SW
Room 509F, HHH Building
Washington, D.C. 20201

您可在網站上取得投訴表：

<http://www.hhs.gov/ocr/office/file/index.html>取得投訴表

- **線上：**訪問民權辦公室投訴入口網站：
<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>。

Thông Báo Không Phân Biệt Đối Xử

Phân biệt đối xử là trái với pháp luật. Kaiser Permanente tuân thủ các luật dân quyền của Tiểu Bang và Liên Bang.

Kaiser Permanente không phân biệt đối xử trái pháp luật, loại trừ hay đối xử khác biệt với người nào đó vì lý do tuổi tác, chủng tộc, nhận dạng nhóm sắc tộc, màu da, nguồn gốc quốc gia, nền tảng văn hóa, tổ tiên, tôn giáo, giới tính, nhận dạng giới tính, cách thể hiện giới tính, khuynh hướng giới tính, tình trạng hôn nhân, tình trạng khuyết tật về thể chất hoặc tinh thần, bệnh trạng, nguồn thanh toán, thông tin di truyền, quyền công dân, ngôn ngữ mẹ đẻ hoặc tình trạng nhập cư.

Kaiser Permanente cung cấp các dịch vụ sau:

- Phương tiện hỗ trợ và dịch vụ miễn phí cho người khuyết tật để giúp họ giao tiếp hiệu quả hơn với chúng tôi, chẳng hạn như:
 - ◆ Thông dịch viên ngôn ngữ ký hiệu đủ trình độ
 - ◆ Thông tin bằng văn bản theo các định dạng khác (chữ nổi braille, bản in khổ chữ lớn, âm thanh, định dạng điện tử để truy cập và các định dạng khác)
- Dịch vụ ngôn ngữ miễn phí cho những người có ngôn ngữ chính không phải là tiếng Anh, chẳng hạn như:
 - ◆ Thông dịch viên đủ trình độ
 - ◆ Thông tin được trình bày bằng các ngôn ngữ khác

Nếu quý vị cần những dịch vụ này, xin gọi đến Trung Tâm Liên Lạc ban Dịch Vụ Hội Viên của chúng tôi theo số **1-800-464-4000 (TTY 711)**, 24 giờ trong ngày, 7 ngày trong tuần (đóng cửa ngày lễ). Nếu quý vị không thể nói hay nghe rõ, vui lòng gọi **711**.

Theo yêu cầu, tài liệu này có thể được cung cấp cho quý vị dưới dạng chữ nổi braille, bản in khổ chữ lớn, băng thu âm hay dạng điện tử. Để lấy một bản sao theo một trong những định dạng thay thế này hay định dạng khác, xin gọi đến Trung Tâm Liên Lạc ban Dịch Vụ Hội Viên của chúng tôi và yêu cầu định dạng mà quý vị cần.

Cách đệ trình phàn nàn với Kaiser Permanente

Quý vị có thể đệ trình phàn nàn về phân biệt đối xử với Kaiser Permanente nếu quý vị tin rằng chúng tôi đã không cung cấp những dịch vụ này hay phân biệt đối xử trái pháp luật theo cách khác. Vui lòng tham khảo *Chứng Từ Bảo Hiểm (Evidence of Coverage)* hay *Chứng Nhận Bảo Hiểm (Certificate of Insurance)* của quý vị để biết thêm chi tiết. Quý vị cũng có thể nói chuyện với nhân viên ban Dịch Vụ Hội Viên về những lựa chọn áp dụng cho quý vị. Vui lòng gọi đến ban Dịch Vụ Hội Viên nếu quý vị cần được trợ giúp để đệ trình phàn nàn.

Quý vị có thể đệ trình phàn nàn về phân biệt đối xử bằng các cách sau đây:

- **Qua điện thoại:** Gọi đến ban Dịch Vụ Hội Viên theo số **1-800-464-4000 (TTY 711)** 24 giờ trong ngày, 7 ngày trong tuần (đóng cửa ngày lễ)
- **Qua thư tín:** Gọi chúng tôi theo số **1-800-464-4000 (TTY 711)** và yêu cầu gửi mẫu đơn cho quý vị

- **Trực tiếp:** Hoàn tất mẫu đơn Than Phiền hay Yêu Cầu Thanh Toán/Yêu Cầu Quyền Lợi tại văn phòng dịch vụ hội viên ở một Cơ Sở Thuộc Chương Trình (truy cập danh mục nhà cung cấp của quý vị tại kp.org/facilities để biết địa chỉ)
- **Trực tuyến:** Sử dụng mẫu đơn trực tuyến trên trang mạng của chúng tôi tại kp.org

Quý vị cũng có thể liên hệ trực tiếp với Điều Phối Viên Dân Quyền của Kaiser Permanente theo địa chỉ dưới đây:

Attn: Kaiser Permanente Civil Rights Coordinator
 Member Relations Grievance Operations
 P.O. Box 939001
 San Diego CA 92193

Cách đệ trình phàn nàn với Văn Phòng Dân Quyền Ban Dịch Vụ Y Tế California (*Dành Riêng Cho Người Thu Hưởng Medi-Cal*)

Quý vị cũng có thể đệ trình than phiền về dân quyền với Văn Phòng Dân Quyền Ban Dịch Vụ Y Tế California bằng văn bản, qua điện thoại hay qua email:

- **Qua điện thoại:** Gọi đến Văn Phòng Dân Quyền Ban Dịch Vụ Y Tế (Department of Health Care Services, DHCS) theo số **916-440-7370** (TTY **711**)
- **Qua thư tín:** Điền mẫu đơn than phiền và hay gửi thư đến:

Deputy Director, Office of Civil Rights
 Department of Health Care Services
 Office of Civil Rights
 P.O. Box 997413, MS 0009
 Sacramento, CA 95899-7413

Mẫu đơn than phiền hiện có tại: http://www.dhcs.ca.gov/Pages/Language_Access.aspx

- **Trực tuyến:** Gửi email đến CivilRights@dhcs.ca.gov

Cách đệ trình phàn nàn với Văn Phòng Dân Quyền của Bộ Y Tế và Dịch Vụ Nhân Sinh Hoa Kỳ.

Quý vị cũng có quyền đệ trình than phiền về phân biệt đối xử với Văn Phòng Dân Quyền của Bộ Y Tế và Dịch Vụ Nhân Sinh Hoa Kỳ. Quý vị có thể đệ trình than phiền bằng văn bản, qua điện thoại hoặc trực tuyến:

- **Qua điện thoại:** Gọi **1-800-368-1019** (TTY **711** hay **1-800-537-7697**)
- **Qua thư tín:** Điền mẫu đơn than phiền và hay gửi thư đến:

U.S. Department of Health and Human Services
 200 Independence Avenue, SW
 Room 509F, HHH Building
 Washington, D.C. 20201

Mẫu đơn than phiền hiện có tại

<http://www.hhs.gov/ocr/office/file/index.html>

- **Trực tuyến:** Truy cập Cổng Thông Tin Than Phiền của Văn Phòng Dân Quyền tại: <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>.

Language Assistance Services

English: Language assistance is available at no cost to you, 24 hours a day, 7 days a week. You can request interpreter services, materials translated into your language, or in alternative formats. You can also request auxiliary aids and devices at our facilities. Just call us at **1-800-464-4000**, 24 hours a day, 7 days a week (closed holidays). TTY users call **711**.

Arabic: خدمات الترجمة الفورية متوفرة لك مجاناً على مدار الساعة كافة أيام الأسبوع. بإمكانك طلب خدمة الترجمة الفورية أو ترجمة وثائق للغتك أو لصيغ أخرى. يمكنك أيضاً طلب مساعدات إضافية وأجهزة في مرافقنا. ما عليك سوى الاتصال بنا على الرقم **1-800-464-4000** على مدار الساعة كافة أيام الأسبوع (مغلق أيام العطلات). لمستخدمي خدمة الهاتف النصي يرجى الاتصال على الرقم (711).

Armenian: Ձեզ կարող է անվճար օգնություն տրամադրվել լեզվի հարցում՝ օրը 24 ժամ, շաբաթը 7 օր: Դուք կարող եք պահանջել բանավոր թարգմանչի ծառայություններ, Ձեր լեզվով թարգմանված կամ այլընտրանքային ձևաչափով պատրաստված նյութեր: Դուք նաև կարող եք խնդրել օժանդակ օգնություններ և սարքեր մեր հաստատություններում: Պարզապես զանգահարեք մեզ **1-800-464-4000** հեռախոսահամարով՝ օրը 24 ժամ, շաբաթը 7 օր (տոն օրերին փակ է): TTY-ից օգտվողները պետք է զանգահարեն **711**:

Chinese: 您每週 7 天，每天 24 小時均可獲得免費語言協助。您可以申請口譯服務、要求將資料翻譯成您所用語言或轉換為其他格式。您還可以在我們的場所內申請使用輔助工具和設備。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**。

Farsi: خدمات زبانی در 24 ساعت شبانهروز و 7 روز هفته بدون اخذ هزینه در اختیار شما است. شما می توانید برای خدمات مترجم شفاهی، ترجمه مدارک به زبان شما و یا به صورت های دیگر درخواست کنید. شما همچنین می توانید کمک های جانبی و وسایل . کمکی برای محل اقامت خود درخواست کنید کفایت در 24 ساعت شبانهروز و 7 روز هفته (به استثنای روز های تعطیل) با ما به شماره **1-800-464-4000** تماس بگیرید. کاربران ناشنوا (TTY) با شماره **711** تماس بگیرند.

Hindi: बिना किसी लागत के दुभाषिया सेवाएँ, दिन के 24 घंटे, सप्ताह के सातों दिन उपलब्ध हैं। आप एक दुभाषिये की सेवाओं के लिए, बिना किसी लागत के सामग्रियों को अपनी भाषा में अनुवाद करवाने के लिए, या वैकल्पिक प्रारूपों के लिए अनुरोध कर सकते हैं। आप हमारे सुविधा-स्थलों में सहायक साधनों और उपकरणों के लिए भी अनुरोध कर सकते हैं। बस केवल हमें **1-800-464-4000** पर, दिन के 24 घंटे, सप्ताह के सातों दिन (छुट्टियों वाले दिन बंद रहता है) कॉल करें। TTY उपयोगकर्ता **711** पर कॉल करें।

Hmong: Muaj kev pab txhais lus pub dawb rau koj, 24 teev ib hnuv twg, 7 hnuv ib lim tiam twg. Koj thov tau cov kev pab txhais lus, muab cov ntaub ntauv txhais ua koj hom lus, los yog ua lwm hom. Koj kuj thov tau lwm yam kev pab thiab khoom siv hauv peb tej tsev hauj lwm. Tsuas hu rau **1-800-464-4000**, 24 teev ib hnuv twg, 7 hnuv ib lim tiam twg (cov hnuv caiv kaw). Cov neeg siv TTY hu **711**.

Japanese: 当院では、言語支援を無料で、年中無休、終日ご利用いただけます。通訳サービス、日本語に翻訳された資料、あるいは資料を別の書式でも依頼できます。補助サービスや当施設の機器についてもご相談いただけます。お気軽に **1-800-464-4000** までお電話ください（祭日を除き年中無休）。TTY ユーザーは **711** にお電話ください。

Khmer: ជំនួយភាសា គឺឥតគិតថ្លៃថ្លៃដល់អ្នកឡើយ 24 ម៉ោងក្នុងមួយថ្ងៃ 7 ថ្ងៃក្នុងមួយសប្តាហ៍។ អ្នកអាចស្នើសុំសេវាអ្នកបកប្រែឯកសារដែលបានបកប្រែទៅជាភាសាខ្មែរ ឬជាទំរង់ជំនួសផ្សេងៗទៀត។ អ្នកក៏អាចស្នើសុំឧបករណ៍និងបរិក្ខារជំនួយទំនាក់ទំនងសម្រាប់អ្នកពិការនៅទីតាំងរបស់យើងផងដែរ។ គ្រាន់តែទូរស័ព្ទមកយើង តាមលេខ **1-800-464-4000** បាន 24 ម៉ោងក្នុងមួយថ្ងៃ 7 ថ្ងៃក្នុងមួយសប្តាហ៍ (បិទថ្ងៃបុណ្យ)។ អ្នកប្រើ TTY ស្រាវលេខ 711។

Korean: 요일 및 시간에 관계없이 언어지원 서비스를 무료로 이용하실 수 있습니다. 귀하는 통역 서비스, 귀하의 언어로 번역된 자료 또는 대체 형식의 자료를 요청할 수 있습니다. 또한 저희 시설에서 보조기구 및 기기를 요청하실 수 있습니다. 요일 및 시간에 관계없이 **1-800-464-4000** 번으로 전화하십시오 (공휴일 휴무). TTY 사용자번호 **711**.

Laotian: ການຊ່ວຍເຫຼືອດ້ານພາສາມີໃຫ້ໄດ້ຍ່ອຍບໍ່ເສັຍຄ່າ ແກ່ທ່ານ, ຕະຫຼອດ 24 ຊົ່ວໂມງ, 7 ວັນຕໍ່ອາທິດ. ທ່ານ ສາມາດຮ້ອງຂໍຮັບບໍລິການນາຍພາສາ, ໃຫ້ແປເອກະ ສານເປັນພາສາຂອງທ່ານ, ຫຼື ໃນຮູບແບບອື່ນ. ທ່ານສາມາດຂໍອຸປະກອນຊ່ວຍເຫຼືອ ແລະ ອຸປະກອນ ຕ່າງໆໃນສະຖານບໍລິການຂອງພວກເຮົາໄດ້. ພາຍໃຈແກ່ໂທ ຫາພວກເຮົາທີ່ **1-800-464-4000**, ຕະຫຼອດ 24 ຊົ່ວໂມງ, 7 ວັນຕໍ່ອາທິດ (ປິດວັນພັກຕ່າງໆ). ຜູ້ໃຊ້ສາຍ TTY ໂທ **711**.

Mien: Mbenc nzoih liouh wang-henh tengx nzie faan waac bun muangx maiv zuqc cuotv zinh nyaanh meih, yietc hnoi mbenc maaih 24 norm ziangh hoc, yietc norm liv baaiz mbenc maaih 7 hnoi. Meih se haih tov heuc tengx lorx faan waac mienh tengx faan waac bun muangx, dorh nyungc horng haa-sic mingh faan benx meih nyei waac, a'fai liouh ginv longc benx haaix hoc sou-guv daan yaac duqv. Meih corc haih tov longc benx wuotc ginc jaa-dorngx tengx aengx caux jaa-sic nzie bun yiem njiec zorc goux baengc zingh gorn zangc. Kungx douc waac mingh lorx taux yie mbuo yiem njiec naaiv **1-800-464-4000**, yietc hnoi mbenc maaih 24 norm ziangh hoc, yietc norm liv baaiz mbenc maaih 7 hnoi. (hnoi-gec se guon gorn zangc oc). TTY nyei mienh nor douc waac lorx **711**.

Navajo: Doo bik'é asinílaágóó saad bee ata' hane' bee áká e'elyeed nich'í' áą'át'é, t'áá álahjí' jíigo dóó t'ée'go áádóó tsosts'íjí áą'át'é. Ata' hane' yídííkił, naaltsoos t'áá Diné bizaad bee bik'í' ashchíigo, éi doodago hane' bee didíits'ííligíí yídííkił. Hane' bee bik'í' di'dííííligíí dóó bee hane' didíits'ííligíí bína'idííkiłgo yídííkił. Kojí hodiilnih **1-800-464-4000**, t'áá álahjí', jíigo dóó t'ée'go áádóó tsosts'íjí áą'át'é. (Dahodíizingóne' doo nida'anish dago éi da'deelkaal). TTY chodayoof'inígíí kojí dahalne' **711**.

Punjabi: ਬਿਨਾਂ ਕਿਸੀ ਲਾਗਤ ਦੇ, ਦਿਨ ਦੇ 24 ਘੰਟੇ, ਹਫ਼ਤੇ ਦੇ 7 ਦਿਨ, ਦੁਭਾਸ਼ੀਆ ਸੇਵਾਵਾਂ ਤੁਹਾਡੇ ਲਈ ਉਪਲਬਧ ਹੈ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਏ ਦੀ ਮਦਦ ਲਈ, ਸਮੱਗਰੀਆਂ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਅਨੁਵਾਦ ਕਰਵਾਉਣ ਲਈ, ਜਾਂ ਕਿਸੇ ਵੱਖ ਫਾਰਮੈਟ ਵਿੱਚ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਬੇਨਤੀ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਸੀਂ ਸਾਡੀਆਂ ਸੁਵਿਧਾਵਾਂ ਵਿੱਚ ਵੀ ਸਹਾਇਕ ਸਾਧਨਾਂ ਅਤੇ ਉਪਕਰਣਾਂ ਲਈ ਬੇਨਤੀ ਕਰ ਸਕਦੇ ਹਾਂ। ਬਸ ਸਿਰਫ਼ ਸਾਨੂੰ **1-800-464-4000** ਤੇ, ਦਿਨ ਦੇ 24 ਘੰਟੇ, ਹਫ਼ਤੇ ਦੇ 7 ਦਿਨ (ਛੁੱਟੀਆਂ ਵਾਲੇ ਦਿਨ ਬੰਦ ਰਹਿੰਦਾ ਹੈ) ਫ਼ੋਨ ਕਰੋ। TTY ਦਾ ਉਪਯੋਗ ਕਰਨ ਵਾਲੇ **711** 'ਤੇ ਫ਼ੋਨ ਕਰਨ।

Russian: Мы бесплатно обеспечиваем Вас услугами перевода 24 часа в сутки, 7 дней в неделю. Вы можете воспользоваться помощью устного переводчика, запросить перевод материалов на свой язык или запросить их в одном из альтернативных форматов. Мы также можем помочь вам с вспомогательными средствами и альтернативными форматами. Просто позвоните нам по телефону **1-800-464-4000**, который доступен 24 часа в сутки, 7 дней в неделю (кроме праздничных дней). Пользователи линии TTY могут звонить по номеру **711**.

Spanish: Tenemos disponible asistencia en su idioma sin ningún costo para usted 24 horas al día, 7 días a la semana. Puede solicitar los servicios de un intérprete, que los materiales se traduzcan a su idioma o en formatos alternativos. También puede solicitar recursos para discapacidades en nuestros centros de atención. Solo llame al **1-800-788-0616**, 24 horas al día, 7 días a la semana (excepto los días festivos). Los usuarios de TTY, deben llamar al **711**.

Tagalog: May magagamit na tulong sa wika nang wala kang babayaran, 24 na oras bawat araw, 7 araw bawat linggo. Maaari kang humingi ng mga serbisyo ng tagasalin sa wika, mga babasahin na isinalin sa iyong wika o sa mga alternatibong format. Maaari ka ring humiling ng mga karagdagang tulong at device sa aming mga pasilidad. Tawagan lamang kami sa **1-800-464-4000**, 24 na oras bawat araw, 7 araw bawat linggo (sarado sa mga pista opisyal). Ang mga gumagamit ng TTY ay maaaring tumawag sa **711**.

Thai: มีบริการช่วยเหลือด้านภาษาฟรีตลอด 24 ชั่วโมง
7 วันต่อสัปดาห์ คุณสามารถขอใช้บริการสาม
แปลเอกสารเป็นภาษาของคุณ หรือในรูปแบบอื่นได้
คุณสามารถขออุปกรณ์และเครื่องมือช่วยเหลือได้ที่ศูนย์บริการ
ให้ความช่วยเหลือของเรา โดยโทรหาเราที่ **1-800-464-4000**
ตลอด 24 ชั่วโมง 7 วันต่อสัปดาห์ (ยกเว้นวันหยุดราชการ)
ผู้ใช้ TTY ให้โทร **711**

Ukrainian: Послуги перекладача надаються
безкоштовно, цілодобово, 7 днів на тиждень. Ви
можете зробити запит на послуги усного
перекладача, отримання матеріалів у перекладі
мовою, якою володієте, або в альтернативних
форматах. Також ви можете зробити запит на
отримання допоміжних засобів і пристроїв у
закладах нашої мережі компаній. Просто
зателефонуйте нам за номером **1-800-464-4000**.
Ми працюємо цілодобово, 7 днів на тиждень
(крім святкових днів). Номер для користувачів
телетайпа: **711**.

Vietnamese: Dịch vụ thông dịch được cung cấp miễn
phí cho quý vị 24 giờ mỗi ngày, 7 ngày trong tuần. Quý
vị có thể yêu cầu dịch vụ thông dịch, tài liệu phiên dịch
ra ngôn ngữ của quý vị hoặc tài liệu bằng nhiều hình
thức khác. Quý vị cũng có thể yêu cầu các phương tiện
trợ giúp và thiết bị hỗ trợ tại các cơ sở của chúng tôi.
Quý vị chỉ cần gọi cho chúng tôi tại số **1-800-464-4000**,
24 giờ mỗi ngày, 7 ngày trong tuần (trừ các ngày lễ).
Người dùng TTY xin gọi **711**.