

2025 Oregon and Washington Plan Changes

The following changes will be made to Kaiser Permanente's large group plans, effective at renewal or after January 1, 2025, unless stated otherwise.

What's new at Kaiser Permanente

Kaiser Permanente to open Center for Black Health and Wellness

Opening in 2025, the Center for Black Health and Wellness will be led by a team of clinicians with experience in providing exceptional culturally competent care to Black patients and their families and who are passionate about improving the health of our Black members and elevate their care experience. The team will develop and share best practices across our organization and the health care community. Learn more at kpcenterforblackhealth.org.

More convenient access to imaging services in SW Washington

Kaiser Permanente has opened a new Thurston Way Imaging Center in Vancouver, Washington, to provide more convenient access to mammography, ultrasound, and CT services for our members in SW Washington.

Care wherever life takes you

Your employees have many convenient options to stay on top of their health remotely. For primary care, specialty care, and mental health services, they can connect across the U.S. to:

- 24/7 care and advice from Kaiser Permanente clinicians by phone or video.
- Access care by phone, video, or e-visits.^{1,2,3,4}
- Email nonurgent questions to their care team.

Investing in Lane County for improved member experience

Kaiser Permanente has expanded our partnership with PeaceHealth. Now, members can receive primary care at any PeaceHealth location across the county. There are also new providers, added exam rooms, and increased appointment availability at our Kaiser Permanente Chase Gardens Medical Office. Learn more at kp.org/lane.

¹When appropriate and available. These features apply to care you get at Kaiser Permanente facilities.

²To have a video visit, members must be registered on kp.org and have a camera-equipped computer or mobile device. If you travel out of state, phone and video visits may not be available due to state laws that may prevent doctors from providing care across state lines. Laws differ by state.

³Applicable cost shares will apply for services or items ordered during an e-visit.

⁴If you have an HSA-qualified deductible plan, you will need to pay the full charges for e-visits and scheduled phone and video visits until you reach your deductible. Once you reach your deductible, your copay is \$0 for e-visits and scheduled phone and video visits.

Medical plan benefit changes and clarifications

Benefit	Summary of changes	Reason for change
Bariatric surgery	The “Bariatric Surgery Services” section of the benefit summary will be updated to include a row for “Outpatient surgery visit,” as bariatric surgery may be performed as an outpatient procedure, if deemed medically necessary.	Benefit clarification and enhancement due to medical advances.
Cochlear implants (Oregon only)	<p>A “cochlear implant surgery visit” row will be added to the “Outpatient Services” section of the Benefit Summary to indicate the cost share for this service is subject to the deductible only in high deductible plans.</p> <p>Cochlear implants will be removed from the “Benefits for Inpatient Hospital Services” section of the <i>Evidence of Coverage</i> as this service is performed as an outpatient procedure.</p>	Benefit clarification.
Domestic partner eligibility	Employer groups will be responsible for verifying the eligibility of domestic partners for Kaiser Permanente plans.	For continued compliance with OR House Bill 2032 and administrative alignment within Kaiser Permanente markets.
Early refills for outpatient prescription drugs (Oregon only)	The “Limited Outpatient Prescription Drugs and Supplies” section of the <i>EOC</i> and the “Outpatient Prescription Rider” will include details to clarify the early refill and prior authorization requirements for substance use disorder medications.	Benefit clarification to comply with OR House Bill 4002.
Epinephrine autoinjectors (EpiPens) (Washington only)	The “Outpatient Prescription Drug Rider” Benefit Summary will be updated to reflect the epinephrine autoinjectors cost share cap of \$35. Epinephrine autoinjectors will be subject to the minimum deductible in high deductible health plans.	To comply with WA House Bill 1979.
HIV post-exposure prophylaxis (PEP) therapy cost-sharing (Washington only)	The cost share for PEP drugs will be \$0. Previously, the cost share followed your plan’s cost sharing for prescription drugs. For HSA-qualified HDHPs, the \$0 cost share applies after meeting the minimum deductible.	To comply with WA Senate Bill 6127.

Primary care provider paneling	Members without a designated primary care provider will be assigned to a Kaiser Permanente primary care provider.	Benefit enhancement to comply with 2022 OR Senate Bill 1529 and 2024 OR House Bill 4010.
--------------------------------	---	--

High deductible health plans

Summary of changes	Reason for change
Kaiser Permanente at Home will be removed from high deductible health plans (HDHPs).	Benefit not offered.
The deductible will be adjusted to meet health savings account (HSA) qualifications on HDHPs. From \$1,600/\$3200 To \$1,650/\$3,300	Increasing the deductible amounts to ensure HDHP plans remain HSA qualified.
Plan names will change to reflect deductibles and out-of-pocket maximums adjusted to meet HSA qualifications on HDHPs.	Increasing the deductible and out-of-pocket amounts to ensure HDHP plans remain HSA qualified.

Dental benefit plan changes

Summary of changes	Reason for change
Kaiser Permanente will change the existing dental benefit for “Custom Lab Made Occlusal Nightguard.”	Kaiser Permanente offers a high-quality, lower-cost over-the-counter SOVA occlusal nightguard option to members at \$20 per occlusal nightguard. The impacted members will be expected to purchase an over-the-counter occlusal nightguard instead. The over-the-counter option is available same day.
The cost share for nitrous oxide for members ages 0 to 12 on Washington plans will increase from \$0 to \$25 to match the cost share for members age 13 and older. All members will incur a cost share with no distinction between ages. (Washington only)	Aligning the cost share for members of all ages.
Plans affected	Changing from
	Changing to

All dental commercial plans with a coinsurance on nightguards.	Member cost share: 10%	Member cost share is 35% and adding a limitation of one custom lab made occlusal nightguard every five years.
All dental commercial plans with a Copay on nightguards.	Member pays: \$60	Member pays \$240 and adding a limitation of one custom lab made occlusal nightguard every five years.
All dental commercial plans with dependent nitrous oxide coverage	Members ages 0 to 12 nitrous oxide cost share: \$0.	Members ages 0 to 12 nitrous oxide cost share: \$25.

Senior Advantage benefit plan changes

Benefit	Summary of changes	Reason for change
Fitness benefit	The Senior Advantage fitness vendor will transition from Silver&Fit to the One Pass fitness program. One Pass will include a robust fitness network, featuring 26,000 fitness locations from large national brands to small boutique studios. Members will also have access to online fitness classes and resources, home fitness kits, and an online brain health program.	Vendor change to enhance fitness offering.
Prescriptions	Medicare will have a \$2,000 prescription (Part D) maximum out-of-pocket.	CMS change to help control member Part D prescription drug costs.
Primary care provider paneling	Members without a designated primary care provider will be assigned to a Kaiser Permanente care provider.	Alignment with group plans.

Information in this document was accurate at the time of production. Details may have changed since publication. These are a summary of changes and not a contract. Subject to change.