

Compare Plans

Kaiser Permanente Plans for Individuals and Families

* = Most Popular Plans

Plan	\$25 Copayment *	\$40 Copayment	\$50 Copayment	\$1,500 Deductible *	\$2,000 Deductible	\$3,000 Deductible *	\$0/\$1,500 Deductible with HSA	\$50/\$5,000 Deductible with HSA *
Short Description	Higher monthly rate, Predictable out-of-pocket costs	Moderate monthly rate, Predictable out-of-pocket costs	Moderate monthly rate, No Rx coverage	Lower monthly rate, Middle-of-road coverage	Lower monthly rate, Middle-of-road coverage	Lowest monthly rate with Dr/Rx before deductible	Lowest calendar-year deductible of any of our HSA-qualified plans	Lowest monthly premium of any of our HSA-qualified plans
Medical Calendar-Year Deductible individual	No medical deductible	No medical deductible	No medical deductible	\$1,500	\$2,000	\$3,000	\$1,500	\$5,000
Annual Out-of-Pocket Maximum individual	\$2,500	\$3,000	\$3,500	\$3,500	\$4,000	\$6,000 per individual	\$3,000	\$7,500
Preventive Care Office Visit	No charge	No charge	No charge	No charge	No charge	No charge	No charge	No charge
Nonpreventive Office Visit	\$25 per visit	\$40 per visit	\$50 per visit	\$30 per visit	\$40 per visit	\$40 per visit	\$0 after deductible	\$50 after deductible
Most Lab Tests and X-rays (per encounter)	\$10	\$10	\$10	\$10 after deductible	\$10 after deductible	\$10 after deductible	\$10 after deductible	\$10 after deductible
Hospital Care (per day)	\$200 per day	\$350 per day	\$500 per day	\$500 per day after deductible	\$500 per day after deductible	20% after deductible	\$300 per day after deductible	30% after deductible
Emergency Services (per visit)	\$100 per visit	\$100 per visit	\$150 per visit	\$150 per visit after deductible	\$150 per visit after deductible	\$150 per visit after deductible	\$100 per visit after deductible	30% after deductible
Prescription Drugs								
Generic	\$10 generic	\$10 generic	Not Covered	\$10 generic	\$10 generic	\$10 generic	\$10 generic/\$35 brand after deductible	Not Covered
Brand	\$35 brand	\$35 brand		\$35 brand	\$35 brand	\$35 brand		
Long Description	I want to be able to visit my doctor regularly, so a plan with no deductible and fixed copayments for office visits is best for me. I'm willing to pay a higher monthly rate for a plan that offers broad coverage and predictable out-of-pocket costs.			I want lower monthly rates and a fixed copayment for doctor visits and prescriptions. I'm willing to have a deductible and pay for most other services when I actually need them.			I want a plan with a lower monthly rate that lets me control my costs through a tax-advantaged health savings account. I prefer to have a deductible and pay for services as I need them. I want access to routine preventive services that only require a copay to help me stay healthy and identify potential health issues early.	

NOTE: Family coverage and maternity coverage is not available on the \$3,000 deductible plan or the \$5,000 HSA Plan. To enroll your family on one of these plans, each person must be enrolled separately.

Check Out these Examples to Help You Find the Coverage that's Right for You

Kaiser Permanente health insurance plans offer a variety of benefits and deductible sizes to provide something for everyone. To assist you in translating the above plan highlights to real life, sample scenarios are provided below. The examples include plan recommendations, which are aimed to meet specific needs. To get your own personalized assessment, please contact a Kaiser Benefits Specialist at 1-877-752-4737.

Example 1: We're having a baby!

Scenario: "My husband and I are planning to have a baby. We want a plan that includes maternity benefits but that doesn't cost an arm and a leg."

Recommendations: Generally, the most popular plans for someone who is shopping for maternity coverage are the \$0/1500 HSA Deductible Plan, the \$30/1500 Deductible Plan, and the \$25 Copayment Plan. The \$25 copayment plan has the highest premiums, but will end up costing you less when you actually go to have the baby. See the chart below for maternity coverage and out-of-pocket expenses on these three plans.

	\$0/1500 Deductible HSA	\$30/1500 Deductible Plan	\$25 Copayment Plan
Prenatal Care	\$0	\$0	\$0
Deductible	\$1500	\$1500	\$0
Sonogram (Hi-Tech Radiology)	\$50 (after deductible)	\$250 (after deductible)	\$50
Hospital Delivery	\$300 per day (after deductible)	\$500 per day (after deductible)	\$200 per day
Calculating the Cost*	\$0 Prenatal \$1500 Deductible +\$900 Hospital (\$300 x 3 days) <hr/> \$2400	\$0 Prenatal \$1500 Deductible +\$1500 Hospital (\$500 x 3 days) <hr/> \$3000	\$0 Prenatal \$50 Sonogram +\$600 Hospital (\$200 x 3 days) <hr/> \$650
Total Cost to Have a Baby*	\$2400	\$3000	\$650

*Note: Assumes a 3-day stay at the hospital and no complications.

If your main focus is saving money on the hospital delivery, you might consider signing up for the \$0/1500 Deductible HSA Plan. However, if you are interested in having coverage for doctor visits and prescription benefits, then, the \$30/1500 Deductible Plan may be a better fit. The \$25 Copayment Plan is suitable for someone who prefers a no-hassle plan with predictable copayments.

Example 2: I need cheap medical insurance!

Scenario: "I'm a 22-year old student. I need affordability and basic coverage for office visits and prescriptions."

Recommendations: The most affordable plans for people who want to be able to see a doctor and get prescriptions without having to pay a deductible are the \$40/3000 Deductible Plan, \$40/2000 Deductible Plan, and the \$30/1500 Deductible Plan. Although these options include a deductible, it does not apply to the office visits or prescriptions. The deductible applies to services such as hospitalization and

emergencies. Doctor visits and prescriptions are always discounted at the get-go. Of the three recommended plans, the \$40/3000 option carries the lowest premium. See the comparison below for details.

	\$40/3000 Deductible	\$40/2000 Deductible	\$30/1500 Deductible
Office visits	\$40	\$40	\$30
Prescriptions	\$10 generic; \$35 brand name	\$10 generic; \$35 brand name	\$10 generic; \$35 brand name
Deductible for services other than office visits and prescriptions	\$3000	\$2000	\$1500
Annual out-of-pocket maximum	\$6000	\$4000	\$3500

Example 3: I want catastrophic insurance!

Scenario: “I’m 55 years old, healthy, and am mainly interested in a major medical plan.”

Recommendations: The top two catastrophic plans are the \$50/5000 HSA Deductible Plan and the \$40/4000 HSA Deductible Plan. The plan feature that would be most important to you is the Annual Out-of-Pocket Maximum, which is the most money that you would pay for all services in a calendar year. Below are the maximum out-of-pocket amounts for the top selling catastrophic plans:

	\$50/5000 HSA Deductible Plan	\$40/4000 HSA Deductible Plan
Annual Out-of-Pocket	\$7500	\$6000

On these plans, all medical services are subject to the deductible, except for routine preventive care services, which are free. Should a member reach the maximum out of pocket, then, future services are free for the remainder of the calendar year.