

2023 RENEWAL PORTFOLIO | MARYLAND

Changes to 2023 Benefits

Maryland–HSA Qualified High Deductible Health Plan (HDHP)

Small employer group changes for contracts renewing on or after January 1, 2023

This document provides an overview of changes Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., is making to your small group HDHP health plan offerings effective upon your group's 2023 renewal date.

The following changes apply to all HDHP plans unless otherwise noted:

Abortion Care Services

- ▶ The cost share changed from "applicable cost share applies based on type and place of service" to "No charge after deductible."

Habilitative Services

- ▶ The thirty (30) visit limits removed from adults and age limit removed from Applied Behavioral Analysis (ABA) from children for habilitative services.

Prescription Insulin Drugs

- ▶ The cost share is no longer subject to the deductible and cannot exceed \$30 per thirty (30)-day supply or \$90 for a ninety (90)-day supply.

Prescription Drugs

- ▶ The list of prescription drugs covered under the health plan's prescription drug plan will close, thus requiring medical necessity for coverage of drugs not on the formulary.

For more information, please refer to your *Summary of Benefits and Coverage (SBC)* and/or your *Evidence of Coverage (EOC)*.

Manufacturer Prescription Drug Copay Coupon

- ▶ Approved manufacturer coupons can be used as payment for the cost sharing as allowed under the health plan's coupon program for outpatient prescription drugs and/or items that are covered under the Outpatient Prescription Drug Benefit. After the plan deductible is satisfied, the dollar value of the approved manufacturer coupon will apply toward copay, coinsurance, and out-of-pocket maximum.

The changes outlined below apply to the specified health plans as follows:

KP MD Gold 1500/0%/HSA/Vision (formerly KP MD Gold 1400/0%/HSA/Vision)

- ▶ Self-Only Deductible: increased from \$1,400 to \$1,500 per individual
- ▶ Family Deductible: increased from \$2,800 for one or more family members combined to \$3,000 for one or more family members combined

KP MD Silver 2000/30/HSA/Vision

- ▶ Self-Only Out-of-Pocket Maximum: increased from \$6,550 to \$6,700 per individual
- ▶ Family Out-of-Pocket Maximum: increased from \$13,100 to \$13,400 per family (not to exceed \$6,700 for any one family member)

KP MD Silver 4000/30/HSA/Vision

- ▶ Self-Only Out-of-Pocket Maximum: increased from \$6,500 to \$7,000 per individual
- ▶ Family Out-of-Pocket Maximum: increased from \$13,000 to \$14,000 per family (not to exceed \$7,000 for any one family member)
- ▶ Inpatient Hospital and Skilled Nursing Facility: copay per admission increased from \$300 after deductible to \$500 after deductible
- ▶ Inpatient Physician: copay per admission changed from \$50 after deductible to No charge after deductible
- ▶ Outpatient Hospital Facility: copay per visit increased from \$150 after deductible to \$250 after deductible
- ▶ Outpatient Surgery Physician Services: copay per visit changed from \$50 after deductible to No charge after deductible
- ▶ Emergency Services: copay per visit increased from \$300 after deductible to \$350 after deductible
- ▶ Primary Care Office Visit: copay per visit changed from \$30 after deductible to No charge after deductible

- ▶ Copay per visit changed from \$30 after deductible to No charge after deductible for the following benefits:
 - Allergy Injection Visit and Serum
 - Applied Behavioral Analysis (ABA)
 - Medical Nutrition Therapy & Counseling
 - Mental Health and Substance Abuse Services Office Visits
 - Telemedicine provided by the primary care provider
 - Routine Eye Exam (Optometrist)
 - Laboratory Outpatient and Professional Services and X-rays and Diagnostic Imaging
 - Bone Mass Measurement – Diagnostic
- ▶ Specialty Imaging, Interventional Radiology and Sleep Lab: copay changed from \$150 after deductible to No charge after deductible

KP MD Bronze 7000/0%/HSA/Vision
(formerly KP MD Bronze 6850/0%/HSA/Vision)

- ▶ Self-Only Deductible: increased from \$6,850 to \$7,000 per individual
- ▶ Family Deductible: increased from \$13,700 to \$14,000 per family
(not to exceed \$7,000 for any one family member)
- ▶ Self-Only Out-of-Pocket Maximum: increased from \$6,850 to \$7,000 per individual
- ▶ Family Out-of-Pocket Maximum: increased from \$13,700 to \$14,000 per family
(not to exceed \$7,000 for any one family member)

NONDISCRIMINATION NOTICE

Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. (Kaiser Health Plan) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Kaiser Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. We also:

- Provide no cost aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats, such as large print, audio, and accessible electronic formats
- Provide 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 **1-800-777-7902** (TTY: **711**)

If you believe that Kaiser Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance by mail or phone at: Kaiser Permanente, Appeals and Correspondence Department, Attn: Kaiser Civil Rights Coordinator, 2101 East Jefferson St., Rockville, MD 20852, telephone number: 1-800-777-7902.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

In the event of dispute, the provisions of the approved English version of the form will control.

HELP IN YOUR LANGUAGE

ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call **1-800-777-7902** (TTY: **711**).

አማርኛ (Amharic) ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ **1-800-777-7902** (TTY: **711**).

العربية (Arabic) ملحوظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم **1-800-777-7902** (TTY: **711**).

Bàsɔ̀̀ Wùdù (Bassa) Dè dɛ nià kɛ dyédé gbo: ɔ jũ ké m̀ Bàsɔ̀̀-wùdù-po-nyò jũ ní, níí, à wuɖu kà kò dò po-poò b́éin m̀ gbo kpáa. Dá **1-800-777-7902** (TTY: **711**)

বাংলা (Bengali) লক্ষ্য করুন: যদি আপনি বাংলা, কথা বলতে পারেন, তাহলে নিঃখরচায় ভাষা সহায়তা পরিষেবা উপলব্ধ আছে। ফোন করুন **1-800-777-7902** (TTY: **711**)।

中文 (Chinese) 注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 **1-800-777-7902** (TTY: **711**)。

فارسی (Farsi) توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با **1-800-777-7902** (TTY: 711) تماس بگیرید.

Français (French) ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le **1-800-777-7902** (TTY: 711).

Deutsch (German) ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung.
Rufnummer: **1-800-777-7902** (TTY: 711).

ગુજરાતી (Gujarati) સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો **1-800-777-7902** (TTY: 711).

Kreyòl Ayisyen (Haitian Creole) ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele **1-800-777-7902** (TTY: 711).

हिन्दी (Hindi) ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। **1-800-777-7902** (TTY: 711) पर कॉल करें।

Igbo (Igbo) NRUBAMA: Ọ bụrụ na ị na asụ Igbo, ọrụ enyemaka asụsụ, n'efu, dijirị gị. Kpọọ **1-800-777-7902** (TTY: 711).

Italiano (Italian) ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero **1-800-777-7902** (TTY: 711).

日本語 (Japanese) 注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。**1-800-777-7902** (TTY: 711) まで、お電話にてご連絡ください。

한국어 (Korean) 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. **1-800-777-7902** (TTY: 711) 번으로 전화해 주십시오.

Naabeehó (Navajo) Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánida'áwo'déé', t'áá jiik'eh, éí ná hóló, kojí' hódíłnih **1-800-777-7902** (TTY: 711).

Português (Portuguese) ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para **1-800-777-7902** (TTY: 711).

Русский (Russian) ВНИМАНИЕ: если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните **1-800-777-7902** (TTY: 711).

Español (Spanish) ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al **1-800-777-7902** (TTY: 711).

Tagalog (Tagalog) PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad.
Tumawag sa **1-800-777-7902** (TTY: 711).

ไทย (Thai) เรียน: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือทางภาษาได้ฟรี โทร **1-800-777-7902** (TTY: 711).

اردو (Urdu) خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں **1-800-777-7902** (TTY: 711)۔

Tiếng Việt (Vietnamese) CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số **1-800-777-7902** (TTY: 711).

Yorùbá (Yoruba) AKIYESI: Ti o ba nso ede Yoruba ofe ni iranlowo lori ede wa fun yin o. E pe ero ibanisoro yi **1-800-777-7902** (TTY: 711).