

Helping you stay covered

You have several ways to stay with Kaiser Permanente.

If your health care coverage has changed for any reason, we can help you continue getting the affordable care you've come to expect from us. To avoid gaps in coverage, it's important to start exploring your options as soon as possible.

Your health plan choices

When your life changes, your health needs and financial situation might change, too. The American Rescue Plan Act may provide you with different options to keep your coverage and to pay for it. You can choose from many plan types – and get help figuring out the best fit for your lifestyle and budget. These include individual or family plans, Medicaid plans, Medicare plans, and other group coverage (such as dependent coverage through your spouse's employer).

Keep the health care and coverage you know

By enrolling in a Kaiser Permanente plan, you can easily manage your care from home with our app – and get convenient care by phone or video when appropriate and available. You also continue to see your same doctor and access your health record.

When to enroll

Depending on your circumstances, you'll apply for coverage in 1 of 3 ways. Make sure to plan ahead so you don't miss any enrollment deadlines. To learn more about when you're qualified to enroll, visit kp.org/exploreeoptions.

- **Open enrollment** – Each year, this period allows everyone to sign up for coverage or change health plans.
- **Special enrollment** – If you experience a major life event like losing a job or getting married, special enrollment allows you to apply for coverage outside the yearly open enrollment period.*
- **COBRA** – If you've lost your job or can't work enough hours to qualify for benefits, COBRA can help you continue coverage with the current health plan offered through your employer.



We're just a call or click away

For personalized recommendations, go to kp.org/exploreeoptions. If you'd like someone to personally walk you through your options, call **1-800-270-4095** (TTY 711).

Plan	What it is	Learn more
Kaiser Permanente for Individuals and Families	A range of health plans, available through Kaiser Permanente or Covered California, with options to fit your needs and budget	Call 1-800-270-4095 Visit buykp.org
Medi-Cal (CA Medicaid program)	A federal and state health coverage program available to people with low incomes and limited resources	Call 1-800-270-4095 Visit kp.org/medi-cal
Kaiser Permanente Child Health Program (Southern California)	A Kaiser Permanente subsidy program that helps pay for health coverage for children 18 or younger who have no access to private or public health coverage – and meet specific requirements	Call 1-800-464-4000 Visit kp.org/childhealthprogram
Kaiser Permanente Community Health Care Program (Northern California)	A Kaiser Permanente subsidy program that helps pay for health coverage for children and young adults 18 or younger (25 or younger in Fresno, Kings, or Madera counties) who have no access to private or public health coverage – and meet specific requirements	Call 1-800-464-4000 Visit kp.org/communityhealthcareprogram
Major Risk Medical Insurance Program	Health insurance for individuals and their families who were denied coverage before health care reform because of preexisting conditions	Call 1-800-289-6574 Visit www.dhcs.ca.gov/services/Pages/MajorRiskMedicalInsuranceProgram.aspx
Kaiser Permanente individual Medicare health plans	Kaiser Permanente's Medicare health plans provide Medicare Part A and Part B benefits, as well as Part D prescription drug coverage	Call 1-877-730-0626 Visit kp.org/medicare
COBRA continuation of coverage	Temporary continuation of the same group coverage through COBRA. Most employers with at least 20 full-time employees must offer COBRA.	See the information provided by your previous employer
Cal-COBRA continuation of coverage	Temporary continuation of the same group coverage through Cal-COBRA. It's available to employers with fewer than 20 eligible employees and can extend coverage for groups of all sizes.	Call 1-800-270-4095
Temporary continuation of coverage	Temporary continuation of coverage for eligible former Federal employees and family members	Contact your federal agency's human resource or retirement office

*Special enrollment periods may vary for group coverage.

Kaiser Permanente is an HMO plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal. You must reside in the Kaiser Permanente health plan service area in which you enroll.