



Thank you for your interest in our HIPAA (Health Insurance Portability & Accountability Act) and Open Enrollment Plans. We know choosing a health care plan is an important, and sometimes confusing, decision for you and your family. We've outlined the steps for you to take to apply for coverage and the key differences between the HIPAA and Open Enrollment plans in an effort to assist you in making the best choice for your health care needs. This packet contains information on coverage and rates available to individuals who are either Federally Eligible (HIPAA) or non-Federally Eligible (Open Enrollment).

The rates vary depending on which plan you choose and how many family members are enrolled. The following chart outlines the key differences between eligibility and waiting periods for both options.

Key Differences

HIPAA	Open Enrollment
Must be a Federally Eligible Individual	Cannot be a Federally Eligible Individual
Submit a Certificate of Creditable Coverage with your application	No certificate needed
Must have 18 months of creditable coverage	Not required to have previous creditable coverage
Coverage becomes effective the first of the month after receipt of your application	Coverage becomes effective 90 days after receipt of your application.
No wait period on benefits	One year wait period on transplants
No enrollment quota or waiting list	Enrollment quota applies. Waiting list becomes effective after quota has been met.*
No eligibility restriction based on confinement to a health care facility due to a chronic illness or permanent injury.	Eligibility restriction based on confinement to a health care facility due to chronic illness or permanent injury.

*At the time of print, Kaiser Permanente of Ohio does not have a waiting list in effect for Open Enrollment. You will be notified by Health Plan if the quota has been met and will automatically be placed on the waiting list in the order in which you applied.

Steps to apply for a HIPAA or Open Enrollment plan:

1. Read the **Key Differences** in the chart above
2. Read the **Information on Eligibility** sections for both HIPAA and Open Enrollment
3. Determine if you are a **Federally Eligible Individual** or **non-Federally Eligible Individual** so you know which plan to apply for
4. Complete the enrollment application/questionnaire answering all questions for both HIPAA and Open Enrollment, sign and date – be sure to choose a plan, Basic or Standard
5. Return the application in the envelope provided with your first month's premium. Include your credit card information or a check made payable to: Kaiser Permanente.
6. We will notify you by mail of your acceptance and effective date.

Kaiser Permanente
 Attn: Individual Membership Program
 1001 Lakeside Avenue, Suite 1200
 Cleveland, OH 44114

If you have questions, please contact an Individual Service Representative, Monday through Friday, 8:15 a.m. to 5:00 p.m. (EST) at 1-800-524-7371, ext. 5613 or via email at **OH-IND-OE@kp.org**. You can also visit us online at **kpifoe.org**.

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