

## FREQUENTLY ASKED QUESTIONS

### What is KPPFree™?

KPPFree™ is a program that encourages self-funded employers to work directly with medical providers who believe in charging a fair price for high quality care.

Under KPPFree™, you can receive high quality care at an enhanced benefit, often with no out-of-pocket cost.\* To encourage you to use this benefit, reasonable travel expenses are included.

Providers who are part of KPPFree™ are paid quickly, often at 100%.\* They are reimbursed from a simple invoice rather than filing a claim through the PPO network.

### What services are available through KPPFree™?

Medical services available through KPPFree™ are non-emergency procedures such as surgeries, tests, and diagnostic imaging. The up-front transparent prices for KPPFree™ services are bundled. This means the price includes all relevant items, such as surgeon, facility, and anesthesia.

### What is a KPPFree™ Cash Price Agreement?

A KPPFree™ Cash Price Agreement enables participants to get the same enhanced KPPFree™ benefit with the medical provider they choose.

If your provider agrees to match, or closely approximate, the *bundled* price of a current KPPFree™ provider for a particular service or procedure, it can be covered under the KPPFree™ benefit.

*All services required for the service or procedure are bundled under KPPFree™. These same services must also be included in the Cash Price Agreement.*

### Is a KPPFree™ Cash Price Agreement the best option for me?

Cash Price Agreements are consumer-driven. This means that you, as a smart consumer, are responsible for working with your provider(s) independently, and “owning” the process.

The relationship you have with your provider is very important to this process. There is a much higher possibility of success when the patient, you, leads the discussion.

However, this process is not for everyone.

If you are uncomfortable having this discussion with your provider, or you do not want to devote the time to the process, this option is not a good fit for you.

For medical issues that are urgent or time sensitive, we recommend using a current KPPFree™ provider, or your regular plan benefits for care.

Even if a Cash Price Agreement is not the best option for you, the enhanced benefit is still available by choosing a current KPPFree™ provider. You may also choose to use the regular plan benefits available to you.

### Are all providers willing to do a KPPFree™ Cash Price Agreement?

No. Not all providers are willing, or able, to participate in this option.

If your provider is not willing or able to sign a Cash Price Agreement, you still have an enhanced benefit available if you choose to use a current KPPFree™ provider. You may also choose to use the regular plan benefits available to you.

### What is the process?

1. Call the Kempton Care Advocates to find out if your medical service is available through the KPPFree™ program and discuss whether a Cash Price Agreement is your best option.
2. Talk to your provider about the enhanced benefit available to you. If they are willing to match, or closely approximate, the KPPFree™ bundled price, you can request a Cash Price Agreement to share with them.
3. The Kempton Care Advocate will provide you with a Cash Price Agreement to present to your provider for them to sign.
4. Once your provider has signed the agreement return it to the Kempton Care Advocate for review.
5. After the agreement is reviewed, and our team confirms that all necessary services are included in the bundled price, the Kempton Care Advocate will send an executed copy of the agreement to you.
6. Once the process is complete, you may schedule your appointment and your medical services will be covered under the enhanced KPPFree™ benefit!

### Talking Points

- “How much will this treatment cost? I would like to know what the total cost will be, not just my out-of-pocket cost.”
- “My health plan is self-funded. I want to keep costs in mind when I am making this decision.”
- “I have an enhanced benefit that saves me significant money on my out-of-pocket costs.”
- “We have the option of working together so that I can still have my out-of-pocket costs reduced or waived, while not having to use a different provider.”
- If you are willing to work with me and match the bundled price of a provider who participates in KPPFree™, I get the enhanced benefit, but there are also benefits for you too. Can we discuss this option?”

### Have Questions?

For assistance please call our Kempton Care Advocates at **(800) 324-9396**, Monday – Friday 8:00 a.m. - 5:00 p.m. CST.