

Does KPPFree™ have providers who offer emergency medical services?

Yes! There are emergency centers that have chosen to offer transparent and fair prices for covered emergency medical services.

By utilizing a participating KPPFree™ emergency center, covered emergency services have an enhanced benefit, often covered at 100%, with no out-of-pocket expense for the participant.

What is the process for using emergency services through KPPFree™?

It is important to remember that the process is DIFFERENT than other KPPFree™ providers. Coordination through The Kempton Group and the issuance of a KPPFree™ Voucher are NOT required.

1. If you require *emergency* services, you may **go directly** to the participating KPPFree™ emergency center. If your need is urgent, but not an emergency, go to an urgent care center.
2. The emergency center may provide treatment prior to requesting any insurance or payment information.
3. After treatment, inform the emergency center that you are a participant with the KPPFree™ program and provide your health plan information.

If there is not a participating emergency center in the immediate vicinity, please proceed to the nearest emergency room.

Is an emergency center under KPPFree™ a real emergency room?

These emergency centers are often *freestanding* emergency centers. These types of emergency centers offer the same 24-hour emergency services as a hospital-based emergency room; however, they are not physically attached to a full-service hospital.

Is an emergency center under KPPFree™ the same as urgent care providers?

No. Freestanding emergency centers and emergency rooms are **NOT** the same as urgent care.

Emergency centers and emergency rooms are for treating true emergency and life-threatening conditions that require immediate medical attention.

Patients who have an injury or illness that is not a true emergency or life-threatening condition, such as a minor infection, sprain, small laceration, etc., are urged to utilize an urgent care facility. Patients with non-emergent conditions **may be referred to as an urgent care center** by the participating KPPFree™ emergency center.

To learn more about the difference between urgent care providers and an emergency center, please click [HERE](#).

What can a freestanding emergency center treat?

Freestanding emergency centers can provide the same level of care as hospital emergency rooms and are capable of treatment of almost any emergency-level illness or injury. They have transfer agreements in place with area hospitals in the case of a needed admission.

*However, please be aware that Emergency Centers that are freestanding may **NOT** be designated as **Level 1 Trauma Centers**.*

Will an ambulance transport me to a KPPFree™ emergency center?

It is unlikely that an ambulance will transport you to a KPPFree™ emergency center if the emergency center is freestanding. The ambulance will transport you to the closest emergency facility that can treat you.

Are ALL the services offered by a participating KPPFree™ emergency center covered at 100% by my health plan?

Most often, yes. However, the medical services received at a participating KPPFree™ emergency center will not be covered at 100% if:

- (1) The services are considered non-emergent.
- (2) If the health plan administered by The Kempton Group is not your primary coverage.
- (3) If your health plan is a qualified High Deductible Health Plan, you will have to pay your deductible. Under IRS guidelines, with the exception of ACA mandated Preventive Services, participants enrolled in a Qualified High Deductible Health Plan must meet their deductible before receiving a 100% benefit.
- (4) If your health plan is a qualified High Deductible Health Plan and your employer is a KPPFree™ Bolt-On client (your primary Third Party Administrator is not The Kempton Group).



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ER | URGENT CARE | PRIMARY CARE

Facility	Hospital Emergency Room	Freestanding Emergency Center	Urgent Care	Primary Care
Description	Emergencies Emergency rooms are equipped to handle serious or life-threatening conditions or injuries; like severe pain, difficulty breathing, serious injuries, heart attacks, strokes, major bleeding, and severe burns.	Emergencies A Freestanding Emergency Center (FEC) offers the same treatment as a traditional emergency room without being physically attached to a full-service hospital. It is unlikely an ambulance will transport a patient to a Freestanding Emergency Room.	Urgent Situations Urgent care centers offer high-quality care for common illnesses and conditions that are not life-threatening. Many also offer X-rays and conduct lab tests.	Standard Care Needs Primary care physicians provide disease prevention, health maintenance, patient education, and diagnosis and treatment of acute and chronic illnesses. Each primary care physician or practice will define their own specific services and scope of practice.
Average Cost	\$\$\$\$ Generally, your deductible and coinsurance will apply. A separate ER copay may apply. Maximum out-of-pocket per the ACA would apply. If a KPPFree™ Emergency Center is used there you will have an enhanced benefit.*	\$\$\$ - \$\$\$\$ Often less costly than a traditional emergency room. If a KPPFree™ Emergency Center is used you will have an enhanced benefit*	\$ - \$\$ Generally, urgent care or office visit copay will apply.*	\$ Office visit copay will apply in most cases.*
Consumer Benefit Available	No	KPPFree™ facilities available.	No.	No.
Hours Available	ER's are open 24 hours a day, 7 days a week, 365 days a year.	ER's are open 24 hours a day, 7 days a week, 365 days a year.	Extended business hours. Holiday hours may or may not be available.	Standard business hours.
When Not to Use	Minor illnesses and injuries. Urgent, but not life-threatening conditions. <i>Some emergency rooms are designated as Level 1 Trauma Centers.</i>	Minor illnesses and injuries. Urgent, but not life-threatening conditions. <i>Freestanding Emergency Centers are NOT designated as Level 1 Trauma Centers.</i>	Serious or life-threatening conditions or injuries. Severe pain or difficulty breathing. Imminent loss of life, limb, or eyesight.	Serious or life-threatening conditions or injuries. Severe pain or difficulty breathing. Imminent loss of life, limb, or eyesight.

*This overview is a general overview and not a guarantee of benefits. KPPFree™ is only available for covered services. If a participant has other primary insurance, the benefit is not available. Neither the Plan or the Plan Administrator, make any warranty as to the quality of care that may be rendered by any provider. Under IRS guidelines, except for ACA mandated Preventive Services, participants enrolled in a Qualified High Deductible Health Plan must meet their deductible before receiving a 100% benefit.