

Keeping Promises





Reimagining HEALTH Coverage:

Kaiser Permanente's Unique Value
Story

Not all care is created equal.

COVERAGE

BETTER
HEALTH



Proactive
care

Purposeful
innovation

Empowered
doctors

Aligned
incentives

Unmatched
access



GREATER
VALUE

At the forefront of technology, data, and research, our model delivers outcomes others can't.

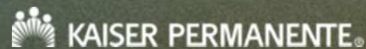
CARE

We don't just cover care. We deliver it.

- Integrated care and coverage radically advances health
- 100% of our revenue gets reinvested
- Ranked #1 in 71 effectiveness-of-care measures

No more buy-ups to patch a broken system.

Our integrated care and coverage model ensures employees get more complete care—and eliminates the costly patchwork of health and advocacy buy-up solutions.



Member engagement
Pharmacy benefit manager
Sleep support
Musculoskeletal
management Virtual care
Specialty network
Exercise programs
Cancer support
Diabetes
management
Benefits
administration
Member advocacy
Mental health
Women's health
Smoking cessation
Second opinion
Care coordination
Nutrition support

It starts with empowering doctors to be exceptional.

- Removing prior authorizations and barriers to care
- Cutting-edge care and technology advanced by peers
- The largest civilian EHR for fast and informed care collaboration
- No juggling administrative hassles that take away valuable time with patients

When doctors lead, best practices follow.

16 months vs. 17 years

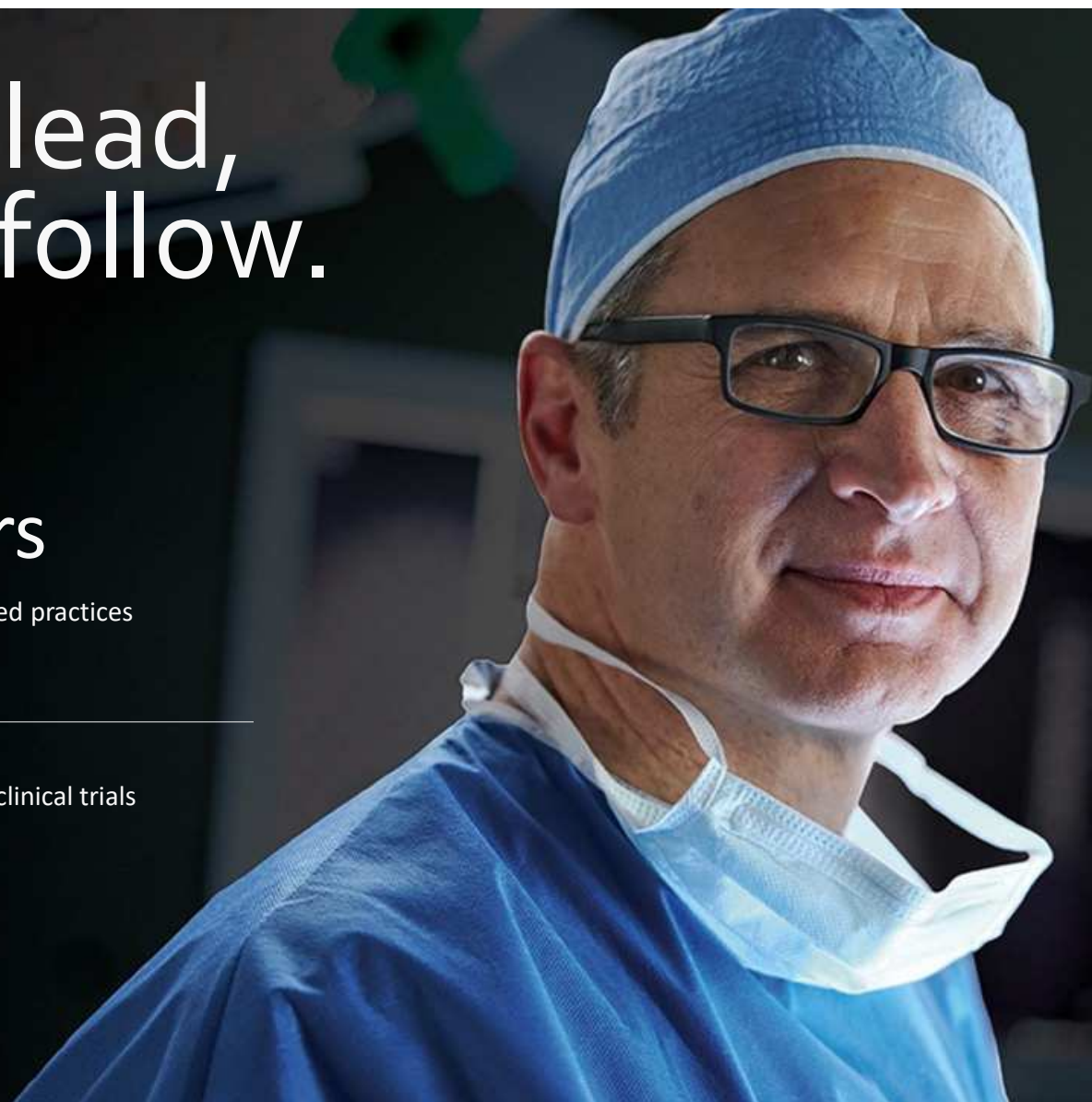
The time it takes us to turn research findings into evidence-based practices compared to the industry average.

One of the largest
research institutions in
the nation

2,330 active studies and clinical trials

180 full-time researchers

 KAISER PERMANENTE®



Leveraging AI to increase quality time with physicians

3 in 4 

health care professionals say time and effort spent on documentation impedes patient care¹

71% 

of members spend more time talking with doctors when AI-powered ambient listening technology is used²

“Probably the most game-changing thing to happen to primary care in my career.”

Troy Long, MD, Kaiser Permanente

Focused on delivering the right care — not just more care

TOP 5% IN THE NATION FOR ELIMINATING LOW-VALUE CARE¹

- Avoiding antibiotics for acute bronchitis and upper respiratory infections
- Avoiding unnecessary imaging for low back pain



of members who used our 24/7 virtual care avoided unnecessary, high-cost ER or urgent care visits²

VALUE YOU CAN MEASURE

A company with 1,000 employees would avoid \$143K in annual health care costs by getting the right care, in the right place, at the right time

More connected experiences. Less friction.

Navigation is built into our care:

- One home for life-saving care, imaging, prescriptions, screenings and labs
- A single app to manage care and coverage
- No forms to fill out or repeating your health history



U.S. ADULTS

say that coordinating and managing health care is overwhelming and time-consuming

In-house pharmacy drives unmatched savings

BIOSIMILAR ADOPTION

100% as effective and 50% as expensive as biologic drugs

95%

KAISER PERMANENTE

vs.

25%

NATIONAL AVG.

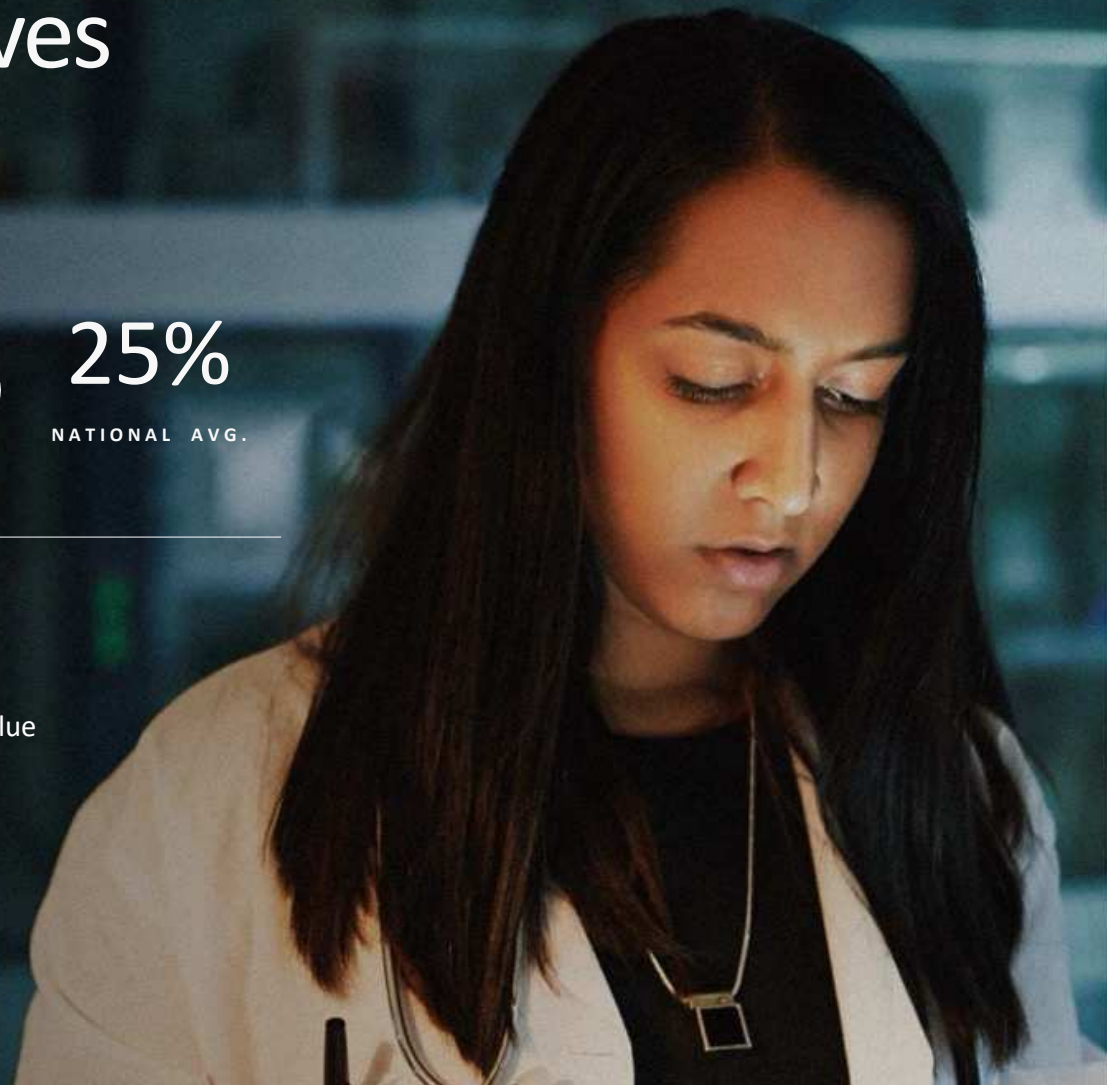
MORE AFFORDABLE GLP-1s

26% savings

with our strategic purchasing

CELL AND GENE THERAPY

Responsible prescribing for greatest health impact and value



Nation-leading cancer prevention saves lives and reduces treatment costs

Better than 90%

of health plans in screening for cervical and breast cancer¹



Better than 75%

of health plans in screening for colorectal cancer²

VALUE YOU CAN MEASURE

A company with 1,000 employees would avoid \$219K in health care costs through our cervical and colorectal cancer screenings and early detection

Driving innovation in cancer care

HIGHER SURVIVAL RATES FOR BREAST, COLORECTAL, AND LUNG CANCERS*

- Proven clinical pathways to the most effective screenings, trials, and therapies
- High-risk program expedites consults with cancer specialists
- Built-in second opinions bring cancer specialists together to optimize treatment

RECOGNIZED
FOR CANCER
CARE EXCELLENCE



Not just better. Exceptionally better.

**19% MORE
COST-EFFECTIVE**

than the average
health plan

**2X LONGER
RETENTION**

than the national
average

Better long-term
Health outcomes

**20% LESS LIKELY TO DIE
EARLY FROM CANCER**

**33% LESS LIKELY TO DIE EARLY
FROM HEART DISEASE**



It's Not Just Us Saying it!



**#1 RANKING IN 44
OF THE 90 HEDIS®
MEASURES IN THE
STATE OF
GEORGIA**

KP Georgia ranks #1 in
13 measures and #2 in 3
measures in the nation



**HIGHEST RATED
COMMERCIAL AND
MEDICARE HEALTH
PLAN – 7 YEARS
IN A ROW**

Private Health Insurance
Plan Ratings 2025-2026



**RANKED NO. 1
BY INSURE.COM
FOR QUALITY
AND CUSTOMER
EXPERIENCE**

The Five Best Health
Insurance Companies
2025



**#1 in *Forbes*
Best Brands for Value**

We outperformed other top
brands like Costco and Toyota,
and **we're the only health
care organization in the
country in the top 300.**

Future-defining patient care.
And coverage that understands
health is the true bottom line.

This is what it means to lead with care.

Kaiser Permanente exists to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve.

