

# Preliminary changes to 2026 benefits

The purpose of this document is to provide an overview of benefit changes we're planning to make to:

- ▶ 2026 Kaiser Foundation Health Plan, Inc. (KFHP), *Group Agreement* and *Evidence of Coverage* documents
- ▶ 2026 Kaiser Permanente Insurance Company (KPIC) *Group Policy* and *Certificate of Insurance* documents

Unless otherwise noted, these changes apply to all commercial plans we offer. Changes will become effective as contracts renew starting January 2026. Changes to Medicare plans aren't included in this document.

This overview doesn't include all changes we may make to 2026 plan benefits. You'll find all information on the final changes in plan benefits in your:

- ▶ 2026 *Group Agreement Summary of Changes and Clarifications* Notice or renewal contract for KFHP coverage
- ▶ 2026 *Summary of Benefit Changes* for KPIC coverage

**For more information, please see your renewal notice, renewal contract, or *Summary of Benefit Changes*.**

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## National plan changes

### HSA-qualified plans

The IRS has raised the minimum deductible and out-of-pocket maximum amounts for health savings account (HSA)-qualified plans for 2026. These changes will take place upon renewal.

### Breast and cervical cancer screening

In accordance with Affordable Care Act requirements, Kaiser Permanente will cover all services recommended by the Women's Preventive Services Initiative (WPSI), without cost sharing, for nongrandfathered, non-retiree-only individual and group plans that cover preventive services at no extra cost. This includes the WPSI's updated recommendations for breast cancer screening for women at average risk, and patient navigation services for breast and cervical cancer screening. Updated coverage for these services will be in effect by January 1, 2026.

## California plan changes

### Treatment for infertility and fertility services

For plans renewed on or after July 1, 2025, Kaiser Permanente will cover:

- ▶ Services required to diagnose infertility, including laboratory and imaging services
- ▶ Services to treat infertility, including medications, artificial insemination, and in vitro fertilization

Members will have the same cost share for fertility services (such as imaging or lab tests) as they do when they receive those services for other conditions. Deductibles, copayments, and coinsurance for fertility services will be applied to any out-of-pocket maximums for their benefit plan.

## Washington plan changes

### New essential health benefit: hearing aids

Starting on January 1, 2026, large groups that currently cover hearing aids – including surgical and nonsurgical bone-anchored hearing system hardware – must remove any previous allowance. Cost sharing will apply.

### New essential health benefit: artificial insemination

Starting on January 1, 2026, or as groups renew, large group customers currently covering fertility services that include artificial insemination must also cover artificial insemination services without annual or lifetime dollar limits. Cost sharing will apply.

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## Colorado plan changes

### Doula services

In accordance with Colorado state law, coverage for doula services will be added to all plans issued or renewed on or after July 1, 2025. This coverage is subject to certain limitations, as described in your *Evidence of Coverage*.

## Georgia plan changes

### Fertility preservation

For plans renewed on or after January 1, 2026, Kaiser Permanente will comply with state House of Representatives Bill 94, which mandates coverage for standard fertility preservation services when medically necessary treatment for cancer, sickle cell disease, or lupus could cause infertility. This coverage must include evaluation, lab tests, medications, and associated treatments, including storage of gametes for up to one year.

## Hawaii plan changes

As of now, there are no material benefit changes to Hawaii plans for 2026.

## Northwest plan changes

As of now, there are no material benefit changes to Northwest plans for 2026.

## Mid-Atlantic States plan changes

As of now, there are no material benefit changes to Mid-Atlantic States plans for 2026.