CITY OF PORTLAND PREVENTIVE CARE INITIATIVE FAQS

The Preventive Care Initiative (PCI) applies to Non-Represented employees, and union employees represented by: PPA, PPCOA, PROTEC 17, Recreation Leaders, Portland City Laborers (PCL), PPA-BOEC, DCTU, PFFA, AFSCME and CPPW.

What is the Preventive Care Initiative (PCI)?

You need a preventive exam (checkup) once every two calendar years to maintain your 5% premium share as a full-time employee. Ensuring members complete these important screenings is a step towards better health and outcomes. Sharing the responsibility of good health helps keep the costs for benefits within sustainable levels. **This program rewards regular preventive care, which can help you stay healthy and save money on health insurance.**

What do I need to do?

Make sure to complete a preventive checkup by December 31, 2026, to qualify for the lower health insurance premium. Moda or Kaiser will send you a letter in the Spring of every year, letting you know if you've met the initiative.

Here's how it works:

Moda or Kaiser will review your health insurance claims from January 1, 2025, to December 31, 2026 to see if you completed a preventive checkup. If you had a checkup during that timeframe, you're good! You'll receive a letter confirming your participation in PCI and your 5% premium rate.

Important: If you don't complete a checkup by December 31, 2026, your monthly premium will increase from 5% to 10% starting in July 2027.

Cost of Preventive Exams

Preventive checkups are **free** for plan members with Moda or Kaiser. They're covered annually with no copay or coinsurance. If it's been a while since your last check-up, schedule one now! The checkup is free, but sometimes clinics bill incorrectly. If you're charged a copay, contact Moda or Kaiser for help resolving it.

What if I already seek regular medical care?

You likely don't need to do anything extra. The program considers preventive checkups and several other types of services to see if you qualify (but not for things such as if you had a cold). If you've had a checkup recently, given birth, been hospitalized, or manage a chronic condition with regular care, you're probably covered. Moda and Kaiser will review your medical history and tell you in their letters if you qualify.

Need help from Moda or Kaiser?

Moda offers a dedicated advocate for City of Portland employees (855-466-6340 or cityadvocate@modahealth.com). They can access your claims, help you find a doctor, and answer questions about the program.

Kaiser members can schedule a one-on-one phone consultation by emailing citywellness@kp.org to speak with a Kaiser representative.

Seeing a Naturopath

Only **in-network Naturopaths** who are considered **Primary Care Providers (PCPs)** by Moda's Connexus network qualify for PCI checkups. Call Moda Member Services (503-243-3974) for questions about Naturopathic providers.
The Kaiser plan doesn't cover Naturopathic services.

New Employees and Rehires

As a new full-time employee, you get **one full year** (e.g., hired in 2025, have all of 2025 and 2026) to complete a checkup and meet the PCI. In this example, your health insurance premium might increase July of 2027 if you haven't completed a checkup by December 31, 2026. If you are a rehire, and your separation from City employment was more than 30 days, you will be treated as a new hire for purposes of the PCI.

Opting Out of PCI

We encourage participation in PCI for your health, but here are some options if you choose not to:
Stay on your current plan: Your premium share jumps from 5% to 10% in July 2027.
Switch to the High Deductible Health Plan (HDHP): This option is available to you each year during Annual Open Enrollment (AOE). This plan is free with no premium share, covers preventive care, and some medications without a deductible. However, other services require meeting a $1,700 deductible first.
Opt-out of City coverage: If you have group health insurance elsewhere, you can opt-out during Annual Open Enrollment (with proof of other coverage).

Family Checkups

While preventive care is important for everyone, only the employee needs a checkup to meet the program's requirements. However, we encourage everyone to get regular preventive care!

Scheduling Your Checkup

Already have a doctor (PCP)? Great! Call them to schedule a "preventive checkup."
Moda Members: Visit https://mobile.modahealth.com/ or call their Health Advocate (855-466-6340) or email (cityadvocate@modahealth.com).
Kaiser members: Call member services (503-813-2000) or visit https://healthy.kaiserpermanente.org/oregon-washington/front-door to schedule.

Checking Your Status

Both Moda and Kaiser will mail you a letter confirming your participation and send a copy to your online portal (MyModa or KP.org).

Part-Time Employees

Part-time employees have the same requirements as full-time, but your premium increase will be based on your current share (e.g., 25% to 30%).

Privacy

Your health information stays confidential. The City only receives your name, date of birth, and last 4 SSN digits to confirm your checkup and adjust your premium. Only your checkup status is shared, not details about your visit.

Employees will not be denied treatment, payment of claims, enrollment, or eligibility for benefits based on their participation status in the Preventive Care Initiative.

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