

Service Providers

Health Maintenance Organizations (HMOs) –

- Choose a doctor when you enroll in the plan
- Doctors are then pre-paid by the HMO (capitation arrangement)
- No out-of-network coverage
- Referrals to other in-network specialists needed
- Emphasizes preventative care

Preferred Provider Organizations –

- Doctors paid a discounted fee when insured shows up
- No referrals needed
- Out of network coverage provided
- When you need a doctor, you choose from a list (in-network) or
- Choose a doctor not on the list, your choice (out-of-network)

Point of Service –

- A combination of the HMO and PPO plans.
- Must designate an in-network primary care physician.(works like an HMO)
- Stay in-network, your primary care physician refers you to a specific doctor, and the POS will pay all or most of your bill.
- You may go out-of-network if you choose, but in doing so, you will have to pay most of the cost yourself, plus a high deductible. (works like a PPO)