



HMO vs. PPO Coverage

HMO Health Maintenance Organization	PPO Preferred Provider Organization
A health plan in which the patient receives Medical services that are delivered by a Primary Care Physician (PCP)	A health plan that offers most flexibility and choice. You can see a doctor without a referral
No Out-of-Network benefits or coverage (except in emergencies)	A health plan that offers most flexibility and choice. You can see a doctor without a referral
PCP referrals are required to see specialists	No PCP required
Health plan authorization required for most medical services	Out-of Network benefits (limited out- of network benefits - for full plan benefits it is best to stay in-network)
No deductible	Plan deductible
Co-payments for doctor visits/medical services	Co-payments and Co-insurance for doctor visits/medical services
Lower premiums than a PPO	Higher premiums
Limited network	Larger network

