PPO vs HMO

PPO (Preferred Provider Organization)

Freedom to choose a primary care provider (PCP) who's right for you.

Access doctors in or out of HMSA's network. Seeing a doctor in HMSA's network will save you the most money.

No referral needed to see most specialists.

You'll pay less inside the network and more outside the network.

Works best if ...

You want a wider choice of doctors or specialists and are willing to pay more for that flexibility.

HMO (Health Maintenance Organization)

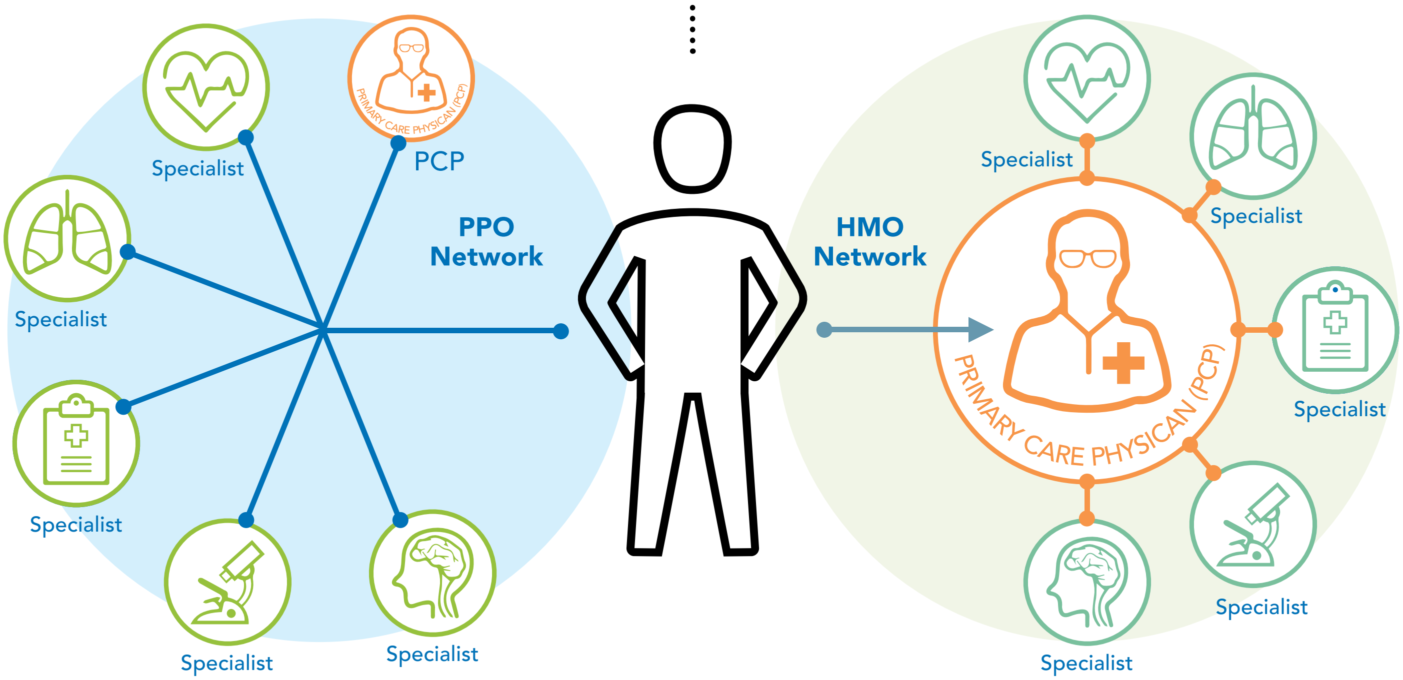
You select a health center and a PCP that coordinates all your health care services.

Before seeing a specialist, see your PCP for a referral. You'll need a referral before you can receive services outside of your health center.

You'll pay less when you visit a provider in your network or receive services in your selected health center. If you see a provider outside your health center without a referral, you'll be responsible for the full amount.

Works best if ...

You prefer the convenience of getting all your health care at one health center.



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