



What You Need to Know When

# SWITCHING TO AN HMO FROM A PPO

If you're considering switching to an HMO for the first time, make sure you understand the differences between an HMO plan versus a PPO. An HMO can save you a lot of money in premiums each year, but it comes with some limitations you should be aware of.

## PPO

### PREFERRED PROVIDER ORGANIZATION

PPOs give greater flexibility to access a broader range of providers but at a much higher premium.

### LARGE RANGE OF PROVIDERS

Allows for high flexibility to access a greater range of providers for care.

### NO REFERRALS NEEDED

PPOs allow for maximum control and flexibility to access specialty care.

### MORE EXPENSIVE PREMIUMS

PPOs tend to have much higher premiums and deductibles to pay.

### GREATER CONTROL AT A HIGHER COST

PPOs are great for offering a high degree of control over when and where care is accessed but at a much higher premium.

## HMO

### HEALTH MAINTENANCE ORGANIZATION

HMOs revolve around a Primary Care Physician (PCP) and offer care within a defined "network" of providers. This care however is offered at much lower premiums.

### LIMITED TO IN-NETWORK SERVICE

Coverage is limited to a defined network of participating care providers in a specified geographic location.

### MAY REQUIRE A REFERRAL TO SEE A SPECIALIST

Your PCP may need to sign off on an authorization to refer you to a specialist for care in a non-emergency situation.

### LOWER COSTS PREMIUMS

HMO plans typically have much lower premiums as well as lower deductibles, if any at all.

### LESS FLEXIBILITY AT LOWER PREMIUMS

For a cost-saving options, HMOs are great plans with lower premiums and lower deductibles, if at all. The trade-off is flexibility in access to specialty or out of area care.