

Health Insurance Coverage Comparison

	HMO	HMO/POS	PPO	HDHP
General Definition	an insurance plans that requires you to seek care though a listing of contracted doctors, hospitals & other types of providers	combines an hmo(in-network) benefit with an out-of-network option, allowing you to seek care from non contracted doctors, hospitals & other providers	similar to an HMO/POS with the added benefit of not needing referrals in-network	High Deductible Health Plan. Where the insured is responsible for a high deductible before the insurance company will cover any costs
When choosing a doctor or hospital	You must seek care from in-network providers,	You can seek care from in-network providers as well you may go out-of-network. However you will be responsible for a deductible and coinsurance	You can seek care from in-network providers as well you may go out-of-network. However you will be responsible for a deductible and coinsurance	You can seek care from in-network providers. However you will be responsible for a deductible and coinsurance as well you may go out-of-network. However you will be responsible for a deductible and coinsurance
Will you need a referral for specialty care	you will need a referral to see a specialist who must in the network	you will need a referral to see a specialist who must in the network You can go to a specialist who is out-of-network without a referral	Referrals are not needed in-network Referrals are not needed out-of-network	Referrals are not needed. However you will be responsible for a deductible and coinsurance Referrals are not needed. However you will be responsible for a deductible and coinsurance
Paying for services in-network	you will have a co-payment	you will have a co-payment	you will have a co-payment	you are subject to a deductible and coinsurance
Paying for services in-network	Out-of network service are not covered	you are subject to a deductible and coinsurance	you are subject to a deductible and coinsurance	if out-of-network coverage is allowed then you are subject to a deductible and coinsurance

the above table is to be used as a general guideline.
coverage for your plan will come directly from your insurance company.

