

HMO vs PPO

HMO (Health Maintenance Organization)



You select a health center and a primary care provider (PCP) that coordinates all your health care services. You're required to select a PCP and health center when enrolling in an HMO plan.



Access to providers in your HMO network only. Before seeing a specialist or taking any tests, we recommend that you check with your PCP. Your PCP must request approval from HMSA before you can receive services outside of the network.



You'll pay less inside the network and will pay the full amount outside the network, if your PCP doesn't receive approval from HMSA.

Works best if ...

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

PPO (Preferred Provider Organization)



You can see any doctor of your choice, but we recommend you establish a relationship with a PCP.



Access doctors inside and outside your network. No referral needed to see a specialist.



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.

