

HMO vs. PPO

To provide the best advice to our customers about the right medical insurance plan for their unique needs, it's important to understand the differences between HMOs and PPOs.

- HMOs usually offer lower premiums and lower out-of-pocket expenses, but only allow limited access to care outside of the HMO network
- Rural areas - outside major metropolitan cities - are less likely to have HMOs available
- PPOs offer more flexibility in providing access both in and out-of-network, but tend to have higher premiums and higher out-of-pocket expenses

Reference table for a quick comparison:

In order to control costs, the lower priced plans under ObamaCare will be using an HMO. These plans may be disguised under a different description such as CONNECT or ACCESS plans.

Plan feature	HMO	PPO
Designate a primary care physician?	Yes	No
Need a referral to see a specialist?	Yes	No
Out-of-network benefit?	No	Yes
Level of flexibility	Minimal	High
Access to convenience care and urgent care clinics	Maybe	Yes

Please call, text, or email for more information