

# Private Health Insurance Plans

Private insurance plans are all different. Understanding how they are different can help you use your health insurance. This can also help you decide which plan is best for you if you have many choices. You should always check the rules of your insurance plan. This is a guide for most plans.

Plan Type	HMO	PPO	OAP	EPO	POS
<b>What Does It Stand For?</b>	Health Maintenance Organization	Preferred Provider Organization	Open Access Plan	Exclusive Provider Organization	Point-of-Service
<b>Primary Care Physician (PCP) Required</b>	✓	✗	✗	✓	✓
<b>Referral Required</b>	✓	✗	✗	✓	✗
<b>Out-of-Network Coverage</b>	✗	✓	✓	✗	✓
<b>Costs</b>	\$	\$ \$ \$	\$ - \$ \$	\$	\$ \$
<b>Provider Network</b>	LIMITED & SMALL	OPEN & LARGE	VARIABLES BY TIER	LIMITED & SMALL	VARIABLES
<b>Which Coverage Fits Your Needs</b>	<ul style="list-style-type: none"> <li>✓ Can only use in-network providers</li> <li>✓ Cost is lower</li> <li>✓ Network is more limited</li> </ul>	<ul style="list-style-type: none"> <li>✓ Has in- and out-of-network benefits</li> <li>✓ Cost is higher</li> <li>✓ More flexible</li> </ul>	<ul style="list-style-type: none"> <li>✓ Has in- and out-of-network benefits</li> <li>✓ Cost is low in Tier 1 and higher in Tier 3</li> <li>✓ Very flexible</li> </ul>	<ul style="list-style-type: none"> <li>✓ Can only use in-network providers</li> <li>✓ Cost is lower</li> <li>✓ Network is more limited</li> </ul>	<ul style="list-style-type: none"> <li>✓ Coverage combines parts of HMO and PPO</li> <li>✓ Some flexibility</li> <li>✓ A little higher cost</li> </ul>