

HMO vs PPO?

Below is a simple comparison chart that lays out the basic differences of HMOs and PPOs. Remember that there's no right or wrong choice when it comes to selecting your health care plan, but it is important to understand how the plan works

	HMO Health Maintenance Organization	PPO Preferred Provider Organization
Do I need to designate a Primary Care Physician (PCP)?	YES On the HMO plan, all of your healthcare services will be coordinated between you and your designated Primary Care Physician (PCP) and or Medical group that you elected at enrollment.	NO A PPO plan does not require you to select a PCP. You can receive care from any doctor you choose, however you will save more money by choosing a doctor, specialist or hospital that is within your network.
Is a referral needed?	YES As an example, with an HMO, if you have severe allergies and need to see an allergist, you will first schedule a visit with your PCP. Your doctor will then provide you with a referral for an in-network specialist.	NO PPO plans do not require you to get a referral in order to see a specialist.
If I have a doctor or specialist who is out-of-network, will I still be able to see them and have my care covered?	NO HMOs don't offer coverage for care from an out-of-network physician, hospital or facility except in the case of a life threatening medical emergency where you have no control as to what hospital you are brought.	YES With a PPO, you have the flexibility to visit providers, hospitals and facilities outside of your network. Keep in mind that visiting an out-of-network provider includes a higher out of pocket cost.
Can I change my PCP anytime?	YES You can change your PCP or medical group anytime. The change will occur the 1 st of the month after you contact Blue Cross at 800-892-2803.	YES PPO's do not have restrictions on changing doctors.

HMO Health Maintenance Organization**PPO Preferred Provider Organization**

What if I have children that attend college out of state? Can they still access the HMO network?

MAYBE

You would have to contact Guest Services Home away Care at 800-892-2803 to see if there is Guest HMO providers within the area. You will have to submit an application to be approved by BC before accessing any providers out of state.

YES

They can use any out of state providers that are contracted with Blue Cross.

Are Eye Exams covered?

YES

You can have one eye exam every 12 months with a contracted Eye Med provider.

NO

Eye Exams are not covered.

Are vision discounts provided?

YES

Discounts on glasses, contacts, accessories and laser surgery are provided through Davis vision and or Eye Med

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