

HMO or PPO: Which is best for you and your family?

HMO



HMO generally has
lower out-of-pocket costs

- Must get services in your network *(unless it's an emergency)*.
- Must choose a primary doctor and primary dentist who will coordinate all your care.
- Must get a referral to see a specialist.

PPO



PPO generally offers
more flexibility

- Can go out of network, but it'll cost more. Staying in network saves you money.
- Should choose a PCP, but it's not required.
- Don't need a referral to see a specialist. Some services need prior authorization.