INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED
(813) 919-8536
C.Gruenbaum@insuredaf.com
insuredaf.com

Network Types: HMO, PPO, EPO, POS

The four ways insurance plans handle your doctors

Networks determine who you can see and how much you pay. Here's what each letter combo actually means.

WHAT IT IS

Every health plan has a **network**, the doctors, hospitals, and providers the carrier has contracts with. The TYPE of network determines what you can do: whether you need referrals, whether you can go out of network, whether out-of-network is even covered. The four main types are **HMO, PPO, EPO, and POS**.

THE FOUR NETWORK TYPES

HMO — **Health Maintenance Organization**

Primary care doctor coordinates everything. Referrals required for specialists. Out-of-network NOT covered (except emergencies). Usually lowest premium.

PPO — **Preferred Provider Organization**

See ANY doctor. No referrals required. Out-of-network IS covered (at higher cost). Higher premium for the flexibility.

EPO — **Exclusive Provider Organization**

Hybrid. No referrals needed (like PPO), but out-of-network is NOT covered (like HMO). Usually middle-tier premium.

POS — **Point of Service**

Like HMO, but with some out-of-network coverage if you get a referral. Less common than the other three.

WHICH ONE FITS YOU?

- Healthy + budget-conscious + OK with referrals → HMO.
- Want maximum flexibility + see specialists directly → PPO.
- Want no referrals but OK with in-network only → EPO.
- Want a hybrid with some out-of-network safety net → POS.

THE 3 THINGS PEOPLE GET WRONG

1. **"PPO is always better than HMO."**
   Only if you NEED the flexibility. HMOs are often much cheaper and work great for people happy seeing one primary care doctor and getting referrals when needed.

2. **"I can see any doctor with any insurance."**
   Not unless it's a PPO, and even PPOs charge much more for out-of-network care. Check your network BEFORE booking.

3. **"Network types are all basically the same."**
   They're very different. Same plan name, different network type, very different rules. Read the network type before assuming what you can do.

Not sure which network type fits you?

Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

Craig Gruenbaum | Insurance Advisor | (813) 919-8536 | C.Gruenbaum@insuredaf.com | insuredaf.com | Licensed in 37 states