**HMO vs PPO**

**HMO** (Health Maintenance Organization)
- You select a health center and a primary care provider (PCP) that coordinates all your health care services. You’re required to select a PCP and health center when enrolling in an HMO plan.
- Access to providers in your HMO network only. Before seeing a specialist or taking any tests, we recommend that you check with your PCP. Your PCP must request approval from HMSA before you can receive services outside of the network.
- You’ll pay less inside the network and will pay the full amount outside the network, if your PCP doesn’t receive approval from HMSA.

**Works best if …**
You prefer the convenience of getting all your health care at one health center.

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**PPO** (Preferred Provider Organization)
- You can see any doctor of your choice, but we recommend you establish a relationship with a PCP.
- Access doctors inside and outside your network. No referral needed to see a specialist.
- You’ll pay less inside the network and more outside the network.

**Works best if …**
You want a wider choice of doctors or specialists and are willing to pay more for that flexibility.

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**HMO Network**
- **Inside the Network:**
  - Access to providers in your HMO network only.
  - No referral required.
  - PCP must receive approval from HMSA.
- **Outside the Network:**
  - Referral required.

**PPO Network**
- **Inside the Network:**
  - Access doctors inside and outside your network.
  - No referral required.
- **Outside the Network:**
  - Referral required.