

The 2019 Marketplace Plan Types

	HMO	EPO
Marketplace Companies in this Category	Idealcare by Sendero Blue Cross Blue Shield	Ambetter Oscar
Requires Primary Care Provider?	Yes	No
Needs Referral for Specialist?	Yes	No
Required to cover medical emergency, even if out of network	Yes	Yes
Allows out of network care for non-emergency?	No	No

Please note: The Central Texas Marketplace current does not have PPO or POS plans. PPO and POS plans usually allow out of network care for a non-emergency. However, the cost to go out of network with a PPO or POS is still a lot higher than utilizing in network care. Clients should be aware that it is ALWAYS financially advantageous to utilize in network care, regardless of plan type.

Insurance Plan Network Types

	PPO Preferred Provider Organization	EPO Exclusive Provider Organization	POS Point-of-service	HMO Health Maintenance Organization
Primary Care Physician (PCP) required?	No	Sometimes	Yes	Yes
Referral required to see a specialist?	No	No	Sometimes	Yes
"In-network" benefits	Yes	Yes	Yes	Yes
"Out-of-network" benefits	Yes	No	Yes	No
Flexibility	Highest	High	Medium	Low
Cost	\$\$\$\$	\$\$\$	\$\$	\$

Note: These are general guidelines and not always true. There are NO POS and PPO plans on the Marketplace. While POS and PPO plans allow you to go out of network, that out of network care has a completely separate deductible and out of pocket. Not usually an affordable decision!