

Health Maintenance Organization (HMO)

With this plan, you choose a PCP who coordinates your care using doctors and hospitals that are in your plan's network. If you need a specialist, such as a cardiologist, a referral from your PCP is required. Generally, an HMO won't cover services from an out-of-network provider.

An HMO plan will usually have a lower monthly premium and deductible, but include coinsurance and copays.

