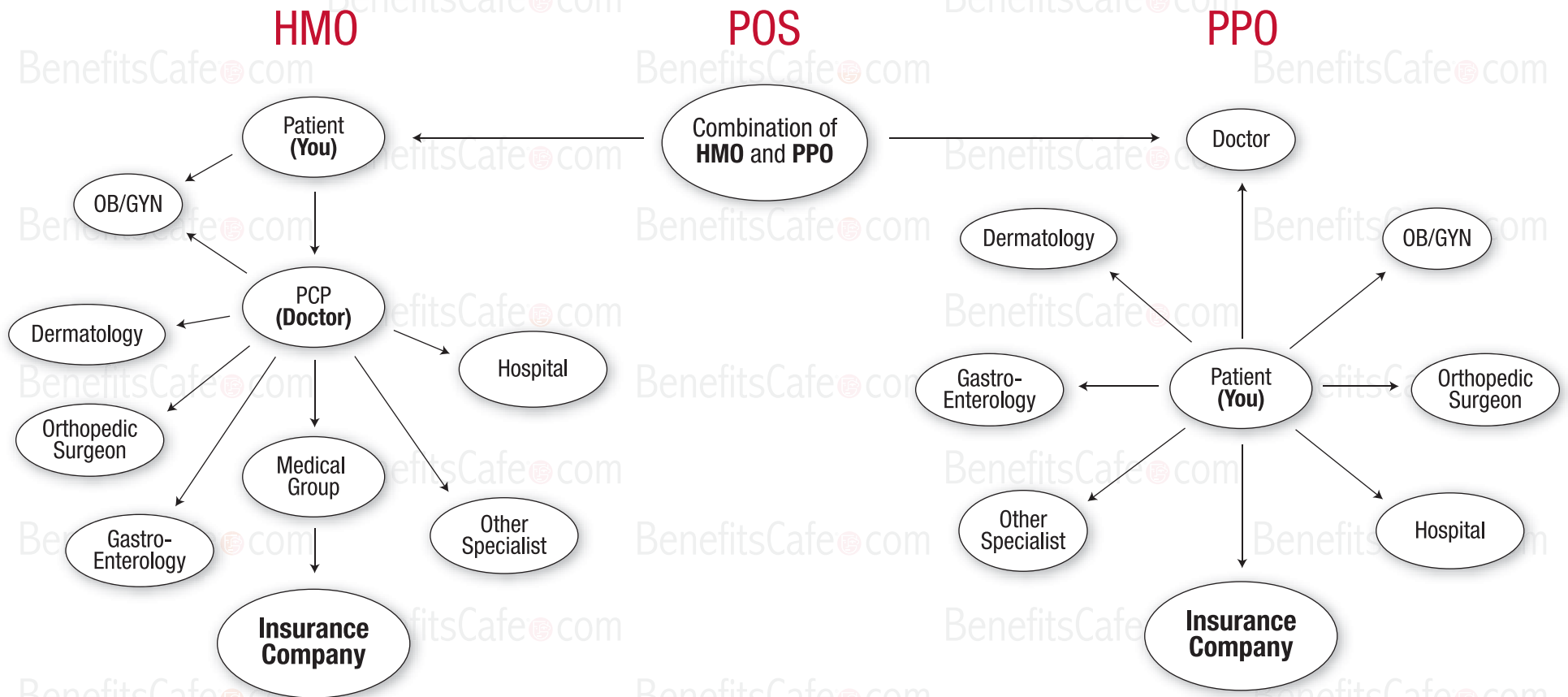


# The Difference Between an HMO & a PPO



## HMO (Health Maintenance Organization) Features:

- Patient selects PCP (doctor) at the time of enrollment.
- Patient pays a co-payment for a Dr. visit, typically \$5-\$40.
- Most plans include prescription medicine benefits.

## PPO (Preferred Provider Organization) Features:

- Patient selects doctor when he or she needs service.
- Patients typically pay deductibles and or co-insurance.
- Most plans include prescription medicine benefits.