

## HMO vs. PPO Frequently Asked Questions

1. What is the difference between an HMO and PPO?
  - HMO requires referrals.
  - PPO does not require referrals.
  - HMO does not cover “out of network” providers other than for emergency services.
  - PPO covers “out of network” providers; you pay 20% coinsurance after deductible.
2. What if I, or one of my dependents, is traveling or living outside of New England - Can they receive care on the HMO?
  - Yes, but only to utilize sick/emergency medical services.
3. Am I eligible for the HRA if I enroll in an HMO plan?
  - If you enroll in the HMO New Blue \$1,500 deductible plan, you are eligible for the HRA. The HMO Basic \$2,000 deductible plan is NOT eligible.
4. Am I required to select a primary care physician (PCP) if I am enrolling in the HMO?
  - Yes.
5. Am I required to select a primary care physician (PCP) if I am enrolling in the PPO?
  - No.
6. If I am enrolled in the HMO, how do I get a referral?
  - Contact your PCP.
7. If I am enrolled in the HMO, do I have to get referrals to see any other provider besides my PCP?
  - You do not need to obtain a referral to see your OB/GYN. However, you will need to obtain a referral for any other provider.
8. If I am enrolled in the HMO and one of my providers is in-network, do I still need to get a referral?
  - Yes, if you want to see a provider other than your PCP, you need to get a referral other than OB/GYN.
9. Do referrals expire?
  - Yes, your PCP will let you know how long your referral is good for.
10. How can I check if my providers are in-network for the HMO plan?
  - Go online to [www.bluecrossma.org/](http://www.bluecrossma.org/), click on “Find In-Network Doctors” and select the HMO Blue New England Network.