

HMO

PPO

Pros of a Health Maintenance Organization



- **Lowers Co-Pays & Co-Insurance.**
- **Lower Max out of Pocket.**
- **More Ancillary benefits.**

Pros of a Preferred Provider Organization



- **No Primary Care Physician (PCP) required.**
- **No Referral required for Specialist visit.**
- **Out of Network coverage. (In Network cost for Emergency)**

Cons of a Health Maintenance Organization



- **Requires a Primary Care Physician. (PCP)**
- **PCP Referral required for Specialist visit.**
- **No Out of Network coverage. (Unless due to Emergency)**

Cons of a Preferred Provider Organization



- **Higher Co-Pays & Co-Insurance.**
- **Higher Max out of Pocket.**
- **Less Rich Ancillary benefits.**