

Compare Your Health Plan Choices

Health Plan Quality from the Consumer's Point of View

New survey information to help you compare your 1999 [name of sponsor] health plan choices

CAHPS™
Health Care Quality Information
From the Consumer Perspective

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The CAHPS 2.0 reporting template suggests ways to explain differences between HMOs and PPOs.

Provided by the Agency for Healthcare Research and Quality.

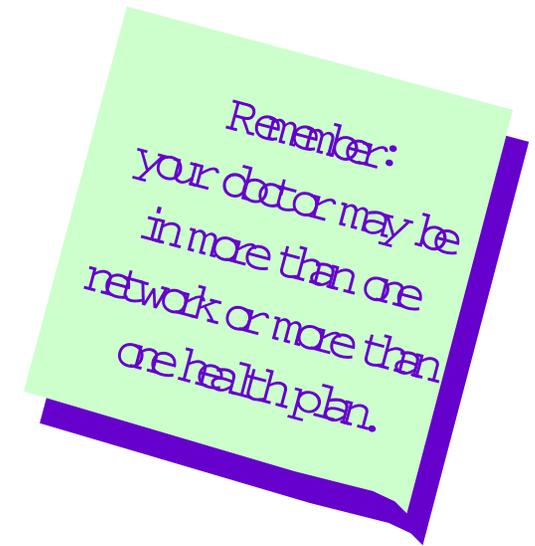


Which type of health plan will work best for you?

The information in this booklet covers the following types of health plans: health maintenance organizations (HMOs), and preferred provider organizations (PPOs). [Sponsor: List the types of plans you offer.]

Most health plans today have a network. **A network is a group of doctors, hospitals, and other health care providers who serve the people enrolled in a health plan.**

When choosing a plan, two important questions are: which providers are in the network and what rules does the plan have about seeing providers outside the network?



HMO — Health Maintenance Organization

If you join an HMO:

- You must use the doctors and other providers in the HMO network.
- Most HMOs ask you to choose one doctor to be your primary care provider (PCP). Your PCP takes care of most of your medical needs.
- You have to get approval from your PCP before you can see a specialist.

There are advantages:

- You usually pay only a small amount when you get care (for example, \$10 for an office visit).
- You have very little paperwork.
- You may also receive better coverage for some services, such as preventive care.

PPO — Preferred Provider Organization

If you join a PPO:

- You can choose whether or not to use the PPO's network.
- There are advantages if you do use the PPO's network.

If you see a doctor who is in the PPO's network:

- You will pay less when you get care and you will have less paperwork.
- You may also receive better coverage for some services, such as preventive care.

If you choose to see doctors and other providers who are not in the PPO's network:

- You will pay more when you get care.
- You will have to file claims to get payment.