# Types of Insurance Plans

As you are shopping for health insurance plans that fit your needs, you may notice that there are many different kinds. Each plan type can offer different coverage options, let you see different providers, and may cost a different amount. To help you figure out all this, the below chart will show you some of the basic differences between each plan type.

<table>
<thead>
<tr>
<th></th>
<th>Premium Cost</th>
<th>Out of Pocket Maximum</th>
<th>Choose My Own Primary Care Doctor</th>
<th>Need Referrals for Specialists</th>
<th>Out of Network Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>EPO/HMO</td>
<td>Usually the lowest amount</td>
<td>Usually the least amount</td>
<td>Yes but needs to be in-network</td>
<td>No but need to be in-network</td>
<td>No; Only in emergencies</td>
</tr>
<tr>
<td>POS</td>
<td>Somewhere between</td>
<td>Somewhere between EPO/HMO &amp; PPO</td>
<td>Yes but will cost more if out of network</td>
<td>Depends; in-network referrals are usually needed; out of network not needed but will cost</td>
<td>Yes but you will have to pay more than in-network</td>
</tr>
<tr>
<td>PPO</td>
<td>Usually the most</td>
<td>Usually the most</td>
<td>Yes but will cost more if out of network</td>
<td>No but will cost more if out of network</td>
<td>Yes but you may have to pay more than in-network</td>
</tr>
</tbody>
</table>
Definitions of Insurance Plans

1. **HMO— Health Maintenance Organization** — A plan that usually limits coverage to care from doctors who work for or contract with the HMO. It generally won't cover out-of-network care except in an emergency. May require you to live or work in its service area to be eligible for coverage. Often provide integrated care and focus on prevention and wellness.

2. **EPO—Exclusive Provider Services** — A managed care plan where services are covered only if you go to doctors, specialists, or hospitals in the plan’s network (except in an emergency).

3. **POS—Point of Service** — A plan in which you pay less if you use doctors, hospitals, and other health care providers that belong to the plan’s network. May require you to get a referral from your primary care doctor in order to see a specialist.

4. **PPO—Preferred Provider Organizations** — A plan that contracts with medical providers, such as hospitals and doctors, to create a network of participating providers. You pay less if you use providers that belong to the plan’s network but can use doctors, hospitals, and providers outside of the network for an additional cost.
The ACA in Michigan

- Health Insurance Marketplace [www.healthcare.gov](http://www.healthcare.gov)
- Call Center: 1-800-318-2596
- TTY: 1-855-889-4325

- Department of Insurance and Financial Services [www.michigan.gov/difs](http://www.michigan.gov/difs)
- Helpline: 1-877-999-6442
The Healthy Michigan Plan Benefits

Begins April 1, 2014

- Essential Health Benefits (same as Marketplace)
- Dental
- Vision
- Home Health
- Hearing
Healthy Michigan Plan Eligibility

• Ages 19-64
• At or below 133% Federal Poverty Level
• Not eligible for or receiving Medicare or Medicaid
• Not pregnant at the time of application
• Same citizenship/residency requirements as Medicaid
Healthy Michigan Plan

• Up to 2% of annual income after the first 6 months, contributed monthly
• Copayments not collected at time of service
• Copayments tracked and paid monthly into enrollee’s MiHealth Account
• New Health Risk Assessment
• New healthy behaviors cost-sharing reductions
Healthy Michigan Plan

- [www.healthymichiganplan.org](http://www.healthymichiganplan.org) or 855-789-5610 for information
- [www.michigan.gov/mibridges](http://www.michigan.gov/mibridges) for application
Want to Learn More?

- Navigators/Assistors in Michigan
  - [http://enrollmichigan.com/find-your-navigator/](http://enrollmichigan.com/find-your-navigator/)
  - [https://localhelp.healthcare.gov/](https://localhelp.healthcare.gov/)

- U. of Maryland (Health Insurance Literacy Initiative):
  - [http://www.extension.umd.edu/insure/](http://www.extension.umd.edu/insure/)

- Ask an Expert:
  - [www.extension.umd.edu/insure/health-insurance-literacy-ask-expert](http://www.extension.umd.edu/insure/health-insurance-literacy-ask-expert)

- Healthcare.gov:
  - [https://www.healthcare.gov/](https://www.healthcare.gov/)

- Consumers Union:
Want to Learn More?

• The Affordable Care Act in Michigan
  http://aca.msue.msu.edu

To download Smart Choice webinar handouts, find additional fact sheets and local events

• http://mimoneyhealth.org for money management and homeownership information and resources
Want to Learn More?

• Additional Smart Choice consumer webinars:
  • Join us Mondays from 3-5 p.m.  
    https://connect.msu.edu/healthinsurance

• Email: healthinsurance@anr.msu.edu

• Website: http://aca.msue.msu.edu
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