**INDEMNITY PLANS**

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| **ACRONYM** | **FULL NAME** | **DESCRIPTION = THERE IS NO STANDARD AND FIND SOME WILL BE DIFFERENT** |
| N/A | Indemnity plan  | Fee-for-serviceGatekeeper = Not requiredPay for UCR of servicesNo restrictions Going away  |

**MANAGED CARE PLANS**

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| **ACRONYM** | **FULL NAME** | **DESCRIPTION = THERE IS NO STANDARD AND FIND SOME WILL BE DIFFERENT** |
| HMO | Health Maintenance Organization  | Oldest form of managed careGatekeeper = referrals are requiredManaged care with restrictions in-networkCheapest with low or no deductibleBad rap = MC backlashInsurance won’t pay for out of network (except ED) |
| PPO | Preferred Provider Organization | Most popular type of managed careGatekeeper not requiredIn-network; out of networkMost expensiveGoing away because its expensive |
| POS | Point of service | Becoming the new standard of MCGatekeeper may be requiredHybrid of HMO & PPOSimilar to HMO 🡪 In-Network discountsSimilar to PPO 🡪 Flexibility = OON |
| EPO | Exclusive provider organization | Newest form of MCGatekeeper not required; Referrals not requiredSimilar to HMO – list of providers you can go toInsurance won’t pay for out of network (except ED) |