**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-service  Gatekeeper = Not required  Pay for UCR of services  No 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 care  Gatekeeper = referrals are required  Managed care with restrictions in-network  Cheapest with low or no deductible  Bad rap = MC backlash  Insurance won’t pay for out of network (except ED) |
| PPO | Preferred Provider Organization | Most popular type of managed care  Gatekeeper not required  In-network; out of network  Most expensive  Going away because its expensive |
| POS | Point of service | Becoming the new standard of MC  Gatekeeper may be required  Hybrid of HMO & PPO  Similar to HMO 🡪 In-Network discounts  Similar to PPO 🡪 Flexibility = OON |
| EPO | Exclusive provider organization | Newest form of MC  Gatekeeper not required; Referrals not required  Similar to HMO – list of providers you can go to  Insurance won’t pay for out of network (except ED) |