

Comparing HMO & PPO – Transcription

A lot of people don't know the difference between a Health Maintenance Organization (HMO) and a Preferred Provider Organization (PPO). A PPO is your basic health insurance plan that you mostly hear about where you go to see your normal internist and you don't need any permission to go see any specialist or any other doctor. Your co-pays and deductibles will be covered in the way that your plan states for the certain providers.

On the other hand a HMO is basically a plan with a gatekeeper. This means that you have your one doctor that you go see for all your medical needs and then they refer you out to other doctors and specialists when something is out of their area of expertise.

Although deciding between a PPO and HMO is a personal decision, a PPO does have many more advantages than the HMO for most people. You don't want to have to go see one doctor to be able to go see another doctor. This not only increases time but also the costs. If you do have a HMO plan, there do lie opportunities to be able to go see a doctor that knows you very well and your whole medical history and information.

A great way to reform health care and keep down costs is not to necessarily have an HMO, but to have a group of doctors that are all under one room that will deal with your health conditions. This prevents over-testing as all of the medical records are housed in one place and all the doctors communicate with each other.