

Health Maintenance Organization, or HMO, Plans

Broad access at a lower cost — for your business and employees improve their health to maintain lower out-of-pocket costs



Blue Care Network HMO plans provide your employees a large network of quality providers at a lower cost when compared to preferred provider organization, or PPO, plans. With these plans, employees are required to have a primary care provider and need a referral to see a specialist. With a variety of HMO options, your business could see savings on your health care expenses without sacrificing the strong network of providers your employees expect.

HMO Plan Comparison

	Blue Care Network HMO <i>The largest HMO network in Michigan</i>	PCP Focus HMO <i>An HMO network with a curated set of high-performing PCPs</i>	Blue Cross Local HMO <i>Local access at a lower cost for individual members</i>
Premium	\$ 18% Savings over PPO	\$ 18% Savings over PPO	\$ 18% Savings over PPO
Size of network in Michigan	92% of PPO network size	18% Savings over PPO	18% Savings over PPO
National coverage	Yes Traditional network – more limited than Blue Card PPO, PCP referral required	Yes Traditional network – more limited than Blue Card PPO, PCP referral required	Yes Traditional network – more limited than Blue Card PPO, PCP referral required
Out-of-network coverage	No	No	No
PCP selection required	Yes	Yes	Yes
PCP referrals required	Yes	Yes	Yes
	<i>If you live in E/SE Michigan</i>	<i>If you live in E/SE Michigan</i>	
Prior authorization utilization	Higher	Higher	Higher

Why customers love HMOs

- Can be paired with **tax-advantaged health reimbursement arrangement account or health savings account**
- They can **offer less expensive plan options to employees** for a competitive benefits package for recruitment and retention

Healthy Blue Living an HMO may be right for:

- Large, mid-sized and smaller employers that are focused on preventive care and health care value
- Employers that are looking for ways to reduce their health care costs without sacrificing a strong network

Questions? Contact a licensed agent or your Blue Cross Blue Shield of Michigan sales representative. Learn more about Blue Care Network at bcbsm.com/smallgroup