

# Which plan is best for your organization and employees?

## PPO PLAN

NETWORK SIZE



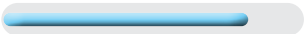
PREMIUM COST

\$\$\$\$

Best for large businesses that have employees who live in multiple geographic locations and need access to a variety of care options

## POS PLAN

NETWORK SIZE



PREMIUM COST

\$\$\$

Best for large, midsize and small businesses that want savings opportunities for their organization and their employees. Out-of-network care is covered but at a higher cost.

## HMO PLAN

NETWORK SIZE



PREMIUM COST

\$\$

Best for large, midsize and small businesses that are more focused on health care value and preventive care

## NARROW NETWORK PLAN

NETWORK SIZE



PREMIUM COST

\$

Best for mid-sized and small businesses that want to offer cost-effective, quality health coverage to their employees. Often, these networks are specific to a certain geographic area.



FLEXIBLE NETWORK



CHOOSE ANY HEALTH CARE PROVIDER



PCP REQUIRED



REFERRALS OPTIONAL



PCP REQUIRED



REFERRALS REQUIRED FOR SPECIALISTS



SMALLER GROUP OF QUALITY PROVIDERS



STRICTER GUIDELINES

### Good fit for employees who:

- See health care providers frequently
- Don't want to get referrals from their primary care provider to see specialists
- Travel frequently for work or pleasure

### Good fit for employees who:

- Have an in-network primary care provider
- See specialists frequently
- Don't want to get referrals or be limited to a specific network

### Good fit for employees who:

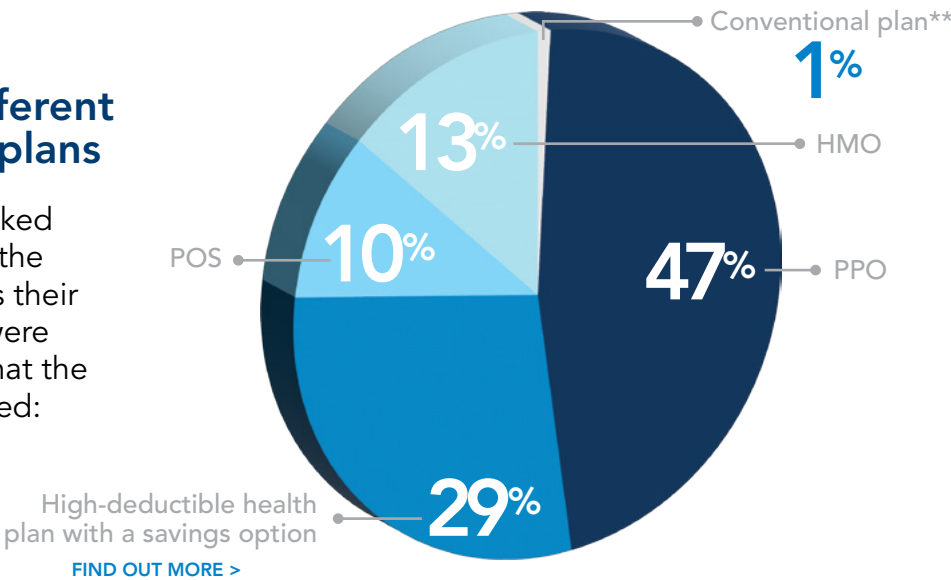
- Mostly receive their health care from their in-network primary care provider
- Use one provider network for all their health care

### Good fit for employees who:

- Live within the market area and desire lower premiums
- Are healthy and generally have simple health care needs, such as preventive care, but may occasionally need a specialist or hospital care

## Popularity of different types of health plans

A **2023 survey\*** asked businesses about the types of health plans their covered workers were enrolled in. Here's what the businesses reported:



[FIND OUT MORE >](#)



**77%** of surveyed groups only offered **one type of health plan\*** to their workers.

## Need more information?

Visit [bcbsm.com/employers](https://bcbsm.com/employers) to browse plan options based on your organization's size and needs. Or reach out to your Blue Cross Blue Shield of Michigan sales representative or agent for additional details.

\*Blue Cross Blue Shield of Michigan doesn't own or control this website.

\*\*The survey defines conventional plans as those that have no preferred provider networks and the same cost sharing regardless of physician or hospital. Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.