

Providers, Networks and Specialists, Oh My!

By Beth Boone

Health Insurance has its own vocabulary. Here's a vocabulary words about providers and networks:

Primary care provider (PCP) – A doctor who directly provides or coordinates a range of health care services for a patient.

Specialist – A doctor who focuses on a specific area of medicine. Examples would be a Cardiologist (heart) or a Dermatologist (skin)

Referral – A written order from your primary care doctor for you to see a specialist. In many health maintenance organizations (HMOs), you need to get a referral before you can get medical care from anyone except your primary care doctor. If you don't get a referral, the plan may not pay for the services, and you will be responsible for the visit costs.

Provider – A doctor, hospital, pharmacist, registered nurse, organization, institution, or person licensed to provide health care services in Texas.

Provider network – All the doctors, specialists, hospitals, and other providers who agree to provide medical care to HMO, PPO, or EPO members under terms of a contract.

Non-network providers – Health care providers not under contract with a particular HMO, PPO, or EPO.

Provider network – All the doctors, specialists, hospitals, and other providers who agree to provide medical care to HMO, PPO, or EPO members under terms of a contract.

Types of Health Plans

Preferred provider organization (PPO) plan

- contracts with doctors and hospitals
- create a network of preferred providers
- provide care to enrollees at a discounted cost
- will cover some out-of-network costs
- may pay more and may be balance billed when using out of network

Exclusive provider organization (EPO)

- services are covered only if you go to doctors, specialists, or hospitals in the plan's network (except in an emergency)

Health maintenance organization (HMO) Plan

- A type of health benefit plan that
- usually limits coverage to care from doctors who work for or contract with the HMO
- Out-of-network care is only covered in an emergency, or if you can't access the care you need in-network.
- In an HMO plan, your care is managed by your primary care provider and you need a referral to see a specialist.

Adapted from Texas Department of Insurance information.

This article is for information only and should not be considered a recommendation. Talk with a licensed Health Insurance Professional about your specific circumstances. For more information you can go to The Texas Department of Insurance.