Preferred Provider Organization (PPO)

A PPO is another type of coordinated care plan. They are much more open than an HMO. Members do not need referrals and are not required to have a primary care provider. Services may be obtained both in and out of the network. Out-of-network services will have higher cost sharing, and usually do not share an out-of-pocket maximum with in-network services. PPOs have a maximum out-of-pocket for in-network services of $6,700 and a maximum out-of-network out-of-pocket of $10,000.