



## Comparing Insurance Coverage Options

Understanding the similarities and differences between insurance options will help you to make the best decision for yourself or a family member who has arthritis. The chart below provides general information about plan types. This document is for informational purposes only. It's important to review the benefit booklet carefully before selecting a plan.

	HMO	PPO	EPO	HDP	POS
<b>Do I need to choose a Primary Care Physician (PCP)?</b>	Yes	No	No	No	Yes
<b>Do I need a referral to see a specialist?</b>	Yes (and only to in-network specialists)	No	No	No	Yes
<b>Can I see any doctor that is not in my network?</b>	No (except in the case of a medical emergency)	Yes (but some services may not be covered)	No (except in the case of a medical emergency or pre-authorized by EPO)	Yes	Yes (if you get referral from PCP)
<b>What about provider access?</b>	Limited	Broad	Moderate (if out of network access is authorized)	Broad	Moderate (if out of network access is authorized)
<b>Will I need a pre-authorization?</b>	No	Yes	Yes	No	No (if you get referral from PCP)
<b>Will I have to file a claim?</b>	No	No	No	Yes	No
<b>What about costs (premiums, co-pays, deductibles, out-of-pocket)?</b>	Lower for premiums, copays and deductibles  Higher for out-of-pocket costs	Usually higher for premiums  Moderate deductibles, lower copays and in-network out-of-of pocket costs; higher out-of-network costs	Usually lower for premiums, copays and deductibles  Lower for in-network; higher for out-of-network costs	Higher for deductibles.  Lower for premiums; lower for out-of-pocket costs after deductible is met	Moderate premiums, deductibles and copays  Lower for in-network; higher for out-of-network costs
<b>What about arthritis medications?</b>	Traditional DMARDs usually on cheapest tier.  Some biologics and newer DMARDs may not be included in formulary and require special exceptions. Those included will be on most expensive tier.	Traditional DMARDs are on cheapest tier.  More biologics and newer DMARDs included. A few may be on the most expensive tier.	Traditional DMARDs usually on cheapest.  Biologics and newer DMARDs on the most expensive tiers. Some may not be included on formulary and require special exceptions.	You will have to pay 100% of all arthritis medications until you reach deductible.  Traditional DMARDs on cheapest tier.  More biologics and newer DMARDs included. A few may be on the more expensive tier.	Traditional DMARDs usually on cheapest tier.  Biologics and newer DMARDs on the most expensive tiers.  Some may not be included on formulary and require special exceptions.