

At Good Shepherd Housing, we believe stable housing and good health go hand in hand, which is why we offer personalized health support designed to help residents feel **informed**, **connected**, and **confident** in managing their care.

TYPES OF HEALTH INSURANCE PLANS



Understanding HMO, PPO, EPO, POS, HDHP, and More

WHY THIS MATTERS

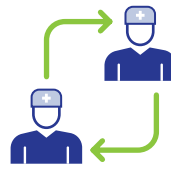
Health insurance plans are not all the same. Knowing what type of plan you have helps you:



Choose the right doctor



Avoid surprise bills



Know when you need referrals



Save money

HEALTH INSURANCE PLANS



HMO

Health Maintenance Organization

Lower cost, more rules

What to know:

- You must choose a Primary Care Provider (PCP)
- You usually need a referral to see a specialist
- You must use doctors in the plan's network

Best for:

- People who want lower costs
- People comfortable seeing one main doctor

PPO

Preferred Provider Organization

More choice, higher cost

What to know:

- You do not need a PCP or referrals
- You can see specialists directly
- You can go outside the network (costs more)

Best for:

- People who want flexibility
- People willing to pay higher costs

EPO

Exclusive Provider Organization

Middle option between HMO and PPO

What to know:

- No referrals needed
- Must use doctors in the network
- No coverage outside the network (except emergencies)

Best for:

- People who want flexibility but lower cost than PPO

POS

Point of Service

Mix of HMO and PPO

What to know:

- You choose a PCP
- Referrals are needed for specialists
- You may go out of network, but it costs more

Best for:

- People who want some flexibility
- People comfortable with referrals

HDHP

High Deductible Health Plan

Lower monthly cost, higher upfront cost

What to know:

- Lower monthly premium
- High deductible (you pay more before insurance helps)
- Often paired with a Health Savings Account (HSA)

Best for:

- People who are generally healthy
- People who can afford higher upfront costs

CATASTROPHIC PLANS

Emergency-only type coverage

What to know:

- Very low monthly cost
- Very high deductible
- Covers serious emergencies

Best for:

- Young adults
- People who rarely use healthcare

WHICH PLANS ARE BEST FOR LOW INCOME?



HMO plans often have the lowest costs

Medicaid plans usually work like HMOs and cost the least

HDHPs may cost more overall if you need regular care

