













A MIIP member asks ...

# “WHICH PLAN IS RIGHT FOR ME?”



Hi! I'm Lisa, and I have health insurance from MIIP and Wellmark® Blue Cross® and Blue Shield®. Annual enrollment is coming soon, and while I'm not sure which option I'll choose, I do know I shouldn't just stick with my same old plan. **By making a smart choice, I can save money and get access to great care for my family.** So, I researched the MIIP health plans to learn more. Here's what I found out.

	HMO PLAN	PPO PLAN
“GIVE ME A SUMMARY. WHAT DO I REALLY NEED TO KNOW ABOUT THIS PLAN?”	 <p>With an HMO, your premiums are lower than with a PPO plan because the coverage is mostly limited to in-state care. You'll have access to covered care from <b>98% of doctors and 100% of hospitals in Iowa.</b></p>	 <p>A PPO gives you <b>ease-of-use and a nationwide network — for a price.</b> Because care is covered in Iowa and across the U.S., you'll pay higher premiums. Also, unlike with an HMO plan, you can go out of network for care.</p>
“HOW EASY IS THIS PLAN TO USE?”	 <p><b>Easy.</b> Unlike other HMOs you may have used in the past ...</p> <ul style="list-style-type: none"> <li>You can see any in-network doctor you like without a referral.</li> <li>You don't need to designate a PCP.</li> </ul> <p>The vast majority of doctors and hospitals in Iowa are covered under this plan. If you are traveling out of state, emergency care is covered, as is non-emergency care with Doctor On Demand®.</p>	 <p><b>Very easy.</b> The vast majority of doctors and hospitals in Iowa and across the U.S. are covered under this plan. If you choose to see an out-of-network provider, care is still covered at a discount, however your costs will be higher than if you had stayed in network.</p>
“IN GENERAL, WHO WILL FIND VALUE WITH THIS PLAN?”	 <p>The HMO plan may be a good money-saving option for you and your family if:</p> <ul style="list-style-type: none"> <li>You rarely get care outside of Iowa.</li> <li>You don't expect to pay a lot for care this year.</li> </ul>	 <p>The PPO plan may be a good option for you and your family if:</p> <ul style="list-style-type: none"> <li>You have a complex health condition that requires care out of state.</li> <li>You get a lot of care throughout the year and are willing to trade higher premiums for lower out-of-pocket costs.</li> </ul>
“LET'S GET INTO THE DETAILS: WHAT WILL I PAY IN PREMIUMS & DEDUCTIBLES?”	 <p><b>Lower premium + higher deductible</b></p> <p>If you select an HMO plan, less money will be taken from your paycheck than on a PPO plan, but you'll pay somewhat more in out-of-pocket costs.</p>	 <p><b>Higher premium + lower deductible</b></p> <p>If you select a PPO plan, you'll see more money taken from your paycheck, but you'll meet your deductible and OPM faster.</p>

	HMO PLAN	PPO PLAN
<b>“WHERE IS CARE COVERED?”</b>	 <p><b>In Iowa and in some surrounding counties.</b> Coverage that’s mostly in state keeps premiums lower. If you travel out of state, emergency care is covered, as are non-emergency visits with Doctor On Demand.</p>	 <p><b>In Iowa and across the U.S.</b> While you will pay more in premiums, if you or a family member has a medical condition that requires out-of-state care, or if you are planning to have a medical procedure out of state, this plan may be the right choice for you.</p>
<b>“IS OUT-OF-NETWORK CARE COVERED?”</b>	 <p><b>No.</b> With an HMO plan, 98% of doctors and 100% of hospitals in Iowa are covered. If you choose to go out of network, you won’t be covered, and you’ll pay the full cost for care.</p>	 <p><b>Yes.</b> With a PPO plan, 98% of doctors and 100% of hospitals in Iowa are covered, as are 95% of doctors and 96% of hospitals nationwide. You may also choose to get covered care out of network, but you’ll pay less at in-network providers.</p>
<b>“AGAIN – SUMMARIZE THIS FOR ME. WHAT’S THE BOTTOM LINE?”</b>	<p>The major differences between HMO and PPO plans are <b>premium cost</b> and <b>where care is covered</b>. If you and your family members <b>get your care in Iowa</b>, and if you value <b>affordability and ease-of-use</b>, an HMO could be the money-saving plan for you.</p>	<p>For a higher premium, a PPO plan gives you <b>ease-of-use</b> plus <b>broad nationwide coverage</b>. It’s a good option if you <b>regularly get care out of state</b> and prefer the <b>peace of mind</b> of not having to save up for larger out-of-pocket expenses.</p>

### NEW! THE HMO HDHP

This year, you have a new coverage option: a high-deductible health plan that uses the HMO network. Here are some features of the HMO HDHP:



#### Low premium; high deductible

You’ll see less money taken out of your paycheck. But, you’ll pay the full cost for care until you meet your deductible, except with preventive care, which is 100% covered.



#### Unique OPM

On this plan, the deductible is the same as your out-of-pocket maximum. That means, once you reach your deductible, the plan pays 100% of your covered costs.



#### Qualifies you to open an HSA

A health savings account (HSA) has triple-tax advantages to help you pay your deductible and save long term. The account rolls over each year and is yours to keep, even if you change jobs or retire.

High-deductible health plans are not for everyone. But if you are willing to plan ahead, track your spending and pay more up front for care, the HMO HDHP may be a good choice that helps you save long term.

## Interested in switching plans?

Keep an eye out for your plan comparison charts and worksheets (coming soon). They’ll give you more information about your coverage options and help you estimate what you’ll pay annually for each plan. If you have questions, reach out to your CFO/business manager for assistance.

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