



SIA GROUP

protection beyond insurance

INDIVIDUAL & FAMILY HEALTH INSURANCE

If you are looking to buy health insurance in North Carolina through an individual or family insurance plan, then you have a lot of options available to you.

Different Types of Health Insurance Plans:

Health Maintenance Organizations (HMOs)

HMOs establish a network of local medical professionals from which you can choose your care. These plans are generally more cost-effective as long as you stay within the network. With an HMO, you will have a designated primary care provider who must provide referrals for you to see specialists.

Point-of-Service (POSS)

POS plans also establish a network of local medical professionals. They require you to choose a primary care provider and referrals are necessary for seeing specialists. However, with a POS plan, you have the option to choose an out-of-network specialist, although this may result in higher costs. Additionally, pre-authorization for medical procedures may be required under this plan.

Exclusive Provider Organizations (EPOs)

Similar to HMOs, EPOs create a network of local medical experts for you to choose from. In-network specialists do not require referrals from a primary care provider. However, EPOs typically do not cover any expenses if you seek care outside of the network, except in cases of emergency.

Preferred Provider Organizations (PPOs)

PPOs offer the widest network of medical professionals for you to choose from. They do not require you to have a primary care provider and you can see specialists without needing referrals.

Having a clear understanding of these different health insurance plan types will empower you to make informed decisions when selecting the coverage that best suits your needs.