

Say hello to an HMO

Geisinger HEALTH PLAN

A health maintenance organization (HMO) is a common type of health insurance plan where the insurance company pays for healthcare when you use a specific network of doctors, hospitals and healthcare providers. HMOs are budget-friendly and focus on wellness, prevention and integrated care.

Top 5 reasons to choose an HMO plan:

1. Lower cost:

HMOs typically offer lower monthly premiums and lower out-of-pocket expenses.

2. Convenience:

Primary care provider (PCP) referrals aren't required.

3. Coordinated care:

Your PCP is your advocate, coordinating and managing your care.

4. Emergency care:

Urgent/emergency care is covered, regardless of the provider's contracted status.

5. Prevention:

To keep you healthier, HMOs focus on disease prevention and wellness.



HMOs are ideal if your favorite doctors are already in the network, or if you receive most of your care close to home.

The Geisinger difference: HMO plans

You'll find that Geisinger Health Plan (GHP) isn't like most health plans in today's marketplace. Working with our clinical partners lets us manage costs, develop innovative programs, improve access to care and offer a network of top-quality providers who deliver positive outcomes.

GHP is also nationally recognized for high-quality, cost-saving programs, like ProvenCare®, pharmacy Care Pathways and Fresh Food Pharmacy®. These programs, among others, are only possible in an integrated health system that's working to help our communities.

The cherry on top: Geisinger Health Plan has been consistently ranked by one of the nation's leading consumer behavior analytics and research firms demonstrating the highest levels of customer satisfaction in the health insurance industry.

- Geisinger service area by the numbers:
 - More than 33,000 primary and specialty physicians
 - Over 230 urgent care and convenient care locations
 - More than 200 hospitals, including Geisinger hospitals, Milton S. Hershey Medical Center, Children's Hospital of Philadelphia, Hospital of the University of Pennsylvania and Johns Hopkins
- National wrap coverage: Cigna Healthcare® PPO Network¹ access rider available on HMO plans for out-of-area dependents. Groups with out-of-area subscribers may elect a plan that offers access to the Cigna Healthcare PPO network.
- Enjoy worldwide coverage for urgent care or emergencies.
- Geisinger All-Access includes all participating network providers across the entire service area.
- If you select [GHP HMO Extra](#), some PCP locations are considered "Extra" with lower copays.
 - Some Extra sites are also ProvenHealth Navigator® locations with a GHP nurse, on-site health coaching and same-day urgent care appointments.
- Narrow and tiered network options are also available.
- For Rx needs, use a participating national network for pharmacies.

Questions?

Reach out to your account executive, call [800-554-4907](tel:800-554-4907) or visit geisinger.org/employers.

¹The Cigna Healthcare PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare PPO for Shared Administration. Cigna Healthcare is an independent company and is not affiliated with Geisinger Health Plan and its affiliates. Access to the Cigna Healthcare PPO Network is available through Cigna Healthcare's contractual relationship with Geisinger Health Plan. All Cigna Healthcare products are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property Inc.

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