

# Say hello to an HMO

## Geisinger

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) designation is required, but referrals aren't.

**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 ranked #1 in member satisfaction among commercial health plans in Pennsylvania by J.D. Power four years in a row, 2020 – 2023.\***

- Geisinger service area by the numbers:
  - More than 33,000 primary and specialty physicians
  - Over 230 urgent care and convenient care locations
  - More than 150 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: First Health® national network rider available on HMO plans for out-of-area dependents. Groups with out-of-area subscribers may elect a First Health PPO plan.
- 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](https://geisinger.org/employers).

*\*Geisinger Health Plan received the highest score in Pennsylvania in the J.D. Power 2020–2023 U.S. Commercial Member Health Plan Satisfaction Studies of members' satisfaction with their commercial health plan experience. Visit [jdpower.com/awards](https://jdpower.com/awards) for more details. Learn more at [geisinger.org/jdpower](https://geisinger.org/jdpower).*

Geisinger Health Plan may refer collectively to health care coverage sponsors Geisinger Health Plan, Geisinger Quality Options, Inc., and Geisinger Indemnity Insurance Company, unless otherwise noted. Geisinger Health Plan is part of Geisinger, an integrated health care delivery and coverage organization.