

## **WHAT IS AN OPEN ACCESS POS?**

First, a POS (Point of Service) plan is an HMO with the option to go out of the insurance company's physician network if you so desire. If you do go out of the network, the cost is almost always higher to obtain physician and hospital services. Essentially, the HMO is the in network part of the health plan and the POS allows the insured to go elsewhere if it better suits their needs. For purposes of this discussion we will only deal with the HMO or in network portion.

Normally an HMO (Health Maintenance Organization), the in network portion of a POS, requires you to name one specific general physician, internist, or pediatrician as the primary care provider for each family member. A family of four for instance could have a total of four providers (one for each family member) or they could have one provider for all four family members. An insured person would be required to go to that physician first, with a few exceptions, and would not have access to a specialist without a referral from their primary physician.

Open Access means that anyone insured with the HMO can go to any physician in the HMO's network without a referral. What does this mean to you? An example would be if a family member stepped off a curb and injured their knee and the pain continued, they would be able to go directly to an orthopedic physician without going through a primary care physician. This allows them to get treated quicker, and also there would be only one co-pay involved for the specialist instead of one for the general physician and one for the specialist.

The Open Access POS, because the need for a referral has been removed, works basically like a PPO (Preferred Provider Organization). Also, generally, the POS's usually have a smaller network of physicians. In the case of Coventry, the only individual/family POS, represented by Insurance Now, uses the same network of physicians available on their larger group plans which is quite a substantial network. Also like a PPO, you still have the option of going to a hospital or physician who is not in the Coventry network and will still have coverage (although it is less coverage at a higher cost than in network-just like a PPO).

If you have further questions on this subject, please call us at 770-396-9517 or toll free at 1-877-711-8376