

What is an EPO plan?

EPO stands for "Exclusive Provider Organization" plan. As a member of an EPO, you can use the doctors and hospitals within the EPO network, but cannot go outside the network for care. There are no out-of-network benefits.

An EPO plan may be right for you if:

- You do not want to get a referral to see a specialist.
- You want to receive a much lower negotiated rate with an EPO plan than you would with an HMO or PPO plan.