



Medicare Advantage plans: HMO vs PPO

Materials

- This PowerPoint presentation.
- Workbook.

Housekeeping

There will be specific question times.

- Mute your microphone.
- Use the "raise your hand" function for questions.
- Limit your questions to the material we are covering.

Learning outcomes

By the end of this training, you (counselors) will be able to effectively explain the key differences between HMO and PPO plans, including network restrictions, provider choice flexibility, referral requirements, and cost implications.

A glimpse of what's to come

Section 1: Tools & rules

Section 2: Counseling session prep

Section 3: Counseling session

Section 4: Counseling session & STARS

Section 5: Conclusion

Section 1: Tools & rules

MA plans: HMO & PPO

HMO vs PPO

[From Medicare Interactive:](#)

Original Medicare	Medicare PPO	Medicare HMO
See any provider and use any facility that accepts Medicare (participating or non-participating)	See any provider, but generally pay more when seeing out-of-network providers	See only in-network providers
Visit doctors anywhere in the U.S.	Visit doctors anywhere in the U.S., but generally pay more when seeing out-of-network providers	Visit doctors only in your plan's service area, except in emergencies or when care is urgently needed
Do not need referrals for specialists	Do not need referrals for specialists	Typically need referrals for specialists

HMO vs PPO continued

Original Medicare	Medicare PPO	Medicare HMO
Does not cover vision, hearing, or dental services	May cover additional services, including vision, hearing, and dental (additional benefits may increase your premium or other out-of-pocket costs)	May cover additional services, including vision, hearing, and dental (additional benefits may increase your premium or other out-of-pocket costs)
Sign up for a stand-alone prescription drug plan (Part D)	In most cases, plan provides prescription drug coverage (you may be required to pay higher premium)	In most cases, plan provides prescription drug coverage (you may be required to pay higher premium)

HMO vs PPO continued

Original Medicare	Medicare PPO	Medicare HMO
Charged for standardized Part A and Part B costs (premiums and other cost-sharing for Part D vary depending on plan)	Generally charged higher monthly premiums than in HMOs (usually pay a copayment for in-network care and a coinsurance for out-of-network care)	Cost-sharing varies depending on plan
No out-of-pocket limit	Annual out-of-pocket limits for in-network care and combined in-network and out-of-network care (varies by plan)	Annual out-of-pocket limit for in-network care (maximum is \$8,850 in 2024)

Remember, if you enroll in an HMO or PPO you cannot sign up for stand-alone prescription drug coverage. Make sure your plan provides Part D coverage if you need it.

Workbook resources

- HMO vs PPO comparison p. 6-8
- Two Thurston county plans compared p. 9-13

Section 2: Counseling session prep

Preparing for a counseling session

You are a counselor preparing to assist a client with MA plan HMO vs PPO choices

Consider these questions:

- What do you do to prepare for this session?
- What information do you need to convey?
- What is within your scope as a counselor for this session?

Section 3: Counseling session

Session feedback using the checklist

Workbook

- Transcript p. 22
- Feedback tools:
 - Notes p. 21
or
 - Checklist Appendix A p. 32

Counseling session

- [Audio Recording](#)
- Discussion

Workbook Resource

- See pages 16-20 for questions to ask clients when evaluating PPO and HMO options.

Section 4: Counseling session & STARS

Beneficiary Contact Form (BCF)

Workbook

- STARS BCF activities p. 29
- BCF form Appendix B p. 39

Section 5: Conclusion

Final reflections

- Beneficiary's responsibilities
- SHIBA responsibilities

Learning outcomes

Was there enough information in today's presentation for you to feel knowledgeable about HMO vs PPO?

If not, why?

What additional information would have been helpful?

Tell us what you think about:

- Today's topic.
- Workbook usefulness.
- Case suggestions.
- Training topic suggestions.
- Counseling checklist.

[E-mail: OICMedicareTrainingFeedback@oic.wa.gov](mailto:OICMedicareTrainingFeedback@oic.wa.gov)

Or call: SHIBA Curriculum & Training Coordinator
Elena Garrison: **360-725-7107**

Announcements & resources

First Thursday Lunch and Learn

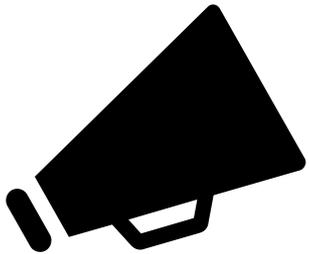
We are taking the summer off, no Lunch and Learn for July & August.

Looking forward to seeing you at our Lunch and Learn on **September 5th** at 11a! Our topic is Medicaid to Medicare with Vanessa Sherrill from DSHS.



Have questions? Send in advance to:
Noreen.Brisson@oic.wa.gov

No Continuing Education in August



We will not be offering CE workshops in August.

We suggest attending the [CMS National Training Program webinars](#). There are a variety of topics to choose from.

Check out course selections [here!](#)

Resources

[How to use Medicare Plan Finder, step-by-step](#)

[My SHIBA Resources to help with counseling clients](#)

[Understanding Medicare Advantage Plans](#)

[Medicare Interactive – Comparison: PPOs, HMOs, and Original Medicare](#)

[Medicare.gov – Compare types of Medicare Advantage Plans](#)

[Medicare.gov – Health Maintenance Organizations \(HMOs\)](#)

[Medicare.gov – Preferred Provider Organizations \(PPOs\)](#)