

Understanding Health Insurance Types of Insurance

Exclusive Provider Organization (EPO)

plans only cover doctors, specialists, or hospitals in the plan's network.

Health Maintenance Organization (HMO)

plans limit coverage to doctors who work for or contract with the HMO. These plans may require you to live/work in its service area.

Point of Service (POS)

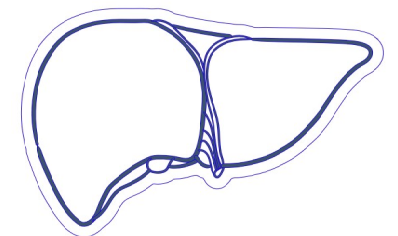
plans let you pay less if you use doctors, hospitals, and other providers in their network. These plans require a referral in order to see a specialist.

Preferred Provider Organization (PPO)

plans allow you to pay less if you use healthcare providers in their network. You also have the option to use providers outside of the network with an additional cost.

Health Insurance And Your Liver

Make sure you understand your insurance benefit plan when planning any intervention for liver disease such as an operation or transplant.



Hepatitis screening can be provided for little to no cost despite your insurance plan through the ALF. Visit LiverFoundation.org for locations and information.

All immunizations are covered by insurance under the Affordable Care Act.

