

HMO Tiering Structure

Tiered HMO plans are a cost-effective alternative to traditional HMO network plans, offering savings in premiums and cost-sharing (accumulators/copays/coinsurance) with the use of preferred providers.

- Preferred providers are available for **all provider types**. They will be designated with a \$.
 - It's important to note: One type of provider may be preferred at a given location, but a different provider type or service at the same location **may not be** preferred. (Ex. chiropractor and PT)
 - A provider may be preferred at one location and not at another (practicing within health system, but may have their own private practice)
- Tiered HMO plans include preferred providers in Maine, NH, VT and MA. Plus 100% of **in-network** hospitals are preferred **for inpatient services** (all hospitals in Maine, most in New Hampshire and centers of excellence in Massachusetts).
- Services will be applied to Preferred and Standard accumulators
- All claims for preferred providers will be applied to the preferred deductible and to both preferred and standard out-of-pocket maximums