

HEALTH INSURANCE BASICS

In-/Out-of-Network

In many healthcare plans, such as a PPO or an HMO, an in-network provider is a doctor, hospital or other healthcare professional that has an agreement with your insurance company to provide services to plan members for a set rate.

This in-network provider, sometimes called a preferred care provider, specifically accepts your insurance carrier and plan type. That usually means your insurance company will pay a larger percentage of your healthcare charges.

An out-of-network provider is any provider that does not have a contract with your healthcare plan. Generally, your insurance company will pay less money or not pay anything at all for services you receive from out-of-network providers.

To save money, it's important to understand who is an in-network provider in your healthcare plan. To learn more, contact your health benefits administrator.