



Health Insurance Plan Types

Plan Types Explained



Why Plan Types Matter

Understanding the Impact on Clients

The type of health plan chosen significantly affects **cost**, **access**, and **flexibility** for clients, shaping their healthcare experiences and overall satisfaction with services received.



Big Picture Comparison

Understanding Plan Types at a Glance

Different health insurance plans cater to unique client needs, emphasizing the importance of choosing a plan that aligns with personal circumstances and preferences for optimal care.



Understanding HMO Plan Type



Requires Primary Care Physician (PCP)

An HMO plan emphasizes lower costs with structured care.

HMO Snapshot

Maria, 28, leads a healthy lifestyle, making an HMO an excellent choice for her planned healthcare needs.



Understanding the PPO Plan Type



No Primary Care Physician Required

PPO plans offer greater flexibility and choice.

PPO Snapshot

James, a 45-year-old frequent traveler, finds the PPO plan ideal for its **nationwide access and flexibility** in healthcare services.



Understanding EPO Plan Essentials

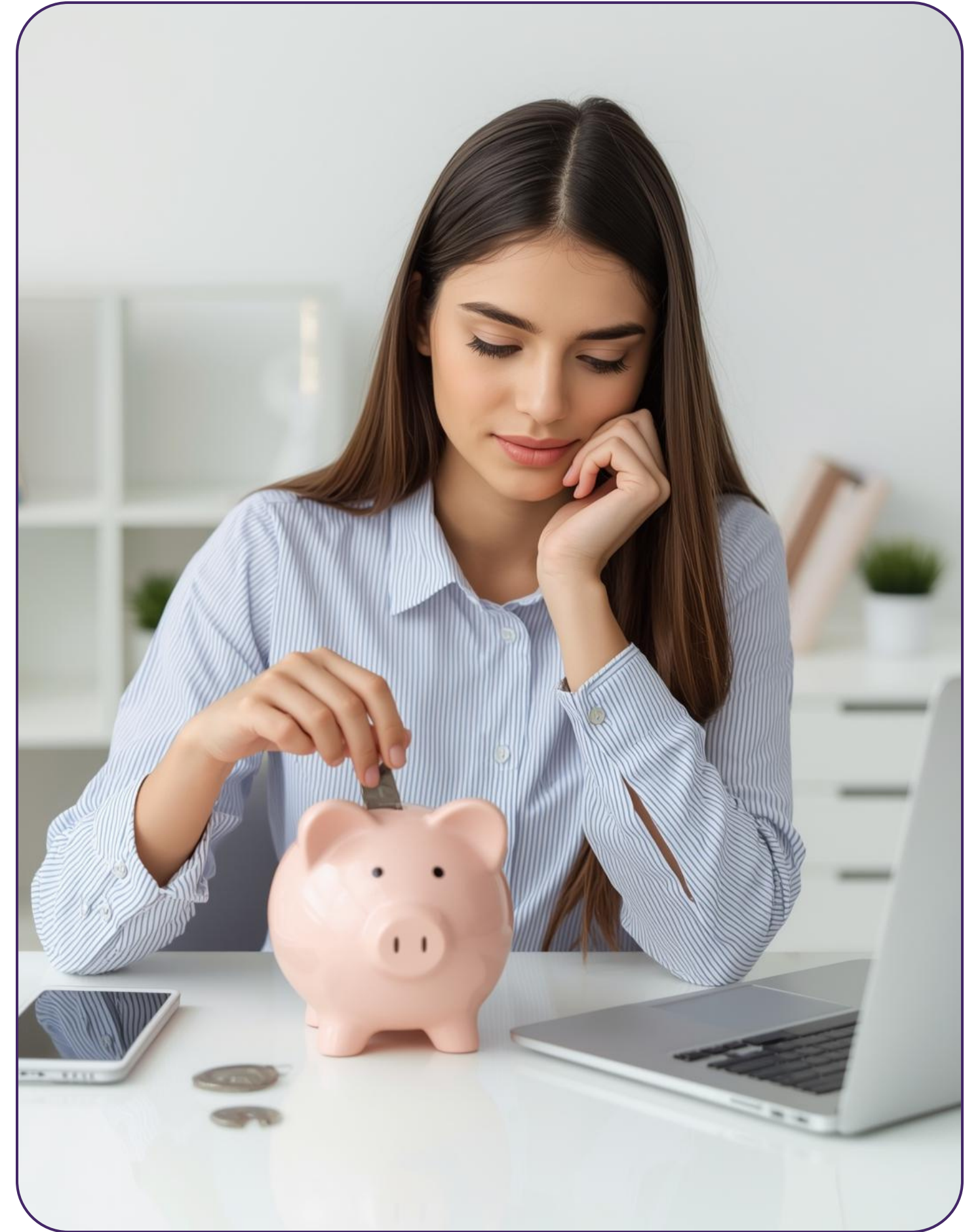


No Primary Care Physician Required

EPOs offer flexibility with in-network access.

HDHP Overview

High Deductible Health Plans offer lower premiums and higher deductibles, ideal for those who rarely visit doctors.



Helping Clients Choose

Key Questions for Agents

- How often do you use healthcare?
- Do you want flexibility or structure?
- Can you afford a high deductible?
- Do you travel often?

Agent Guidance

Agents should focus on **educating clients** about their options, fostering trust through clarity and avoiding overwhelming pressure during discussions.

