

Training Quiz: Plan Types (HMO, PPO, EPO, HDHP)

Instructions: Circle the best answer. Space is provided to write responses.

Question 1

Which plan type usually requires a Primary Care Physician (PCP) and referrals to see specialists?

- A. PPO
- B. EPO
- C. HMO
- D. HDHP

Answer: ____

Question 2

Which plan type offers the MOST flexibility to see specialists without referrals and includes out-of-network coverage?

- A. HMO
- B. PPO
- C. EPO
- D. HDHP

Answer: ____

Question 3

Which plan type does NOT require referrals but ONLY covers in-network care (except emergencies)?

- A. PPO
- B. HDHP
- C. HMO
- D. EPO

Answer: ____

Question 4

Which plan type typically has the LOWEST monthly premium but a HIGHER deductible?

- A. PPO
- B. HMO
- C. EPO
- D. HDHP

Answer: ____

Question 5

Which plan type is MOST suitable for someone who wants predictable costs and is comfortable following a structured network?

- A. PPO
- B. EPO
- C. HMO
- D. HDHP

Answer: ____

Question 6

Which plan type is often paired with a Health Savings Account (HSA)?

- A. PPO
- B. HMO
- C. EPO
- D. HDHP

Answer: ____

Question 7

Which plan type usually has higher premiums because it offers greater provider choice?

- A. HMO
- B. PPO
- C. EPO
- D. HDHP

Answer: ____

Question 8

A client who travels frequently and wants nationwide provider access would MOST likely benefit from which plan type?

- A. HMO
- B. EPO
- C. PPO
- D. HDHP

Answer: ____

Question 9

Which plan type is considered a middle ground between HMO and PPO?

- A. HDHP
- B. PPO
- C. EPO
- D. HMO

Answer: ____

Question 10

Which plan type requires clients to be financially prepared for higher upfront costs before coverage begins?

- A. HMO
- B. PPO
- C. EPO
- D. HDHP

Answer: ____
