

What is an Exclusive Provider Organization (EPO)?

With an EPO (Exclusive Provider Organization) such as Oscar, your health insurance is activated only when you see a doctor in the network. If you get care with doctors outside the network, the visit won't be covered except in emergencies (or if there are no in-network options).

The good news is, you won't need a referral from your primary care doctor to see a specialist. That means one less copay, and one less trip to the doctor's office.



How does an EPO work?

Let's say you want to see a dermatologist about a mole on your arm.

If you have an HMO, you'll need to see your **primary care doctor** for a referral before you can schedule an appointment with a dermatologist.

With an EPO, such as Oscar, you can make an appointment to see an **in-network dermatologist directly**. Since no referral is needed, you can get that mole checked out ASAP.

HMO vs. EPO vs. PPO: pros and cons

HMO

Limited access to network
No out-of-network benefits
Referral required

EPO

Full access to network
No out-of-network benefits
No referral required
Cost-effective premiums

PPO

Full access to network
No out-of-network benefits
No referral required
Higher premiums