

Types of Health Insurance



PPO (Preferred Provider Organization)

Ideal for those who want maximum flexibility and direct access to specialists without referrals. May be more costly, but allows more freedom of choice.



HMO (Health Maintenance Organization)

You must choose a primary care doctor within the network, and referrals by the in-network primary care are required for specialists. Care is covered only if you stay in-network.



EPO (Exclusive Provider Organization)

Combines features of HMO and PPO. No referrals needed for specialists, but only in-network care is covered except in emergencies.



HDHP (High Deductible Health Plan)

A plan design that can be any of the above types (HMO, PPO, or EPO) but with a higher deductible and lower monthly premium. Often paired with a Health Savings Account (HSA).



EuDoc + Insurance

EuDoc provides unlimited access to your personal doctor for a predictable monthly fee, completely outside of insurance. That means your insurance plan can focus on major expenses while we handle your routine care, chronic care management, and preventive visits.

You can pick any type of insurance to pair with a EuDoc membership. But since we are not recognized as an in-network PCP for insurance purposes, HMO members may need to name another PCP for coverage and referrals. HMO POS plans are more flexible alternatives. Any type of plan can work. An **HDHP paired with a EuDoc membership** offers the best balance with lower costs, full care access, and HSA eligibility.