

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)

HMOs generally require you to use in-network providers and may require PCP referrals for specialist care.



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 typically lower monthly premium. Often paired with a Health Savings Account (HSA).



EuDoc + Insurance

EuDoc provides direct access to your personal doctor 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 pair a EuDoc membership with many types of health insurance. Because EuDoc does not participate as an in-network PCP, some HMO plans may still require you to select an in-network primary care physician for plan requirements or covered referrals. PPO, POS, and high-deductible plans may offer more flexibility. An HSA-eligible HDHP can pair especially well with EuDoc, combining lower premiums and HSA tax benefits with direct access to everyday primary care.