

### Compare Health Care Plans (Key)

Compare characteristics of indemnity health care to HMO's and PPO's. Include comparison of costs and services, advantages and disadvantages.

Indemnity	HMO	PPO
<ul style="list-style-type: none"><li>• Costs the most</li><li>• You may select any health care provider that you wish</li><li>• You pay a larger percentage of the service</li></ul>	<ul style="list-style-type: none"><li>• Lowest cost</li><li>• You select primary care physician from a list and that physician refers you to specialists</li><li>• You pay a small co-pay, but qualifying services are covered</li></ul>	<ul style="list-style-type: none"><li>• Fairly low cost, but higher than a HMO</li><li>• You select primary care doctors and specialists from a list</li><li>• You pay a co-payment for services</li></ul>

Which plan do you think you would prefer? Why?