

Step 1: Know Your Plan Type

There are three basic types of insurance plans: Health Maintenance Organization (HMO) plans, Exclusive Provider Organization (EPO) plans and Preferred Provider Organization (PPO) plans.

• With **HMO** and **EPO** Plans, you must choose a therapist that is in your network





• A **PPO Plan** allows you to visit a therapist of your choice without a referral

