2027 Medical Plan Networks

What you need to know

Your medical carrier has its own network of doctors, hospitals and other providers that offer their services at a discount. That means savings for you when you stay in-network.

But not all networks are the same. It might be an important part of your decision before you enroll.

Three networks

- **Broad network:** Includes a large number of doctors, hospitals and other providers across the country. You can use any provider you choose, but your plan pays a higher benefit when you use a network provider, so you save more.
- **Narrow network:** Includes a smaller group of doctors, hospitals, and other providers. Your contribution amount is usually lower if you choose a medical carrier that offers a narrow network. If your preferred providers are in-network, it can be a great choice. If your preferred providers aren't in-network, out-of-network coverage is available, but your costs could be much higher than with a broad network.
- **ACO (accountable care organization) network:** Includes a defined group of in-network doctors, hospitals, and other providers that work together to deliver a coordinated health care experience. Out-of-network coverage isn't available unless there is an emergency.

Use the medical plan carrier's online provider look-up tool to see which carrier networks include your doctors, hospitals, and other and health care providers.

Before you decide on a carrier, it's a good idea to make sure your preferred providers participate in the network where you live. Your doctors may have current information about their participation in carrier networks.

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