

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. There are different types to know about. It might be an important part of your decision before you enroll.

There are four types of 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.
- **Regional network:** Available through Kaiser Permanente in some locations only. If you enroll in a Kaiser Permanente plan, you'll need to seek care from providers who are in their network (except in an emergency), since Kaiser Permanente generally offers only in-network coverage.

Carrier network names

Aetna	Aetna	Kaiser Permanente
Broad and narrow	Select	Regional
<u>Aetna Premier Care</u>	<u>Aetna Premier Care Plus</u>	<u>Kaiser Permanente</u>

What you need to do

- 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 double check with your preferred providers to make sure they participate in the network where you live. Your doctor may have the very latest information about his or her participation in carrier networks.