

# Selecting an HMO PLAN



## You have the option of choosing a Health Maintenance Organization (HMO) plan for your health benefits.

An HMO plan is more restrictive in the way you access care and as such there are some differences in the way you seek care as compared to a Preferred Provider Organization (PPO) plan.

With your HMO plan, you will be selecting a Primary Care Provider (PCP) who will be your main doctor. Almost all other specialist visits will require an approved referral from your PCP. All providers MUST be in-network as there is no out-of-network benefits in an HMO Plan.

## You Must Choose a Primary Care Provider (PCP)

If you choose an HMO plan\*, you **MUST** choose a PCP for yourself and each person in your family covered by your plan. Each family member can choose a different physician as their PCP.

- A** Each member of your family will receive an ID card with their chosen PCP's name on it.
- B** All PCPs can be selected via TML Health Online by providing the doctor's PCP ID (which can be found via [BCBSTX's Provider Finder Tool](#)). If a change needs to be made after your start date, call your BCBSTX Benefit Value Advisor (BVA) at 855-762-6084.
- C** You may only change your PCP once a month.
- D** If you receive an HMO ID card with DFAULT listed as your PCP, it means your PCP selection was not registered and you should contact your BVA.

*\*Regardless of your plan, choosing a PCP is an excellent idea for getting better care. By seeing you regularly, your doctor will learn your unique needs & overall health, coordinate with specialists in your network for you, and have easy access to your personal medical history.*

## Getting Referrals Under an HMO Plan

Should you need specialty care outside of your PCP's expertise, they **MUST** give you a referral. If they do not, your claim will be denied.

After your referral has been authorized, you will receive a letter from BCBSTX that outlines who the referral is for, the dates the referral is valid for, and the number of visits allowed. If you need additional care outside of those dates or visits you will need to get another referral from your PCP.

Most services will require a referral from your PCP but there are a few that don't. For instance, annual well-woman exams with your OB/GYN do not require one. Reach out to your BVA to learn more about your specific circumstances and if a referral is required.

Follow us: @TMLHealth



1821 Rutherford Lane  
Suite 300  
Austin, TX 78754-5151

(800) 282-5385  
For more information, visit  
us at [tmlhealthbenefits.org](http://tmlhealthbenefits.org)

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