

# What is an Exclusive Provider Organization (EPO)?

With an EPO (Exclusive Provider Organization) such as Cigna + Oscar, your health insurance is activated only when you see a doctor in the network. If you get care with doctors outside the network, the visit won't be covered except in emergencies (or if there are no in-network options).

The good news is, you won't need a referral from your primary care doctor to see a specialist. That means one less copay, and one less trip to the doctor's office.



## How does an EPO work?

Let's say you want to see a dermatologist about a mole on your arm.

If you have an HMO, you'll need to see your primary care doctor for a referral before you can schedule an appointment with a dermatologist.

With an EPO, such as Cigna + Oscar, you can make an appointment to see an in-network dermatologist directly. Since no referral is needed, you can get that mole checked out ASAP.

## HMO vs. EPO vs. PPO: pros and cons

### HMO

Limited access to network  
No out-of-network benefits  
Referral required

### EPO

Full access to network  
No out-of-network benefits  
No referral required  
Cost-effective premiums

### PPO

Full access to network  
No out-of-network benefits  
No referral required  
Higher premiums

**Cigna + Oscar coverage is insured by Cigna Health and Life Insurance Company.** CA: benefits administered by Oscar Health Administrators. Other states: benefits administered by Mulberry Management Corporation. Rx benefits provided by Express Scripts, Inc. Cigna + Oscar health insurance contains exclusions and limitations. For complete details on product availability and coverage, please refer to your plan documents or contact a representative.