

Medical Match is a Colorado medical specialty staffing service, providing direct hire and contracted personnel. We know how time-consuming it is to stay informed about new Human Resource alerts and interesting business information. As in the past five years, our educational outreach will continue to provide researched, condensed articles and will feature samples of current medical job candidates.

Welcome to our *on-line* newsletter! [www.medicalmatch.net](http://www.medicalmatch.net)

## Comparing HMO and PPO Insurance Plan Basics

Both health insurance plans provide medical benefits, detailed extensively in their booklets. These programs can be purchased individually or through groups. Group plans may have no limitations for pre-existing health conditions. The following is a *general* comparison of HMO and PPO insurance plans.

**Health Maintenance Organization (HMO)** – The insured pays a fixed monthly fee, a premium, and chooses the main (primary) medical doctor through a network of contracted medical providers. The Primary Care Physician is the first point of contact for the subscriber and tracks the member's care. This physician is responsible for referrals to specialists. Usually, your choice of doctors and hospitals is limited to those on the list. Exceptions may be made in emergencies or when medically necessary. Total healthcare costs will likely be lower than with fee-for-service insurance. Non-network care is rarely covered, and you would be responsible for paying the whole bill.

1. The waiting time for appointments is generally longer than with PPO plans.
2. Services usually consist of a co-payment, depending on the insurance plan. Occasionally preventative services (flu shots and mammography screens) may not have a charge.
3. No claim forms need to be filled out.

**Physician Provider Organization (PPO)** – PPO insurance tends to be more expensive than HMOs. Providers charge for medical care at a set rate, which has been negotiated by the insurance company. The insured pays a fixed monthly premium. He does not need a Primary Care Physician and can schedule appointments directly with a specialist without a referral.

1. The waiting time for appointments is generally less than an HMO plan.
2. Services within the PPO network cost less than non-network services.
3. In addition to the monthly premium, a co-insurance fee or co-payment may be charged. You may need to satisfy a deductible.
4. If treatments are out of the PPO network, the insured is responsible for the paperwork.

## What is a Blog?

The web defines a blog as a frequently-updated webpage where an individual publishes articles, an ongoing journal, or column. It can be designed to be interactive. Business Week Magazine calls the phenomenon "a megaphone for the little guy." There are *free* online web-based tools to help you set up your site, like [Blogger.com](http://Blogger.com). If you are ok to pay \$5.95/month, [blogit.com](http://blogit.com) offers a place to write and sell your work and advertises itself as "The online writing marketplace." Do you see possibilities for educating patients, working on growing projects with peers, or attracting potential clients? Hmmmm...

## Free Online Courses

Hewlett Packard offers classes for free and for fun. Now they are teaching about online photo galleries, scanning basics, digital photography, setting up a wireless home network, desktop publishing, and using MS Outlook. Worth a look at [www.hponlinecourses.com](http://www.hponlinecourses.com).