



# How to Choose an HMO

## A STEP-BY-STEP GUIDE

You can use information in this Guide and in other materials you may have obtained from your employer or the HMO to complete the table. Identify the HMOs that meet your basic requirements.

### Step 1

**When choosing among the HMOs your employer\* offers or state programs for which you are eligible, use the following questions to select the HMOs most suitable for you.**

	List the HMOs you are considering.
Which HMO does your doctor participate in?  <i>Review the HMOs' physician directories online or call their Customer Service Departments.</i>	
Which HMO is available where you live or work?  <i>See page 7 for HMO service areas.</i>	
Which benefits do the HMOs offer?  <i>Review the benefits information from your employer, or contact the HMO for benefits information if you are buying insurance directly from an HMO. New York State requires all HMOs to offer the same benefits to people who buy health insurance on their own.</i>	
Which HMO can you afford?  <i>Consider the amount of copays, co-insurance or deductibles. To see and compare HMO rates, visit <a href="http://www.ins.state.ny.us/ihmoindx.htm">www.ins.state.ny.us/ihmoindx.htm</a></i>	

\*Many employers offer coverage through **self-insured plans**. These plans are regulated by the U.S. Department of Labor under a federal statute known as ERISA. Ask your employer's benefit manager if the health coverage provided is self-insured. New York insurance laws and member rights summarized on page 8 do not apply to self-insured plans.

## Step 2

**Determine which items are most important to you in an HMO, and evaluate and compare HMO performance in these areas.**

	List the HMOs you are considering.
<p><b>Complaints:</b> How does the HMO rank, compared to other HMOs?</p> <p><i>See page 10.</i></p>	
<p><b>Grievances:</b> Which HMOs have low reversal rates?</p> <p><i>See page 12.</i></p>	
<p><b>External Appeals:</b> How often are HMO decisions to deny care or service changed?</p> <p><i>See page 14.</i></p>	
<p><b>Access &amp; Service:</b> Do HMO members have access to the care and service they need?</p> <p><i>See page 16.</i></p>	
<p><b>Staying Healthy &amp; Living with Illness:</b> Look at the measures important to you. Which HMOs perform well?</p> <p><i>See page 18.</i></p>	
<p><b>Quality of Providers:</b> Look at the measures important to you. Which HMOs perform well?</p> <p><i>See page 20.</i></p>	

## Step 3

**Select an HMO.**

After completing steps 1–2, you should be ready to select an HMO. Focus on large rather than small differences when you compare plans. Basing a decision on a small difference may not change your family's health care experience.

