

Plan offerings

Helping you choose the right plan for you and your employees

Every Priority Health plan is carefully designed with a specific set of needs in mind. We can help you decide on the exact combination of plan features that benefit you and your employees' best.

	HMO	POS	PPO
Summary	Offers cost savings with limited coverage outside the plan's network of participating providers.	Combines the cost savings of an HMO with the flexibility of a PPO with more coverage for services outside of network.	Provides employees with access to Priority Health provider network and out-of-network providers of their choice.
PCP Requirements	Member is required to have a designated PCP to receive in-network benefits. <i>No referral required to see a specialist.</i>	Member is required to have a designated PCP to receive in-network benefits. <i>No referral required to see a specialist.</i>	A member is not required to have a PCP to receive in-network benefits.
Out-of-network policy	Out-of-network care is not covered, unless it's an emergency.	Out-of-network care is covered, but members pay higher out-of-pocket costs for out-of-network services. Services performed out of state through participating Cigna providers are covered at the in-network (preferred) benefit level.	
Enrollment requirements	Group must be headquartered in Michigan 100% of employees enrolled must work or live in Michigan.	Group must be headquartered in Michigan. For large groups with 51+ employees, 50% of employees enrolled must live in Michigan. For small groups with 50 or fewer employees, 65% of employees enrolled must live in Michigan.	
New member continuity of care	New-member continuity of care for the first 90 days.* <ul style="list-style-type: none"> New-to-Priority Health members can receive services from out-of-network providers at the in-network benefit level for pre-authorized services that were scheduled prior to enrollment with Priority Health. A Priority Health nurse case manager will help members transition to an in-network provider following the services. 		N/A

*Certain exceptions apply. Please consult with your Priority Health sales representative.