

IN-NETWORK VS. OUT-OF-NETWORK CARE



In-network care means the provider has a contract or agreement with your insurance company. They have both agreed on a set cost for services.

IF YOU CHOOSE TO SEE A PROVIDER THAT IS OUT-OF-NETWORK, YOU MIGHT PAY MORE.

The service may not be covered by insurance at all. You can learn if a provider is in-network by visiting your insurance company's website or by asking the provider directly. Most insurance companies also have apps that include a search tool. You can use the search tool to find in-network care.



SOME PLANS ALSO HAVE WHAT ARE CALLED "TIERED NETWORKS"

In a tiered network, there are a group of preferred providers or prescription medications. These preferred providers or medications are in "Tier 1." You will pay less out-of-pocket when you visit Tier 1 providers or take a Tier 1 medication. You will pay more with a Tier 2 (or Tier 3) provider or prescription medication. You may also have a lower deductible for Tier 1 providers. All tiers are in-network, but they have different costs.