



**The Benefits Store**  
*Save Money with Better Coverage*



## Do I Need a Referral to See a Specialist?

### Overview

Whether you need a referral depends on your health plan. PPO and EPO plans typically do not require referrals, while HMO and POS plans usually do.

### What Is a Referral?

A referral is approval from your primary care physician (PCP) to see a specialist. Your doctor helps determine the right specialist and coordinates your care.

### When Referrals Are Required

- HMO and POS plans typically require referrals
- You must see your PCP before visiting a specialist
- Your PCP coordinates with the specialist and insurance company

### When Referrals Are NOT Required

- PPO and EPO plans generally allow direct access to specialists
- You may still need approval for out-of-network care

### Exceptions

- Women can see in-network OB-GYNs for routine care without a referral
- Emergency situations typically do not require referrals

## What Happens If You Skip a Referral?

If your plan requires a referral and you don't get one, your insurance may not cover the visit—leaving you responsible for the full cost.

## What If You Don't Have a PCP?

Some insurance companies assign one. It's best to establish a PCP early so your care is coordinated and faster when needed.

## Need Care Right Away?

For urgent situations, consider urgent care or the emergency room. These do not require referrals, but wait times may vary.

## Key Takeaway

Always check your plan type and confirm whether a referral is needed before seeing a specialist to avoid unexpected costs.

