



The Benefits Store
Save Money with Better Coverage



In-Network vs. Out-of-Network Care

Overview

Understanding the difference between in-network and out-of-network care is essential when choosing a doctor or receiving medical services. It can significantly impact how much you pay and whether your care is covered.

What Does In-Network Mean?

In-network providers have contracts with your health insurance company. These agreements set pre-negotiated rates for services, which helps keep your costs lower. When you visit an in-network provider, you typically pay less through copays, coinsurance, or deductibles.

What Does Out-of-Network Mean?

Out-of-network providers do not have a contract with your health insurance plan. Because there is no negotiated rate, services often cost more - and in some cases, may not be covered at all depending on your plan.

Cost Differences

- In-network care: Lower out-of-pocket costs due to negotiated rates
- Out-of-network care: Higher costs and possible balance billing
- Some plans may not cover non-emergency out-of-network care at all

What Is Balance Billing?

When you see an out-of-network provider, you may be billed for the difference between what your insurance pays and what the provider charges. This is called balance billing and can significantly increase your total cost.

When Out-of-Network Care May Be Covered

- Emergency situations are typically covered regardless of network
- Some PPO plans offer partial coverage for out-of-network care
- Prior authorization may be required in certain cases

Common Questions

Q: How do I know if a provider is in-network?

A: Check your insurance company's website or provider directory, or call the provider's office to confirm.

Q: Why do out-of-network providers cost more?

A: Because they do not have negotiated rates with your insurance company, you may be charged full price.

Q: Can I still see an out-of-network doctor?

A: Yes, but you will likely pay more—and your plan may not cover the visit.

Q: What should I do before choosing a provider?

A: Always verify network status and review your benefits to avoid unexpected costs.

Key Takeaway

Choosing in-network providers can help you save money and avoid surprise medical bills. Always check your plan details before receiving care.

