













Summary of Standard Managed Care Products

Product Name	Product Icon	Network	PCP Required	Referral Required	Out-of-Network Benefits	Responsible for Precertification	Prefix	Notes
HMO		HMO	Yes	Yes	No	Provider	YLN, YLT	
Direct HMO		HMO	Yes	No	No	Provider	YLN, YLT	
Direct Pay HMO		HMO	Yes	Yes	No	Provider	YLN, YLT	HMO offered to individuals who are not members of an employer group
Direct POS		HMO	Yes	No	Yes	In-Network – Provider Out-of-Network – Member	YLF	
DirectShare SM POS		HMO	Yes	No	Yes	In-Network – Provider Out-of-Network – Member	YLF	
DirectShare SM HMO/POS		HMO	Yes	Yes	Limited Benefits	Provider	YLN	HMO/POS offered to individuals who are not members of an employer group
Child Health Plus		HMO	Yes	Yes	No	Provider	YLN	State-subsidized HMO plan and benefit package for uninsured children living in NY State
Healthy New York		HMO	Yes	Yes	No	Provider	YLN	State-subsidized HMO plan and benefit package for low-income, employed individuals and small businesses in NY State
Senior Plan Direct (HMO), Senior Plan Direct Plus, Senior Plan Direct PPO, Senior Plan Direct PPO Plus*		HMO/PPO	HMO – Yes PPO – No	No	HMO – No PPO – Yes	Provider	YLR YCV	Medicare Advantage products developed under contract with CMS to provide Medicare beneficiaries with comprehensive benefits
PPO		PPO/EPO	No	No	Yes	Member	YLB, YLD	
EPO		PPO/EPO	No	No	No	Member	YLE, YLK	
Empire Total Blue SM		PPO	No	No	Yes	Member	YLD	