

# Memorial Hermann

## Small Group Comparison Guide



Memorial Hermann Health Plan is committed to improving your access to quality, affordable healthcare. Our products give you the opportunity to experience a truly integrated healthcare system that delivers safer, smarter and more cost-efficient health solutions.

### Product Fundamentals

	Metal Tier Plans	Memorial Hermann Hybrid Plan
Community Rated	✓	✓
No Individual or Group medical underwriting	✓	✓
Choice between Age-banded and Composite	✓	✓
Choice between HMO and PPO networks	✓	✓
Ability to receive a return on premium		✓

### Essential Health Benefits

Ambulatory Patient Services (Outpatient Services)	✓	✓
Emergency Services	✓	✓
Hospitalization	✓	✓
Maternity & Newborn Care	✓	✓
Mental Health & Substance Use Disorder Services, Including Behavioral Health Treatment	✓	✓
Laboratory Services	✓	✓
Prescription Drugs	✓	✓
Rehabilitative & habilitative services (those that help patients acquire, maintain, or improve skills necessary for daily functioning) and devices	✓	✓
Preventive & Wellness Services, and Chronic Disease Management	✓	✓
Pediatric services, including oral and vision care	✓	

All Commercial HMO products are underwritten by Memorial Hermann Commercial Health Plan, Inc.  
 All Commercial PPO products are underwritten by Memorial Hermann Health Insurance Company.  
 All Hybrid products are administered by Memorial Hermann Health Solutions, Inc.

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