

Private Health Insurance for Immigrants



There may be several ways to obtain private health insurance for immigrants. These are accessible through a combination of employers, agents/brokers, and health insurance marketplaces.

- **HMO Programs:** A health maintenance organization (HMO) program is a health insurance plan that limits coverage to care from doctors who work for a specific HMO. These programs typically do not cover out-of-network care.
- **PPO Programs:** A preferred provider organization (PPO) plan is a health insurance plan that covers costs for medical providers in the plan's network — such as doctors, hospitals, and clinics. Providers outside of that network may also be covered but for an additional cost.
- **Health Savings Account:** Health savings accounts (HSAs) are savings accounts that enable an individual to set aside money for qualified medical expenses. These accounts are untaxed, which can lower the overall costs of health care when these funds are used to pay for copayments, coinsurance, deductibles, and other medical expenses.