

How does a PPO plan work?

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If you have a PPO plan, you will probably be able to choose a care provider who is out of your network, but you may have to meet a higher deductible and they may reimburse at a lower percentage rate. My billing service can also request an in-network exception, where your insurance company agrees to pay for my midwifery services at the in-network rate. For the above \$15 charge to verify benefits, my billing service will also request an in-network exception if this applies to your coverage ("in-network exception form").