

## **DMPO FAQs**

### **What is a DMPO (Discount Medical Plan Organization)?**

- A discount medical plan is a plan that offers discounts on health care services and may allow members to save money on services not covered adequately by a health insurance plan.
- DMPOs are typically regulated by the Departments of Insurance or Department of Commerce in most states.
- Discount Medical Plans have been around for many years.
- They are often owned and operated by insurance carriers (i.e. UHC, Cigna and Aetna)
- They are often a benefit of a membership, such as Electric Co-op members or buying clubs (i.e. Sam's Club)

### **How does membership in a DMPO help the member?**

- Discount plans may be beneficial to consumers looking to save money on health care costs.
- These plans offer savings to plan members on various health care goods and services such as prescription drugs, doctor visits, eye glasses, vision care, dental services and lab tests through arrangements between participating health care providers and the organization offering the discount plan.
- While a DMPO is not health insurance and cannot legally replace health insurance, it can bridge gaps in health insurance coverage.

### **So I can use a DMPO if I have Medicare or other insurance coverage?**

- YES, but there are certain restrictions
- Members covered by Medicare and federal programs are eligible for discounts on non-covered services only.
  - These services might include exams, therapies, or maintenance care.
  - These services might include covered services that have a limited number of treatments allowed per month or per year.
- Members with insurance may wish to use if
  - They are under-insured
  - They pay for all of their yearly medical expenses due to high deductibles
  - They have limits on visits or procedures allowed
  - The plan has a limited network of providers
  - You may not bill the insurance company and also use the DMPO
    - If the service is otherwise a covered benefit by the insurance company and you are using the DMPO because you'll save money, you simply sign a form stating that you are electing to self-pay for services and instructing our office to not bill your insurance company.

### **Can I use my HSA (Health Savings Account) in conjunction with a DMPO?**

- YES! You may use your HSA to pay for the services you are receiving at a discount by using the DMPO. However, you may not use HSA funds on a DMPO membership fee if a fee exists.