

Why choosing a plan that includes Hoag matters

Health insurance isn't just about your health today—it's about what can happen tomorrow. This open enrollment, choose a health plan that includes Hoag—so when life's biggest questions arise, you already know where to turn.

Choosing a plan that includes Hoag means you'll always have:

Comprehensive expertise across women's health, heart & vascular, cancer, neuroscience, digestive, orthopedic, and spine care.

Advanced diagnostics that catch problems early, when they are most treatable.

Personalized treatment plans that account for your unique risks, history, and goals.

Compassionate care teams who treat you like a person, not just a condition.

STEP-BY-STEP GUIDE

How to choose a plan that includes Hoag

Step	What to Do
1 Review Your Employer's Offers	Ask HR or your benefits portal if your options include plans contracted with Hoag. Even if your plan type is accepted, you must confirm that Hoag is in-network.
2 Check Accepted Plans	Visit Hoag's Accepted Health Plans page to verify your plan type (PPO, HMO, EPO, etc.) is supported. This ensures you won't face out-of-network penalties or unexpected coverage gaps.
3 Select Hoag as Your Preferred Hospital (HMO Only)	If enrolling in an HMO, explicitly choose Hoag Hospital as your preferred provider. This is required in many HMO plans to guarantee access.
4 Contact Your Insurance Plan (If Unsure)	When in doubt, call Member Services (the number on your card) to confirm Hoag is in-network. Direct confirmation puts your access in writing—no surprises later.
5 Special Notes for Seniors	If you're under Medicare or Medicare Advantage, consider attending Hoag's free Medicare classes to compare plan options. Plans change annually—this helps ensure you stay covered at Hoag.
6 Need Help?	Call Hoag's Personal Service Team at (800) 400-4624. They can assist with provider listings, plan details, and next steps.

Hoag accepts most major PPO, POS, EPO, and Medicare Advantage plans, so you can get exceptional care close to home. Learn more about our accepted health plans [here](#).