



"Comparing the Quality of Maryland HMOs: A Guide for State Employees" was developed by the Maryland Health Care Commission in 1998. The following is an example of a personal worksheet designed to help a consumer make an informed choice. You may reach the Maryland Health Care Commission at www.mhcc.state.md.us.

Comparing the Quality of Maryland HMOs

A Guide for State Employees

1998 Performance Report
on Commercial HMOs
Available to State Employees



Parris N. Glendening
Governor

Making an Informed Choice

Your Personal Worksheet

The worksheet below can help you consider the points that are important to you when choosing an HMO. Use the worksheet to organize information that is in this booklet, the State's health benefits book and in other materials you may have received from the HMOs.

HMO	Location Which HMOs are close to where you live or work? <i>See back cover for a listing of service areas.</i>	Benefits Which HMOs offer the benefits that you want? <i>Review benefit information from the State and the HMOs.</i>	Cost Which HMOs can you afford? <i>Review cost information from the State and the HMOs.</i>	Doctors/Hospitals Which HMOs include your preferred doctor, provider and hospital? <i>Review the HMOs' physician directories and telephone the customer service departments.</i>	Quality Which HMOs scored well on the quality ratings in this booklet? <i>Review information from each section of this booklet.</i>			
					Access & Service <i>See pages 4-9</i>	Staying Healthy <i>See pages 10-15</i>	Getting Better/ Living with Illness <i>See pages 16-19</i>	More Information <i>See back cover</i>
FSHP								
GWUHP								
Kaiser								
NYLCare								
OCI								
Prudential								
United								