



# The City of OKLAHOMA CITY

Human Resources Department  
Employee Benefits

## Frequently Asked Questions Regarding the New EPO plan

The City is moving from the United Healthcare HMO Plan to Blue Cross Blue Shield EPO plan on January 1, 2024. Employees on the United Healthcare HMO plan must make a new selection during open enrollment.

Sign up online, Oct. 27-Nov. 9  
OKC One Cloud self service

| OR |

Sign up onsite, Oct. 30-Nov. 3.  
OKC Convention Center

*Bring your multi-factor authentication  
to log on.*

### ***What is an EPO?***

An EPO stands for an Exclusive Provider Organization. It is a similar concept as an HMO (Health Maintenance Organization) network but with some key advantages.

### ***Why the change?***

The City went out for an Request For Proposal (RFP) for our medical plans in early 2023. The RFP asked for bids for our current PPO plan, our current HMO plan, and an EPO plan with the same design as the HMO plan. A selection committee, comprised of HR, management, finance, and union representation evaluated the bids submitted and made the recommendation to change from our current HMO plan to an EPO plan.

### ***How did the selection committee make their determination to switch to the EPO?***

The selection committee identified several key advantages to the Blue Cross Blue Shield EPO proposal.

- 1) BCBS proposed a nationwide EPO network. This will allow employees to cover dependents that live out of state. For example, employees that have college age students that are attending college out of state have the option to select the EPO plan. The other key advantage for our employees is the option to select providers outside of the state of Oklahoma. For instance, if you or a dependent want to go a Mayo Clinic or MD Anderson, the EPO now allows that option that the HMO did not.
- 2) The EPO allows for the selection of providers without designating care through a primary care physician. You will now have the option to select any provider at any time within the BCBS preferred network.
- 3) More Choice. The EPO provides an expanded network compared to the HMO.
- 4) Cost. Switching to the EPO plan resulted in no rate increase for 2024 for our employees. The HMO plan would have resulted in a 5.7% increase in premiums for 2024, almost equal to the recent COLA.

***Is the EPO going to be the same as the HMO plan?***

The RFP specifically requested for an EPO with the same plan design as our current HMO plan. This means the EPO will have the same no deductible, no co-insurance found on the HMO along with the same co-pays with the advantages already mentioned.

***Will the EPO offer an out-of-network benefit?***

The EPO will be just like our HMO plan and offer NO out of network benefits. However, the EPO does offer a nationwide network of providers while the HMO limited the network to the state of Oklahoma.

***Why the late notification?***

We understand the concern and stress that change can lead to. Since medical is part of a condition of employment, the change had to be negotiated with our AFSCME and FOP partners. Once the final contract was ratified on September 26, the City could then begin notification and implementation of the EPO plan.

***What are the next steps?***

Employees who are currently enrolled in the HMO plan will need to make a new election (EPO or PPO) in self-service during open enrollment (OE). IT and HR are partnering to make sure each employee will have access by open enrollment. HR is also working on guided instructions to assist our employees. More information will be forthcoming. Information will be posted on insideOKC, News to Know, and at [www.okc.gov/oe](http://www.okc.gov/oe). ***(QR Code below)***

***How do I see if my current providers are on BCBS?***

You can search for providers at any time at [www.bcbsok.com/okc](http://www.bcbsok.com/okc). ***(QR Code below)***



Open Enrollment Information



Search BCBS Providers