

Health plan provider networks

Knowing how to use them will save you money



Published September 2016

Health insurance plans each have a network of doctors, hospitals and other providers, called a provider network, who give care to plan members at a lower cost.

When you enroll in a plan and get care from a provider in your plan's network, you'll get special member prices. If you get care from a provider who's not in-network, you'll pay a higher fee or you may have to pay the entire bill out of your own pocket.

Check with your doctor before buying a plan

If you already have doctors and pharmacies you like, call them to see which health plan networks they belong to. This will help you decide which health plan to buy.

Learn about your health plan's provider network

Health plans available to Oklahoma employees fall into 2 types, called PPOs and HMOs. They're different because of the way they let you use out-of-network healthcare to choose your doctors and specialists:

	PPO (Preferred Provider Organization) plans	HMO (Health Maintenance Organization) plans
Out-of-network care	<p>Covered, but with an extra cost</p> <p>You can see out-of-network providers but you'll have to pay more out of your own pocket</p> <ul style="list-style-type: none"> For example, if you want to see a cancer specialist who is not in-network, the PPO will pay some of the cost, but you will pay a larger share of the bill 	<p>Not covered, except in an emergency or when care is not available in the network</p> <p>You must get approval before seeing an out-of-network provider</p> <ul style="list-style-type: none"> For example, if you need a cancer specialist and there are none in-network, an HMO will pay for an out-of-network cancer specialist
Referral (permission from your doctor or insurance plan to visit a provider)	<p>Not needed</p> <p>You can use doctors and other providers in and out of the network without getting a referral</p>	<p>Needed</p> <p>You usually must get a referral from your primary care doctor to see a specialist. Call the insurance company if you're not sure.</p>

How to find the plan type

The Employee Benefit Guide lists the available health plans, as circled here:

Aetna INTEGRIS and Aetna St. John HMO

- Aetna is expanding its offering in 2017 to include Aetna St. John HMO network for members who live and/or work in Tulsa. Aetna will continue to offer the Aetna INTEGRIS HMO network for members who live and/or work in Oklahoma City; however, the service area has changed. When you enroll with Aetna, your network of providers is determined by the ZIP code in which you live or work. Refer to “HMO ZIP Code Lists” to determine if you live or work in their area.

CommunityCare HMO

- The pharmacy program is being redesigned. Changes are listed in bold text in “Comparison of Network Benefits for Health Plans.”



This product was prepared with support provided through a grant from the Robert Wood Johnson Foundation’s State Health and Value Strategies program.