

EPO plans: How to help members avoid unnecessary costs

pages.azblue.com/EPO-plan-members-Are-you-in-network---MAR-2023.html



When you see that a patient or prospective patient has an EPO plan, the first thing to do is find out what network the plan uses. If you're not in that network, and you're rendering a service that is outside the scope of the No Surprises Act (NSA), you'll need to request prior authorization in order for your services to be covered. Otherwise, the member will be responsible for the entire cost of the services.

[Sign in – Secure Provider Portal](#) 

Other than the important requirement to stay in-network, EPO plans are very similar to PPO plans.

Plan Characteristics	PPO Plans	EPO Plans	HMO Plans
Covers a broad range of healthcare services	Yes	Yes	Yes
Requires assigned PCP	No	No	Yes, for most HMO plans
Requires PCP referrals for certain services to be covered	No	No	Yes, for most HMO plans
Covers out-of-network services without prior authorization	Yes, at higher member cost share for services outside the scope of the NSA	No, except for services in-scope for the NSA	No, except for services in-scope for the NSA

Certain member ID prefixes may be used to indicate an EPO plan

The following networks and Blue Cross[®] Blue Shield[®] of Arizona (BCBSAZ) prefixes may be associated with EPO plans. Always check to see if you're in-network for the member's benefit plan.

Available Networks for EPO Plans	BCBSAZ Prefixes
Statewide/National PPO Network	CGF K8Z NBE OLH PCL P9H XBM XBP Y4M
Alliance Network	N4Z XBN
Blue High Performance NetworkSM (BlueHPNSM) The BlueHPN is a national network that includes providers in the Alliance network in Arizona.	Z5M

For more information, please see the [2023 BCBSAZ Provider Operating Guide, Section 8 \(Networks and Products\)](#) or contact your provider liaison.

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