

From: [Employee Benefits](#)
To: [Employee Benefits](#)
Subject: NEISD Blue Essentials HMO Transition
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Dear NEISD Employee and current Blue Choice PPO LOW Option Member

Open Enrollment for the 2027 plan year runs from **October 5th through October 19th**. Because you are currently enrolled in the BCBS LOW PPO Health Plan, which will be converting to an HMO format for January 1, 2027, to December 31, 2027, you will need to actively choose a health plan for the upcoming year.

While NEISD successfully committed to **no premium increases** across all 2027 plans, structural plan changes were necessary to achieve this—most notably the conversion of the current Blue Choice LOW PPO to a new **Blue Essentials HMO** format.

What is an HMO?

An HMO (Health Maintenance Organization) is a medical plan designed to help you get the care you need through a trusted Primary Care Physician (PCP). Your PCP gets to know your health history, helps coordinate your care, and guides you to the right providers when additional treatment is needed. The concept is that one care provider will coordinate your care and help you navigate the healthcare system.

Key considerations of the Blue Essentials HMO

- **Primary Care Physician (PCP):** Each covered employee and dependent **must** choose a PCP from the Blue Essentials HMO Network to coordinate your care and guide treatment.
- **Specialist Referrals:** All specialist visits require a referral from your PCP, except those for OBGYN and Mental Health services.
- **No Out-of-Network Benefits:** Care from providers outside the Blue Essentials HMO network will not be covered.

Out-of-Network Blue Essentials HMO Exceptions

- **Emergencies:** Emergency room visits are fully covered.
- **BlueCard Program:** Covers non-emergency medical attention while traveling outside of Texas when using a BCBS-affiliated doctor.
- **Away From Home Care:** Provides full guest membership benefits if living outside the service area for at least 90 consecutive days (such as dependents attending college out of state).

How to Check If Your Current Providers are in the Network NOW – to assist in your decision as to whether the **Blue Essentials HMO** is right for you and your family, you are encouraged to check and see if your current physicians are part of the Blue Essentials HMO network using either of the following methods:

- **By Phone:** Contact BCBSTX Customer Service at **1-877-299-2377** (be sure to reference the *Blue Essentials HMO Network*).
- **Online:** Visit https://my.providerfinderonline.com/?ci=tx-blueessentials&corp_code=TX

(Note: NEISD internal research indicates that 93% of the providers used by District members in the past year are already in the Blue Essentials HMO Network).

In the upcoming weeks you will continue to receive important information and resources regarding the Blue Essentials HMO and the upcoming NEISD Open Enrollment timelines.

Please email the Office of Employee Benefits with any benefit questions at eb@neisd.net or contact by phone at 210-407-0187.

Thank you,

NEISD Employee Benefits