



Employer Experience Review

City of Broken Arrow

Date: April 11, 2025



- ➔ Engagement Insights
- ➔ Value of ZERO to Members
- ➔ Utilization Insights & Savings Achieved
- ➔ Planning & Housekeeping





Member Engagement



1,275

PHA Interactions

242

Chats

994

Calls

39

Emails

myZERO
Accounts

359

Members

24.8%

of Members

Email Interactions

12,313 Emails Sent

40% Open Rate

14 Referrals with in
7 Days

Referrals,
Marketing &
Outreach
Efforts

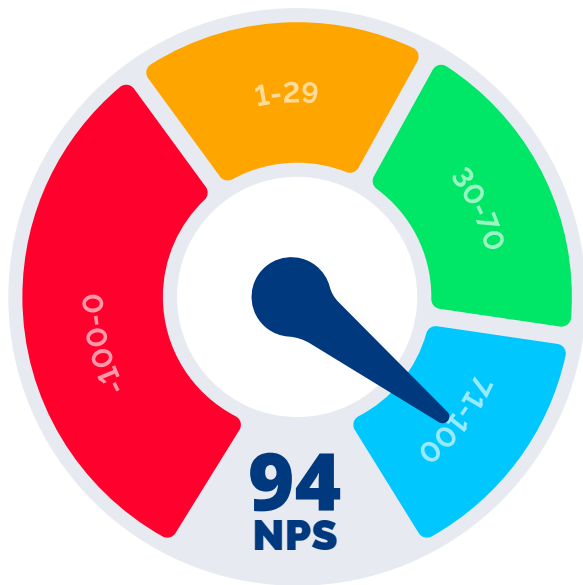
1,231 Total
Referrals

609 Remedy
Referrals

Referrals Created



OE Meetings & Swag
10/24



"Quick and easy along with the peace of mind of not having to worry about future medical bills" – **Mark**

"I've been satisfied with ZERO. Especially the cost!" – **Joseph**

\$187,125

Est. Member Savings



Actual Yearly Utilization \$ / Member

\$931

Potential

\$1,293

Actual

Total Claims Utilization by Year & Util
\$/Member

2022

\$197,116

\$145

2023

\$1,435,435

\$1,038

2024

\$1,890,809

\$1,294

Top Performing Categories

% of Actual Spend



63%

Surgical Procedures



12%

Imaging



9%

Therapy



5%

GI

PPO Comps

39%
Savings

\$2.4M

\$1.5M

Typical PPO

ZERO

\$935,62

8

2024 Savings

\$1.8M

Total Savings

Since 10/2022

Top Providers Used

Tulsa
Bone&Joint
MOVING LIFE FORWARD.


Touchstone
MEDICAL IMAGING




Oklahoma **Surgical Hospital**

EARS, NOSE, & THROAT, INC.

Dr. Scott Cordray, D.O., F.A.O.C.O



January 2024 ZERO initiated its first-ever increase in service fees for all Employer partners that launched prior to 1/1/2022 to 20% of paid claims.

Decision was based on the following:

- Competitive analysis of the bundled contract market
- Value ZERO brings to all our stakeholders: Employers, Members & Providers
- Dedication to ensuring we can always provide exceptional service to those we serve

City of Broken Arrow launched 10/1/2022 at our standard 15% service fee.

Effective on next renewal, 10/1/2025 fee will go to 18% for two years. ZERO is reducing the fee from our standard 20% due to the following:

- Strong partnership between the city and ZERO
- High engagement and support of ZERO

Contract Addendum to be executed before end of Q2 2025



- Need Updated Plan Exclusions
 - [Google Form](#)
 - Important for ZERO to obtain recent SPDs to understand any changes in Plan Design, Non-Covered Services, or changes to the limits for services like physical, occupational, and speech therapy
- Identified Next Steps:
 - Send the addendum to Kelly