

TOA Insurance Participation Status as of 7/2020

Below are the most common insurance that TOA participates in for our patients. If the payer is not listed on this form, it doesn't necessarily mean we don't participate it just means it is a small payer that is most likely in a larger network i.e. PHCS/Multi-Plan or Beech Street.

*** Medicare Advantage plans are Typically Primary over Medicare Red/White/Blue*** - Enter Advantage Plan is Primary. NOTE Medicare R/W/B card should be scanned for reference only not as a secondary plan.

Medicare Supplement Plans are typically secondary over Medicare Red/White/Blue - Enter the Traditional Medicare Primary, Supplement Secondary (Medicare Supplement plans only pay for gaps in coverage)

Payer/Network/Entity	Product Name	Policy	Type	Docs Par?	Referral Required	Notes
AARP	Secondary to MCR *740819*	Medicare		YES	NO	Secondary to Medicare ONLY
Aetna US Healthcare	Open Choice	Commercial	PPO/POS	YES	NO	Choice POS II - Rural Letter Carriers: PAR Signature PPO - PAR
Aetna US Healthcare	MCR PLAN	Medicare	HMO	NO	NO	CAN USE OUT OF NETWORK BENEFITS ONLY
Aetna US Healthcare	Bronze/QHP/Super Med	Commercial		NO	NO	We are not participating in these plans
Alvin C York	VA	Government	VA	NO	NO	
Ambetter		Commercial		NO	NO	We do not have Out of Network Benefits
Amerigroup	TennCare *61010*	TennCare	HMO	YES	NO	Check list for PAR doctors
Amerigroup Amerivantage	Medicare Advantage	Medicare	HMO/PPO/POS	YES	NO	Medicare Advantage Plan - Typically Primary Insurance
Amerihealth	PHCS/MULTIPLAN	Commercial	PPO	YES	NO	
Amerian Postal Workers Union (APWU)	Government	Government	PPO	YES	NO	
Assurant Health	Commercial	Commercial	PPO	YES	NO	
BCBS of TN – Network P	PPO	BCBS	PPO	YES	NO	
BCBS of TN – Network S	Select	BCBS	POS	YES	NO	

BCBS of TN – Access TN	Network S	BCBS	PPO	YES	NO	
BCBS of TN – Network M	Mission Point	BCBS	PPO	YES	NO	
BCBS of TN – Medicare Advantage	Medicare Advantage	Medicare		YES	NO	Medicare Advantage Plan - Typically Primary Insurance
BCBS of TN – Medicare	BLUECARE PLUS - MEDICARE	Medicare	HMO	YES	YES	ZEUY/ZEYY PREFIX- NO REFERRAL REQUIRED IN STATE OF TN
BCBS of TN – Cover Kids	COVERKIDS	Medicaid	BlueCare	NO	YES	Non-Participating (NON-PAR)
BCBS of TN – Network K	Network K	BCBS	HMO	NO	NO	Non-Participating (NON-PAR)
BCBS - MISC	Bronze, Pathway X, Anthem RPPO, Platinum 90	BCBS		NO	NO	These plans are Out of Network. Bronze Plan we will accept -FL Pathway X – Emergent/Urgent Care Approved Platinum 90 - XEA
BCBS of TN – BlueCare/TN Care	BLUECARE/TNCARE MEDICAID	Medicaid	BlueCare	Only Specific Providers	YES	ZECM PREFIX (Only Brown, Christofersen, Luedtke & Mackey (by referral only, per Dr.
BCBS of TN – Cover TN	Cover TN - Network V	Medicaid	BlueCare	NO	YES	Non-Participating (NON-PAR)
BCBS – Out of State	BlueCard	Commercial	PPO/HMO/POS	YES	NO	Need to verify In-Network/Out-Network Benefits by patient
BCBS – Anthem	BlueCard	Commercial	PPO/HMO/POS	YES	NO	Need to verify In-Network/Out-Network Benefits by patient
Benefit Assistance Corp		Commercial	NA	YES	NO	
Beech Street	Beech Street	Commercial	PPO	YES	NO	
Bluegrass Family Health	Bluegrass Family Health	Commercial	PPO/HMO/POS	YES	NO	
Bridges to Care	*205 23rd Avenue*	Charity	Charity	Depends	NO	Only specific providers participate
Bright Heath	Bright Health	Commercial/ MCR Advantage	PPO/MDR Adv.	YES	NO	Tri-Star Hospitals Only for Patients

Carrington Health		Commercial	PPO	NO	NO	Non-Participating (NON-PAR)
Center Care Network	Center Care PPO	Commercial	PPO	Only Specific Providers	NO	Anderson, Coogan, Garside, Glenn, Herring, Karpos, Mackey, McGehee, Shell, Siegel, Yu
Champ VA	VA	Government	HMO	NO	YES	Non-Participating - Must have Referral
Cigna Healthcare - HMO	HMO	Cigna	HMO	YES	NO	
Cigna Healthcare - POS	POS	Cigna	HMO	YES	NO	
Cigna Healthcare - PPO	PPO	Cigna	PPO/Indemnity	YES	NO	
Cigna Healthcare - Medicare	Connect Flex Silver, Gold, Bronze	Cigna	EPO	YES	YES	As long as they are TN policies. REFERRAL REQUIRED!
Cigna Healthcare – Open Access HMO	HMO Open Access	Cigna	Open Access	YES	NO	
Cigna Healthcare – Open Access	Network Open Access	Cigna	Open Access	YES	NO	
Cigna Healthcare – POS Open Access	POS Open Access	Cigna	Open Access	YES	NO	
Cigna Healthcare	Open Access Plus	Cigna	Open Access	YES	NO	
Cigna Healthcare - EPB	EPO	Cigna	EPO	NO	NO	Non-Participating (NON-PAR)
Cigna *Sheet Metal Workers*	PO BOX 1449	Cigna	PPO	YES	NO	Take off the S177 at the beginning of the policy ID
Clover Heath Care	MDR	Medicare	Advantage /PPO	YES	NO	
Faith Family (Charity Plan)		Charity	Charity	Depends	YES	Must be approved by provider
Freedom Life (Cigna Product)	GWH - CIGNA	Commercial	PPO	YES	NO	US HEALTH GROUP
First Health Network (Coventry Healthcare)	PPO	Commercial	PPO	YES	NO	
Conscociates		Commercial	PPO	YES	NO	
Coresource (Now Trustmark)		Commercial	PPO	YES	NO	
Coventry Cares (Aetna Better Health)	MCD	Medicare	HMO	NO	NO	Non-Participating (NON-PAR)
Coventry Healthcare	PPO	Commercial	HMO/PPO/POS	YES	NO	

Coventry HMO	HMO	Commercial	HMO	NO	NO	Non-Participating (NON-PAR)
CCN - access First Health Network	CCN	Commercial	PPO	YES	NO	
Galaxy Health Network	PPO	Commercial	PPO	NO	NO	Non-Participating (NON-PAR)
GEHA	PPO	Commercial	PPO	YES	NO	UHC Options PPO
Healthscope		Commercial	PPO	YES	NO	NES Employees & (local) Plumbers Organization
Healthsprings		Commercial	HMO/PPO/POS	YES	NO	No Referral Required as of 1.1.2020
Humana	Humana Gold	Humana	PPO/PFFS/HMO	YES	NO	No referral required for HMO plans in the State of TN
Humana Open Access Plus (Credit Card)	Humana	Humana	Credit Card	NO	NO	This is a Credit Card Not a Payer
Humana PPO X	Humana	Humana		NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
Kentucky (First Health) Plan	First Health	Commercial		NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
Kentucky Health Cooperative	First Health Network	Commercial	PPO	YES	NO	
Kentucky Medicaid	HMO	Medicaid	HMO	NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
Kentucky Medicare		Medicare	HMO/PPO/POS	YES	NO	
Logistics Health		Workers Comp	Workers Comp	Only Dr. Petty	NO	Special Contract - MUST HAVE PRIOR APPROVAL (Dr. Petty office only)
Mail Handlers Benefit Plan - access Coventry - Aetna Choice POS	POS II	Aetna	POS	YES	NO	
MEDICA (form of UHC)		Commercial	PPO	YES	NO	
MED BEN		Commercial	PPO	YES	NO	
MedRisk	PT/OT Services	Workers Comp	POS	PT/OT Providers Only	NO	Only PT and OT Services
Meritain Health		Commercial	PPO	YES	NO	
Multiplan	PPO	Commercial	PPO	YES	NO	Part of Kaiser Permanente Insurance

National Letter Association of Letter Carriers (NALC)		Commercial	PPO	YES	NO	VERIFY PO BOX ADDRESS
NovaNet PPO	NovaNet PPO	Commercial	PPO	YES	NO	Workers Compensation Plans
NHC Advantage of TX		Medicare	N/A	NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
Non-Network Plans		Commercial	N/A	NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
Oscar Healthcare	PPO	Commercial	PPO	NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
PHCS	PPO	Commercial	PPO	YES	NO	
PHCS-Everest	PPO	Commercial	PPO	YES	NO	Short term plan with a waiting period 5 days from the effective date; doesn't cover preexisting
PHCS – Kinder Care	PPO	Commercial	PPO	NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
PCIP	PPO	Commercial	PPO	YES	NO	UHC Options PPO
Pomco (Secondary to MCR)	*118*	Commercial	PPO	YES	NO	Secondary to Medicare ONLY
Pyramid Life		Commercial	PFFS	YES	NO	
Health Cost Solutions	TPA using PHCS network	Commercial	PPO	YES	NO	
Railroad Medicare	MCR *10066*	Medicare	MCR	YES	NO	
Signature Health Alliance	PPO	Commercial	PPO	YES	NO	
Smart Health	*37705*	Commercial	PPO	YES	NO	BCBS CARD WITH ASY PREFIX
Sterling	PFFS	Commercial	PFFS	YES	NO	
TRICARE East Region	PRIME/PRIME REMOTE/STANDARD/RES ERVE SELECT *7031*	Government	PP/HMO/POS	YES	YES	PRIME ONLY MUST HAVE REFERRAL
TRICARE for Life	Tricare for Life *7890*	Medicare	MCR	YES	NO	Secondary to Medicare ONLY

TRICARE West Region	Government	Government		NO	YES	TOA does not have contract / Must have a referral from the PCP (Traveling Patient)
TriWest Health Alliance VA Product		VA	GOV	YES	YES	Requires a Referral/Authorization to be seen as an appointment and procedures
TN Medicare	Medicare	Medicare	MCR	YES	No	
TennCare Select / BlueCare	Medicaid	Medicaid	HMO	NO	YES	(Only Drs. Brown, Christofersen, Luedtke & Mackey by referral only, per Dr. Mackey are
United Health One	Choice & Choice Plus	Commercial	PPO	YES	NO	
United Healthcare	Select/Select Plus	UHC	POS	YES	NO	
UHC Navigate		UHC	N/A	NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
UHC Oxford		UHC	PPO	NO	NO	Out of Network – Exception Choice Network Privileges
UHC AARP		UHC	PPO	NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
UHC Empire Plan		UHC	PPO	NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
UHC Nexus ACO R		UHC	PPO	YES	YES	Requires a Referral
UHC Secure Horizons		UHC	PPO	NO	NO	Non-Participating (NON-PAR) NO Out of Network Benefits
UHC Medicare Direct		UHC	MDR	NO	NO	Non-Participating (NON-PAR) Does have Out of Network Benefits
UHC PFFS Direct Essential		UHC	PPO	YES	YES	Signed Contract 2020 – In Network Benefits
UHC – Community Care Network (VA-CCN		UHC	VA	Yes	YES	Must have a VA Approved Referral Authorized by VA CCN Requirements