

INSURANCE CARRIER & NETWORKS	PAR WITH	REFRL REQ	OUT OF NTWRK BNFTS
ADMINISTRATIVE CONCEPTS	YES	NO	per card
AETNA MANAGED CARE	YES		
HMO	??	YES	NO
Medicare Advantage (Golden, Golden Choice & Open PFFS only)	YES	NO	NO
Out of State Plans	NO	YES	NO
POS	YES	NO	YES
PPO (incl. Affordable Health Choices)	YES	NO	YES
Traditional Choice/Indemnity	YES	NO	YES
Worldwide Health	YES	NO	YES
Workers Compensation Program	NO	NO	NO
ALTA HEALTH & LIFE (a.k.a. CIGNA)	YES	per card	per card
AMERICAN HEALTH PLAN	YES	per card	per card
AMERICAN PROGRESSIVE-SEE Today's Option	*	*	*
ANTHEM HEALTH NETWORK	YES	per card	per card
ARCADIA	NO	YES	YES
BEECHSTREET NETWORK (MediChoice)	NO	per card	per card
BLUE CHOICE ROCHESTER OPTIONS	YES	YES	NO
BLUE SHIELD CNY/EXCELLUS	YES		
BLUE SHIELD UTICA-WATERTOWN	YES		
CCN (Community Care Network)	YES	per card	per card
CDPHP (Capital District Physicians Health Plan)	YES		
Commercial (all products)	YES		
Health Exchange	YES		
Medicare (all products)	YES		
Medicaid (all products)	YES		
CHAMPVA	YES	per card	per card
CHOICE CARE NETWORK (Humana)	YES	per card	per card
CIGNA MANAGED CARE (MVP)	YES	per card	per card
EPO	NO	NO	NO
Healthy NY	NO	NO	NO
HMO-Managed Care	NO	YES	YES
Indemnity Plan	NO	NO	NO
Medicaid/Government Products	NO	YES	
Medicare Advantage	NO		
POS Open Access-HMO	NO	NO	NO
POS-Managed Care	NO	NO	NO
CNA HEALTH PARTNERS (Healthscope)	YES	per card	per card
PCN	YES	per card	per card
PPO (Alcoa ONLY)	YES	NO	per card

COVENTRY HEALTH (see First Health)	NO	NO	NO
DEPT. OF CORRECTIONS	YES	NO	NO
EMBLEM HEALTH (GHI)	YES	NO	NO
Affinity Medicare Advantage	YES	NO	per card
Emblem Healthcare Medicare	NO	NO	NO
Child Health Plus	NO	YES	YES
GuildNet Gold	NO	YES	YES
HARP (Healthier Life)	NO	YES	YES
Health Exchange	NO	NO	NO
HIP	NO	YES	if authd
Medicare Advantage Plans	NO	YES	NO
Network Access	YES	per card	per card
PPO Commercial	YES	NO	YES
Selct Care (Bronze, Silver)	NO	YES	YES
EMPIRE BLUE CROSS BLUE SHIELD			
PPO / Blue Choice	YES	NO	YES
EMPIRE PLAN (United HealthCare)	YES	NO	YES
EXCELLUS BCBS (see separate tab)			
FIDELIS			
Child Health Plus	YES	NO	NO
Dual Coverage	YES	NO	NO
Essential Health Plans (E1, E2, E3 & E4)	YES	NO	NO
Family Health Plus	YES	NO	NO
Fidelis Care	YES	NO	NO
HARP (Healthier Life)	YES	NO	NO
Health Exchange (Metal Plans)	YES	NO	NO
Medicare Advantage	YES	NO	NO
FIRST HEALTH NETWORK (see COVENTRY)	NO	per card	per card
GISINGER HEALTH PLAN	NO	NO	NO
FIRST OPTION HEALTH PLAN	YES	per card	NO
GREAT WEST NETWORK	NO	NO	NO
HEALTH REPUBLIC / HEALTH EXCHANGE	NO	NO	NO
HEALTHNOW NETWORK	NO		
HUMANA-Commercial	YES	per card	per card
HUMANA-Medicare	YES	per card	per card
HUMANA Military	YES	YES	per card
INDEPENDENT HEALTH	NO	NO	NO
INDIAN HEALTH SERVICES	YES	YES	NO
LIFETIME BENEFIT SOLUTIONS (aka RMSCO)	YES	NO	YES
LITIGATION/LIABILITY	NO		
MAGNACARE NETWORK	NO		
MARTIN'S POINT	YES	NO	YES
MEDICAID (New York only)	YES	NO	NO
MEDICAID (Other States)	NO	NO	NO
MEDICARE	YES	NO	YES
MERITAIN HEALTH (plans w/ Aetna logo only)	YES		
MOLINA HEALTHCARE OF NY (Total Care)	YES	NO	NO

MULTIPLAN NETWORK	NO	per card	per card
MVP HEALTH PLAN (Midstate IPA)			
ASO - HMO (self-funded)	YES	NO	NO
ASO - POS (self-funded)	YES	NO	YES
ASO - PPO	YES	NO	YES
ASO - Indemnity	YES	NO	YES
ASO - EPO	YES	NO	YES
Basicare PPO	YES	NO	NO
Comp Care	YES	YES	NO
Essential Health Plans (E1, E2, E3 & E4)	YES	NO	NO
Gold PPO	YES	NO	YES
Gold Anywhere PPO	YES	NO	YES
Gold Value HMO-POS	YES	NO	NO
Health Exchange	YES	per card	NO
Health New York (HMO)	YES	YES	NO
HMO	YES	NO	NO
HQ Net	YES	NO	NO
MVP Medicaid Managed Care	YES	YES	NO
MVP Child Health Plus	NO	YES	NO
POS (Point of Service)	YES	NO	YES
Preferred EPO	YES	NO	NO
Preferred Gold HMO	YES	NO	YES
Student Health Plan	YES	NO	NO
USA Care	YES	NO	NO
NORTHEAST COMMUNITY CARE	NO	YES	YES
ONEIDA INDIAN NATION	YES	YES	NO
ONONDAGA INDIAN NATION	YES	YES	NO
PHCS NETWORK	NO		
POMCO	YES	NO*	NO
ST AID	YES	YES	NO
ST. LAWRENCE-LEWIS COUNTY	NO	NO	YES
TODAY'S OPTION (American Progressive)			
* SEE WELLCARE HEALTH *	YES	NO	NO
TOTAL CARE (MOLINA HEALTHCARE OF NY)	YES	NO	NO
TOUCHSTONE ADVANTAGE	NO		NO
TRICARE FOR LIFE	YES	NO	NO
TRICARE/HUMANA MILITARY	YES	YES	NO
Reserve Select Health Plan	YES	NO	YES
UNITED HEALTHCARE			
Additional Network Benefit, W500 Directory	NO	NO	NO
AARP Medicare Complete Plan 1	NO	YES	
AARP Medicare Complete Plan 2	NO	YES	
AARP Medicare Complete	NO	YES	
Community Care Plan	YES	NO	NO
Compass, Compass Balance	NO	NO	NO
Compass HMO, Compass Balance HMO	NO	NO	NO
Compass Plus	NO	NO	NO

Essential Health Plans (E1, E2, E3 & E4)	YES	NO	NO
HMO	YES	NO	NO
HRA - Definity (Health Reimbursement Acct)	YES	NO	YES
HAS - Definity (Health Savings Acct)	YES	NO	YES
Indemnity	YES	NO	NO
MD IPA, MD IPA Preferred	NO	NO	NO
Medicare Advantage (also Passport)	YES	NO	NO
Medicare Complete (incl Passport plans)	YES	NO	NO
Navigate	YES	YES	YES
Navigate Balanced	YES	YES	YES
Navigate Plus	YES	YES	YES
Optimum Choice HMO	NO	NO	NO
Optimum Choice Preferred POS	NO	NO	NO
Oxford United Healthcare (Choice Plus Ntwk)	NO	NO	Varies
Signature Value Plan	NO	NO	NO
UNIVERA SENIOR CHOICE	YES	NO	NO
U S LABOR DEPT-WC	NO	NO	NO
VETERANS ADMINISTRATION (VA)	YES	YES	YES
VA Choice & PCCC	YES	YES	YES
WELLCARE HEALTH PLAN			
Medicaid Managed Care	YES	NO	YES
Medicaid/Medicare Advantage (Dual Plan)	YES	NO	NO
WELLPATH	YES	YES	N/A
WORKERS COMPENSATION	YES	NO	NO
No FEDERAL Employees	NO		