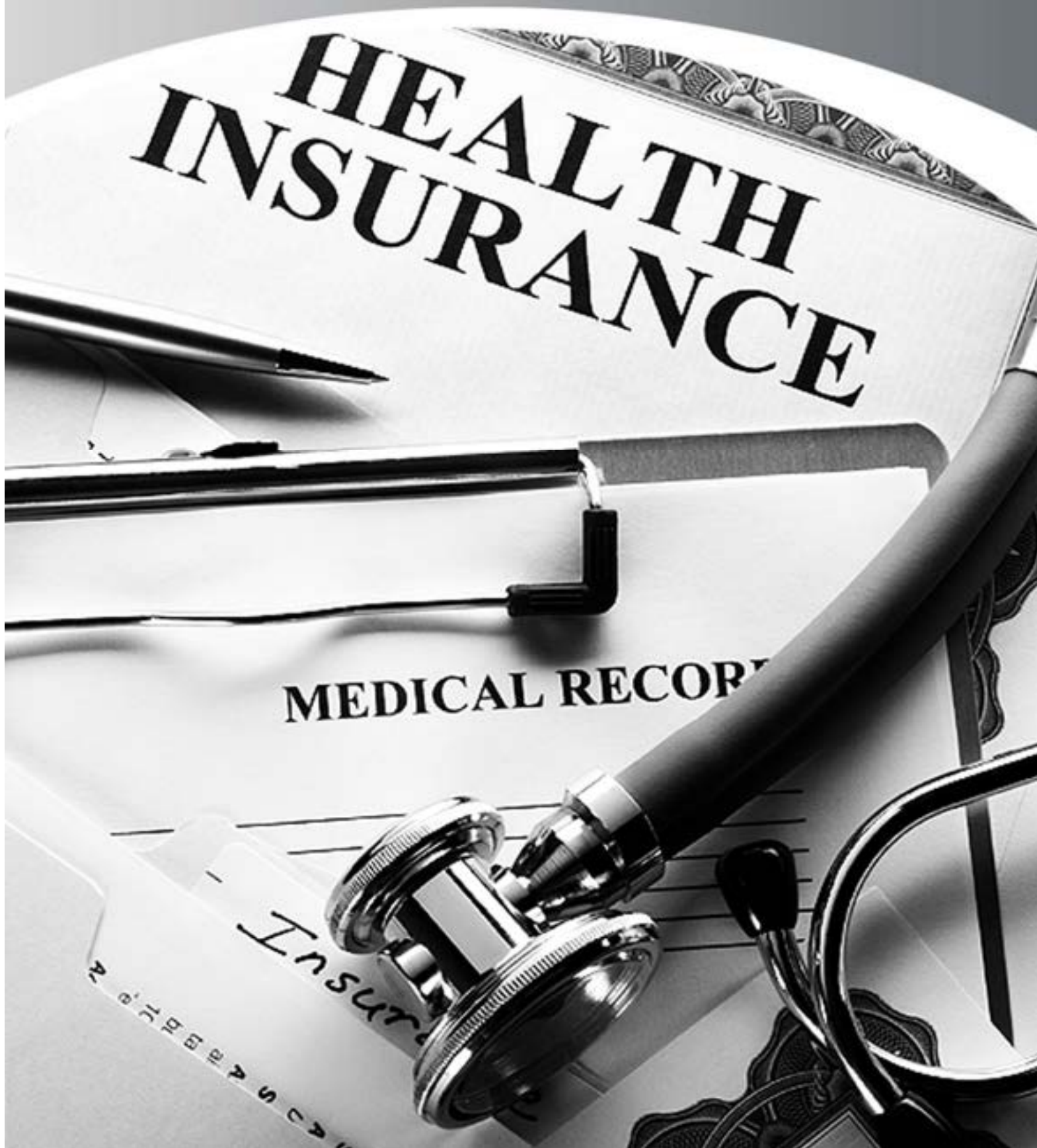


# List Of Medical Insurances We Accept and Don't Accept



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# Medicaid & HMO

## **We accept Medicaid:**

- New Jersey Medicaid
  - Also known as NJ Family Care
  - Often referred to as Straight Medicaid

## **We accept the following NJ Medicaid HMOs:**

- Aetna Better Health
- Fidelis Care of NJ
  - Formerly known as WellCare
- Horizon NJ Health
- United Healthcare Community Plan of NJ
- Wellpoint
  - Formerly known as Amerigroup

# We Accept The Following Private/ Commercial Plans

- AARP- *as a secondary plan only*
  - See list of insurances 'not' accepted, regarding primary plans.
- Aetna
- Allied Benefit Systems
  - Only accept if the plan uses the Cigna network or Aetna network, if it's not clearly stated on the card you must call insurance to verify.
  - Group ID number is needed in addition to the member ID.
- American Plan Administrators
  - Look at the back of the card to check where the claim is going to: American Plan Administrators, Cigna, or MagnaCare address.
- AmeriHealth New Jersey
- Blue Cross and Blue Shield
  - All out-of-state BCBS policies do not have a 3HZN prefix in their member ID#.
  - When it's OK to accept:
    - If Policyholder resides in New Jersey. This means they are covered through a plan that is home based in another state, but they live in NJ and normally this plan is from an employer.
  - *DO NOT accept:*
    - *If Policyholder resides out-of-state. This plan cannot cross state lines except for ER or urgent care visits. But, reminder we are not an Urgent Care facility.*
      - ❖ *If patient states they "recently" moved to NJ, call Billing Dept first.*
  - *DO NOT accept out-of-state BCBS HMO and EPO plans. These plans have a PCP requirement or referral/prior authorization requirement. TWO exceptions:*
    - For any HMO plan or Advantage EPO plan that has a current CHEMED provider as PCP on insurance, we can accept it only if the PCP is verified on eligibility before check-in, on date of service. Cannot take patient's word, this must be verified.
    - For any plan that has a non-Chemed PCP, but patient is only here to see a specialist, we can accept it if the patient has a referral/prior authorization on hand upon check-in.
  - *DO NOT accept anything with a JLJ prefix.*

# We Accept The Following Private/ Commercial Plans

- Cigna
- Emblem/GHI
  - Accepted for Medical, *but do not take for Podiatry.*
  - *We don't take Emblem/GHI HMO or HIP HMO plans.*
    - The only exception is if a Qualcare logo is on the physical insurance card.
  - *We don't take Emblem Enhanced Core plan.*
- Empire BCBS and Empire PPO
  - *We don't take any Empire plan that starts with a prefix of JLJ.*
- GEHA
  - Only accept if the plan uses the Aetna medical network, it will appear stated on the card and please verify eligibility.
- Horizon Blue Cross and Blue Shield of NJ
  - Has a 3HZN prefix in member ID#.
- MagnaCare
- Medicare Part B
- Medicare Advantage plans of NJ (**see next section on pg. 7**)
  - If PCP required- must have a CHEMED provider listed.
  - *We don't take Humana Medicare.*
- Multiplan
  - Must have a Multiplan logo on the card.
  - *We don't take PHCS.*
- Oscar of NJ HMO
  - Must have a Qualcare logo on the card.
- Oxford
  - Restriction for Group ID NJONEX:
    - Be careful with UHC cards that have Oxford Metro and Group ID NJONEX printed on the card. This is a New Jersey Marketplace exchange plan. Patients must see an in-network doctor. No PAs or NPs are currently par. Please see list of in-network doctors, provided to Front-End Managers/Supervisors.

# We Accept The Following Private/ Commercial Plans

- Tricare East Region- Humana Military
  - Accepted at CHEMED **Madison Avenue location only.**
  - **YOU MUST CHECK** if the provider is in-network, as this will vary by provider. Check the Tricare roster given to the Front-End look for participating providers.
  - Humana Military- Tricare PRIME plans:
    - Patients must be serviced by their PCM (Primary Care Manager), equivalent to a PCP. The PCM name will appear on the eligibility verification; so, this must be verified. They can select an in-network CHEMED provider as their PCM/PCP.
    - If a PRIME member is going to receive any service from anyone else in-network, other than their PCM, an electronic referral or prior authorization is required.
    - Referrals are required for specialist visits too.
  - *We don't take 'DIRECT CARE ONLY' members- this info is provided on the eligibility- these patients are only covered at a military base and not here.*
- Trustmark
  - Only accept plans if the plan uses the Aetna network or Cigna network, if it's not clearly stated on the card, you must call insurance to verify.
- UHP Administrators Open Access ONLY
  - You can disregard the PHCS logo on this card, ONLY IF the plan is Open Access. You must call to verify eligibility to check this.
- United Healthcare
  - *We don't take United Healthcare CORE plan.*
  - *United Healthcare Global plans can only be accepted case-by-case. See page 8 in this booklet for further details.*
  - Limitation for Group ID NJONEX:
    - Be careful with UHC cards that have Oxford Metro and Group ID NJONEX printed on the card. This is a New Jersey Marketplace exchange plan. Patients must see an in-network doctor. No PAs or NPs are currently par. Please see list of in-network doctors, provided to Front-End Managers/Supervisors.

# We Accept the following Medicare Advantage Plans Of NJ

**\*Note- This is accepted for medical providers and podiatrists.**

***\*Reminder that in general for any HMO plans, the patient must have a CHEMED PCP on their eligibility or a prior authorization/referral on hand.***

- Aetna Medicare- **YOU MUST CHECK** if the provider is participating, this plan varies by provider.
- AARP Medicare Advantage plans that have a PCP on card or eligibility – **only if** the PCP listed on the card is PA Pessie Kronglas, Dr. Jeffrey Kaminetzky, or Dr. Joshua Shua-Haim
- AARP Medicare Complete- **only if** the PCP listed on the card is Kronglas, Kaminetzky, or Shua-Haim
- Amerivantage
- Amerivantage Dual Coordination
- Cigna Healthspring Medicare
- Clover (Medicare) PPO
- Braven Medicare BCBS
- Horizon BCBS Medicare
- Horizon NJ Totalcare HMO
- United Healthcare Dual Complete 1-HMO
- United Healthcare Medicare PPO
  - Don't confuse it with AARP Medicare Advantage from UHC (PPO) -**see AARP details above.**
- Wellcare Medicare

# Insurances accepted case-by-case only

- United Healthcare Global
  - Be careful when checking this plan, as it is Traveler's insurance.
  - Some of these plans give their members access to the UHC PPO network- so insurance will need to be verified first.
  - Call the phone number on the back of the card to verify insurance eligibility, and you MUST confirm if we are in-network with the plan.
    - If the patient's plan states we are in-network, then it's okay to accept.
    - *If a patient's plan states we are "not in-network" or out-of-network, we cannot accept it.*



# Insurance Plans We Do Not Accept

- AARP as a primary plan.
  - Only exception is if patient has PCP Pessie Kronglas, Dr. Jeffrey Kaminetzky, or Dr. Joshua Shua-Haim *listed physically* on their AARP Medicare Complete insurance card.
- CareSource
- ConnectiCare
- Emblem/GHI HMO or HIP HMO plans
  - Only exception is if a Qualcare logo is on the physical insurance card and patient must select a CHEMED PCP.
- Emblem Enhanced Core plan- this is a NY Medicaid plan, it has a 3-letter prefix
- Empire BCBS with prefix of JLJ- this a NY Medicaid HMO
- Fidelis NY
- First Health network
- First Health subsidiary of Aetna
- Geisinger Gold
- Healthfirst
- Healthfirst health insurance for New Yorkers
- Health Net
- Health Net Federal Services
- Humana commercial plans
- Humana Medicare
- Humana Military
  - Cannot be accepted for RAPID CARE (Rite Care) visits, MY CARE or RIVER.
  - Patient must schedule with a participating provider at MADISON location only.
  - Cannot accept “Direct care only” members. They only have coverage at a military base.
- MMM Healthcare
- Oscar of NJ PPO and EPO plans
  - Only exception is if a Qualcare logo is on the physical insurance card BUT MUST call plan FIRST and check if provider is in-network with plan, if not, then do not accept it.
- Oxford Metro with Group ID: NJONEX
  - Cannot be serviced by PAs or NPs. Must see a participating/in-network doctor only.
- **Out-of-state** commercial plans (some examples: EPOs, HMOs)
  - Reminder- if the patient has an out-of-state home address, the patient is likely to have an out-of-state insurance plans
- **Out-of-state** Medicare Advantage Plans and HMOs (example: MMM Healthcare)
  - Reminder: We should only be accepting New Jersey Medicare Advantage plans, not anything from NY, PA, CT, MD, FL, IL, CA or any other state.

Medical insurance list for internal staff-use only  
Revised 12/30/2024

# Insurance Plans We Do Not Accept

- **Out-of-state** straight Medicaid and Medicaid HMOs (example: Fidelis NY, CareSource).
  - Reminder: We should only be accepting New Jersey Medicaid plans, not anything from NY, PA, CT, MD, FL, IL, CA or any other state.
- PHCS
- Priority Health. Two exceptions below:
  - Exception if they have the Multiplan logo on card for Priority Health Medicare Advantage plan.
  - Exception if they have Cigna PPO logo on card for Priority Health commercial PPO plan.
- Traveler's insurance
- Tricare East Region-
  - Cannot be accepted for RAPID CARE visits, MY CARE or RIVER.
    - See section about Humana Military.
  - Cannot accept, "Direct care only" members because these members only have coverage at a military base, not with civilian providers like here at Chemed.
- Tricare West Region
- United Healthcare CORE
- United Healthcare Global
  - If we're out-of-network with patient's plan.
- US Family Health Plan
- Well Care Select

## **Reminder:**

*Liberty Health Share and United Refuah are not insurance plans, these are two common health shares. We do not accept/bill any health shares. These patients can be charged the prompt-pay amount.*