

INSURANCE PLANS

In Network	Out of Network
Blue Cross Blue Shield	Blue Care Network
United Health Care	HAP
Cofinity (network, may be tier 2)	Total Health Care (check for Cofinity symbol on the back)
Medicaid	Priority Health
Plan First (Ends July 1, 2014)	Medicare
Health Plan of Michigan/Meridian	Multi Plan
Spenddown	Omnicare
Aetna	Great Lakes
ABW-MC (Adult Benefit Waiver)	Midwest Health Plan
St. John's Smart Plan (tier 2)	Health Plus Options/Health Plus of Michigan
Molina	Beaumont
Tricare	DMC Care (check for Cofinity symbol on the back)
	Humana/Humana One
	Cigna
	Golden Rule

- We are in-network with Blue Cross Blue Shield but we are not Blue Cross Blue Shield PPO providers. If a patient has Blue Cross Blue Shield PPO please let the patient be advised that they may have a higher deductible than normal because of not being a PPO provider.
- Any HMO's have a PCP that they need to see or get a referral from in order to be covered here; some such as BCN and HAP may still not cover charges here regardless of a referral because of the amount of available in-network providers in the Detroit area.
- Some insurances such as Priority Health and some Medicaid HMO's will do retro-active authorizations
- Cofinity is a tier 2 insurance type that we can bill for, but the patient might have higher deductibles and copays
- Spenddown gets billed under Medicaid; they need to meet their spenddown (deductible) rate before the insurance kicks in.
- Plan First will only cover women's issues with V.25 codes
- Aetna Global will cover all charges
- We bill St. John's Smart Plan under Blue Cross Blue Shield of Michigan as a tier 2; the ID should start with TJP