

If your insurance is not on our list of participating plans, you will be asked to pay at time of service. We offer a 25% discount on most charges if paid in full at time of service.

For HMO and POS plans, you may receive in-network benefits only if your plan has assigned you to an NMPG primary care physician, effective on the date of service, or if you have received a referral from your primary care physician. If you call to change PCPs, be sure to ask when the change will become effective. You are responsible for services not covered by your insurance.

### **AETNA**

We participate in all Aetna non-Medicare plans, including:

- Aetna HMO, QPOS, POS, PPO, EPO, Open Access, Open Choice, Cofinity

*We do not participate in any Aetna Medicare Advantage or Golden plans.*

In Aetna HMO and QPOS, if you are assigned to an NMPG primary care physician, the PCO phone number on your ID card is 312-926-3627. To request an NMPG PCP you can give Aetna our provider # 95070.

### **BLUE CROSS BLUE SHIELD**

We participate in the following BCBS plans:

- Classic Blue HMO (Northwestern group 467)
- Blue Advantage PPO
- All BCBS PPO and EPO plans except the Blue Choice Select PPO.
- Blue Edge (high deductible PPO)
- BCBS PPO network for out-of-state BCBS PPO plans

*We do not participate in other HMOI plans, Blue Perform or Blue Advantage HMO.*

*Most NMPG physicians do not participate in Blue Choice POS or Blue Choice Select PPO.*

***Only NMPG Pediatricians participate in Blue Choice plans.***

### **CIGNA**

We participate in the following Cigna plans:

- All Cigna PPO and EPO plans
- Cigna Network (HMO), Network POS
- Open Access Plus

*We do not participate in any Cigna Medicare Advantage plans.*

***We do not participate in plans Cigna now calls simply HMO, POS, HMO Open Access, POS Open Access.***

These plans use the Cigna HMO network called "Select Plus" which does not include Northwestern providers.

The best way to find out if NMPG participates in your Cigna HMO/POS plan is to call Cigna and ask if you can select an NMPG doctor as your primary care physician.

### **HUMANA**

We participate in the following Humana plans:

- Humana Choice Care PPO
- Humana ChoicePOS
- Humana HMO Premier (formerly known as National HMO)
- Humana HMO Premier: Open Access

Please note: Humana PPO plans must have the ChoiceCare logo or NMPG will be out of network.

*We do not participate in any Humana HMO except the new "HMO Premier".*

*We do not participate in the old "Premier HMO" now known as Platinum or Select HMO.*

*We do not participate in any Humana Gold or Medicare Advantage plans.*

### **MEDICARE**

We accept Medicare directly.

We do not participate in any Medicare managed care, Medicare Choice, or Medicare Advantage plans.

### **MEDICAID, ALLKIDS, Illinois Dept of Healthcare & Family Services (IDHFS)**

We are closed to new patients in AllKids and the IDHFS Health Connect program. Exceptions are made for patients previously established in our practice under any insurance. In Pediatrics, exception is also made for new patients with siblings already in our practice.

### **TRICARE**

We participate in the following TriCare plans:

- TriCare Standard (US Military insurance formerly known as CHAMPUS)
- TriCare for Life (TFL) Medicare wraparound plan (Medicare primary, TriCare secondary)

We will bill TriCare plans with valid uniformed services ID cards.

Please note: If you are enrolled in TriCare from any state other than Illinois, please be sure to tell us when we take your ID card so that we will know where to send the bill.

*Please be advised that we are not participating providers in TriCare Extra or TriCare Prime.*

### **UNICARE**

We participate in the following Unicare plans:

- Unicare PPO
- Unicare HMO (except Performance HMO)
- Unicare Solaura
- Healthlink (now owned by Unicare) – some employers only

If “Unicare Affiliate” appears on your HealthLink ID card, we should be in –network. If it doesn’t, we will bill HealthLink if asked, but cannot guarantee we will be considered in-network.

*We do not participate in Unicare’s “Performance HMO”, “HMO Performance” or Medicare Advantage plans.*

### **UNITED HEALTHCARE**

We accept all United HealthCare plans except Medicare and Medicaid plans and UHC’s new “Core” network.

*We do not participate in any UHC plan with “Core” as part of its name.*

*We do not participate in MedicareComplete, Secure Horizons, Evercare or Erickson plans.*

### **OTHER PPO NETWORK PLANS**

We participate in the following PPO and EPO network plans.

- Beech Street
- ChoiceCare
- Cofinity
- CCN Elect POS, CCN EpiQual
- Coventry National Network
- First Health
- Galaxy Health Network
- GEHA (Govt Employees Health Assn through Unicare/HealthLink)
- Great-West PPO, POS, Open Access and HMO
- HealthLink – some employers only (see notes under Unicare)
- Multiplan PPO
- Health Marketing Inc (“Super PPO”)
- HealthCare’s Finest Network (HFN)

- ppoNext PPO/EPO
- Preferred Network Access (PNA)
- Preferred Plan Inc (PPI) – some cards have a logo of blue circle with white triangle in center
- Private HealthCare Systems (PHCS) – “MD Plan”, PPO, EPO, POS

*We do not participate in PersonalCare/Coventry plans unless labeled as FirstHealth or Coventry National Network.*

Note for patients with LabOne and other restricted laboratory benefit plans:

We use Northwestern Memorial Hospital laboratory for lab work done through our office. If your insurance offers better benefits at a different laboratory (such as Lab One) you may choose not to have lab work done here. If you choose, we can give you a prescription for labs and you may go to a drawing station for the lab of your choice – be sure to tell the office staff you do not want your blood drawn or samples taken here at NMPG. If you do have lab work done through our office, you will be responsible for any laboratory charges not covered here by your insurance.