



HEALTH CENTER AT WARD & WEST IS “IN-NETWORK” (“PREFERRED” OR “PARTICIPATING” PROVIDER) WITH THE FOLLOWING INSURANCE COMPANIES, PLANS, AND PROVIDER NETWORKS:

INSURANCE COMPANY	PLAN
Aetna	All plans (PPO, HMO*, POS*)
Amerigroup/Medical Assistance/ Maryland MCO Plans	Medicaid Managed Care Patients: Must change PCP to Towson University Health Center (Riverside, Priority Partners, Jai Medical, Maryland Physician Care – MedStar Family Health, Kaiser
Carefirst Blue Cross/Blue Shield of Maryland Out-of-State Blue Cross/Blue Shield Plans	PPO plans only (includes out-of-state PPO plans); GHMSI PPN; Select Preferred Provider Network; Md. Participating Provider Network; Preferred Provider Network; <u>Not BlueChoice HMO or other HMO plans</u>
Cigna	All plans*
Coventry Health Care/First Health	First Health National Network – all plans <u>except Worker’s Comp and Medicare</u>
Great West Healthcare	All plans (PPO, HMO*, POS*)
GHI/Emblem Health	PPO
Humana/Choice Care	Choice Care PPO only
Johns Hopkins Employee Health Plan	Employee Health Plan (EHP)
PCHC/MultiPlan	PPO (Many United Health Care plans subcontract with MultiPlan as their PPO and will consider Towson University Health Center as in-network providers).
Tricare/Healthnet	Tricare Prime
United Healthcare	PPO, POS*, HMO*, OneNet, Oxford, Optimum Choice, United’s Maryland Medicaid plan only (not out of state Medicaid)

*Patients with an HMO or POS plan assigned to a PCP are responsible for contacting their insurance carrier or PCP in advance to determine whether they will require a per-visit referral or global authorization to use Towson University Health Center at Ward & West (student should explain they are away at school), and whether services received at the Health Center will be covered. Some of these plans provide no out-of-network benefits.

*HMO plans may require PCP changing.

Definitions:

PCP – Primary Care Provider (responsible for making referrals for specialty and diagnostic services)

POS – Point of Service plan (requires enrollee to select a PCP that makes all referrals to specialty care)

PPO (PPN) – Preferred Provider Organization or Network

HMO – Health Maintenance Organization (requires enrollee to receive services from a PCP or specific facility)

Preferred/Participating/In-Network Provider – healthcare provider or group contracted with an insurance plan for PPO/PPN to provide specified services at pre-established fees.