

Insurance Plans & Payment Information

The insurance plans listed below reflect Grace OB/GYN's participating networks for the 2026 calendar year and are subject to change.

Patients with appointments scheduled or anticipated care in 2027 should have their insurance benefits and network participation reverified, as contracted plans and coverage may change with the new plan year.

Accepted Insurance Plans (2026)

Grace OB/GYN participates with many major insurance plans, including:

- Medicare (established patients)
- Medicare replacement and Medicare supplement plans (established patients)
- Blue Cross Blue Shield (BCBS) and other Blue Shield plans
- Anthem
- Independence Blue Cross
- Cigna
- Aetna
- MedCost
- UnitedHealthcare (commercial plans)
- Healthgram
- HealthScope Benefits
- TRICARE
- ACS Benefit Services

Please note: It is the patient's responsibility to verify that both Grace OB/GYN and their provider are in network with their insurance plan before their appointment. While we file claims as a courtesy, this does not guarantee network participation or coverage. Patients are responsible for understanding their insurance benefits, including network requirements, referrals, prior authorizations, deductibles, copayments, coinsurance, and non-covered services.

If you have more than one insurance plan, you are responsible for keeping your **Coordination of Benefits (COB)** information current with your insurance carriers. A COB determines which plan is primary. Incorrect or outdated COB information may result in delayed or denied claims.

Insurance participation is subject to change. Please contact your insurance carrier before your appointment to confirm your coverage and network status.

Insurance Plans We Do Not Accept (2026)

Grace OB/GYN is **not** in network with or does **not** accept:

- Ambetter
- AmeriHealth Caritas Commercial
- Aetna Medicare Prime HMO
- Aetna CVS Marketplace plans
- Any Medicaid plans or Medicaid replacement/managed care plans, including but not limited to: UnitedHealthcare Community Plan, Healthy Blue, AmeriHealth Caritas Medicaid, WellCare, Carolina Complete Health, Other Medicaid managed care plans

If you have a health share or healthcare sharing ministry plan, you may be considered a **self-pay patient**. Upon request, we will provide an itemized billing statement that you may submit to your health share organization for possible reimbursement.

Accepted Payment Methods

- Visa, Mastercard, Discover, American Express, Cash, Check, or CareCredit

Payment is expected at the time of service unless other arrangements have been made.