ADVOCARE PAYOR PLAN GUIDE 2026 – NJ & PA ONLY

Plan Participation by Payor – Published by Advocare Payor Relations

Aetna

Aetna Premier Care Network and Aetna Aexcel: *Plans are either PAR Tier 1 or Not Tiered Plan and Must Have OON Benefits*

PCP's Primary Care & Peds PAR & Tier 1
Cardiothoracic Surgery.....Not Tiered OON
Cardiology.....Not Tiered OON
Gastroenterology.....Not Tiered OON
General Surgery.....Not Tiered OON
Neurology.....Not Tiered OON
Neurosurgery.....Not Tiered OON
Orthopedics.....Not Tiered OON
Otolaryngology/ENT.....Not Tiered OON
OB/GYN..... Not Tiered OON
Plastic Surgery.....Not Tiered OON
Urology.....Not Tiered OON
Vascular Surgery.....Not Tiered OON

Aetna HMO, PPO, and POS Plans:

Aetna HMO.....PAR
Aetna Open Access (HMO).....PAR
Aetna Elect Choice.....PAR
Aetna OA Elect Choice.....PAR
Aetna Select.....PAR
Aetna Open Choice(PPO).....PAR
Aetna POS.....PAR
Aetna Managed Choice.....PAR
Aetna Health Network Only.....PAR
Aetna OA Managed Choice.....PAR
Aetna Choice POS.....PAR
Aetna Choice POS II.....PAR
Aetna Health Network Option.....PAR
Aetna OA Select.....PAR

Aetna Medicare Advantage Plans

Aetna Medicare FIDE (HMO-D-SNP).....PAR
Aetna Medicare Signature (RPPO).....PAR
Aetna Medicare Enhanced Extra (PPO).....PAR
Aetna Medicare Enhanced (PPO).....PAR
Aetna Medicare Enhanced Advantage (PPO).....PAR
Aetna Medicare Eagle Giveback (PPO).....PAR
Aetna Medicare Prime (PPO).....PAR
Aetna Medicare Prime Giveback (PPO).....PAR
Aetna Medicare Prime Extra (PPO).....PAR
Aetna Medicare Enhanced Extra (PPO).....PAR
Aetna Medicare Elite (PPO).....PAR
Aetna Medicare Signature (PPO).....PAR
Aetna Medicare Elite (HMO) .....PAR
Aetna Medicare Signature Extra (HMO).....PAR
Aetna Medicare Prime (HMO-POS).....PAR
Aetna Medicare Signature (HMO).....PAR
Aetna Medicare Eagle Giveback (HMO).....PAR
Aetna Medicare Enhanced (HMO-POS).....PAR

Aetna HTC for Virtua & Lourdes Hospital Employees:

All Advocare Providers (EFF 2/1/24) .....Tier 1

Aetna HTC for Atlantic Health Employees:

All Advocare Providers ..... Tier 1

Aetna PEBTF plan:

Pennsylvania Providers Only.....PAR

Advocare providers also participate in the following plans via the Aetna Contract:

- First Health Network
- Aetna Signature Administrators
- Meritain Health Plans
- Coventry Health

Aetna Better Health – Pennsylvania (provider must be participating in PA Medicaid/Promise)

CHIP Only ..... PAR

To verify individual provider credentialing status, please use Medallion. Contact credentialing for access.
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AmeriHealth

AmeriHealth Advantage/Local Value Network:

AmeriHealth Advantage/Local Value...PAR
Hospital Advantage Plan..... PAR
Local Value EPO/HMO Network .....PAR
Pediatric/Internal Med = Tier 2
All other types = Tier 3

AmeriHealth Regional Preferred Network:

Platinum

IHC EPO Regional Preferred.... . PAR
IHC HMO Regional Preferred ....PAR
IHC POS Plus Regional Preferred ...PAR

Silver

IHC EPO H.S.A Regional Preferred...PAR
IHC EPO Regional Preferred .....PAR
IHC HMO Regional Preferred .....PAR
IHC POS Plus Regional Preferred ....PAR

Gold

IHC EPO H.S.A Regional Preferred ...PAR
IHC EPO Regional Preferred .....PAR
IHC HMO Regional Preferred .....PAR

Bronze

IHC EPO H.S.A Regional Preferred ...PAR
IHC EPO Regional Preferred .....PAR

AmeriHealth Value Plus Plans .....PAR
AmeriHealth Medicare Advantage PPO plans ***(****Ultimate, Enhanced, Core)* .....PAR
AmeriHealth Administrators.....PAR
Amerihealth Advantage NJ.....**PAR/Tier 1**

Cigna

Cigna Choice Fund Open-Access Plus.....PAR
Cigna Healthcare PPO.....PAR
Cigna HMO...PAR
Cigna Indemnity.....PAR
Cigna Local Plus.....PAR
Cigna Network...PAR
Cigna Network Open Access.....PAR
Cigna Open Access Plus...PAR
Cigna POS Open Access...PAR
Cigna HMO Open Access.....PAR
Cigna POS/EPO/PPO...PAR
Cigna + Oscar....PAR
Cigna Tiered Plans (Advocare Tier 2)...PAR
Cigna Connect (EPO-PA ONLY)...NON-PAR

Cigna Medicare Advantage HealthSpring & Bravo (HCSC)

HealthSpring True Choice PPO (H7849-149).....PAR
Healthspring Preferred HMO (H3949-054).....PAR
HealthSpring Preferred HMO (H3949-052).....PAR
HealthSpring Preferred Savings HMO (H3949-053).....PAR
HealthSpring Preferred Plus HMO (H3949-030).....PAR
HealthSpring TotalCare Plus HMO D-SNP (H3949-009).....PAR

Clover

Clover Health Choice.....PAR
Clover Health Choice Premier ...PAR
Clover Health Choice Value.....PAR
Clover Health Classic.....PAR
Clover Health Value.....PAR
Clover Health Valor.....PAR

Emblem Health/GHI

Emblem Health/GHI (no Qualcare logo on card) .....PAR upon request
this is not a standard Payor - Care Center must reach out to Enrollment/Credentialing directly to become PAR with this payor.
Emblem Health NYCE PPO NJ(with UHC logo on back) .....PAR
Emblem Health HIP HMO (with Cigna Shared Admin logo on front) ..... PAR

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Horizon Blue Cross Blue Shield of New Jersey

☑ = patients must have a PCP assigned on policy or specialist copay will apply to all services

*** = Horizon HMO (and any alpha Prefix SNJ) must see PCP or another MD/DO not an NP**

Direct Access Products:

☑ Horizon Advantage Direct Access....PAR
☑ Horizon Direct Access Value Select....PAR
☑ NJ DIRECT 2030.....PAR
☑ NJ DIRECT HD4000.....PAR
☑ Horizon Direct Access/HAS/HRA..PAR
☑ NJ DIRECT 10&15.....PAR
☑ NJ DIRECT 2035.....PAR
☑ NJ DIRECT Zero.....PAR
☑ Garden State Health Plan...PAR
☑ NJ DIRECT 1525.....PAR
☑ NJ DIRECT HD1500.....PAR
☑ NJ Educators Health Plan...PAR

HMO/EPO Products:

☑ Horizon Advantage EPO Bronze/Silver/Gold.....PAR
☑ * Horizon HMO 1525/2030/2035.....PAR
☑ Horizon Patient Centered Advantage EPO/Gold/Silver/Bronze.... PAR
☑ Horizon Advantage EPO ERA.....PAR
☑ * Horizon HMO Access.....PAR
☑ * Horizon HMO.....PAR

☑ Horizon Omnia Plans: *NOTE all lab testing MUST be performed by contracted laboratory, in office testing not covered*

Advocare is a Tier 1 Provider
Omnia RWJBarnabas Health.....Inner Circle
Omnia Hackensack Meridian Health.....Tier 1
Omnia Atlanticare EPO.....Inner Circle

Horizon POS, PPO, & Indemnity Products

Basic Blue Plan A.....PAR
BlueCard PPO.....PAR
Federal Employee Program(FEP).....PAR
Horizon Basic Plan A/50.....PAR
Horizon High Deductible Plan C &D ..PAR
Horizon My Way HRA & HAS.....PAR
BCBS Service Benefit Plan.....PAR
Comprehensive Health Plan.....PAR
Horizon Advantage PPO.....PAR
Horizon Comprehensive Plan.....PAR
Horizon High Deductible PPO Plan D....PAR
Horizon PPO.....PAR
☑ NJ Educators Health Plan.....PAR
Comprehensive Major Medical....PAR
Horizon Basic Health Plan A.....PAR
☑ Horizon EPO.....PAR
Horizon MSA Plan C&D.....PAR
Horizon Traditional Plan B,C,D.....PAR

Braven Medicare Advantage Products

Braven Medicare Plus (HMO).....NONPAR
Braven Medicare Access Group (HMO/POS)....NONPAR
Braven Medicare Freedom (PPO).....PAR
Braven Medicare Group (HMO/POS).....NONPAR
Braven Medicare Choice (PPO) .....PAR
Braven Medicare Group(PPO).....PAR

Highmark (PA Only)-NON-Contracted effective 1/1/2023. All claims should go to Horizon BCBS Out of Area

Premier Blue Shield Network (PPO).....PAR

HealthPartners (Rebranded as Jeff Health EFF 11/2023)

Must be participating with PA Medicaid.....PAR

Horizon NJ Health of New Jersey

Must be participating with NJ Medicaid
Horizon NJ Health (Plans A through D) .....PAR

Horizon NJ Health TotalCare (HMOSNP).....PAR
(must be participating with BOTH Horizon NJ Health and NJ Medicare to participate with HNJH Total Care)

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Humana Military (Formerly Tricare)

ChampVA.....PAR
Tricare.....PAR
Tricare for Life(PPO).....PAR
Tricare Prime.....PAR**
Tricare Select.....PAR

***Tricare Prime – Referrals required, PCP must be designated as a PCM (Primary Care Manager)*

IBC/Keystone/Independence Administrators

IBC/Keystone Tiered Plans.....PAR

Penn Care Network PA/NJ = Tier 2
Grand View Health.....Tier 3
CHOP Preferred Care CDHP.....Tier 2
Temple Care Advantage = Tier 2
Personal Choice PPO.....Tier 1
1199C Keystone HMO/POS.....Tier 2

IBC Drexel Preferred PPO.....PAR
IBC Drexel Preferred PPO NJ Provider = Tier 2
IBC Drexel Preferred PPO PA Provider = Tier 1

Independence Administrators Jefferson Plan.....PAR
Jefferson Choice / Select / HDHP plans.....Tier 1
Jefferson First plan.....Tier 2

Independence Administrators Main Line Health PPO.....PAR
Providers with Admin Privileges at Main Line Health = Tier 1
All Non-Admitting Providers = Tier 3

Keystone Proactive.....PAR
Pediatric & Internal Medicine Providers = Tier 2
All Other Providers = Tier 3

IBC/KHPE Value Network.....PAR

Independence Administrators.....PAR

Personal Choice PPO.....PAR
Tier 1

Keystone 65 (must be PAR with Medicare).....PAR
Focus RX (HMO-POS)
Basic RX (HMO)
Essential RX (HMO-POS)
Select RX (HMO)
Preferred RX (HMO)
Liberty (HMO)
Select Medical Only (HMO)
Preferred Medical Only (HMO)

Personal Choice 65 (must be PAR with Medicare).....PAR
Achieve RX (PPO)
Plus RX (PPO)
65 RX (PPO)
Medical Only (PPO)

Jefferson Health Plans

PPO Plans ONLY .....PAR

Keystone First (Pennsylvania Only)

Keystone First Medicaid (Must be participating with PA Medicaid).....PAR
Keystone First CHIP.....PAR

MagnaCare (Brighton Health Group) – PAR unless otherwise indicated

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Qualcare

Emblem Health/Humana & GHI..... only PAR through Qualcare

(meaning if the patient presents with a card that has the Qualcare logo on it, you are par with these plans)

Qualcare HMO.....PAR Qualcare Open-Access.....PAR Qualcare POS.....PAR
Qualcare PPO.....PAR

Oscar Health through Qualcare/Cigna.....PAR

United Healthcare/Oxford

Customized & Tiered Plans – Must check UHC Portal for individual Provider Tier, provider tiers & copays may vary

UnitedHealthcare All Savers .....PAR UMR.....PAR Choice Plus Network.....PAR
Golden Rule.....PAR APWU Health Plans.....PAR Veterans Affairs Network.....PAR
GEHA Plans.....PAR Oxford Freedom Plans.....PAR Oxford Liberty Plans.....PAR

UnitedHealthcare Choice & Choice Plus.....PAR
UHC Chioce Plus Emblem Health NYCE PPO NJ .....PAR
UnitedHealthcare Charter.....PAR
UnitedHealthcare Open-Access.....PAR
UnitedHealthcare Select.....PAR
The Empire Plan PPO (NYSHIP w/UHC logo on back) .....PAR
Surest (Tiered plan-must check UHC for Tier).....PAR

UnitedHealthcare Navigate.....PAR
UnitedHealthcare Select Plus.....PAR
UnitedHealthcare Options PPO.....PAR
UnitedHealthcare PPO.....PAR
UnitedHealthcare Options PPO(UH SharedService).....PAR
UnitedHealthcare Nexus ACO.....PAR

United Healthcare Community Plans **(Pennsylvania ONLY)** .....PAR

Oxford Metro.....NONPAR
UnitedHealthcare Indemnity....NONPAR
UnitedHealthcare Community Plans (NJ ONLY) .....NONPAR
Oxford Garden State POS.....NONPAR
All UnitedHealthcare Medicare Plans.....NONPAR
UnitedHealthcare Compass Plans.....NONPAR

US Family Health Plan (USFHP) PAR unless otherwise indicated

Wellpoint (Formerly Amerigroup)

Wellpoint NJ Family Care (Plans A through D) .....PAR
Wellpoint Medicare Advantage Dual HMO-SNP.....PAR

Advocare Agreements

Claims Watcher: Advocare Currently has agreements with Claims Watcher. Claims Watcher must be listed on the patients' card in order to verify Advocare participation.

Agreement Letter: Advocare also has an agreement with Imagine 360 for Weisman Children's & Voorhees Pediatric Facility Insurance, members should present Advocare agreement letter.

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