



ADVOCARE PAYOR PLAN GUIDE 2026 – NJ & PA ONLY

Plan Participation by Payor – Published by Advocare Payor Relations



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 Whole Health.....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 – New Jersey (provider must be participating in NJ Medicaid)

Aetna Better Health NJ (Plans A through D).....PAR

**See Medallion for provider PAR status

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

CHIP Only PAR

AmeriHealth

AmeriHealth Advantage/Local Value Network:

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

AmeriHealth Regional Preferred Network:

Platinum

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

Silver

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

Gold

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

Bronze

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

AmeriHealth Value Plus PlansPAR

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 (Advocate Tier 2)...PAR Cigna Clarity.....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

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

Revised 07/01/2026

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

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

HMO/EPO Products:

☒ Horizon Advantage EPO Bronze/Silver/Gold.....PAR	☒ Horizon Advantage EPO ERA.....PAR	☒ * Horizon HMO.....PAR
☒ * Horizon HMO 1525/2030/2035.....PAR	☒ * Horizon HMO Access.....PAR	
☒ Horizon Patient Centered Advantage EPO/Gold/Silver/Bronze.... 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 Atlanticare EPO.....Inner Circle

Omnia Hackensack Meridian Health.....Tier 1

Horizon POS, PPO, & Indemnity Products

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

Braven Medicare Advantage Products

Braven Medicare Plus (HMO).....NONPAR

Braven Medicare Group (HMO/POS).....NONPAR

Braven Medicare Access Group (HMO/POS)....NONPAR

Braven Medicare Choice (PPO)PAR

Braven Medicare Freedom (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

**Non-Par with ACA Plans (ie. Bronze, Silver, Gold)

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 HNJB Total Care)

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

***Payor Available in NJ counties: Burlington, Camden, Gloucester, Hunterdon, Mercer, Salem, Warren**

***Payor Available in PA counties: Bucks, Chester, Delaware, Montgomery, Philadelphia**

<u>IBC/Keystone Tiered Plans.....PAR</u>		
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 ONLYPAR

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

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 SaversPAR

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

UnitedHealthcare Navigate.....PAR

UHC Chioce Plus Emblem Health NYCE PPO NJPAR

UnitedHealthcare Select Plus.....PAR

UnitedHealthcare Charter.....PAR

UnitedHealthcare Options PPO.....PAR

UnitedHealthcare Open-Access.....PAR

UnitedHealthcare PPO.....PAR

UnitedHealthcare Select.....PAR

UnitedHealthcare Options PPO(UH SharedService).....PAR

The Empire Plan PPO (NYSHIP w/UHC logo on back)PAR

UnitedHealthcare Nexus ACO.....PAR

Surest (Tiered plan-must check UHC for Tier).....PAR

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

Oxford Metro.....NONPAR

Oxford Garden State POS.....NONPAR

UnitedHealthcare Indemnity....NONPAR

All UnitedHealthcare Medicare Plans.....NONPAR

UnitedHealthcare Community Plans (NJ ONLY)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.