

# 2025 Accepted Insurance List

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| Administrative Services Florida                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Aetna (all plans)                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Allmerica Financial                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Allwell (from Sunshine Health)                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Amerigroup                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Avalon Healthcare                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| AvMed (all plans)                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Banker's Life                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| BayCare – Cigna (Choice Share, Choice HSA, and Premium plans)                                                                                                                                                                                                                                                                                                                                                                                           |
| BayCare Plus Medicare Advantage                                                                                                                                                                                                                                                                                                                                                                                                                         |
| Benefit Management, FHC                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Best Choice Plus                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| Better Health                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Blue Cross Blue Shield <b>(see reverse for exclusions)</b> <ul style="list-style-type: none"> <li>• Blue Cross Blue Shield – Alabama, Georgia and Other States</li> <li>• Blue Cross Blue Shield – Indemnity Products</li> <li>• Blue Cross Blue Shield – Federal</li> <li>• Blue Cross Blue Shield – Florida Traditional</li> <li>• Blue Cross Blue Shield – Florida PPO, PPC, PPC Care Manager</li> <li>• FEP – BCBS of Florida (Standard)</li> </ul> |
| CHAMPVA                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Choice Care Network                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| Cigna (all plans)                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| Dimension Health PPO                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Diocese of St. Petersburg                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Employers Health Ins (EHI)                                                                                                                                                                                                                                                                                                                                                                                                                              |
| Employers Mutual (BHN)                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Evolutions Healthcare Systems                                                                                                                                                                                                                                                                                                                                                                                                                           |
| Florida Community Care                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| First Health Network                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Florida Health Alliance, PPO                                                                                                                                                                                                                                                                                                                                                                                                                            |
| Florida Healthchoice                                                                                                                                                                                                                                                                                                                                                                                                                                    |

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|---------------------------------------------------------|
| Government Employee Health Association (GHEA)–Southcare |
| Hillsborough County Health Plan                         |
| Hillsborough County Government                          |
| Humana <b>(see reverse for exclusions)</b>              |
| Magellan Complete Care                                  |
| Magnacare                                               |
| Medicaid (includes Medipass)                            |
| Medicare                                                |
| Medicare Railroad                                       |
| Medview Services                                        |
| Memorial Health Care HMO & PPO                          |
| Molina Medicaid                                         |
| Mutual of Omaha                                         |
| NALC (Natl. Assoc. of Letter Carriers)                  |
| National Association Preferred Provider Inc.            |
| National Preferred Provider Network                     |
| NovaNet, Inc. PPO                                       |
| Oxford Health Plan                                      |
| PCSS (Pinellas County Social Services)                  |
| Preferred Health Providers                              |
| Prestige Health Choice                                  |
| Pro-Net                                                 |
| Simply Healthcare Plan                                  |
| Sunshine Health Plan                                    |
| Tenet Select Medical Plan                               |
| TriCare                                                 |
| UnitedHealthcare <b>(excludes Exchange plans)</b>       |
| USA Health Network                                      |
| Volusia Health Network                                  |
| Wellpoint                                               |
| Workers' Compensation                                   |

**See reverse side for insurance plans contracted with Labcorp and Quest Diagnostics. It is the patient's responsibility to know which laboratory is contracted with their insurance plan.**

**If you have questions on an insurance plan, please contact BayCare Laboratories Customer Service at (800) 324-7853.**

# Labcorp and Quest Diagnostics Plans

**The following insurance plans are contracted with Labcorp and/or Quest Diagnostics. Patients with these plans should use Labcorp and/or Quest Diagnostics for collection and testing services.**

| Labcorp Insurance Plans                                         | Quest Diagnostics Insurance Plans                  |
|-----------------------------------------------------------------|----------------------------------------------------|
| Ambetter (a Sunshine State health plan)                         | Ambetter (a Sunshine State health plan)            |
| Ascension Complete                                              | BCBS Florida Blue – BlueChoice                     |
| Beech Street (MultiPlan Network)                                | BCBC Florida Blue – BlueMedicare HMO and PPO       |
| Bright Health                                                   | BCBC Florida Blue – BlueOptions                    |
| CarePlus Health Plans                                           | BCBC Florida Blue – BlueSelect EPO and PPO         |
| Children’s Medical Services Health Plan                         | BCBC Florida Blue – myBlue HMO                     |
| Children’s Medical Services Health Plan (Wellcare)              | BCBC Florida Blue – Simply Blue                    |
| Children’s Medical Services Health Plan (Sunshine)              | Beech Street (MultiPlan Network)                   |
| Clear Health Alliance (Florida Medicaid MMA Specialty Plan)     | Children’s Medical Services Health Plan (Sunshine) |
| Coventry of Florida (Advantra, Summit, Vista, Buena Vista HMOs) | Coventry of Florida (Aetna)                        |
| Coventry of Florida (Aetna)                                     | Devoted Health Plan                                |
| Devoted Health Plan                                             | Florida Healthcare Plans                           |
| Freedom Health Medicare Advantage                               | Golden Rule (United HealthOne)                     |
| Golden Rule (United HealthOne)                                  | Healthy Palm Beaches                               |
| HealthSun Health Plan                                           | Humana HMO Products (HumX and Open Access)         |
| Humana HMO Products (HumX and Open Access)                      | Humana Medicare Products (Gold Plus, Choice PPO)   |
| Humana Medicare Products (Gold Plus, Gold Choice, Choice PPO)   | Manatee Health Network                             |
| Longevity Health Plans                                          | MHBP                                               |
| Manatee Health Network                                          | Molina HealthCare of Florida – Medicare Products   |
| MHBP (formerly MailHandlers) Aetna National Network             | MultiPlan Beech Street                             |
| Molina HealthCare of Florida (all plans)                        | Neighborhood Health Partnership (UHC)              |
| MultiPlan Beech Street                                          |                                                    |
| Neighborhood Health Partnership (NHP)                           |                                                    |
| Neighborhood Health Partnership (UHC)                           |                                                    |
| Optimum Healthcare Medicare Advantage                           |                                                    |
| Parker Hannifin Corporation Employees                           |                                                    |
| PCA Health Plans HMO, POS                                       |                                                    |
| Positive Healthcare                                             |                                                    |
| Polk County Health Plan Preferred Care Partners                 |                                                    |
| Ultimate Health Plans Medicare Advantage                        |                                                    |
| Wellcare Medicare Advantage                                     |                                                    |

- \* Many plans are negotiated at the national level with commercial laboratories.
- \* Lab expenses may be one of the biggest contributors to healthcare consumers’ out-of-pocket costs. But by using “preferred” or in-network rather than out-of-network labs, patients save money. Costs for out-of-network services can be quite significant, especially for members whose health plans don’t have out-of-network benefits.
- \* If the patient is out of network, their benefits may be reduced, or insurance payment denied altogether.
- \* Accepting out of network patients leads to denied payments, increased patient bad debt and customer dissatisfaction.

**For more information:**  
**(800) 324-7853 | BayCareLabs.org**

