

2026 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 (see reverse for exclusions) |
| <ul style="list-style-type: none"> • Blue Cross Blue Shield – Alabama, Georgia and Other States • Blue Cross Blue Shield – Indemnity Products • Blue Cross Blue Shield – Federal • Blue Cross Blue Shield – Florida Traditional • Blue Cross Blue Shield – Florida PPO, PPC, PPC Care Manager • FEP – BCBS of Florida (Standard) |
| 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 |
| Gold Kidney Medicare Advantage |

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| Government Employee Health Association (GHEA)–Southcare |
| Hillsborough County Health Plan |
| Hillsborough County Government |
| Humana (see reverse for exclusions) |
| 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 (excludes Exchange plans) |
| 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 |
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| 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

