2026 / REFERRING-OFFICE EDITION

INSURANCE & REFERRAL GUIDE

PLAN-SPECIFIC VERIFICATION REQUIRED
Confirm network, benefits, referral and authorization for the exact member plan before scheduling.

NO REF — No referral required | REF — Referral required | AUTH — Authorization required | CHECK — Verify with Metro

COMMONLY LISTED COVERAGE

36 PLAN / NETWORK ENTRIES

COMMERCIAL & ADMINISTRATOR NETWORKS

Aetna HMO	REF
Aetna PPO	NO REF
AmeriBen BCBS	NO REF
Anthem BCBS PPO	NO REF
Banner Aetna HMO	NO REF
BCBS of Arizona PPO / Alliance	NO REF
BCBS out-of-state PPO	CHECK
Cigna PPO	NO REF
GEHA	NO REF
Gilsbar BCBS	NO REF
HealthComp / Personify	NO REF
Humana PPO (commercial)*	NO REF
Meritain	NO REF
Surest / Shared Services	NO REF
SW Administrators / local Teamsters / Pipe Fitters	NO REF
UHC Student Resources (ASU)	REF
UMR	NO REF
UnitedHealthcare PPO / Choice Plus	NO REF

MEDICARE / AHCCCS

Banner Prime	CHECK
Banner UHC Medicare Advantage HMO	CHECK
BCBS / Optum Medicare Advantage (HMO Life 1)	NO REF
BCBS of Arizona HMO	NO REF
Medicare Part B	NO REF
Mercy Care Advantage	CHECK
Optum / Life 1 (UHC or BCBS)	PCP AUTH
UHC AARP Complete HMO	REF
UHC Dual Complete	REF
UnitedHealthcare HMO	REF
Allwell / Wellcare	REF
American Indian Health (AIH)	REF
Arizona Complete Health	REF
Banner University Family Care (BUFC)	CHECK
Mercy Care	CHECK
UHC Community Plan	REF

MILITARY / VETERANS

TRICARE West	PCP AUTH
VA Community Care Network	VA AUTH

PLANS LISTED AS OUT OF NETWORK

26 ENTRIES

Carrier names do not establish every product's network. Confirm the exact member plan before redirecting.

- Allegiance plans
- Ambetter
- Arizona Care Network
- Arizona Priority Care
- BCBS Everyday Health / Everyday Health AHCCCS
- Bright Health
- Care Network
- Care1st
- CareFirst
- Dignity plans / network
- Gold Kidney
- Health Choice / BCBS Health Choice
- HealthSprings (formerly Cigna HMO)
- HonorHealth plans / network
- Humana HMO
- Imperial
- Magellan
- Maricopa Focus
- Mercy Care RBHA
- Molina
- Motiv
- Oscar
- Out-of-state HMO plans
- Premera (Amazon plan)
- Priority Health
- UHC Navigate

IMPORTANT PLAN NOTES

Humana PPO*: in network only when card shows CCN, MultiPlan or Employers Health.

Anthem BCBS PPO: durable medical equipment (DME) is not covered in office.

OUT OF NETWORK?

Call to review available OON benefits and permitted cash-pay options.

VERIFY COVERAGE / SEND A REFERRAL
CALL 480-831-0700

FAX
480-831-0748

MILITARY / VETERANS
TRICARE: PCP AUTH | VA: VA AUTH

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Operational quick reference only. Coverage, participation, benefits and required approvals may change.

Government-sponsored plans: self-pay subject to eligibility, regulations and plan requirements.