



In-Network Insurances

What does "In-Network" mean?

If you receive your healthcare services from a healthcare provider that participates in your health plan, they are considered "in-network." Hospitals, physicians or other health care providers who do not participate in your health plan may be referred to as "out-of-network". You may have a higher co-insurance and/or co-pay for out-of-network services. In some cases, out-of-network services are denied completely.

Company Name	Type of Plan
Aetna	PPO
Beech Street	PPO
Blue Cross	Traditional PPO Choice PPO
Cigna	PPO
Community Care	HMO
Coventry/First Health	Coventry PPO First Health PPO
Champ VA	
Humana (Pending)	Medicare Advantage PPO
PHCA/Multiplan	PPO
Healthchoice	Healthchoice PPO
PacifiCare	PPO
Preferred Community Choice	PPO Select
Sterling Life Insurance	Medicare Advantage PFFS
Tricare	
United Healthcare	PPO

Market Place Polices (Affordable Healthcare Act)

Company Name	Type of Plan
Coventry	PPO
Blue Cross	Traditional Choice PPO

The above is a list of the insurance companies that Northeastern Health System is currently contracted with. There may be insurances that are not listed on this sheet. If your insurance company is not listed, please call NHS or the number on the back of your card for verification.