

## Cornerstone Psychiatric Services, Inc.

David Donahue, DO ◊ David Fawks, APRN ◊ Kristoffer Guerrero, APRN ◊

◊ Lenice Haber, LCSW ◊ Nancy Stetter-Coblentz, LCSW

Please check the table below to see if we are in-network with your insurance plan and if we are accepting new patients for your plan. If there is a 'NO' in the In-Network column for your insurance, then you will have to pay full charges out-of-pocket. Also see the Notice section at the bottom of this page for additional issues that may concern you. If you do not see your plan listed, please call the office.

As of 01/08/2026		In-Network	Accepting New Patients
Medicare Plans	<b>Medicare (traditional)</b>	Yes	Yes
	<b>Medicare Advantage Plans:</b>		
	Aetna Medicare PPO plans	Yes	Yes
	Aetna Medicare HMO plans	Yes	Yes
	<b>AvMed Medicare</b>	NO	NO
	Blue Cross Blue Shield Medicare Plans:		
	-Blue Medicare Patriot PPO / Value PPO	Yes	Yes
	-Blue Medicare Classic / Classic Plus*discontinued 12-31-2024 /Premier HMO	Yes	Yes
	-Blue Medicare Choice (Regional PPO)	Yes	Yes
	<b>Freedom Health</b>	NO	NO
	Gold Kidney Health Plan – Medicare Advantage	Yes	Yes
	Humana Medicare HMO/PPO	Yes	Yes
Commercial Insurances	<b>Optimum Health</b>	NO	NO
	United Healthcare: (AARP Medicare Complete, Medicare Solutions or Community Plan, UHC Dual Complete)	Yes	Yes
	<b>Wellcare</b>	NO	NO
	Aetna: HMO, PPO (non-Medicare plans) (Kristoffer Guerrero, APRN effective 5/28/2024)	Yes	Yes
	AmBetter by Sunshine Health (Lenice Haber, LCSW is out of network)	Yes	Yes
	BayCare Behavioral Health (self insured plan) ( <b>note: Claims go to Cigna ins.</b> ) (**Only Dr. Donahue and David Fawks, APRN are in-network)	Yes**	Yes
	BCBS / Florida Blue: HMO <sub>1</sub> and PPO	Yes	Yes
	Carelon Behavioral (formerly Beacon Health Options <sub>2</sub> ) -We are out of network with Carelon Behavioral /Beacon Health Options d/b/a PsychCare, Freedom Health, AvMed, or Humana Medicaid Plans. We recommend you call your insurance plan and ask about your mental health benefits and provisions. (**David Fawks, APRN and Nancy Stetter-Coblentz, LCSW are out-of-network)	Yes**	Yes
	Cigna / Cigna Behavioral Health	Yes	Yes
	Curative	Yes	Yes
	Golden Rule (by United Healthcare)	Yes	Yes
	Humana HMO/PPO/PFFS	Yes	Yes
	Magellan Health (**David Fawks, APRN is out-of-network)	Yes**	Yes
	Lucet Health, formerly New Directions (Florida Blue network)	Yes	Yes
	Oscar Insurance Co. (see United Behavioral/Optum Behavioral insurance as Oscar ins. outsources the mental health benefit to Optum Behavioral.)	See UHC/Optum Behavioral	See UHC/Optum Behavioral
	Sunshine Health FL Medicaid HMO *Mental Health claims go to Cenpatico. Only accepting this plan for <u>current patients</u> . **only Dr. Donahue, David Fawks, APRN and Kristoffer Guerrero, APRN are in-network	Yes**	NO
	TRICARE EAST / TRICARE for Life	Yes	Yes
	United Healthcare (UHC) / United Behavioral Health (UBH) / Optum Behavioral	Yes	Yes
	smhCare (insurance through SMH Hospital). **Only Dr. Donahue, David Fawks, APRN and Kristoffer Guerrero, APRN are in-network with this plan as must be in-network with Gulf Coast Provider Network (GCPN) but claims go to Meritain Health effective 10/01/2021.	Yes**	Yes **

\*\*=some of the providers in the group are NOT in-network. Please call the office to verify the provider you are scheduled with is in-network.

-David Fawks, APRN is out-of-network with all Beacon Health/ValueOptions plans and Magellan.

-Kristoffer Guerrero, APRN... is out-of-network with BayCare Behavioral through Cigna

-Our LCSW clinicians are out-of-network with all Medicaid plans.

If Insurance plan is **red font**, then we do not accept this insurance; and we will not bill the insurance either. You must pay 100% of the service charges.

**We also recommend that you call your insurance plan and ask them specifically about your Mental Health Benefits:**

- Who handles the claims as sometimes insurance companies will outsource mental health benefits to a 3rd party payer and we may be Out-of-Network with that payer.
- Ask if your insurance plan requires your PCP to refer to one of our clinicians? If yes, then contact your PCP to initiate the referral as required by your insurance plan provisions.
- Ask if any authorization is required for Outpatient mental health services? If yes, then ask them for the authorization and provide our office with this information.
- Ask for your copay, coinsurance and deductible amounts for outpatient mental health services. These may be different than your regular medical amounts.

Notices:

- Your insurance plan is a contract between you and them. If we have submitted the claim and they do not cover the service, then you will be responsible for paying out-of-pocket for the services rendered. If you feel that your insurance should have paid on the claim, then it is your responsibility to contact them directly to have the claim re-processed.
- **Beacon Health Options** has two different provider networks—one for commercial plans and one for Medicare plans. It is very important that you check with your specific insurance plan and see if any of our providers at Cornerstone are listed in the network. We definitely do not accept Beacon Health Options with the insurance plans: AvMed, Aetna Medicare HMO plans from 1/1/2017 to 12/31/2019, Freedom Health, Humana Medicare plans prior to 1/1/19, Humana Medicaid and PsychCare).
- **LCSW level clinicians:** Please call your insurance company to see if you need pre-cert or referral for seeing our LCSW level clinician. Please let your insurance company know the initial visit with the therapist is billed as cpt code 90791. The follow-up psychotherapy visits are usually cpt code 90837 or 90834.

**SPECIAL EMPLOYER PLANS:** If your company is listed below or insurance plan, please see the information about your mental health coverage. This is not a complete list, so please verify your own mental health benefits and claim payer for your insurance plan!

- **Comcast:** Your mental health benefit and claims is handled by **CompPsych**. Only Dr. Donahue is in-network with CompPsych insurance. You, the patient, must contact CompPsych to get a pre-authorization to see Dr. Donahue for your outpatient mental health visits. This must be done before your first visit.
- **LOWES:** Your insurance is United Healthcare or BCBS, but for your mental health coverage, this benefit and claims are handled by **Magellan Health**. Please refer to Magellan Health for details. **(Valid for services prior to 1/1/2024)**. After 1/1/24 send claims to local BCBS.
- **State of Illinois:** Your insurance is Aetna, but for your mental health coverage, this benefit and claims are handled by **Magellan Health**. Please refer to Magellan Health for details.
- **AvMed** (we only accepted this from 1/1/2021 to 12/31/2025 as Mental Health claims went to UBH/Optum Behavioral). Effective 1/1/2026 we no longer accept this insurance.