

**Cornerstone Psychiatric Services, Inc.**

David Donahue, DO ◇ David Fawks, APRN ◇ Nina Kirchgessner, APRN ◇ Smitha Ajesh, APRN  
 ◇ Joan Flynn, 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 6/29/2021		In-Network	Accepting New Patients
<b>Medicare Plans</b>	<b>Medicare (traditional)</b>	Yes	Yes
	<b><u>Medicare Advantage Plans:</u></b>		
	Aetna Medicare PPO plans	Yes	Yes
	Aetna Medicare HMO plans	Yes	Yes
	<b>AvMed Medicare</b>	<b>NO</b>	<b>NO</b>
	Blue Cross Blue Shield Medicare Plans: -Blue Medicare Value PPO (plan effective 1/1/2020) -Blue Medicare Classic / Classic Plus /LifeTime HMO -Blue Medicare Choice (Regional PPO)	Yes Yes Yes Yes	Yes Yes Yes Yes
	<b>Freedom Health</b>	<b>NO</b>	<b>NO</b>
	Humana Medicare HMO/PPO	Yes	Yes
	<b>Optimum Health</b>	<b>NO</b>	<b>NO</b>
	United Healthcare: (AARP Medicare Complete, Medicare Solutions or Community Plan, UHC Dual Complete)	Yes	Yes
<b>Wellcare</b>	<b>NO</b>	<b>NO</b>	

<b>Commercial Insurances</b>	Aetna: HMO, PPO (non-Medicare plans)	Yes	Yes
	<b>AmBetter by Sunshine Health</b>	<b>NO</b>	<b>NO</b>
	AvMed (effective 1/1/2021, Mental health claims go to UBH/Optum Behav.)	Yes	Yes
	BayCare Behavioral Health (self insured plan) ( <b>note: Claims go to Cigna ins.</b> ) (**Smitha Ajesh, APRN, Joan Flynn, LCSW, Nancy Stetter-Coblentz, LCSW are out-of-network)	Yes**	Yes
	BCBS / Florida Blue: HMO <sub>1</sub> and PPO:	Yes	Yes
	Beacon Health Options <sub>2</sub> (formerly ValueOptions) <b><u>2-We are out of network with Beacon Health Options d/b/a PsychCare, Freedom Health, AvMed, or Humana Medicaid Plans.</u></b> 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
	Golden Rule (by United Healthcare)	Yes	Yes
	Humana HMO/PPO/PFFS	Yes	Yes
	Magellan Health (**David Fawks, APRN and Nancy Stetter-Coblentz, LCSW are out-of-network)	Yes**	Yes
	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 Optum Behavioral	See Optum Behavioral
	Sunshine Health FL Medicaid HMO *Mental Health claims go to Cenpatico. Only accepting this plan for <u>current patients.</u> (**Smitha Ajesh, APRN and all LCSW clinician's are out-of-network)	Yes**	<b>NO</b>
	TRICARE EAST / TRICARE for Life (**Smitha Ajesh, APRN and Nancy Stetter-Coblentz, LCSW is out-of-network, pending)	Yes**	Yes
	United Healthcare / United Behavioral Health / Optum Behavioral <b>Note:</b> If your Employer is <b>Lowe's</b> , your mental health claims go through Beacon Health Options, so refer to Beacon Health to see if the provider is in-network.	Yes	Yes
	WebTPA (insurance through SMH Hospital). Only Dr. Donahue and David Fawks, APRN are in-network with this plan.	Yes (only Dr. Donahue and David Fawks, APRN)	Yes (only Dr. Donahue and David Fawks, APRN)

\*\*=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
- Smitha Ajesh, APRN is out-of-network with Tricare and all Medicaid plans.
- Our LCSW clinician's 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, 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!

- **HCA Hospital:** (prior to 1/1/2020) Your insurance is United Healthcare, but for your mental health coverage, this benefit and claims are handled by **Beacon Health**. Please refer to the Beacon Health insurance details above. **Starting 1/1/2020** the mental health claims will utilize Optum Behavioral for claim processing.
- **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, but for your mental health coverage, this benefit and claims are handled by **Magellan Health**. Please refer to Magellan Health for details.
- **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.