

INSURANCE OFFERINGS IN TYSONS OFFICE

Aetna	IN NETWORK
Anthem BC/BS	IN NETWORK
Carefirst	IN NETWORK
Cigna	IN NETWORK
United Healthcare	IN NETWORK
Tricare	OUT OF NETWORK
Kaiser	REFERRAL NEEDED

In-Network

Definition: In-network refers to healthcare providers who have a contract with your health insurance plan.

Agreement: These providers accept certain negotiated (discounted) rates from your insurance company.

Cost: When you receive services from an in-network doctor, you pay a lower cost-sharing (such as copayments or coinsurance).

Coverage: Most health plans encourage using in-network providers to save costs.

Finding In-Network Providers: Use the Find a Doctor tool provided by your health plan to locate in-network doctors, specialists, labs, hospitals, and other facilities.

Out-of-Network

Definition: Out-of-network refers to health care providers who do not have a contract with your health insurance plan.

Cost: If you use an out-of-network provider, health care services could cost more since there's no pre-negotiated rate.

Coverage: Depending on your health plan, services from out-of-network providers may not be covered at all.

Caution: Be aware that some health plans have no coverage for non-emergency services from out-of-network providers.