

- Note 1:** Referral / authorization requirements change often; visit the insurance company's website for additional info.
Note 2: Not All NAO providers are contracted with every insurance plan; contact us at 928.226.2916 for verification.
Note 3: Include copies of front and back of your insurance card with your referral.

Insurance Name	Is NAO Contracted?	Is a REFERRAL Required?	AUTHORIZATION Required?
AARP Medicare Complete	No	Yes, if HMO	Yes, if HMO No, if PFFS or PPO
Accountable Health	Yes	No	No
Aetna	Yes	No, unless Campus Health	No
AHCCCS IHS American Indian Health Plan	Yes	No	No
AHCCCS Care 1st	Yes	No	No
AHCCCS CMDP	Yes	No	No
AHCCCS Steward HealthChoice	Yes	No	No
AHCCCS (LTC, DDD, CRS)	Yes	Yes	No
AHCCCS Health Net	No	Yes	Yes
AHCCCS UHC	Yes	No	No
AHCCCS Banner-University Family Care	Yes	No	No
AHCCCS Mercy Care Plan	No	No	Yes
AZ Foundation for Medical Care	Yes	No	No
BCBS (incl. Neighborhood Network (NNJ, NNG, XBH, XBK))	Yes	No, unless Neighborhood Network	No
Cigna	Yes	No, unless HMO	No
Coventry HealthCare Workers Compensation	Yes	No	No
Encompass Specialty Surgical Network	Yes	No	No
HealthNet	Yes, unless HMO	No, unless HMO	No
HealthWest	Yes	No	No
HMA/HMN/MultiPlan	Yes	No	No
Humana (Medicare)	Yes	Yes, if HMO	No
Humana (Commercial)	No	No	No
Indian Health Services (Contract Health/Purchase Referred Care)	No	Requires PO	Requires PO
MHBP (Mail Handlers)	No	No	No
Medicare	Yes	No	No
Medicare Railroad	Yes	No	No
Prime Health Services	Yes	No	No
Provider Network of America	Yes	No	No
Three Rivers Provider Network	Yes	No	No
Tricare	N/A	No	Yes
United HealthCare (Commercial)	Yes	No	No
United HealthCare (Medicare)	Yes	Yes	Yes
VA Prescott	N/A	Yes	Yes