

Medicare Plans Accepted at Tennessee Orthopaedic Alliance (TOA) – 2026

At TOA, we participate in most **Medicare Advantage** and **Medicare Supplement** plans.

The only major change for 2026 involves **UnitedHealthcare's Medicare Advantage plans** (including those branded as **UHC** or **AARP Medicare Advantage**).

TOA will remain in network for these plans **through April 30, 2026**.

Starting **May 1, 2026**, all **UnitedHealthcare Medicare Advantage plans** will be **out of network** at TOA.

If you have **traditional Medicare** or an **AARP Medicare Supplement (Medigap)** policy, this change **does not affect you** — those plans are still accepted with no referral needed.

Plans We Continue to Accept

Traditional Medicare

- Always accepted at all TOA locations.

AARP Medicare Supplement (Medigap)

- Accepted.
- No referral needed.
- Works alongside your regular Medicare coverage.

Amerivantage

BlueCross BlueShield of Tennessee

- BlueAdvantage (HMO / PPO)
- BlueAdvantage Plus (including Garnet/Ruby/Diamond)

Aetna

- Aetna Medicare Premier, Value, Advantra, Freedom, Eagle

Cigna Healthcare

- Cigna Preferred Medicare (HMO)
- Cigna Health Springs
- Cigna True Choice (PPO)
- Cigna Preferred Plus (HMO-POS)

Humana

- Humana Gold Plus (HMO)
- HumanaChoice (PPO)
- Humana Value Plus (PPO)
- Humana Honor (PPO)

Devoted Health

- Devoted CORE TN (HMO)
- Devoted PRIME TN (HMO)

Wellcare (Centene)

- Wellcare Medicare Value (HMO)
- Wellcare Medicare Freedom (PPO)

Plans We Will No Longer Accept After April 30, 2026

UnitedHealthcare Medicare Advantage (HMO, HMO-POS, and PPO)

- Includes all UnitedHealthcare and AARP-branded Medicare Advantage products.
 - Beginning May 1, 2026, TOA will be **out of network** for these plans.
 - Patients with these plans will need to use other in-network providers or contact UHC for assistance transitioning care.
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