Accepted Insurance by Service

Psychiatric Care • TMS Therapy • Spravato®

Insurance coverage varies by service and plan type.

Clearwave participates with many Commercial, Medicare Advantage, and Managed Medicaid plans. Use the tables below to see which plan types are generally accepted for each service.

Psychiatric Care

Psychiatry and medication management coverage may also depend on the specific Clearwave provider.

Insurer / Plan	Commercial	Medicare Advantage	Managed Medicaid
Aetna	✓	✓	✓
Anthem / Blue Cross Blue Shield (Plans managed by Carelon Behavioral Health)	✓	—	—
CDPHP	✓	✓	✓
Cigna	✓	✓	✓
MVP Health Care	✓	✓	✓
UnitedHealthcare / Optum	✓	✓	—
UHC Oxford	✓	—	—
UMR	✓	—	—
1199 SEIU	✓	—	—
Carelon / Beacon / Emblem / GHI	✓	—	—
Meritain Health	✓	—	—
NYCE PPO	✓	—	—
Empire NYSHIP	✓	—	—

Also accepted: Original Medicare* and World Trade Center (WTC) Health Program.

*Original Medicare participation may be provider-dependent. Our team will confirm an appropriate participating provider before scheduling.

TMS Therapy

TMS coverage is widely available across Commercial, Medicare Advantage and Medicaid products, but prior authorization and medical-necessity criteria may apply.

Insurer / Plan	Commercial	Medicare Advantage	Managed Medicaid
Aetna	✓	✓	✓
Anthem / Blue Cross Blue Shield	✓	✓	✓
CDPHP	✓	✓	✓
Cigna	✓	✓	✓
MVP Health Care	✓	✓	✓
UnitedHealthcare / Optum	✓	✓	—
UHC Oxford	✓	—	—
UMR	✓	—	—
1199 SEIU	✓	✓	✓
Carelon / Beacon / Emblem / GHI	✓	✓	✓
Fidelis	✓	✓	✓
Healthfirst	✓	✓	✓
Humana	✓	✓	✓
Meritain Health	✓	✓	✓
Molina / Affinity	✓	✓	✓
NYCE PPO	✓	—	—
Empire NYSHIP	✓	—	—

Also accepted: Original Medicare*, New York Medicaid fee-for-service (Straight Medicaid), World Trade Center (WTC) Health Program, and TRICARE.

*Original Medicare participation may be provider-dependent. Molina/Affinity participation may vary by specific product; please contact us for verification. United Healthcare does not include Dual Advantage plans.

Spravato®

Spravato coverage can vary by plan and may require prior authorization and additional clinical criteria.

Insurer / Plan	Commercial	Medicare Advantage	Managed Medicaid
Aetna	✓	✓	✓
Anthem / Blue Cross Blue Shield	✓	✓	✓
CDPHP	✓	✓	✓
Cigna	✓	✓	✓
MVP Health Care	✓	✓	✓
UnitedHealthcare / Optum	✓	✓	—
UHC Oxford	✓	✓	—
UMR	✓	✓	—
1199 SEIU	✓	✓	—
Fidelis	✓	✓	✓
Meritain Health	✓	✓	✓

Also accepted: Original Medicare*.

*Original Medicare participation may be provider-dependent. United Healthcare does not include Dual Advantage plans. Coverage and authorization requirements vary by plan.

Not sure which type of plan you have?

Your insurance card may show an insurer name without clearly identifying whether your plan is Commercial, Medicare Advantage or Managed Medicaid. **Our team can verify your plan and benefits before you schedule with us.**

A checkmark indicates that Clearwave generally participates with that plan type for the listed service. Participation does not guarantee coverage, eligibility, medical necessity, authorization, or payment. Coverage can vary by plan, provider and location, and insurance participation is subject to change.

Questions about your insurance? Contact Clearwave Mental Health and our team will help verify your coverage.