

Payer Enrollment Comparison Matrix

Side-by-Side Requirements for Top 10 Commercial Payers

How to use this matrix: Compare enrollment requirements across the top 10 commercial payers side by side. Use this to plan your credentialing strategy, anticipate documentation needs, and set realistic timelines.

Enrollment Overview by Payer

PAYER	USES CAQH?	ONLINE PORTAL?	TIMELINE (DAYS)	RE-CREDENTIAL CYCLE
UnitedHealthcare	Yes	Yes (One Healthcare ID)	45-90	Every 3 years
Anthem / Elevance	Yes	Yes (Availity)	45-90	Every 3 years
Aetna (CVS Health)	Yes	Yes (Aetna Provider)	45-75	Every 3 years
Cigna	Yes	Yes (Cigna for HCPs)	45-90	Every 3 years
Humana	Yes	Yes (Availity)	30-75	Every 3 years
Centene / WellCare	Yes	Yes (varies by plan)	45-90	Every 3 years
Molina Healthcare	Yes	Yes (Molina Provider)	30-60	Every 3 years
BCBS of Texas	Yes	Yes (Availity)	30-75	Every 2-3 years
Kaiser Permanente	No	Custom process	60-120	Every 2 years
TRICARE (TriWest/HCA)	Yes	Yes (TriWest/HCA)	30-90	Every 3 years

Application Requirements Comparison

REQUIREMENT	UHC	ANTHEM	AETNA	CIGNA	HUMANA	BCBS TX
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REQUIREMENT	UHC	ANTHEM	AETNA	CIGNA	HUMANA	BCBS TX
State License	Req	Req	Req	Req	Req	Req
DEA Certificate	Req	Req	Req	Req	Req	Req
Board Certification	Pref	Pref	Pref	Pref	Pref	Pref
Malpractice COI	Req	Req	Req	Req	Req	Req
W-9 Form	Req	Req	Req	Req	Req	Req
Hospital Privileges	Varies	Varies	Varies	Varies	Varies	Varies
Delegated Option	Yes	Yes	Yes	Yes	Yes	Yes

Req = Required, Pref = Preferred but not mandatory, Varies = Depends on specialty/state

Reimbursement Rate Comparison (% of Medicare)

Approximate commercial reimbursement rates as a percentage of Medicare rates. Rates vary by region and contract.

PAYER	PRIMARY CARE	SPECIALTY CARE	BEHAVIORAL HEALTH	SURGICAL
UnitedHealthcare	110-130%	115-140%	100-120%	120-160%
Anthem / Elevance	115-135%	120-150%	105-125%	125-165%
Aetna	110-130%	115-145%	100-120%	115-155%
Cigna	120-140%	125-155%	110-130%	130-170%
Humana	105-125%	110-135%	95-115%	115-150%
BCBS (avg)	115-140%	120-155%	105-130%	125-170%

Source: Industry averages from MGMA DataDive and FAIR Health. Actual rates depend on contract negotiation, specialty, and market.

Key Contact Information

PAYER	PROVIDER SERVICES	CREDENTIALING INQUIRY
UnitedHealthcare	1-877-842-3210	uhcprovider.com
Anthem / Elevance	1-800-676-2583	availity.com
Aetna	1-800-624-0756	aetna.com/providers

PAYER	PROVIDER SERVICES	CREDENTIALING INQUIRY
Cigna	1-800-882-4462	cignaforhcp.cigna.com
Humana	1-800-626-2741	availity.com
Medicare (CMS)	1-855-798-2549	pecos.cms.hhs.gov

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