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Praxis Health Finalizes Its 2027 Insurance Network Early to Help Patients Navigate a Shifting Market

Independent, provider-led network across Oregon, Washington, and Idaho confirms its 2027 carrier lineup well ahead of Open Enrollment, as insurer exits and shifting contracts reshape coverage nationwide.

OREGON – As Open Enrollment approaches on October 15, Praxis Health is confirming which insurance carriers it will be in-network with for 2027, ahead of the usual timeline. The move comes amid a wave of disruption across the health insurance industry, marked by payer exits and shifting contracts among both national and regional insurers. Praxis Health's goal is straightforward: give patients the time and clarity they need to choose coverage that keeps their care team in place, rather than leaving them to navigate a surprise mid-year.

Recent examples include Providence's move to wind down most of its health insurance business, Health Net's exit from parts of the market, and continued network narrowing among national carriers including United Healthcare. Employers, health systems, and patients across Oregon are all navigating similar decisions right now. Against that backdrop, Praxis Health chose to finalize its 2027 network today rather than wait.

"Insurance is changing all around us and we'd rather not wait for the market to settle before making a clear decision about our insurance network. Every insurer we work with has real strengths and real limitations. We cannot control those factors, but what we can control is being decisive, transparent, and early, so our patients have enough time to plan"

— Dr. Jessica Morgan, Chief Medical Officer, Praxis Health

No insurance partner is perfect. Network strength varies by community, coverage differs between Medicare Advantage and commercial plans, and factors like prior authorization and referral approval all shape a patient's real-world access to care. Praxis Health weighed all of these factors before finalizing this decision, and its goal, and its obligation to patients, is to ensure every decision supports access to care.

The shift is landing differently in every community Praxis Health serves, and local providers are already navigating it with their own patients. In Portland, Chris Aichele, ARNP, has been direct about what network changes mean in daily practice.

"I've had patients lose access to specialists they had been seeing for years. Not because their condition changed but because their insurance plan no longer is contracted with their specialist. I've had planned surgeries get cancelled when a specialist and insurance company can't negotiate with one another and the contract ends with little notice. Leaving these decisions until the last minute hurts patients. We want our patients choosing their next plan on their own terms, with enough time and information to do it right."

— Chris Aichele, ARNP, Pacific Medical Group North Portland, Praxis Health

Praxis Health CEO Dan McCarthy echoed that commitment. "We built this organization to be a reliable primary care leader in this state, and we want to align with insurers who are equally invested in a sustainable care network for our communities. That means finalizing our carrier lineup now, ahead of open enrollment, so our patients have enough time to make an informed decision about their healthcare."

Patients enrolled in an affected plan will receive direct notice, access to a dedicated support line, and in-clinic help evaluating their options. Medicare Open Enrollment runs October 15 through December 7; ACA marketplace and employer benefits enrollment periods follow later this fall, and Medicaid and CCO members should also confirm their coverage with their clinic. Because an insurance carrier's own provider directory isn't always current, Praxis Health recommends checking GoPraxisHealth.com/insurance-updates for the most accurate 2027 coverage information rather than relying on a carrier's listing alone. Medicare Advantage members will be presented with the full range of in-network plans; Praxis Health does not recommend a specific replacement plan and encourages members to consult a licensed insurance broker, a SHIBA/SHIP counselor, or 1-800-MEDICARE for personalized guidance.

Praxis Health's focus is on making this easier for our patients. Patients have the final say in choosing their own insurance and care team; our job is simply to give them the time and information to choose well.

We're Here to Help

Praxis Health will continue to be in-network with Aetna, Cigna, First Choice, PacificSource, Moda, and Regence BlueCross BlueShield in 2027, with additional partnerships expected to be announced soon, but will not be contracting with United Healthcare*. Patients with questions can call their clinic, for a full list of our clinics click [here](#) or visit GoPraxisHealth.com/insurance-updates.

**UHC Commercial to be determined for 2027, UHC Medicare Advantage terminated for 2027. Providence and Health Net are no longer offering insurance in 2027.*

About Praxis Health

Praxis Health is a provider-led, independent primary care organization with more than 30 clinic locations across Oregon, Washington, and Idaho. Built on the belief that independent, whole-person primary care leads to better outcomes and stronger communities, Praxis Health partners with patients, employers, and reliable insurance carriers to deliver consistent, relationship-based care. Learn more at GoPraxisHealth.com.

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