



Massachusetts Medicare Advantage Plans 2021

Updated: 11/10/2020



Insurer Name	Plans Available	Range of Premiums	Counties Offered In
Aetna 1-855-335-1407 aetnamedicare.com	HMO, PPO	\$0-\$99	Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Blue Cross Blue Shield of Massachusetts 1-800-678-2265 medicare.bluecrossma.com	HMO, PPO, HMO-POS	\$0-\$267	Barnstable, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Fallon Community Health Plan 1-800-868-5200 fchp.org/medicare-choices	HMO, HMO w/ No RX	\$0-\$254	Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Harvard Pilgrim 1- 888-609-0692 harvardpilgrim.org/public/our-plans	HMO	\$0-\$195	Barnstable, Bristol, Essex, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Health New England 1-877- 443-3314 healthnewengland.org/medicare	HMO, HMO-POS, HMO w/ No RX	\$0-\$166	Berkshire, Franklin, Hampden, Hampshire
Humana 1-800-872-7294 humana.com/medicare/	PPO, PPO w/ no RX	\$0-\$20	Bristol, Worcester
Tufts 1-800-890-6600 tuftsmedicarepreferred.org/plans	HMO, HMO w/ No RX	\$0-\$235	Barnstable, Berkshire, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
United Health Care (AARP) 1-855-356-6098 uhc.com/medicare	HMO, Local PPO, Regional PPO	\$0-\$49	Barnstable, Berkshire, Bristol, Dukes, Essex, Franklin, Hampden, Hampshire, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk, Worcester

Medicare Advantage Plans

Pros:

- Convenience of having only one plan (drug plan can be included)
- More choices available (HMOs, PPOs...)
- Some plans have lower premiums than Medigap plans
- Potential for better coordination of care (HMOs provide this)
- Additional limited benefits such as hearing, vision, dental, and wellness benefits
- Annual physical exams covered
- No hospital stay required for Skilled Nursing Facility (rehab) coverage
- There is a yearly limit on your out-of-pocket costs

Cons:

- Cannot live outside service area for more than 6 consecutive months
- Usually need referrals to see specialists
- Frequently has co-pays and deductibles
- Limited network of providers
- When outside of designated area, only urgent and emergency services covered

Medicare Health Maintenance Organization (HMO) Plan

Can I go anywhere to receive care?

- No, you may use network providers only, unless you have an emergency or urgent situation.

What is HMO-POS?

- POS benefit may allow you to use doctors, hospitals, and other providers who are not in the HMO network.

Do I need a referral to see a specialist?

- With an HMO plan, you need a referral to see a specialist.

Medicare Preferred Provider Organization (PPO) Plan

Can I go anywhere to receive care?

- PPO plans have a network of providers. You may have the option of choosing out of network doctors but you will usually pay higher out-of-pocket costs.

Do I need a referral to see a specialist?

- In most cases, you do not need a referral to see a specialist.

Important things to consider when choosing a Medicare Advantage Plan:

- Do your medical providers accept the plan or are you willing to change providers?
- How much are the premiums, co-pays and co-insurance?
- What is the plan's maximum out-of-pocket cost for the year?
- Do you need to get referral to see a specialist?
- Are your prescription drugs on the plan's formulary and what is the cost and are there any restrictions?

