



The Commonwealth of Massachusetts
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Massachusetts Bulletin for People with Medicare

Health Insurance Choices for People with Medicare

- Original Medicare (Part A and/or Part B)
- Medicare Supplement Insurance (Medigap)
- Medicare Advantage Plans (Medicare Part C)
- Prescription Drug Coverage (Medicare Part D)
- Employer, Union, Retiree, other group health insurance coverage
- COBRA (employer or union that may allow temporary health coverage after employment ends)
- Veterans Benefits-Health coverage for veterans and people who have served in the U.S. military
- Military Benefits(TRICARE) Health plan for active-duty service members, retirees and their families
- Indian Health Services for American Indians and Alaska Natives

Programs for people with limited income and resources that may help pay for some health care expenses.

- Extra Help pays for some Medicare prescription drug costs
- Medicare Savings Programs help pay Medicare premiums
- Prescription Advantage, a State Pharmacy Assistance Program, helps pay for prescription drugs
- MassHealth (Medicaid)

January 2013

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Medicare

Medicare is a Federal Government health insurance program administered by the Centers for Medicare and Medicaid Services (CMS) for people:

- age 65 or older
- under age 65 with certain disabilities
- People of any age with End-Stage Renal Disease(ESDR) requiring dialysis or kidney transplant

Medicare has **five** parts:

- **Medicare Part A (Hospital Insurance)**
Helps cover inpatient care in hospitals, skilled nursing facility, hospice, home health care and other services.
- **Medicare Part B (Medical Insurance)**
Helps cover outpatient medical services including doctors' and other health care provider services, durable medical equipment, home health care, outpatient care, some preventive and other medical services.
- **Medicare Part C (Medicare Advantage Plans)**
Medicare Advantage Plans (like an HMO or PPO) are health plans run by Medicare approved private insurance companies include Medicare Part A and Part B services and may include optional prescription drug coverage (Part D).
- **Medicare Part D (Medicare Prescription Drug Coverage)**
Helps cover the cost of outpatient prescription drugs. Medicare Prescription Drug Plans are sold by private insurance companies approved by Medicare.
- **Medicare Preventive Services**
Medicare helps pay for many services to keep people healthy. Preventive services include exams, lab tests, shots, screenings, monitoring and information to help people take care of their health.

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There are (2) ways to get Medicare health insurance coverage:

(1) Original Medicare is fee-for-service coverage managed by Medicare. Original Medicare covers **Part A** and **Part B** services and is the prime payer for Medicare covered services.

Beneficiaries may go to any Medicare participating doctor, hospital or other Medicare provider accepting Medicare patients.

People with Original Medicare may purchase optional Medicare Supplement (Medigap) insurance as secondary payer for to cover payment gaps in Original Medicare coverage.

Effective January 1, 2006, Medicare Supplement Insurance

Insurers cannot offer prescription drug coverage to new enrollees.

People with Original Medicare may purchase a Medicare prescription drug plan (Medicare Part D) sometimes called “PDP” or stand-alone plan from a Medicare approved private insurance company.

(2) Medicare Advantage Plans are health plans (like HMO, PPOs, PFFS) sold by private insurance companies that contract with Medicare to provide Medicare Part A and Part B services. Some plans include Medicare Part D (Medicare prescription drug coverage).

Some plans offer additional benefits not covered by Medicare.

There is no need to purchase Medicare Supplement Insurance if a person is enrolled in a Medicare Advantage Plan. To join a Medicare Advantage Plan, the person must be enrolled in Medicare A and B, live in the plan’s service area and pay plan premiums, copays and deductibles.

Types of Medicare Advantage Plans sold in Massachusetts

- **Health Maintenance Organizations (HMO)**
The person must be a resident of the plan’s service area, and must use Medicare providers in the plan’s network.
- **Preferred Provider Organization (HMO/PPO)**
The person must be a resident of the plan’s service area, and may use out-of-network Medicare providers for covered services at higher cost

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- **Point-of Service (HMO/POS)**
The person must be a resident of the plan's service area, and may use of out-of-network Medicare providers for covered services at higher cost.
- **Private Fee-for-Service (PFFS)**
The person can go to any Medicare provider that agrees to treat patient. The Plan determines provider and patient payment for the services.
- **Special Needs Plans (SNP)**
Provide coordinated Medicare health services for people in institutions or at home.

Medicare Prescription Drug Coverage (Part D)

Medicare prescription drug coverage (Part D) helps pay for outpatient prescription drugs. Each plan can vary in cost and specific drugs covered. Medicare prescription drug plans are sold by private companies approved by Medicare.

There are (2) ways to get Medicare Prescription Drug Coverage (Part D):

- (1) **Medicare Prescription Drug Plans (PDPs)** are offered to individuals who get health coverage from **Original Medicare** or other Medicare cost plan.
- (2) **Medicare Advantage Plans** may offer optional Medicare prescription drug coverage to their Medicare health plans

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Medicare Supplement Insurance (Medigap)

Medicare Supplement Insurance (also called Medigap Insurance) is sold by private insurance companies to fill the “gaps” in Original Medicare coverage. Some Medigap insurers may include coverage for services that are not covered by Original Medicare. For example, medical care when traveling outside the U.S.

Two standard Medigap policies are offered to Massachusetts residents:

Medicare Supplement Core and Medicare Supplement 1

Note: *In compliance with Medicare regulations, Medicare Supplement 2, including prescription drug coverage, cannot be sold after December 31, 2005. Existing members may remain enrolled.*

Medicare Supplement Insurance (Medigap) for Massachusetts residents is regulated by federal and state laws including the following:

- Medigap policies must be clearly identified as **“Medicare Supplement Insurance”**
- Policies and text are standard for all insurers, Basic benefits are the same, some may offer additional benefits
- Medigap insurance is guaranteed renewable and cannot be cancelled unless the beneficiary stops paying the premium or provides false information on the application.
- Medigap insurers cannot refuse to sell a policy, exclude or limit coverage, or require a waiting period before coverage starts due to existing health problems.
- Medigap insurers must offer the same premium (a “community rate”) to all policyholders and cannot charge a different premium based on age or health.

The Massachusetts Division of Insurance monitors insurance companies authorized to sell insurance in Massachusetts. For information contact,

**Massachusetts Division of Insurance
1-877-563-4467/617-521-7794 (Boston)**

www.state.ma.us/doi

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Programs for People with Limited Income and Resources

Extra Help is a Medicare program to help people with limited income and resources pay Medicare prescription drug costs.

For more information or to enroll in **Extra Help** contact **Social Security 1-800-772-1213** or visit www.socialsecurity.gov

Medicare Savings Programs (MassHealth Buy-In) is a federal/state program for people with limited income and resources get help to pay Medicare costs.

There are 4 Medicare Savings Programs:

1. **Qualified Medicare Beneficiary(QMB) Program**
Helps pay Part A and/or Part B premiums, deductible, coinsurance, copayments
2. **Specified Low-Income Beneficiary(SLMB)**
Helps pay Part B premiums
3. **Qualified Individual Program(QI)**
Helps pay Part B premiums
4. **Qualified Disabled and Working Individuals Program(QDWI)**
Helps pay Part A premiums

For more information about Medicare Savings Programs contact

MassHealth Customer Service
1-800-841-2900 (TTY: 1-800-497-4648)

Prescription Advantage/State Pharmacy Assistance Program (SPAP)

A state prescription drug assistance program to help people with limited income pay for prescription drugs. For information contact:

Prescription Advantage Customer Service
1-800-243-4636 press 2 (TTY: 1-800-610-0241)

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MassHealth

MassHealth and Commonwealth Care provide a wide range of medical and other benefits. These programs are authorized by state and federal law and help pay medical costs for people with **limited income and resources** and meet other eligibility requirements.

Several MassHealth programs, for Massachusetts residents are briefly described below:

- **MassHealth Standard** provides a full range of health care benefits
- **MassHealth CommonHealth** for adults and children with disabilities whose income is too high to be eligible for MassHealth Standard
- **MassHealth Frail Elder Waiver Program** provides coordinated community based services to frail elders living in the community.
- **MassHealth Personal Care Attendant Services (PCA)** helps people with long-term disabilities live independently at home
- **Program for All-inclusive Care for the Elderly (PACE)**
PACE providers deliver needed medical and support services to people living in the community.
- **MassHealth SCO (Senior Care Options)** is a coordinated health plan that combines Medicare and Medicaid health care services with social support services.
- **MassHealth Long-Term Care (LTC)** covers LTC costs for individuals living in LTC facilities

For information or questions about eligibility contact

MassHealth Customer Service 1-800-841-2900 (TTY: 1-800-497-4648)

or visit www.mass.gov/masshealth

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Helpful Numbers

Massachusetts Executive Office of Elder Affairs

To directly connect with elder services in your area call

press or say:

1-800-AGE-INFO (1-800-243-4636)

- to connect to your local elder service agency or caregiver program 1
- to connect to Prescription Advantage-state prescription drug program 2
- to connect to your regional SHINE Program 3
- to report elder abuse, neglect or financial exploitation 4
- all other matters 5

MassHealth

1-800-841-2900

www.mass.gov/masshealth

TTY: 800-497-4648

MassHealth provides a wide range of health care services that pay for all or part of the health care cost for people with limited income and resources.

MassHealth Senior Care Options (SCO)

1-888-885-0484

www.mass.gov/masshealth

TTY: 1-888-821-5225

A health plan that combines Medicare and Medicaid services with home support services

MA Division of Insurance

Boston 617-521-7794

www.state.ma.us/doi

1-877-563-4467

DOI regulates insurance companies authorized to sell insurance in Massachusetts

Protective Services

Elder Abuse Hotline 1-800-922-2275

Protective Services provide services to alleviate abuse of elders.

Elder Abuse Hotline , 24-hours a day, 7 days a week.

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Attorney General of Massachusetts

Elder Hotline 1-888-243-5337

www.ago.state.ma.us

The Attorney General of Massachusetts is the state's chief law enforcement officer
The Hotline provides information about elder-related issues and programs.

Massachusetts Medicare Advocacy Project

1-800-323-3205

MAP provides Medicare beneficiaries free legal advice and legal representation
for appealing medical decisions

Medicare

1-800-MEDICARE

www.medicare.gov

(1-800-633-4227)

MCPHS Pharmacy Outreach Program

1-866-633-1617

www.massmedline.com

MassMedLine provides free prescription drug information and referrals.

MassMedline is a public service of the Massachusetts College of Pharmacy and Health
Sciences and the Massachusetts Executive Office of Elder Affairs.

Social Security Administration

1-800-772-1213

www.ssa.gov

Contact SSA to enroll in Medicare and for information and issues about
Social Security and other related programs

SHINE (Serving Health Information Needs of Elders)

1-800-243-4636

www.800ageinfo.com

SHINE provides information, counseling and assistance to Medicare beneficiaries
and their families on Medicare and other health insurance issues.

SHINE counselors are trained and certified by the Massachusetts Executive Office of
Elder Affairs.

The SHINE Program is administered by the Massachusetts Executive Office of Elder
Affairs in partnership with elder service agencies, councils on aging and other
community based organizations. SHINE is partially funded by the Centers for
Medicare & Medicaid Services (CMS) and the Administration on Aging (AoA).

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**Standard Medigap Plans
Available in Massachusetts
in 2013**

Comparison of Plans	Core	Supplement 1
Basic Benefits Included In All Plans:		
Hospitalization Part A Co-payments		
Days 61 - 90: \$296 per day	X	X
Days 91-150: \$592 per day	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X
Part B Coinsurance -		
Coverage of coinsurance, in most cases, 20% of approved amount	X	X
Parts A and B Blood First 3 pints	X	X
Additional Benefits	Core	Supplement 1
Part A Deductible for Hospital Days 1 - 60 \$1184 per benefit period		X
Skilled Nursing Facility Coinsurance Days 21-100 - \$148 per day		X
Part B Annual Deductible - \$147		X
Foreign Travel - For Medicare-covered services needed while traveling abroad.		X
Inpatient Days in Mental Health Hospitals In addition to Medicare's coverage of 190 lifetime days and less any days previously covered by plan in same benefit period	60 days per calendar year	120 days per benefit period

**Medicare Supplement Plans
Offered in Massachusetts
in 2013**

Medigap Carriers Please note that rates may change in 2013	Medicare Supplement Core	Medicare Supplement 1
Blue Cross & Blue Shield of MA (Medex™) 1-800-678-2265 sales/apps 1-800-258-2226 member services 1-800-522-1254 (TDD) www.bluecrossma.com (continuous open enrollment)	\$96.38	\$183.73
Optional Preventive Care Benefits Rider ¹	\$7.67	\$7.67
Fallon Health & Life Assurance Company 1-866-330-6380 sales/apps 1-800-868-5200 member services 1-877-608-7677 (TDD) www.fchp.org/medicare-choices (continuous open enrollment)	\$100.25	\$182.00
HNE Insurance Company 1-877-443-3314 1-800-439-2370 (TDD/TTY) www.hne.com (continuous open enrollment)	\$97.00	\$189.00
HPHC Insurance Company, Inc. 1-800-782-0334 sales/apps 1-877-907-4742 member services 1-888-259-8276 (TDD) www.harvardpilgrim.org (continuous open enrollment)	\$100.50	\$189.50

¹ Effective January 1, 2013, an optional innovative hearing and vision coverage benefit rider will be available with Blue Cross and Blue Shield of Massachusetts, Inc.'s Supplement Core and Supplement 1 policies.

**Medicare Supplement Plans
Offered in Massachusetts
in 2013**

Medigap Carriers Please note that rates may change in 2013	Medicare Supplement Core	Medicare Supplement 1
Humana Insurance Company 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana-medicare.com (continuous open enrollment)	\$137.18	\$214.41
Humana Insurance Company HEALTHY LIVING (including dental and vision benefits) 1-800-872-7294 sales/applications 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana-medicare.com (continuous open enrollment)	\$149.28	\$226.51
Tufts Insurance Company 1-800-714-3000 sales/apps 1-800-701-9000 member services TDD 1-800-208-9562 (member services) 1-888-899-8977 (sales/apps) www.tuftsmedicarepreferred.org (continuous open enrollment)	\$102.71	\$199.70
United HealthCare Insurance Company Only for members of AARP (<u>American Association of Retired Persons</u>) 1-800-523-5800 (continuous open enrollment)	\$122.75	\$211.50

In addition to the above-noted Medicare Supplemental plans, Massachusetts residents may enroll in Medicare Advantage Plans as well as Part D Prescription Drug Plans with the Centers for Medicare and Medicaid Services ("CMS"). For further information regarding these plans please visit the following website:

<https://www.medicare.gov/find-a-plan/questions/home.aspx>

**Medicare Advantage Plans
Offered in Massachusetts
in 2013**

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
AARP Medicare Complete Provided by Secure Horizons Phone: 1-800-547-5514	Medicare Complete	HMO	\$0.00	Yes	Plan Doctors Only (some exceptions)	Middlesex Suffolk
	Medicare Complete Choice	PPO	\$20.00	Yes	Any Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester
Blue Cross Blue Shield of Massachusetts Phone: 1-800-678-2265 TTY: 1-800-522-1254	Medicare HMO Blue PlusRx	HMO	\$183.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare HMO Blue Value Rx	HMO	\$28.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
	Medicare PPO Blue PlusRx	PPO	\$136.10	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare PPO Blue ValueRx	PPO	\$66.10	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
Erickson Advantage Phone: 1-800-989-1389	Erickson Advantage Signature with Drugs	HMO POS	\$176.00	Yes	Plan Doctors Only	Essex Plymouth
	Erickson Advantage Signature without Drugs	HMO -POS	\$136.00	No	Plan Doctors Only	Essex Plymouth
	Erickson Advantage Freedom	HMO -POS	\$48.00	Yes	Plan Doctors Only	Essex Plymouth
Fallon Community Health Plan Phone: 1-888-377-1980	Fallon Senior Plan Plus Enhanced Rx	HMO	\$129.00	Yes	Plan Doctors Only	Bristol Middlesex Norfolk Plymouth
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$76.00	Yes	Plan Doctors Only	Hampden Hampshire
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$202.00	Yes	Plan Doctors Only	Franklin Worcester
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$153.00	Yes	Plan Doctors Only	Suffolk Essex
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$178.00	Yes	Plan Doctors Only	Barnstable

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
	Fallon Senior Plan Saver	HMO	\$0.00	No	Plan Doctors Only	Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Fallon Senior Plan Saver	HMO	\$28.00	No	Plan Doctors Only	Franklin Worcester
	Fallon Senior Plan Saver	HMO	\$0.00	No	Plan Doctors Only	Suffolk Essex
	Fallon Senior Plan Saver	HMO	\$38.00	No	Plan Doctors Only	Barnstable
	Fallon Senior Plan Saver Rx	HMO	\$58.00	Yes	Plan Doctors Only	Franklin Worcester
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$32.00	Yes	Plan Doctors Only	Bristol Middlesex Norfolk Plymouth
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$11.00	Yes	Plan Doctors Only	Hampden Hampshire
	Fallon Senior Plan Saver Enhanced RX	HMO	\$69.00	Yes	Plan Doctors Only	Franklin Worcester
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$72.00	Yes	Plan Doctors Only	Barnstable
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$52.00	Yes	Plan Doctors Only	Suffolk Essex
	Fallon Senior Plan Super Saver Rx	HMO	\$0.00	Yes	Plan Doctors Only	Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Fallon Senior Plan Super Saver Rx	HMO	\$30.00	Yes	Plan Doctors Only	Barnstable
	Fallon Senior Plan Standard	HMO	\$96.00	No	Plan Doctors Only	Franklin Worcester
	Fallon Senior Plan Standard Enhanced Rx	HMO	\$142.10	Yes	Plan Doctors Only	Franklin Worcester

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
Health New England Phone: 1-877-443-3314 TTY: 1-800-439-2370	HNE Medicare Basic No RX	HMO	\$4.00	No	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
	HNE Medicare Basic RX	HMO	\$58.00	Yes	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
	HNE Medicare Plus RX	HMO	\$92.00	Yes	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
	HNE Medicare Premium No RX	HMO	\$74.00	No	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
	HNE Medicare Premium RX	HMO	\$143.00	Yes	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
	HNE Medicare Freedom (HMO-POS)	HMO	\$166.00	Yes	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
Tufts Health Plan Phone: 1-877-218-4835 TTY: 1-888-899-8977	Medicare Preferred HMO Basic	HMO	\$20.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Basic Rx	HMO	\$0.00	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Basic Rx	HMO	\$24.80	Yes	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Basic Rx	HMO	\$44.80	Yes	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Basic Rx	HMO	\$66.10	Yes	Plan Doctors Only	Worcester
	Medicare Preferred HMO Prime	HMO	\$112.00	No	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
	Medicare Preferred HMO Prime	HMO	\$49.00	No	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Prime	HMO	\$136.00	No	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Prime	HMO	\$126.00	No	Plan Doctors Only	Worcester
	Medicare Preferred HMO Prime Rx	HMO	\$140.10	Yes	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime Rx	HMO	\$77.10	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Prime Rx	HMO	\$164.10	Yes	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Prime Rx	HMO	\$172.10	Yes	Plan Doctors Only	Worcester
	Medicare Preferred HMO Prime Rx Plus	HMO	\$172.90	Yes	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime Rx Plus	HMO	\$109.90	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Prime Rx Plus	HMO	\$196.90	Yes	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Value	HMO	\$82.00	No	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Value	HMO	\$19.00	No	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Value	HMO	\$103.00	No	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Value	HMO	\$93.00	No	Plan Doctors Only	Worcester

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
	Medicare Preferred HMO Value Rx	HMO	\$110.10	Yes	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Value Rx	HMO	\$47.10	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Value Rx	HMO	\$131.10	Yes	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Value Rx	HMO	\$139.10	Yes	Plan Doctors Only	Worcester
	Medicare Preferred HMO Saver Rx	HMO	\$0.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Middlesex Norfolk Plymouth Suffolk Worcester
Universal American Phone: 1-800-996-8867	Today's Options Premier 300	PFFS	\$105.00	No	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier 600	PFFS	\$14.00	No	Any Willing Doctor	Dukes
	Today's Options Premier Plus 350A	PFFS	\$183.00	Yes	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier Plus 350A	PFFS	\$105.00	Yes	Any Willing Doctor	Dukes
	Today's Options Premier 600	PFFS	\$58.00	No	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier 300	PFFS	\$35.00	No	Any Willing Doctor	Dukes
	Today's Options Premier Plus 650G	PFFS	\$99.00	Yes	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier Plus 650B	PFFS	\$48.00	Yes	Any Willing Doctor	Dukes

HMO = Health Maintenance Organization A type of plan in which you can only go to doctors, hospitals and other providers that belong to the plan network, except in an emergency.

MSA = Medical Savings Account A plan that has two parts. The first part is a high-deductible Medicare Advantage MSA Health Plan. This health plan won't begin to pay covered costs until you have met the annual deductible, which varies by plan. The second part is a Medical Savings Account into which Medicare deposits money that you may use to pay health care costs.

PPO = Preferred Provider Organization A type of plan in which you pay less if you use doctors, hospitals, and other providers that belong to the plan network. You can use doctors, hospitals, and other providers outside of the network for an additional cost.

PFFS = Private Fee for Service A type of Medicare Health Plan in which you may go to any Medicare-approved doctor or hospital that accepts the plan's payment. The insurance plan, rather than the Medicare Program, decides how much it will pay and how much you will pay for the services you have. Under this type of plan you may pay more or less for Medicare-covered benefits and you may have extra benefits that Original Medicare Plan doesn't cover.

SCO = Senior Care Option A voluntary program that combines health care services with social support services to help low-income seniors maintain their health and stay in their own homes. With SCO, a team of medical professionals works together to provide you with care that is individually tailored to meet your needs. You must be 65 years of age or older and eligible for MassHealth (Medicaid) to join; you may also have Medicare.

SNP = Special Needs Plan A special type of Medicare Advantage Plan that provides all Medicare Part A and Part B health care and services to people who can benefit the most from things like special care for chronic illnesses, care management of multiple diseases, and focused care management. These plans may limit membership to people in certain institutions (like a nursing home), eligible for both Medicare and Medicaid, or with certain chronic or disabling condition.

**Medicare Prescription Drug Plans
Offered in Massachusetts in 2013**

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible	Customer Service Phone Number
Aetna	<ul style="list-style-type: none"> • CVS/pharmacy Prescription Drug Plan 	\$31.60	\$325	Phone: 1-800-832-2640
	<ul style="list-style-type: none"> • Medicare Rx Premier 	\$109.60	\$0	
Blue Cross Blue Shield of Massachusetts	<ul style="list-style-type: none"> • Blue MedicareRx Value Plus 	\$39.20	\$250	Phone: 1-877-479-2227
	<ul style="list-style-type: none"> • Blue MedicareRx Premier 	\$100.70	\$0	TTY: 1-866-236-1069
CIGNA Medicare Rx	<ul style="list-style-type: none"> • CIGNA Medicare RX Plan One 	\$34.00	\$325	Phone: 1-800-735-1459
	<ul style="list-style-type: none"> • CIGNA Medicare Rx Plan Two 	\$76.50	\$0	TTY: 1-800-322-1451
Envision RxPlus	<ul style="list-style-type: none"> • Envision Rx Plus Silver 	\$33.20	\$325	Phone: 1-866-250-2005
	<ul style="list-style-type: none"> • Envision Rx Plus Gold 	\$54.00	\$150	
Express Scripts Medicare	<ul style="list-style-type: none"> • Express Scripts Medicare Value 	\$47.80	\$325	Phone: 1-866-477-5704 TTY: 1-800-716-3231

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible	Customer Service Phone Number
First Health Part D	• First Health Part D Premier	\$34.90	\$325	Phone: 1-877-815-8163
	• First Health Part D Premier Plus	\$92.40	\$0	
	• First Health Part D Value Plus	\$31.00	\$0	
HealthMarkets Medicare	• Reader's Digest Value Rx	\$33.60	\$325	Phone: 1-888-625-5531
Health Spring Prescription Drug Plan	• Health Spring Prescription Drug Plan – Reg 2	\$37.70	\$325	Phone: 1-877-357-1685
Humana Insurance Company	• Humana Walmart – Preferred RX Plan	\$18.50	\$325	Phone: 1-800-706-0872
	• Humana Enhanced	\$43.10	\$0	
	• Humana Complete	\$114.00	\$0	
SilverScript Insurance Company	• SilverScript Choice	\$29.20	\$0	Phone: 1-866-552-6106 TTY: 1-866-552-6288
	• SilverScript Basic	\$30.50	\$325	
	• SilverScript Plus	\$102.90	\$0	

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible	Customer Service Phone Number
SmartD Rx	• SmartD Rx Saver	\$32.40	\$325	1-855-976-2781
	• SmartD Rx Plus	\$69.00	\$0	TTY: 1-888-328-0419
Unicare	• Medicare RX Rewards Standard	\$52.50	\$325	Phone: 1-877-541-7382
United American Insurance Company	• Enhanced	\$51.20	\$140	Phone: 1-866-524-4169
	• Select	\$33.70	\$325	TTY: 1-866-524-4170
United HealthCare Insurance Company	• AARP Medicare Rx Saver Plus	\$15.00	\$325	Phone: 1-866-679-3282
	• AARP Medicare Rx Preferred	\$37.70	\$0	
	• AARP Medicare Rx Enhanced	\$90.00	\$0	
WellCare	• WellCare Classic	\$30.80	\$0	Phone: 1-888-293-5151
	• WellCare Extra	\$39.00	\$0	TTY: 1-888-816-5252