COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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COMMISSIONER OF INSURANCE

Bulletin 2008-3

TO: **Commercial Health Insurers, Blue Cross and Blue Shield of Massachusetts, Inc., and Health Maintenance Organizations**

FROM: **Nonnie S. Burnes, Commissioner of Insurance**

DATE: **January 15, 2008**

RE: **Addendum to "2008 Guide to Health Insurance for People with Medicare"**

Attached please find a copy of the "Massachusetts Bulletin for People with Medicare." The Massachusetts Bulletin must be provided along with the "2008 Guide to Health Insurance for People with Medicare" to those people eligible for Medicare pursuant to Massachusetts regulations 211 CMR 42.09(4) and 211 CMR 71.13(2)(d)4.

Questions regarding this bulletin may be directed to Nancy Schwartz, Director, Bureau of Managed Care at the Division of Insurance at (617) 521-7347.

The Commonwealth of Massachusetts
Executive Office of Elder Affairs
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Massachusetts Bulletin for People with Medicare

Medicare beneficiaries of all ages have choices for receiving their health and prescription drug coverage. Major health insurance choices include:

- Original Medicare (Parts A and B)
- Original Medicare + Medicare Supplement Insurance (Medigap)
- Medicare Advantage Plans (Medicare Part C)
- Medicare Prescription Drug Coverage (Medicare Part D)
- Employer or Union Health Coverage (including retiree health plans)
- Prescription Advantage (the state prescription drug assistance program)
- MassHealth (Medicaid) (for people with limited income and resources)
- Senior Care Options (SCO) (an option for people with MassHealth)
- PACE (Program of All-inclusive Care for the Elderly)
- Veterans Health Benefits
- Military Benefits (TRICARE)

This Bulletin provides basic information about some of the programs listed above and programs that help people with limited income and resources pay for their health care costs.
If you have employer, union, retiree or other group health coverage, contact the benefits administrator of your health plan for information about coverage and other questions.
If you are a veteran, contact your local veterans agent for information about veterans health care services and TRICARE.

THE SHINE PROGRAM
Serving the Health Information Needs of Elders

EXECUTIVE OFFICE OF ELDER AFFAIRS
Promoting Your Independence

ship state health insurance assistance programs
NATIONAL NETWORK
LOCAL HELP FOR PEOPLE WITH MEDICARE

Medicare

Medicare is health insurance that helps cover many health care services and supplies to people:

- age 65 or older,
- under age 65 with certain disabilities, and
- any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)

Medicare has four parts:

- **Medicare Part A (Hospital Insurance)** helps cover inpatient care in hospitals, skilled nursing facilities, hospice care, and some home health care.
- **Medicare Part B (Medical Insurance)** helps cover out-patient medically-necessary services like doctor's services, outpatient care, some preventive services, x-rays, tests, physical, occupational and speech therapy, ambulance service, medical supplies and equipment.
- **Medicare Part C (Medicare Advantage Plans)** are sold by private insurers. Medicare Advantage Plans cover Part A and Part B services and other benefits. Some plans include Medicare prescription drug coverage (Part D). See details below.
- **Medicare Part D (Medicare Prescription Drug Coverage)** helps cover outpatient prescription drug costs.

Medicare Options

There are two ways to get Medicare health coverage and Medicare prescription drug coverage:

1. **Original Medicare Plan** covers Part A and Part B services and is a fee-for-service plan managed directly by Medicare. You can go to any doctor, hospital or other provider that accepts Medicare.
   People covered by the Original Medicare Plan may purchase Medicare Supplement Insurance (Medigap) to cover out-of-pocket costs (gaps) in Medicare Part A and B.
   A Medigap policy only works with the Original Medicare Plan and is sold by private companies. After January 1, 2006, New Medigap policies cannot include prescription drug coverage.
   If you have the Original Medicare Plan and you want Medicare prescription drug coverage, you may join a stand-alone Medicare Prescription Drug Plan (Part D).

2. **Medicare Advantage Plans (Part C)**
   You may enroll in a Medicare Advantage Plan which includes both Medicare A and B services and other extra services in one private insurance plan. Medicare Advantage Plans are sold by private companies and are approved by Medicare.

There are five different types of Medicare Advantage Plans:

- Medicare Health Maintenance Organization (HMO) Plans
- Medicare Preferred Provider Organization (PPO) Plans
- Private Fee-For-Service (PFFS) Plans
- Medicare Savings Account (MSA) Plans
- Special Needs Plans (SNPs)

Medicare Advantage Plan members must continue to pay the Part B premiums and other costs including the plan premium, copayments, deductibles and other coinsurance. Medicare Advantage Plan members must follow the Plan rules. Many Medicare Advantage Plans offer Medicare Part D prescription drug coverage. Medicare Advantage insurance is not Medicare Supplement Insurance (Medigap). You do not need to buy (or can't buy) a Medigap policy to cover Medicare Advantage Plan out-of-pocket costs.

Medicare Prescription Drug Coverage (Medicare Part D)

Medicare prescription drug coverage is optional insurance provided by private companies to help pay for prescription drug costs for people with Medicare.

You can join a Medicare prescription drug plan (Part D):

- When you first become eligible for Medicare (3 months before to 3 months after you turn age 65)
- If you get Medicare due to a disability, you can join from 3 months before to 3 months after your 25th month of disability payments
- November 15 to December 31 of each year (open enrollment). Coverage begins on January 1 of the following year.

In certain situations, you may be able to join, switch or drop Medicare drug plans if you:

- Move out of the Medicare prescription plan area
- Lose prescription coverage through an employee or retiree plan
- Live in an institution
- Other circumstances approved by CMS

Most beneficiaries will pay a monthly premium, an annual deductible and co-payments based on the prescription drug plan they choose.

If you have limited income and resources, you may be eligible for extra help paying for your Medicare drug plan costs. To see if you qualify for extra help contact Social Security at **1-800-772-1213** (TTY **1-800-325-0778**) or visit **www.socialsecurity.gov**

Helpful Contacts

- For detailed information, fact sheets and other publications about Medicare plans and programs and to order publications and the "Medicare and You" handbook visit **www.medicare.gov** or call the **Medicare Helpline** at **1-800-MEDICARE (1-800-633-4227)** (TTY: **1-877-486-2048**). The Medicare Helpline is available 24 hours a day seven days a week.

- Call **MassMedLine** at **1-866-633-1617** for information and questions about your medications. Pharmacy professionals can help obtain prescription medications at the lowest possible price and can provide information about possible drug interactions. MassMedLine is a partnership of the Massachusetts Office of Elder Affairs and the Massachusetts College of Pharmacy and Health Services.
  For more information visit **www.massmedline.com**

- Contact **SHINE** (Serving the Health Information Needs of Elders) at **1-800-AGE-INFO (1-800-243-4636)** (TTY: **1-800-872-1066)** for one-on-one counseling and help understanding, comparing Medicare and other plans. SHINE can provide information on programs that help people with limited income and resources pay for their health care.

Medicare Supplement Insurance ("Medigap")

A Medigap policy is a health insurance policy sold by private insurance companies to individuals enrolled in the Original Medicare Plan to cover the "gaps" in the Original Medicare Plan. Some Medigap policies also cover benefits that the Original Medicare Plan does not cover, like emergency health care while traveling outside the United States.
Two standard Medigap policies are offered to Massachusetts residents:

- Medicare Supplement Core
- Medicare Supplement 1

In compliance with Federal regulations, ***Medicare Supplement 2 which includes prescription drug coverage cannot be sold after December 31, 2005, however, existing members may remain enrolled****. By remaining enrolled, existing members will continue to have prescription drug coverage. If you disenroll from Supplement 2, you cannot re-enroll in the future*

Medigap insurance is regulated by federal and state laws and is monitored by the Massachusetts Division of Insurance.

- The front of the Medigap policy must clearly define it as "Medicare Supplement Insurance". Individual Medigap insurance coverage and text is standard for all insurers.
- Medigap policies are guaranteed renewable and cannot be cancelled unless the beneficiary stops paying the premium or provides false information on the application when they buy the policy.
- 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 problems.
- Under the Massachusetts "Ban on Balance Billing" law licensed physicians cannot collect more than the Medicare approved charge for any Medicare service provided to a Medicare beneficiary.

Who Can Buy Medigap Insurance?

Any Massachusetts resident that is covered by the Original Medicare plan may buy Medigap insurance in Massachusetts except for individuals under age 65 who are eligible for Medicare solely due to End-Stage Renal Disease.

When Can I Buy Medigap Insurance?

Medigap Insurance can be purchased, upgraded or downgraded at any time throughout the year. The effective date of the new coverage is the first day of the month following the date that the insurer receives the application or change request.

Where Can I Buy Medigap Insurance?

The Massachusetts Division of Insurance regulates insurance companies authorized to sell insurance in Massachusetts. For information and counseling about Medigap, contact SHINE at 1-800-AGE-INFO-(1-800-243-4636) (TTY: 1-800-872-0166). For general information visit **www.state.ma.us/doi** or call the Massachusetts Division of Insurance at 617-521-7794 (Boston), 413-7785-5526 (Springfield) (TTY: 617-521-7490).

Prescription Advantage

Prescription Advantage is a State Pharmacy Assistance Program for seniors and people with disabilities. Prescription Advantage is administered by the Massachusetts Executive Office of Elder Affairs.

Prescription Advantage is available to Massachusetts residents who are not MassHealth or CommonHealth members and who are:

- Age 65 or older; or
- Under age 65, have a qualified disability, work no more than 40 hours per month, and meet Prescription Advantage income requirements.

*Individuals eligible for Medicare must be enrolled in a Medicare Prescription Drug Plan (Medicare Part D) or a plan offering creditable coverage and must not have a gross household income exceeding 500% of the Federal Poverty Level(FPL). (The FPL is adjusted every year).

Prescription Advantage benefits:

If you have Medicare...

Prescription Advantage provides supplemental coverage to Medicare Part D. Based on household income, Prescription Advantage may help pay for the Medicare Part D monthly premium, deductible, copayments and provide coverage through Medicare Part D coverage gap. Prescription Advantage also provides an out-of-pocket spending limit.

If you are not eligible for Medicare...

Prescription Advantage may offer you prescription drug coverage. This coverage has no premium. You will pay a co-payment and quarterly deductible for your prescriptions drugs and you will have an out-of pocket spending limit.

Medicare beneficiaries of all ages who meet the eligibility requirements for Prescription Advantage may join at any time during the year.

For detailed information about Prescription Advantage enrollment and eligibility call **Prescription Advantage Customer Service 1-800-AGE-INFO (1-800-243-4636) (TTY: 1-800-610-0241)** or visit **ww800ageinfo.com.**

THE SHINE PROGRAM Serving the Health Information Needs of Elders

EXECUTIVE OFFICE OF ELDER AFFAIRS Promoting Your Independence

ship state health insurance assistance programs NATIONAL NETWORK

LOCAL HELP FOR PEOPLE WITH MEDICARE

Help for People with Limited Income and Resources

MassHealth (Medicaid) **Customer Service Center 1-800-841-2900**

MassHealth provides a wide range of health care services that pay for all or part of health care costs for elders with limited income and resources and adults with disabilities through its Office of Long Term Care. MassHealth is administered by the Office of Medicaid in the Executive Office of Health and Human Services.

MassHealth Standard is the most complete coverage offered by MassHealth. It pays for a wide range of health-care benefits and is the only coverage that pays for long-term care services. You may enroll in Standard MassHealth if you are:

- single and your income is not greater than 100%* of the Federal Poverty Level (FPL) and your assets do not exceed $2,000
- married and your combined marital income is not greater than 100%* of the FPL and your combined assets do not exceed $3,000.

MassHealth Standard for people aged 65 or older who need personal care attendant (PCA) services

You may enroll into Standard MassHealth if you are 65 or older and need PCA services if you are:

- single and your income is not greater than 133%* of the FPL and your assets do not exceed $2,000.
- married and your combined marital income is not greater than 133%* of the FPL and your combined assets do not exceed $3,000.

Medicare Savings Programs

Medicare Savings Programs are federal programs administered by MassHealth for Medicare eligible persons with limited income and resources and are not on MassHealth.

Medicare Savings Programs are listed below:

- **MassHealth Senior Buy-In (QMB)**
  MassHealth Senior Buy-In helps pay Medicare Part A and Part B deductibles, copayments and premiums.
  You may be eligible for **Senior Buy-In** if you are:
  - **single** and your monthly income is at or below 100% FPL* and your assets are at or below **$ 4,000**.
  - **married** (and living together) and your combined monthly income is at or below 100% FPL* and your combined assets are at or below **$6,000**.

- **MassHealth Buy-In (SLMB & QI)**
  MassHealth Buy-In helps pay the monthly Medicare Part B premium.
  You may be eligible for **Buy-In** if you are:
  - **single** and your monthly income is below 120-135% FPL* and your assets are at or below **$4,000.**
  - **married** (and living together) and your combined income is below 120-135% FPL* and your combined assets are at or below **$6,000.**

**** income dollar level changes every April***

For information about MassHealth and Medicare Savings Programs call the MassHealth Customer Service Center **1-800-841-2900 (TTY: 1-800-497-4686)** or visit www.state.ma.us/masshealth.

SCO (Senior Care Options)

MassHealth Senior Care Options (SCO) is a coordinated health plan that combines Medicare and Medicaid health care services with social support services to help elders maintain their health and live in the community as long as possible. SCO is also available to elders residing in long-term care facilities.

SCO covers all of the services covered by MassHealth. Medicare services are also covered for people with Medicare.

For more information Call MassHealth Senior Care Options (SCO) **at 1-888-885-0484 (TTY: 1-888-821-5225)** or visit www.state.ma.us/masshealth.

PACE (Program for All-Inclusive Care for the Elderly)
(also called Elder Service Plan)

PACE helps certain frail people maintain their health and independence and live in the community while getting the health care and other services they need. PACE combines medical care, social services, and long-term care services for frail people. Services are provided by PACE-authorized health centers.

The PACE program model is a health-care program sponsored by the Centers for Medicare and Medicaid Services and the Commonwealth of Massachusetts Division of Medical Assistance.

For more information about eligibility and to find out if you live in a designated service area call the MassHealth Enrollment Center at **800-408-1253 (TTY: 1-800-231-5698)**

Directory

MassHealth **Customer Service 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 elders with limited income and resources. Contact MassHealth for information about their health care programs including MassHealth Standard and Medicare Savings Programs.

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 social support services that helps seniors maintain their health and continue to live in their own homes.

Massachusetts Division of Insurance **Boston 617-521-7794**
www.state.ma.us/doi **Springfield 413-785-5526**
TTY: 1617-521-7490
DOI regulates insurance companies authorized to sell insurance in Massachusetts, reviews insurance contracts, forms and rates to ensure compliance with Massachusetts regulations, and investigates consumer complaints against insurance companies, brokers, agents and other licensees. DOI provides general insurance information, publications and advice on consumer rights and protections.

Protective Services **Elder Abuse Hotline 1-800-922-2275**
Protective Services provide services to eliminate or alleviate abuse of elders. Community agencies and case workers coordinate and provide a variety of health, mental health, legal and social services. To report elder abuse, call the Elder Abuse Hotline 24-hours a day, 7 days a week.

Office of the Massachusetts Attorney General **Hotline 1-888-830-6277**
www.ago.state.ma.us
The Attorney General's Hotline staff answers questions and assists with consumer complaints for all types of insurance. The Attorney General's Office mediates problems and provides educational materials.

MassPRO (Heath Quality Improvement Organization) **Helpline 1-800-252-5533**
www.masspro.org
MassPRO contracts with Medicare as a Quality Improvement Organization (QIO) that oversees and improves the care given to Medicare patients. MassPRO processes appeals for Medicare patients and reviews Medicare beneficiary medical quality of care complaints.

Massachusetts Medicare Advocacy Project (MAP) **1-800-323-3205**
MAP provides Medicare beneficiaries free legal advice and legal representation for appealing medical decisions made by Medicare providers in both fee-for-service Medicare and Medicare HMOs and for other insurance programs.

Medicare Helpline (24 hours a day, 7 days a week) **1-800-MEDICARE**
www.medicare.gov **(1-800-633-4227)**
For help with questions about Medicare and to order Medicare publications

MassMedLine **1-866-633-1617**
www.massmedline.com
MassMedLine provides prescription medication information and help to Massachusetts residents applying for prescription drug assistance programs. MassMedLine is staffed by pharmacy professionals. MassMedLine is a service of the Massachusetts College of Pharmacy and Sciences and the Massachusetts Executive Office of Elder Affairs.

Social Security Administration **1-800-772-1213**
www.social security.gov
Contact Social Security to enroll in Social Security, SSI, SSDI and Medicare, or to report a change in address or income, or to replace a lost Medicare card.

SHINE Health Insurance Counseling Program **1-800-AGE-INFO**
www.mass.gov **www.800ageinfo.com** **(1-800-243-4636)**
Provides free health insurance information, counseling, and assistance to Massachusetts residents with Medicare and their caregivers.
SHINE is administered by the Massachusetts Executive Office of Elder Affairs in partnership with elder service agencies, councils on aging and other public and private community based organizations.
SHINE is a State Health Insurance Program (SHIP) and is partially funded by the Centers for Medicare and Medicaid Services

Standard Medigap Plans
Massachusetts 2008

Comparison of Plans	Core	Supplement 1
Basic Benefits Included In All Plans:		
Hospitalization Part A Co-payments		
Days 61 - 90: $256 per day	X	X
Days 91-150: $512 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 $1024 per benefit period		X
Skilled Nursing Facility Coinsurance Days 21-100 - $128 per day		X
Part B Annual Deductible - $135		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 for Coverage in 2008

Medigap Carriers Please note that rates may change in 2008	**Medicare Supplement Core**	**Medicare Supplement 1**
Bankers Life and Casualty Company 1-800-231-9150 to find an agent 1-800-621-3724 general information **www.bankerslife.com** **(continuous open enrollment)**	**$88.78**	**$174.23**
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)**	**$89.15** **$88.26** **Effective March 15, 2008**	**$157.89** **$163.65** **Effective March 15, 2008**
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)**	**$107.00**	**$167.00**
United HealthCare™ Insurance Company **Only for members of AARP (American Association of Retired Persons)** 1-800-523-5800 **(continuous open enrollment)**	**$114.50**	**$164.50**

Medicare Advantage Plans Offered in Massachusetts for Coverage in 2008

Company	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice
AARP **P.O. Box 459008** **Sunrise, FL** **33345** 1-800-547-5514	Medicare Complete	HMO	$0.00	Yes	Plan Doctors Only
Advantra Freedom **PO Box 690** **Mahwah, NJ** **07430** 1-800-779-7723 (Freedom 1) 1-800-711-1607 (Freedom 2, 3, 5)	Freedom 1	PFFS	$98.00	No	Any Willing Provider
	Freedom 2	PFFS	$0.00	No	Any Willing Provider
	Freedom 2	PFFS	$46.00	No	Any Willing Provider
	Freedom 3	PFFS	$0.00	No	Any Willing Provider
	Freedom 3	PFFS	$19.00	No	Any Willing Provider
	Freedom 5	PFFS	$32.00	Yes	Any Willing Provider
	Freedom 5	PFFS	$55.00	Yes	Any Willing Provider
Aetna **151 Farmington Ave** **Hartford, CT** **06156** 1-800-832-2640	Premier Plan	PFFS	$85.00	No	Any Willing Provider
	Premier w/Rx	PFFS	$151.00	Yes	Any Willing Provider
	Value Plan	PFFS	$0.00	No	Any Willing Provider
	Value Plan w/Rx	PFFS	$25.00	Yes	Any Willing Provider
Blue Cross Blue Shield of Massachusetts **P. O. Box 9201** **North Quincy, MA 02171** 1-800-678-2265	Blue Medicare Plus Rx	PFFS	$27.00	Yes	Any Willing Provider
	HMO Blue Plus Rx	HMO	$107.00	Yes	Plan Doctors Only
	HMO Blue Premier Rx	HMO	$168.00	Yes	Plan Doctors Only

December, 2007

	PPO Blue Plus Rx	PPO	$113.00	Yes	Any Doctor
	Medicare PPO Blue Premier	PPO	$174.00	Yes	Any Doctor
Commonwealth Care Alliance 30 Winter Street, 7th Floor Boston, MA 02108 1-800-311-9529 (Commonwealth Care Connection) 1-866-610-2273 (Senior Care Options)	Common-wealth Care Connection	HMO	$29.20	Yes	Plan Doctors Only
	Senior Care Options (SCO)	HMO	$29.20	Yes	Plan Doctors Only
Evercare Health Plans 275 Grove Street Suite 3-120 Auburndale, MA 02466 1-888-834-3721	Evercare	PPO	$26.60	Yes	Any Doctor
	Evercare Plan IP (institutional)	SNP	$29.10	Yes	Any Doctor
	Evercare Plan MP (chronic)	SNP	$0.00	Yes	Any Doctor
	Evercare Senior Care Options	SCO	$27.60	Yes	Plan Doctors Only
Fallon Community Health Plan One Chestnut Place 10 Chestnut Street Worcester, MA 01608 1-888-377-1980	Fallon Senior Plan Plus	HMO	$132.00	No	Plan Doctors Only
	Fallon Senior Plan Plus Basic Rx	HMO	$160.00	Yes	Plan Doctors Only
	Fallon Senior Plan Plus Enhanced Rx	HMO	$179.00	Yes	Plan Doctors Only
	Fallon Senior Plan Preferred Enhanced Rx	PPO	$212.00	Yes	Any Doctor

	Fallon Senior Plan Saver	HMO	$0.00	No	Plan Doctors Only
	Fallon Senior Plan Saver Basic Rx	HMO	$28.00	Yes	Plan Doctors Only
	Fallon Senior Plan Saver Enhanced Rx	HMO	$47.00	Yes	Plan Doctors Only
	Fallon Senior Plan Standard	HMO	$72.00	No	Plan Doctors Only
	Fallon Senior Plan Standard Basic Rx	HMO	$100.00	Yes	Plan Doctors Only
	Fallon Senior Plan Standard Enhanced Rx	HMO	$119.00	Yes	Plan Doctors Only
	Fallon Senior Plan Value 1	HMO	$0	Yes	Plan Doctors Only
	Fallon Senior Plan Value 2	HMO	$0	Yes	Plan Doctors Only
Harvard Pilgrim Health Care 93 Worcester Street Wellesley, MA 02481 1-800-779-7723	Freedom	PFFS	$49.40	Yes	Any Willing Provider
	Freedom	PFFS	$31.40	Yes	Any Willing Provider
	Freedom	PFFS	$103.40	Yes	Any Willing Provider
	Freedom	PFFS	$33.50	Yes	Any Willing Provider
	Freedom	PFFS	$19.00	No	Any Willing Provider
	Freedom	PFFS	$7.00	No	Any Willing Provider
	Freedom	PFFS	$73.00	No	Any Willing Provider
	Freedom	PFFS	$7.00	No	Any Willing Provider
	Freedom Plus	PFFS	$97.40	Yes	Any Willing Provider
	Freedom Plus	PFFS	$83.40	Yes	Any Willing Provider

	Freedom Plus	PFFS	$152.40	Yes	Any Willing Provider
	Freedom Plus	PFFS	$80.40	Yes	Any Willing Provider
	Freedom Plus	PFFS	$59.00	No	Any Willing Provider
	Freedom Plus	PFFS	$46.00	No	Any Willing Provider
	Freedom Plus	PFFS	$113.00	No	Any Willing Provider
	Freedom Plus	PFFS	$42.00	No	Any Willing Provider
Health Markets Care Assured PO Box 37677 Philadelphia, PA 19101 1-800-892-3351	Care Assured Premier	PFFS	$49.40	No	Any Willing Provider
	Care Assured Premier Plus Plan	PFFS	$93.00	Yes	Any Willing Provider
	Care Assured Value Plan	PFFS	$0.00	No	Any Willing Provider
	Care Assured Value Plus	PFFS	$29.40	Yes	Any Willing Provider
Health Net 1230 W. Washington St., Tempe, AZ 85281 1-800-200-0410	Health Net Pearl	PFFS	$0.00	No	Any Willing Provider
	Health Net Pearl Option 11	PFFS	$20.00	Yes	Any Willing Provider
	Health Net Pearl Option 12	PFFS	$0.00	No	Any Willing Provider
	Health Net Pearl 14	PFFS	$0.00	No	Any Willing Provider
	Health Net Pearl Option 15	PFFS	$20.00	Yes	Any Willing Provider
	Health Net Pearl Option 2	PFFS	$0.00	No	Any Willing Provider
	Health Net Pearl Option 9	PFFS	$79.00	No	Any Willing Provider

Humana **500 West Main Street, Louisville, KY 40202** 1-800-833-2312	Humana Gold Choice	PFFS	$99.00	Yes	Any Willing Provider
	Humana Gold Choice	PFFS	$129.00	Yes	Any Willing Provider
	Humana Gold Choice	PFFS	$89.00	Yes	Any Willing Provider
Secure Horizons **13621 NW 12th St** **Sunrise, FL 33323** 1-800-555-5757	Medicare Direct Plan 2	PFFS	$0.00	No	Any Willing Provider
	Medicare Direct Plan 2	PFFS	$0.00	No	Any Willing Provider
	Medicare Direct Plan 2A	PFFS	$0.00	No	Any Willing Provider
	Medicare Direct Plan 2A	PFFS	$0.00	No	Any Willing Provider
	Medicare Direct Rx Plan 51	PFFS	$0.00	Yes	Any Willing Provider
	Medicare Direct Rx Plan 51	PFFS	$0.00	Yes	Any Willing Provider
	Medicare Direct Plan 51A	PFFS	$0.00	Yes	Any Willing Provider
Senior Whole Health **58 Charles Street, 2nd Floor** **Cambridge, MA 02141** 1-888-794-7268	Senior Whole Health	HMO	$29.10	Yes	Plan Doctors Only

Today's Options 1001 Heathrow Park Lane, Suite 5001 Lake Mary, FL 32746 1-800-934-5100	Today's Options Basic	PFFS	$0.00	No	Any Willing Provider
	Today's Options Basic	PFFS	$0.00	No	Any Willing Provider
	Today's Options Basic	PFFS	$10.00	No	Any Willing Provider
	Today's Options Basic	PFFS	$20.00	No	Any Willing Provider
	Today's Options Basic	PFFS	$35.00	No	Any Willing Provider
	Today's Options Basic Plus	PFFS	$18.00	Yes	Any Willing Provider
	Today's Options Basic Plus	PFFS	$18.40	Yes	Any Willing Provider
	Today's Options Basic Plus	PFFS	$28.40	Yes	Any Willing Provider
	Today's Options Basic Plus	PFFS	$38.40	Yes	Any Willing Provider
	Today's Options Basic Plus	PFFS	$53.40	Yes	Any Willing Provider
	Today's Options Premier	PFFS	$15.00	No	Any Willing Provider
	Today's Options Premier	PFFS	$33.00	No	Any Willing Provider
	Today's Options Premier	PFFS	$49.00	No	Any Willing Provider
	Today's Options Premier	PFFS	$64.00	No	Any Willing Provider
	Today's Options Premier	PFFS	$79.00	No	Any Willing Provider

	Today's Options Premier Plus	PFFS	$43.60	Yes	Any Willing Provider
	Today's Options Premier Plus	PFFS	$61.60	Yes	Any Willing Provider
	Today's Options Premier Plus	PFFS	$77.60	Yes	Any Willing Provider
	Today's Options Premier Plus	PFFS	$92.60	Yes	Any Willing Provider
	Today's Options Premier Plus	PFFS	$107.60	Yes	Any Willing Provider
	Today's Options Value	PFFS	$0.00	No	Any Willing Provider
	Today's Options Value	PFFS	$10.00	No	Any Willing Provider
	Today's Options Value	PFFS	$25.00	No	Any Willing Provider
	Today's Options Value	PFFS	$40.00	No	Any Willing Provider
	Today's Options Value	PFFS	$55.00	No	Any Willing Provider
	Today's Options Value Plus	PFFS	$18.40	Yes	Any Willing Provider
	Today's Options Value Plus	PFFS	$28.40	Yes	Any Willing Provider
	Today's Options Value Plus	PFFS	$43.40	Yes	Any Willing Provider

	Today's Options Value Plus	PFFS	$58.40	Yes	Any Willing Provider
	Today's Options Value Plus	PFFS	$73.40	Yes	Any Willing Provider
Tufts Health Plan 705 Mt Auburn Street Watertown, MA 02471 1-800-254-2475	Medicare Preferred HMO Basic	HMO	$0.00	No	Plan Doctors Only
	Medicare Preferred HMO Basic	HMO	$16.00	No	Plan Doctors Only
	Medicare Preferred HMO Basic Rx	HMO	$22.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Basic Rx	HMO	$38.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Basic Rx Plus	HMO	$32.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Basic Rx Plus	HMO	$48.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Prime	HMO	$72.00	No	Plan Doctors Only
	Medicare Preferred HMO Prime	HMO	$96.00	No	Plan Doctors Only
	Medicare Preferred HMO Prime Rx	HMO	$94.00	Yes	Plan Doctors Only

	Medicare Preferred HMO Prime Rx	HMO	$118.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Prime Rx Plus	HMO	$104.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Prime Rx Plus	HMO	$128.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Value	HMO	$42.00	No	Plan Doctors Only
	Medicare Preferred HMO Value	HMO	$58.00	No	Plan Doctors Only
	Medicare Preferred HMO Value Rx	HMO	$64.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Value Rx	HMO	$80.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Value Rx Plus	HMO	$74.00	Yes	Plan Doctors Only
	Medicare Preferred HMO Value Rx Plus	HMO	$90.00	Yes	Plan Doctors Only
	Medicare Preferred PFFS Basic	PFFS	$45.00	No	Any Willing Provider
	Medicare Preferred PFFS Basic	PFFS	$50.00	No	Any Willing Provider

	Medicare Preferred PFFS Basic Rx	PFFS	$67.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Basic Rx	PFFS	$72.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Basic Rx Plus	PFFS	$77.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Basic Rx Plus	PFFS	$82.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Prime	PFFS	$92.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Prime	PFFS	$111.00	No	Any Willing Provider
	Medicare Preferred PFFS Prime Rx	PFFS	$114.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Prime Rx	PFFS	$133.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Prime Rx Plus	PFFS	$124.00	Yes	Any Willing Provider
	Medicare Preferred PFFS Prime Rx Plus	PFFS	$143.00	Yes	Any Willing Provider
	Medicare Preferred PPO	PPO	$82.00	No	Any Doctor

	Medicare Preferred PPO	PPO	$87.00	No	Any Doctor
	Medicare Preferred PPO Rx	PPO	$104.00	Yes	Any Doctor
	Medicare Preferred PPO Rx	PPO	$109.00	Yes	Any Doctor
	Medicare Preferred PPO Rx Plus	PPO	$114.00	Yes	Any Doctor
	Medicare Preferred PPO Rx Plus	PPO	$119.00	Yes	Any Doctor
Unicare **P.O. Box 9092** **Oxnard, CA** **93031** 1-888-949-5384	Save Well Plan 1	MSA	$0.00	No	Plan Doctors Only
	Save Well Plan 2	MSA	$0.00	No	Plan Doctors Only
	Security Choice Classic	PFFS	$0.00	No	Any Willing Provider
	Security Choice Enhanced	PFFS	$29.00	No	Any Willing Provider
	Security Choice Enhanced Plus	PFFS	$62.00	Yes	Any Willing Provider
	Security Choice Essential	PFFS	$0.00	No	Any Willing Provider
	Security Choice Essential Plus	PFFS	$33.00	Yes	Any Willing Provider
	Security Choice Plus	PFFS	$0.00	Yes	Any Willing Provider

HMO = Health Maintenance Organization A type of plan in which you can only go to doctors, specialists, or hospitals in 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 providers that belong to the network. You can use doctors, hospitals, and 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. You may pay more or less for Medicare-covered benefits. You may have extra benefits the 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 work together to provide seniors with care that is individually tailored to meet their needs. Enrollees must be 65 years of age or older and eligible for MassHealth (Medicaid) to join; participants 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 conditions.

Medicare Prescription Drug Plans Offered in Massachusetts in 2008

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible	Customer Service Phone Number
Aetna Life Insurance Company **980 Jolly Road** **Blue Bell, PA 19422**	• Aetna Medicare Rx Essentials • Aetna Medicare Rx Plus • Aetna Medicare Rx Premier	$25.50 $42.70 $93.30	Tier 1 $0 Tier 2-4 $275 $0 $0	Phone: 1-800-213-4599 TTY: 1-800-628-3323
Blue Cross Blue Shield of Massachusetts **P.O. Box 34160** **Louisville, KY 40232**	• Blue MedicareRx Value • Blue MedicareRx Value Plus • Blue MedicareRx Premier	$31.40 $38.60 $73.00	$275 $0 $0	Phone: 1-877-479-2227 TTY: 1-800-936-9984
CIGNA Medicare Rx **P.O. Box 269005** **Weston, FL 33326**	• CIGNA Medicare RX Plan One • CIGNA Medicare Rx Plan Two • CIGNA Medicare Rx Plan Three	$32.90 $34.60 $78.60	$275 $0 $0	Phone: 1-800-735-1459
Coventry AdvantraRx **P.O. Box 686007** **San Antonio, TX 78268**	• AdvantraRx Value • AdvantraRx Premier • AdvantraRx Premier Plus	$21.70 $35.00 $47.50	$0 $0 $0	Phone: 1-800-882-3822 TTY: 1-800-508-9548

Envision RxPlus **2181 Aurora Road** **Suite 201** **Twinsburg, OH** **44087**	• Envision Rx Plus Standard • Envision RX Plus Gold	$64.50 $99.50	$275 $0	Phone: 1-866-250-2005 TTY: 1-866-763-9630
First Health Part D **2222 Ewing Road** **Moon Township, PA** **15108**	• First Health Secure • First Health Premier • First Health Select	$14.60 $27.00 $42.60	$175 $0 $0	Phone: 1-800-588-3322 TTY: 1-800-508-9548
Health Net **950 N. Finance** **Center Drive** **Tucson, AZ 85710**	• Health Net Orange Option 1 • Health Net Orange Option 2	$25.40 $38.00	$275 $0	Phone: 1-800-606-3604 TTY: 1-800-929-9955
Health Spring **Prescription Drug** **Plan** **601 Mainspring Rd** **Nashville, TN 37228**	• Health Spring Prescription Drug Plan – Reg 2	$18.80	$275	Phone: 1-800-331-6293 TTY: 1-866-845-7230
Humana Insurance **Company** **500 West Main Street** **Louisville, KY 40202**	• Humana PDP Standard S5884-061 • Humana PDP Enhanced S5884-002 • Humana PDP Complete S5884-031	$24.00 $25.00 $95.10	$275 $0 $0	Phone: 1-800-706-0872 TTY: 1-877-833-4486

Medco Containment Life Insurance Company - Medco Medicare Prescription Plan P.O. Box 630246 Irving, TX 75063	• Medco Value • Medco Choice • Medco Access	$25.20 $41.00 $68.60	$275 $0 $0	Phone: 1-800-758-3605 TTY: 1-800-716-3231
MemberHealth, Inc Community Care Rx Medicare Prescription Drug Program 1 CSC Way Rennselaer, NY 12144	• Community Care Rx BASIC • Community Care Rx CHOICE • Community Care Rx GOLD	$22.80 $43.70 $44.80	$275 $0 $0	Phone: 1-866-684-5353 TTY: 1-866-684-5351
Pennsylvania Life Insurance Company P.O. Box 1232 Pensacola, FL 32591	• Prescription Pathway Bronze Plan Reg 2 • Prescription Pathway Gold Plan Reg 2 • Prescription Pathway Platinum Plan Reg 2	$23.70 $29.00 $63.10	$275 $0 $0	Phone: 1-800-978-9500 TTY: 1-866-222-3904
Rx America 221 N. Charles Lindbergh Drive SLC, UT 84116	• Advantage Star Plan • Advantage Freedom Plan • Advantage Allegiance Plan	$21.30 $27.30 $43.80	$275 $0 $0	Phone: 1-800-429-6686
SilverScript Insurance Company P.O. Box 52067 Phoenix, AZ 85072	• SilverScript • SilverScript Plus • Silver Script Complete	$21.00 $41.70 $54.50	$275 $0 $0	Phone: 1-866-552-6106 TTY: 1-866-552-6288

Sterling Life Insurance Company 2219 Rimland Drive P.O. Box 1917 Bellingham,WA 98227	• Sterling Rx • Sterling Rx Plus	$29.30 $72.50	$275 $100	Phone: 1-888-909-1713 TTY: 1-888-858-8567
Unicare P.O. Box 9092 Oxnard, CA 93031	• Medicare RX Rewards Standard • Medicare RX Rewards Value	$24.60 $27.10	$275 $0	Phone: 1-866-892-5334 TTY: 1-800-297-1538
United American Insurance Company 3700 S. Stonebridge Drive McKinney, TX 75070	• UA Medicare Part D Rx Coverage – Silver Plan • UA Medicare Part D Prescription Drug Coverage	$35.10 $39.70	$150 $0	Phone: 1-866-299-3406 (Silver Plan) 1-866-524-4169 (Part D Prescription Drug Coverage) TTY: 1-866-524-4170
United HealthCare Insurance Company P.O. Box 29300 Hot Springs, AR 71903	• AARP Medicare Rx – Saver	$31.00	$275	Phone: 1-800-745-0922 TTY: 1-877-730-4192
	• AARP Medicare Rx Preferred • AARP Medicare Rx Plan Enhanced	$34.00 $63.50	$0 $0	Phone: 1-888-867-5564 TTY: 1-877-730-4192
United HealthCare Insurance Company P.O. Box 29350 Hot Springs, AR 71903	• United Health Rx Value • United Health Rx Basic	$21.20 $38.50	$275 $0	Phone: 1-888-867-5561 TTY: 1-877-730-4203
WellCare 8735 Henderson Blvd Tampa, FL 33634	• WellCare Classic • WellCare Signature	$27.60 $31.50	$250 $0	Phone: 1-888-423-5252