

**Medicare Supplement Plans  
Offered in Massachusetts  
2023**

Comparison of Plans	Core	Supplement 1*	Supplement 1A
<b>Basic Benefits Included In All Plans:</b>			
<b>Hospitalization Part A Co-payments</b> Days 61 - 90: \$371 per day Days 91-150: \$742 per day 365 Additional Lifetime Hospital days - Paid in full	X X X	X X X	X X X
<b>Part B Coinsurance</b> Coverage of coinsurance, in most cases, 20% of approved amount	X	X	X
<b>Parts A and B Blood</b> First 3 pints	X	X	X
<b>Additional Benefits</b>			
<b>Part A Deductible for Hospital Days 1 - 60</b> \$1484 per benefit period		X	X
<b>Skilled Nursing Facility Coinsurance</b> Days 21-100 - \$185.50 per day		X	X
<b>Part B Annual Deductible - \$203</b>		X	
<b>Foreign Travel - For Medicare-covered services needed while traveling abroad.</b>		X	X
<b>Inpatient Days in Mental Health Hospitals</b> 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	120 days per benefit period

**IMPORTANT NOTICE:**

*Medicare Supplement premium rates are required to be in effect for not less than 12 months. Effective dates shown for each Carrier are based on the most recent filing on record with the Division of Insurance.*

***\*Only available if eligible for Medicare prior to 1/1/2020. Moving from Supplement 1 to Supplement 1A may be subject to restrictions.***

**Medicare Supplement Plans  
Offered in Massachusetts  
2023**

<b>Medigap Carriers</b> Please note that some rates may change during 2023	<b>Medicare Supplement Core</b>	<b>Medicare Supplement 1*</b>	<b>Medicare Supplement 1A</b>
<b>Blue Cross &amp; Blue Shield of MA (Medex™)<sup>1,2</sup></b> 1-800-678-2265 sales/apps 1-800-258-2226 member services 711 (TDD) <a href="http://www.bluecrossma.com">www.bluecrossma.com</a> (continuous open enrollment)	<b>\$116.73</b> Effective 01/01/2023	<b>\$229.51</b> Effective 01/01/2023	<b>\$192.63</b> Effective 01/01/2023
Blue Cross Optional Preventive Care Benefits Rider	<b>\$ 2.66</b> Effective 01/01/2023	<b>\$ 2.66</b> Effective 01/01/2023	<b>\$ 2.66</b> Effective 01/01/2023
<b>Fallon Health &amp; Life Assurance Company</b> 1-866-330-6380 sales/apps 1-800-868-5200 member services TRS 711 <a href="http://www.fallonhealth.org/medsupp">www.fallonhealth.org/medsupp</a> (continuous open enrollment)	<b>\$151.00</b> Effective 01/01/2023	<b>\$251.00</b> Effective 01/01/2023	<b>\$185.00</b> Effective 01/01/2023
<b>HNE Insurance Company</b> 1-877-443-3314 711 (TTY) <a href="http://www.healthnewengland.org">www.healthnewengland.org</a> (continuous open enrollment)	<b>\$138.00</b> Effective 01/01/2023	<b>\$249.00</b> Effective 01/01/2023	<b>\$200.00</b> Effective 01/01/2023
<b>HNE Insurance Company</b> If you received communication that your former employer has a contracted relationship with below marketplaces please call: <ul style="list-style-type: none"> <li>• <b>AON Hewitt:</b> 800-350-1470 or visit <a href="http://retiree.aon.com">retiree.aon.com</a></li> <li>• <b>Towers Watson:</b> 866-322-2824 or visit <a href="http://my.viabenefits.com">my.viabenefits.com</a></li> </ul> (continuous open enrollment)	<b>\$131.00</b> Effective 01/01/2023	<b>\$227.00</b> Effective 01/01/2023	<b>\$200.00</b> Effective 01/01/2023

**Medicare Supplement Plans  
Offered in Massachusetts  
2023**

<b>Medigap Carriers</b> Please note that some rates may change during 2023	<b>Medicare Supplement Core</b>	<b>Medicare Supplement 1*</b>	<b>Medicare Supplement 1A</b>
<b>HPHC Insurance Company, Inc.<sup>3</sup></b> 1-877-909-4742 sales/apps 1-877-907-4742 member services 711 (TTY) <a href="http://www.hpforlife.org">www.hpforlife.org</a> (continuous open enrollment)	<b>\$138.50</b> Effective 01/01/2023	<b>\$246.00</b> Effective 01/01/2023	<b>\$198.50</b> Effective 01/01/2023
<b>Humana Insurance Company</b> 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) <a href="http://www.humana.com">www.humana.com</a> (continuous open enrollment)	<b>\$202.82</b> Effective 11/01/2022	<b>\$338.64</b> Effective 11/01/2022	<b>\$327.62</b> Effective 11/01/2022
<b>Humana Insurance Company</b> HEALTHY LIVING (including dental and vision benefits) 1-800-872-7294 sales/applications 1-800-866-0581 member services 1-800-833-3301 (TDD) <a href="http://www.humana.com">www.humana.com</a> (continuous open enrollment)	<b>\$216.17</b> Effective 11/01/2022	<b>\$351.99</b> Effective 11/01/2022	<b>\$340.97</b> Effective 11/01/2022

**Medicare Supplement Plans  
Offered in Massachusetts  
2023**

<b>Medigap Carriers</b> Please note that some rates may change during 2023	<b>Medicare Supplement Core</b>	<b>Medicare Supplement 1*</b>	<b>Medicare Supplement 1A</b>
<p><b>Transamerica Life Insurance Company</b> 1-800-458-5736 (Group Medicare Supplement insurance sponsored exclusively for eligible members of the American Medical Association.) <a href="http://www.amainsure.com">www.amainsure.com</a> (continuous open enrollment)</p> <p>1-800-247-1771 (Group Medicare Supplement insurance sponsored exclusively for eligible members of the American Institute of Certified Public Accountants (AICPA)) <a href="https://forms.cpai.com/personal-insurance/medicare-supp/">https://forms.cpai.com/personal-insurance/medicare-supp/</a> (continuous open enrollment)</p>	<p><b>\$119.20</b> Effective 09/09/2021</p>	<p><b>\$206.17</b> Effective 09/09/2021</p>	<p><b>\$184.73</b> Effective 09/09/2021</p>
<p><b>Tufts Insurance Company</b> Sales: 1-888-508-1401 Customer Relations: 1-800-701-9000 711 (TTY) <a href="http://www.thpmp.org/medsupp">www.thpmp.org/medsupp</a> (continuous open enrollment)</p>	<p><b>\$132.50</b> Effective 01/01/2023</p>	<p><b>\$234.50</b> Effective 01/01/2023</p>	<p><b>\$200.50</b> Effective 01/01/2023</p>
Tufts Optional Dental Rider	<p><b>\$45.50</b> Effective 01/01/2023</p>	<p><b>\$45.50</b> Effective 01/01/2023</p>	<p><b>\$45.50</b> Effective 01/01/2023</p>

## Medicare Supplement Plans Offered in Massachusetts 2023

Medigap Carriers Please note that some rates may change during 2023	Medicare Supplement Core	Medicare Supplement 1*	Medicare Supplement 1A
<b>UnitedHealthcare Insurance Company</b> Only for members of AARP <a href="http://www.aarpmedicaresupplement.com">www.aarpmedicaresupplement.com</a> 1-800-523-5800 (continuous open enrollment)	<b>\$146.50</b> Effective 06/01/2022	<b>\$263.00</b> Effective 06/01/2022	<b>\$204.75</b> Effective 06/01/2022

**\*Only available if eligible for Medicare prior to 1/1/2020. Moving from Supplement 1 to Supplement 1A may be subject to restrictions.**

NOTE: If new to Medicare, check with each plan to see what discounts they may offer.

<sup>1</sup>Medex Choice is no longer available to new customers, but existing members may remain enrolled. The premium is \$171.14/month in 2023.

<sup>2</sup>Medigap 2 cannot be sold to new customers after December 31, 2005, but existing members may remain enrolled. Medex Gold premium is \$940.66/month in 2023.

<sup>3</sup>HPHC Insurance Company Medigap plans will continue to be offered in 2023, **but enrollment must be done by calling the plan directly.**

For further information regarding these plans please visit the following website:  
<https://www.medicare.gov/find-a-plan/questions/home.aspx>