



## Medicare Advantage Plans in Massachusetts 2026

### Medicare Advantage Plans

#### Pros:

- Convenience of having only one plan (drug plan can be included)
- More choices available (HMOs, PPOs, MSAs...)
- Some plans have lower premiums than Medigap plans
- Potential for better coordination of care (HMOs provide this)
- Some additional benefits such as hearing, vision, dental, transportation, OTC spending cards 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

### 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 any 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



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Health Plan	Plan Types	Premiums	Plans Available in the Following Counties
Aetna Medicare 833-859-6031 <a href="https://www.aetnamedicare.com/">https://www.aetnamedicare.com/</a>	HMO-POS PPO	\$0	Bristol, Essex, Hampden, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Blue Cross Blue Shield of MA 800-678-2265 <a href="https://medicare.bluecrossma.com/">https://medicare.bluecrossma.com/</a>	HMO HMO-POS PPO	\$0-\$250	Barnstable, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
eternalHealth 833-870-3443 <a href="https://eternalhealth.com/">https://eternalhealth.com/</a>	HMO PPO	\$0	Bristol, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Fallon Health 888-377-1980 <a href="https://fallonhealth.org/medicare">https://fallonhealth.org/medicare</a>	HMO	\$0-\$207	Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
Health New England 877-443-3314 <a href="https://healthnewengland.org/medicare">https://healthnewengland.org/medicare</a>	HMO PPO	\$0-\$168	Berkshire, Franklin, Hampden, Hampshire
Humana 800-833-2364 <a href="https://www.humana.com/medicare">https://www.humana.com/medicare</a>	PPO	\$0	Bristol, Dukes, Essex, Hampden, Suffolk, Worcester



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Health Plan	Plan Types	Premiums	Plans Available in the Following Counties
<b>Mass Advantage</b> 844-941-3768 <a href="https://massadvantage.com/">https://massadvantage.com/</a>	HMO PPO	\$0-\$95	Worcester
<b>Mass General Brigham Health Plan</b> 888-828-5500 <a href="https://massgeneralbrighamadvantage.org">https://massgeneralbrighamadvantage.org</a>	HMO- POS PPO	\$0-\$325	Bristol, Dukes, Essex, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk, Worcester
<b>Tufts Health Plan</b> 877-218-4835 <a href="https://www.tuftsmedicarepreferred.org/">https://www.tuftsmedicarepreferred.org/</a>	HMO PPO	\$0-\$255	Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester PPO plans in all counties except: Berkshire, Barnstable, Dukes, Franklin, Nantucket
<b>UnitedHealthcare</b> 800-555-5757 <a href="https://www.aarpmedicareplans.com/">https://www.aarpmedicareplans.com/</a>	HMO HMO- POS PPO	\$0-\$48	Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester

Note that not all companies offer plan options in your area; premiums may vary by county. Call plan directly for details.

## *Special Needs Plans in Massachusetts 2026*

<b>Health Plan</b>	<b>Plan Types</b>	<b>Plans Available in the Following Counties</b>
<b>Commonwealth Care Alliance</b> <b>888-537-5816</b> <a href="https://www.commonwealthcarealliance.org/ma/">https://www.commonwealthcarealliance.org/ma/</a>	HMO-D-SNP	Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
<b>Fallon Health/Navicare</b> <b>877-490-4971</b> <a href="https://fallonhealth.org/find-insurance/navicare.aspx">https://fallonhealth.org/find-insurance/navicare.aspx</a>	HMO-D-SNP	Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
<b>Mass General Brigham Health Plan</b> <b>888-828-5500</b> <a href="https://massgeneralbrighamadvantage.org">https://massgeneralbrighamadvantage.org</a>	HMO-D-SNP	Bristol, Dukes, Essex, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk
<b>Senior Whole Health</b> <b>888-794-7268</b> <a href="https://www.molinahealthcare.com/members/ma/en-US/pages/home.aspx">https://www.molinahealthcare.com/members/ma/en-US/pages/home.aspx</a>	HMO-D-SNP	Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
<b>Tufts Health Plan</b> <b>800-890-6600</b> <a href="https://www.tuftsmedicarepreferred.org/plans/2025-tufts-health-plan-senior-care-options-hmo-snp">https://www.tuftsmedicarepreferred.org/plans/2025-tufts-health-plan-senior-care-options-hmo-snp</a>	HMO-D-SNP	Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
<b>UnitedHealthcare</b> <b>877-443-3314</b> <a href="https://www.uhc.com/medicare/medicare-education/special-needs-plans.html">https://www.uhc.com/medicare/medicare-education/special-needs-plans.html</a>	<b>HMO-D-SNP</b> <b>HMO-POS-C-SNP</b> (available only in Essex, Franklin, Hampden, Hampshire, Plymouth and Worcester County) <b>HMO-POS I-SNP</b> (available only in Essex and Plymouth County)	Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
<b>WellSense Health Plan</b> <b>866-752-2077</b> <a href="https://www.wellsense.org/plans/medicare/ma/senior-care-options">https://www.wellsense.org/plans/medicare/ma/senior-care-options</a>	HMO-D-SNP	Barnstable, Bristol, Hampden, Plymouth, Suffolk

**NOTE:** Not all companies offer plan options in every area; premiums may vary by county. Plans are available for those who have Medicare and MassHealth Standard, MassHealth Standard only or the Frail Elder Waiver. Call plan directly for details.

## 2026 Massachusetts Medicare Part D Standalone Prescription Drug Plans



Company	Plan Name/ Plan ID	Monthly Premium	Monthly Premium <u>with full LIS</u>
Aetna Medicare (1-833-526-2445) <a href="#">Aetna Medicare Prescription Drug Plans</a>	SilverScript Choice (\$5601-004)	\$32.70	\$0
Blue MedicareRx (1-877-479-2227) <a href="#">BlueCross BlueShield Prescription Drug Plans</a>	Blue MedicareRx Value Plus (\$2893-001)	\$20.70	\$0
	Blue MedicareRx Premier (\$2893-003)*	\$238.60	\$202.80
Health Care Service Corp (1-800-735-1459) <a href="#">HealthSpring Prescription Drug Plans</a>	HealthSpring Assurance RX (\$5617-008)	\$139.30	\$103.50
Humana (1-800-706-0872) <a href="#">Humana Prescription Drug Plans</a>	Humana Value Rx (\$5884-182)*	\$73.60	\$37.80
	Humana Basic Rx (\$5884-102)	\$ 8.40	\$0
	Humana Premier Rx (\$5884-149)*	\$138.60	\$102.80

\*Drug Benefit Category = Enhanced Plans

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Company	Plan Name/ Plan ID #	Monthly Premium	Monthly Premium <u>with full LIS</u>
UnitedHealthcare (1-888-867-5564) <a href="#">United HealthCare Prescription Drug Plans</a>	AARP Medicare Rx Preferred from UHC (S5921-385)*	\$155.10	\$119.30
	AARP Medicare Rx Saver from UHC (S5921-348)	\$38.70	\$2.90
WellCare (1-866-859-9084) <a href="#">Wellcare Prescription Drug Plans</a>	WellCare Value Script (S4802-137)*	\$16.40	\$16.40
	WellCare Classic (S4802-076)	\$21.70	\$0.00

\*Drug Benefit Category = Enhanced Plans

Some Medicare beneficiaries may qualify for financial assistance through Low Income Subsidies (LIS), also known as “Extra Help”. Plans highlighted in blue have a \$0 premium for beneficiaries with full LIS (Extra Help).