Medicare Supplement Plans
Offered in Massachusetts
2026/2027

Comparison of Plans	Core	Supplement 1*	Supplement 1A
Basic Benefits Included In All Plans:			
Hospitalization Part A Co-payments Days 61 - 90: $434 per day	X	X	X
Days 91-150: $868 per day	X	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X	X
Part B Coinsurance Coverage of coinsurance, in most cases, 20% of approved amount	X	X	X
Parts A and B Blood First 3 pints	X	X	X
Additional Benefits			
Part A Deductible for Hospital Days 1 - 60 $1,736 per benefit period	N/A	X	X
Skilled Nursing Facility Coinsurance Days 21-100 - $217 per day	N/A	X	X
Part B Annual Deductible - $283	N/A	X	N/A
Foreign Travel - For Medicare-covered services needed while traveling abroad.	N/A	X	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	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.

Updated 10/30/2026

Medicare Supplement Plans
Offered in Massachusetts
2026/2027

Medigap Carriers **Please note that some rates may change during 2026/2027**	**Medicare Supplement Core**	**Medicare Supplement 1***	**Medicare Supplement 1A**
Blue Cross & Blue Shield of MA (Medex™)[1,2] 1-800-678-2265 sales/apps 1-800-258-2226 member services 711 (TDD) www.bluecrossma.com (continuous open enrollment)	$142.64 Through 12/31/2026 $155.58 Effective 01/01/2027	$288.55 Through 12/31/2026 $317.01 Effective 01/01/2027	$233.24 Through 12/31/2026 $247.15 Effective 01/01/2027
Blue Cross Optional Preventive Care Benefits Rider	$2.88 Through 12/31/2026 $3.00 Effective 01/01/2027	$2.88 Through 12/31/2026 $3.00 Effective 01/01/2027	$2.88 Through 12/31/2026 $3.00 Effective 01/01/2027
Fallon Health & Life Assurance Company 1-866-330-6380 sales/apps 1-800-868-5200 member services TRS 711 www.fallonhealth.org/medsupp (continuous open enrollment)	$195.50 Through 12/31/2026 $207.00 Effective 01/01/2027	$327.25 Through 12/31/2026 $357.50 Effective 01/01/2027	$240.35 Through 12/31/2026 $264.25 Effective 01/01/2027
HNE Insurance Company 1-877-443-3314 711 (TTY) www.healthnewengland.org (continuous open enrollment)	$173.00 Through 12/31/2026 $189.80 Effective 01/01/2027	$300.00 Through 12/31/2026 $329.14 Effective 01/01/2027	$254.00 Through 12/31/2026 $278.67 Effective 01/01/2027
HNE Insurance Company If you received communication that your former employer has a contracted relationship with below marketplaces please call: • AON Hewitt: 800-350-1470 or retiree.aon.com • Towers Watson: 866-322-2824 or my.viabenefits.com (continuous open enrollment)	$173.00 Through 12/31/2026 $189.80 Effective 01/01/2027	$300.00 Through 12/31/2026 $329.14 Effective 01/01/2027	$254.00 Through 12/31/2026 $278.67 Effective 01/01/2027

Updated 10/30/2026

Medicare Supplement Plans
Offered in Massachusetts
2026/2027

Medigap Carriers **Please note that some rates may change during 2026/2027**	**Medicare Supplement Core**	**Medicare Supplement 1***	**Medicare Supplement 1A**
HPHC Insurance Company, Inc. 1-877-906-4742 sales/apps 1-877-907-4742 member services 711 (TTY) www.hpforlife.org (continuous open enrollment)	$177.10 Through 12/31/2026 $187.50 Effective 01/01/2027	$315.15 Through 12/31/2026 $333.50 Effective 01/01/2027	$254.10 Through 12/31/2026 $269.00 Effective 01/01/2027
Transamerica Life Insurance Company 1-800-458-5736 (Group Medicare Supplement insurance sponsored exclusively for eligible members of the American Medical Association.) www.amainsure.com (continuous open enrollment) 1-800-247-1771 (Group Medicare Supplement insurance sponsored exclusively for eligible members of the American Institute of Certified Public Accountants (AICPA)) https://forms.cpai.com/personal-insurance/medicare-supp/ (continuous open enrollment)	$142.92 Through 11/30/2025 $157.07 Effective 12/01/2025 (Note: the same rate applies for both AMA and AICPA coverage)	$247.21 Through 11/30/2025 $271.68 Effective 12/01/2025 (Note: the same rate applies for both AMA and AICPA coverage)	$221.50 Through 11/30/2025 $243.43 Effective 12/01/2025 (Note: the same rate applies for both AMA and AICPA coverage)
Tufts Insurance Company Sales: 1-888-508-1401 Customer Relations: 1-800-701-9000 711 (TTY) www.thpmp.org/medsupp (continuous open enrollment)	$167.75 Through 12/31/2026 $168.00 Effective 01/01/2027	$296.45 Through 12/31/2026 $297.00 Effective 01/01/2027	$253.55 Through 12/31/2026 $255.00 Effective 01/01/2027
Tufts Optional Dental Rider	$38.00 Through 12/31/2026 $41.00 Effective 01/01/2027	$38.00 Through 12/31/2026 $41.00 Effective 01/01/2027	$38.00 Through 12/31/2026 $41.00 Effective 01/01/2027

Medicare Supplement Plans
Offered in Massachusetts
2026/2027

Medigap Carriers **Please note that some rates may change during 2026/2027**	**Medicare Supplement Core**	**Medicare Supplement 1***	**Medicare Supplement 1A**
UnitedHealthcare Insurance Company Only for members of AARP www.aarpmedicaresupplement.com 1-800-523-5800 (continuous open enrollment)	$176.75 Through 05/31/2026 $194.25 Effective 06/01/2026	$317.50 Through 05/31/2026 $349.00 Effective 06/01/2026	$247.25 Through 05/31/2026 $271.75 Effective 06/01/2026

Updated 10/30/2026

*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.

[1]Medex Choice is no longer available to new customers, but existing members may remain enrolled. The premium is $233.46/month in 2027.

[2]Medigap 2 cannot be sold to new customers after December 31, 2005, but existing members may remain enrolled. Medex Gold premium is $1,157.81/month in 2027.

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