



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

### **Health Insurance Options for People with Medicare**

- Original Medicare(Part A and Part B)
- Medicare Supplement Insurance(Medigap)
- Medicare Advantage Plans (Medicare Part C)
- Medicare Prescription Drug Coverage (Medicare Part D)
- Employer, Union, Retiree, other group health insurance coverage
- COBRA
- Veterans Health Benefits
- Military Benefits(TRICARE)
- Indian Health Services

### **Programs for People with Limited Income and Resources**

- Extra Help Paying for Medicare Prescription Drug Coverage (Part D)
- Medicare Savings Programs (help with Medicare costs)
- Prescription Advantage (prescription drug insurance assistance program for Massachusetts residents)
- MassHealth (Medicaid)

This Bulletin provides basic health insurance information for people eligible for Medicare. Contact your plan benefits administrator for information about employer, union, retiree, or other group health coverage. Contact your local Veteran's Agent for Veteran's and TRICARE health information. Contact Indian Health Services for American Indian and Alaska natives for services

**January 1, 2012**



# 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

Medicare has **four** parts:

- **Part A (Medicare Hospital Insurance)**  
Helps pay for inpatient care in hospitals, skilled nursing facilities, hospice, home health care and other services.
- **Part B (Medicare Medical Insurance)**  
Helps pay for outpatient medical services including doctor visits, medical equipment, home health care, outpatient care, and some preventive services.
- **Part C (Medicare Advantage Plan)**  
Medicare Advantage Plans include Medicare Part A (Hospital Insurance) and Part B (Medical Insurance).  
Some Medicare Advantage Plans may offer Medicare Part D, prescription drug coverage at additional charge and other services not covered by Medicare. Medicare Advantage Plans (like HMOs, PPOs) are sold by private health insurance companies approved by Medicare.
- **Part D (Medicare Prescription Drug Coverage)**  
Helps pay for outpatient prescription drugs. Medicare prescription drug plans are sold by private insurance companies approved by Medicare.

**There are (2) ways to get Medicare coverage:**

- (1) **Original Medicare** is fee-for-service coverage administered directly by Medicare. Original Medicare covers Medicare **Part A (Hospital)** and **Part B (Medical)** services.

Under Original Medicare, you have the choice of doctors, hospitals and other providers that accept Medicare.

You may purchase optional **Medicare Supplement (Medigap)** insurance from a private company or have employer or other health insurance to help pay for deductibles and coinsurance in Original Medicare.

You may decide to purchase a **Medicare Prescription Drug plan (Part D)** to help pay for outpatient prescription drugs.

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## **(2) Medicare Advantage Plan (like an HMO or PPO)**

Medicare Advantage Plan/s (MAP) cover Medicare **Part A and Part B** Services. MAPs are sold by private companies approved by Medicare and usually charge a monthly premium.

Some plans offer additional benefits not covered by Medicare.

Most plans require use of network doctors, hospitals and other providers.

Some MAPs offer Medicare prescription drug coverage (Part D) at additional cost.

You must be enrolled in Medicare A and B, pay plan premiums, deductibles, copays and coinsurance.

(Medicare Supplement Insurance cannot be sold to MAP enrollees).

### **Medicare Advantage Plans sold in Massachusetts**

- **Health Maintenance Organizations (HMO)**

Must be a resident of the plan's service area

Must use providers in the plan's network

- **Preferred Provider Organization (PPO)**

Must be a resident of the plan's service area

May use out-of-network Medicare providers for covered services at higher cost.

- **Point-of Service (HMO/POS)**

Must be a resident of the plan's service area.

May use of out-of-network Medicare providers for covered services at higher cost.

- **Private Fee-for-Service (PFFS)**

May use any Medicare provider that agrees to treat patient.

The Plan determines provider and patient payment for the services.

### **Medicare Prescription Drug Coverage (Part D)**

Medicare prescription drug coverage (Part D) helps pay for prescription drugs.

Medicare prescription drug plans are sold by private companies approved by Medicare. Each plan can vary in cost and specific drugs covered.

**Medicare Prescription Drug Plans (PDPs)** are stand-alone plans for for enrollees in **Original Medicare**.

Most **Medicare Advantage Plans** offer optional Medicare prescription drug coverage.

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## Medicare Supplement Insurance (Medigap)

Medicare Supplement Insurance (also called Medigap Insurance) is sold by private insurance companies to help pay health care costs that Original Medicare does not cover such as deductibles and coinsurance.

Some Medigap insurers may include coverage for services that are not covered by Original Medicare.

Two standard Medigap policies are offered to Massachusetts residents:

### **Medicare Supplement Core and Medicare Supplement 1**

**Note:** In compliance with Medicare rules, Medicare Supplement 2, (included prescription drugs), can not be sold after December 31, 2005. Existing enrollees in Supplement 2 could choose to 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**

**617-521-7794 (Boston), 413-7785-5526 (Springfield)**

**(TTY: 617-521-7490 for people with partial or total hearing loss)**

**[www.state.ma.us/doi](http://www.state.ma.us/doi)**

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## **Programs for People with Limited Income and Resources**

### **Extra Help (LIS) for Medicare Prescription Drug Coverage (Part D)**

also known as the Limited Income Subsidy (LIS) is a federal program that helps Medicare beneficiaries with limited income and assets pay some of the costs for Medicare prescription drug coverage (Part D). For more information or to enroll in Extra Help, contact **Social Security** at 1-800-772-1213 or visit [www.socialsecurity.gov](http://www.socialsecurity.gov)

**Medicare Savings Program (MassHealth Buy-In)** are federal programs that help pay Medicare premiums and Part A and Part B deductibles and coinsurance for Massachusetts residents with limited income and assets and not receiving other MassHealth benefits.

For more information about Medicare Savings Programs contact

**MassHealth Customer Service**

**1-800-841-2900**

**(TTY: 1-800-497-4648 for people with partial or total hearing loss)**

### **Prescription Advantage/State Pharmacy Assistance Program (SPAP)**

Is a state program that help people with limited income and/or medical condition and age pay for prescription drugs.

Prescription Advantage is funded by state legislation and is administered by the Massachusetts Executive Office of Elder Affairs.

For information about eligibility and enrollment contact

**Prescription Advantage Customer Service**

**1-800-AGE-INFO (1-800-243-4636) press 2**

**(TTY: 1-800-610-0241 for people with partial or total hearing loss)**

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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 laws, and help pay medical costs for people with **limited income and resources** and meet other eligibility requirements.

Several MassHealth programs, for Massachusetts residents aged 65 or older or any age needing long-term-care services are 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 and enrollment

**MassHealth Customer Service 1-800-841-2900**

**(TTY: 1-800-497-4648** for people with partial or total hearing loss)

or visit **[www.mass.gov/masshealth](http://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](http://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](http://www.mass.gov/masshealth)

**TTY: 1-888-821-5225**

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

### Massachusetts Division of Insurance

**Boston 617-521-7794**

[www.state.ma.us/doi](http://www.state.ma.us/doi)

**Springfield 413-785-5526**

**TTY: 617-521-7490**

Regulates insurance companies authorized to sell insurance in Massachusetts

### Elder Protective Services

**Elder Abuse Hotline (24 hour/7 days)**

**1-800-922-2275**

A statewide program is administered by the Executive Office of Elder Affairs.

Protective Service Agencies investigate reports of elder abuse and provide protective services to abused elders

### Attorney General of Massachusetts

**Elder Hotline 1-888-243-5337**

[www.ago.state.ma.us](http://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.

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**Massachusetts Medicare Advocacy Project (MAP)**

**1-800-323-3205**

Provides Medicare beneficiaries free legal advice and legal representation for appealing medical decisions

**MassMedLine**

**1-866-633-1617**

[www.massmedline.com](http://www.massmedline.com)

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](http://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](http://www.800ageinfo.com)

**SHINE**, a State Health Insurance Assistance Program (SHIP), provides information, counseling and assistance to Medicare beneficiaries and their families on Medicare and other health insurance issues.

SHINE Health Insurance Counselors are volunteers 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 community-based state and local programs .

SHINE is partially funded by Centers of Medicare and Medicaid Services

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**Standard Medigap Plans  
Available in Massachusetts  
in 2012**

Comparison of Plans	Core	Supplement 1
<b>Basic Benefits Included In All Plans:</b>		
<b>Hospitalization Part A Co-payments</b>		
Days 61 - 90: \$289 per day	X	X
Days 91-150: \$578 per day	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X
<b>Part B Coinsurance -</b>		
Coverage of coinsurance, in most cases, 20% of approved amount	X	X
<b>Parts A and B Blood</b> First 3 pints	X	X
<b>Additional Benefits</b>	<b>Core</b>	<b>Supplement 1</b>
<b>Part A Deductible for Hospital Days 1 - 60</b>		X
\$1156 per benefit period		
<b>Skilled Nursing Facility Coinsurance</b>		X
Days 21-100 - \$144.50 per day		
<b>Part B Annual Deductible - \$140</b>		X
<b>Foreign Travel</b> - For Medicare-covered services needed while traveling abroad.		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

**Medicare Supplement Plans  
Offered in Massachusetts  
in 2012**

<b>Medigap Carriers</b> Please note that rates may change in 2012	<b>Medicare Supplement Core</b>	<b>Medicare Supplement 1</b>
<b>Blue Cross &amp; Blue Shield of MA (Medex™)</b> 1-800-678-2265 sales/apps 1-800-258-2226 member services 1-800-522-1254 (TDD) <a href="http://www.bluecrossma.com">www.bluecrossma.com</a> (continuous open enrollment)	<p style="text-align: center;"><b>\$99.48</b></p>	<p style="text-align: center;"><b>\$186.47</b></p>
<b>Fallon Health &amp; Life Assurance Company</b> 1-866-330-6380 sales/apps 1-800-868-5200 member services 1-877-608-7677 (TDD) <a href="http://www.fchp.org/medicare-choices">www.fchp.org/medicare-choices</a> (continuous open enrollment)	<p style="text-align: center;"><b>\$103.00</b></p>	<p style="text-align: center;"><b>\$187.00</b></p>
<b>HPHC Insurance Company, Inc.</b> 1-800-782-0334 sales/apps 1-877-907-4742 member services 1-888-259-8276 (TDD) <a href="http://www.harvardpilgrim.org">www.harvardpilgrim.org</a> (continuous open enrollment)	<p style="text-align: center;"><b>\$98.50</b></p>	<p style="text-align: center;"><b>\$185.50</b></p>
<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-medicare.com">www.humana-medicare.com</a> (continuous open enrollment)	<p style="text-align: center;"><b>\$137.18</b></p>	<p style="text-align: center;"><b>\$214.41</b></p>

<b>Tufts Insurance Company</b> 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) <a href="http://www.tuftsmedicarepreferred.org">www.tuftsmedicarepreferred.org</a> (continuous open enrollment)	<b>\$93.46</b>	<b>\$181.71</b>
<b>United HealthCare<sup>TM</sup> Insurance Company</b> <u>Only for members of AARP</u> <u>(American Association of Retired Persons)</u> 1-800-523-5800 (continuous open enrollment)	<b>\$129.25</b>	<b>\$211.50</b>

**Medicare Advantage Plans  
Offered in Massachusetts  
in 2012**

<b>Company</b>	<b>Plan Name</b>	<b>Plan Type</b>	<b>Monthly Premium</b>	<b>Drugs</b>	<b>Doctor Choice</b>	<b>Counties * partial county</b>
<b>AARP Medicare Complete Provided by Secure Horizons</b>  Phone: 1-800-547-5514	Medicare Complete Plus	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
<b>Blue Cross Blue Shield of Massachusetts</b>  Phone: 1-800-678-2265 TTY: 1-800-522-1254	Medicare HMO Blue PlusRx	HMO	\$181.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare HMO Blue Value Rx	HMO	\$87.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

	Medicare PPO Blue PlusRx	PPO	\$134.00	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
<b>Erickson Advantage</b>  Phone: 1-800-989-1389	Erickson Advantage Signature with Drugs	HMO -POS	\$175.00	Yes	Plan Doctors Only	Essex Plymouth
	Erickson Advantage Signature without Drugs	HMO -POS	\$136.00	No	Plan Doctors Only	Essex Plymouth
<b>Fallon Community Health Plan</b>  Phone: 1-888-377-1980 TTY: 1-877-608-7677	Fallon Senior Plan Plus Enhanced Rx	HMO	\$198.00	Yes	Plan Doctors Only	Franklin* Middlesex* Norfolk* Worcester
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$92.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver	HMO	\$28.00	No	Plan Doctors Only	Franklin* Middlesex* Worcester
	Fallon Senior Plan Saver	HMO	\$0.00	No	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver Rx	HMO	\$54.00	Yes	Plan Doctors Only	Franklin* Middlesex* Norfolk* Worcester
	Fallon Senior Plan Saver Rx	HMO	\$6.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver Basic Rx	HMO	\$21.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$65.00	Yes	Plan Doctors Only	Franklin* Middlesex* Norfolk* Worcester
	Fallon Senior Plan Super Saver RX	HMO	\$0	Yes	Plan Doctors Only	Franklin* Hampden Middlesex* Norfolk* Worcester
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$17.00	Yes	Plan Doctors Only	Hampden

	Fallon Senior Plan Standard	HMO	\$96.00	No	Plan Doctors Only	Franklin* Middlesex* Worcester
	Fallon Senior Plan Standard	HMO	\$27.00	No	Plan Doctors Only	Hampden
	Fallon Senior Plan Standard Enhanced Rx	HMO	\$138.00	Yes	Plan Doctors Only	Franklin* Middlesex* Norfolk* Worcester
	Fallon Senior Plan Standard Enhanced Rx	HMO	\$69.00	Yes	Plan Doctors Only	Hampden
<b>Health New England</b>  Phone: 1-413-787-0010 TTY: 1-800-439-2370	HNE Medicare Basic No RX	HMO	\$4.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Basic RX	HMO	\$50.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Plus RX	HMO	\$78.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium No RX	HMO	\$68.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium RX	HMO	\$134.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Freedom (HMO-POS)	HMO	\$149.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
<b>Tufts Health Plan</b>  Phone: 1-877-218-4835 TTY: 1-888-899-8977	Medicare Preferred HMO Basic	HMO	\$0.00	No	Plan Doctors Only	Barnstable Bristol* Hampden Hampshire Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Basic	HMO	\$20.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Basic Rx	HMO	\$27.90	Yes	Plan Doctors Only	Barnstable Bristol* Hampden Hampshire Middlesex Norfolk Plymouth*

	Medicare Preferred HMO Basic Rx	HMO	\$47.90	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime	HMO	\$112.00	No	Plan Doctors Only	Barnstable
	Medicare Preferred HMO Prime	HMO	\$102.00	No	Plan Doctors Only	Bristol* Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Prime	HMO	\$54.00	No	Plan Doctors Only	Hampden
	Medicare Preferred HMO Prime	HMO	\$82.00	No	Plan Doctors Only	Hampshire
	Medicare Preferred HMO Prime	HMO	\$126.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime Rx	HMO	\$139.90	Yes	Plan Doctors Only	Barnstable
	Medicare Preferred HMO Prime Rx	HMO	\$129.90	Yes	Plan Doctors Only	Bristol* Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Prime Rx	HMO	\$81.90	Yes	Plan Doctors Only	Hampden
	Medicare Preferred HMO Prime Rx	HMO	\$109.90	Yes	Plan Doctors Only	Hampshire
	Medicare Preferred HMO Prime Rx	HMO	\$153.90	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime Rx Plus	HMO	\$170.40	Yes	Plan Doctors Only	Barnstable
	Medicare Preferred HMO Prime Rx Plus	HMO	\$160.40	Yes	Plan Doctors Only	Bristol* Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Prime Rx Plus	HMO	\$112.40	Yes	Plan Doctors Only	Hampden



	Medicare Preferred HMO Prime Rx Plus	HMO	\$140.40	Yes	Plan Doctors Only	Hampshire
	Medicare Preferred HMO Prime Rx Plus	HMO	\$184.40	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value	HMO	\$72.00	No	Plan Doctors Only	Barnstable Bristol* Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Value	HMO	\$24.00	No	Plan Doctors Only	Hampden
	Medicare Preferred HMO Value	HMO	\$52.00	No	Plan Doctors Only	Hampshire
	Medicare Preferred HMO Value	HMO	\$93.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value Rx	HMO	\$99.90	Yes	Plan Doctors Only	Barnstable Bristol* Middlesex Norfolk Plymouth*
	Medicare Preferred HMO Value Rx	HMO	\$51.90	Yes	Plan Doctors Only	Hampden
	Medicare Preferred HMO Value Rx	HMO	\$79.90	Yes	Plan Doctors Only	Hampshire
	Medicare Preferred HMO Value Rx	HMO	\$120.90	Yes	Plan Doctors Only	Essex Suffolk Worcester
<b>Universal American</b>  Phone: 1-800-996-8867 TTY: 1-800-974-8089	Today's Options Premier 200	PFFS	\$75.00	No	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier 200	PFFS	\$35.00	No	Any Willing Doctor	Dukes
	Today's Options Premier Plus 250A	PFFS	\$148.00	Yes	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier Plus 250A	PFFS	\$100.00	Yes	Any Willing Doctor	Dukes

	Today's Options Premier 400	PFFS	\$28.00	No	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier 400	PFFS	\$14.00	No	Any Willing Doctor	Dukes
	Today's Options Premier Plus 450B	PFFS	\$64.00	Yes	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier Plus 450B	PFFS	\$43.00	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 2012**

<b>Company</b>	<b>Prescription Drug Plan</b>	<b>Monthly Premium</b>	<b>Annual Deductible</b>	<b>Customer Service Phone Number</b>
<b>Aetna</b>	• CVS/pharmacy Prescription Drug Plan	\$26.00	\$320	Phone: 1-800-832-2640
	• Medicare Rx Premier	\$91.90	\$0	TTY: 1-888-760-4748
<b>Blue Cross Blue Shield of Massachusetts</b>	• Blue MedicareRx Value Plus	\$40.70	\$95	Phone: 1-877-479-2227
	• Blue MedicareRx Premier	\$104.90	\$0	TTY: 1-866-236-1069
<b>Bravo Health</b>	• Bravo Rx	\$34.20	\$320	Phone: 1-800-723-9209
<b>CIGNA Medicare Rx</b>	• CIGNA Medicare RX Plan One	\$30.60	\$320	Phone: 1-800-735-1459
	• CIGNA Medicare Rx Plan Two	\$67.80	\$0	TTY: 1-800-322-1451
<b>Envision RxPlus</b>	• Envision Rx Plus Silver	\$33.40	\$320	Phone: 1-866-250-2005
	• Rite Aid Envision Rx Plan	\$65.80	\$0	

<b>First Health Part D</b>	<ul style="list-style-type: none"> <li>First Health Part D Premier</li> </ul>	\$30.10	\$250	Phone: 1-800-882-3822
	<ul style="list-style-type: none"> <li>First Health Part D Premier Plus</li> </ul>	\$92.20	\$0	
	<ul style="list-style-type: none"> <li>First Health Part D Value Plus</li> </ul>	\$25.80	\$0	
<b>Health Net</b>	<ul style="list-style-type: none"> <li>Orange Option 1</li> </ul>	\$33.60	\$320	Phone: 1-800-865-9431  TTY: 1-800-929-9955
	<ul style="list-style-type: none"> <li>Orange Option 2</li> </ul>	\$87.30	\$0	
<b>Health Spring Prescription Drug Plan</b>	<ul style="list-style-type: none"> <li>Health Spring Prescription Drug Plan – Reg 2</li> </ul>	\$33.90	\$320	Phone: 1-615-291-7024
<b>Humana Insurance Company</b>	<ul style="list-style-type: none"> <li>Humana Walmart – Preferred RX Plan</li> </ul>	\$15.10	\$320	Phone: 1-800-706-0872
	<ul style="list-style-type: none"> <li>Humana Enhanced</li> </ul>	\$38.90	\$0	
	<ul style="list-style-type: none"> <li>Humana Complete</li> </ul>	\$110.20	\$0	
<b>Medco Medicare Prescription Plan</b>	<ul style="list-style-type: none"> <li>Medco Prescription Plan - Value</li> </ul>	\$42.40	\$320	Phone: 1-800-758-3605  TTY: 1-800-716-3231
<b>Pennsylvania Life Insurance Company</b>	<ul style="list-style-type: none"> <li>Community CCRx Basic</li> </ul>	\$31.50	\$320	Phone: 1-866-423-5040  TTY: 1-866-684-5351
	<ul style="list-style-type: none"> <li>Community CCRx Choice</li> </ul>	\$83.10	\$0	

<b>SilverScript Insurance Company</b>	• CVS Caremark Value	\$30.70	\$320	Phone: 1-866-552-6106
	• CVS Caremark Plus	\$85.20	\$0	TTY: 1-866-552-6288
<b>Unicare</b>	• Medicare RX Rewards Standard	\$40.50	\$320	Phone: 1-877-541-7382 TTY: 1-800-241-6894
<b>United American Insurance Company</b>	• Preferred	\$45.20	\$140	Phone: 1-866-524-4169
	• Select	\$31.90	\$320	TTY: 1-866-524-4170
<b>United HealthCare Insurance Company</b>	• AARP Medicare Rx Preferred	\$37.00	\$0	Phone: 1-888-867-5564
	• AARP Medicare Rx Enhanced	\$85.30	\$0	
<b>WellCare</b>	• WellCare Classic	\$33.70	\$320	Phone: 1-888-293-5151
	• WellCare Signature	\$55.90	\$0	TTY: 1-888-816-5252