

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

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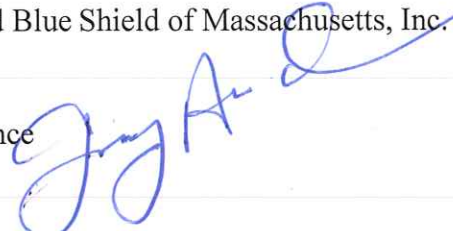
**BULLETIN 2019-02**

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

FROM: Gary D. Anderson, Commissioner of Insurance

DATE: February 6, 2019

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



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Attached please find a copy of the "Massachusetts Bulletin for People with Medicare." Pursuant to Massachusetts regulations 211 CMR 42.09(4) and 211 CMR 71.13(2)(d)4, the Massachusetts Bulletin must be provided along with the annual federal publication "Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare" to persons eligible for Medicare. This federal publication is available to read, print or order at [www.medicare.gov/publications](http://www.medicare.gov/publications), keyword search *Medigap*.

If you have any questions about this bulletin, please contact Michael Conway in the Division's Bureau of Managed Care at 617-521-7356 or [Michael.j.conway@mass.gov](mailto:Michael.j.conway@mass.gov).



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## Massachusetts Bulletin for People with Medicare January 2019

### 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)



LOCAL HELP FOR PEOPLE WITH MEDICARE



- 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 Veterans Service Officer for Veterans and TRICARE health insurance information. Contact the Indian Health Services for health information for American Indians and Alaska Natives.

## 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 **4** 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.



LOCAL HELP FOR PEOPLE WITH 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.

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

Medicare Advantage Plan/s (MA-PD) cover Medicare **Part A and Part B** Services. MA-PDs 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.

Most MA-PDs offer Medicare prescription drug coverage (Part D) at additional cost. Some plans do not offer drug coverage (MA plans)

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

(Medicare Supplement Insurance cannot be sold to MA-PD enrollees)

### Medicare Advantage Plans sold in Massachusetts

- **Health Maintenance Organizations (HMO)**  
Must be a resident of the plan's service area and use provider network
- **Preferred Provider Organization (PPO)**  
Must be a resident of the plan's service area  
May use out-of-network Medicare providers at higher premium
- **Point-of Service (HMO/POS)**  
Must be a resident of the plan's service area.  
May use of out-of-network Medicare providers at higher premium
- **Private Fee-for-Service (PFFS)**



LOCAL HELP FOR PEOPLE WITH MEDICARE



May use any Medicare provider that agrees to treat patient.  
The Plan determines provider and patient payment for the services.

- **Special Needs Plan (SNP)**

For people with Medicare and Medicaid or special conditions.

## **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.

## **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 & Medicare Supplement 1**

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 to all policyholder and cannot charge a different premium based on age or health.

### **Medicare Select Plan**

- Medicare Select Plans are Medicare supplement plans that require the use of a provider network

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)    [www.mass.gov/doi](http://www.mass.gov/doi)**

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

### **Extra Help 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)**



LOCAL HELP FOR PEOPLE WITH MEDICARE



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

Is a state program that helps 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**  
**www.prescriptionadvantage.com**  
**(TTY: 1-800-610-0241 for people with partial or total hearing loss)**

## **MassHealth**

MassHealth provides a wide range of medical services 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.

- **MassHealth Standard** provides a full range of health care benefits.
- **MassHealth CommonHealth** for people 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)**



LOCAL HELP FOR PEOPLE WITH MEDICARE



PACE providers deliver needed medical and support services to people living in the community.

## **MassHealth Plans for Dual Eligible (MassHealth & Medicare)**

**Senior Care Options (SCO)** is a coordinated health plan that combines Medicare and Medicaid health care with long term care supports for consumers 65 and older.

**One Care (Integrated Care Organization or ICO)** is a coordinated care demonstration project in Massachusetts that combines Medicare and MassHealth services with long term care supports for consumers 21-64 years old with disabilities. Enroll through MassHealth.

**MassHealth Long-Term Care(LTC)** covers LTC costs for individuals living in LTC facilities

For information or questions about eligibility, enrollment and to receive a senior application, contact:

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

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

or visit **[www.MAhealthconnector.org](http://www.MAhealthconnector.org)** for information

## **Helpful Numbers**

### **Massachusetts Executive Office of Elder Affairs**

To directly connect with elder services in your area call and press or say:

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

- to connect to your local elder service agency or caregiver program: Press 1
- to connect to Prescription Advantage-state prescription drug program: Press 2
- to connect to your regional SHINE Program: Press 3
- to report elder abuse, neglect or financial exploitation: Press 4
- all other matters: Press 5



LOCAL HELP FOR PEOPLE WITH MEDICARE





**MassHealth Senior Care Options (SCO)**

**1-888-885-0484**

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

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

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

**Massachusetts Division of Insurance**

**Boston 617-521-7794**

**[www.mass.gov/doi](http://www.mass.gov/doi)**

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.mass.gov/ago](http://www.mass.gov/ago)**

The Attorney General of Massachusetts is the state's chief law enforcement officer. The Hotline provides information about elder-related issues and programs.

**Massachusetts Medicare Advocacy Project (MAP)**

**1-800-323-3205**

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

**MCPHS University Pharmacy Outreach Program**

**1-866-633-1617**

**[www.mcphs.edu/pharmacyoutreach](http://www.mcphs.edu/pharmacyoutreach)**



LOCAL HELP FOR PEOPLE WITH MEDICARE



Provides free prescription drug information and referrals. The Pharmacy Outreach Program is a public service of the MCPHS and EOEA.

### **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.

### **Massachusetts Health Connector**

**1-877-623-6765**

[www.MAhealthconnector.org](http://www.MAhealthconnector.org)

Health insurance, assistance and on-line application for people without insurance or small businesses; dental plan list for anyone.

### **SHINE (Serving Health Insurance Needs of Everyone)**

**1-800-243-4636 Press or say 3**

[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 regarding Medicare and other health insurance issues.

SHINE Health Insurance Counselors are trained and certified by the Massachusetts Executive Office of Elder Affairs (EOEA). SHINE is administered by EOEA in partnership with elder service agencies, councils on aging, independent living centers and community based programs. SHINE is partially funded by the Administration on Community Living.



LOCAL HELP FOR PEOPLE WITH MEDICARE



**Medicare Supplement Plans  
Offered in Massachusetts  
2019**

Comparison of Plans	Core	Supplement 1
<b>Basic Benefits Included In All Plans:</b>		
<b>Hospitalization Part A Co-payments</b>		
Days 61 - 90: \$341 per day	X	X
Days 91-150: \$682 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>Part A Deductible for Hospital Days 1 - 60</b>		X
\$1364 per benefit period		
<b>Skilled Nursing Facility Coinsurance</b>		X
Days 21-100 - \$170.50 per day		
<b>Part B Annual Deductible - \$185</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

**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.*

**Medicare Supplement Plans  
Offered in Massachusetts  
2019**

<b>Medigap Carriers</b> Please note that rates may change in 2019	<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 711 (TDD) <a href="http://www.bluecrossma.com">www.bluecrossma.com</a> (continuous open enrollment)	<b>\$98.42</b> <b>Effective 01/01/2019</b>	<b>\$197.74</b> <b>Effective 01/01/2019</b>
Optional Preventive Care Benefits Rider	<b>\$ 3.04</b> <b>Effective 01/01/2019</b>	<b>\$ 3.04</b> <b>Effective 01/01/2019</b>
<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>\$126.00</b> <b>Effective 01/01/2019</b>	<b>\$229.00</b> <b>Effective 01/01/2019</b>
<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>\$112.00</b> <b>Effective 01/01/2019</b>	<b>\$204.00</b> <b>Effective 01/01/2019</b>
<b>HPHC Insurance Company, Inc.</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>\$125.00</b> <b>Effective 01/01/2019</b>	<b>\$220.00</b> <b>Effective 01/01/2019</b>

**Medicare Supplement Plans  
Offered in Massachusetts  
2019**

<b>Medigap Carriers</b> Please note that rates may change in 2019	<b>Medicare Supplement Core</b>	<b>Medicare Supplement 1</b>
<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>\$ 169.91</b> <b>Effective 10/01/18</b>	<b>\$ 270.85</b> <b>Effective 10/01/18</b>
<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>\$ 183.26</b> <b>Effective 10/01/18</b>	<b>\$ 284.20</b> <b>Effective 10/01/18</b>
<b>Transamerica Life Insurance Company</b> For eligibility & plan information: 1-800-247-1771 (Group Medicare Supplement Insurance sponsored for members of various participating industry, trade, professional and other special interest associations.) (continuous open enrollment)	<b>\$116.27</b> <b>Effective 10/01/2018</b>	<b>\$201.12</b> <b>Effective 10/01/2018</b>
<b>Transamerica Premier 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)	<b>\$ 99.41</b> <b>Effective 10/01/2018</b>	<b>\$ 171.95</b> <b>Effective 10/01/2018</b>

## Medicare Supplement Plans Offered in Massachusetts 2019

<b>Medigap Carriers</b> Please note that rates may change in 2019	<b>Medicare Supplement Core</b>	<b>Medicare Supplement 1</b>
<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)	<b>\$114.00</b> Effective 01/01/2019	<b>\$212.00</b> Effective 01/01/2019
Delta Dental® Option Rider	<b>\$60.00</b> Effective 01/01/2019	<b>\$60.00</b> Effective 01/01/2019
<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>\$125.00</b> Effective 06/01/2018	<b>\$224.75</b> Effective 06/01/2018

<b>Medigap Carriers</b> Please note that rates may change in 2019	<b>Medicare Select**</b>
<b>Blue Cross &amp; Blue Shield of Massachusetts HMO Blue, Inc.</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>\$146.23</b> Effective 01/01/2019

\*\* Medicare Select Plans are Medicare Supplement Insurance Plans that require the use of a provider network. Medicare Select In-network benefits will be the same as the Medicare Supplement Core benefits or Medicare Supplement 1 benefits, based on the member's choice of PCP.

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>

## Medicare Prescription Drug Plans Offered in Massachusetts in 2019

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible (See Footnote)	Customer Service Phone Number
<b>Aetna Medicare</b>	• Medicare Rx Saver	\$33.20	\$300.00	Phone: 1-833-856-5680
	• Medicare Rx Select	\$17.20	\$385.00	TTY/TDD: 711
	• Medicare Rx Value	\$58.80	\$0.00	
<b>Blue Medicare Rx</b>	• Blue MedicareRx Value Plus	\$37.80	\$350.00	Phone: 1-877-479-2227
	• Blue MedicareRx Premier	\$127.90	\$0.00	TTY/TDD: 711
<b>Cigna- HealthSpring Rx</b>	• Secure	\$54.70	\$415.00	Phone: 1-800-735-1459
	• Secure Essential	\$21.80	\$415.00	TTY/TDD: 711
	• Secure Extra	\$52.40	\$100.00	
<b>Envision RxPlus</b>	• Envision Rx Plus	\$14.50	\$365.00	Phone: 1-888-377-1439  TTY/TDD: 711
<b>Express Scripts Medicare</b>	• Express Scripts Medicare Choice	\$94.80	\$350.00	Phone: 1-866-477-5704
	• Express Scripts Medicare Value	\$35.20	\$415.00	TTY: 1-800-716-3231
	• Express Scripts Medicare Saver	\$24.00	\$415.00	
<b>Humana Insurance Company</b>	• Humana Walmart – RX Plan	\$30.70	\$415.00	Phone: 1-800-706-0872
	• Humana Preferred Rx Plan	\$34.80	\$415.00	TTY/TDD: 711
	• Humana Enhanced	\$73.80	\$0.00	

## Medicare Prescription Drug Plans Offered in Massachusetts in 2019

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible (See Footnote)	Customer Service Phone Number
<b>Mutual of Omaha Rx</b>	<ul style="list-style-type: none"> <li>• Mutual of Omaha Rx Plus</li> </ul>	\$41.20	\$415.00	Phone: 1-800-961-9006  TTY/TDD 1-800-584-6939
	<ul style="list-style-type: none"> <li>• Mutual of Omaha Rx Value</li> </ul>	\$26.40	\$415.00	
<b>SilverScript</b>	<ul style="list-style-type: none"> <li>• Allure</li> </ul>	\$80.00	\$0.00	Phone: 1-866-552-6106  TTY/TDD: 711
	<ul style="list-style-type: none"> <li>• Choice</li> </ul>	\$34.20	\$0.00	
	<ul style="list-style-type: none"> <li>• Plus</li> </ul>	\$65.50	\$0.00	
<b>United HealthCare Insurance Company</b>	<ul style="list-style-type: none"> <li>• AARP Medicare Rx Saver Plus</li> </ul>	\$34.90	\$415.00	Phone: 1-888-867-5564  TTY/TDD: 711
	<ul style="list-style-type: none"> <li>• AARP Medicare Rx Preferred</li> </ul>	\$72.10	\$0.00	
	<ul style="list-style-type: none"> <li>• AARP Medicare Rx Walgreens</li> </ul>	\$28.10	\$415.00	
<b>WellCare</b>	<ul style="list-style-type: none"> <li>• WellCare Classic</li> </ul>	\$35.10	\$415.00	Phone: 1-888-293-5151  TTY: 711
	<ul style="list-style-type: none"> <li>• WellCare Extra</li> </ul>	\$68.20	\$0.00	
	<ul style="list-style-type: none"> <li>• WellCare Value Script</li> </ul>	\$14.00	\$415.00	

NOTE: Annual Deductibles indicated may not apply to all prescription drugs covered under the plan. Contact the Medicare Prescription Drug Plan for more information.



## Medicare Advantage Plans Offered in Massachusetts in 2019

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
<b>AARP Medicare Complete Provided by United Healthcare</b>  Phone: 1-800-555-5757 TTY/TDD: 711	Medicare Complete Plan 1	HMO	\$0.00	Yes	Plan Doctors for Most Services	Bristol Essex Hampden Middlesex Plymouth Suffolk Worcester
	Medicare Complete Plan 2	HMO	\$42.00	Yes	Plan Doctors for Most Services	Bristol Essex Hampden Middlesex Plymouth Suffolk Worcester
	Medicare Complete Plan 3	HMO	\$76.00	Yes	Plan Doctors for Most Services	Bristol Essex Hampden Middlesex Plymouth Suffolk Worcester
	Medicare Complete Choice	PPO	\$47.00	Yes	Any Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester
<b>Aetna Medicare</b>  1-855-275-6627 TTY/TDD: 711	Medicare Value	HMO	\$0.00	Yes	Plan Doctors for Most Services	Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Freedom	PPO	\$0.00	Yes	Any Doctor	Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

## Medicare Advantage Plans Offered in Massachusetts in 2019

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
<b>Aetna Medicare (Continued)</b>  1-855-275-6627 TTY/TDD: 711	Medicare Freedom Complete	PPO	\$57.00	Yes	Any Doctor	Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
<b>Blue Cross Blue Shield of Massachusetts</b>  Phone: 1-800-678-2265 TTY/TDD: 711	Medicare HMO Blue PlusRx	HMO	\$292.00	Yes	Plan Doctors for Most Services	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare HMO Blue Saver Rx	HMO	\$0.00	Yes	Plan Doctors for Most Services	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare HMO Blue Value Rx	HMO	\$36.00	Yes	Plan Doctors for Most Services	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk
	Medicare HMO Blue Value Rx	HMO	\$56.00	Yes	Plan Doctors for Most Services	Worcester
	Medicare HMO Blue FlexRx	HMO-POS	\$96.00	Yes	Plan Doctors for Most Services	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk

## Medicare Advantage Plans Offered in Massachusetts in 2019

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
<p><b>Blue Cross Blue Shield of Massachusetts (continued)</b></p> <p>Phone: 1-800-678-2265 TTY/TDD: 711</p>	Medicare HMO Blue FlexRx	HMO- POS	\$106.00	Yes	Plan Doctors for Most Services	Worcester
	Medicare PPO Blue PlusRx	PPO	\$262.00	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare PPO Blue ValueRx	PPO	\$76.00	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk
	Medicare PPO Blue ValueRx	PPO	\$86.00	Yes	Any Doctor	Worcester
	Medicare PPO Blue SaverRx	PPO	\$0.00	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

## Medicare Advantage Plans Offered in Massachusetts in 2019

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
<b>Erickson Advantage</b>  Phone: 1-866-774-9671 TTY/TDD: 711	Erickson Advantage Signature with Drugs	HMO-POS	\$195.00	Yes	Plan Doctors Only	Essex Plymouth
	Erickson Advantage Signature without Drugs	HMO-POS	\$160.00	No	Plan Doctors Only	Essex Plymouth
	Erickson Advantage Freedom	HMO-POS	\$48.00	Yes	Plan Doctors Only	Essex Plymouth
<b>Fallon Health</b>  Phone: 1-888-377-1980 TTY/TDD: 711	Fallon Senior Plan Plus Enhanced Rx	HMO	\$173.00	Yes	Plan Doctors Only	Bristol Middlesex Norfolk Plymouth
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$206.00	Yes	Plan Doctors Only	Berkshire
	Fallon Senior Plan Plus Enhanced Rx	HMO-POS	\$126.00	Yes	Plan Doctors Only	Hampden Hampshire
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$275.00	Yes	Plan Doctors Only	Franklin Worcester
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$173.00	Yes	Plan Doctors Only	Essex Suffolk
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$227.00	Yes	Plan Doctors Only	Barnstable
	Fallon Senior Plan Flex Enhanced Rx	HMO	\$0.00	Yes	Plan Doctors Only	Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

## Medicare Advantage Plans Offered in Massachusetts in 2019

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
<b>Fallon Health (Continued)</b>  Phone: 1-888-377-1980 TTY/TDD: 711	Fallon Senior Plan Saver	HMO	\$59.00	No	Plan Doctors Only	Berkshire
	Fallon Senior Plan Saver	HMO	\$44.00	No	Plan Doctors Only	Bristol Essex Middlesex Norfolk Plymouth Suffolk
	Fallon Senior Plan Saver	HMO	\$93.00	No	Plan Doctors Only	Franklin Worcester
	Fallon Senior Plan Saver	HMO	\$8.00	No	Plan Doctors Only	Hampden Hampshire
	Fallon Senior Plan Saver	HMO	\$91.00	No	Plan Doctors Only	Barnstable
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$93.00	Yes	Plan Doctors Only	Berkshire
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$72.00	Yes	Plan Doctors Only	Bristol Middlesex Norfolk Plymouth
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$50.00	Yes	Plan Doctors Only	Hampden Hampshire
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$103.00	Yes	Plan Doctors Only	Franklin Worcester
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$112.00	Yes	Plan Doctors Only	Barnstable
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$72.00	Yes	Plan Doctors Only	Essex Suffolk
	Fallon Senior Plan Standard Enhanced Rx	HMO	\$218.00	Yes	Plan Doctors Only	Franklin Worcester
	Fallon Senior Plan Super Saver Rx	HMO	\$28.00	Yes	Plan Doctors Only	Barnstable
	Fallon Senior Plan Super Saver Rx	HMO	\$22.00	Yes	Plan Doctors Only	Berkshire Bristol Essex Franklin Middlesex Norfolk Plymouth Suffolk Worcester
Fallon Senior Plan Super Saver Rx	HMO	\$16.00	Yes	Plan Doctors Only	Hampden Hampshire	

## Medicare Advantage Plans Offered in Massachusetts in 2019

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
<b>Harvard Pilgrim Health Care</b>  Phone: 1-877-431-4742 TTY/TDD: 711	Stride Basic Rx	HMO	\$0.00	Yes	Plan Doctors Only	Barnstable Bristol Plymouth Suffolk Worcester
	Stride Value Rx Plus	HMO	\$163.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Middlesex Norfolk Plymouth Suffolk
	Stride Value Rx Plus	HMO	\$190.00	Yes	Plan Doctors Only	Worcester
	Stride Value Rx	HMO	\$67.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Middlesex Norfolk Plymouth Suffolk
	Stride Value Rx	HMO	\$79.00	Yes	Plan Doctors Only	Worcester
<b>Health New England</b>  Phone: 1-877-433-3314 TTY/TDD: 711	HNE Medicare Basic No Rx	HMO	\$0.00	No	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
	HNE Medicare Plus Rx	HMO	\$109.00	Yes	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
	HNE Medicare Premium No Rx	HMO	\$79.00	No	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
	HNE Medicare Premium Rx	HMO	\$166.00	Yes	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
	HNE Medicare Value	HMO	\$25.00	Yes	Plan Doctors Only	Berkshire Franklin Hampden Hampshire
	HNE Medicare Select	HMO-POS	\$90.00	Yes	Plan Doctors for Most Services	Berkshire Franklin Hampden Hampshire

## Medicare Advantage Plans Offered in Massachusetts in 2019

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
<b>Tufts Health Plan</b>  Phone: 1-877-218-4835 TTY/TDD: 711	Medicare Preferred HMO Basic	HMO	\$20.00	No	Plan Doctors Only	Worcester
	Medicare Preferred HMO Basic No Rx	HMO	\$28.00	No	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Basic Rx	HMO	\$23.00	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Basic Rx	HMO	\$40.00	Yes	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Basic Rx	HMO	\$66.00	Yes	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Basic Rx	HMO	\$42.00	Yes	Plan Doctors Only	Worcester
	Medicare Preferred HMO Prime No Rx	HMO	\$133.00	No	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime No Rx	HMO	\$67.00	No	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Prime No Rx	HMO	\$156.00	No	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Prime No Rx	HMO	\$152.00	No	Plan Doctors Only	Worcester
	Medicare Preferred HMO Prime Rx	HMO	\$165.00	Yes	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime Rx	HMO	\$79.00	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Prime Rx	HMO	\$188.00	Yes	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Prime Rx	HMO	\$185.00	Yes	Plan Doctors Only	Worcester
	Medicare Preferred HMO Prime Rx Plus	HMO	\$99.00	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Prime Rx Plus	HMO	\$199.00	Yes	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime Rx Plus	HMO	\$220.00	Yes	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Value No Rx	HMO	\$41.00	No	Plan Doctors Only	Hampden Hampshire
Medicare Preferred HMO Value No Rx	HMO	\$103.00	No	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth	

## Medicare Advantage Plans Offered in Massachusetts in 2019

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
<b>Tufts Health Plan (Continued)</b>  Phone: 1-877-218-4835 TTY/TDD: 711	Medicare Preferred HMO Value No Rx	HMO	\$123.00	No	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Value No Rx	HMO	\$112.00	No	Plan Doctors Only	Worcester
	Medicare Preferred HMO Value Rx	HMO	\$131.00	Yes	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Value Rx	HMO	\$54.00	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Value Rx	HMO	\$151.00	Yes	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Value Rx	HMO	\$146.00	Yes	Plan Doctors Only	Worcester
	Medicare Preferred HMO Saver Rx	HMO	\$0.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester



# Types of Plan and Program Offerings

## **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 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 may also 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 receive. 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 work 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 which may include services 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.