

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

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AND BUSINESS REGULATION

GARY D. ANDERSON
COMMISSIONER OF INSURANCE

BULLETIN 2020-01

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

FROM: Gary D. Anderson, Commissioner of Insurance

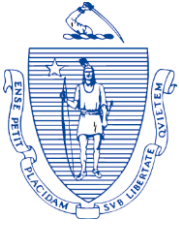
DATE: January 30, 2020

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

Gary D. Anderson
1/30/20

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, keyword search *Medigap*.

If you have any questions about this bulletin, please contact Niels Puetthoff, Director of the Division's Bureau of Managed Care, at 617-521-7326 or Niels.Puetthoff@mass.gov.



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Massachusetts Bulletin for People with Medicare January 2020

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 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, Medicare Supplement Core and Medicare Supplement 1A (**new as of January 1, 2020**), are offered to Massachusetts residents.

NOTE: Medicare Supplement 1 policies are no longer available to persons newly eligible for Medicare on or after January 1, 2020, however, persons eligible for Medicare prior to January 1, 2020 will have the right to keep or enroll in a Medicare Supplement 1 policy.

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”**



LOCAL HELP FOR PEOPLE WITH MEDICARE



- 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. (Note: As of January 1, 2020, no Medigap carrier is currently offering a Medicare Select plan to new members.)

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

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

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.



LOCAL HELP FOR PEOPLE WITH MEDICARE



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 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.



LOCAL HELP FOR PEOPLE WITH MEDICARE



- **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 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** for information

Helpful Numbers

Massachusetts Executive Office of Elder Affairs/MassOptions

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

1-800-AGE-INFO (1-800-243-4636) or 1-844-422-6277



LOCAL HELP FOR PEOPLE WITH MEDICARE



- 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
- cell phone or all other matters: Press 5

Massachusetts Division of Insurance

Boston 617-521-7794

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

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)

1-617-603-1700

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

MCPHS University Pharmacy Outreach Program

1-866-633-1617

www.mcphs.edu/pharmacyoutreach

Provides free prescription drug information and referrals. The Pharmacy Outreach



LOCAL HELP FOR PEOPLE WITH MEDICARE



Program is a public service of the MCPHS and EOEA.

Social Security Administration

1-800-772-1213

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

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

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
2020**

Comparison of Plans	Core	Supplement 1	Supplement 1A
Basic Benefits Included In All Plans:			
Hospitalization Part A Co-payments Days 61 - 90: \$352 per day Days 91-150: \$704 per day 365 Additional Lifetime Hospital days - Paid in full	X X X	X X X	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 \$1408 per benefit period		X	X
Skilled Nursing Facility Coinsurance Days 21-100 - \$176 per day		X	X
Part B Annual Deductible - \$198		X	
Foreign Travel - For Medicare-covered services needed while traveling abroad.		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.

**Medicare Supplement Plans
Offered in Massachusetts
2020**

Medigap Carriers Please note that some rates may change during 2020	Medicare Supplement Core	Medicare Supplement 1	Medicare Supplement 1A
Blue Cross & Blue Shield of MA (Medex™) 1-800-678-2265 sales/apps 1-800-258-2226 member services 711 (TDD) www.bluecrossma.com (continuous open enrollment)	\$104.10 Effective 01/01/2020	\$209.21 Effective 01/01/2020	\$177.97 Effective 01/01/2020
Optional Preventive Care Benefits Rider	\$ 2.45 Effective 01/01/2020	\$ 2.45 Effective 01/01/2020	\$ 2.45 Effective 01/01/2020
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)	\$126.00 Effective 01/01/2020	\$229.00 Effective 01/01/2020	\$215.00 Effective 01/01/2020
HNE Insurance Company 1-877-443-3314 711 (TTY) www.healthnewengland.org (continuous open enrollment)	\$112.00 Effective 01/01/2020	\$197.00 Effective 01/01/2020	\$180.00 Effective 01/01/2020
HPHC Insurance Company, Inc. 1-877-909-4742 sales/apps 1-877-907-4742 member services 711 (TTY) www.hpforlife.org (continuous open enrollment)	\$129.00 Effective 01/01/2020	\$229.00 Effective 01/01/2020	\$185.00 Effective 01/01/2020

**Medicare Supplement Plans
Offered in Massachusetts
2020**

Medigap Carriers Please note that some rates may change during 2020	Medicare Supplement Core	Medicare Supplement 1	Medicare Supplement 1A
Humana Insurance Company 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana.com (continuous open enrollment)	\$169.91 Effective 10/01/2018	\$270.85 Effective 10/01/2018	\$282.20 Effective 01/01/2020
Humana Insurance Company HEALTHY LIVING (including dental and vision benefits) 1-800-872-7294 sales/applications 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana.com (continuous open enrollment)	\$183.26 Effective 10/01/2018	\$284.20 Effective 10/01/2018	\$295.55 Effective 01/01/2020
Transamerica Life Insurance Company 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)	\$125.58 Effective 01/01/2020	\$217.21 Effective 01/01/2020	\$194.62 Effective 01/01/2020
Transamerica Premier 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)	\$108.85 Effective 01/01/2020	\$188.29 Effective 01/01/2020	\$168.70 Effective 01/01/2020

**Medicare Supplement Plans
Offered in Massachusetts
2020**

Medigap Carriers Please note that some rates may change during 2020	Medicare Supplement Core	Medicare Supplement 1	Medicare Supplement 1A
Tufts Insurance Company Sales: 1-888-508-1401 Customer Relations: 1-800-701-9000 711 (TTY) www.thpmp.org/medsupp (continuous open enrollment)	\$124.00 Effective 01/01/2020	\$218.00 Effective 01/01/2020	\$201.00 Effective 01/01/2020
Optional Dental Rider	\$48.00 Effective 01/01/2020	\$48.00 Effective 01/01/2020	\$48.00 Effective 01/01/2020
UnitedHealthcare Insurance Company Only for members of AARP www.aarpmedicaresupplement.com 1-800-523-5800 (continuous open enrollment)	\$130.50 Effective 06/01/2019	\$234.50 Effective 06/01/2019	\$195.25 Effective 01/01/2020

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 2020

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible	Customer Service Phone Number
Blue Medicare Rx	• Blue MedicareRx Value Plus	\$42.50	\$435.00	Phone: 1-877-479-2227
	• Blue MedicareRx Premier	\$128.00	\$0.00	TTY/TDD: 711
Cigna-HealthSpring Rx	• Secure	\$32.70	\$435.00	Phone: 1-800-735-1459
	• Secure Essential	\$22.20	\$435.00	TTY/TDD: 711
	• Secure Extra	\$48.30	\$100.00	
Envision Insurance	• Envision Rx Plus	\$14.20	\$435.00	Phone: 1-888-377-1439 TTY/TDD: 711
Express Scripts Medicare	• Express Scripts Medicare Choice	\$84.80	\$250.00	Phone: 1-866-477-5704
	• Express Scripts Medicare Value	\$37.00	\$435.00	TTY: 1-800-716-3231
	• Express Scripts Medicare Saver	\$24.10	\$435.00	
Humana Insurance Company	• Humana Walmart Value Rx Plan	\$13.20	\$435.00	Phone: 1-800-706-0872
	• Humana Basic Rx Plan	\$35.10	\$435.00	TTY/TDD: 711
	• Humana Premier Rx Plan	\$62.30	\$435.00	

Medicare Prescription Drug Plans Offered in Massachusetts in 2020

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible	Customer Service Phone Number
Mutual of Omaha Rx	<ul style="list-style-type: none"> • Mutual of Omaha Rx Plus 	\$49.30	\$435.00	Phone: 1-800-961-9006 TTY/TDD 1-800-584-6939
	<ul style="list-style-type: none"> • Mutual of Omaha Rx Value 	\$24.10	\$435.00	
SilverScript	<ul style="list-style-type: none"> • Choice 	\$33.10	\$275.00	1-833-526-2445
	<ul style="list-style-type: none"> • Plus 	\$89.80	\$0.00	TTY/TDD 711
United HealthCare Insurance Company	<ul style="list-style-type: none"> • AARP Medicare Rx Saver Plus 	\$32.50	\$435.00	Phone: 1-888-867-5564 TTY/TDD: 711
	<ul style="list-style-type: none"> • AARP Medicare Rx Preferred 	\$77.60	\$0.00	
	<ul style="list-style-type: none"> • AARP Medicare Rx Walgreens 	\$36.20	\$435.00	
WellCare	<ul style="list-style-type: none"> • WellCare Wellness Rx 	\$13.30	\$435.00	Phone: 1-888-293-5151 TTY: 711
	<ul style="list-style-type: none"> • WellCare Value Script 	\$15.70	\$435.00	
	<ul style="list-style-type: none"> • WellCare Medicare Rx Select 	\$21.90	\$400.00	
	<ul style="list-style-type: none"> • WellCare Classic 	\$31.90	\$435.00	
	<ul style="list-style-type: none"> • WellCare Medicare RxSaver 	\$35.10	\$435.00	
	<ul style="list-style-type: none"> • WellCare Rx Value Plus 	\$70.30	\$0.00	

Medicare Advantage Plans Offered in Massachusetts in 2020

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
AARP Medicare Complete Provided by United Healthcare Phone: 1-800-555-5757 TTY/TDD: 711	Medicare Advantage Plan 1	HMO	\$0.00	Yes	Plan Doctors for Most Services	Bristol Essex Hampden Middlesex Plymouth Suffolk Worcester
	Medicare Advantage Plan 2	HMO	\$42.00	Yes	Plan Doctors for Most Services	Middlesex Suffolk
	Medicare Advantage Plan 2	HMO	\$49.00	Yes	Plan Doctors for Most Services	Bristol Essex Hampden Plymouth Worcester
	Medicare Advantage Plan 3	HMO	\$76.00	Yes	Plan Doctors for Most Services	Middlesex Suffolk
	Medicare Advantage Plan 3	HMO	\$79.00	Yes	Plan Doctors for Most Services	Bristol Essex Hampden Plymouth Worcester
	Medicare Advantage Walgreens	PPO	\$0.00	Yes	Any Doctor	Bristol Essex Hampden Middlesex Plymouth Suffolk Worcester
	Medicare Advantage Choice	PPO	\$47.00	Yes	Any Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester

Medicare Advantage Plans Offered in Massachusetts in 2020

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
Aetna Medicare 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 Explorer	PPO	\$0.00	Yes	Any Doctor	Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Explorer Premier	PPO	\$56.00	Yes	Any Doctor	Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
Blue Cross Blue Shield of Massachusetts Phone: 1-800-678-2265 TTY/TDD: 711	Medicare HMO Blue PlusRx	HMO	\$266.00	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 Advantage Plans Offered in Massachusetts in 2020

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
<p style="text-align: center;">Blue Cross Blue Shield of Massachusetts (continued)</p> <p style="text-align: center;">Phone: 1-800-678-2265 TTY/TDD: 711</p>	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 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 Advantage Plans Offered in Massachusetts in 2020

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
Blue Cross Blue Shield of Massachusetts (continued)	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
Erickson Advantage 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 Freedom	HMO-POS	\$60.00	Yes	Plan Doctors Only	Essex Plymouth
	Erickson Advantage Liberty without Drugs	HMO-POS	\$0.00	No	Plan Doctors Only	Essex Plymouth
	Erickson Advantage Liberty with Drugs	HMO-POS	\$25.00	Yes	Plan Doctors Only	Essex Plymouth
Fallon Health Phone: 1-888-325-5669 TTY/TDD: 711	Medicare Plus Blue	HMO	\$154.00	Yes	Plan Doctors Only	Bristol Middlesex Norfolk
	Medicare Plus Blue	HMO	\$207.00	Yes	Plan Doctors Only	Berkshire
	Medicare Plus Blue	HMO	\$100.00	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Plus Blue	HMO	\$174.00	Yes	Plan Doctors Only	Essex Plymouth Suffolk

Medicare Advantage Plans Offered in Massachusetts in 2020

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
Fallon Health (Continued) Phone: 1-888-325-5669 TTY/TDD: 711	Medicare Plus Blue	HMO	\$238.00	Yes	Plan Doctors Only	Franklin Worcester
	Medicare Plus Blue	HMO	\$227.00	Yes	Plan Doctors Only	Barnstable
	Medicare Plus Central Blue	HMO	\$128.00	Yes	Plan Doctors Only	Worcester
	Medicare Plus Orange	HMO	\$0.00	Yes	Plan Doctors Only	Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Plus Orange	HMO	\$19.00	Yes	Plan Doctors Only	Barnstable Berkshire
	Medicare Plus Central Orange	HMO	\$0.00	Yes	Plan Doctors Only	Worcester
	Medicare Plus Saver No Rx	HMO	\$59.00	No	Plan Doctors Only	Berkshire
	Medicare Plus Saver No Rx	HMO	\$44.00	No	Plan Doctors Only	Bristol Essex Middlesex Norfolk Plymouth Suffolk
	Medicare Plus Saver No Rx	HMO	\$66.00	No	Plan Doctors Only	Franklin Worcester
	Medicare Plus Saver	HMO	\$8.00	No	Plan Doctors Only	Hampden Hampshire
	Medicare Plus Saver No Rx	HMO	\$91.00	No	Plan Doctors Only	Barnstable
	Medicare Plus Green	HMO	\$94.00	Yes	Plan Doctors Only	Berkshire
	Medicare Plus Green	HMO	\$73.00	Yes	Plan Doctors Only	Bristol Essex Middlesex Norfolk Plymouth Suffolk
	Medicare Plus Green	HMO	\$51.00	Yes	Plan Doctors Only	Hampden Hampshire

Medicare Advantage Plans Offered in Massachusetts in 2020

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
Fallon Health (Continued)	Medicare Plus Green	HMO	\$104.00	Yes	Plan Doctors Only	Franklin Worcester
	Medicare Plus Green	HMO	\$113.00	Yes	Plan Doctors Only	Barnstable
	Medicare Plus Central Green	HMO	\$33.00	Yes	Plan Doctors Only	Worcester
	Medicare Plus Super Saver Rx	HMO	\$46.00	Yes	Plan Doctors Only	Barnstable
	Medicare Plus Super Saver Rx	HMO	\$40.00	Yes	Plan Doctors Only	Berkshire Bristol Essex Franklin Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Plus Super Saver Rx	HMO	\$21.00	Yes	Plan Doctors Only	Hampden Hampshire
Harvard Pilgrim Health Care Phone: 1-877-431-4742 TTY/TDD: 711	Stride Basic Rx	HMO	\$0.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Middlesex Norfolk Plymouth Suffolk Worcester
	Stride Value Rx Plus	HMO	\$168.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Middlesex Norfolk Plymouth Suffolk
	Stride Value Rx Plus	HMO	\$195.00	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

Medicare Advantage Plans Offered in Massachusetts in 2020

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
Health New England 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	\$0.00	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
Tufts Health Plan Phone: 1-877-218-4835 TTY/TDD: 711	Medicare Preferred HMO Basic No Rx	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	\$27.00	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	\$55.00	Yes	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Basic Rx	HMO	\$42.00	Yes	Plan Doctors Only	Worcester

Medicare Advantage Plans Offered in Massachusetts in 2020

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
Tufts Health Plan (Continued) Phone: 1-877-218-4835 TTY/TDD: 711	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	\$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	\$83.00	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	\$103.00	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	\$103.00	No	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth

Medicare Advantage Plans Offered in Massachusetts in 2020

	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
Tufts Health Plan (Continued)	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	\$135.00	Yes	Plan Doctors Only	Barnstable Bristol Middlesex Norfolk Plymouth
	Medicare Preferred HMO Value Rx	HMO	\$58.00	Yes	Plan Doctors Only	Hampden Hampshire
	Medicare Preferred HMO Value Rx	HMO	\$155.00	Yes	Plan Doctors Only	Essex Suffolk
	Medicare Preferred HMO Value Rx	HMO	\$150.00	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.