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Massachusetts Bulletin for People with Medicare

Medicare beneficiaries of all ages have choices for getting health insurance coverage.

Health insurance programs for people with Medicare include:

- Original Medicare(Parts A and B)
- Original Medicare +Medicare Supplement Insurance(Medigap)
- Medicare Advantage Plans (Medicare Part C)
- Medicare Prescription Drug Coverage (Medicare Part D)
- Employer or Union Health Coverage (including retiree health plans)
- Veterans Health Benefits
- Military Benefits(TRICARE)
- American Indian Health Services
- COBRA

Programs to help people with limited income and resources pay their health care costs:

- Prescription Advantage (State Pharmacy Assistance Program-SPAP)
- Medicare Savings Programs
- “Extra Help” to pay for Medicare prescription drug coverage (Part D)
- Medicaid (MassHealth)

This Bulletin provides basic information about some of the programs listed above.

If you have employer, union, retiree or other group health coverage, contact your benefits administrator; contact your local veterans’ agent for information about veterans health care services. Contact your Indian health care provider for health care for American Indians.

SHINE Bulletin January 2010

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LOCAL HELP FOR PEOPLE WITH MEDICARE

Medicare

Medicare is health insurance that helps pay many health care services and supplies to people:

- age 65 or older,
- under age 65 with certain disabilities, and
- any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)

Medicare has four parts:

- **Medicare Part A (Hospital)** helps cover inpatient care in hospitals, skilled nursing facilities, hospice care, home health care and other services.
- **Medicare Part B (Medical)** helps cover out-patient medically-necessary services like doctor's services, outpatient care, some preventive services, x-rays, tests, physical, occupational and speech therapy, ambulance service, medical supplies and equipment .
- **Medicare Part C (Medicare Advantage Plans)** are sold by private insurers. Medicare Advantage Plans cover Part A and Part B and other services. Some plans include Medicare prescription drug coverage (Part D). See details below.
- **Medicare Part D (Medicare Prescription Drug Coverage)** helps pay for outpatient prescription drugs.

Medicare Options

There are two ways to get Medicare health coverage:

1. **Original Medicare** covers **Part A** and **Part B** services. You can go to any doctor, hospital or other provider that accepts Medicare. Original Medicare is managed directly by Medicare.
People who choose Original Medicare may purchase Medicare Supplement Insurance (Medigap) to cover out-of-pocket costs (gaps) in Original Medicare.
If you want prescription drug coverage, you must choose and join a Medicare Prescription Drug Plan
2. **Medicare Advantage Plans (MAP)-Part C**
Medicare Advantage Plans include both Part A and Part B and may cover extra services not covered by Medicare such as vision, hearing, dental, health and wellness programs. You must have Medicare Part A and Part B and pay the Part B premium.
Medicare Advantage insurance is not Medicare Supplement Insurance (Medigap). You do not need to buy (or can't buy) a Medigap policy to cover Medicare Advantage Plan out-of-pocket costs.
Most Medicare Advantage plans require you to pay a monthly premium, copayments, coinsurance and deductibles. Out of pocket costs, extra benefits and rules vary from plan to plan.

There are different types of Medicare Advantage Plans including:

- Medicare Health Maintenance Organization (HMO) Plan
- Preferred Provider Organization (PPO) Plan
- Private Fee-For-Service (PFFS) Plan
- Medical Savings Account (MSA) Plan
- Special Needs Plan (SNP)

Medicare Prescription Drug Coverage (Part D)

Medicare offers prescription drug coverage (Part D) to help pay for prescription drug costs for people with Medicare.

Medicare prescription drug plans are sold by private companies approved by Medicare. Most Medicare Advantage Plans offer prescription drug coverage (Part D) usually for an extra cost.

People with Medicare who do not join a Medicare prescription drug plan when first eligible, may have to pay a late enrollment penalty (higher premiums).

People with limited income and resources, may be eligible for extra help to pay for Medicare drug plan costs.

Medicare Advantage Plans (Part C) and Medicare prescription drug plans (Part D) benefits, formularies, premiums, copayments, coinsurance and rules etc. vary from company to company, from plan to plan and may change every year. Each year, Medicare enrollees should examine and compare the costs, benefits and plan rules to choose the plan that best works with their health care needs.

For free personal health insurance information, counseling and assistance and help comparing and choosing a plan/s that best satisfies individual health insurance needs, contact a SHINE(Serving the Health Information Needs of Elders) Health Insurance Counselor at 1-800-AGE-INFO(1-800-243-4636), TTTY/TDD: 1-800-872-0166.

SHINE is a State Health Insurance Program (SHIP) and part of a nation wide net-work of SHIP programs. The SHINE Program is partially funded by Centers for Medicare and Medicaid Services and is administered by the Massachusetts Department of Elder Affairs.

Medicare Supplement Insurance (“Medigap”)

A Medigap policy is a health insurance policy sold by private insurance companies to individuals enrolled in the Original Medicare Plan to cover the “gaps” in the Original Medicare Plan. Some Medigap policies also cover benefits that the Original Medicare Plan does not cover. Two standard Medigap policies are offered to Massachusetts residents:

- Medicare Supplement Core
- Medicare Supplement 1

In compliance with Federal regulations, Medicare Supplement 2 plans which include prescription drug coverage may no longer be offered. Members who were enrolled in Medicare Supplement 2 plans on or before December 31, 2005 may remain enrolled in their Supplement 2 plans and continue their prescription coverage.

Medicare Supplement Insurance is regulated by federal and state laws.

- The Medigap policy must clearly define it as “Medicare Supplement Insurance”. Coverage and text is standard for all insurers.
- Medigap policies are 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 and counseling about Medigap, contact your regional **SHINE** office at **1-800-AGE-INFO-(1-800-243-4636)** (TTY: **1-800-872-0166**). For general information visit www.state.ma.us/doi or call the Massachusetts Division of Insurance at 617-521-7794 (Boston), 413-7785-5526 (Springfield) (TTY: 617-521-7490).

Programs for People with Limited Income and Resources

People with limited income and resources may qualify for help to help pay for certain health care and prescription drug costs.

Prescription Advantage (State Pharmacy Assistance Program-SPAP)

Prescription Advantage is a State Pharmacy Assistance Program for seniors and people with disabilities. Prescription Advantage is administered by the Massachusetts Executive Office of Elder Affairs.

Prescription Advantage is available to Massachusetts residents who are not receiving prescription drug coverage from MassHealth/Medicaid and who are:

- Age 65 or older; and enrolled in a Medicare prescription drug plan (Medicare Part D) or other creditable coverage and must not have a gross household income exceeding 500% of the Federal Poverty Level (FPL).
- Under age 65, have a qualified disability, work no more than 40 hours per month, and meet Prescription Advantage income requirements.
- There is no premium for people enrolled in Prescription Advantage

For detailed information about Prescription Advantage eligibility and enrollment call **Prescription Advantage Customer Service 1-800-AGE-INFO (1-800-243-4636) press 2 (TTY: 1-800-610-0241)** or visit **ww800ageinfo.com**

Medicare Savings Programs (MassHealth Buy-In)

Medicare Savings Programs is a federal program for people eligible for Medicare. Medicare Savings Programs are administered by MassHealth and is called MassHealth Buy-In. MassHealth Buy-In pays Medicare Part A and B premium for Massachusetts residents who have limited income and resources and who are not getting other MassHealth benefits. It can also help get Medicare Part B for persons that have only Medicare Part A. To get MassHealth Buy-In, your income and assets must be under certain limits.

Extra Help Paying for Medicare Prescription Drug Coverage (Part D)

"Extra Help" (also called low-income subsidy) is available from Medicare to help pay prescription drug costs if the person's income and resources are below certain limits and the person is enrolled in a Medicare prescription drug plan.

“Extra Help” includes:

- paying the Medicare drug plan premium
- The annual deductible(if any)
- copayment or coinsurance for prescription drugs on the plan formulary
- exclusion from the coverage gap (doughnut hole)

For more information about eligibility and enrollment call **Social Security at 1-800-772-1213 or www.socialsecurity.gov** If you need help applying or have questions, contact **SHINE** at **1-800-AGE-INFO (1-800-243-4636)** press 3 or call your local **Council on Aging** to talk to a **SHINE counselor**.

MassHealth (Medicaid)

Masshealth(Medicaid) is a joint Federal and state program that helps pay medical costs for people with limited income and resources. Some people qualify for both Medicare and Medicaid.

MassHealth is administered by the Massachusetts Executive Office of Health and Human Services.

Several MassHealth programs for seniors and persons of any age needing long-term care services are outlined below.

MassHealth Standard pays for a wide range of health-care benefits and is the only coverage that pays for long-term-care services. Basic eligibility for Standard MassHealth:

- single and income does not exceed 100% of the Federal Poverty Level (FPL) and assets do not exceed \$2,000
- married and combined marital income does not exceed 100% of the FPL and combined assets do not exceed \$3,000.

MassHealth Standard for people aged 65 or older who need personal care attendant (PCA) services

Eligibility for Standard MassHealth if age 65 or older and need personal attended services if:

- single and income does not 133% of the FPL and assets do not exceed \$2,000.
- married and combined marital income does not exceed 133% of the FPL and combined assets do not exceed \$3,000.

Program for All-inclusive Care for the Elderly (PACE)

PACE is a Medicare and Medicaid program that allows people that need nursing home level of care to remain in the community. PACE combines medical, social, long-term care services and prescription drug coverage. Services are provided by PACE-authorized health center.

SCO (Senior Care Options)

MassHealth Senior Care Options (SCO) is a coordinated health plan that combines Medicare and Medicaid health care services with social support services to help elders maintain their health and live in the community as long as possible. SCO is also available to elders residing in long-term care facilities.

SCO covers all of the services covered by MassHealth and Medicare.

For free personal health insurance information, one-on-one counseling and assistance and/or help navigating the health insurance maze including comparing and choosing a health plan/s that best meets your needs, or for help with special help programs for people with limited income and resources contact a **SHINE**(Serving the Health Information Needs of Elders) Counselor at **1-800-AGE-INFO(1-800-243-4636)**, TTTY/TDD: 1-800-872-0166.

SHINE is a State Health Insurance Program (SHIP) and part of a nation wide net-work of SHIP programs. The **SHINE** Program is partially funded by **Centers for Medicare and Medicaid Services** and is administered by the **Massachusetts Executive Office of Elder Affairs**.

Directory

Massachusetts Executive Office of Elder Affairs Connections

To directly connect with elder services in your area call

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

press or say:

- 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**
- for all other matters **5**

MassHealth

Customer Service 1-800-841-2900

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 elders with limited income and resources. Contact MassHealth for information about their health care programs including MassHealth Standard and Medicare Savings Programs.

MassHealth Senior Care Options (SCO)

1-888-885-0484

www.mass.gov/masshealth

TTY: 1-888-821-5225

A health plan that combines Medicare and Medicaid services with social support services that helps seniors maintain their health and continue to live in their own homes.

Massachusetts Division of Insurance

Boston 617-521-7794

www.state.ma.us/doi

Springfield 413-785-5526

TTY: 617-521-7490

DOI regulates insurance companies authorized to sell insurance in Massachusetts, reviews insurance contracts, forms and rates to ensure compliance with Massachusetts regulations, and investigates consumer complaints against insurance companies, brokers, agents and other licensees.

Protective Services

Elder Abuse Hotline 1-800-922-2275

Protective Services provide services to eliminate or alleviate abuse of elders. Community agencies and case workers coordinate and provide a variety of health, mental health, legal and social services. To report elder abuse, call the Elder Abuse Hotline 24-hours a day, 7 days a week.

Office of the Massachusetts Attorney General**Hotline 1-888-830-6277**www.ago.state.ma.us

The Attorney General's Hotline staff answers questions and assists with consumer complaints for all types of insurance. The Attorney General's Office mediates problems and provides educational materials.

MassPRO (Heath Quality Improvement Organization)**Helpline 1-800-252-5533**www.masspro.org

MassPRO contracts with Medicare as a Quality Improvement Organization (QIO) that oversees and improves the care given to Medicare patients. MassPro processes appeals for Medicare patients and reviews Medicare beneficiary medical quality of care complaints.

Massachusetts Medicare Advocacy Project (MAP)**1-800-323-3205**

MAP provides Medicare beneficiaries free legal advice and legal representation for appealing medical decisions made by Medicare providers in both fee-for-service Medicare and Medicare HMOs and for other insurance programs.

Medicare Helpline (24 hours a day, 7 days a week)**1-800-MEDICARE**www.medicare.gov**(1-800-633-4227)**

For help with questions about Medicare and to order Medicare publications

MassMedLine**1-866-633-1617**www.massmedline.com

MassMedLine provides prescription medication information and help to Massachusetts residents applying for prescription drug assistance programs. MassMedLine is staffed by pharmacy professionals. MassMedLine is service of the Massachusetts College of Pharmacy and Sciences and the Massachusetts Executive Office of Elder Affairs.

Social Security Administration**1-800-772-1213**www.socialsecurity.gov

Contact Social Security to enroll in Social Security, SSI, SSDI and Medicare, or to report a change in address or income, or to replace a lost Medicare card.

SHINE Health Insurance Counseling Program**1-800-AGE -INFO press 3**www.mass.gov

**Standard Medigap Plans
Available in Massachusetts
in 2010**

Comparison of Plans	Core	Supplement 1
Basic Benefits Included In All Plans:		
Hospitalization Part A Co-payments		
Days 61 - 90: \$275 per day	X	X
Days 91-150: \$550 per day	X	X
365 Additional Lifetime Hospital days - Paid in full	X	X
Part B Coinsurance -		
Coverage of coinsurance, in most cases, 20% of approved amount	X	X
Parts A and B Blood First 3 pints	X	X
Additional Benefits	Core	Supplement 1
Part A Deductible for Hospital Days 1 - 60		X
\$1100 per benefit period		
Skilled Nursing Facility Coinsurance		X
Days 21-100 - \$137.50 per day		
Part B Annual Deductible - \$155		X
Foreign Travel - For Medicare-covered services needed while traveling abroad.		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

**Medicare Supplement Plans
Offered in Massachusetts
in 2010**

Medigap Carriers Please note that rates may change in 2010	Medicare Supplement Core	Medicare Supplement 1
Bankers Life and Casualty Company 1-800-231-9150 to find an agent 1-800-621-3724 general information www.bankerslife.com (continuous open enrollment) Available only until 2/1/2010	\$114.84 (available only until 2/1/2010)	\$207.56 (available only until 2/1/2010)
Blue Cross & Blue Shield of MA (Medex™) 1-800-678-2265 sales/apps 1-800-258-2226 member services 1-800-522-1254 (TDD) www.bluecrossma.com (continuous open enrollment)	\$91.22	\$172.81
Humana Insurance Company 1-800-872-7294 sales/apps 1-800-866-0581 member services 1-800-833-3301 (TDD) www.humana-medicare.com (continuous open enrollment)	\$117.49 (\$125.00 As of 3/1/2010)	\$183.48 (\$195.28 As of 3/1/2010)
United HealthCare™ Insurance Company <u>Only for members of AARP</u> <u>(American Association of Retired</u> <u>Persons)</u> 1-800-523-5800 (continuous open enrollment)	\$136.00	\$191.75

**Medicare Advantage Plans
Offered in Massachusetts
in 2010**

Company	Plan Name	Plan Type	Monthly Premium	Drugs	Doctor Choice	Counties
AARP Medicare Complete Provided by Secure Horizons 1-800-547-5514	Medicare Complete Plus	HMO	\$35.00	Yes	Plan Doctors Only (some exceptions)	Middlesex Suffolk
	Medicare Complete Choice	PPO	\$0.00	Yes	Any Doctor	Barnstable Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Nantucket Norfolk Plymouth Suffolk Worcester
Blue Cross Blue Shield of Massachusetts 1-800-678-2265	Medicare HMO Blue PlusRx	HMO	\$179.00	Yes	Plan Doctors Only	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare PPO Blue PlusRx	PPO	\$123.10	Yes	Any Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

CIGNA Medicare Access 1-800-577-9409	CIGNA Medicare Access Plan One	PFFS	\$55.00	No	Any Willing Doctor	Bristol Essex Plymouth Worcester
	CIGNA Medicare Access Plan One	PFFS	\$0.00	No	Any Willing Doctor	Franklin Hampden Hampshire Middlesex Suffolk
	CIGNA Medicare Access Plan One	PFFS	\$45.00	No	Any Willing Doctor	Norfolk
	CIGNA Medicare Access Plan One	PFFS	\$80.00	No	Any Willing Doctor	Dukes
	CIGNA Medicare Access Plus RX Plan Two	PFFS	\$70.00	Yes	Any Willing Doctor	Bristol Essex Plymouth Worcester
	CIGNA Medicare Access Plus RX Plan Two	PFFS	\$20.00	Yes	Any Willing Doctor	Franklin Hampden Hampshire Middlesex Suffolk
	CIGNA Medicare Access Plus RX Plan Two	PFFS	\$60.00	Yes	Any Willing Doctor	Norfolk
	CIGNA Medicare Access Plus RX Plan Two	PFFS	\$95.00	Yes	Any Willing Doctor	Dukes
	CIGNA Medicare Access Plan Three	PFFS	\$110.00	No	Any Willing Doctor	Bristol Essex Plymouth Worcester
	CIGNA Medicare Access Plan Three	PFFS	\$60.00	No	Any Willing Doctor	Franklin Hampden Hampshire Middlesex Suffolk
	CIGNA Medicare Access Plan Three	PFFS	\$100.00	No	Any Willing Doctor	Norfolk
	CIGNA Medicare Access Plan Three	PFFS	\$135.00	No	Any Willing Doctor	Dukes
	CIGNA Medicare Access Plus RX Plan Four	PFFS	\$90.00	Yes	Any Willing Doctor	Franklin Hampden Hampshire Middlesex Suffolk

	CIGNA Medicare Access Plus RX Plan Four	PFFS	\$145.00	Yes	Any Willing Doctor	Bristol Essex Plymouth Worcester
	CIGNA Medicare Access Plus RX Plan Four	PFFS	\$135.00	Yes	Any Willing Doctor	Norfolk
Evercare Health Plan 1-888-834-3721	Evercare Plan IP (institutional)	PPO	\$34.60	Yes	Any Doctor	Bristol Essex Hampden Middlesex Norfolk Plymouth Suffolk Worcester
	Evercare Plan MP (chronic or disabling condition)	PPO	\$25.00	Yes	Any Doctor	Middlesex Suffolk
Fallon Community Health Plan 1-888-377-1980	Fallon Senior Plan Plus Enhanced Rx	HMO	\$181.00	Yes	Plan Doctors Only	Franklin Hampshire Middlesex Norfolk Worcester
	Fallon Senior Plan Plus Enhanced Rx	HMO	\$82.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Preferred Enhanced Rx	PPO	\$141.00	Yes	Any Doctor	Franklin Hampden Hampshire Middlesex Norfolk Worcester
	Fallon Senior Plan Saver	HMO	\$0.00	No	Plan Doctors Only	Franklin Hampden Hampshire Middlesex Norfolk Worcester
	Fallon Senior Plan Saver Basic Rx	HMO	\$33.00	Yes	Plan Doctors Only	Franklin Hampshire Middlesex Norfolk Worcester

	Fallon Senior Plan Saver Basic Rx	HMO	\$14.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$33.00	Yes	Plan Doctors Only	Franklin Hampshire Middlesex Norfolk Worcester
	Fallon Senior Plan Saver Enhanced Rx	HMO	\$14.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Standard	HMO	\$82.00	No	Plan Doctors Only	Franklin Hampshire Middlesex Norfolk Worcester
	Fallon Senior Plan Standard	HMO	\$42.00	No	Plan Doctors Only	Hampden
	Fallon Senior Plan Standard Basic Rx	HMO	\$112.00	Yes	Plan Doctors Only	Franklin Hampshire Middlesex Norfolk Worcester
	Fallon Senior Plan Standard Basic Rx	HMO	\$58.00	Yes	Plan Doctors Only	Hampden
	Fallon Senior Plan Standard Enhanced Rx	HMO	\$112.00	Yes	Plan Doctors Only	Franklin Hampshire Middlesex Norfolk Worcester
	Fallon Senior Plan Standard Enhanced Rx	HMO	\$58.00	Yes	Plan Doctors Only	Hampden
	Fallen Senior Plan Standard Enhanced Rx	HMO	\$58.00	Yes	Plan Doctors Only	Hampden
Fresenius Medical Care Health Plan 1-866-307-3625	Fresenius Medical Care Health Plan	Demo SNP	\$0.00	No	Any Willing Doctor	Barnstable Bristol Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

Harvard Pilgrim Health Care 1-800-779-7723	First Seniority Freedom - Drug	PFFS	\$103.90	Yes	Any Willing Doctor	Barnstable Dukes Franklin Hampden Hampshire
	First Seniority Freedom - Drug	PFFS	\$87.70	Yes	Any Willing Doctor	Bristol Plymouth
	First Seniority Freedom - Drug	PFFS	\$83.20	Yes	Any Willing Doctor	Essex Middlesex Norfolk Suffolk
	First Seniority Freedom – No Drug	PFFS	\$68.00	No	Any Willing Doctor	Barnstable Dukes Franklin Hampden Hampshire
	First Seniority Freedom – No Drug	PFFS	\$67.00	No	Any Willing Doctor	Berkshire Bristol Nantucket Plymouth Worcester
	Freedom – No Drug	PFFS	\$57.20	No	Any Willing Doctor	Essex Middlesex Norfolk Suffolk
	Freedom Plus - Drug	PFFS	\$127.00	Yes	Any Willing Doctor	Barnstable Dukes Franklin Hampden Hampshire
	Freedom Plus - Drug	PFFS	\$181.10	Yes	Any Willing Doctor	Bristol Plymouth
	Freedom Plus - Drug	PFFS	\$172.10	Yes	Any Willing Doctor	Essex Middlesex Norfolk Suffolk
Health New England 1-413-787-0010	HNE Medicare Basic No RX	HMO	\$0.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Basic RX	HMO	\$40.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Basic RX Enhanced	HMO	\$58.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire

	HNE Medicare Plus No RX	HMO	\$35.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Plus RX	HMO	\$75.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Plus RX Enhanced	HMO	\$93.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium No RX	HMO	\$66.00	No	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium RX	HMO	\$105.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Premium RX Enhanced	HMO	\$123.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
	HNE Medicare Freedom (HMO-POS)	HMO	\$151.00	Yes	Plan Doctors Only	Franklin Hampden Hampshire
Humana Insurance Company 1-800-833-2312	Humana Gold Choice H2944-0072	PFFS	\$164.00	Yes	Any Willing Doctor	Berkshire Franklin Hampden Hampshire
Tufts Health Plan 1-800-254-2475	Medicare Preferred HMO Basic	HMO	\$20.00	No	Plan Doctors Only	Barnstable Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Preferred HMO Basic Rx	HMO	\$53.70	Yes	Plan Doctors Only	Barnstable Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

	Medicare Preferred HMO Basic Rx Plus	HMO	\$72.80	Yes	Plan Doctors Only	Barnstable Bristol Essex Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
	Medicare Preferred HMO Prime	HMO	\$92.00	No	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime	HMO	\$116.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime Rx	HMO	\$125.70	Yes	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime Rx	HMO	\$149.70	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Prime Rx Plus	HMO	\$144.80	Yes	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Prime Rx Plus	HMO	\$168.80	Yes	Plan Doctors Only	Essex Suffolk Worcester

	Medicare Preferred HMO Value	HMO	\$62.00	No	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Value	HMO	\$78.00	No	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value Rx	HMO	\$95.70	Yes	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Value Rx	HMO	\$111.70	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value Rx Plus	HMO	\$114.80	Yes	Plan Doctors Only	Barnstable Bristol Hampden Hampshire Middlesex Norfolk Plymouth
	Medicare Preferred HMO Value Rx Plus	HMO	\$130.80	Yes	Plan Doctors Only	Essex Suffolk Worcester
	Medicare Preferred HMO Value Rx Plus	HMO	\$130.80	Yes	Plan Doctors Only	Essex Suffolk Worcester
Unicare 1-888-949-5384	Security Choice Classic	PFFS	\$0.00	No	Any Willing Doctor	Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester

	Security Choice Plus	PFFS	\$23.00	Yes	Any Willing Doctor	Berkshire Bristol Dukes Essex Franklin Hampden Hampshire Middlesex Norfolk Plymouth Suffolk Worcester
Universal American 1-800-996-8867	Today's Options Premier	PFFS	\$134.00	No	Any Willing Doctor	Barnstable Worcester
	Today's Options Premier	PFFS	\$99.00	No	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier	PFFS	\$119.00	No	Any Willing Doctor	Bristol Middlesex Norfolk Plymouth
	Today's Options Premier	PFFS	\$29.00	No	Any Willing Doctor	Dukes
	Today's Options Premier	PFFS	\$64.00	No	Any Willing Doctor	Franklin
	Today's Options Premier	PFFS	\$104.00	No	Any Willing Doctor	Essex Hampden Suffolk
	Today's Options Premier	PFFS	\$84.00	No	Any Willing Doctor	Hampshire
	Today's Options Premier Powered by CCRx	PFFS	\$175.00	Yes	Any Willing Doctor	Barnstable Worcester
	Today's Options Premier Powered by CCRx	PFFS	\$138.00	Yes	Any Willing Doctor	Berkshire Nantucket
	Today's Options Premier Powered by CCRx	PFFS	\$160.00	Yes	Any Willing Doctor	Bristol Middlesex Norfolk Plymouth
	Today's Options Premier Powered by CCRx	PFFS	\$69.00	Yes	Any Willing Doctor	Dukes
	Today's Options Premier Powered by CCRx	PFFS	\$108.00	Yes	Any Willing Doctor	Franklin

	Today's Options Premier Powered by CCRx	PFFS	\$145.00	Yes	Any Willing Doctor	Essex Hampden Suffolk
	Today's Options Premier Powered by CCRx	PFFS	\$129.00	Yes	Any Willing Doctor	Hampshire
	Today's Options Value	PFFS	\$90.00	No	Any Willing Doctor	Barnstable Worcester
	Today's Options Value	PFFS	\$55.00	No	Any Willing Doctor	Berkshire Nantucket
	Today's Options Value	PFFS	\$75.00	No	Any Willing Doctor	Bristol Middlesex Norfolk Plymouth
	Today's Options Value	PFFS	\$0.00	No	Any Willing Doctor	Dukes Franklin
	Today's Options Value	PFFS	\$45.00	No	Any Willing Doctor	Hampshire
	Today's Options Value	PFFS	\$60.00	No	Any Willing Doctor	Essex Hampden Suffolk
	Today's Options Value Powered by CCRx	PFFS	\$104.00	Yes	Any Willing Doctor	Barnstable Worcester
	Today's Options Value Powered by CCRx	PFFS	\$50.00	Yes	Any Willing Doctor	Berkshire Nantucket
	Today's Options Value Powered by CCRx	PFFS	\$89.00	Yes	Any Willing Doctor	Bristol Middlesex Norfolk Plymouth
	Today's Options Value Powered by CCRx	PFFS	\$19.00	Yes	Any Willing Doctor	Dukes
	Today's Options Value Powered by CCRx	PFFS	\$25.00	Yes	Any Willing Doctor	Franklin
	Today's Options Value Powered by CCRx	PFFS	\$74.00	Yes	Any Willing Doctor	Essex Hampden Suffolk
	Today's Options Value Powered by CCRx	PFFS	\$66.00	Yes	Any Willing Doctor	Hampshire

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 conditions.

**Medicare Prescription Drug Plans
Offered in Massachusetts in 2010**

Company	Prescription Drug Plan	Monthly Premium	Annual Deductible	Customer Service Phone Number
Aetna Medicare	• Aetna Medicare Rx Essentials	\$29.20	\$310	Phone: 1-800-455-1560 TTY: 1-888-760-4748
	• Aetna Medicare Rx Plus	\$35.70	\$0	
	• Aetna Medicare Rx Premier	\$91.90	\$0	
Blue Cross Blue Shield of Massachusetts	• Blue MedicareRx Value	\$47.70	\$310	Phone: 1-866-832-9775 TTY: 1-866-236-1069
	• Blue MedicareRx Value Plus	\$53.10	\$0	
	• Blue MedicareRx Premier	\$92.70	\$0	
Bravo Health	• Bravo Rx	\$34.10	\$310	Phone: 1-800-723-9209 TTY: 1-800-964-2561
CIGNA Medicare Rx	• CIGNA Medicare RX Plan One	\$33.10	\$310	Phone: 1-800-735-1459 TTY: 1-800-322-1451
	• CIGNA Medicare Rx Plan Two	\$37.00	\$100	
	• CIGNA Medicare Rx Plan Three	66.40	\$0	
Coventry AdvantraRx	• AdvantraRx Value	\$34.70	\$100	Phone: 1-800-882-3822 TTY: 1-888-788-4010
	• AdvantraRx Premier	\$47.30	\$0	
	• AdvantraRx Premier Plus	\$61.00	\$0	

Envision RxPlus	• Envision Rx Plus Silver	\$36.30	\$310	Phone: 1-866-250-2005
	• Envision RX Plus Gold	\$63.40	\$150	TTY: 1-866-763-9630
First Health Part D	• First Health Part D Secure	\$10.80	\$175	Phone: 1-800-588-3322
	• First Health Part D Premier	\$30.20	\$150	TTY: 1-888-788-4010
Health Net	• Health Net Orange Option 1	\$34.40	\$310	Phone: 1-800-606-3604
	• Health Net Orange Option 2	\$64.50	\$0	TTY: 1-800-929-9955
Health Spring Prescription Drug Plan	• Health Spring Prescription Drug Plan – Reg 2	\$33.30	\$310	Phone: 1-800-331-6293 TTY: 1-866-845-7230
Humana Insurance Company	• Humana Value S5884-102	\$30.70	\$150	Phone: 1-800-706-0872 TTY: 1-877-833-4486
	• Humana Enhanced S5884-002	\$43.00	\$0	
	• Humana Complete S5884-031	\$100.80	\$0	

Medco Medicare Prescription Plan	• Medco Prescription Plan - Value	\$33.70	\$310	Phone: 1-800-758-3605 TTY: 1-800-716-3231
	• Medco Prescription Plan - Choice	\$50.80	\$100	
	• Medco Prescription Plan - Access	\$74.80	\$0	
Rx America	• Advantage Star Plan	\$34.50	\$310	Phone: 1-800-429-6686 TTY: 1-877-279-0371
	• Advantage Freedom Plan	\$50.10	\$0	
SilverScript Insurance Company	• SilverScript Value	\$34.40	\$310	Phone: 1-866-552-6106 TTY: 1-866-552-6288
	• CVS Caremark Plus	\$49.10	\$50	
	• CVS CAremark Complete	\$59.30	\$0	
Sterling Life Insurance Company	• Sterling Rx	\$77.70	\$310	Phone: 1-888-909-1713 TTY: 1-888-858-8567
Tufts Health Plan	• Medicare Preferred PDP Standard	\$63.80	\$310	Phone: 1-800-254-2475 TTY: 1-888-899-8977
	• Medicare Preferred PDP Enhanced	\$50.60	\$0	
	• Medicare Preferred PDP Premier	\$89.60	\$0	

Unicare	Medicare RX Rewards Standard	\$35.40	\$310	Phone: 1-877-541-7382 TTY: 1-800-241-6894
United American Insurance Company	- UA Medicare Part D Rx Coverage – Silver Plan - UA Medicare Part D Prescription Drug Coverage	\$38.30 \$43.70	\$175 \$0	Phone: 1-866-299-3406 (Silver Plan) 1-866-524-4169 (Part D Prescription Drug Coverage) TTY: 1-866-524-4170
United HealthCare Insurance Company	- AARP Medicare Rx – Saver - AARP Medicare Rx Preferred - AARP Medicare Rx Plan Enhanced	\$29.00 \$40.80 \$86.50	\$310 \$0 \$0	Phone: 1-800-745-0922 TTY: 1-877-730-4192 Phone: 1-888-867-5564 TTY: 1-877-730-4192
Universal American	- Community CCRx Basic - Community CCRx Choice - Community CCRx Gold - PrescribaRx Bronze - PrescribaRx Gold	\$34.40 \$39.50 \$82.80 \$31.00 \$40.90	\$310 \$150 \$0 \$310 \$150	Phone: 1-866-423-5040 TTY: 1-866-684-5351 Phone: 1-800-823-9990 TTY: 1-800-777-9083

WellCare	• WellCare Classic	\$30.80	\$310	Phone: 1-888-293-5151
	• WellCare Signature	\$39.60	\$0	TTY: 1-888-816-5252