



Essex County

2024 Medicare Advantage Plans



Company	Plan Name	Plan Number	Plan Type	2024 Monthly Premium	Out of Pocket Maximum (Medical)		Drug Benefit	Drug Deductible/ Tiers
					In Network	Out of Network		
Aetna 833-859-6031 https://www.aetnamedicare.com/								
	Aetna Medicare Value Plan	# H5793-018	HMO-POS	\$0	\$6,700	N/A	YES	\$0
	Aetna Medicare Explorer Plan	# H5521-159	PPO	\$0	\$5,900	\$9,550 (combined)	YES	\$0
	Aetna Medicare Eagle Plan (includes Part B premium reduction up to \$60/mo)	# H5521-296	PPO	\$0	\$5,900	\$9,500 (combined)	NO	N/A
	Aetna Medicare Discover Plan	# H5521-451	PPO	\$0	\$5,900	\$9,550 (combined)	YES	\$0
	Aetna Medicare Value Plus Plan	# H5521-447	PPO	\$27	\$5,900	\$9,550 (combined)	YES	\$250 (Tiers 3-5)
Blue Cross Blue Shield of Mass 800-678-2265 https://medicare.bluecrossma.com/	Medicare HMO Blue SaverRx	# H2261-024	HMO	\$0	\$5,600	N/A	YES	\$300 (Tiers 3-5)
	Medicare HMO Blue ValueRx	# H2261-022	HMO	\$28	\$3,450	N/A	YES	\$320 (Tiers 3-5)
	Medicare HMO Blue PlusRx	# H2261-005	HMO	\$220	\$3,400	N/A	YES	\$200 (Tiers 3-5)
	Medicare PPO Blue SaverRx	# H2230-017	PPO	\$0	\$5,600	\$8,950 (combined)	YES	\$0
	Medicare PPO Blue ValueRx	# H2230-018	PPO	\$72	\$4,900	\$4,900 (combined)	YES	\$0
	Medicare PPO Blue PlusRx	# H2230-002	PPO	\$238	\$3,400	\$5,100 (combined)	YES	\$200 (Tiers 3-5)
	Medicare HMO Blue FlexRx	# H2261-023	HMO-POS	\$78	\$3,400	\$5,750	YES	\$260 (Tiers 3-5)
Commonwealth Care Alliance 855-210-1772 https://www.commonwealthcarealliance.org/ma/become-a-member/	CCA Medicare Preferred	# H9414-001	PPO	\$0	\$5,950	\$9,550 (combined)	YES	\$0 (all Tiers)
	CCA Medicare Value	# H9414-002	PPO	\$20	\$5,000	\$8,950 (combined)	YES	\$200 (Tiers 3-5)

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	Medicare PPO Blue SaverRx	# H2230-017	PPO	\$0	\$5,600	\$8,950 (combined)	YES	\$0.00
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eternalHealth 800-840-5431 https://eternalhealth.com/	eternalHealth Freedom	# H2694-001	PPO	\$0	\$6,000	\$9,000 (combined)	YES	\$185 (Tiers 3-5)
	eternalHealth Give Back PPO (includes Part B premium reduction of \$80)	# H2694-002	PPO	\$0	\$6,500	\$10,000 (combined)	YES	\$300 (Tiers 3-5)
	eternalHealth Forever	# H1280-001	HMO	\$0	\$5,800	N/A	YES	\$185 (Tiers 3-5)
	eternalHealth ForeverMore	# H1280-002	HMO	\$25	\$4,500	N/A	YES	\$170 (Tiers 3-5)
Fallon Health 800-325-5669 https://fallonhealth.org/en/find-insurance/medicare.aspx	Fallon Medicare Plus Orange	# H9001-038	HMO	\$0	\$7,550	N/A	YES	\$200 (Tiers 3-5)
	Fallon Medicare Plus Saver No RX	# H9001-039	HMO	\$35	\$6,700	N/A	NO	N/A
	Fallon Medicare Plus Super Saver	# H9001-040	HMO	\$60	\$7,550	N/A	YES	\$545 (Tiers 1-5)
	Fallon Medicare Plus Green	# H9001-030	HMO	\$78	\$5,200	N/A	YES	\$175 (Tiers 3-5)
	Fallon Medicare Plus Blue	# H9001-031	HMO	\$174	\$3,400	N/A	YES	\$0
Mass General Brigham 888-828-5500 https://massgeneralbrighamadvantage.org/	Mass General Brigham Advantage	# H9485-001	PPO	\$0	\$6,400	\$9,700 (combined)	YES	\$0
	Mass General Brigham Advantage Premier	# H9485-002	PPO	\$140	\$3,150	\$5,450 (combined)	YES	\$0
	Mass General Brigham Advantage Secure	# H6847-001	HMO-POS	\$52	\$3,350	\$7,000 (combined)	YES	\$0

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Tufts Health Plan 877-218-4835 https://www.tuftsmedicarepreferred.org/	Tufts Medicare Preferred HMO Smart Saver RX	# H2256-046	HMO	\$0	\$5,900	N/A	YES	\$0
	Tufts Medicare Preferred HMO Saver RX	# H2256-028	HMO	\$0	\$7,550	N/A	YES	\$250 (Tiers 3-5)
	Tufts Medicare Preferred HMO Basic RX	# H2256-026	HMO	\$51	\$3,650	N/A	YES	\$225 (Tiers 3-5)
	Tufts Medicare Preferred HMO Value NO RX	# H2256-019	HMO	\$103	\$3,650	N/A	NO	N/A
	Tufts Medicare Preferred HMO Prime NO RX	# H2256-016	HMO	\$133	\$3,650	N/A	NO	N/A
	Tufts Medicare Preferred HMO Value RX	# H2256-018	HMO	\$159	\$3,650	N/A	YES	\$0
	Tufts Medicare Preferred HMO Prime RX	# H2256-015	HMO	\$186	\$3,650	N/A	YES	\$0
	Tufts Medicare Preferred HMO Prime RX Plus	# H2256-001	HMO	\$220	\$3,650	N/A	YES	\$0
	Tufts Medicare Preferred Access RX	# H9907-001	PPO	\$0	\$5,600	\$9,550 (combined)	YES	\$0
United Healthcare 800-555-5757 https://aarpmedicareplans.com/	AARP Medicare Advantage Plan from UHC MA-0005	# H8768-043	PPO	\$0	\$6,300	\$9,550 (combined)	YES	\$295 (Tiers 3-5)
	AARP Medicare Advantage Patriot NO RX MA-MA01 (includes Part B premium reduction of up to \$40)	# H8768-045	PPO	\$0	\$6,300	\$9,550 (combined)	NO	N/A
	AARP Medicare Advantage Plan from UHC MA-0001	# H1944-001	HMO-POS	\$0	\$5,700	N/A	YES	\$195 (Tiers 3-5)
	AARP Medicare Advantage Plan from UHC MA-0002	# H1944-004	HMO-POS	\$49	\$4,500	N/A	YES	\$295 (Tiers 3-5)
	AARP Medicare Advantage from UHC NG-0001	# R7444-001	Regional PPO	\$58	\$7,550	\$11,300 (combined)	YES	\$395 (Tiers 3-5)

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Wellcare 844-917-0175 https://www.wellcare.com/medicare	Wellcare No Premium	# H6193-001	HMO	\$0	\$6,500	N/A	YES	\$400 (Tiers 3-5)
	Wellcare No Premium Open	# H9761-001	PPO	\$0	\$6,500	\$10,000 (combined)	YES	\$545 (Tiers 3-5)
	Wellcare Giveback Open (includes Part B premium reduction of \$76)	# H9761-002	PPO	\$0	\$7,550	\$11,300 (combined)	YES	\$545 (Tiers 3-5)
	Wellcare Premium Enhanced Open	# H9761-004	PPO	\$75	\$4,700	\$8,950 (combined)	YES	\$0

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Medicare Advantage Plans

Pros:

- Convenience of having only one plan (drug plan can be included)
- More choices available (HMOs, PPOs, MSAs...)
- Some plans have lower premiums than Medigap plans
- Potential for better coordination of care (HMOs provide this)
- Additional limited benefits such as hearing, vision, dental, and wellness benefits
- Annual physical exams covered
- No hospital stay required for Skilled Nursing Facility (rehab) coverage
- There is a yearly limit on your out-of-pocket costs

Cons:

- Cannot live outside service area for more than 6 consecutive months
- Usually need referrals to see specialists
- Frequently has co-pays and deductibles
- Limited network of providers
- When outside of designated area, only urgent and emergency services covered

Important things to consider when choosing any Medicare Advantage Plan:

- Do your medical providers accept the plan or are you willing to change providers?
- How much are the premiums, co-pays and co-insurance?
- What is the plan's maximum out-of-pocket cost for the year?
- Do you need to get referral to see a specialist?
- Are your prescription drugs on the plan's formulary and what is the cost and are there any restrictions?

Medicare Preferred Provider Organization (PPO) Plan

Can I go anywhere to receive care?

- PPO plans have a network of providers. You may have the option of choosing out of network doctors but you will usually pay higher out-of-pocket costs.

Do I need a referral to see a specialist?

- In most cases, you do not need a referral to see a specialist.

Medicare Health Maintenance Organization (HMO) Plan

Can I go anywhere to receive care?

- No, you may use network providers only, unless you have an emergency or urgent situation.

What is HMO-POS?

- POS benefit may allow you to use doctors, hospitals, and other providers who are not in the HMO network.

Do I need a referral to see a specialist?

- With an HMO plan, you need a referral to see a specialist.

Medical Savings Account Plans

(MSA) Plan

NOT OFFERED IN MASSACHUSETTS IN 2024!

Can I go anywhere to receive care?

- Any provider or specialist you choose to see must accept Medicare AND agree to see you.
 - No referrals are required.



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	Fallon Medicare Plus Saver No RX	# H9001-039	HMO	\$35	\$6,700	N/A	NO	N/A
	Fallon Medicare Plus Super Saver	# H9001-040	HMO	\$60	\$7,550	N/A	YES	\$545 (Tiers 1-5)
	Fallon Medicare Plus Green	# H9001-030	HMO	\$78	\$5,200	N/A	YES	\$175 (Tiers 3-5)
	Fallon Medicare Plus Blue	# H9001-031	HMO	\$174	\$3,400	N/A	YES	\$0
Mass General Brigham 888-828-5500 https://massgeneralbrighamadvantage.org/	Mass General Brigham Advantage	# H9485-001	PPO	\$0	\$6,400	\$9,700 (combined)	YES	\$0
	Mass General Brigham Advantage Premier	# H9485-002	PPO	\$140	\$3,150	\$5,450 (combined)	YES	\$0
	Mass General Brigham Advantage Secure	# H6847-001	HMO-POS	\$52	\$3,350	\$7,000 (combined)	YES	\$0
Senior Whole Health 844-245-9281 https://www.molinahealthcare.com/members/ma/en-us/mem/home.aspx	Senior Whole Health Medicare Choice Care	# H2879-002	HMO	\$0	\$8,300	N/A	YES	\$125 (Tiers 3-5)
	Senior Whole Health Medicare Choice Care Select	# H2879-004	HMO	\$0	\$8,300	N/A	YES	\$375

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	Tufts Medicare Preferred HMO Basic NO RX	# H2256-042	HMO	\$28	\$3,650	N/A	NO	N/A
	Tufts Medicare Preferred HMO Basic RX	# H2256-026	HMO	\$61	\$3,650	N/A	YES	\$225 (Tiers 3-5)
	Tufts Medicare Preferred HMO Value NO RX	# H2256-019	HMO	\$123	\$3,650	N/A	NO	N/A
	Tufts Medicare Preferred HMO Prime NO RX	# H2256-016	HMO	\$156	\$3,650	N/A	NO	N/A
	Tufts Medicare Preferred HMO Value RX	# H2256-018	HMO	\$181	\$3,650	N/A	YES	\$0
	Tufts Medicare Preferred HMO Prime RX	# H2256-015	HMO	\$216	\$3,650	N/A	YES	\$0
	Tufts Medicare Preferred HMO Prime RX Plus	# H2256-001	HMO	\$248	\$3,650	N/A	YES	\$0
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	AARP Medicare Advantage Plan from UHC MA-0003	# H1944-005	HMO-POS	\$0	\$5,700	N/A	YES	\$195 (Tiers 3-5)
	AARP Medicare Advantage Plan from UHC MA-0004	# H1944-006	HMO-POS	\$45	\$4,900	N/A	YES	\$175 (Tiers 3-5)
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