

# Essex/Middlesex Counties Medicare Advantage Plans 2024

Health Plan	Plan Types	Premiums	Counties
Aetna Medicare 833-859-6031 <a href="https://www.aetnamedicare.com/">https://www.aetnamedicare.com/</a>	HMO, HMO-POS, PPO	\$0 - \$27	Essex, Middlesex
Blue Cross Blue Shield of MA 800-678-2265 <a href="https://medicare.bluecrossma.com/">https://medicare.bluecrossma.com/</a>	HMO, HMO-POS, PPO	\$0 - \$238	Essex, Middlesex
Commonwealth Care Alliance 855-210-1772 <a href="https://www.commonwealthcarealliance.org/ma/become-a-member/">https://www.commonwealthcarealliance.org/ma/become-a-member/</a>	PPO	\$0 - \$20	Essex, Middlesex
eternalHealth 800-840-5431 <a href="https://eternalhealth.com/">https://eternalhealth.com/</a>	HMO, PPO	\$0 - \$25	Middlesex
Fallon Health 800-325-5669 or 888-377-1980 <a href="https://fallonhealth.org/medicare">https://fallonhealth.org/medicare</a>	HMO	\$0 - \$174	Essex, Middlesex
Mass General Brigham 855-828-5500 <a href="https://massgeneralbrighamadvantage.org">https://massgeneralbrighamadvantage.org</a>	HMO-POS, PPO	\$0 - \$140	Essex, Middlesex
Senior Whole Health 844-245-9281 <a href="https://www.molinahealthcare.com/">https://www.molinahealthcare.com/</a>	HMO	\$0	Essex
Tufts Health Plan 877-218-4835 <a href="https://www.tuftsmedicarepreferred.org/">https://www.tuftsmedicarepreferred.org/</a>	HMO, PPO	\$0 - \$248	Essex, Middlesex
UnitedHealthcare 800-555-5757 <a href="https://www.aarpmedicareplans.com/">https://www.aarpmedicareplans.com/</a>	HMO- POS, PPO, RPPO	\$0-\$58	Essex, Middlesex
Wellcare 844-917-0175 <a href="https://www.wellcare.com/medicare">https://www.wellcare.com/medicare</a>	HMO, PPO	\$0 - \$75	Essex, Middlesex

**IMPORTANT: For complete details on plan costs and benefits, please visit [Medicare.gov/plan-compare](https://www.medicare.gov/plan-compare) or contact the plan**

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## 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.

## 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 providers 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.

### Consider when choosing a 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 Advantage Plans

#### Pros:

- Convenience of having only one plan (drug plan can be included)
- More choices available (HMOs or PPOs)
- 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 (does not include prescription drug cost)

#### 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