

Medicare Advantage Plans Essex/Middlesex Counties 2025

Health Plan	Plan Types	Premiums	Counties
Aetna Medicare 833-859-6031 https://www.aetnamedicare.com/	HMO-POS, PPO	\$0 - \$157	Essex, Middlesex
Blue Cross Blue Shield of MA 800-678-2265 https://medicare.bluecrossma.com/	HMO, HMO-POS, PPO	\$0 - \$250	Essex, Middlesex
eternalHealth 833-870-3443 https://eternalhealth.com/	HMO, PPO	\$0	Middlesex
Fallon Health 800-325-5669 https://fallonhealth.org/medicare	HMO	\$0 - \$164	Essex, Middlesex
Humana 800-833-2364 https://humana.com/medicare	PPO	\$0 - \$5.60	Essex
Mass General Brigham 855-828-5500 https://massgeneralbrighamadvantage.org	HMO-POS, PPO	\$0 - \$299	Essex, Middlesex
Tufts Health Plan 877-218-4835 https://www.tuftsmedicarepreferred.org/	HMO, PPO	\$0 - \$245	Essex, Middlesex
UnitedHealthcare 800-555-5757 www.aarpmedicareplans.com/homepage-4.html	HMO- POS, PPO	\$0	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