Medicare Advantage Plans in Massachusetts
2027

Updated October 2026

Health Plan	Plan Types	Premiums	Plans Available in the Following Counties
Aetna Medicare **833-859-6031** Aetna Medicare Plans Homepage (www.aetnamedicare.com)	**HMO-POS, PPO**	**$0-$79**	**Bristol, Essex, Hampden, Middlesex, Norfolk, Plymouth, Suffolk, Worcester**
Blue Cross Blue Shield of MA **800-678-2265** Blue Cross Massachusetts Medicare Plans Homepage (www.medicare.bluecrossma.com)	**HMO, HMO-POS PPO**	**$0-$300**	**Barnstable, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester**
eternalHealth **833-870-3443** eternalHealth Medicare Plans Homepage (www.eternalhealth.com)	**HMO, PPO**	**$0**	**Bristol, Middlesex, Norfolk, Plymouth, Suffolk, Worcester**
Fallon Health **888-377-1980** Fallonhealth Medicare Plans Homepage (www.fallonhealth.org/medicare)	**HMO**	**$0-$217**	**Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester**
Health New England **877-443-3314** Health New England Medicare Plans Homepage (www.healthnewengland.org/medicare)	**HMO, PPO**	**$0-$188**	**Berkshire, Franklin, Hampden, Hampshire**
Humana **800-833-2364** Humana Medicare Plans Homepage (www.humana.com/medicare)	**PPO**	**$0**	**Bristol, Dukes, Essex, Hampden, Suffolk, Worcester**

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Mass General Brigham **888-828-5500** Mass General Brigham Medicare Plans Homepage (www.massgeneralbrighamadvantage.org)	**HMO-POS**	**$0-$180**	**Bristol, Dukes, Essex, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk, Worcester**
Tufts Health Plan **877-218-4835** Tufts Medicare Advantage Plans Homepage (www.tuftsmedicarepreferred.org)	**HMO, PPO**	**$0-$280**	**Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester** **PPO plans in all counties except: Berkshire, Barnstable, Dukes, Franklin, Nantucket**
UnitedHealthcare **800-555-5757** AARP Medicare Plans Homepage (www.aarpmedicareplans.com)	**HMO, HMO-POS, PPO**	**$0-$75**	**Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester**

Please note: Not all companies offer plan options in your area; premiums may vary by county. Call plan directly for details.

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)

•Some additional benefits such as hearing, vision, dental, transportation, OTC spending cards 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

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 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.

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?