



## Medicare Advantage Plans in Massachusetts 2026

Updated October 2025

Health Plan	Plan Types	Premiums	Plans Available in the Following Counties
<b>Aetna Medicare</b> 833-859-6031 <a href="https://www.aetnamedicare.com/">https://www.aetnamedicare.com/</a>	HMO- POS PPO	\$0	Bristol, Essex, Hampden, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
<b>Blue Cross Blue Shield of MA</b> 800-678-2265 <a href="https://medicare.bluecrossma.com/">https://medicare.bluecrossma.com/</a>	HMO HMO- POS PPO	\$0-\$300	Barnstable, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
<b>eternalHealth</b> 833-870-3443 <a href="https://eternalhealth.com/">https://eternalhealth.com/</a>	HMO PPO	\$0	Bristol, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
<b>Fallon Health</b> 888-377-1980 <a href="https://fallonhealth.org/medicare">https://fallonhealth.org/medicare</a>	HMO	\$0-\$207	Barnstable, Berkshire, Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester
<b>Health New England</b> 877-443-3314 <a href="https://healthnewengland.org/medicare">https://healthnewengland.org/medicare</a>	HMO PPO	\$0-\$168	Berkshire, Franklin, Hampden, Hampshire
<b>Humana</b> 800-833-2364 <a href="https://www.humana.com/medicare">https://www.humana.com/medicare</a>	PPO	\$0	Bristol, Dukes, Essex, Hampden, Suffolk, Worcester



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<b>Mass Advantage</b> 844-941-3768 <a href="https://massadvantage.com/">https://massadvantage.com/</a>	HMO PPO	\$0-\$95	Worcester
<b>Mass General Brigham</b> 888-828-5500 <a href="https://massgeneralbrighamadvantage.org">https://massgeneralbrighamadvantage.org</a>	HMO- POS PPO	\$0-\$325	Bristol, Dukes, Essex, Middlesex, Nantucket, Norfolk, Plymouth, Suffolk, Worcester
<b>Tufts Health Plan</b> 877-218-4835 <a href="https://www.tuftsmedicarepreferred.org/">https://www.tuftsmedicarepreferred.org/</a>	HMO PPO	\$0-\$255	Barnstable, Bristol, Essex, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester  PPO plans in all counties except: Berkshire, Barnstable, Dukes, Franklin, Nantucket
<b>UnitedHealthcare</b> 800-555-5757 <a href="https://www.aarpmedicareplans.com/">https://www.aarpmedicareplans.com/</a>	HMO HMO- POS PPO	\$0-\$48	Bristol, Essex, Franklin, Hampden, Hampshire, Middlesex, Norfolk, Plymouth, Suffolk, Worcester

Note that 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

### Medicare Health Maintenance Organization (HMO) Plan

Can I go anywhere to receive care?

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

What is HOM-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 your 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 plans formulary and what is the cost and are there any restrictions?