

Massachusetts General Hospital: Insurance Plans Accepted

Updated January 2024

Important information about insurance accepted:

- **Always check with your own health insurance provider.** You should always check with your own health insurance plan before getting care to make sure you understand your covered benefits and costs.
- The insurance plans listed are accepted by Massachusetts General Hospital and the physicians who work for that hospital. There are also physicians who are affiliated with but do not work for Massachusetts General Hospital. These doctors may accept different insurances than our hospitals. To make sure your physician accepts your insurance, please check with their office before you schedule an appointment.
- Many insurance plans are now considered “tiered” plans and have different levels of costs depending on where you go for care. The information below should be used as a reference, but it is important that you check with your own health insurance plan to see what level of coverage you will receive. Even if you see your insurance plan listed, additional referrals or authorizations may be required. Some services may not be covered by your insurance coverage at every location. The level of coverage provided to you is determined by your insurer.
- Also, many health insurance plans may use other companies to cover certain services such as behavioral health (mental health) or transplant related services. Please contact your health insurance plan or employer for your specific questions.
- If your health insurance plan or product is not listed below, please contact your insurance plan to find out for sure what coverage may be available to you.

Insurer	Plan Type Accepted
Aetna	Accepted -HMO, POS, PPO, Indemnity, Student Health/Chickering, Aetna Signature Administrators and Medicare Advantage. Participation does not include Aetna Premier Care Network or Medicaid Replacement products.
Blue Cross Blue Shield	Accepted - HMO, POS, BBA, FEP, Indemnity, PPO, Connectorcare. Participation does not include products using the Select Limited Blue Provider Network, High Performance Network or Anthem Pathway products. Medicare Advantage for specialty/referral care only, no primary care. Blue Cross Out of State Medicaid Replacement products are out of network.
Cigna	Accepted - HMO, POS, PPO, Indemnity, Carelink, Medicare Advantage PPO, Laborers Health and Welfare Fund and Cigna Affiliates.

	Participation does not include Cigna Local Plus IN or Medicare Advantage HMO products.
Commonwealth Care Alliance	Accepted – SCO and One Care for specialty/referral care only, no primary care. Limited benefits for Medicare Preferred and Medicare Value plan.
Coventry/First Health	Accepted – PPO
Fallon Health	Accepted - Fallon Navicare SCO for specialty/referral care only, no primary care. Participation does not include Fallon ACO plans, Community Care or Medicare Advantage plans.
Harvard Pilgrim Health Care	Accepted - HMO, POS, PPO, Health Plans Inc., and Student Resources. Participation does not include Elevate, Focus, Quality Limited Network, BILH Domestic Community HMO, NH Local or HPI Select products. Stride Medicare Replacement for specialty/referral care only, no primary care.
Health New England	Accepted - PPO Only, no other products accepted.
Humana	Accepted - PPO, POS, and Medicare Advantage PPO only. Participation does not include Medicare Advantage HMO.
Mass General Brigham Health Plan	Accepted - HMO, ConnectorCare, PPO, Medicare Advantage Plans and MGBHP ACO. MGBP Allies for specialty/referral care only, no primary care.
MassHealth	Accepted - MassHealth, CMSP, Limited. C3 ACO, PCC Plan and Steward ACO for specialty/referral care only, no primary care.
Medicare	Accepted - Medicare A & B
MultiPlan/ Private HealthCare Systems	Accepted - PPO
Senior Whole Health	Accepted - Medicare Advantage, SCO, Medicaid Only for specialty/referral care only, no primary care.
Transplant Centers of Excellence Networks	Accepted - Aetna Cofinity, Aetna Institutes of Excellence, Cigna Lifesource, Coventry, Humana dba National Transplant Network, Interlink, LifeTrac, OptumHealth
TriCare	Accepted - East and Tricare for Life. West with plan authorization.
Tufts Health Plan	Accepted -HMO, POS, EPO, PPO, Carelink, Medicare Advantage PPO. Medicare Advantage HMO and SCO for specialty/referral care only, no primary care. Participation does not include Tufts Select or USFHP.
Tufts Public Plans	Accepted -Tufts Health CHA ACO pediatric specialty care only. Tufts Together MCO for select specialty/referral care only, no primary care. Participation does not include One Care SCO, Direct or Umass Mem Health ACO plan.
UniCare	Accepted -Indemnity, PPO, limited benefits for Community Care.
United	Accepted - POS, PPO, HMO, Student Resources, Indemnity, most Choice Plus PPO, POS plans, Medicare Advantage, Senior Care Options. Participation does not include Community Out of State Medicaid products, Navigate or non-Choice plans. VA Community Care Network with plan authorization.

Wellsense, MA	<p>Accepted - MassHealth MCO Plan: Specialty/referral care only, no primary care. Clarity Silver and Commercial products with a NSPG PCP for specialty/referral care only, no primary care.</p> <p>MassHealth ACO Plans: Boston Children’s ACO, Community Alliance ACO, E. Boston Neighborhood ACO for specialty/referral care only, no primary care.</p> <p>Participation does not include all other ACO plans, Connectorcare, SCO or Commercial products.</p>
Wellsense, NH	<p>Wellsense NH Granite Advantage MCO and Wellsense NH MCO is not accepted with some exceptions – NH Practices and Pediatric Specialists only.</p>