

Massachusetts Eye and Ear: Insurance Plans Accepted

Updated July 2022

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 Eye and Ear and the physicians who work for that hospital. There are also physicians who are affiliated with but do not work for Massachusetts Eye and Ear. 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, “routine” or annual eye exams related to nearsightedness, farsightedness, or astigmatism are covered under a separate vision plan, while exams related to medical conditions of the eye are covered under the medical insurance plan. 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	HMO, PPO, Indemnity, Student Health/Chickering, ASA, Medicare Advantage. Participation does not include Aetna Premier Care Network and Medicaid Replacement products.
AllWays Health Partners	HMO, ConnectorCare, QHP, PPO, My Care Family MassHealth ACO. Allways Allies for specialty/referral care only, does not include primary care.
Blue Cross Blue Shield of Massachusetts	HMO, POS, BBA, FEP, Indemnity, Medicare Advantage, PPO. Participation does not include products using the Select Blue Provider Network or Anthem Pathway. Blue Cross Out of State Medicaid Replacement products are out of network.

Cigna	HMO, POS, PPO, Cigna Affiliates, Carelink, Indemnity- except routine eye exams. Cigna Local Plus IN and Medicare Advantage are not accepted.
Commonwealth Care Alliance	SCO, ICO One Care-except routine eye exams, Limited benefits for Medicare Preferred and Medicare Value not accepted.
Coventry/First Health	PPO
Fallon Health	PPO, Direct, Select, Medicare Advantage-except routine eye exams; Berkshire Health Collaborative and Wellforce, does not include 365 Reliant, Community Care, Steward or Tiered products.
Harvard Pilgrim Health Care	HMO, POS, PPO, Health Plans Inc., Medicare Advantage. Participation does not include Elevate or BILH Domestic Community HMO plans.
Health New England	PPO only, no other products accepted.
Humana	PPO, POS and Medicare Advantage PPO only. Participation does not include Medicare Advantage HMO.
MultiPlan/ Private Healthcare Systems	PPO
TriCare	East, West, Tricare for Life– with plan authorization
Tufts Health Plan	HMO, POS, EPO, PPO, Carelink, Medicare SCO; Medicare Advantage and USFHP with plan authorization; Participation does not include Tufts Select or Spirit
Tufts Public Plans	Tufts Public Plans Together, Direct, Unify, Boston Children’s ACO; Atrius Health ACO and CHA ACO with plan authorization only; Participation does not include BIDCO ACO except in South Suburban
UniCare	Indemnity, Community Choice, PPO
United	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 or non-Choice products.
VA Choice	United VA Community Care with plan authorization
Wellsense	Commercial plans MassHealth MCO Plan: MCO, ConnectorCare MassHealth ACO Plan: Community Alliance, Mercy Alliance, Signature Alliance, Southcoast Alliance SCO is not accepted