

Spaulding Rehabilitation Hospital - Cambridge: Insurance Plans Accepted

Updated January 2025

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 Spaulding Rehabilitation Hospital - Cambridge and the physicians who work for that hospital. There are also physicians who are affiliated with but do not work for Spaulding Rehabilitation Hospital - Cambridge. 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, Medicare Advantage. Participation does not include Aetna Premier Care Network and Medicaid Replacement products.
Blue Cross Blue Shield	Accepted - HMO, POS, BBA, FEP, Indemnity, PPO, ConnectorCare, Medicare Advantage. Participation does not include products using the Select Limited Blue Provider Network, High Performance Network or Anthem Pathway products. Blue Cross Out of State Medicaid Replacement products are out of network.
Cigna	Accepted - HMO, POS, PPO, Indemnity, Laborers Health and Welfare fund and Cigna Affiliates. Participation does not include Cigna Local Plus IN.
Commonwealth Care Alliance	Accepted – SCO and One Care.

Coventry/First Health	Participation does not include Coventry/First Health plans.
Fallon Health	Accepted - Fallon Navicare SCO, Medicare Advantage and Atrius ACO. Participation does not include any other Fallon ACO plans or Community Care.
Harvard Pilgrim Health Care	Accepted - HMO, POS, PPO, Health Plans Inc., ConnectorCare and Student Resources. Participation does not include Elevate or NH Local plans.
Health New England	Accepted - PPO only, no other products accepted.
Humana	Accepted - 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. MGBHP Allies for specialty/referral care only, no primary care.
MassHealth	Accepted – MassHealth, CMSP, Limited. C3 ACO, PCC Plan and Revere 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 SCO, Medicaid SCO for specialty/referral care only, no primary care.
TriCare	Accepted - East and Tricare for Life. West with plan authorization.
Tufts Health Plan	Accepted - HMO, POS, EPO, PPO, Medicare Advantage and SCO. Participation does not include Tufts Select or USFHP.
Tufts Public Plans	Accepted – No Tufts Public Plans accepted.
United	Accepted - POS, PPO, HMO, Student Resources, Indemnity, most Choice Plus Plans. Participation does not include Medicare Advantage Plans, SCO, Community Out of State Medicaid products or non-Choice plans. VA Community Care Network with plan authorization.
Wellpoint	Accepted -GIC Indemnity, PPO, Limited Benefits for Community Care.
Wellsense	Accepted - MassHealth MCO Plan: Specialty/referral care only, no primary care. MassHealth ACO Plan: Boston Children’s ACO, Community Alliance ACO, E. Boston Neighborhood ACO for specialty/referral care only, no primary care. Participation does not include other ACO plans, ConnectorCare, SCO or Commercial products.