

Massachusetts Eye and Ear: Insurance Plans Accepted

Updated January 2026

Important information about insurance accepted:

- **Always check with your own health insurance provider** before getting care to make sure you understand your covered benefits and costs.
- The insurance plans listed are accepted by the hospital and the physicians who work for that hospital. There are also physicians who are affiliated with but do not work for the hospital. These doctors may accept different insurances than our hospitals.
- Your insurer determines the level of coverage you have. Insurances may have different levels of costs depending on where you receive care. Even if you see your insurance plan listed, please be aware that coverage, benefits, and costs may vary.
- Additional referrals or authorizations may be required. Some services may not be covered by your insurance coverage at every location and for every service.
- 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	Accepted - Indemnity, Student Health/Chickering and Aetna Signature Administrators, Medicare Advantage. Accepted except for routine eye exams - HMO, POS, PPO. Participation does not include Aetna Premier Care Network or Medicaid Replacement products.
Blue Cross Blue Shield	Accepted - HMO, POS, PPO, BBA, FEP, New England, Indemnity, ConnectorCare, Medicare Advantage. Participation does not include products using the Select Blue Provider Network or Anthem Pathway products. Blue Cross Out of State Medicaid Replacement products are out of network.
Cigna	Accepted except for routine eye exams - HMO, POS, PPO, Indemnity, Cigna Affiliates. Participation does not include Cigna Local Plus IN.
Commonwealth Care Alliance	Accepted except routine eye exams— SCO and One Care.
Coventry/First Health	Accepted – PPO. Limited Benefit plans should verify coverage.

Fallon Health	Accepted except for routine eye exams - Medicare Advantage, Navicare SCO and Berkshire Health Collaborative, Atrius ACO. Participation does not include 365 Reliant ACO and Community Care.
Harvard Pilgrim Health Care	Accepted -HMO, POS, PPO, Health Plans Inc., Connectorcare and Student Resources, Focus. Participation does not include Elevate HMO, BILH Dom/Premier/Comm Network HMO or NH Local plans.
Health New England	Accepted - PPO only with higher cost share, no other products accepted.
Humana	Accepted - Medicare Advantage PPO only with higher cost share. Participation does not include Medicare Advantage HMO.
Mass General Brigham Health Plan	Accepted - HMO, ConnectorCare, PPO, Allies, SCO, One Care and ACO. Accepted except routine eye exams - Medicare Advantage Plan.
MassHealth	Accepted – MassHealth, CMSP, C3 ACO, PCC Plan and Revere ACO.
Medicare	Accepted – Medicare A & B
Multiplan/Private HealthCare Systems	Accepted – PPO. Limited Benefit plans should verify coverage.
Molina (formerly SWH)	Accepted except routine eye exams – Medicare Advantage SCO and Medicaid SCO and One Care.
TriCare	Accepted - East, West, Tricare for Life– with plan authorization
Tufts Health Plan	Accepted - Medicare SCO. Medicare Advantage HMO, PPO and USFHP with plan authorization.
Tufts Public Plans	Accepted - ConnectorCare, Tufts Health CHA ACO and Umass Mem Health ACO. Accepted, except routine eye exams - Tufts Public Plan Direct and One Care.
United	Accepted - POS, PPO, HMO, Student Resources, Indemnity, most Choice Plus PPO, Medicare Advantage, Senior Care Options. Dual products verify coverage. Participation does not include Community Out of State Medicaid products or non-Choice products. United VA Community Care with plan authorization
Wellpoint	Accepted -GIC Indemnity, Community Care, PPO with higher cost share.
Wellsense MA	Accepted - Commercial plans, MassHealth MCO, ConnectorCare MassHealth ACO Plan: Boston's Children's, BILH Performance, Community Alliance, E. Boston Neighborhood, Care Alliance, Mercy Alliance, Signature Alliance, Southcoast Alliance.