

Nantucket Cottage Hospital: 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.
- 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.
- 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.
- Additional referrals or authorizations may be required. Some services may not be covered by your insurance coverage at every location and for every service.
- Many health insurance plans may use other companies to cover certain services such as behavioral 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, New England, PPO, ConnectorCare. Participation does not include products using the Select Limited Blue Provider Network, High Performance Network, Anthem Pathway products or Medicare Advantage products. Blue Cross Out of State Medicaid Replacement products are out of network.
Cigna	Accepted - HMO, POS, PPO, Indemnity and Cigna Affiliates. Participation does not include Cigna Local Plus IN.
Coventry/First Health	Accepted – PPO Limited Benefit plans should verify coverage.
Fallon Health	Accepted – Supplement only. Participation does not include Fallon ACO plans, SCO, Community Care or Medicare Advantage plans.
Harvard Pilgrim Health Care	Accepted - HMO, POS, PPO, Health Plans Inc., ConnectorCare and Student Resources. Participation does not include Elevate HMO,

	Focus, BMC Focus, Quality Limited Network, 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, Medicare Advantage Plans, SCO, One Care and MGBHP ACO. MGBHP Allies for specialty care only, no primary care.
MassHealth	Accepted – MassHealth, CMSP, Limited. C3 ACO, PCC Plan and Revere ACO for specialty care only, no primary care.
Medicare	Accepted – Medicare A & B
MultiPlan/ Private HealthCare Systems	Accepted – PPO Limited Benefit plans should verify coverage.
Tricare	Accepted - East and Tricare for Life. West with plan authorization.
Tufts Health Plan	Accepted - Medicare Advantage PPO with higher cost share and SCO. Participation does not include Tufts Medicare Advantage HMO or USFHP.
Tufts Public Plans	Accepted – Participation does not include One Care, ConnectorCare, Direct, CHA or Umass Mem Health ACO plans.
United	Accepted - HMO, POS, PPO, EPO, Student Resources, Indemnity, Affiliates, Medicare Advantage, One Care, SCO and most Choice Plus PPO. Participation does not include Community Out of State Medicaid products or non-Choice plans. Dual products verify coverage. VA Community Care Network with plan authorization.
Wellpoint	Accepted – Limited benefits for GIC Indemnity, PPO, Community Care and Amerigroup.
Wellsense MA	Accepted - MassHealth MCO Plan for Specialty care only, no primary care. MassHealth ACO Plan: Boston Children’s ACO, Community Alliance and E. Boston Neighborhood ACO for specialty care only, no primary care. Participation does not include all other ACO plans, ConnectorCare or Commercial products.