

Spaulding Rehabilitation Hospital - Cambridge: 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, PPO, New England, 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 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., Focus, ConnectorCare and Student Resources. Participation does not include Elevate 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, Once Care, SCO, MGBHP ACO and MGBHP Allies.
MassHealth	Accepted – MassHealth, CMSP, C3 ACO, PCC Plan and Revere ACO.
Medicare	Accepted – Medicare A & B
Molina (formerly SWH)	Accepted - Medicare SCO, Medicaid SCO and One Care.
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 and SCO. Participation does not include Tufts USFHP.
Tufts Public Plans	Accepted – No Tufts Public Plans accepted.
United	Accepted - POS, PPO, HMO, Student Resources, Affiliates, Indemnity, most Choice Plus Plans, Medicare Advantage Plans (PPO with higher cost share), SCO. Dual products verify coverage. Participation does not include Community Out of State Medicaid products or non-Choice plans. VA Community Care Network with plan authorization.
Wellpoint	Accepted -GIC Indemnity, Limited Benefits for PPO and Community Care.
Wellsense MA	Accepted - MassHealth MCO Plan. MassHealth ACO Plan: Boston Children’s ACO, Community Alliance ACO, E. Boston Neighborhood ACO. Participation does not include other ACO plans, ConnectorCare or Commercial products.