



Massachusetts General Hospital: Insurance Plans Accepted

Updated January 2021

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 General Hospital and the physicians who work for that hospital. There are also physicians who are affiliated with but do not work for Massachusetts General Hospital. 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	HMO, PPO, Indemnity, Student Health/Chickering, ASA, Medicare Advantage
AllWays Health Partners	HMO, ConnectorCare, QHP, PPO, Allies (for specialty/referral care only, does not include primary care). MassHealth ACO: My Care Family (for specialty/referral care only, does not include primary care)
Blue Cross Blue Shield of Massachusetts	HMO, POS, BBA, FEP, Indemnity, PPO (does not include products using the Select Limited Blue Provider Network or Silver/Bronze Pathways). Medicare Advantage (for specialty/referral care only, does not include primary care). Blue Cross Out of State Medicaid Replacement products are out of network.

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BMC HealthNet	<p>MassHealth MCO Plan: BMC HealthNet MCO (for specialty/referral care only, does not include primary care).</p> <p>MassHealth ACO Plan: BMC HealthNet Community Alliance ACO (for specialty/referral care only, does not include primary care).</p> <p>Other ACO plans not accepted.</p> <p>BMC Connectorcare, BMC SCO and BMC Commercial products are not accepted.</p>
Cigna	HMO, POS, PPO, Indemnity, Carelink and Cigna Affiliates.
Commonwealth Care Alliance	SCO, ICO One Care (for specialty/referral care only, does not include primary care).
Coventry/First Health	PPO
Fallon Health	PPO, Select Care. Direct, Steward and Tiered products are accepted for Tertiary Specialty services and other exceptions only. Fallon ACO plans, Community Care and Medicare Advantage are not accepted
Harvard Pilgrim Health Care	HMO, POS, PPO, HPI and Student Resources. Elevate, Focus, Primary Choice and HPI Select products are not accepted. Stride Medicare Replacement (for specialty/referral care only, no primary care).
Health New England	PPO Only, no other products accepted.
Humana	PPO, POS and Medicare Advantage PPO only (does not include Medicare Advantage HMO).
MultiPlan/ Private Healthcare Systems	PPO
Senior Whole Health	Medicare Advantage/SCO (for specialty care/referral care only, does not include primary care).
Transplant Centers of Excellence Networks	Aetna Cofinity, Aetna Institutes of Excellence, Cigna Lifesource, Coventry, Humana dba National Transplant Network, Interlink, LifeTrac, OptumHealth
TriCare	East and Tricare for Life. West with plan authorization.
Tufts Health Plan	HMO, POS, EPO, PPO, Carelink, Indemnity, Medicare Advantage and SCO (for specialty/referral care only, does not include primary care) Tufts Select, Spirit, or USFHP are not accepted.
Tufts Public Plans	Tufts Health CHA ACO pediatric specialty care only. Tufts Health Boston Children's ACO (for specialty/referral care only, does not include primary care). MCO, SCO, Direct and other ACO plans are not accepted.
UniCare	Indemnity, Community Choice, PPO
United	POS, PPO, Student Resources, Indemnity, most Choice Plus PPO, POS plans, Medicare Advantage, Senior Care Options (does not include Community Out of State Medicaid products or non-Choice plans, limited participation in United HMO products). VA Community Care Network with plan authorization.