

Massachusetts Eye and Ear: Insurance Plans Accepted

Updated January 2024

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 Eye and Ear and the physicians who work for that hospital. There are also physicians who are affiliated with but do not work for Massachusetts Eye and Ear. 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, “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. Accepted except for routine eye exams - HMO, POS, PPO, Medicare Advantage. Participation does not include Aetna Premier Care Network or Medicaid Replacement products.
Blue Cross Blue Shield	Accepted - HMO, POS, PPO, BBA, FEP, 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, CareLink, Medicare Advantage PPO, Laborers Health

	and Welfare Fund. Participation does not include Cigna Local Plus IN or Medicare Advantage HMO products.
Commonwealth Care Alliance	Accepted except routine eye exams– SCO and One Care. Limited benefits for Medicare Preferred and Medicare Value plan.
Coventry/First Health	Accepted - PPO
Fallon Health	Accepted except for routine eye exams - Medicare Advantage, Navicare SCO and Berkshire Health Collaborative. Atrius ACO for facility only. Participation does into include 365 Reliant ACO and Community Care.
Harvard Pilgrim Health Care	Accepted -HMO, POS, PPO, Health Plans Inc., Student Resources, Medicare Advantage. Participation does not include Elevate, BILH Domestic Community HMO, Quality Limited Network or NH Local.
Health New England	Accepted - PPO only, no other products accepted.
Humana	Accepted - PPO, POS and Medicare Advantage PPO only. Participation does not include Medicare Advantage HMO.
Mass General Brigham Health Plan	Accepted - HMO, ConnectorCare, PPO and ACO. Accepted except routine eye exams - Medicare Advantage Plan. MGBHP Allies for speciality/referral care only, no primary care.
MassHealth	Accepted – MassHealth, CMSP, Limited, C3 ACO, PCC Plan and Steward ACO.
Medicare	Accepted – Medicare A & B
Multiplan/Private HealthCare Systems	Accepted - PPO
Senior Whole Health	Accepted except routine eye exams – Medicare Advantage SCO, Medicaid Only.
TriCare	Accepted - East, West, Tricare for Life– with plan authorization
Tufts Health Plan	Accepted - HMO, POS, EPO, PPO, Carelink, Medicare SCO. Medicare Advantage HMO, PPO and USFHP with plan authorization. Participation does not include Tufts Select.
Tufts Public Plans	Accepted - Tufts Public Plans Together, ConnectorCare, Tufts Health CHA ACO and Umass Mem Health ACO. Accepted except routine eye exams - Tufts Public Plan Direct and One Care.
UniCare	Accepted -Indemnity, PPO, limited benefits for Community Care
United	Accepted - POS, PPO, HMO, Student Resources, Indemnity, most Choice Plus PPO, Medicare Advantage, Senior Care Options. Participation does not include Navigate, Community Out of State Medicaid products or non-Choice products.
VA Choice	United VA Community Care with plan authorization
Wellsense	Accepted - Commercial plans, MassHealth MCO Plan: MCO, ConnectorCare, MassHealth ACO Plan: Boston’s Children’s, BILH Performance, Community Alliance, E. Boston Neighborhood, Care Alliance, Mercy Alliance, Signature Alliance, Southcoast Alliance. Participation does not include the SCO product.