

Northeast

Physician Hospital Organization

NEPHO Health Plan Participation by Payor

The following plans do not require referrals BMC, Cigna, United-~~(plan specific)~~, THPP, Network Health, Unicare

**Please check plan website for physician specific contract status. Some physicians may have a primary affiliation with another PHO that has different contracts.*

Health Plan	Type or Name of Product	PHO Contract	Referrals Required
Allways Health Partners			
Commercial	PPO	YES	NO
Commercial	HMO	YES	YES
QHP	ConnectorCare Plans	YES	YES
QHP	Silver, Gold, Bronze and Platinum	YES	YES
MassHealth	My Care Family (MassHealth) ACO	Specialists ONLY	YES
BCBS			
Commercial	HMO/POS	YES	YES
Commercial	PPO/EPO	YES	NO
Medicare Advantage	HMO	YES - Messenger Model - for Non-TMP PCPs	YES
Medicare Advantage	PPO	YES - Messenger Model	NO
Boston Medical Center (BMC) Healthnet			
MassHealth	Lahey ACO	YES - Messenger Model - for a limited # of PCPs	NO
MassHealth	MassHealth MCO and CarePlus	YES - Messenger Model	NO
*QHP	ConnectorCare	YES - Messenger Model	NO
*QHP	Silver	YES - Messenger Model	NO
QHP	Bronze (Select Network)	NO	
QHP	Gold (Select Network)	NO	
QHP	Platinum (Select Network)	NO	
Dual Eligibles (65 and Older)	SCO	NO	
Cigna			
Commercial	HMO/PPO	YES	NO
Commonwealth Care Alliance			
Dual Eligibles (under 65)	One Care	YES - Messenger Model	NO
Dual Eligibles (65 and older)	SCO	YES - Messenger Model	NO
Fallon			
Commercial	Direct HMO	YES	YES
Commercial	Select POS	YES	YES
Commercial	Preferred Care PPO	YES	NO
Commercial	Steward Community Care	NO	
Dual Eligibles (under 65)	Fallon Total Care/CarePlus	NO	
Dual Eligibles (65 and older)	Navicare SCO	NO	
Medicare Advantage	Fallon Medicare HMO	NO	
Medicare Advantage	Fallon Medicare PPO	NO	
QHP	Community Care	NO	
PACE	Summit Elder Care (PACE)	NO	
Harvard Pilgrim Health Care (HPHC)			
Commercial	HMO/POS	YES	YES
Commercial	PPO/HPI	YES	NO
Commercial	GIC Independence Plan POS	YES	YES
Commercial	National (Passport, Access America)	YES	NO
Commercial	HMO with Focus Network	PHO PCPs and PHO Primary Specialists only	YES
Commercial	BMC/Beth Israel Lahey Health Employee	PHO PCPs and PHO Primary Specialists only	YES
Commercial	ElevateHealth Options (tiered product)	YES	NO
Commercial	ElevateHealth	NO	
Commercial	BMC Select	NO	
Medicare Supplement/Individual	Supplement	YES	NO
Medicare Supplement/Employer	Enhance	YES	NO
Medicare Advantage	Medicare Stride	YES - Messenger Model - for Non-TMP PCPs	YES
Tufts Health Plan			
Commercial	HMO/POS	YES	YES
Commercial	PPO	YES	NO
Commercial	EPO	YES	YES
Commercial	GIC Navigator	YES	YES
Commercial	GIC Spirit	YES	YES
Commercial	Select Network	PHO PCPs and PHO Primary Specialists only	YES
Commercial	Uniform Service Family Health Plan	YES	YES
Commercial	Steward Employee Choice plan	NO	
Medicare Advantage	Tufts Medicare Preferred (TMP)	YES - exclusive plan for limited # of PCPs	YES
Dual Eligibles (65 and older)	Tufts Senior Care Options (SCO)	YES	YES
Tuft Health Public Plan			
MassHealth	Lahey ACO Tufts Health Together	YES - for a limited # of PCPs	NO
MassHealth	MCO Tufts Health Together	YES	NO
QHP	Direct ConnectorCare	YES	NO
QHP	Direct Platinum	YES	NO
QHP	Direct Gold	YES	NO
QHP	Direct Silver	YES	NO
QHP	Direct Bronze	YES	NO
Dual Eligibles (under 65)	OneCare	NO	
UniCare/GIC			
Commercial	PPO	YES	NO
Commercial	Indemnity	YES	NO
Definitions			

Medicare Supplement plans help pay for costs that Original Medicare doesn't cover, such as copayments, co-insurance, and deductibles. A Medicare Supplement plan is different from Medicare Advantage Plans. Those plans cover all the benefits that Original Medicare covers, while a Supplement Plan is just that—supplementary. If you accept Medicare you accept all Medicare Supplements

Medicare Advantage HMO plans provide everything that Original Medicare covers and more, which may include prescription drug coverage, vision and hearing checkups on most plans along with routine dental care.