

Massachusetts

Basic Benefits Included in Medicare Supplement Policies

- **Inpatient Hospital Care:** Covers the Medicare Part A coinsurance plus coverage for 365 additional days after Medicare coverage ends
- **Medical Costs:** Covers the Medicare Part B coinsurance (generally 20% of the Medicare-approved payment amount)
- **Blood:** Covers the first three pints of blood each year
- Part A hospice coinsurance or co-payment

Medicare Supplement Benefits	CORE Plan	Supplement 1 Plan	Supplement 1A Plan
Basic Benefit	√	√	√
Part A inpatient hospital deductible		√	√
Part A skilled nursing facility (SNF) coinsurance		√	√
Part B deductible		√	
Foreign travel emergency		√	√
Inpatient days in mental hospitals	60 days per calendar year	120 days per benefit year	120 days per benefit year
Other Massachusetts Mandated Benefits	√	√	√

Massachusetts cannot permit a Medicare Part B deductible rider to be issued to those who are newly eligible for Medicare on or after January 1, 2020 as that is contrary to MACRA. However, a Medicare Part B medical deductible rider can be offered or renewed to those first eligible for Medicare prior to January 1, 2020.

*For residents not considered eligible for Medicare until after 2020, the CORE plan will still be available to you since it does not cover the Part B deductible, as well as the new Supplement 1A plan. The Supplement 1 plan (which includes coverage of the Part B deductible) will no longer be available to you.