

**MelroseWakefield Hospital & Lawrence Memorial Accepted Insurance Plans**

**November 19, 2025**

The insurance plans listed below are accepted by Melrose Wakefield Hospital, Lawrence Memorial Hospital and the clinicians of Tufts Medicine. There are many clinicians who perform services at Melrose Wakefield Hospital and Lawrence Memorial Hospital who are independent clinicians from the community. These clinicians may accept different insurances than our hospitals. To make sure your clinician accepts your insurance, please check with their office before you schedule an appointment.

It is recommended that you check with your insurance plan before any care:

- to verify your covered benefits
- to understand any cost sharing related to copays, coinsurance, deductibles
- to understand the different levels of cost share related to a tiered plan
- to understand any referral or prior authorization requirements

For behavioral health services please refer to your insurance plan's member handbook. Many insurance plans use a third party vendor to manage these services. Please contact your insurance plan or employer for details.

If your insurance plan is not listed below, please contact your insurance plan or employer to find out what coverage may be available to you.

Your Rights and Protections Against Surprise Medical Bills – [click here for more information](#).

***The information in this document is reviewed and updated on an ongoing basis.***

| Insurer                | Plan Type                      | Accepted by MWH Hospital | Accepted by MWH Physicians |
|------------------------|--------------------------------|--------------------------|----------------------------|
| Aetna                  | Commercial HMO/PPO/POS         | ✓                        | ✓                          |
|                        | Medicare Advantage HMO/PPO     | ✓                        | ✗                          |
|                        | Medicare Supplement            | ✓                        | ✓                          |
|                        | Signature Administrators       | ✓                        | ✓                          |
| Blue Cross Blue Shield | Blue Benefits Administrators   | ✓                        | ✓                          |
|                        | Federal Employee Program       | ✓                        | ✓                          |
|                        | High Performance Network       | ✓                        | ✓                          |
|                        | HMO Blue Seniors               | ✓                        | ✓                          |
|                        | MedEx                          | ✓                        | ✓                          |
|                        | Medicare Advantage HMO         | ✓                        | ✓                          |
|                        | Medicare Advantage PPO         | ✓                        | ✓                          |
|                        | Commercial HMO/PPO/POS         | ✓                        | ✓                          |
|                        | Indemnity                      | ✓                        | ✓                          |
| Cigna                  | Commercial HMO/PPO             | ✓                        | ✓                          |
|                        | National Assoc Letter Carriers | ✓                        | ✓                          |

|  |                                   |                     |                   |
|--|-----------------------------------|---------------------|-------------------|
| Commonwealth Healthcare Alliance   | One Care Plan                     | ✓                   | ✓                 |
|  | Senior Care Options               | ✓                   | ✓                 |
| Fallon   | 365 ACO                           | ✗                   | Specialists Only  |
|  | ConnectorCare                     | ✓                   | ✓                 |
|  | Medicare Plus HMO                 | ✓                   | Specialists Only  |
|  | Medicare Plus Supplement          | ✓                   | ✓                 |
|  | Navicare SCO                      | ✓                   | ✓                 |
|  | PACE                              | ✓                   | Specialists Only  |
| First Health   | PPO                               | ✓                   | ✓                 |
| Harvard Pilgrim  | Commercial HMO/PPO/POS            | ✓                   | ✓                 |
|  | Health Plans Inc. HMO/PPO         | ✓                   | ✓                 |
| MassHealth   | Careplus                          | ✓                   | ✓                 |
|  | Commonhealth                      | ✓                   | ✓                 |
|  | Family Assistance                 | ✓                   | ✓                 |
|  | Limited                           | ✓                   | ✓                 |
|  | Primary Care Clinician Plan (PCC) | Specialty Care Only | Specialists Only  |
|  | Standard                          | ✓                   | ✓                 |
| Mass General Brigham<br><i>(MGB Select &amp; Value HMO plans are out of network)</i> | Complete HMO/PPO                  | ✓                   | ✓                 |
|  | ConnectorCare                     | ✓                   | ✓                 |
|  | Complete HMO/PPO                  | ✓                   | ✓                 |
|  | Complete Access EPO               | ✓                   | ✓                 |
|  | Complete HMO GIC                  | ✓                   | ✓                 |
|  | Commercial HMO/PPO                | ✓                   | ✓                 |
| Medicare   | Part A & B                        | ✓                   | ✓                 |
| Claritev (Multiplan)   | Commercial PPO                    | ✓                   | ✗                 |
| Tufts Health Plan  | GIC Navigator POS                 | ✓                   | ✓                 |
|  | Commercial HMO/PPO/POS/EPO        | ✓                   | ✓                 |
|  | Select                            | ✓                   | ✓                 |
| Tufts Health Public Plan   | Direct QHP Nonsubsidized          | ✓                   | ✓                 |
|  | Direct QHP Subsidized             | ✓                   | ✓                 |
|  | Together CHA ACO                  | ✓                   | Specialists Only  |
|  | Together MCO                      | ✓                   | Specialists Only  |
|  | Together UMass Memorial ACO       | ✓                   | Specialists Only  |
|  | One Care                          | ✓                   | ✗                 |
| Tufts Medicare   | HMO                               | ✓                   | ✓                 |
|  | PPO                               | ✓                   | ✓                 |
|  | Senior Care Options HMO-SNP (SCO) | ✓                   | ✓                 |
|  | Supplement                        | ✓                   | ✓                 |
| United   | Student Resources                 | ✓                   | ✓                 |
|  | Commercial HMO/PPO/POS/EPO        | ✓                   | ✓                 |
|  | Harvard Pilgrim Passport Connect  | ✓                   | ✓                 |
|  | UMR                               | ✓                   | ✓                 |
|  | All Savers                        | ✓                   | ✓                 |
|  | Medicare Advantage HMO/PPO        | ✓                   | Specialists Only  |
|  | One Care (Dual)                   | ✓                   | Limited Providers |

|           |   |         |                   |
|-----------|---|---------|-------------------|
|           | Oxford Health   | ✓       | ✓                 |
|           | Senior Care Options (SCO)   | ✓       | Limited Providers |
|           | Student Resources Tufts University  | ✓       | ✓                 |
| WellPoint | Commercial GIC  | ✓       | ✓                 |
| WellSense | MassHealth ACO Plans<br>(Boston Children's, BI Lahey, East<br>Boston Neighborhood, Signature<br>Alliance, Mercy Alliance,<br>Southcoast Alliance) | ✓       | Specialists Only  |
|           | Clarity ConnectorCare Silver &<br>Non-Silver  | Limited | Limited           |
|           | Essential MCO   | ✓       | Specialists Only  |
|           | Care Alliance ACO<br>(Tufts Medicine ACO)   | ✓       | ✓                 |