

7 reasons to take a new look at Tufts Health Plan

When you compare Tufts Health Plan, you'll see we offer a number of competitive strengths that make a real difference for Massachusetts small-group employers. Here are 7 reasons to take a new look at what we bring to the table:

1. Rate advantage

Not only do we have the lowest average rate increase of our competitors, but when adjusted for benefits, our rates are lower by double digits in some cases.* If it's been awhile since you've compared us, you'll be surprised. Our rates are more competitive than last year.

2. Lower cost-shares

Our plans offer lower cost-shares than our competitors in many instances.* For example, many of our plans require no deductible on certain benefits and have lower out-of-pocket maximums than the competition. Or consider these differences:

- Our day-surgery benefit has a lower cost-share on most plans--a standard \$150 copay after the deductible.
- PT/OT/ST services are not subject to the deductible--a copay applies instead.
- The standard cost-share for an inpatient hospital stay is less--a \$250 copay after the deductible on many plans.

3. Innovative solutions

We're continually innovating to create new solutions to the things that matter most to our customers. Like our new Essential and Balanced plans, and a low-cost \$5 generic drug program to help combat skyrocketing medication prices.

4. Strategic portfolio

Offering more plan designs than any competitor,* our portfolio is designed with a thoughtful, strategic approach. We listen to marketplace feedback and adjust our offerings to be as member-friendly as possible while still being rate-sensitive.

5. Member engagement

Our new digital tools make it simpler for members to understand their benefits and engage with their health. In fact, our tools will help determine typical services, timelines and costs to expect during a treatment of care, from initial visit through follow-up appointments.

6. Broad access to care

Our provider network offers access to more than 51,000 health care professionals across New England and is growing all the time. By adding a telehealth solution in 2018, we'll broaden access even more and bring greater convenience to our members.

7. Nationally recognized quality

When it comes to quality, we're consistently at the top. Our HMO/POS and Massachusetts PPO plans are rated 5 out of 5 by the National Committee for Quality Assurance (NCQA). We're the only health plan in the nation to receive this rating for both our HMO and PPO products. And our Massachusetts PPO is the only PPO plan in America to receive the 5 out of 5 rating. (NCQA's Private Health Insurance Plan Ratings 2017-2018.)

Talk to a Sales Executive today

At Tufts Health Plan, we're finding new ways to keep health insurance affordable and our members healthy and productive. Find out how our solutions are addressing the things that matter most to Massachusetts employers. Call **1.800.208.8013** or get a quote on [BrokerLink](#).

We're with you. Where you live, where you work, where you need us most.

**Tufts Health Plan's competitive analysis is based on comparisons with Blue Cross and Blue Shield of Massachusetts, Harvard Pilgrim Health Care and Neighborhood Health Plan's rate filings, November 2017.*