

Medicare Complement Plan (MCP)

Highlights		
	PPO	POS
PCP required	X	X
Referral required	X	X
Copayments/coinsurance	✓	✓
Out-of-network coverage	✓	✓
Deductible	-	X
Tiered plan	X	X
Authorized benefits	X	X
Unauthorized benefits ¹	✓	✓

¹Unauthorized care is limited to emergency services only.

Note: This information is intended to provide an overview of the plan. Providers are reminded to check the member's ID card to verify the plan in which the member is enrolled. Services and subsequent payment are pursuant to the member's benefit plan document. Prior to initiating services, member eligibility and benefits should be verified by logging on to the secure Provider website.

Overview

Medicare Complement Plan (MCP) is a Point-of-Service (POS) or Preferred Provider Organization (PPO) plan designed for retirees of self-insured employer groups as a way to complement a member's primary Medicare coverage.

Providers must first bill Medicare for Medicare-covered services. MCP provides secondary coverage and receives claims for payment after Medicare makes its coverage determination. The plan options cover appropriately authorized medically necessary services covered in full minus the applicable cost share. Copayments, deductibles, and coinsurance responsibilities vary by employer group plan design and can be verified by using Tufts Health Plan's [Coordination of Benefits Policy](#) for additional information.

Inpatient Admissions

Tufts Health Plan does not require inpatient notification for inpatient admissions unless the Medicare benefits, including lifetime reserve days, are exhausted, at which time [inpatient notification](#) is required prior to rendering services.

Medicare Supplement Plan

The Medicare Supplement Plan is similar to the MCP except a PCP and referrals are required. Medicare Supplement Plans are only offered for Tufts Medicare Preferred HMO and Tufts Health Plan Senior Care Options.