

Massachusetts Individual & Family Plans

Important 2027 Open Enrollment Information

Plans available for enrollment directly from harvardpilgrim.org/enroll/massachusetts-individual-and-family-plans or through mahealthconnector.org/start



Important dates

Friday, October 23, 2026 through Saturday, January 23, 2027

- Enroll by December 23 for coverage effective January 1, 2027.
- Enroll between December 24 and January 23 for coverage effective February 1, 2027.

Plan Updates	Details
Updated Individual Portfolio	For a list of plan options and cost sharing scan the QR code: 
Benefit Updates	Details
NEW Virtual-Only PCP	Effective 1/1/27, Members have access to convenient, ongoing primary care from the comfort of their home through Doctor On Demand. Members can choose a designated Virtual-Only PCP for primary care visits with no cost sharing. By selecting a designated Virtual-Only PCP, members can get ongoing primary care that supports easy access and better care navigation. <i>Cost sharing may apply for high-deductible plans. Members should check their plan documents for coverage details.</i>
NEW Hinge Health	Harvard Pilgrim Health Care is collaborating with Hinge Health, a market-leading, app-based, digital musculoskeletal (MSK) program that provides your employees with physical therapy, chronic pain management, rehabilitation support, and migraine relief.
NEW Increased Rewards for Mammograms and Colonoscopies Through Reduce My Costs	Reduce My Costs is a personalized concierge service that helps members find cost-effective care options for scheduled outpatient services, including MRIs, EKGs, and more. Members can now earn increased cash rewards for eligible screening mammograms and colonoscopies when they choose providers that generate qualifying savings. With one-on-one support from a dedicated nurse, members can compare providers, lower out-of-pocket costs, and earn cash rewards through Visa® gift cards.

Enhanced Caregiver Support	Wellthy: Supports members in managing the logistical and administrative responsibilities of caregiving—for both loved ones and themselves—across a broad spectrum of needs, including aging, childcare, mental health, pet care support, end of life care support, natural disaster planning and support.
Reminders	Details
Behavioral Health	Harvard Pilgrim offers an integrated behavioral health approach that combines broad access to care, personalized service navigation, and specialized resources to support a wide range of behavioral health needs, including anxiety, depression, stress, substance use concerns, pediatric behavioral health needs, therapy, medication management, virtual and digital behavioral health support. Examples of available resources may include InStride Health, Meru Health, Grow Therapy, and other behavioral health solutions. Through Behavioral Health Service Navigation, members can receive personalized guidance to help them understand their options and connect with the care and resources that may best meet their needs. This model gives employers a comprehensive behavioral health solution that can evolve as member needs and the care landscape change.
Maternal Health & Family Support	ProgenyHealth: Expanded NICU care management support services are expanded from 60 days to 365 days to support improved health and care for the infant. Included for all fully insured plans. Virtual Pregnancy and Parenting Classes: Get 1 month free, followed by 25% off your annual membership to Tinyhood. Learn everything you need to know about birth, baby, and beyond. Tinyhood offers a wide array of education and topics such as childbirth, baby care, infant and child CPR, sleep, potty training, toddler behavior and much more.
Exclusive Member Perks	Living Well Enhanced Rewards: Members can enroll and earn up to \$120 in gift cards by participating in fun and interactive well-being programs such as stress management classes, healthy eating, financial literacy, and self-care. This program is available to fully insured small group and individual members in Massachusetts, New Hampshire and Maine.
Health & Nutrition	Healthy Weight Program: Offers individualized coaching by registered dietitians for employees who want to eat healthier, lose weight or prevent or manage a nutrition-related health condition.
Cost share for urgent care visits through Doctor On Demand	Members enrolled in non-HSA plans are not required to pay cost share for urgent care virtual visits with Doctor On Demand providers. Members on HSA plans will be billed for these visits, and they will apply toward the in-network deductible.
Dependents living Out-of-Area	We cover emergency care and urgent care for all HMO out-of-area dependent members. This is consistent with all other HMO plans for members who are traveling outside their plan's enrollment area.

Cost Savings Programs

- Perks, discounts and more savings across a wide array of fitness and well-being products
- Wellness education, programs, services and fitness reimbursements up to \$150 (individual subscriber) or the cost of one month of membership, or up to \$300 (family coverage)*

Contact Information

Renewing Subscribers

Members with questions regarding their renewal:

sales_info@point32health.org

Members with questions pertaining to their 2026 current-plan

877-907-4742

New Business

Not yet a member?

sales_info@point32health.org

Payments

Binder Payments for coverage directly through Harvard Pilgrim:

844-349-8332

Binder Payments for coverage through Massachusetts Health Connector

877-623-6765

Medicare

Over 65? Connect with one of our Medicare experts at

877-431-4742

* There is a \$300 maximum reimbursement per Harvard Pilgrim policy in a calendar year per family contract. To qualify, a member or one of their dependents must be currently enrolled in Harvard Pilgrim at the time of the reimbursement and an active member of the fitness club for at least four months within a calendar year. Other restrictions may apply. For tax information, members should consult their tax advisor.