



Massachusetts Individual & Family Plans

Important 2026 Open Enrollment Information

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



Important dates

Saturday, November 1, 2025 through Friday, January 23, 2026

- Enroll by December 23 for coverage effective January 1, 2026.
- Enroll between Dec. 24 and Jan. 23 for coverage effective Feb. 1 or Mar. 1.

Plan Updates	Details
New EPO Plans	Our new National Access EPO 2000, EPO 3000, and EPO HSA 4000 plans provide affordable, high-quality care through an extensive regional and national network — no referrals, no primary care physician required, and lower costs than traditional PPO plans.
Focus Network Tier Changes	The expanded Focus provider network includes over 62,000 participating doctors, clinicians and behavioral health providers, plus 57 hospitals, including UMass Memorial Medical Center and Sturdy Memorial Hospital.
Updated Individual Portfolio	To better meet evolving market demands, we've streamlined our portfolio to focus on what matters most — delivering greater value with increased efficiency and agility. Plans no longer offered upon 2026 renewal: Focus Network HMO 1500 & 2500 HMO 500 - Flex HMO 1500 & 6000 Value - Flex HMO HSA 2500 - Flex PPO Access 500 & 2500- Flex PPO Access 1500 Value - Flex PPO Access HSA 3400 - Flex Increased cost sharing: PT/OT/ST, Deductible, OOPM, Outpatient surgery, Applied Behavioral Analysis and Pharmacy. For a complete list of plan options and cost sharing scan the QR code: 

Benefits Updates	Details
Weight Loss	Effective January 1, 2026, Harvard Pilgrim will exclude coverage of all weight loss drugs, including GLP-1 drugs, to treat weight loss and related conditions, such as cardiovascular disease. We remain committed to supporting overall health and wellness offering a wide range of resources — including wellness programs, weight management tools, and nutrition support services — to help members lead healthier lifestyles. Please note that GLP-1 medications will continue to be covered only when prescribed for the treatment of diabetes.
Behavioral Health	NEW InStride Health: InStride Health offers specialized virtual therapy for children and teens (ages 7-22) struggling with severe anxiety and obsessive-compulsive disorder (OCD). NEW Meru Health: Meru Health offers members 13 years and older access to its 12-week provider-led, digital mental health program. The program is designed to help support teens and adults experiencing anxiety, depression, burnout, and related mental and behavioral conditions. Grow Therapy: Provides virtual and in-person outpatient therapy and medication management for a wide range of behavioral health needs. This program helps to ensure timely and personalized care for members ages 6+. Available to all Harvard Pilgrim plan members. Behavioral Health Service Navigators: Our team of Service Navigators provide personalized support and guidance to health plan members seeking behavioral health resources, education and providers. Available to all Harvard Pilgrim plan members.
Maternal Health & Family Support	ENHANCED 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.
Reminders	Details
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 and 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. The Healthy Weight program is available to fully insured members.
Diabetic Care	Glucose monitors, insulin pumps, and infusion devices are at no-cost to members on non-HSA plans. Members on HSA plans will be subject to deductible first for their cost sharing.
Family-centered Care	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 and more.
Fertility Benefits	Harvard Pilgrim members will have benefits for fertility diagnostic care, fertility treatment, and fertility preservation services. Coverage may be subject to carrier guidelines and limitations.
Free Routine PCP	All members will get access to one routine PCP visit.
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.

Reminders	Details
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.
Provider Networks	We offer a robust New England network of 74,000 doctors & clinicians, 27,000 BH providers and access to a seamless nationwide solution of more than 950,000 doctors & clinicians through UnitedHealthcare Access network.

All Harvard Pilgrim plans offer access to comprehensive and high-quality care including some of these great benefits, programs and services. Please check your plan benefit documents for complete details:

Benefits and Services to Support Well-being

- Acupuncture and chiropractic care – unlimited visits
- Chronic disease management
- Emergency services when medically necessary
- Eye exams for adults and children
- Pediatric dental coverage
- Pediatric vision hardware
- Preventive care with no member cost sharing
- Preventive Rx on HSA plans
- Virtual care delivered by telehealth providers including Doctors on Demand for non-emergency care and advice. With our non-HSA plans, members won't pay any cost share for urgent care virtual visits with Doctor On Demand providers

Cost Savings Programs

- Prescription drug coverage – including Tier 1 cost share for some over-the-counter (OTC) medications like cold, cough, and allergy when prescribed by a provider
- Perks, discounts and more savings across a wide array of fitness and well-being products
- Reduce My Costs savings program where members can save and earn rewards when selecting a lower cost provider for outpatient or diagnostic tests such as a mammogram, MRI or colonoscopy.
- 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:

866-890-6470

Members with questions pertaining to their 2025 current-plan

877-907-4742

New Business

Not yet a member?

866-229-8821

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

> Questions? Contact your Harvard Pilgrim account executive for more details.

* 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.