Thousands of Massachusetts residents could be seeing huge rises in insurance premiums in response to the rising cost of health care.

"We see our cost going up. We see increased charges in our health care," said Edna Pruce, a Medicare Advantage plan recipient. "It's becoming more and more difficult."
advantage premiums this year. According to the centers for Medicare and Medicaid, the government agency that approved the increase says some premiums will skyrocket by 25 percent or more. One plan that jumped significantly was the PPO Blue PlusRX plan, which went from about $180 to $230.

"Any senior who's on a fixed income, who's paying over $200 a month for supplemental health care, can find it a challenge," Pruce told NBC Boston.

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Some insurers have raised their rates to offset the increasing cost of prescription drugs and doctor's visits for people like Pruce.

"For individuals under the age of 65, we spend on average 5 percent of our income on healthcare. Seniors on average pay percent," said Carolyn Villers of the Massachusetts Senior Action Council. "This will take a bite to people's ability to provide for their other needs."

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If your premiums are going up, you do have an option for a cheaper plan. Unfortunately, it likely means your benefits will decrease, as well.

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