

Annual Report of Self-Insured Accounts as of December 2012 - Membership Data

	Hospital/Medical Insurance Carrier Affiliated TPAs	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members	Average # of Subscriber & Dependent Members
1	Aetna Life Insurance Company	18	21,829	43,672	1,213	2,426
2	Blue Cross and Blue Shield of Massachusetts, Inc.	230	647,645	1,401,481	2,816	6,093
3	Cigna Health and Life Insurance Company	57	108,305	226,068	1,900	3,966
4	Connecticut General Life Insurance Company	53	108,322	243,384	2,044	4,592
5	Fallon Health & Life Assurance Company, Inc.	13	11,056	27,469	850	2,113
6	Harvard Pilgrim Health Care, Inc.	63	97,644	232,289	1,550	3,687
7	Health New England, Inc.	14	11,933	27,194	852	1,942
8	Health Plans, Inc.	97	33,339	67,907	344	700
9	HPHC Insurance Company, Inc.	39	43,148	90,806	1,106	2,328
10	Massachusetts Benefit Administrators, LLC	26	5,700	12,800	219	492
11	Total Health Plan, Inc.	88	44,327	91,600	504	1,041
12	Tufts Benefit Administrators, Inc.	58	61,235	143,516	1,056	2,474
13	UltraBenefits, Inc.	14	1,207	2,303	86	165
14	UMR, Inc.	4	24,363	25,411	6,091	6,353
15	Unicare Life & Health Insurance Company	3	86,511	165,983	28,837	55,328
16	United HealthCare Services, Inc	37	150,799	348,283	4,076	9,413
	SUBTOTAL	814	1,457,363	3,150,166	1,790	3,870

	Hospital/Medical Non-Insurance Carrier	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members	Average # of Subscriber & Dependent Members
1	Chesterfield Resources, Inc	2	314	672	157	336
2	Consolidated Health Plans	7	550	1,198	79	171
3	Diversified Administration Corporation	12	425	768	35	64
4	Group Insurance Service Center, Inc.	38	2,229	4,944	59	130
5	HealthSmart Benefit Solutions, Inc.	2	742	1,557	371	779
6	Key Benefit Administrators, Inc.	183	5,084	11,452	28	63
7	Meritain Health, Inc.	7	1,099	2,598	157	371
	SUBTOTAL	251	10,443	23,189	42	92

	Ancillary and Limited Health TPA	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members	Average # of Subscriber & Dependent Members
1	Caremark PCS Health, LLC ¹	7	68,297	117,081	9,757	16,726
2	Envision Pharmaceutical Service, Inc.	7	3,466	8,839	495	1,263
3	U.S. Imaging Network, LLC	27	2,724	5,889	101	218
4	United Behavioral Health	2	145,238	309,537	72,619	154,769
	SUBTOTAL	43	219,725	441,346	5,110	10,264

		# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members	Average # of Subscriber & Dependent Members
	Total	1,108	1,687,531	3,614,701	1,523	3,262

¹ The number of subscribers was estimated based upon information in the Caremark submission.

Annual Report of Self-Insured Accounts as of December 2012 - Financial Data

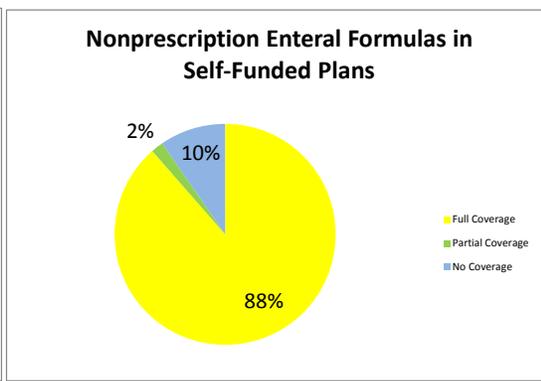
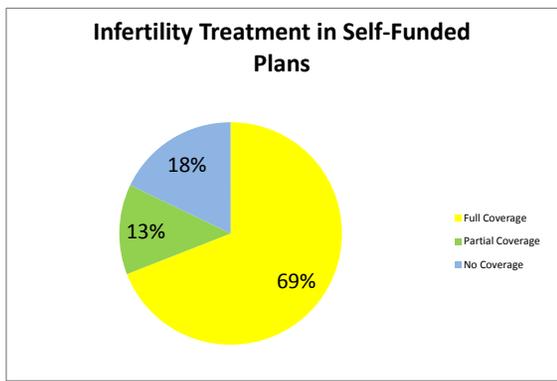
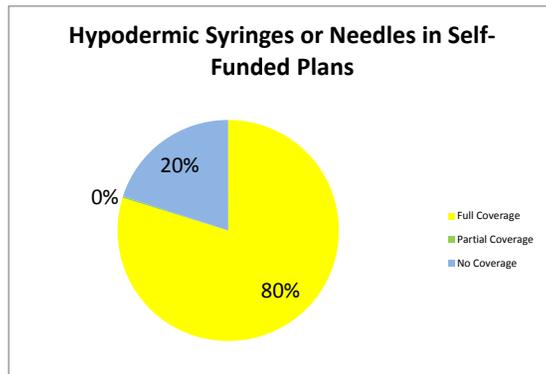
	Hospital/Medical Insurance Carrier Affiliated TPAs	Direct Premiums Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
1	Aetna Life Insurance Company	\$ -	\$ 177,273,142	\$ -	\$ 177,273,142	\$ -	\$ -	\$ 11,854,945	\$ 9,501,726	\$ 2,353,219
2	Blue Cross and Blue Shield of Massachusetts, Inc.	\$ -	\$ 6,914,465,182	\$ -	\$ 6,914,465,182	\$ -	\$ 447,693,277	\$ 341,571,347	\$ 408,899,150	\$ (67,327,803)
3	Cigna Health and Life Insurance Company	\$ -	\$ 260,652,259	\$ -	\$ 260,652,259	\$ -	\$ -	\$ 28,928,580	\$ 26,109,656	\$ 2,818,924
4	Connecticut General Life Insurance Company	\$ -	\$ 572,831,190	\$ -	\$ 572,831,190	\$ -	\$ -	\$ 45,584,442	\$ 44,090,373	\$ 1,494,069
5	Fallon Health & Life Assurance Company, Inc.	\$ -	\$ 109,183,584	\$ -	\$ 109,183,584	\$ -	\$ -	\$ 7,310,647	\$ 6,927,896	\$ 382,751
6	Harvard Pilgrim Health Care, Inc.	\$ -	\$ 1,066,509,355	\$ -	\$ 1,066,509,355	\$ -	\$ -	\$ 60,062,668	\$ 85,717,911	\$ (25,655,243)
7	Health New England, Inc	\$ -	\$ 107,481,984	\$ 107,709	\$ 107,481,984	\$ -	\$ -	\$ 6,787,696	\$ 6,787,696	\$ -
8	Health Plans, Inc.	\$ -	\$ 215,131,926	\$ 1,855,833	\$ 216,987,759	\$ -	\$ -	\$ 7,560,172	\$ 15,217,499	\$ (7,657,327)
9	HPHC Insurance Company, Inc.	\$ -	\$ 512,187,913	\$ -	\$ 512,187,913	\$ -	\$ -	\$ 31,334,058	\$ 40,351,587	\$ (9,017,529)
10	Massachusetts Benefit Administrators, LLC	\$ -	\$ 85,537,873	\$ -	\$ 85,537,873	\$ 296,524	\$ 2,118,286	\$ 4,134,012	\$ 4,173,426	\$ (39,414)
11	Total Health Plan, Inc	\$ -	\$ 461,375,059	\$ -	\$ 461,375,059	\$ (6,398,966)	\$ 522,694	\$ 27,366,494	\$ 32,013,327	\$ (4,646,833)
12	Tufts Benefit Administrators, Inc	\$ -	\$ 648,891,235	\$ -	\$ 648,891,235	\$ 11,093,638	\$ 500,416	\$ 34,763,736	\$ 46,577,038	\$ (11,813,302)
13	UltraBenefits, Inc.	\$ -	\$ 7,600,984	\$ -	\$ 7,600,984	\$ -	\$ -	\$ 789,802	\$ 726,618	\$ 63,184
14	UMR, Inc.	\$ -	\$ 26,889,350	\$ 4,707	\$ 26,894,057	\$ -	\$ -	\$ 4,264,106	\$ 5,052,225	\$ (788,119)
15	Unicare Life & Health Insurance Company	\$ -	\$ 624,595,541	\$ -	\$ 624,595,541	\$ -	\$ 2,807,432	\$ 54,617,009	\$ 41,280,353	\$ 13,336,656
16	United HealthCare Services, Inc	\$ -	\$ 425,428,997	\$ -	\$ 425,428,997	\$ -	\$ -	\$ 132,038,568	\$ 88,245,606	\$ 43,792,962
	SUBTOTAL	\$ -	\$ 12,216,035,574	\$ 1,968,249	\$ 12,217,896,114	\$ 4,991,196	\$ 453,642,105	\$ 798,968,282	\$ 861,672,087	\$ (62,703,805)

	Hospital/Medical Non-Insurance Carrier	Direct Premium Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
1	Chesterfield Resources, Inc	\$ -	\$ 3,232,605	\$ -	\$ 3,232,605	\$ -	\$ -	\$ 93,816	\$ 91,868	\$ 1,948
2	Consolidated Health Plans	\$ -	\$ 4,562,523	\$ 44,210	\$ 4,606,733	\$ -	\$ -	\$ 167,339	\$ 195,818	\$ (28,479)
3	Diversified Administration Corporation	\$ -	\$ 916,233	\$ 5,429	\$ 921,662	\$ -	\$ -	\$ 169,020	\$ 150,428	\$ 18,592
4	Group Insurance Service Center, Inc.	\$ -	\$ 12,242,361	\$ 616,621	\$ 12,858,982	\$ -	\$ -	\$ 1,502,737	\$ 1,637,897	\$ (135,160)
5	HealthSmart Benefit Solutions, Inc.	\$ -	\$ 6,897,396	\$ 133,866	\$ 7,031,262	\$ -	\$ -	\$ 189,655	\$ 42,000	\$ 147,655
6	Key Benefit Administrators, Inc.	\$ -	\$ 1,866,569	\$ 172,167	\$ 2,038,736	\$ -	\$ -	\$ 765,440	\$ 765,080	\$ 360
7	Meritain Health, Inc.	\$ -	\$ 149,756	\$ -	\$ 149,756	\$ -	\$ -	\$ 420,879	\$ 342,572	\$ 78,307
	SUBTOTAL	\$ -	\$ 29,867,442	\$ 972,294	\$ 30,839,736	\$ -	\$ -	\$ 3,308,886	\$ 3,225,664	\$ 83,223

	Ancillary and Limited Health TPA	Direct Premiums Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
1	Caremark PCS Health, LLC	\$ -	\$ 43,402,773	\$ -	\$ 43,402,773	\$ -	\$ -	\$ 756,072	\$ 756,072	\$ -
2	Envision Pharmaceutical Service, Inc.	\$ -	\$ 6,538,143	\$ -	\$ 6,538,143	\$ -	\$ -	\$ 133,635	\$ 48,874	\$ 84,761
3	U.S. Imaging Network, LLC.	\$ -	\$ 67,086	\$ 4,941	\$ 72,027	\$ -	\$ -	\$ 35,738	\$ 99,291	\$ (63,553)
4	United Behavioral Health	\$ -	\$ 42,822,362	\$ 2,928,025	\$ 45,750,387	\$ -	\$ -	\$ 5,452,003	\$ 3,511,415	\$ 1,940,588
	SUBTOTAL	\$ -	\$ 92,830,364	\$ 2,932,966	\$ 95,763,330	\$ -	\$ -	\$ 6,377,447	\$ 4,415,652	\$ 1,961,795

		Direct Premiums Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
	Total	\$ -	\$ 12,338,733,380	\$ 5,873,508	\$ 12,344,499,179	\$ 4,991,196	\$ 453,642,105	\$ 808,654,615	\$ 869,313,402	\$ (60,658,787)

Mandated Benefits for which more than 10% of Self-Insured Accounts provided "No Coverage" for the mandate ^{1,2}



¹ Charts were not created for other mandated benefits because they were fully or partially covered in more than 90% of the reported self-insured accounts

² The mandated benefits information for CIGNA Health and Life Insurance Company and Connecticut General Life Insurance Company are not included in this report as the Division continues to work with these companies regarding submitted mandated benefit coverage within their self-funded accounts

Proportion of Self-Insured Plan Members who have Coverage for Massachusetts Mandated Benefits as of December 31, 2012

Mandated Benefits ^{1,2,3,4}	Total number with coverage	Number with Full coverage	Percentage with Full Coverage	Number with Partial coverage	Percentage with Partial Coverage (2012)	Number with No Coverage	Percentage with No Coverage
Autism Spectrum Disorder Treatment	2,665,157	1,870,536	70%	562,563	21%	232,058	9%
Bone Marrow Transplants for the Treatment of Breast Cancer	2,355,620	2,277,209	97%	52,351	2%	26,060	1%
Cardiac Rehabilitation	2,355,620	2,252,372	96%	95,639	4%	7,609	0%
Clinical Trials to Treat Cancer	2,355,620	2,194,659	93%	700	0%	160,261	7%
Contraceptive Services	2,481,540	2,270,304	91%	90,722	4%	120,514	5%
Cytologic Screening (Pap Smear)	2,355,620	2,327,134	99%	9,175	0%	19,311	1%
Diabetes-Related Services and Supplies	2,481,540	2,286,083	92%	177,953	7%	17,504	1%
Early Intervention Services	2,355,620	1,314,382	46%	842,786	36%	198,453	8%
Hearing Screening for Newborns	2,355,620	2,288,623	97%	19,690	1%	47,307	2%
Home Health Care	2,355,620	2,246,084	95%	109,362	5%	174	0%
Hormone Replacement Therapy	2,481,540	2,340,663	94%	15,032	1%	125,845	5%
Hospice Care	2,355,620	2,320,493	99%	21,424	1%	13,702	1%
Human Leukocyte Antigen Testing	2,355,620	2,332,832	99%	2,763	0%	20,025	1%
Hypodermic Syringes or Needles	2,481,540	1,980,018	80%	5,872	0%	495,650	20%
Infertility Treatment	2,481,540	1,713,181	69%	325,084	13%	443,275	18%
Lead Poisoning Screening	2,355,620	2,333,528	99%	-	0%	22,092	1%
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)	2,355,620	2,017,901	86%	122,229	5%	221,584	9%
Mammography	2,355,620	2,313,881	98%	6,934	0%	34,804	1%
Maternity Health Care (including minimum maternity stay)	2,355,620	2,299,477	98%	46,803	2%	9,340	0%
Mental Health Care (according to Massachusetts parity provisions)	2,665,157	2,584,676	97%	58,672	2%	21,809	1%
Nonprescription Enteral Formulas	2,355,620	2,086,357	89%	42,376	2%	226,887	10%
Off-label Uses of Prescription Drugs to Treat AIDS	2,481,540	2,374,855	96%	46,232	2%	60,454	2%
Off-label Uses of Prescription Drugs to Treat Cancer	2,481,540	2,361,118	95%	22,349	1%	98,841	4%
Preventive Care for Children up to Age 6 (including specific newborn testing)	2,355,620	2,299,374	98%	5,024	0%	51,223	2%
Prosthetic Devices	2,355,620	2,301,316	98%	1,150	0%	53,154	2%
Scalp hair Prostheses for Cancer Patients	2,355,620	2,232,915	95%	92,005	4%	30,701	1%
Speech, Hearing, and Language Disorders	2,355,620	2,082,689	88%	259,228	11%	13,702	1%

¹ Envision Pharmaceutical Service is only included in the following prescription-related mandated benefits: Contraceptive Services, Diabetes-Related Services and Supplies, Hormone Replacement Therapy, Hypodermic Syringes or Needles, Infertility Treatment, Off-label Uses of Prescription Drugs to Treat Aids, Off-label Uses of Prescription Drugs to Treat Cancer

² Caremark PCS Health, LLC is only included in the following prescription-related mandated benefits: Contraceptive Services, Diabetes-Related Services and Supplies, Hormone Replacement Therapy, Hypodermic Syringes or Needles, Infertility Treatment, Off-label Uses of Prescription Drugs to Treat Aids, Off-label Uses of Prescription Drugs to Treat Cancer

³ United Behavioral Health is only included in the two behavioral health related mandated benefits: Autism Spectrum Disorder Treatment and Mental Health Care.

⁴ The mandated benefits information for CIGNA Health and Life Insurance Company and Connecticut General Life Insurance Company are not included in this report as the Division continues to work with these companies regarding submitted mandated benefit coverage within their self-funded accounts