

Annual Report of Self-Insured Accounts as of December 2013 - Membership Data

	Hospital/Medical Insurance Carrier Affiliated TPAs	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members Per Account	Average # of Subscriber & Dependent Members Per Account
1	Aetna Life Insurance Company	17	20,174	40,113	1,187	2,360
2	Blue Cross and Blue Shield of Massachusetts, Inc.	217	535,694	1,192,158	2,469	5,494
3	Cigna Health and Life Insurance Company	84	226,927	482,779	2,702	5,747
4	Fallon Health & Life Assurance Company, Inc.	13	10,703	26,757	823	2,058
5	Harvard Pilgrim Health Care, Inc.	68	100,147	237,586	1,473	3,494
6	Health New England, Inc.	15	12,182	27,634	812	1,842
7	Health Partners Administrators, Inc.	31	1,093	2,397	35	77
8	Health Plans, Inc.	85	27,000	55,859	318	657
9	HPHC Insurance Company, Inc.	44	45,574	96,359	1,036	2,190
10	Massachusetts Benefit Administrators, LLC	35	7,281	16,155	208	462
11	Total Health Plan, Inc.	93	49,466	104,174	532	1,120
12	Tufts Benefit Administrators, Inc.	55	55,235	130,264	1,004	2,368
13	UltraBenefits, Inc.	14	1,215	2,368	87	169
14	UMR, Inc.	3	23,719	24,615	7,906	8,205
15	UniCare Life & Health Insurance Company	3	87,542	169,711	29,181	56,570
16	United HealthCare Services, Inc	35	162,886	376,002	4,654	10,743
	SUBTOTAL	812	1,366,838	2,984,931	1,683	3,676

	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.	1	300	825	300	825
2	Consolidated Health Plans	7	503	1,137	72	162
3	Diversified Administration Corporation	12	429	744	36	62
4	Employee Benefits Corporation	18	551	1,010	31	56
5	Group Insurance Service Center, Inc.	44	1,849	3,878	42	88
6	HealthSmart Benefit Solutions, Inc.	2	582	1,172	291	586
7	Infinisource, Inc.	22	1,143	2,500	52	114
8	Key Benefit Administrators, Inc.	21	3,692	8,848	176	421
9	Meritain Health, Inc.	4	786	2,067	197	517
	SUBTOTAL	131	9,835	22,181	75	169

	Ancillary and Limited Health TPA	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members	Average # of Subscriber & Dependent Members
1	Beacon Health Strategies LLC	1	143,662	255,925	143,662	255,925
2	Caremark PCS Health, LLC ¹	19	45,297	90,594	2,384	4,768
3	Cigna Behavioral Health, Inc.	817	45,926	108,817	56	133
4	Envision Pharmaceutical Service, Inc.	4	3,266	8,230	817	2,058
5	MaxorPlus, Ltd.	6	5,636	13,416	939	2,236
6	OptumRx, Inc.	3	13,757	31,642	4,586	10,547
7	U.S. Imaging Network, LLC	33	2,794	5,221	85	158
8	United Behavioral Health	1	23,008	67,171	23,008	67,171
	SUBTOTAL	883	260,338	513,845	152,528	275,825

		# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members	Average # of Subscriber & Dependent Members
	Total	1,826	1,637,011	3,520,957	897	1,928

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

Annual Report of Self-Insured Accounts as of December 2013 - 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	\$ -	\$ 174,647,752	\$ -	\$ 174,647,752	\$ -	\$ -	\$ 11,359,051	\$ 8,825,915	\$ 2,533,135
2	Blue Cross and Blue Shield of Massachusetts, Inc.	\$ -	\$ 7,035,688,760	\$ -	\$ 7,035,688,760	\$ -	\$ 394,712,796	\$ 351,148,923	\$ 416,511,666	\$ (65,362,743)
3	Cigna Health and Life Insurance Company	\$ -	\$ 961,254,032	\$ -	\$ 961,254,032	\$ -	\$ -	\$ 81,435,007	\$ 73,503,671	\$ 7,931,336
4	Fallon Health & Life Assurance Company, Inc.	\$ -	\$ 109,231,409	\$ -	\$ 109,231,409	\$ -	\$ -	\$ 7,635,000	\$ 7,592,000	\$ 43,000
5	Harvard Pilgrim Health Care, Inc.	\$ -	\$ 1,153,470,123	\$ -	\$ 1,153,470,123	\$ -	\$ -	\$ 65,397,909	\$ 90,040,766	\$ (24,642,857)
6	Health New England, Inc.	\$ -	\$ 110,168,396	\$ 107,709	\$ 110,276,105	\$ -	\$ -	\$ 6,598,809	\$ 6,598,809	\$ -
7	Health Partners Administrators, Inc.	\$ -	\$ 8,949,896	\$ 3,745,515	\$ 12,695,411	\$ -	\$ -	\$ 391,084	\$ 387,173	\$ 3,911
8	Health Plans, Inc.	\$ -	\$ 226,526,009	\$ 2,298,488	\$ 228,824,497	\$ -	\$ -	\$ 7,438,341	\$ 15,537,094	\$ (8,098,753)
9	HPHC Insurance Company, Inc.	\$ -	\$ 501,853,015	\$ -	\$ 501,853,015	\$ -	\$ -	\$ 33,845,205	\$ 44,667,313	\$ (10,822,108)
10	Massachusetts Benefit Administrators, LLC	\$ -	\$ 66,082,603	\$ -	\$ 66,082,603	\$ 1,410,294	\$ 5,167,217	\$ 4,035,414	\$ 3,921,736	\$ 113,678
11	Total Health Plan, Inc.	\$ -	\$ 473,834,334	\$ -	\$ 473,834,334	\$ 6,937,462	\$ 1,192,056	\$ 26,930,128	\$ 34,726,785	\$ 7,796,657
12	Tufts Benefit Administrators, Inc.	\$ -	\$ 693,356,245	\$ -	\$ 693,356,245	\$ 4,619,164	\$ 251,807	\$ 35,176,432	\$ 52,334,143	\$ 17,157,711
13	UltraBenefits, Inc.	\$ -	\$ 8,436,864	\$ -	\$ 8,436,864	\$ -	\$ -	\$ 809,201	\$ 744,465	\$ 64,736
14	UMR, Inc.	\$ -	\$ 26,663,895	\$ 9,514	\$ 26,673,409	\$ -	\$ -	\$ 4,252,407	\$ 4,935,226	\$ (682,819)
15	UniCare Life & Health Insurance Company	\$ -	\$ 651,008,861	\$ -	\$ 651,008,861	\$ -	\$ 42,426	\$ 58,024,577	\$ 45,788,736	\$ 12,235,841
16	United HealthCare Services, Inc.	\$ -	\$ 440,374,659	\$ -	\$ 440,374,659	\$ -	\$ -	\$ 151,078,721	\$ 102,321,919	\$ 48,756,802
	SUBTOTAL	\$ -	\$ 12,641,546,852	\$ 6,161,226	\$ 12,647,708,078	\$ 12,966,920	\$ 401,366,302	\$ 845,556,208	\$ 908,437,417	\$ (12,972,473)

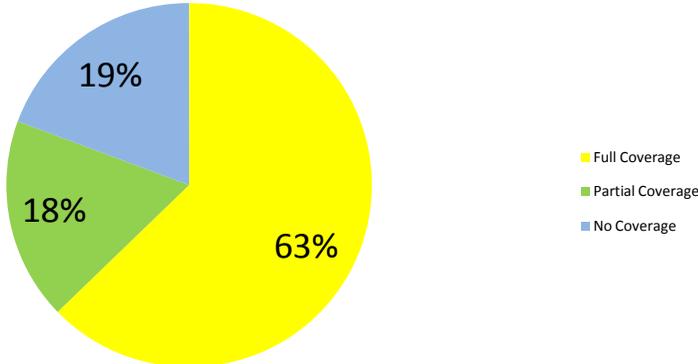
	Hospital/Medical Non-Insurance Carrier	Direct Premium Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
1	Chesterfield Resources, Inc.	\$ -	\$ 4,203,011	\$ 270,909.89	\$ 4,473,921	\$ -	\$ -	\$ 98,124	\$ 94,931	\$ 3,193
2	Consolidated Health Plans, Inc.	\$ -	\$ 4,217,753	\$ 259,307	\$ 4,217,753	\$ -	\$ -	\$ 162,458	\$ 217,923	\$ (55,465)
3	Diversified Administration Corporation	\$ -	\$ 1,204,410	\$ 43,802	\$ 1,248,212	\$ -	\$ -	\$ 357,651	\$ 318,309	\$ 39,342
4	Employee Benefits Corporation	\$ -	\$ 460,216	\$ -	\$ 460,216	\$ -	\$ -	\$ 46,395	\$ 40,121	\$ 6,274
5	Group Insurance Service Center, Inc.	\$ -	\$ 11,330,997	\$ 449,610	\$ 11,780,607	\$ -	\$ -	\$ 2,323,203	\$ 2,425,656	\$ (102,453)
6	HealthSmart Benefit Solutions, Inc.	\$ -	\$ 659,850,448	\$ 129,022	\$ 6,727,526	\$ -	\$ -	\$ 173,721	\$ 21,000	\$ 152,721
7	Infinisource, Inc.	\$ -	\$ 772,914	\$ -	\$ 772,914	\$ -	\$ -	\$ 98,369	\$ 70,825	\$ 27,544
8	Key Benefit Administrators, Inc.	\$ -	\$ 1,456,451	\$ 137,616	\$ 1,594,067	\$ -	\$ -	\$ 1,225,866	\$ 1,236,272	\$ (10,406)
10	Meritain Health, Inc.	\$ -	\$ 10,226,175	\$ 1,532,943	\$ 11,759,119	\$ -	\$ -	\$ 388,153	\$ 161,952	\$ 226,201
	SUBTOTAL	\$ -	\$ 693,722,375	\$ 2,823,210	\$ 43,034,335	\$ -	\$ -	\$ 4,873,940	\$ 4,586,989	\$ 286,951

	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	Beacon Health Strategies LLC	\$ -	\$ 16,602,066	\$ 1,301,289	\$ 17,903,355	\$ -	\$ -	\$ 2,250,564	\$ 2,138,035	\$ 112,528
2	Caremark PCS Health, LLC	\$ -	\$ 76,762,759	\$ -	\$ 76,762,759	\$ -	\$ -	\$ 571,737	\$ 571,737	\$ -
3	Cigna Behavioral Health, Inc.	\$ -	\$ 4,565,136	\$ -	\$ 4,565,136	\$ 638,116	\$ -	\$ 218,676	\$ 188,785	\$ 29,891
4	Envision Pharmaceutical Service, Inc.	\$ -	\$ 6,310,622	\$ -	\$ 6,310,622	\$ -	\$ -	\$ 112,749	\$ 39,708	\$ 73,041
9	MaxorPlus, Ltd.	\$ -	\$ 11,182,291	\$ -	\$ 11,182,291	\$ -	\$ -	\$ 430,894	\$ 314,578	\$ 116,316
5	OptumRx, Inc.	\$ -	\$ 26,596,288	\$ 1,652,673	\$ 28,248,961	\$ -	\$ -	\$ 704,675	\$ 31,962	\$ 672,713
6	U.S. Imaging Network, LLC	\$ -	\$ 31,228	\$ 948	\$ 32,176	\$ -	\$ -	\$ 21,666	\$ 45,545	\$ (23,879)
7	United Behavioral Health	\$ -	\$ 31,148,372	\$ 2,416,684	\$ 33,565,056	\$ -	\$ -	\$ 3,577,686	\$ 2,490,161	\$ 1,087,525
	SUBTOTAL	\$ -	\$ 173,198,762	\$ 5,371,594	\$ 178,570,356	\$ 638,116	\$ -	\$ 7,888,648	\$ 5,820,512	\$ 1,274,696

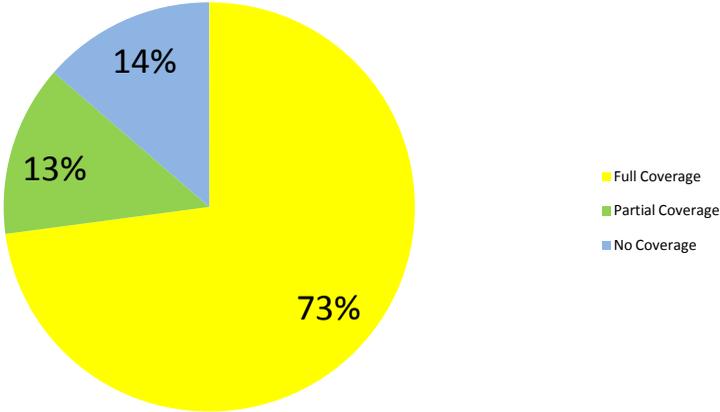
		Direct Premiums Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
	Total	\$ -	\$ 13,508,467,988	\$ 14,356,030	\$ 12,869,312,768	\$ 13,605,036	\$ 401,366,302	\$ 858,318,797	\$ 918,844,919	\$ (11,410,826)

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

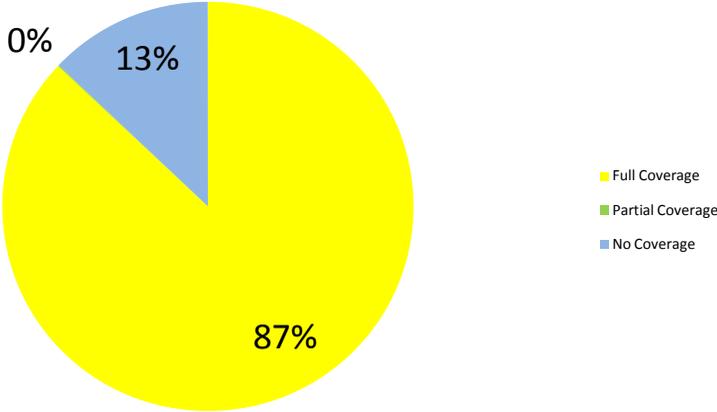
Autism Spectrum Disorder Treatment in Self-Funded Plans



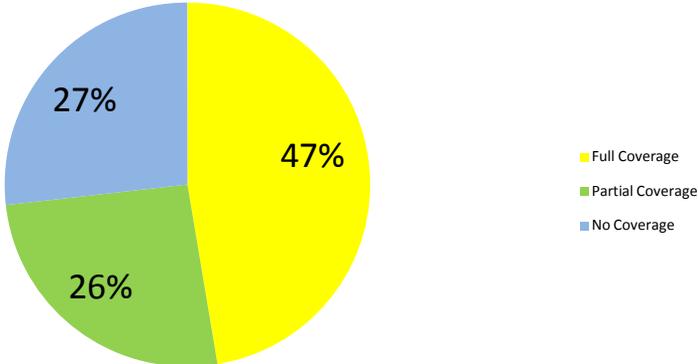
Cleft Palate and Cleft Lip



Clinical Trials to Treat Cancer

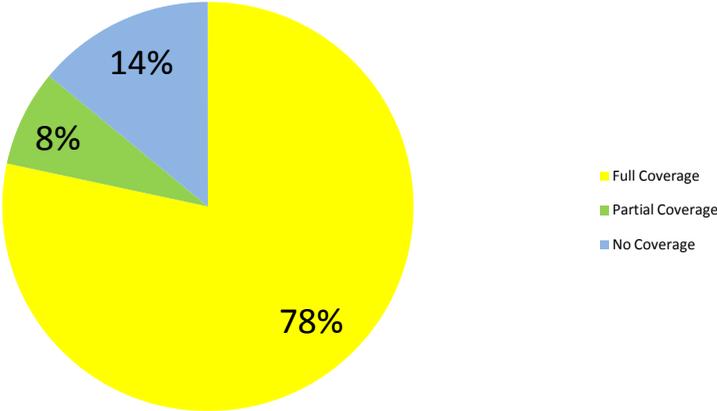


Early Intervention Services in Self-Funded Plans

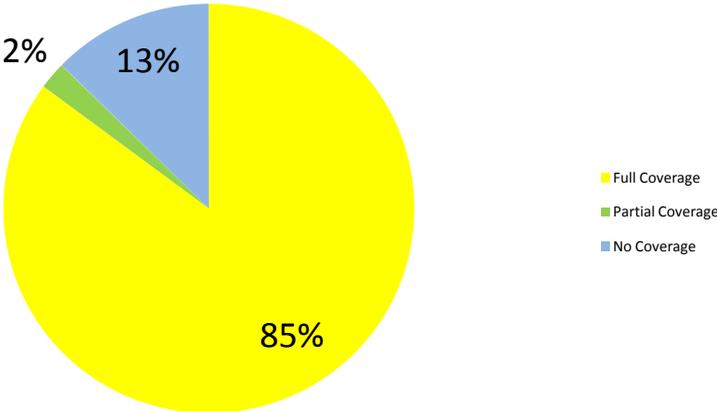


Annual Report of Self-Insured Accounts as of December 31, 2013 - Mandated Benefits Data

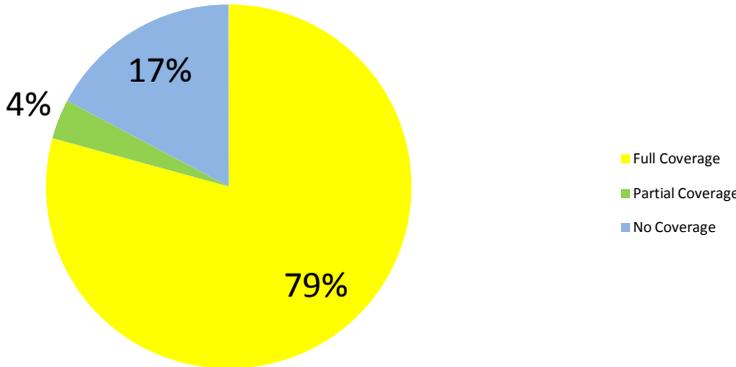
Hearing Aids



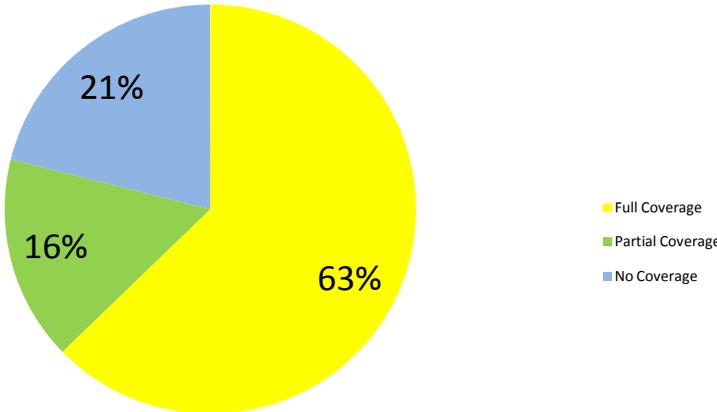
Hormone Replacement Therapy



Hypodermic Syringes or Needles in Self-Funded Plans

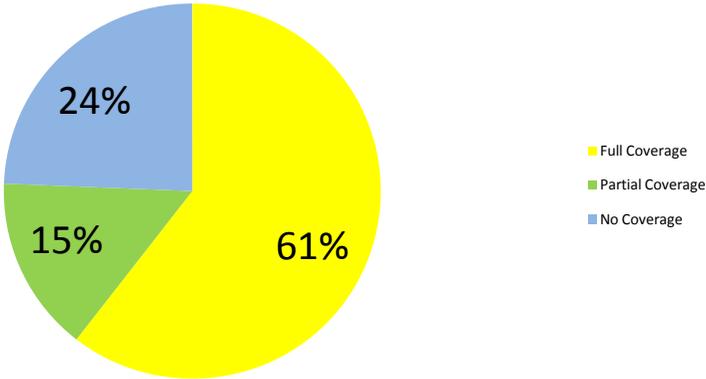


Infertility Treatment in Self-Funded Plans

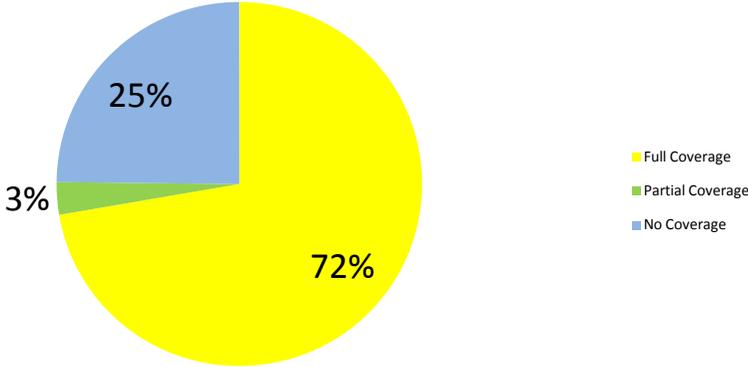


Annual Report of Self-Insured Accounts as of December 31, 2013 - Mandated Benefits Data

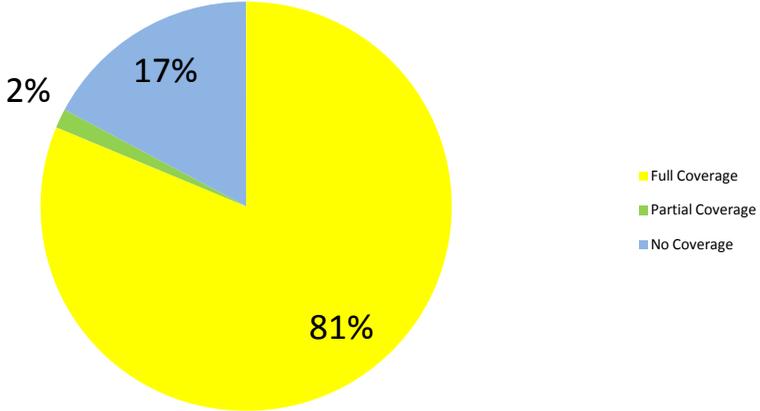
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)



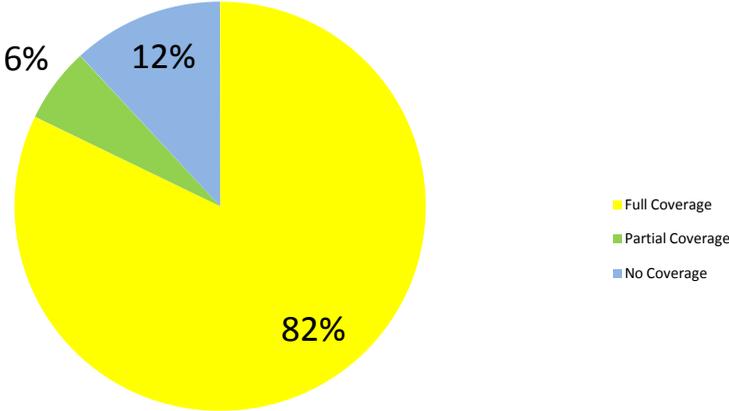
Nonprescription Enteral Formulas in Self-Funded Plans



Oral Cancer Therapy



Scalp Hair Protheses for Cancer Patients



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.

Proportion of Self-Insured Plan Members who Have Coverage for Massachusetts Mandated Benefits as of December 31, 2013

Mandated Benefits ^{1,2,3}	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	3,472,990	2,180,417	63%	624,232	18%	670,738	19%
Bone Marrow Transplants for the Treatment of Breast Cancer	3,120,649	2,590,838	83%	287,424	9%	242,387	8%
Cardiac Rehabilitation	3,120,649	2,781,767	89%	201,479	6%	137,403	4%
Cleft Palate and Cleft Lip	3,120,649	2,274,979	73%	421,013	13%	424,657	14%
Clinical Trials to Treat Cancer	3,152,291	2,743,383	87%	2,629	0%	406,279	13%
Contraceptive Services	3,165,707	2,827,810	89%	171,471	5%	166,426	5%
Cytologic Screening (Pap Smear)	3,120,649	2,962,566	95%	30,178	1%	127,905	4%
Diabetes-Related Services and Supplies	3,165,707	2,831,761	89%	145,167	5%	188,779	6%
Early Intervention Services	3,152,291	1,493,243	47%	814,072	26%	844,976	27%
Hearing Aids - 1 hearing aid per ear every 36 months	3,120,649	2,445,827	78%	237,433	8%	437,389	14%
Hearing Screening for Newborns	3,120,649	2,679,315	86%	152,007	5%	289,328	9%
Home Health Care	3,120,649	2,646,819	85%	354,710	11%	119,120	4%
Hormone Replacement Therapy	3,165,707	2,695,930	85%	68,119	2%	401,658	13%
Hospice Care	3,120,649	2,941,826	94%	14,363	0%	164,460	5%
Human Leukocyte Antigen Testing	3,120,649	2,968,999	95%	-	0%	151,650	5%
Hypodermic Syringes or Needles	3,165,707	2,509,716	79%	111,411	4%	544,580	17%
Infertility Treatment	3,165,707	1,986,126	63%	512,100	16%	667,481	21%
Lead Poisoning Screening	3,120,649	2,975,385	95%	5,494	0%	139,771	4%
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)	3,152,291	1,907,914	61%	475,851	15%	768,526	24%
Mammography	3,120,649	2,955,185	95%	30,600	1%	134,865	4%
Maternity Health Care (including minimum maternity stay)	3,120,649	2,648,061	85%	278,274	9%	194,314	6%
Mental Health Care (according to Massachusetts parity provisions)	3,475,387	2,919,824	84%	504,026	15%	51,537	1%
Nonprescription Enteral Formulas	3,152,291	2,278,582	72%	91,340	3%	782,370	25%
Off-label Uses of Prescription Drugs to Treat AIDS	3,152,291	2,944,951	93%	4,523	0%	202,817	6%
Off-label Uses of Prescription Drugs to Treat Cancer	3,152,291	2,942,182	93%	2,155	0%	207,954	7%
Oral Cancer Therapy	2,818,346	2,291,259	81%	42,387	2%	484,700	17%
Preventive Care for Children up to Age 6 (including specific newborn testing)	3,152,291	2,938,569	93%	54,200	2%	159,522	5%
Prosthetic Devices	3,120,649	2,882,441	92%	66,209	2%	172,000	6%
Scalp hair Prostheses for Cancer Patients	3,120,649	2,565,153	82%	184,651	6%	370,845	12%
Speech, Hearing, and Language Disorders	3,120,649	2,513,129	81%	476,946	15%	130,574	4%

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.

Note: Total Percentages may not add up to 100% due to rounding.