

DIFFERENCE IN TOTAL PRIVATE MASSACHUSETTS MEDICARE PLAN MEMBERSHIP BETWEEN 2005 AND 2006

**Medicare Supplement and Medicare HMO Plans
Total Members**

	2005		2006		Change 2005-2006
	2005	2006	2005	2006	
Group (Retirees of Union/Employer Plans)	57,772	59,462	57,772	59,462	1,690
Individual	304,637	304,776	304,637	304,776	139
Total	362,409	364,238	362,409	364,238	1,829

**Medicare Supplement and Medicare HMO Plans
Members with Unlimited Drug Coverage**

	2005		2006		Change 2005-2006
	2005	2006	2005	2006	
Group (Retirees of Union/Employer Plans)	55,291	56,276	55,291	56,276	985
Individual	37,758	49,069	37,758	49,069	11,311
Total	93,049	105,345	93,049	105,345	12,296

Medicare Supplement Plans

	2005		2006		Change 2005-2006
	2005	2006	2005	2006	
Group (Retirees of Union/Employer Plans)	14,863	15,228	14,863	15,228	365
Individual	181,732	182,814	181,732	182,814	1,082
1. Policies issued pre-1995	12,594	10,148	12,594	10,148	(2,446)
2. Policies issued post-1994	169,138	172,666	169,138	172,666	3,528
a. Medicare Supplement Core ¹	9,159	8,665	9,159	8,665	(494)
b. Medicare Supplement 1	129,213	146,582	129,213	146,582	17,369
c. Medicare Supplement 2 ⁵	30,766	17,419	30,766	17,419	(13,347)
Total	196,595	198,042	196,595	198,042	1,447

**Medicare Supplement Plans
Members with Unlimited Drug Coverage**

	2005		2006		Change 2005-2006
	2005	2006	2005	2006	
Group (Retirees of Union/Employer Plans)	13,165	12,053	13,165	12,053	(1,112)
Individual	37,131	20,847	37,131	20,847	(16,284)
1. Policies issued pre-1995	3,217	1,493	3,217	1,493	(1,724)
2. Policies issued post-1994	33,914	19,354	33,914	19,354	(14,560)
a. Medicare Supplement Core ¹	3,148	1,935	3,148	1,935	(1,213)
b. Medicare Supplement 1	0	0	0	0	-
c. Medicare Supplement 2	30,766	17,419	30,766	17,419	(13,347)
Total	50,296	32,900	50,296	32,900	(17,396)

Medicare HMO Plans

	2005		2006		Change 2005-2006
	2005	2006	2005	2006	
Group (Retirees of Union/Employer Plans)	42,909	44,234	42,909	44,234	1,325
Individual	122,905	121,962	122,905	121,962	(943)
1. Medicare Advantage ²	122,137	119,758	122,137	119,758	(2,379)
2. Medicare Advantage PPO ³	141	1,754	141	1,754	1,613
3. Medicare Wraparound	627	450	627	450	(177)
Total	165,814	166,196	165,814	166,196	382

**Medicare HMO Plans
Members with Unlimited Drug Coverage**

	2005		2006		Change 2005-2006
	2005	2006	2005	2006	
Group (Retirees of Union/Employer Plans)	42,126	44,223	42,126	44,223	2,097
Individual	627	28,222	627	28,222	27,595
1. Medicare Advantage ²	0	27,590	0	27,590	27,590
2. Medicare Advantage PPO ³	0	182	0	182	182
3. Medicare Wraparound	627	450	627	450	(177)
Total	42,753	72,445	42,753	72,445	29,692

2006 Medicare Stand-Alone Prescription Drug Plans ⁴

	NO GAP Coverage	INCLUDES GAP Coverage	TOTALS
	Group (Retirees of Union/Employer Plans)	1,119	
Individual	286,625	46,848	333,473
Total	287,744	53,078	340,822

¹ Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA") began offering an alternate innovative benefits rider with its Medicare Supplement Core Policy in 2004.

The Medex Core Plus Rider offers prescription drug benefits with an unlimited generic drug coverage but with a \$150 limit on brand name drugs per calendar quarter.

² The program was formerly named Medicare+Choice. The Medicare Prescription Drug, Improvement, and Modernization Act of 2003 ("MMA") renamed the program Medicare Advantage ("MA").

³ Medicare approved Preferred Provider Organization (PPO) which includes a network of doctors, hospitals, and other health care providers that agrees to give care in return for a set monthly payment from Medicare. The PPO option allows members to use doctors and hospitals outside the plan for an extra out-of-pocket cost.

⁴ Medicare Part D Plans provide coverage for drugs with or without a gap in coverage period where an enrollee would typically pay 100% of his or her drug costs up to \$2,400.

⁵ Due to provisions in the federal Medicare Prescription Drug Improvement and Modernization Act of 2003, Medicare Supplement 2 Plans are no longer available for offer as of January 1, 2006.