

Massachusetts Guaranteed Issue Nongroup Membership ¹
as of December 31, 2004

Nongroup Membership Total Membership	Type of Plan	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
		Members as of 12/31/04														
Aetna Health Inc.	HMO	3	2	1	0	11	0	4	4	27	0	6	3	7	12	80
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Std. Plan) ²	HMO	1,129	334	1,468	40	2,531	154	524	325	5,311	94	2,319	1,902	1,083	1,582	18,796
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ^{2,3}	HMO	650	202	768	33	1,251	94	314	236	2,696	78	1,149	988	516	776	9,751
CIGNA HealthCare of Massachusetts, Inc.	HMO	1	0	0	0	0	0	1	0	3	0	2	0	0	2	9
ConnectiCare of Massachusetts, Inc.	HMO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	0	0	1	0	38	2	7	2	187	1	30	10	7	818	1,103
Fallon Community Health Plan, Inc. (Alt. Plan) ⁴	HMO	0	0	0	0	27	0	1	0	77	0	19	2	3	233	362
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	194	7	156	29	665	2	9	18	1,667	1	849	273	574	214	4,658
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ⁵	HMO	165	6	98	55	563	6	8	10	1,472	0	702	193	447	159	3,884
Health New England, Inc.	HMO	0	125	0	0	0	59	325	131	0	0	0	0	2	3	645
Neighborhood Health Plan, Inc.	HMO	0	0	1	0	0	0	0	0	5	0	1	0	6	0	13
Tufts Associated HMO, Inc.	HMO	31	4	19	0	107	4	13	9	369	0	134	72	150	61	973
United HealthCare of New England, Inc.	HMO	7	0	43	0	2	0	0	0	16	0	9	7	1	0	85
HMO Total		2,180	680	2,555	157	5,195	321	1,206	735	11,830	174	5,220	3,450	2,796	3,860	40,359
Aetna Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	1	3	0	0	0	0	1	5
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	Pref Prov	231	58	178	80	379	33	72	61	1,234	107	469	224	285	193	3,604
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) ⁶	Pref Prov	93	26	43	22	102	14	20	31	285	21	91	46	71	35	900
(The) Guardian Life Insurance Company of America	Pref Prov	6	0	1	2	1	0	0	0	0	0	1	1	1	2	15
John Alden Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
United HealthCare Insurance Company	Pref Prov	0	0	7	0	1	0	0	0	7	0	4	4	1	2	26
Preferred Provider Total		330	84	229	104	483	47	92	93	1,529	128	565	275	358	233	4,550
Aetna Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gerber Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(The) Guardian Life Insurance Company of America	Medical	0	2	0	0	0	0	0	0	0	0	0	0	0	0	2
John Alden Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(The) MEGA Life and Health Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
United HealthCare Insurance Company	Medical	1	0	0	0	2	0	0	0	1	0	1	0	2	2	9
Medical Total		1	2	0	0	2	0	0	0	1	0	1	0	2	2	11
Total Nongroup Members		2,511	766	2,784	261	5,680	368	1,298	828	13,360	302	5,786	3,725	3,156	4,095	44,920
2004 Massachusetts Population ⁶		229,545	133,310	547,008	15,601	737,848	72,204	461,190	155,101	1,471,724	10,724	654,331	487,521	680,705	776,610	6,433,422
Market Penetration Rate ⁷		1.09%	0.57%	0.51%	1.67%	0.77%	0.51%	0.28%	0.53%	0.91%	2.82%	0.88%	0.76%	0.46%	0.53%	0.70%

¹ Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

² Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

³ Blue Cross and Blue Shield of Massachusetts Inc. HMO Blue, Inc. began offering HMO Basic Blue Direct for coverage effective December 1, 2001.

⁴ Fallon Community Health Plan, Inc. began offering Independent Care 1000 utilizing the Fallon Select Care Network for coverage effective December 1, 2003.

⁵ Harvard Pilgrim Health Care, Inc. began offering Nongroup Low Option for coverage effective December 1, 2001.

⁶ Blue Cross and Blue Shield of Massachusetts, Inc. began offering PPO Basic Blue Direct for coverage effective December 1, 2002.

⁶ Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2003 to July 1, 2004 (CO-EST2004-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 14, 2005.

⁷ Total members in each county divided by the 2004 population in each county.