

Annual Report of Self-Insured Accounts as of December 31, 2011 - 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	19	21,056	44,218	1,108	2,327
2	Blue Cross and Blue Shield of Massachusetts, Inc.	255	683,252	1,463,695	2,679	5,740
3	Cigna Health and Life Insurance Company	28	9,779	21,546	349	770
4	Connecticut General Life Insurance Company	48	189,977	415,520	3,958	8,657
5	Fallon Health & Life Assurance Company, Inc.	12	10,996	27,853	916	2,321
6	Harvard Pilgrim Health Care, Inc.	68	86,695	205,127	1,275	3,017
7	Health New England, Inc.	15	12,263	27,804	818	1,854
8	Health Plans, Inc.	97	30,329	60,838	313	627
9	HPHC Insurance Company, Inc.	42	40,003	82,359	952	1,961
10	Massachusetts Benefit Administrators, LLC	14	5,814	13,721	415	980
11	Total Health Plan, Inc.	101	50,868	105,549	504	1,045
12	Tufts Benefit Administrators, Inc.	38	53,761	125,084	1,415	3,292
13	UltraBenefits, Inc.	15	1,302	2,563	87	171
14	UMR, Inc.	5	25,057	26,523	5,011	5,305
15	Unicare Life & Health Insurance Company	3	82,376	157,737	27,459	52,579
16	United HealthCare Services, Inc.	37	142,403	325,083	3,849	8,786
	<b>SUBTOTAL</b>	<b>797</b>	<b>1,445,931</b>	<b>3,105,220</b>	<b>1,814</b>	<b>3,896</b>

	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	372	691	372	691
2	Consolidated Health Plans	6	550	1,312	92	219
3	Diversified Administration Corporation	9	195	379	22	42
4	Group Insurance Service Center, Inc.	45	2,429	5,539	54	123
5	HealthSmart Benefit Solutions, Inc.	2	774	1,590	387	795
6	Key Benefit Administrators, Inc.	162	1,600	3,170	10	20
7	Meritain Health, Inc.	13	529	1,979	41	152
	<b>SUBTOTAL</b>	<b>238</b>	<b>6,449</b>	<b>14,660</b>	<b>27</b>	<b>62</b>

	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 <sup>1</sup>	7	54,663	93,709	7,809	13,387
2	Envision Pharmaceutical Service, Inc.	10	4,208	10,243	421	1,024
3	U.S. Imaging Network, LLC	19	1,238	2,871	65	151
4	United Behavioral Health	2	133,751	282,909	66,876	141,455
	<b>SUBTOTAL</b>	<b>38</b>	<b>193,860</b>	<b>389,732</b>	<b>5,102</b>	<b>10,256</b>

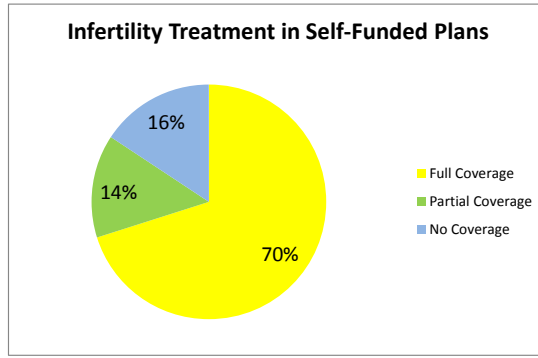
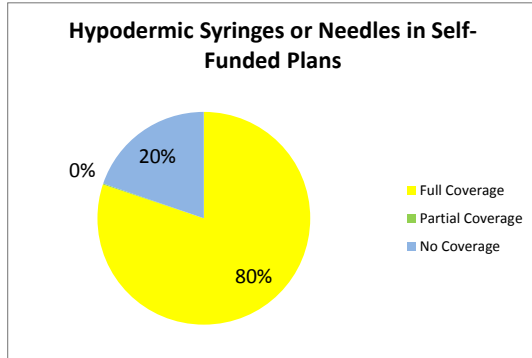
		# of Self- Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members	Average # of Subscriber & Dependent Members
	<b>Total</b>	<b>1,073</b>	<b>1,646,240</b>	<b>3,509,612</b>	<b>1,534</b>	<b>3,271</b>

<sup>1</sup> The number of subscribers was estimated based upon information in the Caremark submission.

## Annual Report of Self-Insured Accounts as of December 31, 2011 - 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	\$ -	\$ 175,615,867	\$ -	\$ 175,615,867	\$ -	\$ -	\$ 11,837,277	\$ 10,089,572	\$ 1,747,705
2	Blue Cross and Blue Shield of Massachusetts, Inc.	\$ -	\$ 6,959,941,779	\$ -	\$ 6,959,941,779	\$ -	\$ 378,583,173	\$ 349,677,145	\$ 441,716,979	\$ (92,039,834)
3	Cigna Health and Life Insurance Company	\$ -	\$ 25,511,104	\$ -	\$ 25,511,104	\$ -	\$ -	\$ 2,845,482	\$ 1,961,672	\$ 883,810
4	Connecticut General Life Insurance Company	\$ -	\$ 725,969,154	\$ -	\$ 725,969,154	\$ -	\$ -	\$ 65,552,585	\$ 61,045,550	\$ 4,507,035
5	Fallon Health & Life Assurance Company, Inc.	\$ -	\$ 104,326,620	\$ -	\$ 104,326,620	\$ -	\$ -	\$ 7,030,312	\$ 6,868,196	\$ 162,116
6	Harvard Pilgrim Health Care, Inc.	\$ -	\$ 941,043,312	\$ -	\$ 941,043,312	\$ -	\$ -	\$ 59,058,653	\$ 73,842,859	\$ (14,784,206)
7	Health New England, Inc	\$ -	\$ 105,006,900	\$ 107,709	\$ 105,114,609	\$ -	\$ -	\$ 7,504,018	\$ 7,504,018	\$ -
8	Health Plans, Inc.	\$ -	\$ 192,589,472	\$ 3,225,369	\$ 195,814,841	\$ -	\$ -	\$ 7,207,430	\$ -	\$ 7,207,430
9	HPHC Insurance Company, Inc.	\$ -	\$ 466,374,841	\$ -	\$ 466,374,841	\$ -	\$ -	\$ 31,149,744	\$ 36,041,185	\$ (4,891,441)
10	Massachusetts Benefit Administrators, LLC	\$ -	\$ 20,500,598	\$ -	\$ 20,500,598	\$ 335,919	\$ 1,095,213	\$ 1,635,926	\$ 1,697,166	\$ (61,240)
11	Total Health Plan, Inc	\$ -	\$ 569,235,797	\$ -	\$ 569,235,797	\$ 2,892,210	\$ 1,062,700	\$ 32,723,198	\$ 33,960,348	\$ (1,237,150)
12	Tufts Benefit Administrators, Inc	\$ -	\$ 557,191,635	\$ -	\$ 557,191,635	\$ 18,364,964	\$ 111,764	\$ 29,513,109	\$ 39,319,953	\$ (9,806,844)
13	UltraBenefits, Inc.	\$ -	\$ 7,714,533	\$ -	\$ 7,714,533	\$ -	\$ -	\$ 863,555	\$ 794,319	\$ 69,236
14	UMR, Inc.	\$ -	\$ 29,715,261	\$ 7,518	\$ 29,722,779	\$ -	\$ -	\$ 4,750,457	\$ 4,605,271	\$ 145,186
15	Unicare Life & Health Insurance Company	\$ -	\$ 607,260,082	\$ -	\$ 607,260,082	\$ -	\$ 1,059,750	\$ 52,034,743	\$ 45,058,243	\$ 6,976,500
16	United HealthCare Services, Inc	\$ -	\$ 417,764,429	\$ -	\$ 417,764,429	\$ -	\$ -	\$ 102,590,762	\$ 71,307,557	\$ 31,283,205
	SUBTOTAL	\$ -	\$ 11,905,761,384	\$ 3,340,596	\$ 11,909,101,981	\$ 21,593,093	\$ 381,912,600	\$ 765,974,396	\$ 835,812,888	\$ (69,838,492)
	Hospital/Medical Non-Insurance Carrier	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	Chesterfield Resources, Inc	\$ -	\$ 2,640,383.00	\$ -	\$ 2,640,383.00	\$ -	\$ -	\$ 60,306	\$ 59,473	\$ 833
2	Consolidated Health Plans	\$ -	\$ 5,227,189	\$ 79,044	\$ 5,306,233	\$ -	\$ -	\$ 162,476	\$ 162,212	\$ 264
3	Diversified Administration Corporation	\$ -	\$ 1,119,140	\$ 72,423	\$ 1,191,563	\$ -	\$ -	\$ 132,535	\$ 108,427	\$ 24,108
4	Group Insurance Service Center, Inc.	\$ -	\$ 12,998,779	\$ 483,214	\$ 13,481,993	\$ -	\$ -	\$ 1,602,750	\$ 1,803,574	\$ (200,824)
5	HealthSmart Benefit Solutions, Inc.	\$ -	\$ 6,430,189	\$ 74,164	\$ 6,504,353	\$ -	\$ -	\$ 194,482	\$ 42,000	\$ 152,482
6	Key Benefit Administrators, Inc.	\$ -	\$ 2,913,038	\$ 22,246	\$ 2,935,284	\$ -	\$ -	\$ 629,925	\$ 682,683	\$ (52,758)
7	Meritain Health, Inc.	\$ -	\$ 153,084	\$ -	\$ 153,084	\$ -	\$ -	\$ 726,032	\$ 726,103	\$ (72)
	SUBTOTAL	\$ -	\$ 31,481,802	\$ 731,091	\$ 32,212,893	\$ -	\$ -	\$ 3,508,506	\$ 3,584,472	\$ (75,967)
	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	\$ -	\$ 43,036,308	\$ -	\$ 43,036,308	\$ -	\$ -	\$ 1,111,550	\$ 1,111,550	\$ (0)
2	Envision Pharmaceutical Service, Inc.	\$ -	\$ 6,874,209	\$ -	\$ 6,874,209	\$ -	\$ -	\$ 161,209	\$ 54,811	\$ 106,398
3	U.S. Imaging Network, LLC	\$ -	\$ 46,158	\$ 7,150	\$ 53,308	\$ -	\$ -	\$ 22,899	\$ 54,104	\$ (31,205)
4	United Behavioral Health	\$ -	\$ 37,001,140	\$ 1,144,365	\$ 38,145,505	\$ -	\$ -	\$ 5,031,933	\$ 3,071,775	\$ 1,960,158
	SUBTOTAL	\$ -	\$ 86,957,815	\$ 1,151,515	\$ 88,109,330	\$ -	\$ -	\$ 6,327,591	\$ 4,292,240	\$ 2,035,351
		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	\$ -	\$ 12,024,201,001	\$ 5,223,203	\$ 12,029,424,204	\$ 21,593,093	\$ 381,912,600	\$ 775,810,492	\$ 843,689,600	\$ (67,879,108)

**Mandated Benefits for which more than 10% of Self-Insured Accounts provided "No Coverage" for the mandate <sup>1,2</sup>**



<sup>1</sup> 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

<sup>2</sup> 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, 2011

Mandated Benefits <sup>1,2,3,4</sup>	Total number with coverage	Number with Full coverage	Percentage with Full Coverage	Number with Partial coverage	Percentage with Partial Coverage	Number with No Coverage	Percentage with No Coverage
Autism Spectrum Disorder Treatment	2,640,640	1,818,482	69%	614,749	23%	207,410	8%
Bone Marrow Transplants for the Treatment of Breast Cancer	2,357,731	2,286,671	97%	40,171	2%	30,890	1%
Cardiac Rehabilitation	2,357,731	2,242,505	95%	80,773	3%	34,453	1%
Clinical Trials to Treat Cancer	2,357,731	2,240,159	95%	627	0%	116,945	5%
Contraceptive Services	2,461,683	2,262,109	92%	81,626	3%	117,947	5%
Cytologic Screening (Pap Smear)	2,357,731	2,338,024	99%	8,303	0%	11,404	0%
Diabetes-Related Services and Supplies	2,461,683	2,275,461	92%	172,040	7%	14,182	1%
Early Intervention Services	2,357,731	1,216,800	52%	929,653	39%	211,278	9%
Hearing Screening for Newborns	2,357,731	2,307,342	98%	14,043	1%	36,346	2%
Home Health Care	2,357,731	2,214,437	94%	143,288	6%	6	0%
Hormone Replacement Therapy	2,461,683	2,340,421	95%	4,595	0%	116,667	5%
Hospice Care	2,357,731	2,312,324	98%	31,737	1%	13,670	1%
Human Leukocyte Antigen Testing	2,357,731	2,341,102	99%	1,979	0%	14,650	1%
Hypodermic Syringes or Needles	2,461,683	1,973,126	80%	3,476	0%	485,081	20%
Infertility Treatment	2,461,683	1,725,766	70%	349,285	14%	386,632	16%
Lead Poisoning Screening	2,357,731	2,336,629	99%	-	0%	21,102	1%
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)	2,357,731	2,039,399	86%	100,107	4%	218,225	9%
Mammography	2,357,731	2,304,613	98%	23,100	1%	30,019	1%
Maternity Health Care (including minimum maternity stay)	2,357,731	2,322,299	98%	28,145	1%	7,287	0%
Mental Health Care (according to Massachusetts parity provisions)	2,640,640	2,569,949	97%	35,613	1%	35,078	1%
Nonprescription Enteral Formulas	2,357,731	2,133,947	91%	29,749	1%	194,035	8%
Off-label Uses of Prescription Drugs to Treat AIDS	2,461,683	2,390,186	97%	2,626	0%	68,871	3%
Off-label Uses of Prescription Drugs to Treat Cancer	2,461,683	2,357,266	96%	8,772	0%	95,645	4%
Preventive Care for Children up to Age 6 (including specific newborn testing)	2,357,731	2,317,046	98%	29,129	1%	11,556	0%
Prosthetic Devices	2,357,731	2,280,651	97%	40,492	2%	36,588	2%
Scalp hair Prostheses for Cancer Patients	2,357,731	2,260,591	96%	72,468	3%	24,672	1%
Speech, Hearing, and Language Disorders	2,357,731	2,100,106	89%	235,653	10%	21,973	1%

<sup>1</sup> 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

<sup>2</sup> 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

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

<sup>4</sup> 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