

Annual Report of Self-Insured Accounts as of December 2014 - 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	16	23,041	46,172	1,440	2,886
2	Blue Cross and Blue Shield of Massachusetts, Inc.	239	532,822	1,173,900	2,229	4,912
3	Cigna Health and Life Insurance Company	72	228,856	484,910	3,179	6,735
4	Fallon Health & Life Assurance Company, Inc.	14	10,519	26,146	751	1,868
5	Harvard Pilgrim Health Care, Inc.	68	101,062	239,134	1,486	3,517
6	Health New England, Inc.	15	12,426	27,957	828	1,864
7	Health Partners Administrators, Inc.	30	1,262	2,716	42	91
8	Health Plans, Inc.	84	31,909	65,339	380	778
9	HPHC Insurance Company, Inc.	45	50,354	100,997	1,119	2,244
10	Massachusetts Benefit Administrators, LLC	43	9,934	11,912	231	277
11	Total Health Plan, Inc.	101	50,141	105,029	496	1,040
12	Tufts Benefit Administrators, Inc.	50	57,143	134,518	1,143	2,690
13	UltraBenefits, Inc.	13	978	1,940	75	149
14	UMR, Inc.	4	23,429	24,367	5,857	6,092
15	UniCare Life & Health Insurance Company	6	86,700	172,345	14,450	28,724
16	United HealthCare Services, Inc	35	174,744	408,154	4,993	11,662
	SUBTOTAL	835	1,395,320	3,025,536	1,671	3,623

	Hospital/Medical Non-Insurance Carrier	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members	Average # of Subscriber & Dependent Members
1	Benefits Concepts Inc.	1,144	1,144	1,978	1	2
2	Chesterfield Resources, Inc.	1	289	597	289	597
3	Consolidated Health Plans	6	379	865	63	144
4	Discovery Benefits, Inc.	46	725	1,607	16	35
5	Diversified Administration Corporation	13	310	595	24	46
6	Employee Benefits Corporation	18	597	1,194	33	66
7	Gowrie Claim Services	40	1,849	1,849	46	46
8	Group Insurance Service Center, Inc.	41	2,048	3,946	50	96
9	Infinisource, Inc.	24	879	-	37	-
10	Key Benefit Administrators, Inc.	2	3,678	8,725	1,839	4,363
11	Meritain Health, Inc.	6	682	1,682	114	280
12	Star Marketing and Administration, Inc.	103	1,294	2,806	13	27
	SUBTOTAL	1,444	13,874	25,844	10	18

	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	150,557	275,447	150,557	275,447
2	Caremark PCS Health, LLC ¹	18	0	137,201	0	7,622
3	Caremark PhC, LLC ¹	1	88,115	88,115	88,115	88,115
4	Cigna Behavioral Health, Inc.	753	53,089	116,966	71	155
5	CoreSource, Inc.	2	165	304	83	152
6	Envision Pharmaceutical Service, Inc.	2	2,790	7,666	1,395	3,833
7	MaxorPlus, Ltd.	7	5,126	12,205	732	1,744
8	OptumHealth Care Solutions, Inc.	1	40,894	85,879	40,894	85,879
9	OptumRx, Inc.	3	12,799	29,440	4,266	9,813
10	United Behavioral Health	1	22,403	65,287	22,403	65,287
11	United Concordia Insurance Company	1	325	629	325	629
12	U.S. Imaging Network, LLC	36	2,132	4,256	59	118
	SUBTOTAL	826	378,395	823,395	458	997

		# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members	Average # of Subscriber & Dependent Members
	Total	3,105	1,787,589	3,874,775	576	1,248

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

Annual Report of Self-Insured Accounts as of December 2014 - Financial Data

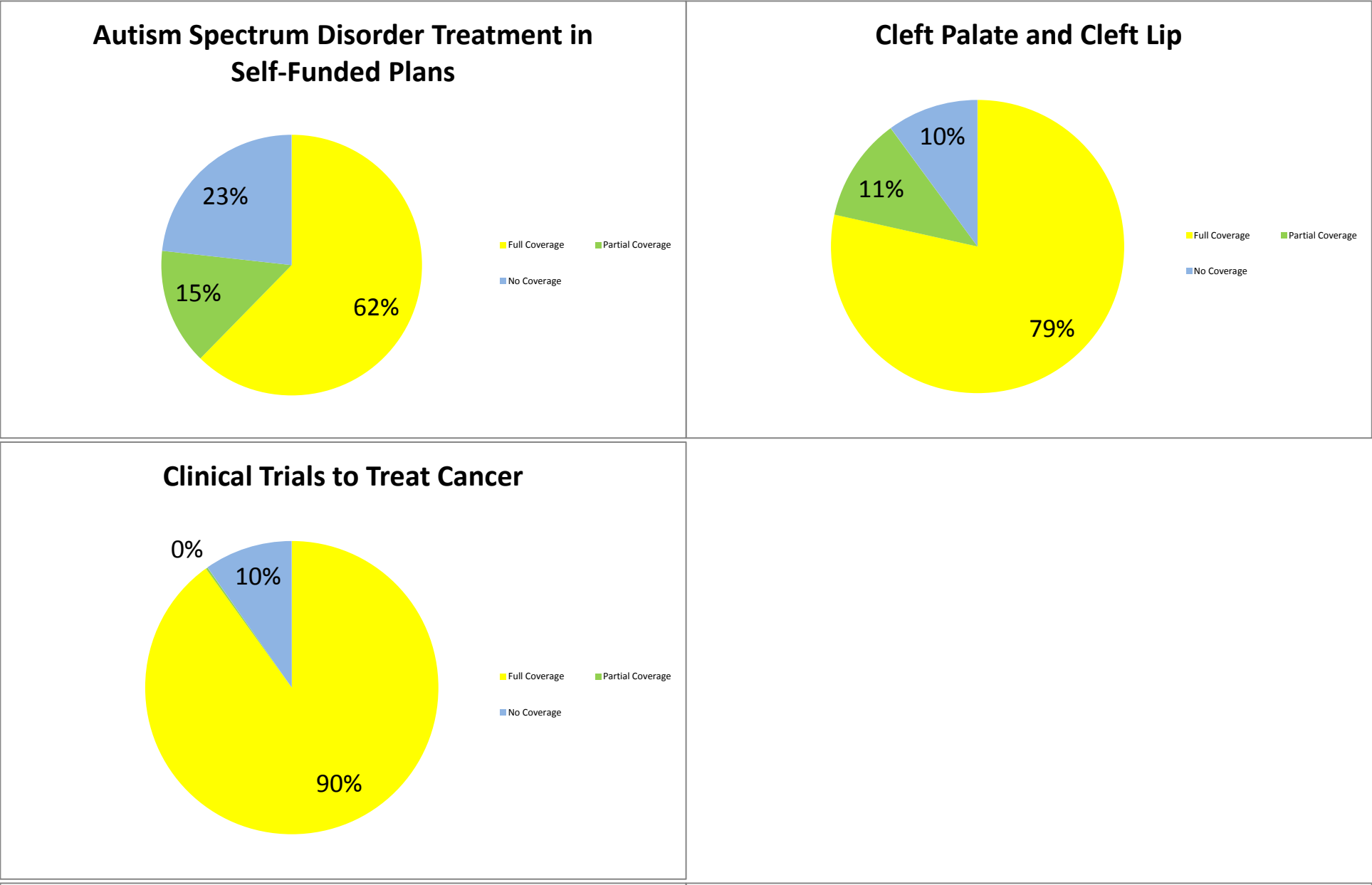
	Hospital/Medical Insurance Carrier Affiliated TPAs	Direct Premiums Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
1	Aetna Life Insurance Company	\$ -	\$ 194,666,299	\$ -	\$ 194,666,299	\$ -	\$ -	\$ 12,897,420	\$ 9,044,622	\$ 3,852,798
2	Blue Cross and Blue Shield of Massachusetts, Inc.	\$ -	\$ 7,246,989,236		\$ 7,246,989,236	\$ -	\$ 309,677,670	\$ 358,641,374	\$ 421,321,223	\$ (62,679,849)
3	Cigna Health and Life Insurance Company	-	\$ 1,020,470,494		\$ 1,020,470,494			\$ 87,807,719	\$ 73,040,391	\$ 14,767,328
4	Fallon Health & Life Assurance Company, Inc.	\$ -	\$ 107,340,825	\$ -	\$ 107,340,825	\$ -	\$ -	\$ 7,710,408	\$ 8,068,894	\$ (358,486)
5	Harvard Pilgrim Health Care, Inc.	\$ -	\$ 1,177,204,795	\$ -	\$ 1,177,204,795	\$ -	\$ -	\$ 67,924,822	\$ 85,950,214	\$ (18,025,392)
6	Health New England, Inc.	\$ -	\$ 105,857,126	\$ 103,595	\$ 105,960,721	\$ -	\$ -	\$ 6,766,773	\$ 6,766,773	\$ -
7	Health Partners Administrators, Inc.	\$ -	\$ 9,774,240	\$ 1,691,268	\$ 11,465,508	\$ -	\$ -	\$ 398,085	\$ 394,104	\$ 3,981
8	Health Plans, Inc.	-	\$ 239,285,746	\$ 2,881,004	\$ 242,166,749	n/a	n/a	\$ 7,504,772	\$ 14,675,647	\$ (7,170,875)
9	HPHC Insurance Company, Inc.	\$ -	\$ 538,617,638	\$ -	\$ 538,617,638	\$ -	\$ -	\$ 37,360,171	\$ 41,015,075	\$ (3,654,904)
10	Massachusetts Benefit Administrators, LLC	\$ -	\$ 104,541,139	\$ -	\$ 104,541,139	\$ 8,393,897	\$ 7,367,275	\$ 5,247,157	\$ 4,948,741	\$ 298,416
11	Total Health Plan, Inc.	\$ -	\$ 553,591,423	N/A	\$ 553,591,423	\$ 84,428	\$ 583,005	\$ 29,856,545	\$ 39,613,325	\$ (9,756,780)
12	Tufts Benefit Administrators, Inc.	\$ -	\$ 707,357,042	N/A	\$ 707,357,042	\$ 110,367	\$ 35,876	\$ 33,106,696	\$ 53,677,595	\$ (20,570,899)
13	UltraBenefits, Inc.	\$ -	\$ 7,344,960	\$ -	\$ 7,344,960	\$ -	\$ -	\$ 634,793	\$ 584,010	\$ 50,783
14	UMR, Inc.	\$ -	\$ 24,043,456	\$ 6,092	\$ 24,049,548	\$ -	\$ -	\$ 4,303,590	\$ 4,946,343	\$ (642,753)
15	UniCare Life & Health Insurance Company	\$ -	\$ 663,488,759	NA	\$ 663,488,759	\$ -	\$ 43,770	\$ 59,236,183	\$ 44,717,431	\$ 14,518,751
16	United HealthCare Services, Inc.	\$ -	\$ 361,473,109	\$ -	\$ 361,473,109	N/A	N/A	\$ 157,914,392	\$ 98,790,273	\$ 59,124,119
	SUBTOTAL	\$ -	\$ 13,062,046,287	\$ 4,681,959	\$ 13,066,728,246	\$ 8,588,692	\$ 317,707,596	\$ 877,310,900	\$ 907,554,662	\$ (30,243,762)

	Hospital/Medical Non-Insurance Carrier	Direct Premium Earnerd	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	Benefits Concepts Inc.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2	Chesterfield Resources, Inc.	\$ -	\$ 3,623,051	\$ 181,146.35	\$ 3,804,198	\$ -	\$ -	\$ 98,580	\$ 89,708	\$ 8,872
3	Consolidated Health Plans, Inc.	\$ -	\$ 3,729,620	\$ 284,078	\$ 4,013,698	\$ -	\$ -	\$ 129,231	\$ 202,263	\$ (73,032)
4	Discovery Benefits, Inc.	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
5	Diversified Administration Corporation	\$ -	\$ 2,358,917	\$ 8,146	\$ 2,367,064	\$ -	\$ -	\$ 445,459	\$ 392,004	\$ 53,455
6	Employee Benefits Corporation	\$ -	\$ 338,376	\$ -	\$ 338,376	N/A	N/A	\$ 53,581	\$ 48,330	\$ 5,251
7	Gowrie Claim Services	\$ -	\$ 741,517	\$ 29,923.00	\$ 771,440	\$ -	\$ -	\$ -	\$ -	\$ -
8	Group Insurance Service Center, Inc.	\$ -	\$ 11,447,857	\$ 1,516,775	\$ 12,964,632	\$ -	\$ -	\$ 2,525,070	\$ 2,397,947	\$ 127,123
9	Infinisource, Inc.	\$ -	\$ 573,089	\$ -	\$ 573,089	\$ -	\$ -	\$ 63,970	\$ -	\$ 63,970
10	Key Benefit Administrators, Inc.	\$ -	\$ 350,206	\$ 35,565	\$ 385,771	N/A	N/A	\$ 953,453	\$ 964,894	\$ (11,441)
11	Meritain Health, Inc.	\$ -	\$ 4,707,243	\$ 453,682	\$ 5,160,924	\$ -	\$ -	\$ 495,591	\$ 213,016	\$ 282,575
12	Star Marketing and Administration, Inc.	\$ -	\$ 5,771,434	\$ -	\$ 5,771,434	\$ -	\$ -	\$ 2,154,443	\$ 1,449,968	\$ 704,475
	SUBTOTAL	\$ -	\$ 33,641,310	\$ 2,509,316	\$ 36,150,626	\$ -	\$ -	\$ 6,919,378	\$ 5,758,130	\$ 1,161,248

	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	\$ -	\$ 37,554,036	\$ 2,336,747	\$ 39,890,783	\$ -	\$ -	\$ 4,562,559	\$ 4,334,431	\$ 228,128
2	Caremark PCS Health, LLC	\$ -	\$ 106,962,950	\$ -	\$ 106,962,950	\$ -	\$ -	\$ 246,914	\$ 246,914	\$ -
3	Caremark PhC, LLC	\$ -	\$ 169,051,543	\$ -	\$ 169,051,543	\$ -	\$ -	\$ 288,531	\$ -	\$ 288,531
4	Cigna Behavioral Health, Inc.	\$ -	\$ 5,195,959	\$ -	\$ 5,195,959	\$ -	\$ -	\$ 227,601	\$ 183,304	\$ 44,297
5	CoreSource, Inc.	\$ -	\$ 544,196	\$ -	\$ 544,196	\$ -	\$ -	\$ 28,752	\$ 26,164	\$ 2,588
6	Envision Pharmaceutical Service, Inc.	\$ -	\$ -	\$ -	\$ 6,314,011	\$ -	\$ -	\$ 107,092	\$ 35,503	\$ 71,589
7	MaxorPlus, Ltd.	\$ -	\$ 10,461,096	\$ -	\$ 10,461,096	\$ -	\$ -	\$ 580,355	\$ 506,823	\$ 73,532
8	OptumHealth Care Solutions	\$ -	\$ 626,219	\$ -	\$ 626,219	\$ -	\$ 43,683	\$ 58,964	\$ 1,885	\$ 57,079
9	OptumRx, Inc.	\$ -	\$ 26,356,297	\$ 1,730,910	\$ 28,087,207	N/A	N/A	\$ 659,881	\$ 23,626	\$ 636,255
11	United Behavioral Health	\$ -	\$ 11,010,258	\$ 970,436	\$ 11,980,694	N/A	N/A	\$ 1,440,033	\$ 984,989	\$ 455,044
10	United Concordia Insurance Company	\$ -	\$ 280,128	\$ -	\$ 280,128	\$ -	\$ 7,500	\$ 40,259	\$ 55,154	\$ (14,895)
12	U.S. Imaging Network, LLC	\$ -	\$ 54,571	\$ 400	\$ 54,971	\$ -	\$ -	\$ 25,100	\$ 53,708	\$ (28,608)
	SUBTOTAL	\$ -	\$ 368,097,253	\$ 5,038,493	\$ 379,449,757	\$ -	\$ 51,183	\$ 8,266,041	\$ 6,452,501	\$ 1,813,540

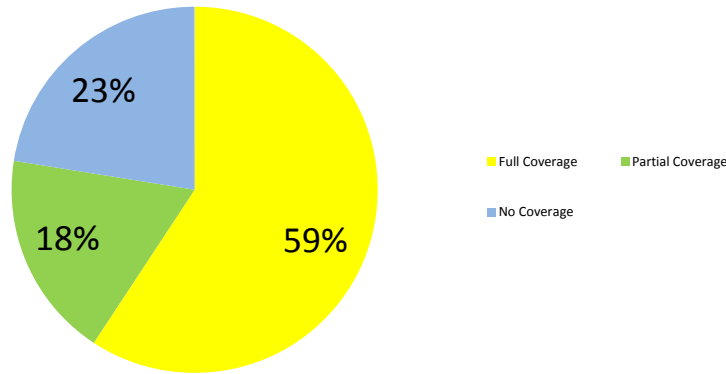
		Direct Premiums Earned	Reimbursement for Medical Cost Incurred that has been Paid	Reimbursement for Medical Cost Incurred and Yet to be Paid	Total Reimbursement for Medical Cost Incurred	Accumulated Surplus	Accumulated Reserves	Administrative Service Fees Earned	Administrative Expenses Incurred	Net Income
	Total	\$ -	\$ 13,463,784,851	\$ 12,229,767	\$ 13,482,328,628	\$ 8,588,692	\$ 317,758,779	\$ 892,496,319	\$ 919,765,292	\$ (27,268,974)

Mandated Benefits for which more than 10% of Self-Insured Accounts provided "No Coverage" for the mandate¹

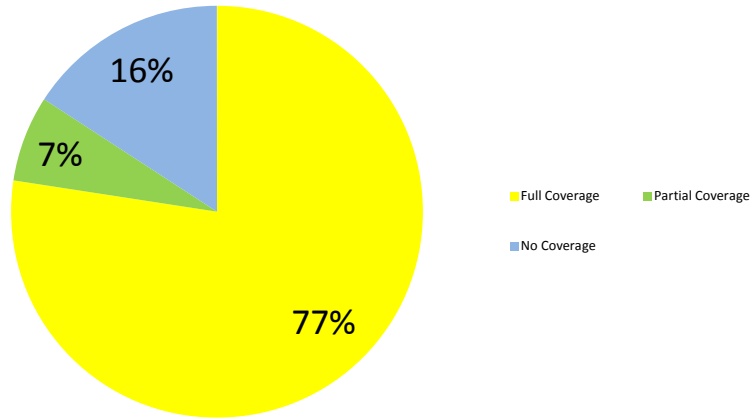


Annual Report of Self-Insured Accounts as of December 31, 2014 - Mandated Benefits Data

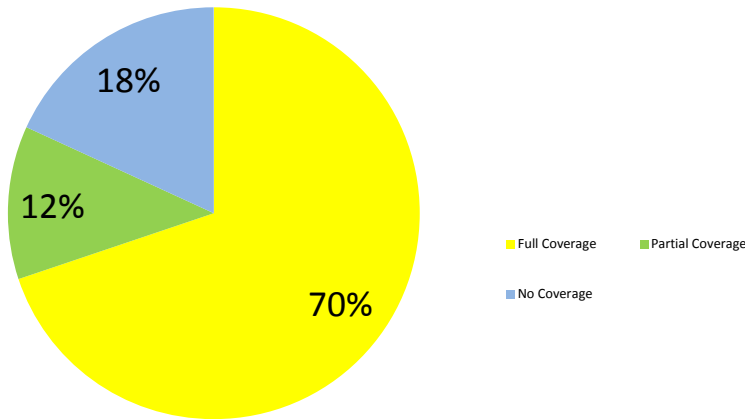
Early Intervention Services in Self-Funded Plans



Hearing Aids

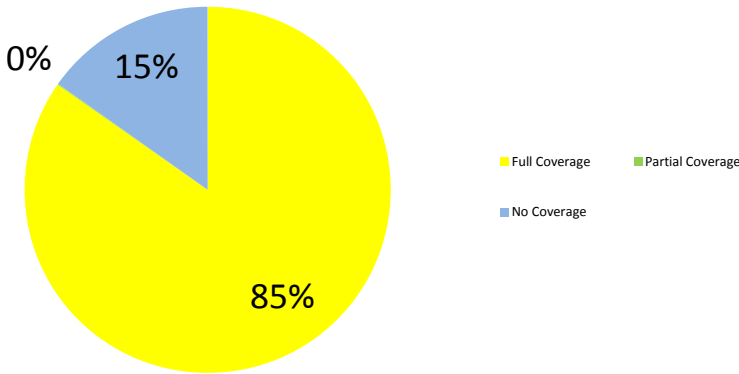


Infertility Treatment in Self-Funded Plans

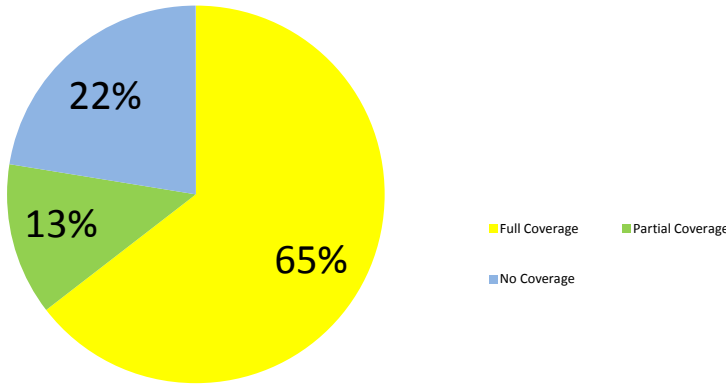


Annual Report of Self-Insured Accounts as of December 31, 2014 - Mandated Benefits Data

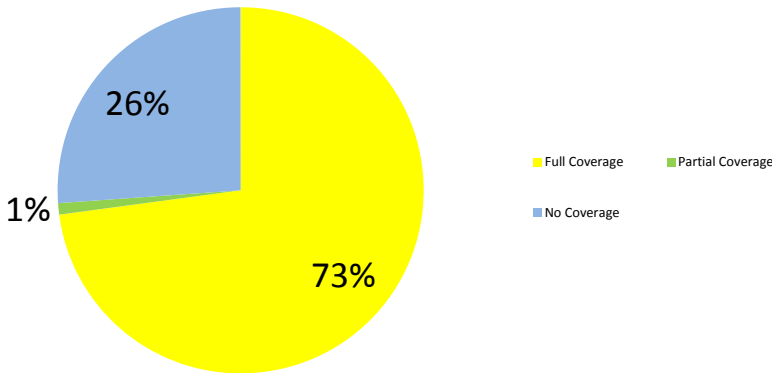
Hypodermic Syringes or Needles in Self-Funded Plans



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



Nonprescription Enteral Formulas in Self-Funded Plans



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, 2014

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	Number with No Coverage	Percentage with No Coverage
Autism Spectrum Disorder Treatment	3,508,601	2,186,221	62%	507,121	14%	815,259	23%
Bone Marrow Transplants for the Treatment of Breast Cancer	3,049,017	2,680,569	88%	251,274	8%	117,174	4%
Cardiac Rehabilitation	3,049,017	2,950,775	97%	77,220	3%	21,021	1%
Cleft Palate and Cleft Lip	3,049,017	2,393,504	79%	348,235	11%	307,279	10%
Clinical Trials to Treat Cancer	3,186,218	2,869,396	90%	6,309	0%	310,514	10%
Contraceptive Services	3,186,218	3,011,745	95%	66,714	2%	107,760	3%
Cytologic Screening (Pap Smear)	3,049,017	3,016,244	99%	18,513	1%	14,260	0%
Diabetes-Related Services and Supplies	3,186,218	2,988,717	94%	118,237	4%	79,263	2%
Early Intervention Services	3,049,017	1,807,134	59%	556,871	18%	685,013	22%
Hearing Aids - 1 hearing aid per ear every 36 months	3,049,017	2,360,789	77%	205,757	7%	482,471	16%
Hearing Screening for Newborns	3,049,017	2,828,154	93%	159,957	5%	60,906	2%
Home Health Care	3,049,017	2,621,047	86%	418,610	14%	9,360	0%
Hormone Replacement Therapy	3,049,017	2,707,130	89%	63,597	2%	278,289	9%
Hospice Care	3,049,017	2,983,086	98%	16,675	1%	49,256	2%
Human Leukocyte Antigen Testing	3,049,017	3,013,007	99%	-	0%	24,348	1%
Hypodermic Syringes or Needles	3,049,017	2,583,564	85%	2,373	0%	463,080	15%
Infertility Treatment	3,049,017	2,129,181	70%	366,700	12%	553,136	18%
Lead Poisoning Screening	3,049,017	2,962,314	97%	51,558	2%	35,145	1%
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)	3,049,017	1,967,999	65%	396,862	13%	684,156	22%
Mammography	3,049,017	3,021,144	99%	13,602	0%	14,272	0%
Maternity Health Care (including minimum maternity stay)	3,049,017	2,694,076	88%	245,687	8%	109,254	4%
Mental Health Care (according to Massachusetts parity provisions)	3,578,631	3,002,629	84%	485,327	14%	90,675	3%
Nonprescription Enteral Formulas	3,186,218	2,322,088	73%	32,120	1%	832,010	26%
Off-label Uses of Prescription Drugs to Treat AIDS	3,186,218	3,052,306	96%	77,374	2%	56,538	2%
Off-label Uses of Prescription Drugs to Treat Cancer	3,186,218	3,132,151	98%	597	0%	53,470	2%
Oral Cancer Therapy	3,049,017	2,927,088	96%	1,940	0%	119,989	4%
Preventive Care for Children up to Age 6 (including specific newborn testing)	3,049,017	3,006,728	99%	35,695	1%	6,594	0%
Prosthetic Devices	3,049,017	2,944,200	97%	46,120	2%	58,696	2%
Scalp hair Prostheses for Cancer Patients	3,049,017	2,599,680	85%	270,399	9%	178,937	6%
Speech, Hearing, and Language Disorders	3,049,017	2,592,480	85%	443,500	15%	13,037	0%

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.