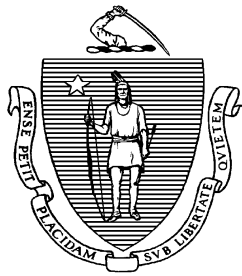


MEDICARE MEMBERSHIP IN MASSACHUSETTS



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2015 Massachusetts Medicare Plan Membership Highlights

Medicare Supplemental and Comprehensive Coverage Plans

Between 2014 and 2015, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans grew by 2,252 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 6,476 persons. Membership in the MassHealth (Medicaid) Program grew by 5,463 persons, and membership in the CommonHealth Program grew by 1,113 persons.

	2014	2015	Change 14-15
Number of Medicare Eligibles ¹	1,197,020	1,227,256	29,925
Membership in Medicare Supplement Plans:			
Group	39,558	43,027	3,469
Individual – Pre-standardized (closed to new enrollment)	7,846	1,352	(6,494)
Individual - Standardized	6,457	6,545	88
Individual – Core	30,890	33,512	2,622
Individual – Med Supp 1	199,380	205,231	5,851
Individual – Med Supp 2 ⁴	4,542	4,011	(531)
TOTAL	288,673	293,678	5,005
Membership in Medicare Wrap and Medicare Advantage Plans:			
Group Medicare Advantage ²	34,426	35,713	1,287
Group Medicare Wrap	15,970	16,698	728
Individual Medicare Advantage ³	192,806	210,302	17,496
Individual Medicare Wrap ³	130	126	(4)
TOTAL	243,332	262,839	19,507
Number of Medicare Eligibles in Public Plans:			
MassHealth Program ⁴	282,936	280,040	23,116
CommonHealth Program ⁵	17,318	19,826	938
TOTAL	300,254	299,866	(388)
GRAND TOTAL	826,259	856,383	24,124

¹ According to the Centers for Medicare and Medicaid Services.

² Program formerly known as Medicare+Choice. The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (MMA) renamed the program “Medicare Advantage.”

³ Individual products no longer marketed in Massachusetts due to the enactment of the Medicare Prescription Drug, Improvement and Modernization Act of 2003.

⁴ Includes all Medicare eligible persons enrolled in the MassHealth Program (Medicaid) as of December 31, 2015 according to the MassHealth office.

⁵ Includes all Medicare eligible persons enrolled in the CommonHealth Program as of December 31, 2015 according to the MassHealth office.

Medicare Supplement

- In 2015, 293,678 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 5,005 residents from 2014.
- Ten (10) carriers (Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc., Fallon Health & Life Assurance Company, HNE Insurance Company, HPHC Insurance Company, Inc., Humana Insurance Company, Transamerica Life Insurance Company, Transamerica Premier Life Insurance Company (f/k/a Monumental Life Insurance Company), Tufts Insurance Company, and United HealthCare Insurance Company through the American Association of Retired Persons) offered Medicare Supplement coverage in the Massachusetts market.

Medicare Wrap and Medicare Advantage

- In 2015, 262,839 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 19,507 residents from 2014.

Public Plans

- In 2015, 299,866 Massachusetts residents eligible for Medicare were enrolled in either the MassHealth (Medicaid) Program or CommonHealth Program, representing a decrease of 388 residents from 2014.

Prescription Drug Coverage

In 2015, 1,143,646 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 74,401 residents from 2014. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2015 was 93.2%.

	2014	2015	Change 14-15
Number of Medicare Eligibles with ANY Drug Coverage:⁶			
Medicare Supplement Plans	29,696	37,554	7,858
Medicare Wrap and Medicare Advantage Plans	232,115	242,486	10,371
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	462,515	520,313	57,798
MassHealth (Medicaid) Program	282,936	280,671	(2,265)
CommonHealth Program	17,318	19,826	2,508
Executive Office of Elder Affairs' Prescription Advantage Plan	44,665	42,796	(1,869)
TOTAL	1,069,245	1,143,646	74,401

⁶ Includes plans with both limited and unlimited drug coverage.