MEDICARE MEMBERSHIP IN MASSACHUSETTS



GARY D. ANDERSON ACTING COMMISSIONER OF INSURANCE

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2016 Massachusetts Medicare Plan Membership Highlights

Medicare Supplemental and Comprehensive Coverage Plans

Between 2015 and 2016, 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.

umber of Medicare Eligibles ¹	2015 1,227,256	2016 1,260,145	Change 15-16 32,889
Membership in Medicare Supplement Plans:			
Group	43,027	44,190	1,163
Individual - Pre-standardized (closed to new enrollment)	1,352	1,052	(6,494)
Individual - Standardized	6,545	6,813	268
Individual – Core	33,512	37,206	3,694
Individual – Med Supp 1	205,231	214,718	9,487
Individual – Med Supp 2 ⁴	4,011	3,379	(632)
Individual – Select	256	611	355
TOTAL	293,678	307,969	7,841
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, 2016 according to the MassHealth office.

⁵ Includes all Medicare eligible persons enrolled in the CommonHealth Program as of December 31, 2016 according to the MassHealth office.

Medicare Supplement

- In 2016, 293,678 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 5,005 residents from 2015.
- 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 2016, 280,848 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 18,011 residents from 2015.

Public Plans

• In 2016, 306,877 Massachusetts residents eligible for Medicare were enrolled in either the MassHealth (Medicaid) Program or CommonHealth Program, representing an increase of 6,380 residents from 2015.

Prescription Drug Coverage

In 2016, 1,203,797 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 60,131 residents from 2015. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2016 was 95.5%.

	2015	2016	Change 15-16
Number of Medicare Eligibles with ANY Drug Coverage: ⁶			
Medicare Supplement Plans	37,554	33,553	(4,001)
Medicare Wrap and Medicare Advantage Plans	242,486	263,575	21,089
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	520,313	559,138	38,825
MassHealth (Medicaid) Program	280,671	286,520	5,849
CommonHealth Program	19,826	20,357	531
Executive Office of Elder Affairs' Prescription Advantage Plan	42,796	40,654	(2,142)
TOTAL	1,143,646	1,203,797	60,131

⁶ Includes plans with both limited and unlimited drug coverage.