

Annual Report of Self-Insured Accounts as of December 2016 - 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	21	50,072	81,941	2,384	3,902
2	Blue Cross and Blue Shield of Massachusetts, Inc.	222	513,246	1,119,540	2,312	5,043
3	Cigna Health and Life Insurance Company	138	128,865	274,182	934	1,987
4	Fallon Health & Life Assurance Company, Inc.	12	11,464	27,771	955	2,314
5	Harvard Pilgrim Health Care, Inc.	67	124,698	291,800	1,861	4,355
6	Health New England, Inc.	19	14,185	30,922	747	1,627
7	Health Plans, Inc. (Affiliated with Harvard Pilgrim)	89	32,999	65,787	371	739
8	HPHC Insurance Company, Inc.	42	23,292	38,204	555	910
9	Massachusetts Benefit Administrators, LLC (Affiliated with BCBSMA)	64	14,489	30,506	226	477
10	Total Health Plan, Inc. (Affiliated with Tufts Health Plan)	119	89,362	200,768	751	1,687
11	Tufts Benefit Administrators, Inc. (Affiliated with Tufts Health Plan)	58	17,661	35,699	305	616
12	UltraBenefits, Inc. (Affiliated with Fallon Community Health Plan)	12	886	1,715	74	143
13	UMR, Inc. (Affiliated with United Healthcare)	3	21,455	22,627	7,152	7,542
14	UniCare Life & Health Insurance Company	2	91,078	190,106	45,539	95,053
15	United HealthCare Services, Inc (Affiliated with United Healthcare)	40	171,087	472,497	4,277	11,812
	SUBTOTAL	908	1,304,839	2,884,065	1,437	3,176

	Hospital/Medical Non-Insurance	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members Per Account	Average # of Subscriber & Dependent Members
1	Chesterfield Resources, Inc.	1	278	555	278	555
2	Consolidated Health Plans, Inc.	4	303	649	76	162
3	Discovery Benefits, Inc. ¹	30	810	1,640	27	55
4	Diversified Administration Corporation	11	276	541	25	49
5	Gowrie Claim Services	42	2,230	2,230	53	53
6	Group Insurance Service Center, Inc.	25	1,625	2,903	65	116
7	Infinisource, Inc. ²	33	796	796	24	24
8	Meritain Health, Inc.	8	935	2,269	117	284
	SUBTOTAL	154	7,253	11,583	47	75

	Ancillary and Limited Health TPA	# of Self-Insured Accounts	# of Subscribers	# of Subscribers & Dependents	Average # of Subscriber Members Per Account	Average # of Subscriber & Dependent Members
1	Beacon Health Strategies, LLC (Behavioral Health)	1	152,211	270,589	152,211	270,589
2	Cigna Behavioral Health, Inc. (Behavioral Health)	1,443	73,475	158,405	51	110
3	Envision Pharmaceutical Service, Inc. (Pharmacy)	1	1,446	4,015	1,446	4,015
4	Magellan Rx Management, LLC (Pharmacy)	51	5,450	21,592	107	423
5	MaxorPlus, Ltd. (Pharmacy)	18	9,695	23,084	539	1,282
6	OptumHealth Care Solutions, Inc. (Behavioral Health)	1	45,672	95,911	45,672	95,911
7	OptumRx, Inc. (Pharmacy)	5	26,863	61,786	5,373	12,357
8	United Behavioral Health (Behavioral Health)	1	20,483	59,194	20,483	59,194
	SUBTOTAL	1,521	335,295	694,576	220	457

¹Discovery Benefits, Inc. reported that "the lives reported are COBRA continuation lives only, so the total lives are smaller than what a typical self-funded employer would report for all of their employees. Because it's COBRA, Discovery only has a "subscriber" when somebody retires or leaves the company and goes on COBRA continuation health coverage, which is a small number of people relative to all of the employees in a company."

²Infinisource, Inc. was unable to provide information regarding dependent members.

Annual Report of Self-Insured Accounts as of December 2016 - 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	\$0	\$289,937,006	\$0	\$289,937,006	\$0	\$0	\$17,922,666	\$11,857,019	\$6,065,647
2	Blue Cross and Blue Shield of Massachusetts, Inc.	\$0	\$7,740,123,068	\$0	\$7,740,123,068	\$0	\$329,148,093	\$362,232,759	\$410,803,369	(\$48,570,610)
3	Cigna Health and Life Insurance Company	N/A	\$1,014,735,253	\$0	\$1,014,735,253	N/A	N/A	\$70,946,579	\$67,137,140	\$3,809,439
4	Fallon Health & Life Assurance Company, Inc.	\$0	\$123,846,971	\$0	\$123,846,971	\$0	\$0	\$8,767,278	\$8,143,316	\$623,962
5	Harvard Pilgrim Health Care, Inc.	\$0	\$1,148,215,612	\$0	\$1,148,215,612	\$0	\$0	\$83,373,940	\$99,064,415	(\$15,690,475)
6	Health New England, Inc.	\$0	\$140,105,024	\$235,429	\$140,340,453	\$0	\$0	\$8,115,725	\$8,115,725	\$0
7	Health Plans, Inc.	n/a	\$257,113,468	\$3,359,622	\$260,473,090	n/a	n/a	\$8,160,726	\$17,132,252	(\$8,971,526)
8	HPHC Insurance Company, Inc.	\$0	\$109,720,799	\$0	\$109,720,799	\$0	\$0	\$25,291,577	\$16,998,657	\$8,292,920
9	Massachusetts Benefit Administrators, LLC	\$0	\$111,177,000	\$0	\$111,177,000	\$385,626	\$8,117,789	\$6,566,050	\$6,435,322	\$130,728
10	Total Health Plan, Inc.	N/A	\$1,167,082,413	N/A	\$1,167,082,413	\$3,461,872	\$585,594	\$48,487,052	\$80,055,176	(\$31,568,124)
11	Tufts Benefit Administrators, Inc.	N/A	\$195,282,990	N/A	\$195,282,990	\$508,696	\$137,829	\$8,610,895	\$13,095,796	(\$4,484,901)
12	UltraBenefits, Inc.	\$0	\$7,613,796	\$0	\$7,613,796	\$0	\$0	\$638,996	\$607,046	\$31,950
13	UMR, Inc.	\$0	\$28,495,449	\$15,485	\$28,510,934	\$0	\$0	\$3,610,514	\$3,957,757	(\$347,243)
14	UniCare Life & Health Insurance Company	\$0	\$743,934,853	\$0	\$705,153,476	\$0	\$47,817	\$66,055,937	\$46,225,563	\$19,830,375
15	United HealthCare Services, Inc.	N/A	\$800,901,943	\$0	\$800,901,943	N/A	N/A	\$197,711,858	\$123,145,207	\$74,566,651
	SUBTOTAL	\$0	\$13,878,285,645	\$3,610,536	\$13,843,114,804	\$4,356,194	\$338,037,122	\$916,492,552	\$912,773,760	\$3,718,793

	Hospital/Medical Non-Insurance	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.	\$0	\$3,557,437	\$377,393	\$3,934,830	N/A	N/A	\$51,486	\$46,183	\$5,303
2	Consolidated Health Plans, Inc.	\$0	\$2,702,990	\$1,406,785	\$4,109,775	\$0	\$0	\$93,897	\$126,695	(\$32,798)
3	Discovery Benefits, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Diversified Administration Corporation	\$0	\$347,267	\$0	\$347,267	\$0	\$0	\$187,046	\$164,600	\$22,445
5	Gowrie Claim Services	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
6	Group Insurance Service Center, Inc.	\$0	\$8,104,487	\$1,022,358	\$9,126,844	\$0	\$0	\$4,002,604	\$3,278,419	\$724,185
7	Infinisource, Inc.	\$0	\$0	\$700,550	\$700,550	\$0	\$0	\$72,624	\$0	\$72,624
8	Meritain Health, Inc.	\$0	N/A	N/A	N/A	N/A	N/A	\$802,441	\$306,587	\$495,854
	SUBTOTAL	\$0	\$14,712,181	\$3,507,086	\$18,219,267	\$0	\$0	\$5,210,098	\$3,922,484	\$1,287,613

	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	\$0	\$34,470,201	\$3,440,137	\$37,910,338	\$0	\$0	\$4,709,465	\$4,473,991	\$235,474
2	Cigna Behavioral Health, Inc.	N/A	\$8,792,124	\$0	\$8,792,124	N/A	N/A	\$233,101	\$156,393	\$76,708
3	Envision Pharmaceutical Service, Inc.	\$0	\$4,760,185	\$0	\$4,760,185	\$0	\$0	\$63,433	\$17,224	\$46,209
4	Magellan Rx Management, LLC	\$0	\$20,559,253	\$0	\$20,559,253	\$0	\$0	\$85,745	\$0	\$85,745
5	MaxorPlus, Ltd.	\$0	\$12,272,909	\$0	\$12,272,909	\$0	\$0	\$841,920	\$609,418	\$232,502
6	OptumHealth Care Solutions	\$0	\$549,374	\$0	\$548,625	N/A	\$0	\$280,890	\$0	\$280,890
7	OptumRx, Inc.	n/a	\$67,588,803	\$3,004,895	\$70,593,698	n/a	n/a	\$1,081,621	\$33,367	\$1,048,254
8	United Behavioral Health	\$0	\$12,479,308	\$1,085,157	\$13,564,466	N/A	N/A	\$1,155,982	\$1,126,822	\$29,160
	SUBTOTAL	\$0	\$161,472,157	\$7,530,189	\$169,001,597	\$0	\$0	\$8,452,157	\$6,417,215	\$2,034,942

		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	\$0	\$14,054,469,983	\$14,647,810	\$14,030,335,668	\$4,356,194	\$338,037,122	\$930,154,807	\$923,113,459	\$7,041,348

Proportion of Self-Insured Plan Members who Have Coverage for Massachusetts Mandated Benefits as of December 31, 2016

Mandated Benefits	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	3,379,170	2,188,957	65%	573,147	17%	617,065	18%
Bone Marrow Transplants for the Treatment of Breast Cancer	2,890,982	2,686,862	93%	97,525	3%	106,595	4%
Cardiac Rehabilitation	2,890,982	2,796,403	97%	82,483	3%	12,096	0%
Cleft Palate and Cleft Lip	2,890,982	2,140,875	74%	462,626	16%	287,481	10%
Clinical Trials to Treat Cancer	2,890,982	2,672,092	92%	13,113	0%	205,777	7%
Contraceptive Services	2,974,360	2,799,245	94%	51,561	2%	123,554	4%
Cytologic Screening (Pap Smear)	2,890,982	2,851,782	99%	26,331	1%	12,869	0%
Diabetes-Related Services and Supplies	2,974,360	2,763,364	93%	115,682	4%	95,314	3%
Early Intervention Services	2,890,982	2,105,096	73%	452,973	16%	332,913	12%
Hearing Aids - 1 hearing aid per ear every 36 months	2,890,982	1,930,867	67%	287,865	10%	672,250	23%
Hearing Screening for Newborns	2,890,982	2,734,481	95%	97,156	3%	59,346	2%
Home Health Care	2,890,982	2,582,419	89%	248,958	9%	59,605	2%
Hormone Replacement Therapy	2,974,360	2,691,037	90%	61,100	2%	222,223	7%
Hospice Care	2,890,982	2,830,904	98%	19,314	1%	40,764	1%
Human Leukocyte Antigen Testing	2,890,982	2,879,800	100%	2,707	0%	8,475	0%
Hypodermic Syringes or Needles	2,974,360	2,596,326	87%	24,299	1%	353,736	12%
Infertility Treatment	2,974,360	2,429,348	82%	258,671	9%	286,341	10%
Lead Poisoning Screening	2,894,997	2,834,334	98%	47,250	2%	13,413	0%
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)	2,974,360	2,334,923	79%	84,258	3%	555,180	19%
Mammography	2,890,982	2,871,987	99%	13,668	0%	5,327	0%
Maternity Health Care (including minimum maternity stay)	2,890,982	2,525,132	87%	104,585	4%	261,264	9%
Mental Health Care (according to Massachusetts parity provisions)	3,379,170	3,062,652	91%	304,522	9%	11,996	0%
Nonprescription Enteral Formulas	2,974,360	2,480,419	83%	29,022	1%	464,919	16%
Off-label Uses of Prescription Drugs to Treat AIDS	2,974,360	2,853,177	96%	65,524	2%	55,659	2%
Off-label Uses of Prescription Drugs to Treat Cancer	2,974,360	2,743,601	92%	63,952	2%	166,807	6%
Oral Cancer Therapy	2,974,360	2,934,489	99%	3,248	0%	36,624	1%
Preventive Care for Children up to Age 6 (including specific newborn testing)	2,890,982	2,853,838	99%	31,818	1%	5,327	0%
Prosthetic Devices	2,890,982	2,809,364	97%	45,282	2%	36,336	1%
Scalp hair Prostheses for Cancer Patients	2,890,982	2,459,284	85%	123,654	4%	308,044	11%
Speech, Hearing, and Language Disorders	2,890,982	2,554,495	88%	334,631	12%	1,856	0%

Disclaimer: Total Percentages may not add up to 100% due to rounding.

¹ Magellan Rx Management, LLC and OptumRx, Inc. are 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

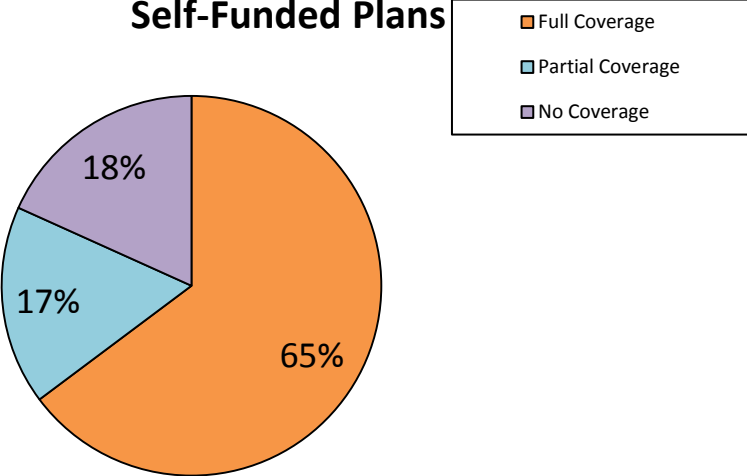
² Beacon Health Strategies, LLC, Cigna Behavioral Health, Inc. and United Behavioral Health are only included in the two behavioral health related mandated benefits: Autism Spectrum Disorder Treatment and Mental Health Care.

³ The mandated benefits information for Envision Pharmaceutical Service, Inc. and MaxorPlus, Ltd. 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

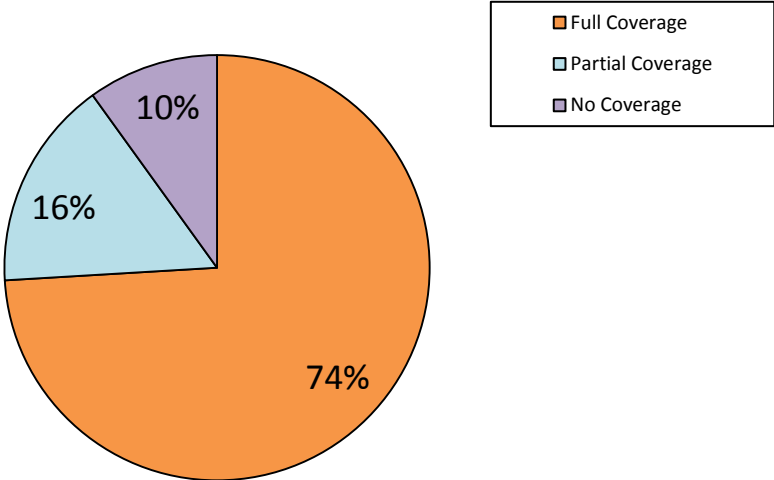
⁴ The following entities were unable to provide information on mandated benefit coverage: Discovery Benefits, Inc., Gowrie Claim Services, Infinisource, Inc. and OptumHealth Care Solutions, Inc.

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

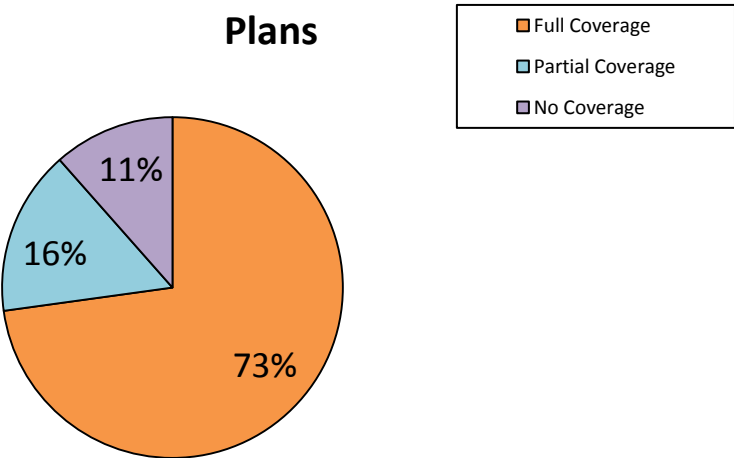
Autism Spectrum Disorder Treatment in Self-Funded Plans



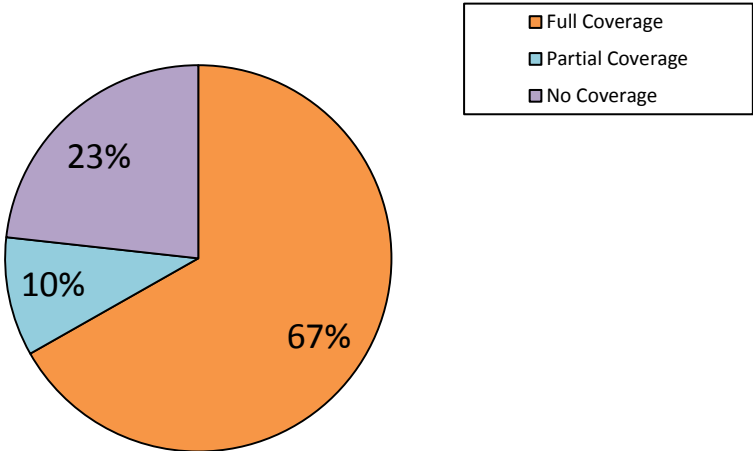
Cleft Palate and Cleft Lip



Early Intervention Services in Self-Funded Plans

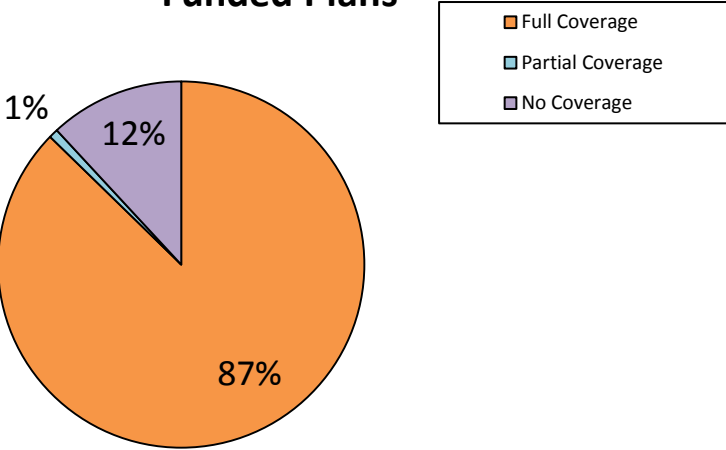


Hearing Aids

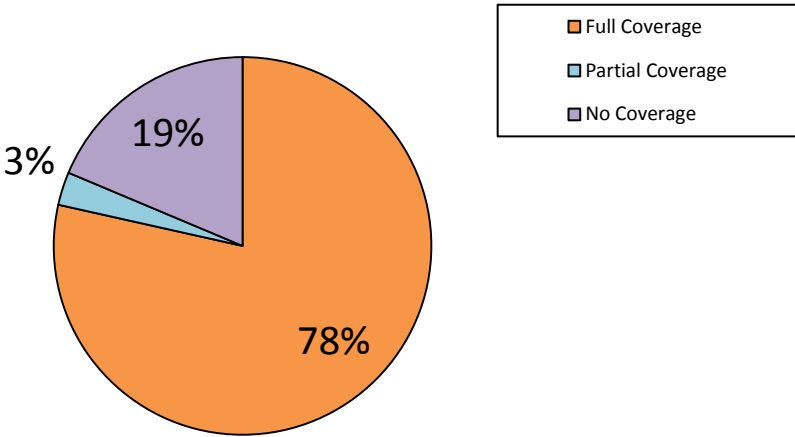


Annual Report of Self-Insured Accounts as of December 31, 2016 - Mandated Benefits Data

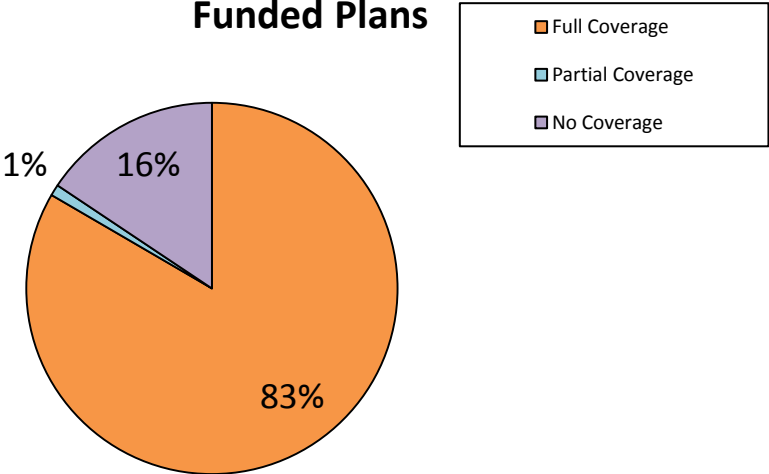
Hypodermic Syringes or Needles in Self-Funded Plans



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



Nonprescription Enteral Formulas in Self-Funded Plans



Scalp Hair Protheses for Cancer Patients

