

Annual Report of Self-Insured Accounts as of December 2017 - 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	28	185,903	113,364	6,639	4,049
2	Blue Cross and Blue Shield of Massachusetts, Inc.	218	520,657	1,129,947	2,388	5,183
3	Cigna Health and Life Insurance Company	114	119,246	251,894	1,046	2,210
4	Fallon Health & Life Assurance Company, Inc.	8	9,636	22,890	1,205	2,861
5	Harvard Pilgrim Health Care, Inc.	81	123,340	283,826	1,523	3,504
6	Health New England, Inc.	12	13,911	29,335	1,159	2,445
7	Health Plans, Inc. (Affiliated with Harvard Pilgrim)	100	35,077	73,315	351	733
8	HPHC Insurance Company, Inc.	30	18,399	26,778	613	893
9	Massachusetts Benefit Administrators, LLC (Affiliated with BCBSMA)	85	19,582	40,859	230	481
10	Total Health Plan, Inc. (Affiliated with Tufts Health Plan)	113	85,623	191,649	758	1,696
11	Tufts Benefit Administrators, Inc. (Affiliated with Tufts Health Plan)	45	16,246	30,833	361	685
12	UltraBenefits, Inc. (Affiliated with Fallon Community Health Plan)	10	750	1,456	75	146
13	UMR, Inc. (Affiliated with United Healthcare)	5	21,624	22,678	4,325	4,536
14	UniCare Life & Health Insurance Company	1	95,910	174,589	95,910	174,589
15	United HealthCare Services, Inc (Affiliated with United Healthcare)	55	227,003	516,597	4,127	9,393
	SUBTOTAL	905	1,492,907	2,910,010	1,650	3,215

	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	269	538	269	538
2	Consolidated Health Plans, Inc.	4	280	581	70	145
3	Discovery Benefits, Inc. <sup>1</sup>	35	1,707	3,477	49	99
4	Diversified Administration Corporation	10	329	627	33	63
5	Gowrie Claim Services	44	2,670	2,670	61	61
6	Group Insurance Service Center, Inc.	31	2,329	4,225	75	136
7	Infinisource, Inc. <sup>2</sup>	36	1,009	1,009	28	28
8	Meritain Health, Inc.	10	1,678	4,467	168	447
	SUBTOTAL	171	10,271	17,594	60	103

	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	155,728	264,007	155,728	264,007
2	Cigna Behavioral Health, Inc. (Behavioral Health)	1,592	5,928	11,270	4	7
3	Envision Pharmaceutical Service, Inc. (Pharmacy)	1	1,458	4,001	1,458	4,001
4	Magellan Rx Management, LLC (Pharmacy)	53	4,389	17,416	83	329
5	MaxorPlus, Ltd. (Pharmacy)	24	12,722	30,291	530	1,262
6	OptumHealth Care Solutions, Inc. (Behavioral Health)	1	45,064	94,634	45,064	94,634
7	OptumRx, Inc. (Pharmacy)	10	25,579	58,833	2,558	5,883
8	United Behavioral Health (Behavioral Health)	1	16,390	47,793	16,390	47,793
	SUBTOTAL	1,683	267,258	528,245	159	314

<sup>1</sup>Discovery 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."

<sup>2</sup>Infinisource, Inc. was unable to provide information regarding dependent members.

Annual Report of Self-Insured Accounts as of December 2017 - Financial Data

	Hospital/Medical Insurance Carrier Affiliated TPAs	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	\$663,554,364	\$0	\$663,554,364	\$0	\$0	\$34,387,533	\$19,688,696	\$14,698,837
2	Blue Cross and Blue Shield of Massachusetts, Inc.	\$7,805,614,806	\$0	\$7,805,614,806	\$0	\$408,399,209	\$343,328,171	\$423,223,284	(\$79,895,113)
3	Cigna Health and Life Insurance Company	\$132,154,483	\$0	\$132,154,483	N/A	N/A	\$67,215,566	\$77,136,055	(\$9,920,489)
4	Fallon Health & Life Assurance Company, Inc.	\$105,799,577	\$0	\$105,799,577	\$0	\$0	\$8,665,819	\$8,456,937	\$208,882
5	Harvard Pilgrim Health Care, Inc.	\$1,673,606,289	\$0	\$1,673,606,289	\$0	\$0	\$76,014,925	\$99,368,457	(\$23,353,532)
6	Health New England, Inc.	\$101,212,069	\$1,471,812	\$102,683,880	\$0	\$0	\$7,822,459	\$7,822,459	(\$0)
7	Health Plans, Inc.	\$288,696,483	\$3,726,992	\$292,423,475	n/a	n/a	\$8,704,486	\$16,895,682	(\$8,191,196)
8	HPHC Insurance Company, Inc.	\$276,868,576	\$0	\$276,868,576	\$0	\$0	\$28,672,963	\$17,718,673	\$10,954,290
9	Massachusetts Benefit Administrators, LLC	\$203,501,000	\$0	\$203,501,000	\$1,862,733	\$11,220,088	\$10,239,123	\$9,665,953	\$573,170
10	Total Health Plan, Inc.	\$1,122,195,600	N/A	\$1,122,195,600	\$916,131	\$2,600,104	\$59,411,807	\$78,747,672	(\$19,335,865)
11	Tufts Benefit Administrators, Inc.	\$193,807,736	N/A	\$193,807,736	\$365,434	\$116,185	\$9,867,407	\$12,720,524	(\$2,853,117)
12	UltraBenefits, Inc.	\$6,712,504	\$0	\$6,712,504	\$0	\$0	\$623,391	\$592,221	\$31,170
13	UMR, Inc.	\$29,400,425	\$34,912	\$29,435,337	\$0	\$0	\$4,178,527	\$3,350,050	\$828,477
14	UniCare Life & Health Insurance Company	\$774,607,341	\$0	\$774,607,341	\$0	\$62,453	\$69,070,547	\$52,259,856	\$16,810,690
15	United HealthCare Services, Inc.	\$890,582,031	\$0	\$890,582,031	N/A	N/A	\$216,191,264	\$140,511,375	\$75,679,890
	SUBTOTAL	\$14,268,313,284	\$5,233,716	\$14,273,547,000	\$3,144,298	\$422,398,039	\$944,393,988	\$968,157,894	(\$23,763,906)

	Hospital/Medical Non-Insurance	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.	\$5,423,083	\$188,150	\$5,611,233	\$0	\$0	\$44,472	\$39,915	\$4,557
2	Consolidated Health Plans, Inc.	\$2,810,745	\$680,053	\$3,490,798	\$0	\$0	\$96,447	\$130,496	(\$34,049)
3	Discovery Benefits, Inc.	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
4	Diversified Administration Corporation	\$3,556,079	\$0	\$3,556,079	\$0	\$0	\$541,242	\$470,881	\$70,362
5	Gowrie Claim Services	\$1,694,705	\$29,510	\$1,724,215	\$0	\$0	\$0	\$0	\$0
6	Group Insurance Service Center, Inc.	\$11,960,802	\$1,973,057	\$13,933,859	\$0	\$0	\$4,689,009	\$3,612,487	\$1,076,522
7	Infinisource, Inc.	\$871,273	\$0	\$871,273	\$0	\$0	\$86,882	\$0	\$86,882
8	Meritain Health, Inc.	\$0	\$0	\$0	\$0	\$0	\$1,729,548	\$660,136	\$1,069,412
	SUBTOTAL	\$26,316,687	\$2,870,770	\$29,187,457	\$0	\$0	\$7,187,600	\$4,913,915	\$2,273,686

	Ancillary and Limited Health TPA	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	\$36,403,735	\$3,358,895	\$39,762,630	\$0	\$0	\$4,817,589	\$4,576,710	\$240,879
2	Cigna Behavioral Health, Inc.	\$7,830,780	\$0	\$7,830,780	N/A	N/A	\$205,205	\$156,393	\$48,812
3	Envision Pharmaceutical Service, Inc.	\$4,777,382	\$0	\$4,777,382	\$0	\$0	\$64,491	\$24,971	\$39,520
4	Magellan Rx Management, LLC	\$18,815,091	\$0	\$18,815,091	\$0	\$0	\$131,364	\$0	\$131,364
5	MaxorPlus, Ltd.	\$13,894,681	\$0	\$13,894,681	\$0	\$0	\$997,908	\$799,682	\$198,226
6	OptumHealth Care Solutions	\$596,271	\$0	\$596,140	\$0	\$0	\$382,904	\$0	\$382,904
7	OptumRx, Inc.	\$70,932,795	\$3,081,459	\$74,014,254	n/a	n/a	\$1,015,531	\$26,214	\$989,317
8	United Behavioral Health	\$11,190,457	\$973,083	\$12,163,540	N/A	N/A	\$1,055,741	\$973,552	\$82,189
	SUBTOTAL	\$164,441,193	\$7,413,437	\$171,854,498	\$0	\$0	\$8,670,733	\$6,557,522	\$2,113,211

		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	\$14,459,071,164	\$15,517,923	\$14,474,588,956	\$3,144,298	\$422,398,039	\$960,252,321	\$979,629,330	(\$19,377,010)

Proportion of Self-Insured Plan Members who Have Coverage for Massachusetts Mandated Benefits as of December 31, 2017

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	3,243,518	2,310,475	71%	537,310	17%	395,733	12%
Bone Marrow Transplants for the Treatment of Breast Cancer	2,920,448	2,722,718	93%	100,300	3%	97,431	3%
Cardiac Rehabilitation	2,920,448	2,811,085	96%	96,019	3%	13,343	0%
Cleft Palate and Cleft Lip	2,920,448	2,201,585	75%	403,080	14%	315,783	11%
Clinical Trials to Treat Cancer	2,920,448	2,773,135	95%	6,293	0%	141,021	5%
Contraceptive Services	2,996,697	2,844,623	95%	112,623	4%	39,451	1%
Cytologic Screening (Pap Smear)	2,920,448	2,877,309	99%	34,652	1%	8,486	0%
Diabetes-Related Services and Supplies	2,996,697	2,775,915	93%	110,170	4%	110,612	4%
Early Intervention Services	2,920,448	2,180,872	75%	405,716	14%	333,859	11%
Hearing Aids for Children	2,920,448	2,094,844	72%	169,262	6%	656,342	22%
Hearing Screening for Newborns	2,920,448	2,760,845	95%	108,689	4%	50,914	2%
HIV Associated Lipodystrophy Treatment	2,920,448	2,344,121	80%	74,659	3%	501,668	17%
Home Health Care	2,920,448	2,637,719	90%	243,872	8%	38,858	1%
Hormone Replacement Therapy	2,996,697	2,668,633	89%	70,990	2%	257,074	9%
Hospice Care	2,920,448	2,853,630	98%	19,380	1%	47,438	2%
Human Leukocyte Antigen Testing	2,920,448	2,898,766	99%	8,080	0%	13,603	0%
Hypodermic Syringes or Needles	2,996,697	2,609,249	87%	20,960	1%	366,488	12%
Infertility Treatment	2,996,697	2,460,690	82%	243,303	8%	292,704	10%
Lead Poisoning Screening	2,920,448	2,846,803	97%	59,117	2%	14,529	0%
Long Term Antibiotic Therapy for the Treatment of Lyme Disease	2,996,697	2,425,353	81%	16,562	1%	554,782	19%
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)	2,996,697	2,272,953	76%	85,722	3%	638,022	21%
Mammography	2,920,448	2,894,534	99%	16,780	1%	9,134	0%
Maternity Health Care (including minimum maternity stay)	2,920,448	2,731,929	94%	110,340	4%	78,179	3%
Mental Health Care (according to Massachusetts parity provisions)	3,243,518	2,943,147	91%	294,742	9%	5,630	0%
Nonprescription Enteral Formulas	2,996,697	2,476,679	83%	34,751	1%	485,267	16%
Off-label Uses of Prescription Drugs to Treat AIDS	2,996,697	2,852,072	95%	5,009	0%	139,616	5%
Off-label Uses of Prescription Drugs to Treat Cancer	2,996,697	2,873,867	96%	5,009	0%	117,821	4%
Oral Cancer Therapy	2,996,697	2,899,804	97%	8,581	0%	88,312	3%
Preventive Care for Children up to Age 6 (including specific newborn testing)	2,920,448	2,882,370	99%	28,944	1%	9,134	0%
Prosthetic Devices	2,920,448	2,795,642	96%	78,924	3%	45,882	2%
Scalp hair Prostheses for Cancer Patients	2,920,448	2,544,470	87%	104,021	4%	271,957	9%
Speech, Hearing, and Language Disorders	2,920,448	2,590,423	89%	328,268	11%	1,757	0%

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

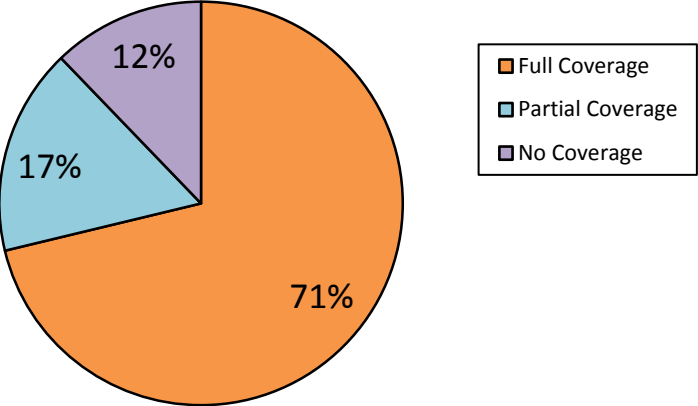
<sup>1</sup> Magellan Rx Management, LLC and OptumRx, Inc. are only included in the following prescription-related mandated benefits: Contraceptive Services, Diabetes-Related Services and Supplies, Hormone Replacement Therapy, Hypodermic Syringes or Needles, Infertility Treatment, Long Term Antibiotic Therapy for the Treatment of Lyme Disease, Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU), Nonprescription Enteral Formulas, Off-label Uses of Prescription Drugs to Treat AIDS, Off-label Uses of Prescription Drugs to Treat Cancer, and Oral Cancer Therapy.

<sup>2</sup> 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.

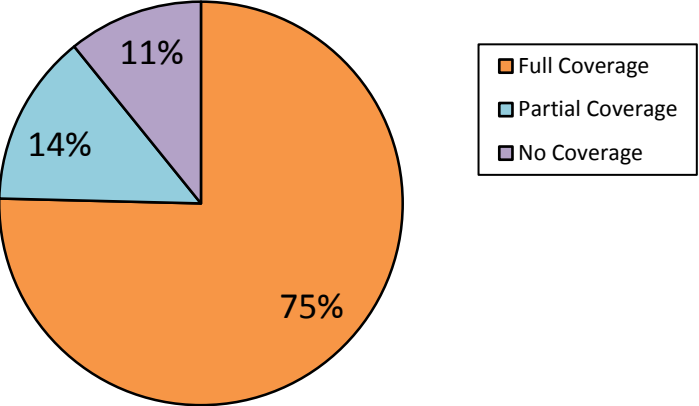
<sup>3</sup> The following entities were unable to provide information on mandated benefit coverage: Discovery Benefits, Inc., Gowrie Claim Services, and Infinisource, Inc.

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

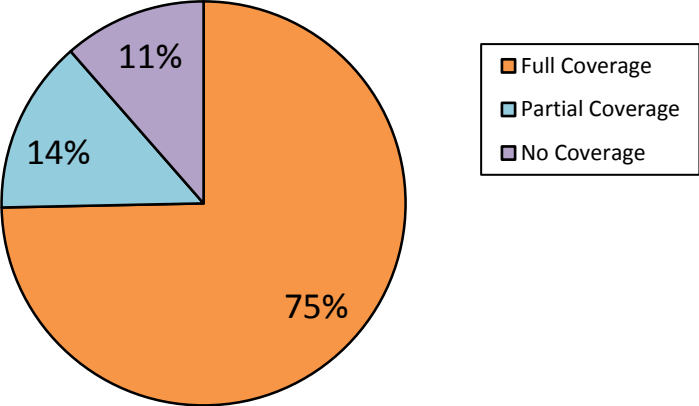
**Autism Spectrum Disorder Treatment**



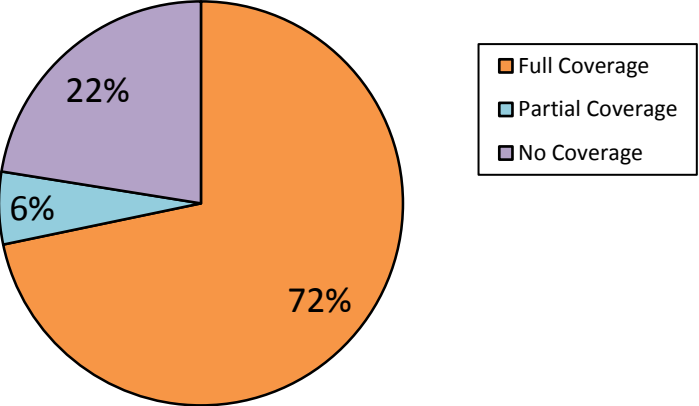
**Cleft Palate and Cleft Lip**



**Early Intervention Services**

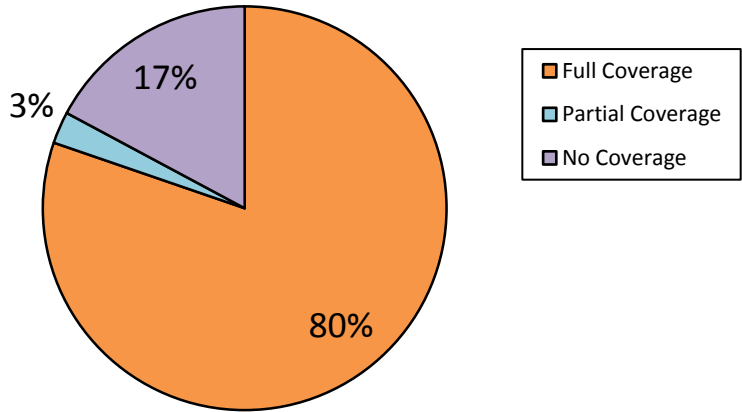


**Hearing Aids for Children**

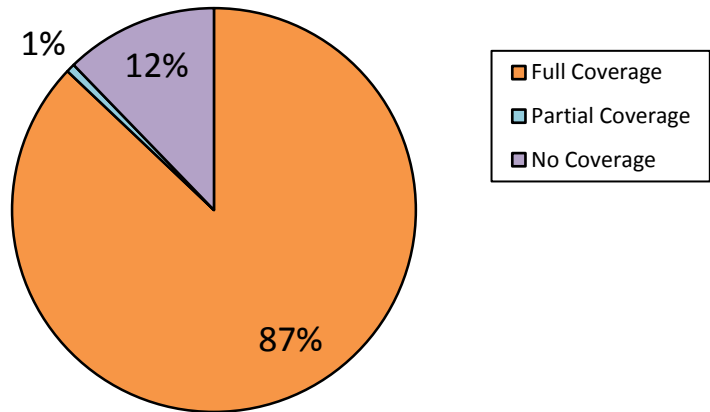


Annual Report of Self-Insured Accounts as of December 31, 2017 - Mandated Benefits Data

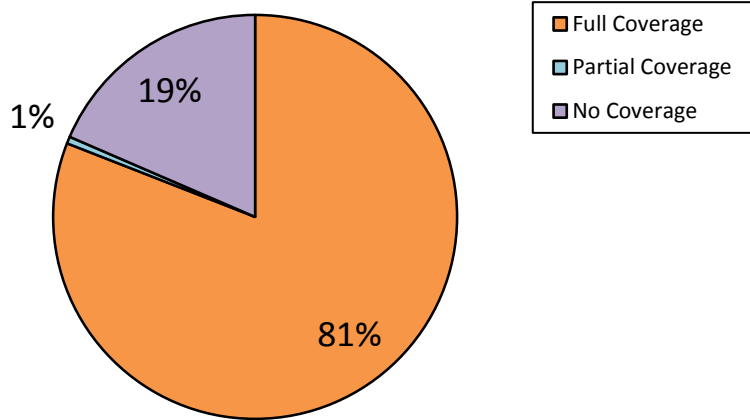
HIV Associated Lipodystrophy Treatment



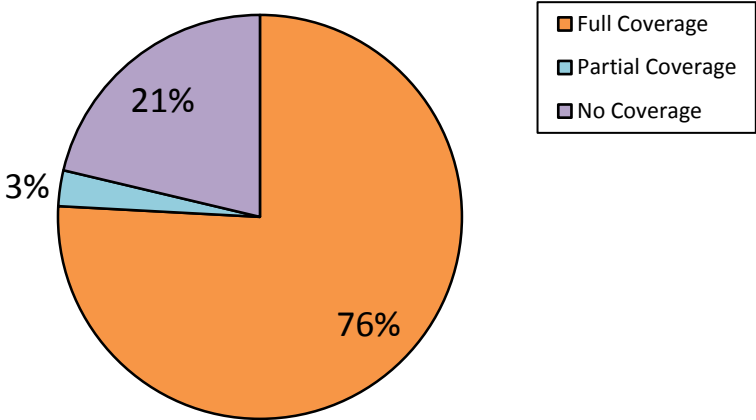
Hypodermic Syringes or Needles



Long Term Antibiotic Therapy for the Treatment of Lyme Disease



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



Annual Report of Self-Insured Accounts as of December 31, 2017 - Mandated Benefits Data

Nonprescription Enteral Formulas

