

Massachusetts Division of Insurance Annual Report
Membership in DENTAL Insured Preferred Provider Plans by County
as of December 31, 2018

	DENTAL Insured Preferred Provider Plan Members ¹ By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Members at End of 2018	Total 2018 Members
1	Aetna Life Insurance Company	216	6	359	2	2,135	402	792	77	3,420	0	745	513	851	746	10,264
2	Altus Dental Insurance Company, Inc.	4,296	1,818	26,936	137	16,644	1,438	8,580	3,853	17,888	148	11,759	12,811	4,161	29,345	139,814
3	Ameritas Life Insurance Corporation ²	212	35	1,057	327	1,092	392	832	350	1,857	15	882	922	512	1,620	10,105
4	Blue Cross and Blue Shield of Massachusetts, Inc.	1,679	897	8,374	194	8,194	512	2,127	964	19,264	71	10,449	7,772	9,343	11,647	81,487
5	Cigna Health and Life Insurance Company ³	153	867	342	5	2,178	75	686	177	5,528	12	1,126	573	1,195	2,619	15,536
6	Dearborn National Life Insurance Company ⁴	0	0	0	0	2	0	0	0	64	0	2	0	0	18	86
7	Dental Service of Massachusetts, Inc. ⁵	7,523	2,354	14,790	592	35,179	2,436	9,612	4,103	95,127	526	43,618	28,494	28,536	27,010	299,900
8	Dentegra Insurance Company	0	0	0	0	0	0	0	0	0	0	2	0	0	7	9
9	Dentegra Insurance Company of NE	212	76	216	21	387	47	134	77	799	8	403	264	268	264	3,176
10	DSM Massachusetts Insurance Company, Inc.	1,972	638	3,637	128	5,021	483	2,181	819	10,063	99	5,790	3,024	4,357	4,782	42,994
11	First Health Life & Health Insurance Company	19	0	37	3	58	4	79	16	116	0	43	30	53	21	479
12	Humana Insurance Company	467	115	538	15	702	94	361	92	1,135	37	594	466	407	724	5,747
13	Metropolitan Life Insurance Company	2,361	1,759	7,268	107	15,164	3,336	8,752	11,632	30,369	36	11,877	7,708	8,830	18,102	127,301
14	Principal Life Insurance Company	581	366	752	0	3,092	107	2,388	168	7,982	21	1,111	1,133	4,512	3,029	25,242
15	Reliance Standard Life Insurance Company	10	0	20	0	165	0	5	2	127	0	87	60	30	42	548
16	Renaissance Life and Health Ins. Co. of America	193	82	132	8	237	27	98	42	504	4	183	167	98	209	1,984
17	Standard Insurance Company	60	417	255	0	285	5	525	70	267	2	162	162	55	605	2,870
18	Starmount Insurance Company ⁶	0	0	12	0	0	0	0	0	273	0	66	10	146	96	603
19	Sun Life Assurance Company of Canada ⁷	25	40	173	0	32	0	338	23	656	0	203	344	17	48	1,898
20	The Chesapeake Life Insurance Company	24	31	200	1	381	0	65	23	726	0	312	189	132	425	2,509
21	(The) Guardian Life Insurance Company of America	389	3,742	3,363	134	9,080	1,114	8,560	4,318	29,294	77	11,181	5,154	37,516	9,137	123,059
22	The Lincoln National Life Insurance Company	126	225	550	0	1,459	340	1,415	358	2,205	3	974	853	822	1,154	10,484
23	UniCare Life and Health Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24	Union Security Insurance Company ⁷	29	15	507	0	1,197	0	454	11	1,024	0	2,561	72	372	262	6,506
25	United Concordia Insurance Company	0	0	46	0	0	0	60	154	310	0	25	43	44	100	782
26	United of Omaha Life Insurance Company	0	0	11	0	111	0	1	0	47	0	10	5	9	10	204
27	UnitedHealthcare Insurance Company	178	156	1,648	4	1,090	216	497	90	1,778	5	932	720	434	1,817	9,565
	Total Members	20,724	13,639	71,223	1,678	103,885	11,028	48,542	27,419	230,822	1,064	105,098	71,489	102,701	113,839	923,152
	2018 Massachusetts Population⁸	213,413	126,348	564,022	17,352	790,638	70,963	470,406	161,355	1,614,714	11,327	705,388	518,132	807,252	830,839	6,902,149
	2018 Market Penetration Rate⁹	9.7%	10.8%	12.6%	9.7%	13.1%	15.5%	10.3%	17.0%	14.3%	9.4%	14.9%	13.8%	12.7%	13.7%	13.4%

¹ Information reported by carriers offering a DENTAL insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.2," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

² Effective December 31, 2016, Security Life Insurance Company of America has merged into Ameritas Life Insurance Corporation.

³ Connecticut General Life Insurance Company began transferring membership of some of its products to CIGNA Health and Life Insurance Company in 2013.

⁴ Dearborn National Life Insurance Company stopped marketing its dental PPO product in 2012.

⁵ Doing business as Delta Dental Plan of Massachusetts.

⁶ New product approved in February 2018

⁷ In March 2016, Sun Life acquired the group dental business of Union Security (USIC). Because of the acquisition during 2016 and 2017 Sun Life offered its enrollees replacement coverage underwritten by USIC until Sun Life could obtain department approval of its new forms and networks. The remaining 23 policies active in Sun Life in 2017 either terminated or were replaced by USIC's policies as of January 15th, 2018. The new Sun Life plan was approved in February 2018 and new business members for Sun Life appear in 2018 report.

⁸ 2018 Population Source: U.S. Census Bureau; Vintage 2018 Population Estimates: Population Estimates

⁹ Total DENTAL insured preferred provider plan members in each county divided by the 2018 population in each county.