

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

| | VISION 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 | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Members at | Total 2018 |
| | | End of 2018 | End of 2018 | End of 2018 | End of 2018 | End of 2018 | End of 2018 | End of 2018 | End of 2018 | End of 2018 | End of 2018 | End of 2018 | End of 2018 | End of 2018 | End of 2018 | Members |
| 1 | Aetna Life Insurance Company | 19 | 0 | 33 | 2 | 511 | 1 | 7 | 2 | 373 | 0 | 86 | 48 | 63 | 63 | 1,208 |
| 2 | Ameritas Life Insurance Corporation | 257 | 15 | 897 | 215 | 892 | 385 | 745 | 310 | 1,425 | 5 | 632 | 832 | 337 | 1,382 | 8,329 |
| 3 | Blue Cross and Blue Shield of Massachusetts, Inc. | 522 | 4,763 | 3,919 | 53 | 4,352 | 352 | 1,468 | 534 | 11,752 | 11 | 7,086 | 5,873 | 4,618 | 4,297 | 49,600 |
| 4 | Combined Insurance Company of America ² | 5,560 | 565 | 11,631 | 330 | 14,951 | 905 | 10,887 | 2,979 | 46,216 | 50 | 22,784 | 14,097 | 15,973 | 28,481 | 175,409 |
| 5 | Fidelity Security Life Insurance Company | 5,499 | 2,363 | 17,490 | 118 | 28,927 | 2,868 | 19,521 | 5,419 | 70,864 | 47 | 33,695 | 21,234 | 22,499 | 35,679 | 266,223 |
| 6 | HM Life Insurance Company | 448 | 75 | 3,750 | 10 | 7,622 | 135 | 681 | 390 | 21,351 | 2 | 9,170 | 4,887 | 10,658 | 4,741 | 63,920 |
| 7 | Humana Insurance Company | 250 | 20 | 405 | 3 | 228 | 12 | 96 | 35 | 2,675 | 1 | 1,923 | 148 | 656 | 200 | 6,652 |
| 8 | Vision Service Plan Insurance Company ³ | 2,124 | 3,456 | 11,657 | 70 | 24,498 | 88 | 3,770 | 570 | 245,951 | 282 | 33,064 | 37,346 | 142,599 | 18,702 | 524,177 |
| 9 | Mid-West Life Insurance Company of Tennessee ⁴ | 114 | 9 | 81 | 3 | 144 | 12 | 61 | 27 | 287 | 7 | 161 | 144 | 73 | 112 | 1,235 |
| 10 | National Guardian Life Insurance Company | 319 | 74 | 1,432 | 1 | 1,324 | 72 | 972 | 209 | 2,972 | 0 | 1,404 | 1,053 | 665 | 1,768 | 12,265 |
| 11 | Principal Life Insurance Company | 4 | 0 | 112 | 0 | 114 | 6 | 107 | 5 | 1,136 | 0 | 92 | 269 | 919 | 495 | 3,259 |
| 12 | Reliance Standard Life Insurance Company | 0 | 0 | 2 | 0 | 17 | 12 | 20 | 92 | 75 | 0 | 15 | 12 | 27 | 47 | 319 |
| 13 | Standard Insurance Company | 7 | 50 | 140 | 0 | 187 | 2 | 437 | 42 | 282 | 0 | 55 | 27 | 150 | 437 | 1,816 |
| 14 | Starmount Insurance Company ⁵ | 0 | 0 | 10 | 0 | 17 | 0 | 1 | 0 | 134 | 0 | 44 | 11 | 37 | 31 | 285 |
| 15 | The Chesapeake Life Insurance Company | 447 | 42 | 471 | 15 | 1,076 | 7 | 131 | 47 | 1,796 | 4 | 762 | 604 | 307 | 793 | 6,502 |
| 16 | (The) Guardian Life Insurance Company of America | 226 | 1,630 | 1,433 | 114 | 2,519 | 466 | 1,931 | 108 | 12,226 | 0 | 5,001 | 612 | 9,739 | 6,591 | 42,596 |
| 17 | Union Security Insurance Company | 2 | 0 | 25 | 0 | 162 | 0 | 0 | 8 | 195 | 0 | 40 | 30 | 134 | 22 | 618 |
| 18 | UnitedHealthcare Insurance Company | 275 | 197 | 2,917 | 23 | 2,016 | 65 | 345 | 79 | 5,658 | 35 | 2,054 | 1,305 | 1,691 | 3,486 | 20,146 |
| | Total Members | 16,073 | 13,259 | 56,405 | 957 | 89,557 | 5,388 | 41,180 | 10,856 | 425,368 | 444 | 118,068 | 88,532 | 211,145 | 107,327 | 1,184,559 |
| | 2018 Massachusetts Population ⁶ | 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 Rate ⁷ | 7.5% | 10.5% | 10.0% | 5.5% | 11.3% | 7.6% | 8.8% | 6.7% | 26.3% | 3.9% | 16.7% | 17.1% | 26.2% | 12.9% | 17.2% |

¹ Information reported by carriers offering a VISION 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 Three new products were approved in March 2018 for Combined Insurance.

³ Effective October 1, 2017, Massachusetts Vision Service Plan, Inc. has merged into Vision Service Plan Insurance Company.

⁴ Mid-West Life Insurance Company of Tennessee is no longer marketing its vision plans.

⁵ New vision product was issued in February 2018.

⁶ Total VISION insured preferred provider plan members in each county divided by the 2018 population in each county.

⁷ 2018 Population Source: U.S. Census Bureau; Vintage 2018 Population Estimates: Population Estimates