

Massachusetts Division of Insurance
Annual Report of Membership in Self-Insured Accounts as of December 31, 2018

	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	23	32,386	103,975	1,408	4,521
2	AllWays Health Partners, Inc.	2	11,209	22,817	5,605	11,409
3	Blue Cross and Blue Shield of Massachusetts, Inc.	228	508,406	1,077,871	2,230	4,728
4	Cigna Health and Life Insurance Company	114	119,246	251,894	1,046	2,210
5	Fallon Health & Life Assurance Company, Inc.	10	17,956	169,825	1,796	16,983
6	Harvard Pilgrim Health Care, Inc.	81	123,340	283,826	1,523	3,504
7	Health New England, Inc.	12	13,911	29,335	1,159	2,445
8	Health Plans, Inc. (Affiliated with Harvard Pilgrim)	108	44,130	92,268	409	854
9	HPHC Insurance Company, Inc.	30	18,399	26,778	613	893
10	Massachusetts Benefit Administrators, LLC (Affiliated with BCBSMA)	85	19,582	40,859	230	481
11	Total Health Plan, Inc. (Affiliated with Tufts Health Plan)	100	72,155	160,921	722	1,609
12	Tufts Benefit Administrators, Inc. (Affiliated with Tufts Health Plan)	44	23,150	35,432	526	805
13	UltraBenefits, Inc. (Affiliated with Fallon Community Health Plan)	10	750	1,456	75	146
14	UMR, Inc. (Affiliated with United Healthcare)	6	22,061	23,989	3,677	3,998
15	UniCare Life & Health Insurance Company	1	95,910	174,589	95,910	174,589
16	United HealthCare Services, Inc (Affiliated with United Healthcare)	40	221,761	497,629	5,544	12,441
SUBTOTAL		894	1,344,352	2,993,464	1,504	3,348

	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	262	555	262	555
2	Diversified Group Brokerage Corporation	9	402	718	45	80
3	Gowrie Claim Services	44	2,670	2,670	61	61
4	Group Insurance Service Center, Inc.	25	1,506	2,983	60	119
5	Infinisource, Inc. ²	43	1,381	N/A	32	N/A
6	Meritain Health, Inc.	10	1,678	4,467	168	447
7	Revolv, Inc.	3	6,203	13,071	2,068	4,357
8	Wellfleet Insurance Company (f/k/a Consolidated Health Plans, Inc.)	4	232	473	58	118
SUBTOTAL		132	7,899	11,393	60	86

	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)	52	3,064	11,206	59	216
5	MaxorPlus, Ltd. (Pharmacy)	28	19,506	39,622	697	1,415
6	OptumHealth Care Solutions, Inc. (Behavioral Health)	1	26,147	54,908	26,147	54,908
7	OptumRx, Inc. (Pharmacy)	3	1,071	2,389	357	796
8	United Behavioral Health (Behavioral Health)	1	16,390	47,793	16,390	47,793
SUBTOTAL		1,679	229,292	435,196	137	259

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.

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Proportion of Self-Insured Plan Members who have Coverage for Massachusetts Mandated Benefits as of December 31, 2018

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	3,051,019	2,400,534	79%	445,699	15%	204,786	7%
Bone Marrow Transplants for the Treatment of Breast Cancer	2,727,949	2,603,189	95%	8,843	0%	115,917	4%
Cardiac Rehabilitation	2,727,949	2,694,177	99%	17,380	1%	16,391	1%
Cleft Palate and Cleft Lip	2,727,949	2,029,231	74%	398,747	15%	299,971	11%
Clinical Trials to Treat Cancer	2,727,949	2,588,356	95%	9,307	0%	130,287	5%
Contraceptive Services	2,739,080	2,582,437	94%	129,198	5%	25,033	1%
Cytologic Screening (Pap Smear)	2,727,949	2,701,308	99%	22,691	1%	3,951	0%
Diabetes-Related Services and Supplies	2,741,544	2,448,380	89%	168,711	6%	124,453	5%
Early Intervention Services	2,727,949	2,014,742	74%	359,394	13%	353,814	13%
Hearing Aids for Children	2,727,949	2,069,229	76%	152,965	6%	505,755	19%
Hearing Screening for Newborns	2,727,949	2,660,484	98%	13,751	1%	53,714	2%
HIV Associated Lipodystrophy Treatment	2,727,949	2,121,978	78%	73,011	3%	532,960	20%
Home Health Care	2,727,949	2,627,785	96%	96,660	4%	3,504	0%
Hormone Replacement Therapy	2,741,544	2,376,987	87%	69,105	3%	295,452	11%
Hospice Care	2,727,949	2,658,233	97%	22,862	1%	46,855	2%
Human Leukocyte Antigen Testing	2,727,949	2,715,983	100%	3,544	0%	8,422	0%
Hypodermic Syringes or Needles	2,730,338	2,294,868	84%	21,226	1%	414,245	15%
Infertility Treatment	2,741,544	2,250,203	82%	271,396	10%	219,945	8%
Lead Poisoning Screening	2,727,949	2,669,707	98%	37,322	1%	20,920	1%
Long Term Antibiotic Therapy for the Treatment of Lyme Disease	2,741,544	2,101,260	77%	186,853	7%	453,431	17%
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)	2,727,502	2,093,784	77%	83,995	3%	549,321	20%
Mammography	2,727,949	2,709,354	99%	14,645	1%	3,951	0%
Maternity Health Care (including minimum maternity stay)	2,727,949	2,636,910	97%	16,839	1%	74,200	3%
Mental Health Care (according to Massachusetts parity provisions)	3,051,019	2,990,570	98%	60,002	2%	447	0%
Nonprescription Enteral Formulas	2,739,155	2,229,635	81%	47,083	2%	462,437	17%
Off-label Uses of Prescription Drugs to Treat AIDS	2,741,544	2,604,218	95%	5,044	0%	132,282	5%
Off-label Uses of Prescription Drugs to Treat Cancer	2,741,544	2,607,367	95%	5,044	0%	129,133	5%
Oral Cancer Therapy	2,741,544	2,579,894	94%	16,543	1%	145,107	5%
Preventive Care for Children up to Age 6 (including specific newborn testing)	2,727,949	2,686,903	98%	32,368	1%	8,678	0%
Prosthetic Devices	2,782,857	2,654,028	95%	87,556	3%	41,273	1%
Scalp hair Prostheses for Cancer Patients	2,727,949	2,539,819	93%	38,958	1%	149,172	5%
Speech, Hearing, and Language Disorders	2,727,949	2,584,376	95%	141,816	5%	1,757	0%

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

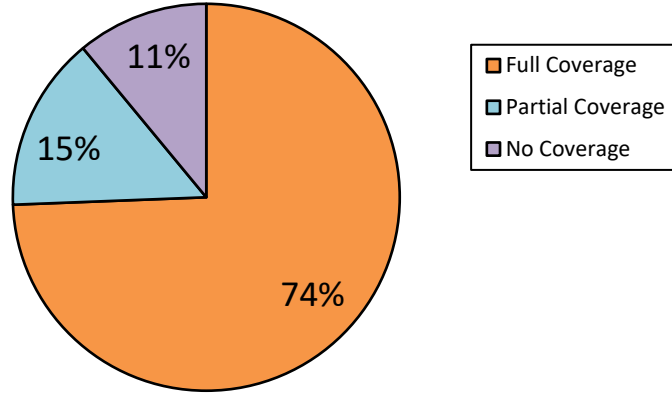
¹ Envision Pharmaceutical Service, Inc., Magellan Rx Management, LLC, MaxorPlus, Ltd., and OptumRx, Inc. are only included in the following prescription-related mandated benefits: Contraceptive Services, Diabetes-Related Services and Supplies, Hormone Replacement Therapy, Hypodermic Syringes or Needles, 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.

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

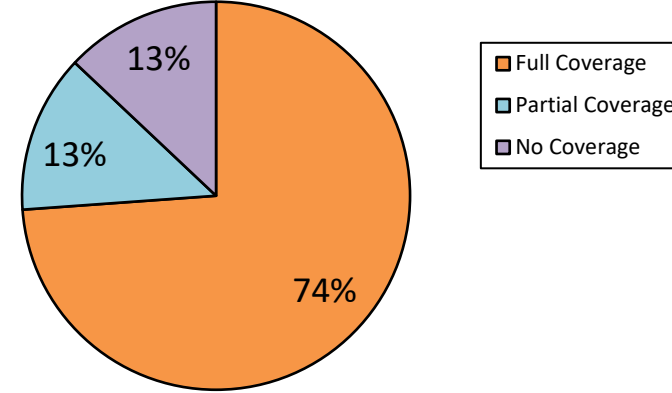
³ Please note that not all entities were able to provide mandated benefit information.

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

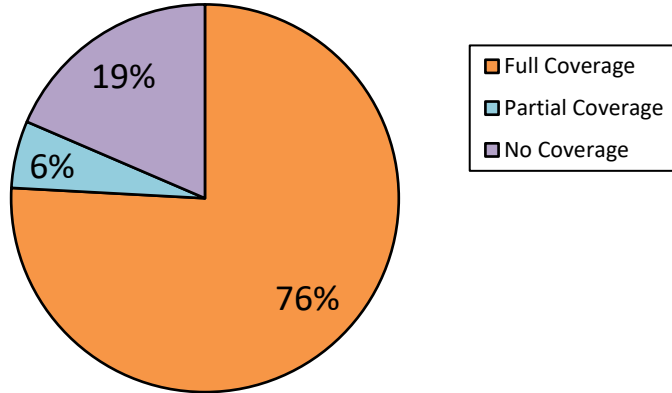
Cleft Palate and Cleft Lip



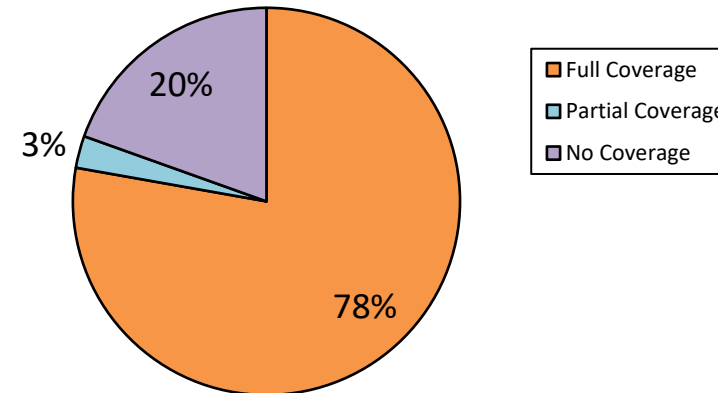
Early Intervention Services



Hearing Aids for Children

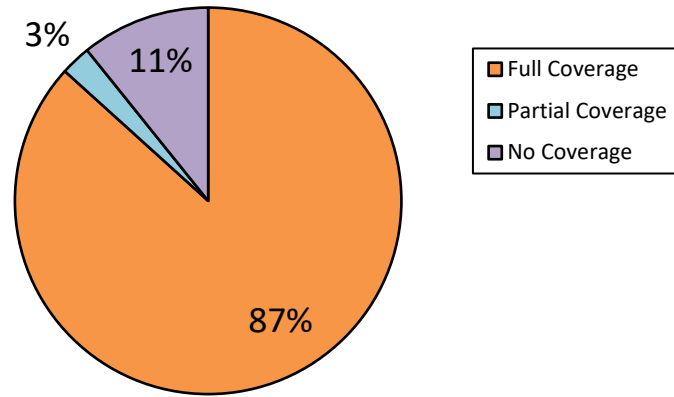


HIV Associated Lipodystrophy Treatment

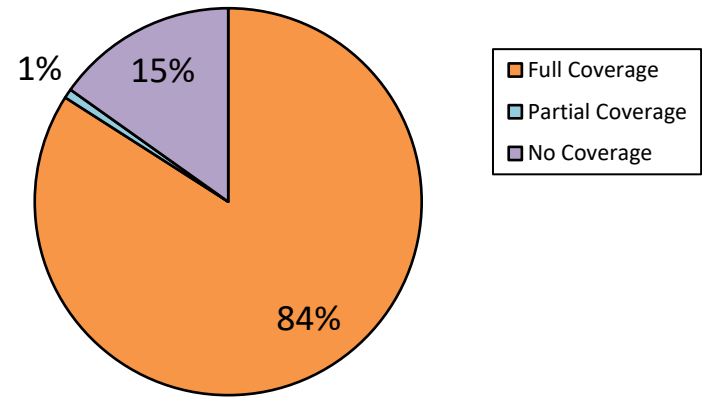


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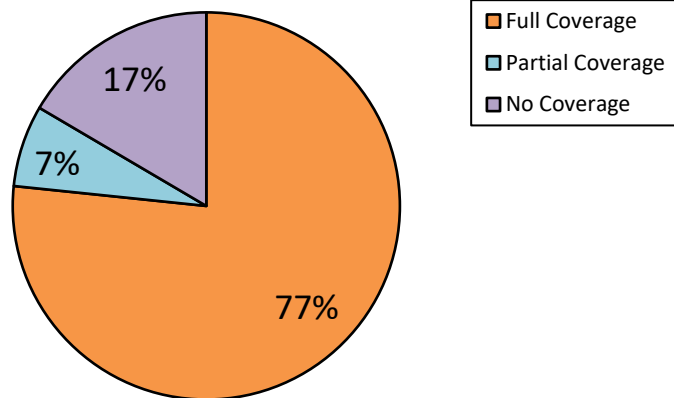
Hormone Replacement Therapy



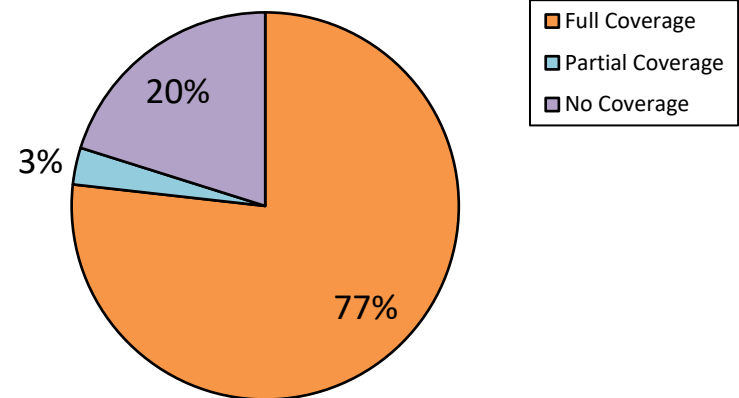
Hypodermic Syringes or Needles



Long Term Antibiotic Therapy for the Treatment of Lyme Disease



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



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Nonprescription Enteral Formulas

