

Massachusetts Division of Insurance
Annual Report of Membership in Self-Insured Accounts as of December 31, 2023

	Hospital/Medical Insurance Carrier Affiliated TPAs	# of Self-Insured Accounts	# of Covered Employees	# of Covered Employees & Dependents	Average # of Covered Employee Members Per Account	Average # of Covered Employees & Dependent Members Per Account
1	Aetna Life Insurance Company	33	15,198	33,456	461	1,014
2	Mass General Brigham Health Insurance Company	5	69,755	143,537	13,951	28,707
3	Blue Cross and Blue Shield of Massachusetts, Inc.	25	577,261	1,175,091	2,566	5,223
4	Cigna Health and Life Insurance Company	170	120,928	247,271	711	1,455
5	Harvard Pilgrim Health Care, Inc.	113	108,470	235,425	960	2,083
6	Health Plans, Inc. (Affiliated with Harvard Pilgrim Health Care, Inc.)	170	54,479	109,891	320	646
7	HNE Advisory Services, Inc. (Affiliated with Health New England, Inc.)	9	23,632	47,979	2,626	5,331
8	HPHC Insurance Company, Inc.	37	8,331	15,974	225	432
9	Massachusetts Benefit Administrators, LLC (Affiliated with BCBSMA, Inc.)	97	34,873	68,810	360	709
10	Total Health Plan, Inc. (Affiliated with Tufts Health Plan)	80	28,342	63,819	355	799
11	Tufts Benefit Administrators, Inc. (Affiliated with Tufts Health Plan)	32	5,654	10,432	177	326
12	UMR, Inc. (Affiliated with UnitedHealthcare Insurance Company)	15	90,660	192,696	6,044	12,846
13	Wellpoint Life and Health Insurance Company	1	112,027	202,898	112,027	202,898
14	United HealthCare Services, Inc. (Affiliated with UnitedHealthcare Insurance Company)	38	174,217	362,734	4,585	9,545
	SUBTOTAL	1,025	1,423,867	2,910,003	1,389	2,839

	Hospital/Medical Non-Insurance	# of Self-Insured Accounts	# of Covered Employees	# of Covered Employees & Dependents	Average # of Covered Employee Members Per Account	Average # of Covered Employees & Dependent Members Per Account
1	Allied Benefit Systems, LLC	429	2,392	3,999	6	9
2	Auxiant Inc.	1	65	150	65	150
3	Benefit Plan Administrators Of Eau Claire, LLC	1	152	217	152	217
4	Bind Benefits, Inc.	6	1,015	1,803	169	301
5	Bywater, Ltd.	14	194	331	14	24
6	Centerstone Insurance and Financial Services, LLC	262	262	486	1	2
7	Chesterfield Resources, Inc.	2	201	409	101	205
8	Clearwater Benefits Administrators LLC	1	9,020	9,020	9,020	9,020
9	First American Administrators, Inc.	7	78,643	177,656	11,235	25,379
10	Fringe Benefit Group, Inc.	6	324	500	54	83
11	Gravie Administrative Services LLC	1	183	293	183	293
12	Key Benefit Administrators, Inc.	2	37	47	19	24
13	Lucent Health Solutions, LLC	2	4,915	9,624	2,458	4,812
14	OptumHealth Care Solutions, LLC	1	59,342	122,831	59,342	122,831
15	PlanSource Benefits Administration, Inc.	5	72	147	14	29
16	Star Marketing and Administration	3	47	102	16	34
	SUBTOTAL	743	156,864	327,615	211	441

	Ancillary and Limited Health TPA	# of Self-Insured Accounts	# of Covered Employees	# of Covered Employees & Dependents	Average # of Covered Employee Members Per Account	Average # of Covered Employees & Dependent Members Per Account
1	Amplifon Hearing Health Care, Corp. (Hearing)	3	41	57	14	19
2	Capital Rx, Inc. (Pharmacy)	3	3,417	7,272	1,139	2,424
3	CaremarkPCS Health, LLC, (Pharmacy)	16	315,317	315,317	19,707	19,707
4	Davis Vision, Inc. (Vision)	27	243,712	449,812	9,026	16,660
5	Evernorth Behavioral Health, Inc. (Behavioral Health)	2,977	81,164	166,812	27	56
6	MaxorPlus, Ltd. (Pharmacy)	35	16,453	34,797	470	994
7	National Vision Administrators, LLC	1	586	1,517	586	1,517
8	OptumRx, Inc. (Pharmacy)	1	3,212	5,849	3,212	5,849
9	Progeny, Inc.	364	104,097	104,097	286	286
10	Serve You Custom Prescription Management, Inc. dba Serve You Rx	9	973	1,943	108	216
11	Smith Health, Inc. (Pharmacy)	29	9,522	19,108	328	659
12	Southern Scripts, LLC (Pharmacy)	88	8,922	16,211	101	184
13	Spectera, Inc. (Vision)	10	3,576	7,638	358	764
14	United Behavioral Health (Behavioral Health)	1	54,050	124,308	54,050	124,308
15	Vision Service Plan Insurance Company (Vision)	1,356	641,218	1,287,398	473	949
16	WINFertility, Inc.	5	1,132	1,589	226	318
	SUBTOTAL	4,920	1,486,260	2,542,136	302	517

	Dental TPA	# of Self-Insured Accounts	# of Covered Employees	# of Covered Employees & Dependents	Average # of Covered Employee Members Per Account	Average # of Covered Employees & Dependent Members Per Account
1	Aetna Life Insurance Company	33	3,317	6,940	101	210
2	Blue Cross Blue Shield of Massachusetts, Inc.	175	179,612	378,645	1,026	2,164
3	Centerstone Insurance and Financial Services, LLC	1	286	556	286	556
4	Chesterfield Resources, Inc.	2	201	409	101	205
5	Cigna Health and Life Insurance Company	43	61,723	125,464	1,435	2,918
6	Clearwater Benefits Administrators LLC	1	12	33	12	33
7	Dental Benefit Providers, Inc.	3	1,604	3,495	535	1,165
8	Health Plans, Inc.	24	4,275	9,143	178	381
9	Liberty Dental Plan Corporation	1	1,297	1,297	1,297	1,297
10	Lucent Health Solutions, LLC	2	209	392	105	196
11	Massachusetts Benefit Administrators, LLC	23	5,001	10,769	217	468
12	New England Dental Administrators, LLC	1	286	433	286	433
13	SKYGEN USA, LLC	2	40,054	80,109	20,027	40,055
14	Sun Life Assurance Company of Canada	5	2,029	3,855	406	771
15	UMR, Inc.	1	124	240	124	240
16	United Healthcare Services, Inc.	3	1,837	3,722	612	1,241
	SUBTOTAL	320	301,867	625,502	943	1,955

Massachusetts Division of Insurance
Proportion of Self-Insured Plan Members who have Coverage for Massachusetts Mandated Benefits as of December 31, 2023

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	Total Percent
Autism Spectrum Disorder Treatment	3,386,210	2,668,324	79%	159,950	5%	557,936	16%	100%
Bone Marrow Transplants for the Treatment of Breast Cancer	2,926,488	2,505,168	86%	145,890	5%	275,430	9%	100%
Cardiac Rehabilitation	2,926,488	2,633,567	90%	69,437	2%	224,649	8%	100%
Cleft Palate and Cleft Lip	2,926,488	2,270,984	78%	286,183	10%	366,306	13%	100%
Clinical Trials to Treat Cancer	2,926,488	2,499,561	85%	91,465	3%	335,462	11%	100%
Contraceptive Services	3,361,621	2,871,313	85%	350,208	10%	101,771	3%	99%
COVID tests, vaccines and treatment	3,361,621	2,632,748	73%	361,154	13%	367,719	14%	100%
Cytologic Screening (Pap Smear)	2,926,488	2,677,247	91%	24,939	1%	224,302	8%	100%
Diabetes-Related Services and Supplies	3,361,621	2,871,313	85%	224,520	7%	265,788	8%	100%
Early Intervention Services	2,926,488	1,923,658	66%	347,451	12%	656,117	22%	100%
Hearing Aids for Children	2,926,545	2,217,414	76%	126,634	4%	582,698	20%	100%
Hearing Screening for Newborns	2,926,545	2,311,905	79%	192,941	7%	423,254	14%	100%
HIV Associated Lipodystrophy Treatment	2,926,488	2,338,234	80%	66,877	2%	521,377	18%	100%
Home Health Care	2,926,488	2,433,387	83%	266,017	9%	224,649	8%	100%
Hormone Replacement Therapy	2,926,488	2,443,348	83%	113,217	4%	369,923	13%	100%
Hospice Care	2,926,488	2,678,876	92%	12,082	0%	240,824	8%	100%
Human Leukocyte Antigen Testing	2,926,488	2,661,373	91%	0	0%	265,115	9%	100%
Hypodermic Syringes or Needles	2,926,488	2,461,776	84%	102,115	3%	362,597	12%	100%
Infertility Treatment	2,926,488	2,284,146	78%	208,874	7%	434,590	15%	100%
Lead Poisoning Screening	2,926,488	2,665,636	91%	10,411	0%	249,924	9%	100%
Long Term Antibiotic Therapy for the Treatment of Lyme Disease	2,926,488	2,357,180	81%	101,175	3%	466,394	16%	100%
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)	2,926,488	2,321,457	79%	85,207	3%	514,336	18%	100%
Mammography	2,926,488	2,702,139	92%	47	0%	224,302	8%	100%
Maternity Health Care (including minimum maternity stay)	2,926,488	2,541,939	87%	146,237	5%	237,794	8%	100%
Mental Health Care (according to Massachusetts parity provisions)	3,386,210	2,826,971	83%	179,751	5%	221,829	7%	100%
Nonprescription Enteral Formulas	2,926,488	2,217,245	76%	59,076	2%	650,261	22%	100%
Off-label Uses of Prescription Drugs to Treat AIDS	3,361,621	2,717,749	81%	100,802	3%	439,049	13%	100%
Off-label Uses of Prescription Drugs to Treat Cancer	3,361,621	2,717,749	81%	100,802	3%	439,049	13%	100%
Oral Cancer Therapy	2,926,488	2,525,004	86%	136,904	5%	264,562	9%	100%
PANS/PANDAS	2,926,488	2,286,967	79%	228,816	6%	410,705	16%	100%
Preventive Care for Children up to Age 6 (including specific newborn testing)	2,926,488	2,642,976	90%	38,099	1%	249,541	9%	100%
Prosthetic Devices	2,926,488	2,591,619	89%	110,221	4%	224,649	8%	100%
Scalp Hair Prostheses for Cancer Patients	2,926,488	2,451,983	84%	46,467	2%	427,867	15%	100%
Special medical formulas approved by the commissioner of the department of public health	2,926,488	1,949,252	67%	211,744	7%	765,491	27%	100%
Speech, Hearing, and Language Disorders	2,926,545	2,564,874	88%	259,901	9%	101,771	3%	100%
Telehealth	2,926,488	2,677,469	91%	300	0%	248,719	8%	100%
Tobacco cessation products	3,361,621	2,724,706	81%	144,477	4%	489,840	15%	101%

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

¹ CaremarkPCS Health, L.L.C., Capital Rx, Inc., OptumRx, Inc., ProAct, Inc dba ProAct PBM Inc., and Serve You Custom Prescription Management, Inc. dba Serve You Rx are only included in the following prescription-related mandated benefits: Contraceptive Services, COVID tests, vaccines and treatment, Diabetes-Related Services and Supplies, Off-label Uses of Prescription Drugs to Treat AIDS, Off-label Uses of Prescription Drugs to Treat Cancer, and Tobacco cessation products.

² Evernorth 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 following entities were unable to provide information on mandated benefit coverage due to only administering auxillary health benefits: Davis Vision, Inc., Spectera, Inc., Progyny, Inc., WINFertility, Inc. and Vision Service Plan Insurance Company

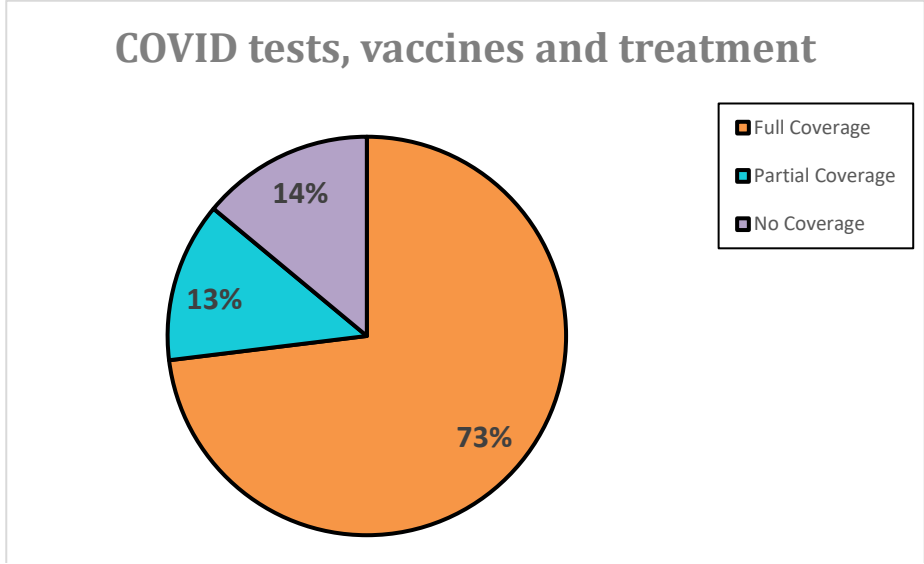
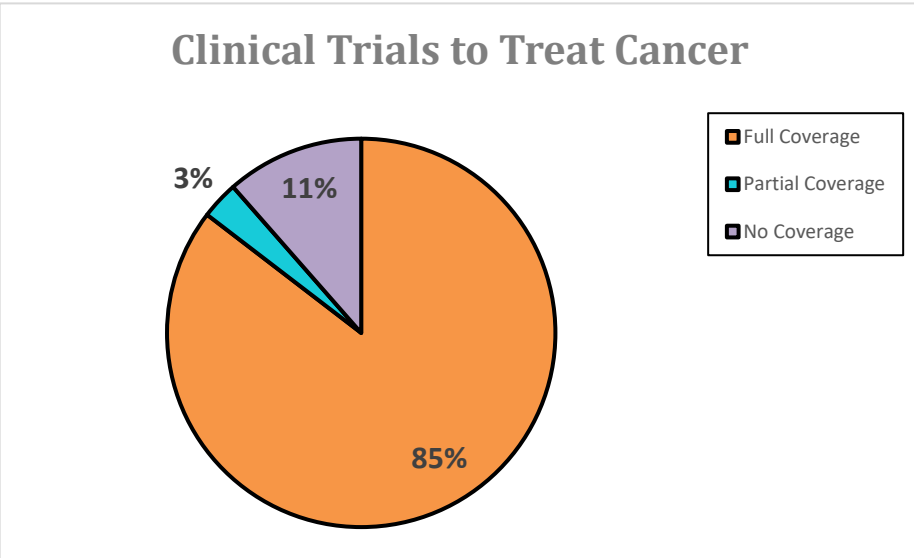
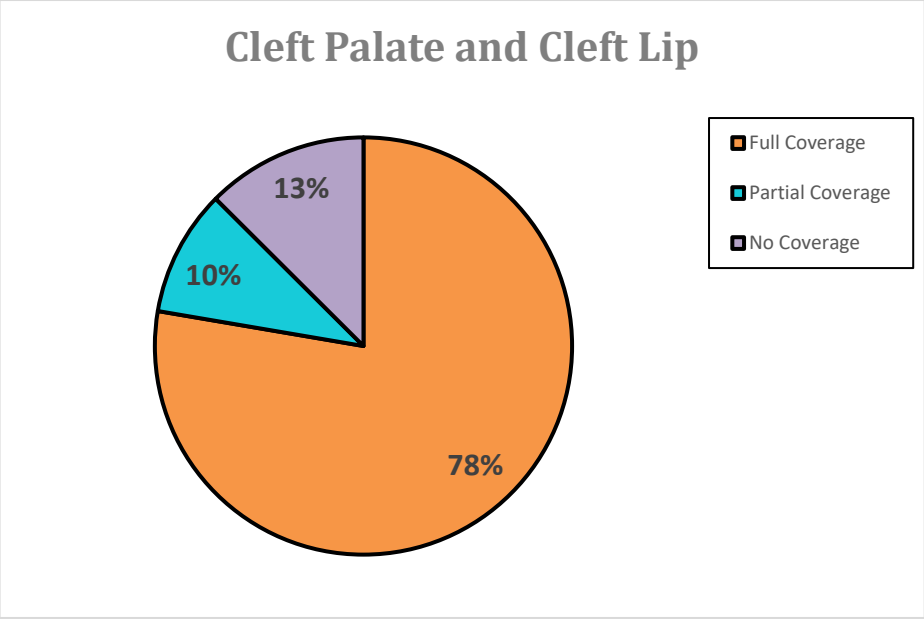
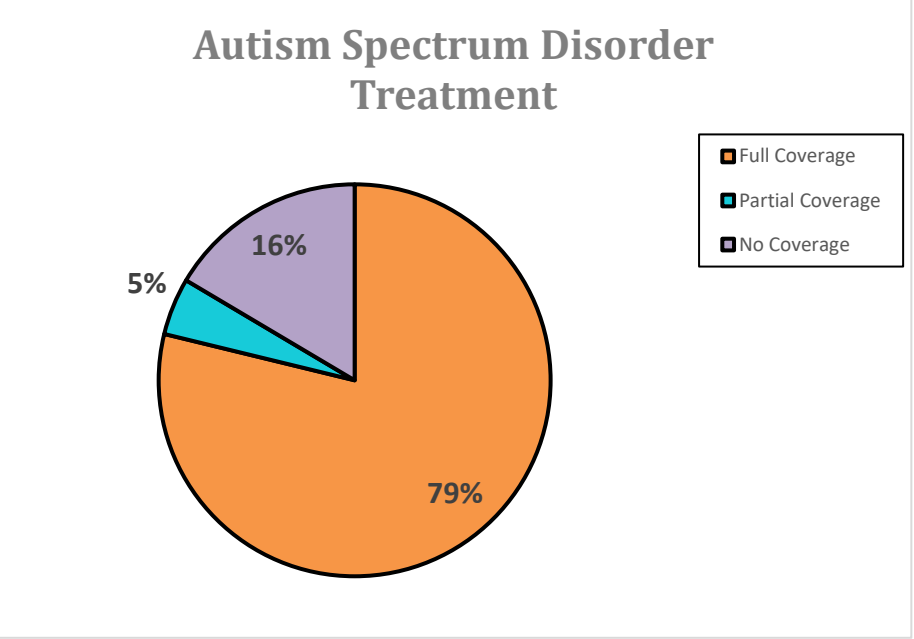
⁴ The following entities were unable to provide information on mandated benefit coverage due to only administering dental health benefits: Centerstone Insurance and Financial Services, LLC, Chesterfield Resources, Inc., Clearwater Benefits Administrators LLC, Dental Benefit Providers, Inc., Liberty Dental Plan Corporation, Lucent Health Solutions, LLC, Massachusetts Benefit Adminstrators, LLC, New England Dental Administrators, LLC , SKYGEN USA, LLC, and Sun Life Assurance Company of Canada

⁵ Amplifon Hearing Health Care, Corp. is only included in hearing related mandated benefits: Hearing Aids for Children,Hearing Screening for Newborns, and Speech, Hearing, and Language Disorders

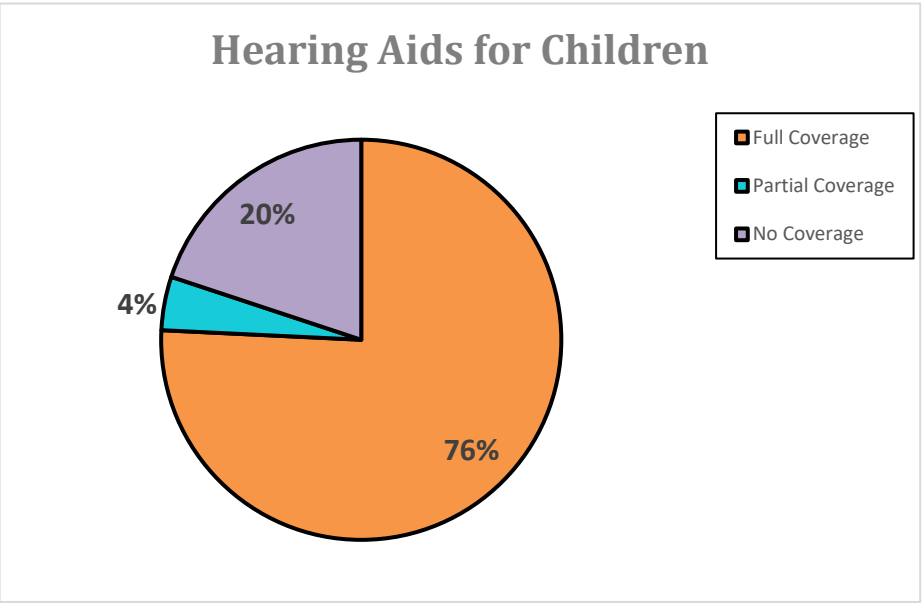
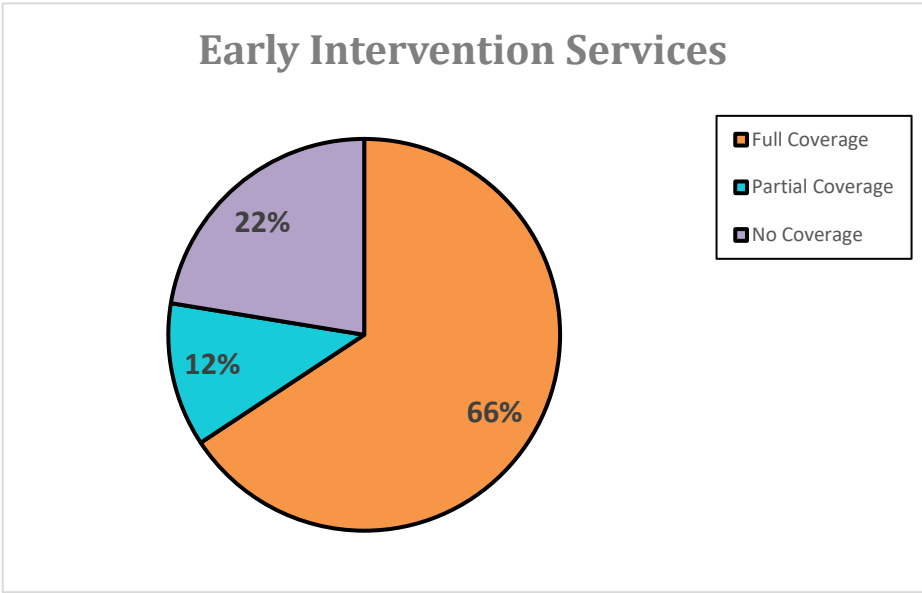
⁶ The following entities were unable to provide information on mandated benefit coverage: Allied Benefit Systems,LLC, Auxiant Inc., First American Administrators, Inc., Gravie Administrative Services LLC, Lucent Health Solutions, LLC and Southern Scripts, LLC

Massachusetts Division of Insurance

Mandated Benefits for which More Than 10% of Accounts Provided "No Coverage" for the Mandate in CY 2023

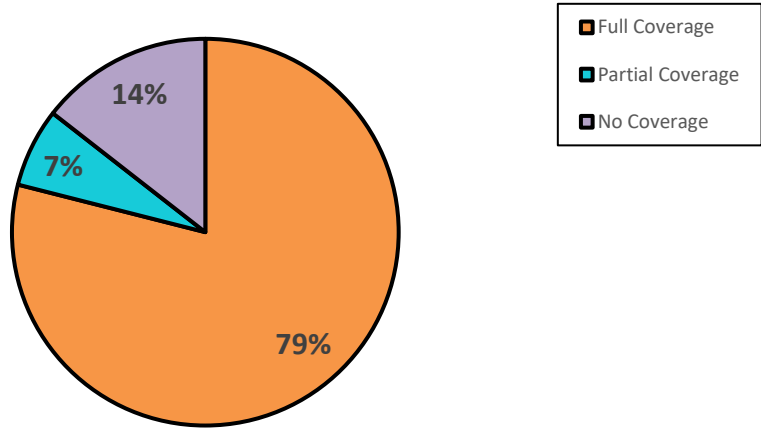


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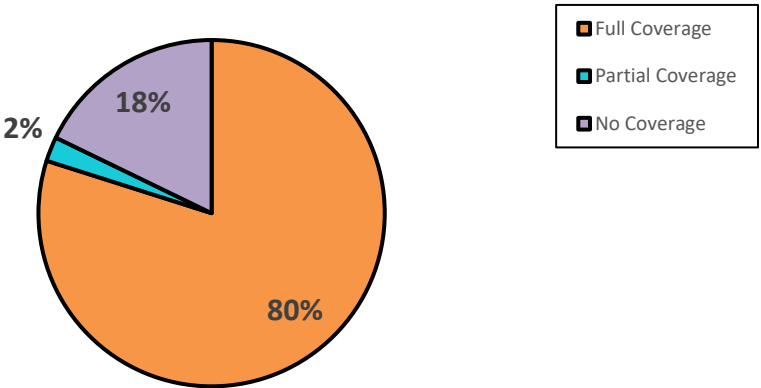


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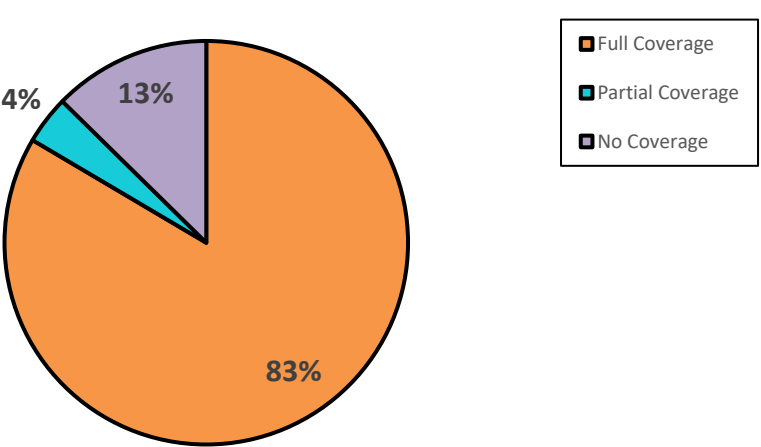
Hearing Screening for Newborns



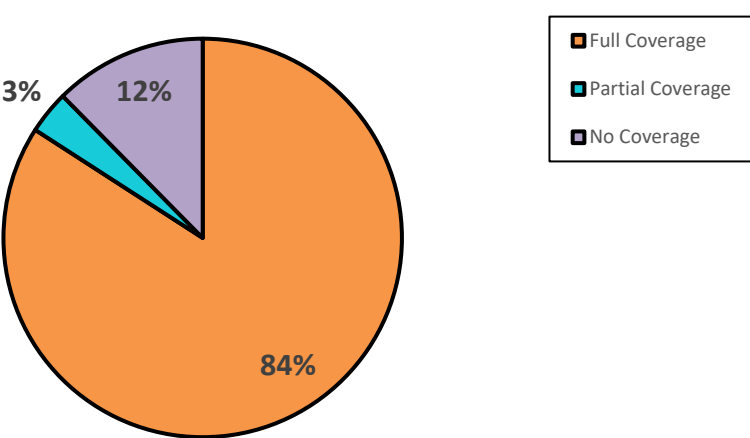
HIV Associated Lipodystrophy Treatment



Hormone Replacement Therapy

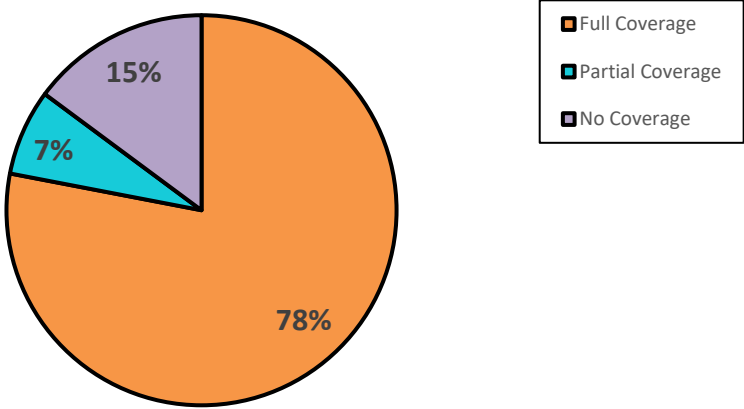


Hypodermic Syringes or Needles

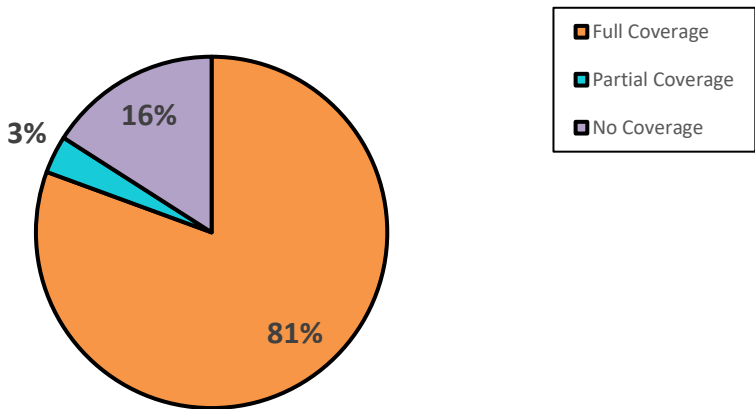


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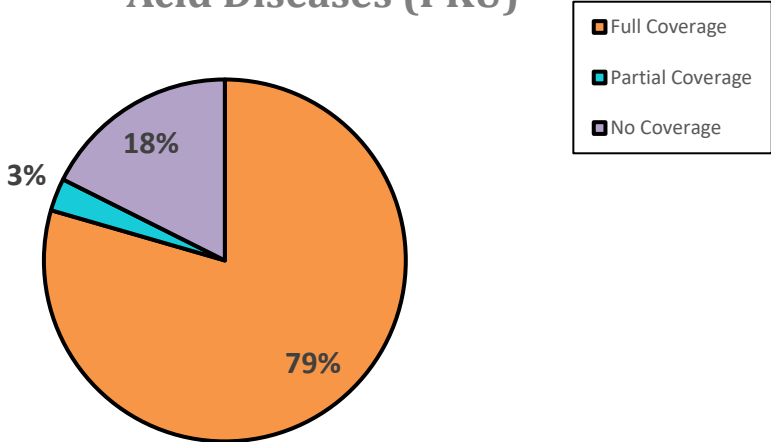
Infertility Treatment



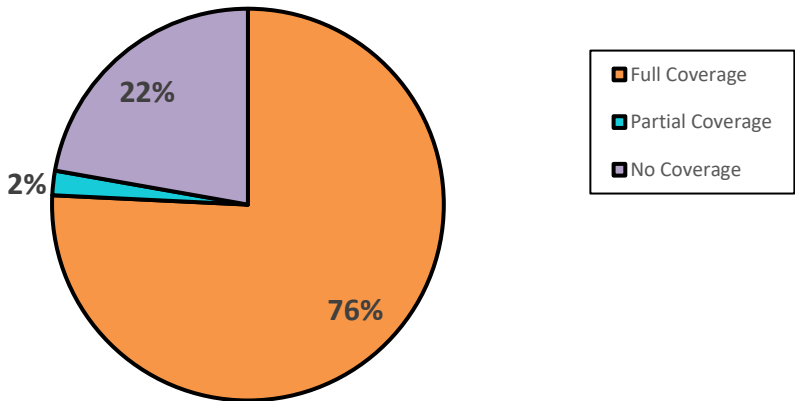
Long Term Antibiotic Therapy for the Treatment of Lyme Disease



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

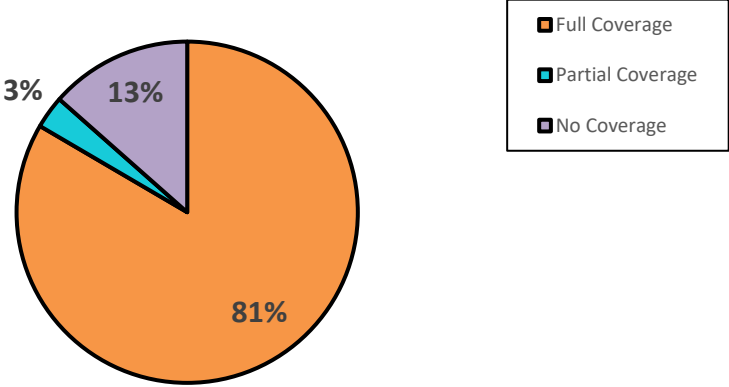


Nonprescription Enteral Formulas



Massachusetts Division of Insurance

Off-label Uses of Prescription Drugs
to Treat AIDS



Off-label Uses of Prescription Drugs
to Treat Cancer

