

2024 MASSACHUSETTS MERGED SMALL GROUP/INDIVIDUAL MEMBERSHIP REPORT ¹
SUMMARY TOTALS

2024 MASSACHUSETTS TOTAL OF ELIGIBLE EMPLOYEES, INDIVIDUALS, AND YOUNG ADULTS (WITH 2024 MEMBERSHIP ACCORDING TO 2024 ANNUAL REPORTS)	ANNUAL 2023 ² GROUP EMPLOYEES	ANNUAL 2024 GROUP EMPLOYEES	ANNUAL 2023 INDIVIDUALS (Inc. Young Adults)	ANNUAL 2024 INDIVIDUALS (Inc. Young Adults)	ANNUAL 2023 EMPLOYEE AND INDIVIDUAL TOTAL	ANNUAL 2024 ³ EMPLOYEE AND INDIVIDUAL TOTAL	DIFF 2023 - 2024	2023 MARKET SHARE	2024 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	0	0	0	0	0	0	0	0.0%	0.0%
Commercial Carriers	14,577	13,092	448	702	15,025	13,794	(1,231)	3.7%	3.0%
Health Maintenance Organizations (incl. Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.)	168,358	159,282	222,703	288,167	391,061	447,449	56,388	96.3%	97.0%
TOTALS:	182,935	172,374	223,151	288,869	406,086	461,243	55,157	100.0%	100.0%

2024 MASSACHUSETTS TOTAL OF ELIGIBLE ELIGIBLE DEPENDENTS (WITH 2024 MEMBERSHIP ACCORDING TO 2024 ANNUAL REPORTS)	ANNUAL 2023 GROUP DEPENDENTS	ANNUAL 2024 GROUP DEPENDENTS	ANNUAL 2023 INDIVIDUAL DEPENDENTS	ANNUAL 2024 INDIVIDUAL DEPENDENTS	ANNUAL 2023 DEPENDENT TOTAL	ANNUAL 2024 DEPENDENT TOTAL	DIFF 2023 - 2024	2023 MARKET SHARE	2024 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	0	0	0	0	0	0	0	0.0%	0.0%
Commercial Carriers	11,937	10,492	279	435	12,216	10,927	(1,289)	5.0%	4.4%
Health Maintenance Organizations (incl. Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.)	148,678	137,775	81,273	101,451	229,951	239,226	9,275	95.0%	95.6%
TOTALS:	160,615	148,267	81,552	101,886	242,167	250,153	7,986	100.0%	100.0%

2024 MASSACHUSETTS TOTAL OF ELIGIBLE ELIGIBLE COVERED LIVES (WITH 2024 MEMBERSHIP ACCORDING TO 2024 ANNUAL REPORTS)	ANNUAL 2023 GROUP COVERED LIVES	ANNUAL 2024 GROUP COVERED LIVES	ANNUAL 2023 INDIVIDUAL COVERED LIVES	ANNUAL 2024 INDIVIDUAL COVERED LIVES	ANNUAL 2023 COVERED LIVES TOTAL	ANNUAL 2024 COVERED LIVES TOTAL	DIFF 2023 - 2024	2023 MARKET SHARE	2024 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	0	0	0	0	0	0	0	0.0%	0.0%
Commercial Carriers	26,514	23,584	727	1,137	27,241	24,721	(2,520)	4.2%	3.5%
Health Maintenance Organizations (incl. Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.)	317,036	297,057	303,976	389,618	621,012	686,675	65,663	95.8%	96.5%
TOTALS:	343,550	320,641	304,703	390,755	648,253	711,396	63,143	100.0%	100.0%

¹ Based on the 2024 Small Group/Individual Annual Reports currently on file with the Division. Starting with the the year-end 2017 report, carriers no longer submit data for this report directly to the Division. Instead, the data shown in this report was produced by the Center for Health Information and Analysis using data submissions by the carriers to the All-Payer Claims Database.

² Represents eligible small groups [eligible employees and eligible dependents] including any sole proprietorship, firm, corporation, partnership or association actively engaged in business who, on at least 50% of its working days during the preceding year, employed from among one to not more than 50 eligible employees, the majority of whom worked in Massachusetts.

³ Represents eligible employees and their eligible dependents, eligible individuals and their eligible dependents, and Young Adults who are enrolled in small group/individual health benefit plans in Massachusetts.