

Massachusetts Division of Insurance
Annual Report of Membership in Self-Insured Accounts as of December 31, 2024

	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	39	9,759	20,432	250	524
2	Blue Cross and Blue Shield of Massachusetts, Inc.	230	586,001	1,185,367	2,548	5,154
3	Cigna Health and Life Insurance Company	195	115,510	238,914	592	1,225
4	Harvard Pilgrim Health Care, Inc.	135	113,524	241,446	841	1,788
5	Health Plans, Inc. (Affiliated with Harvard Pilgrim Health Care, Inc.)	197	62,269	124,201	316	630
6	HNE Advisory Services, Inc. (Affiliated with Health New England, Inc.)	11	25,342	50,757	2,304	4,614
7	HPHC Insurance Company, Inc.	42	13,169	25,919	314	617
8	Mass General Brigham Health Insurance Company	5	74,172	150,280	14,834	30,056
9	Massachusetts Benefit Administrators, LLC (Affiliated with BCBSMA, Inc.)	108	36,075	69,882	334	647
10	Total Health Plan, Inc. (Affiliated with Tufts Health Plan)	40	16,951	39,432	424	986
11	Tufts Benefit Administrators, Inc. (Affiliated with Tufts Health Plan)	9	588	1,581	65	176
12	UMR, Inc. (Affiliated with UnitedHealthcare Insurance Company)	16	97,181	209,837	6,074	13,115
13	Wellpoint Life and Health Insurance Company	1	113,856	205,996	113,856	205,996
14	United HealthCare Services, Inc (Affiliated with UnitedHealthcare Insurance Company)	50	203,715	426,414	4,074	8,528
	SUBTOTAL	1,078	1,468,112	2,990,458	1,362	2,774

	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	Auxiant Inc.	1	65	146	65	146
2	Benefit Plan Administrators Of Eau Claire, LLC	1	148	225	148	225
3	Bywater, Ltd.	11	223	364	20	33
4	Centerstone Insurance and Financial Services, LLC	181	181	277	1	2
5	First American Administrators, Inc.	7	80,754	182,560	11,536	26,080
6	Fringe Benefit Group, Inc.	6	358	500	60	83
7	Gravie Administrative Services LLC	1	276	418	276	418
8	Lucent Health Solutions, LLC	3	3,704	7,151	1,235	2,384
9	OptumHealth Care Solutions, LLC	1	63,953	134,301	63,953	134,301
	SUBTOTAL	212	149,662	325,942	706	1,537

	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)	4	2,575	5,967	644	1,492
2	Capital Rx, Inc (Pharmacy)	7	9,457	13,864	1,351	1,981
3	CaremarkPCS Health, L.L.C. (Pharmacy)	10	248,615	248,615	24,862	24,862
4	Davis Vision, Inc. (Vision)	25	258,490	475,573	10,340	19,023
5	Evernorth Behavioral Health, Inc (Behavioral Health)	3,181	78,172	159,985	25	50
6	MaxorPlus, Ltd. (Pharmacy)	17	15,570	32,695	916	1,923
7	National Vision Administrators, LLC	4	2,612	5,664	653	1,416
8	Progyny, Inc.	414	112,448	112,448	272	272
9	Serve You Custom Prescription Management, Inc. dba Serve You Rx	8	848	1,592	106	199
10	Slate Rx, LLC	1	772	1,283	772	1,283
11	Smith Health, Inc. (Pharmacy)	42	7,942	15,806	189	376
12	Southern Scripts, LLC (Pharmacy)	96	19,127	35,018	199	365
13	Spectera, Inc. (Vision)	12	5,035	10,323	420	860
14	United Behavioral Health (Behavioral Health)	1	59,617	139,728	59,617	139,728
15	Vision Service Plan Insurance Company (Vision)	1,334	614,940	1,232,018	461	924
16	WVFertility, Inc.	5	1,018	1,260	204	252
	SUBTOTAL	5,156	1,436,220	2,490,579	279	483

	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	39	3,437	7,110	88	182
2	Blue Cross Blue Shield of Massachusetts, Inc.	175	177,715	374,973	1,016	2,143
3	Centerstone Insurance and Financial Services, LLC	1	299	280	299	280
4	Cigna Health and Life Insurance Company	40	54,629	109,520	1,366	2,738
5	Dental Benefit Providers, Inc.	4	2,297	4,993	574	1,248
6	Health Plans, Inc.	24	4,047	8,462	169	353
7	Liberty Dental Plan Corporation	1	3,078	3,078	3,078	3,078
8	Lucent Health Solutions, LLC	3	267	411	89	137
9	Massachusetts Benefit Adminstrators, LLC	24	4,958	10,629	207	443
10	New England Dental Administrators, LLC	3	302	486	101	162
11	SKYGEN USA, LLC	2	82,932	82,932	41,466	41,466
12	Sun Life Assurance Company of Canada	5	712	1,353	142	271
13	UMR, Inc.	1	120	240	120	240
14	United Healthcare Services, Inc.	5	2,623	5,471	525	1,094
	SUBTOTAL	327	337,416	609,938	1,032	1,865

Massachusetts Division of Insurance
Proportion of Self-Insured Plan Members who have Coverage for Massachusetts Mandated Benefits as of December 31, 2024

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	3,476,789	2,743,602	79%	159,950	5%	566,805	16%
Bone Marrow Transplants for the Treatment of Breast Cancer	3,001,647	2,568,434	86%	140,959	5%	292,254	10%
Cardiac Rehabilitation	3,001,647	2,694,366	90%	75,900	3%	232,556	8%
Cleft Palate and Cleft Lip	3,001,647	2,325,660	77%	296,650	10%	375,778	13%
Clinical Trials to Treat Cancer	3,001,647	2,540,149	85%	101,490	3%	360,008	12%
Contraceptive Services	3,445,874	2,929,508	85%	358,952	10%	98,255	3%
COVID tests, vaccines and treatment	3,445,874	2,705,949	73%	369,100	13%	370,826	14%
Cytologic Screening (Pap Smear)	3,001,647	2,741,873	91%	27,518	1%	232,256	8%
Diabetes-Related Services and Supplies	3,445,874	2,929,508	85%	224,520	7%	268,140	8%
Early Intervention Services	3,001,647	1,966,788	66%	357,719	12%	677,867	23%
Hearing Aids for Children	3,007,614	2,267,322	75%	132,781	4%	607,734	20%
Hearing Screening for Newborns	3,007,614	2,375,681	79%	188,374	6%	445,386	15%
HIV Associated Lipodystrophy Treatment	3,001,647	2,394,592	80%	76,283	3%	530,772	18%
Home Health Care	3,001,647	2,499,431	83%	267,204	9%	232,556	8%
Hormone Replacement Therapy	3,001,647	2,480,457	83%	121,393	4%	399,798	13%
Hospice Care	3,001,647	2,744,081	91%	12,218	0%	250,688	8%
Human Leukocyte Antigen Testing	3,001,647	2,725,025	91%	0	0%	276,622	9%
Hypodermic Syringes or Needles	3,001,647	2,510,959	84%	107,087	4%	383,601	13%
Infertility Treatment	3,001,647	2,338,094	78%	211,126	7%	453,755	15%
Lead Poisoning Screening	3,001,647	2,728,345	91%	12,183	0%	260,510	9%
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)	3,001,647	2,365,779	79%	88,522	3%	541,547	18%
Mammography	3,001,647	2,769,391	92%	0	0%	232,256	8%
Maternity Health Care (including minimum maternity stay)	3,001,647	2,613,407	87%	141,259	5%	246,372	8%
Mental Health Care (according to Massachusetts parity provisions)	3,476,789	2,910,566	84%	178,698	5%	229,867	7%
Nonprescription Enteral Formulas	3,001,647	2,234,546	74%	65,714	2%	701,482	23%
Off-label Uses of Prescription Drugs to Treat AIDS	3,445,874	2,758,334	80%	105,651	3%	469,534	14%
Off-label Uses of Prescription Drugs to Treat Cancer	3,445,874	2,758,334	80%	105,651	3%	469,534	14%
Oral Cancer Therapy	3,001,647	2,578,008	86%	149,866	5%	273,770	9%
PANS/PANDAS	3,001,647	2,315,425	79%	268,941	6%	417,281	16%
Preventive Care for Children up to Age 6 (including specific newborn testing)	3,001,647	2,705,410	90%	41,603	1%	258,798	9%
Prosthetic Devices	3,001,647	2,658,031	89%	111,061	4%	232,556	8%
Scalp Hair Prostheses for Cancer Patients	3,001,647	2,508,290	84%	47,345	2%	445,922	15%
Special medical formulas approved by the commissioner of the department of public health	3,001,647	2,001,080	67%	215,004	7%	785,563	27%
Speech, Hearing, and Language Disorders	3,007,614	2,642,715	88%	266,645	9%	98,255	3%
Telehealth	3,001,647	2,741,610	91%	300	0%	259,737	9%
Tobacco cessation products	3,445,874	2,782,405	81%	153,117	4%	507,754	15%

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 auxiliary health benefits: Davis Vision, Inc., Spectera, Inc., Progyny, Inc., WINFertility, Inc. and Vision Service Plan Insurance Company

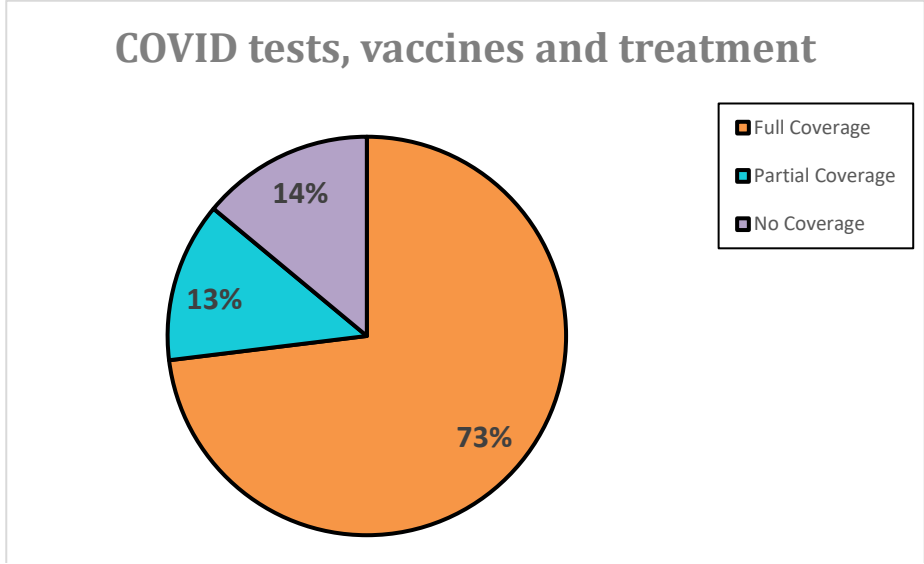
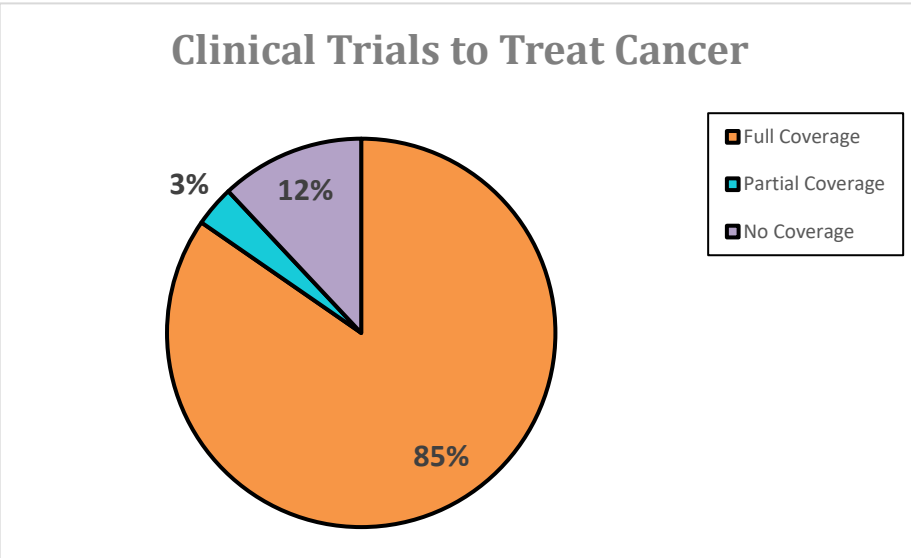
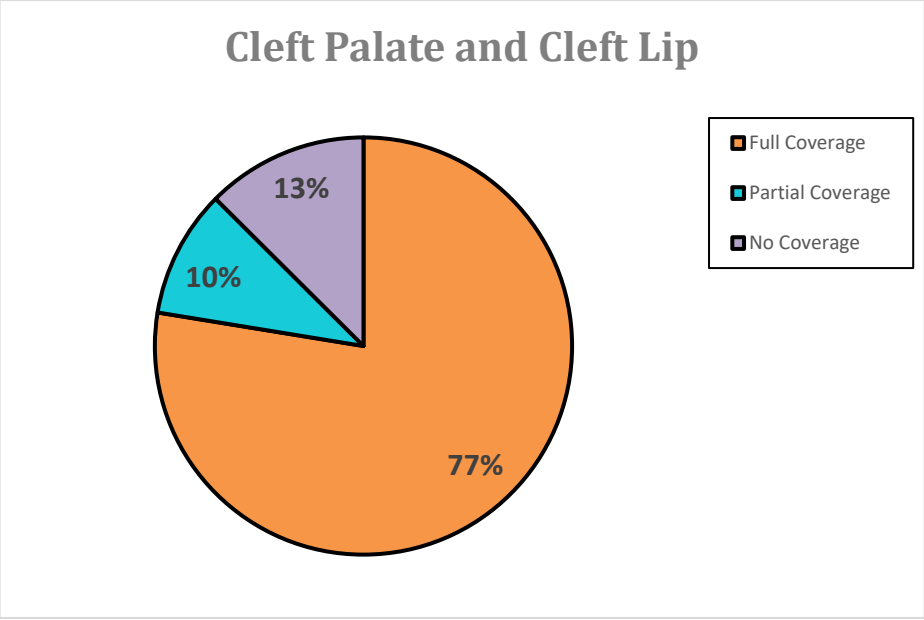
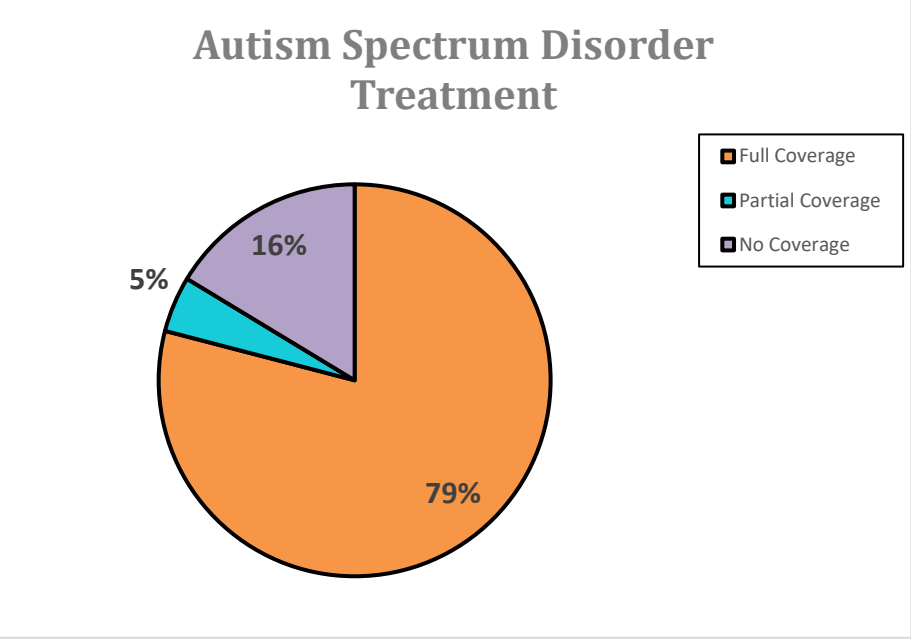
⁴ The following entities were unable to provide information on mandated benefit coverage due to only administering dental health benefits: Centerstone Insurance and Financial Services, LLC, Chesterfield Resources, Inc., Clearwater Benefits Administrators LLC, Dental Benefit Providers, Inc., Liberty Dental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

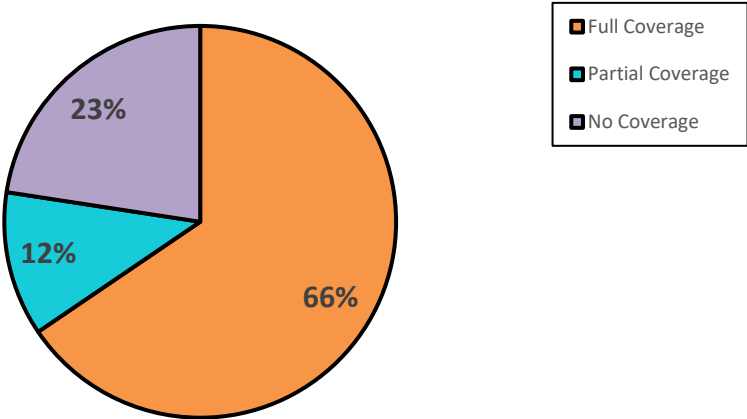
Massachusetts Division of Insurance

Mandated Benefits for which More Than 10% of Accounts Provided "No Coverage" for the Mandate in CY 2024

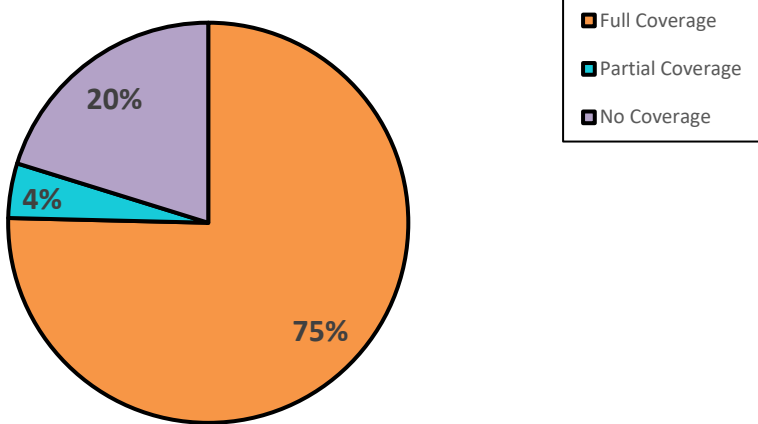


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Early Intervention Services

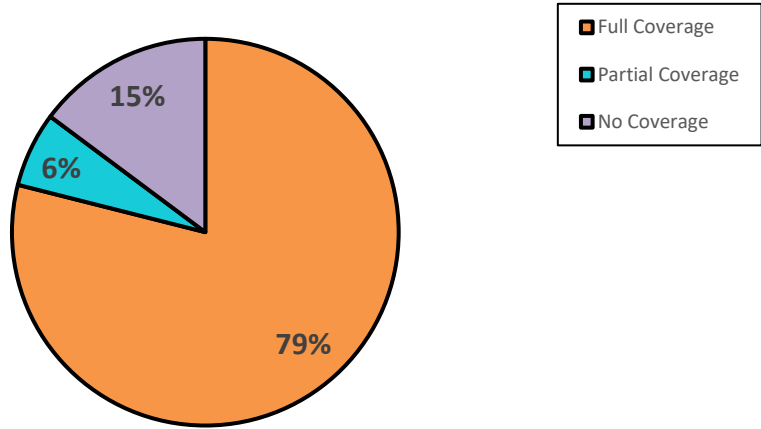


Hearing Aids for Children

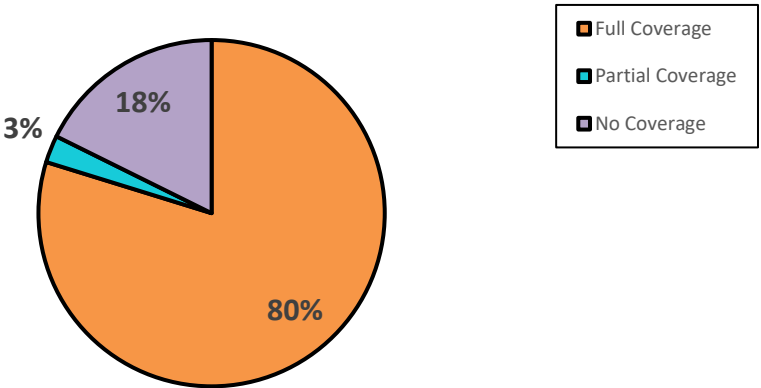


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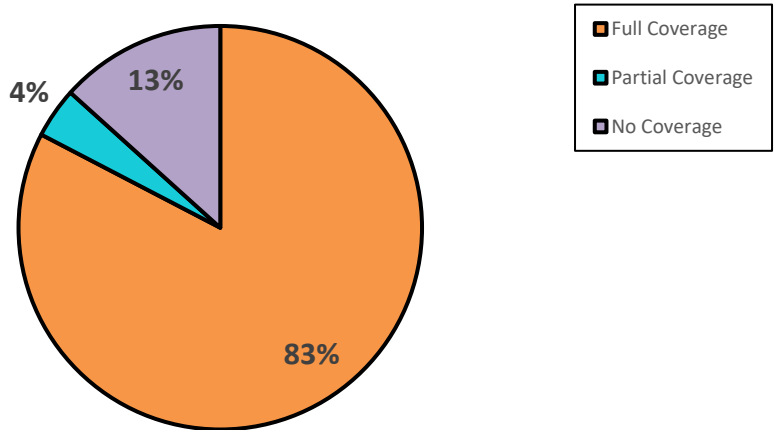
Hearing Screening for Newborns



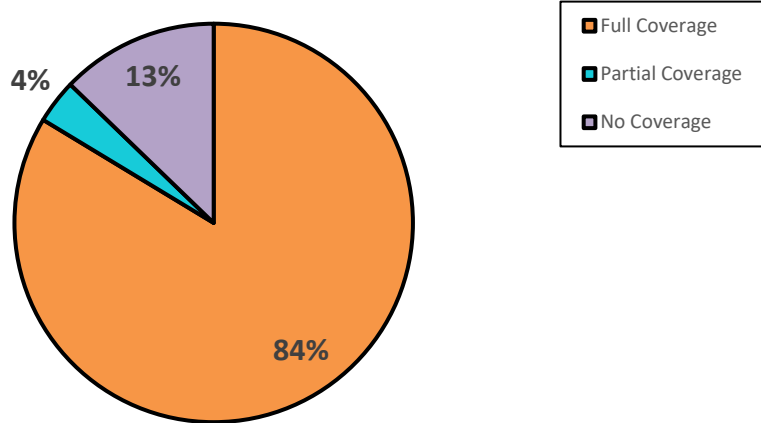
HIV Associated Lipodystrophy Treatment



Hormone Replacement Therapy

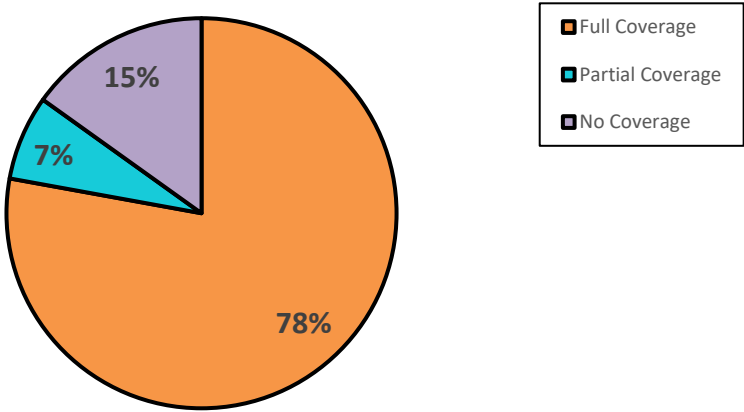


Hypodermic Syringes or Needles

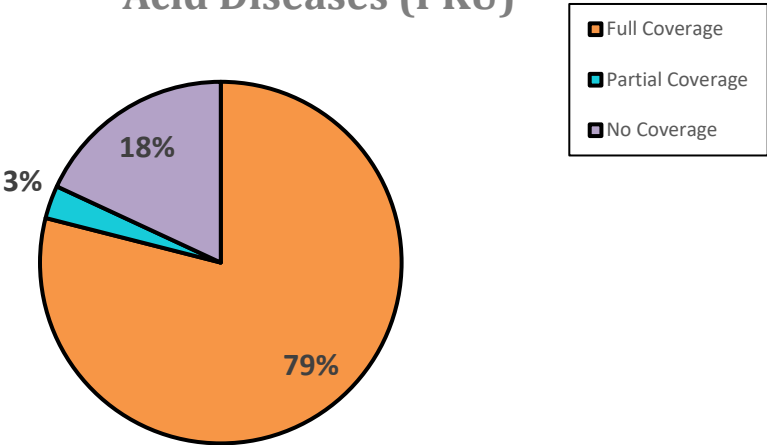


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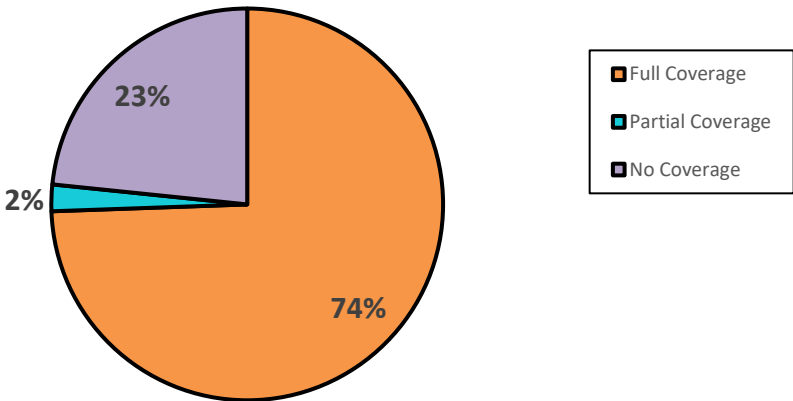
Infertility Treatment



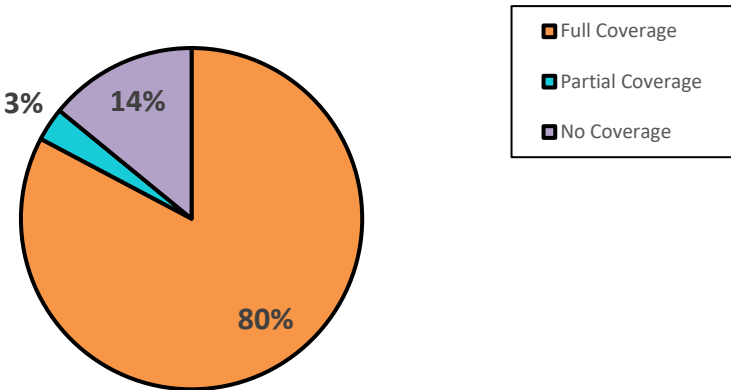
Low Protein Food Products for Inherited Amino Acid and Organic Acid Diseases (PKU)



Nonprescription Enteral Formulas

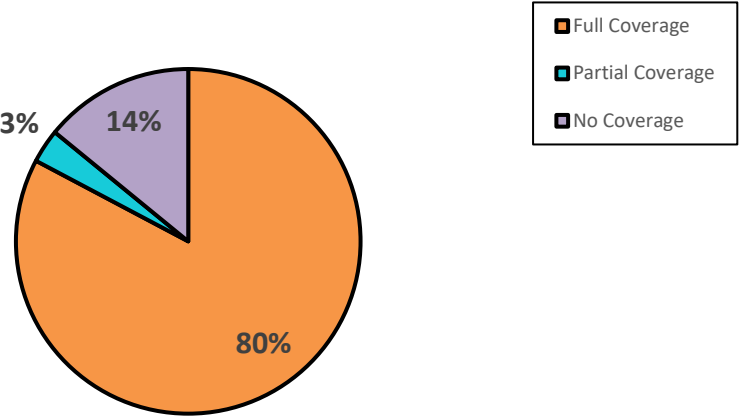


Off-label Uses of Prescription Drugs to Treat AIDS



Massachusetts Division of Insurance

Off-label Uses of Prescription Drugs
to Treat Cancer



PANS/PANDAS

