

**2025 MASSACHUSETTS MERGED SMALL GROUP/INDIVIDUAL MEMBERSHIP REPORT <sup>1</sup>**  
**SUMMARY TOTALS**

<b>2025 MASSACHUSETTS TOTAL OF ELIGIBLE EMPLOYEES, INDIVIDUALS, AND YOUNG ADULTS</b> (WITH 2025 MEMBERSHIP ACCORDING TO 2025 ANNUAL REPORTS)	<b>ANNUAL 2024 <sup>2</sup></b> <b>GROUP</b> <b>EMPLOYEES</b>	<b>ANNUAL 2025</b> <b>GROUP</b> <b>EMPLOYEES</b>	<b>ANNUAL 2024</b> <b>INDIVIDUALS</b> (Inc. Young Adults)	<b>ANNUAL 2025</b> <b>INDIVIDUALS</b> (Inc. Young Adults)	<b>ANNUAL 2024</b> <b>EMPLOYEE AND</b> <b>INDIVIDUAL TOTAL</b>	<b>ANNUAL 2025 <sup>3</sup></b> <b>EMPLOYEE AND</b> <b>INDIVIDUAL TOTAL</b>	<b>DIFF</b> <b>2024 - 2025</b>	<b>2024</b> <b>MARKET</b> <b>SHARE</b>	<b>2025</b> <b>MARKET</b> <b>SHARE</b>
<b>Blue Cross and Blue Shield of Massachusetts, Inc.</b>	0	0	0	0	0	0	0	0.0%	0.0%
<b>Commercial Carriers</b>	13,092	11,465	702	653	13,794	12,118	(1,676)	3.0%	2.5%
<b>Health Maintenance Organizations</b> (incl. Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.)	159,282	151,838	288,167	315,979	447,449	467,817	20,368	97.0%	97.5%
<b>TOTALS:</b>	<b>172,374</b>	<b>163,303</b>	<b>288,869</b>	<b>316,632</b>	<b>461,243</b>	<b>479,935</b>	<b>18,692</b>	<b>100.0%</b>	<b>100.0%</b>

<b>2025 MASSACHUSETTS TOTAL OF ELIGIBLE ELIGIBLE DEPENDENTS</b> (WITH 2025 MEMBERSHIP ACCORDING TO 2025 ANNUAL REPORTS)	<b>ANNUAL 2024</b> <b>GROUP</b> <b>DEPENDENTS</b>	<b>ANNUAL 2025</b> <b>GROUP</b> <b>DEPENDENTS</b>	<b>ANNUAL 2024</b> <b>INDIVIDUAL</b> <b>DEPENDENTS</b>	<b>ANNUAL 2025</b> <b>INDIVIDUAL</b> <b>DEPENDENTS</b>	<b>ANNUAL 2024</b> <b>DEPENDENT</b> <b>TOTAL</b>	<b>ANNUAL 2025</b> <b>DEPENDENT</b> <b>TOTAL</b>	<b>DIFF</b> <b>2024 - 2025</b>	<b>2024</b> <b>MARKET</b> <b>SHARE</b>	<b>2025</b> <b>MARKET</b> <b>SHARE</b>
<b>Blue Cross and Blue Shield of Massachusetts, Inc.</b>	0	0	0	0	0	0	0	0.0%	0.0%
<b>Commercial Carriers</b>	10,492	9,123	435	445	10,927	9,568	(1,359)	4.4%	3.9%
<b>Health Maintenance Organizations</b> (incl. Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.)	137,775	128,489	101,451	108,809	239,226	237,298	(1,928)	95.6%	96.1%
<b>TOTALS:</b>	<b>148,267</b>	<b>137,612</b>	<b>101,886</b>	<b>109,254</b>	<b>250,153</b>	<b>246,866</b>	<b>(3,287)</b>	<b>100.0%</b>	<b>100.0%</b>

<b>2025 MASSACHUSETTS TOTAL OF ELIGIBLE ELIGIBLE COVERED LIVES</b> (WITH 2025 MEMBERSHIP ACCORDING TO 2025 ANNUAL REPORTS)	<b>ANNUAL 2024</b> <b>GROUP</b> <b>COVERED LIVES</b>	<b>ANNUAL 2025</b> <b>GROUP</b> <b>COVERED LIVES</b>	<b>ANNUAL 2024</b> <b>INDIVIDUAL</b> <b>COVERED LIVES</b>	<b>ANNUAL 2025</b> <b>INDIVIDUAL</b> <b>COVERED LIVES</b>	<b>ANNUAL 2024</b> <b>COVERED LIVES</b> <b>TOTAL</b>	<b>ANNUAL 2025</b> <b>COVERED LIVES</b> <b>TOTAL</b>	<b>DIFF</b> <b>2024 - 2025</b>	<b>2024</b> <b>MARKET</b> <b>SHARE</b>	<b>2025</b> <b>MARKET</b> <b>SHARE</b>
<b>Blue Cross and Blue Shield of Massachusetts, Inc.</b>	0	0	0	0	0	0	0	0.0%	0.0%
<b>Commercial Carriers</b>	23,584	20,588	1,137	1,098	24,721	21,686	(3,035)	3.5%	3.0%
<b>Health Maintenance Organizations</b> (incl. Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.)	297,057	280,327	389,618	424,788	686,675	705,115	18,440	96.5%	97.0%
<b>TOTALS:</b>	<b>320,641</b>	<b>300,915</b>	<b>390,755</b>	<b>425,886</b>	<b>711,396</b>	<b>726,801</b>	<b>15,405</b>	<b>100.0%</b>	<b>100.0%</b>

<sup>1</sup> Based on the 2025 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.

<sup>2</sup> 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.

<sup>3</sup> 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.