

MASSACHUSETTS MERGED SMALL GROUP/INDIVIDUAL MEMBERSHIP HIGHLIGHTS ¹

	2024	2025	Change 2024 - 2025
Total of Small Group/Individual Covered Lives	711,563	726,947	15,384
Membership in Commercial Carriers			
M.G.L. c. 176J Small Group Covered Lives	23,584	20,588	(2,996)
M.G.L. c. 176J Individual Covered Lives	1,137	1,098	(39)
Closed Block Nongroup and Individual Covered Lives ²	167	146	(21)
SUBTOTALS:	24,888	21,832	(3,056)
Membership in Health Maintenance Organizations:			
M.G.L. c. 176J Small Group Covered Lives	297,057	280,327	(16,730)
M.G.L. c. 176J Individual Covered Lives	389,618	424,788	35,170
Closed Block Nongroup and Individual Covered Lives ²	0	0	0
SUBTOTALS:	686,675	705,115	18,440
Membership in Blue Cross and Blue Shield of Massachusetts, Inc.:			
M.G.L. c. 176J Small Group Covered Lives	0	0	0
M.G.L. c. 176J Individual Covered Lives	0	0	0
Closed Block Nongroup and Individual Covered Lives ²	0	0	0
SUBTOTALS:	0	0	0
GRAND TOTAL:	711,563	726,947	15,384

	2024	2025	Change 2024 - 2025
PERCENT OF MARKET SHARE			
Blue Cross and Blue Shield			
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	163,833	163,643	(190)
Blue Cross and Blue Shield of Massachusetts, Inc.	0	0	0
Total:	23.0%	22.5%	-0.5%
Health Maintenance Organizations			
(excludes Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.)	522,842	541,472	18,630
Total:	73.5%	74.5%	1.0%
Commercial Carriers			
Total:	3.5%	3.0%	-0.5%
Small Group Carriers Offering Small Group Products:	12	12	0

¹ Based on the 2024 and 2025 Small Group/Individual Annual Reports currently on file with the Division.

Starting with the the year-end 2017 report, carriers are no longer submitting data for this report directly to the Division. Instead, the year-end 2017 data (and subsequent year-end reports) 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. As a result, comparing membership from year-end 2016 to subsequent year-end reports may not be appropriate, as the data is taken from separate sources.

² Represents membership in closed nongroup plans issued prior to October 1, 1997. No membership remains in closed nongroup Effective January 2021, Fallon Health and Life Assurance Company, Inc. ceased offering plans in Massachusetts and exited the Massachusetts market as of January 2021.