

Merged Market Products Overview

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Contents

- Products Made Available by Carriers in the Merged Market
- Products Made Available through the Connector
- Enrollment by Carrier and Product Type

Products Made Available by Carriers in the Merged Market in Plan Year 2020

PY 2020 - Products Made Available in the Merged Market

Carrier	HMO / EPO	PPO / POS	Limited Network	Tiered Network
AllWays	49	27	0	21
BCBSMA	26	15	6	11
BMC	5	0	5	0
Connecticare	3	2	0	0
Fallon	40	2	20	0
Health New England	19	11	19	0
Harvard Pilgrim	28	11	3	0
Tufts Health Plan	41	14	7	0
Tufts Health Public	8	0	8	0
United	17	21	0	0
Total	236	103	62	32

- Carriers make available a range of HMO / EPO and PPO / POS products in the Merged Market.
- Two carriers – BMC HealthNet Plan and Tufts Health Public Plans – do not make available a PPO or POS product.
- PPO / POS plans allow members to receive care from non-network providers.

PY 2020 Connector Product Offerings Vary by Market Segment

PY 2020 - Products Available Through the Connector's Individual Market

Carrier	HMO / EPO	PPO / POS	Limited Network	Connector Care	Limited Network
AllWays	5	0	0	1	0
BCBSMA	6	0	0	N/A	N/A
BMCHP	5	0	5	1	1
Fallon*	13	0	8	1	1
Health NE	5	0	5	1	1
Harvard Pilgrim	5	0	0	N/A	N/A
Tufts Health Plan	5	0	0	N/A	N/A
Tufts Public Plans	7	0	7	1	1
United	5	0	0	N/A	N/A
Total	56	0	25	5	4

*Fallon's products are available with different provider networks.

PY 2020 - Products Available through the Connector's Small Group Marketplace

Carrier	HMO / EPO	PPO / POS
AllWays	6	1
BMC	7	0
BCBSMA	6	1
Fallon*	14	1
Health NE	6	1
Harvard Pilgrim	7	0
Tufts Health Plan	6	0
Tufts Public Plans	7	0
<u>United</u>	<u>5</u>	<u>1</u>
Total	64	5

*Fallon's products are available with different provider networks.

Merged Market Enrollment by Product Type, Carrier and Market Segment, as of September 2019

Merged Market Plan Enrollment by Product Type and Market Segment, September 2019

Carrier	Individual Market			Small Group Market			Merged Market		
	HMO	PPO	Total	HMO	PPO	Total	HMO	PPO	Total
AllWays	23,197	-	23,197	37,547	450	37,997	60,744	450	61,194
BCBSMA	17,395	5,356	22,751	175,249	45,183	220,432	192,644	50,539	243,183
BMC HealthNet	92,553	-	92,553	459	-	459	93,012	-	93,012
Fallon	10,136	7	10,143	7,616	89	7,705	17,752	96	17,848
Harvard Pilgrim	5,949	1,575	7,524	29,665	6,128	35,793	35,614	7,703	43,317
Health NE	6,386	49	6,435	17,351	1,376	18,727	23,737	1,425	25,162
Tufts	11,311	-	11,311	53,235	2,330	55,565	64,546	2,330	66,876
Tufts Public Plan	166,873	-	166,873	21,165	-	21,165	188,038	-	188,038
United	40	81	121	2,124	9,992	12,116	2,164	10,073	12,237
Total	333,840	7,068	340,908	344,411	65,548	409,959	678,251	72,616	750,867

* - HMO enrollment includes EPO; PPO enrollment includes POS

Source: CHIA, Enrollment Trends Databook, March 2020

- 98% of individual market members and 86% of small group market members are in HMO plans.