

VIII. CONCLUSION

Over 1.6 million Massachusetts residents were covered under DI insurance plans as of December 31, 2009; this is a decrease of over 1.3% below the number covered 2 years prior. Approximately 11% of the covered lives have individual plans subject to Division regulations; the remaining 89% are in employment-sponsored or association plans that are not subject to the same requirements.

There is a wide gap in the level of benefits, premium cost and average age of those covered under group plans compared to those covered under individual plans. DI coverage is marketed by many companies through many different channels.