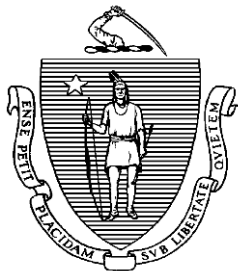


MEDICARE MEMBERSHIP IN MASSACHUSETTS: RESULTS OF A 2008 EXAMINATION



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2008 Massachusetts Medicare Plan Membership Highlights

Membership

The membership in Medicare Supplement has grown by 341 persons from 2007 to 2008, membership in the Division of Medical Assistance's ("DMA") MassHealth (Medicaid) program has grown by 5,431 persons from 2007 to 2008, membership in DMA's CommonHealth program has decreased by 39 persons from 2007 to 2008, while Medicare Wrap and Medicare Advantage membership has grown by 9,284 from 2007 to 2008.

Medicare Supplement

In 2008, 199,051 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 341 residents from 2007. In 2008, four (4) carriers (Bankers Life and Casualty Company, Blue Cross and Blue Shield of Massachusetts, Inc., Humana Insurance Company, and United HealthCare Insurance Company through the American Association of Retired Persons) offered Medicare Supplement coverage in the Massachusetts market.

	2007	2008	Change 07-08
Number of Medicare Eligibles ¹	1,010,219	1,035,892	25,673
Membership in Medicare Supplement Plans:			
Group	15,461	14,750	(711)
Individual – Pre-standardized (closed to new enrollment)	9,661	9,021	(640)
Individual – Core	9,122	10,094	972
Individual – Med Supp 1	150,662	153,440	2,778
Individual – Med Supp 2 ³	13,804	11,747	(2,057)
TOTAL	198,710	199,051	341
Membership in Medicare Wrap and Medicare Advantage Plans:			
Group Medicare Advantage ²	33,732	36,945	3,213
Group Medicare Wrap	14,680	14,741	61
Individual Medicare Advantage ²	140,923	146,979	6,056
Individual Medicare Wrap ³	377	331	(46)
TOTAL	189,712	198,996	9,284
Number of Medicare Eligibles in Public Plans:			
Division of Medical Assistance's MassHealth Program ⁴	213,788	219,219	5,431
Division of Medical Assistance's CommonHealth Program ⁵	12,295	12,256	(39)
TOTAL	226,083	231,475	5,392
GRAND TOTAL	614,505	629,522	15,017

¹ According to the Centers for Medicare and Medicaid Services.

² Program formerly known as Medicare+Choice. The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (MMA) renamed the program "Medicare Advantage."

³ Individual products no longer marketed in Massachusetts.

⁴ Includes all Medicare eligible persons enrolled in the Division of Medical Assistance's MassHealth Program (Medicaid) as of December 31, 2008 according to the Division of Medical Assistance.

⁵ Includes all Medicare eligible persons enrolled in the Division of Medical Assistance's CommonHealth Program as of December 31, 2008 according to the Division of Medical Assistance.

Medicare Wrap and Medicare Advantage

In 2008, 198,996 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 9,284 residents from 2007.

Public Plans

In 2008, 231,475 Massachusetts residents eligible for Medicare were enrolled in either the DMA's MassHealth Program or CommonHealth Program, representing an increase of 5,431 residents from 2007.

Prescription Drug Coverage

This report provides a breakdown of those Massachusetts residents who are Medicare eligible and have prescription drug coverage in either (1) group and individual Medicare Supplement plans; (2) group and individual Medicare Wrap and Medicare Advantage plans; (3) group and individual Medicare Stand-Alone Prescription Drug Plans; or (4) public programs that include DMA's MassHealth Program and CommonHealth Program and the Executive Office of Elder Affairs' Prescription Advantage Program. In 2008, 930,252 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 43,352 residents from 2007. In 2008, 451,514 Massachusetts residents eligible for Medicare had unlimited drug coverage, representing an increase of 6,647 from 2007.

	2007	2008	Change 07-08
Number of Medicare Eligibles with ANY Drug Coverage:⁶			
Medicare Supplement Plans	30,219	33,378	3,159
Medicare Wrap and Medicare Advantage Plans	175,700	183,864	8,164
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	387,697	416,887	29,190
Division of Medical Assistance's MassHealth Program	213,788	219,219	5,431
Division of Medical Assistance's CommonHealth Program	12,295	12,256	(39)
Executive Office of Elder Affairs' Prescription Advantage Plan	67,201	64,648	(2,553)
TOTAL	886,900	930,252	43,352
Number of Medicare Eligibles with UNLIMITED Drug Coverage:			
Medicare Supplement Plans	28,129	24,290	(3,839)
Medicare Wrap and Medicare Advantage Plans	91,496	94,890	3,394
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	31,958	36,211	4,253
Division of Medical Assistance's MassHealth Program	213,788	219,219	5,431
Division of Medical Assistance's CommonHealth Program	12,295	12,256	(39)
Executive Office of Elder Affairs' Prescription Advantage Plan	67,201	64,648	(2,553)
TOTAL	444,867	451,514	6,647

⁶ Includes plans with both limited and unlimited drug coverage.