MEDICARE MEMBERSHIP IN MASSACHUSETTS



JOSEPH G. MURPHY COMMISSIONER OF INSURANCE

2009 Massachusetts Medicare Plan Membership Highlights

Medicare Supplemental and Comprehensive Coverage Plans

Between 2008 and 2009, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans grew by 3,074 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 13,308 persons. Membership in the Division of Medical Assistance's ("DMA") MassHealth (Medicaid) Program grew by 1,191 persons, and membership in DMA's CommonHealth Program grew by 807 persons.

Number of Medicare Eligibles ¹	2008 1,035,892	2009 1,052,430	Change 08-09 16,538
Membership in Medicare Supplement Plans:	1,033,072	1,032,130	10,550
Group	14,750	16,713	1,963
Individual – Pre-standardized (closed to new enrollment)	9,021	8,377	(645)
Individual – Core	10,094	11,380	1,286
Individual – Med Supp 1	153,440	155,717	2,277
Individual – Med Supp 2 ³	11,747	9,940	(1,807)
TOTAL	199,052	202,126	3,074
Advantage Plans: Group Medicare Advantage ² Group Medicare Wrap Individual Medicare Advantage ² Individual Medicare Wrap ³	36,945 14,741 146,979 331	40,038 15,051 156,923 292	3,093 310 9,944 (39)
TOTAL	198,996	212,304	13,308
Number of Medicare Eligibles in Public Plans:			
Division of Medical Assistance's MassHealth Program ⁴	219,219	220,410	1,191
Division of Medical Assistance's CommonHealth Program ⁵	12,256	13,063	807
TOTAL	231,475	233,473	1,998
GRAND TOTAL	629,522	647,903	18,381

¹

According to the Centers for Medicare and Medicaid Services.

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

Individual products no longer marketed in Massachusetts due to the enactment of the Medicare Prescription Drug, Improvement and Modernization Act of 2003.

Includes all Medicare eligible persons enrolled in the Division of Medical Assistance's MassHealth Program (Medicaid) as of December 31, 2009 according to the Division of Medical Assistance.

Includes all Medicare eligible persons enrolled in the Division of Medical Assistance's CommonHealth Program as of December 31, 2009 according to the Division of Medical Assistance.

Medicare Supplement

- In 2009, 202,126 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 3,074 residents from 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.

Medicare Wrap and Medicare Advantage

• In 2009, 212,304 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 13,308 residents from 2008.

Public Plans

• In 2009, 233,473 Massachusetts residents eligible for Medicare were enrolled in either the DMA's MassHealth Program or CommonHealth Program, representing an increase of 1,998 residents from 2008.

Prescription Drug Coverage

In 2009, 932,498 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 2,246 residents from 2008. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2009 is 88.6%.

			Change
	2008	2009	08-09
Number of Medicare Eligibles with ANY Drug Coverage: ⁶			
Medicare Supplement Plans	33,378	26,167	(7,211)
Medicare Wrap and Medicare Advantage Plans	183,864	196,313	12,449
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	416,887	415,108	(1,779)
Division of Medical Assistance's MassHealth Program	219,219	220,410	1,191
Division of Medical Assistance's CommonHealth Program	12,256	13,063	807
Executive Office of Elder Affairs' Prescription Advantage Plan	64,648	61,437	(3,211)
TOTAL	930,252	932,498	2,246

⁶ Includes plans with both limited and unlimited drug coverage.