

## MASSACHUSETTS GROUP PLANS

### A. Sold Through Other Entities

According to the companies responding regarding group plans, the following represents the percentage of group plans sold through entities other than employers or labor organizations:

% of Plans <sup>60</sup>	2001 # of Companies	2004 # of Companies
N/A	4	1
0	0	3
1-50%	2	2
51-99%	0	0
100%	0	0

According to the companies responding regarding group plans, the following represents the percentage of group plans sold through entities that receive a commission or other remuneration for selling insurance:

% of Plans <sup>61</sup>	2001 # of Companies	2004 # of Companies
N/A	2	1
0	0	1
1-50%	2	2
51-99%	1	0
100%	1	2

### B. Guaranteed Renewable Provisions

According to the companies responding regarding group plans, the following represents the percentage of group policies sold that were guaranteed renewable:

% of Plans <sup>62</sup>	2001 # of Companies	2004 # of Companies
N/A	0	1
0	0	0
1-50%	0	0
51-99%	0	0
100%	6	5

<sup>60</sup> Six companies could respond to this question; the remaining companies either were no longer offering coverage in 2001 and 2004 or they provided insufficient information and their data were not included in the summary statistic.

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C. Elimination Periods

According to the companies responding regarding group plans , the following represent the percentage of group plans with elimination periods that do not exceed 100 days:

% of Plans <sup>63</sup>	2001 # of Companies	2004 # of Companies
N/A	0	1
0	0	0
1-50%	0	0
51-99%	0	0
100%	6	5

D. Reinstatement Provisions

According to the companies responding regarding group plans, the following range represents the percentage of group plans with a reinstatement provision:

% of Plans <sup>64</sup>	2001 # of Companies	2004 # of Companies
N/A	0	1
0	0	0
1-50%	0	0
51-99%	0	0
100%	6	5

E. Claims Underwriting

Similar to the 1997 and 2002 report, none of the companies for the 2005 report indicated that they allow post claims underwriting.

F. Facility Stay Conditions

Similar to the 1997 and 2002 report, none of the companies for the 2005 report indicated that they require a hospital stay as a condition precedent to receipt of nursing home or home health care benefits.

G. Exclusions

Similar to the 1997 and 2002 report, three companies' plans contain an exclusion for mental or nervous conditions (but still do cover Alzheimer's disease) and four contain an exclusion for alcoholism and or chemical dependency.

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#### H. Cost-Sharing Provisions

According to the companies responding to this, in 2004,<sup>65</sup> employer/union sponsors and their employees contribute the following toward the premium:

- Four companies reported that the employee pays all of the premium;
- One company reported that some plans are structured so that the (1) employer pays the entire premium; or (2) the employee pays the entire premium; or (3) a premium sharing arrangement exists.
- One company reported group sales but did not issue any employer or labor union group sales.

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