

# MEDICARE MEMBERSHIP IN MASSACHUSETTS



JOSEPH G. MURPHY  
COMMISSIONER OF INSURANCE

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## 2010 Massachusetts Medicare Plan Membership Highlights

### Medicare Supplemental and Comprehensive Coverage Plans

Between 2009 and 2010, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans grew by 1,899 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 5,063 persons. Membership in the Division of Medical Assistance's ("DMA") MassHealth (Medicaid) Program grew by 26,307 persons, and membership in DMA's CommonHealth Program grew by 1,137 persons.

	2009	2010	Change 09-10
<b>Number of Medicare Eligibles <sup>1</sup></b>	1,052,430	1,075,443	23,013
<b>Membership in Medicare Supplement Plans:</b>			
Group	16,713	17,248	535
Individual – Pre-standardized (closed to new enrollment)	8,377	7,808	(569)
Individual – Core	11,380	13,009	1,629
Individual – Med Supp 1	155,717	157,607	1,890
Individual – Med Supp 2 <sup>3</sup>	9,940	8,353	(1,587)
<b>TOTAL</b>	<b>202,126</b>	<b>204,025</b>	<b>1,899</b>
<b>Membership in Medicare Wrap and Medicare Advantage Plans:</b>			
Group Medicare Advantage <sup>2</sup>	40,038	42,661	2,623
Group Medicare Wrap	15,051	15,640	589
Individual Medicare Advantage <sup>2</sup>	159,138	158,807	(331)
Individual Medicare Wrap <sup>3</sup>	292	259	(33)
<b>TOTAL</b>	<b>212,304</b>	<b>217,367</b>	<b>5,063</b>
<b>Number of Medicare Eligibles in Public Plans:</b>			
Division of Medical Assistance's MassHealth Program <sup>4</sup>	220,410	246,717	26,307
Division of Medical Assistance's CommonHealth Program <sup>5</sup>	13,063	14,200	1,137
<b>TOTAL</b>	<b>233,473</b>	<b>260,917</b>	<b>27,444</b>
<b>GRAND TOTAL</b>	<b>647,903</b>	<b>682,309</b>	<b>34,406</b>

<sup>1</sup> According to the Centers for Medicare and Medicaid Services.

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

<sup>3</sup> Individual products no longer marketed in Massachusetts due to the enactment of the Medicare Prescription Drug, Improvement and Modernization Act of 2003.

<sup>4</sup> Includes all Medicare eligible persons enrolled in the Division of Medical Assistance's MassHealth Program (Medicaid) as of December 31, 2010 according to the Division of Medical Assistance.

<sup>5</sup> Includes all Medicare eligible persons enrolled in the Division of Medical Assistance's CommonHealth Program as of December 31, 2010 according to the Division of Medical Assistance.

### *Medicare Supplement*

- In 2010, 204,025 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 1,899 residents from 2009.
- Six (6) carriers (Bankers Life and Casualty Company, Blue Cross and Blue Shield of Massachusetts, Inc., Humana Insurance Company, Monumental Life Insurance Company, Transamerica Life 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 2010, 217,367 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 5,063 residents from 2009.

### *Public Plans*

- In 2010, 260,917 Massachusetts residents eligible for Medicare were enrolled in either the DMA's MassHealth Program or CommonHealth Program, representing an increase of 27,444 residents from 2009.

## **Prescription Drug Coverage**

In 2010, 991,098 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 59,744 residents from 2009. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2010 is 92.2%.

	<b>2009</b>	<b>2010</b>	<b>Change 09-10</b>
<b>Number of Medicare Eligibles with ANY Drug Coverage:<sup>6</sup></b>			
Medicare Supplement Plans	25,023	23,937	(1,086)
Medicare Wrap and Medicare Advantage Plans	196,313	202,763	6,450
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	415,108	445,505	30,397
Division of Medical Assistance's MassHealth Program	220,410	246,717	26,307
Division of Medical Assistance's CommonHealth Program	13,063	14,200	1,137
Executive Office of Elder Affairs' Prescription Advantage Plan	61,437	57,976	(3,461)
<b>TOTAL</b>	<b>931,354</b>	<b>991,098</b>	<b>59,744</b>

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<sup>6</sup> Includes plans with both limited and unlimited drug coverage.