

# MEDICARE MEMBERSHIP IN MASSACHUSETTS



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## 2011 Massachusetts Medicare Plan Membership Highlights

### Medicare Supplemental and Comprehensive Coverage Plans

Between 2010 and 2011, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans grew by 11,883 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 226 persons. Membership in the Division of Medical Assistance's ("DMA") MassHealth (Medicaid) Program grew by 7,132 persons, and membership in DMA's CommonHealth Program grew by 328 persons.

	2010	2011	Change 10-11
<b>Number of Medicare Eligibles <sup>1</sup></b>	1,075,443	1,095,712	20,269
<b>Membership in Medicare Supplement Plans:</b>			
Group	17,248	11,531	(5,717)
Individual – Pre-standardized (closed to new enrollment)	7,808	7,475	(333)
Individual – Core	13,009	18,876	5,867
Individual – Med Supp 1	157,607	170,880	13,273
Individual – Med Supp 2 <sup>3</sup>	8,353	7,146	(1,207)
<b>TOTAL</b>	<b>204,025</b>	<b>215,908</b>	<b>11,883</b>
<b>Membership in Medicare Wrap and Medicare Advantage Plans:</b>			
Group Medicare Advantage <sup>2</sup>	42,661	30,769	(11,892)
Group Medicare Wrap	15,640	27,160	11,520
Individual Medicare Advantage <sup>2</sup>	158,807	159,429	(622)
Individual Medicare Wrap <sup>3</sup>	259	235	(24)
<b>TOTAL</b>	<b>217,367</b>	<b>217,593</b>	<b>226</b>
<b>Number of Medicare Eligibles in Public Plans:</b>			
Division of Medical Assistance's MassHealth Program <sup>4</sup>	246,717	253,849	7,132
Division of Medical Assistance's CommonHealth Program <sup>5</sup>	14,200	14,528	328
<b>TOTAL</b>	<b>260,917</b>	<b>268,377</b>	<b>7,460</b>
<b>GRAND TOTAL</b>	<b>682,309</b>	<b>701,878</b>	<b>19,569</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, 2011 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, 2011 according to the Division of Medical Assistance.

### *Medicare Supplement*

- In 2011, 215,908 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 11,883 residents from 2010.
- Eight (8) carriers (Blue Cross and Blue Shield of Massachusetts, Inc., Fallon Health & Life Assurance Company, HPHC Insurance Company, Inc., Humana Insurance Company, Monumental Life Insurance Company, Transamerica Life Insurance Company, Tufts Insurance Company, Inc., 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 2011, 217,593 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 226 residents from 2010.

### *Public Plans*

- In 2011, 268,373 Massachusetts residents eligible for Medicare were enrolled in either the DMA's MassHealth Program or CommonHealth Program, representing an increase of 7,456 residents from 2010.

## **Prescription Drug Coverage**

In 2011, 1,010,552 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 19,454 residents from 2010. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2011 is 92.2%

	<b>2010</b>	<b>2011</b>	<b>Change 10-11</b>
<b>Number of Medicare Eligibles with ANY Drug Coverage:<sup>6</sup></b>			
Medicare Supplement Plans	23,937	15,850	(8,087)
Medicare Wrap and Medicare Advantage Plans	202,763	205,531	2,768
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	445,505	466,894	1,389
Division of Medical Assistance's MassHealth Program	246,717	253,849	7,132
Division of Medical Assistance's CommonHealth Program	14,200	14,528	328
Executive Office of Elder Affairs' Prescription Advantage Plan	57,976	53,900	(4,076)
<b>TOTAL</b>	<b>991,098</b>	<b>1,010,552</b>	<b>19,454</b>

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