# MEDICARE MEMBERSHIP IN MASSACHUSETTS



JOSEPH G. MURPHY COMMISSIONER OF INSURANCE

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## 2012 Massachusetts Medicare Plan Membership Highlights

### Medicare Supplemental and Comprehensive Coverage Plans

Between 2011 and 2012, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans grew by 13,418 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 23,296 persons. Membership in the Division of Medical Assistance's ("DMA") MassHealth (Medicaid) Program grew by 508 persons, and membership in DMA's CommonHealth Program grew by 739 persons.

			Change
	2011	2012	11-12
Number of Medicare Eligibles <sup>1</sup>	1,095,712	1,134,095	38,383
Membership in Medicare Supplement Plans:			
Group	11,531	14,615	3,084
Individual – Pre-standardized (closed to new enrollment)	7,475	7,119	(356)
Individual – Core	18,876	23,177	4,301
Individual – Med Supp 1	170,880	178,204	7,324
Individual – Med Supp 2 <sup>3</sup>	7,146	6,211	(935)
TOTAL	215,908	229,326	13,418
Membership in Medicare Wrap and Medicare			
Advantage Plans:	20.760	22.725	2066
Group Medicare Advantage <sup>2</sup>	30,769	33,735	2,966
Group Medicare Wrap	27,160	32,636	5,476
Individual Medicare Advantage <sup>2</sup>	159,429	174,325	14,896
Individual Medicare Wrap <sup>3</sup>	235	193	(42)
TOTAL	217,593	240,889	23,296
Number of Medicare Eligibles in Public Plans:			
Division of Medical Assistance's MassHealth Program <sup>4</sup>	253,849	254,357	508
Division of Medical Assistance's CommonHealth Program <sup>5</sup>	14,528	15,267	739
TOTAL	268,377	269,624	1,247
GRAND TOTAL	701,878	739,839	37,961

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, 2012 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, 2012 according to the Division of Medical Assistance.

### Medicare Supplement

- In 2012, 229,326 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 13,418 residents from 2011.
- 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 2012, 240,889 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 23,296 residents from 2011.

#### Public Plans

• In 2012, 269,624 Massachusetts residents eligible for Medicare were enrolled in either the DMA's MassHealth Program or CommonHealth Program, representing an increase of 1,247 residents from 2011.

#### **Prescription Drug Coverage**

In 2012, 1,017,150 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 6,598 residents from 2011. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2012 is 89.7%

	2011	2012	Change 11-12
Number of Medicare Eligibles with ANY Drug Coverage: 6			
Medicare Supplement Plans	15,850	13,729	(2,121)
Medicare Wrap and Medicare Advantage Plans	205,531	225,043	19,512
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	466,894	458,900	(7,994)
Division of Medical Assistance's MassHealth Program	253,849	254,357	508
Division of Medical Assistance's CommonHealth Program	14,528	15,267	739
Executive Office of Elder Affairs' Prescription Advantage Plan	53,900	49,854	(4,046)
TOTAL —	1,010,552	1,017,150	6,598

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