MEDICARE MEMBERSHIP IN MASSACHUSETTS



DANIEL R. JUDSON COMMISSIONER OF INSURANCE

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2014 Massachusetts Medicare Plan Membership Highlights

Medicare Supplemental and Comprehensive Coverage Plans

Between 2013 and 2014, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans grew by 2,252 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 6,476 persons. Membership in the MassHealth (Medicaid) Program grew by 5,463 persons, and membership in the CommonHealth Program grew by 1,113 persons.

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			Change
1	2013	2014	13-14
umber of Medicare Eligibles ¹	1,167,095	1,197,020	29,925
Membership in Medicare Supplement Plans:			
Group	5,863	39,558	33,695
Individual – Pre-standardized (closed to new enrollment)	8,092	7,846	(246)
Individual – Core	26,861	30,890	4,029
Individual – Med Supp 1	185,337	199,380	14,043
Individual – Med Supp 2 ⁴	5,425	4,542	(883)
TOTAL	231,578	282,216	50,638
Membership in Medicare Wrap and Medicare Advantage Plans: Group Medicare Advantage ² Group Medicare Wrap Individual Medicare Advantage ³ Individual Medicare Wrap ³	33,672 34,501 179,034 158	34,426 15,970 192,806 130	754 (18,531) 13,772 (28)
TOTAL	247,365	243,332	(4,033)
Number of Medicare Eligibles in Public Plans:			
MassHealth Program ⁴	259,820	282,936	23,116
CommonHealth Program ⁵	16,380	17,318	938
TOTAL	276,200	300,254	24,054
GRAND TOTAL	755,143	825,802	70,659

¹ According to the Centers for Medicare and Medicaid Services.

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

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

⁴ Includes all Medicare eligible persons enrolled in the MassHealth Program (Medicaid) as of December 31, 2014 according to the MassHealth office.

⁵ Includes all Medicare eligible persons enrolled in the CommonHealth Program as of December 31, 2014 according to the MassHealth office.

Medicare Supplement

- In 2014, 282,216 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 50,638 residents from 2013.
- Nine (9) carriers (Blue Cross and Blue Shield of Massachusetts, Inc., Fallon Health & Life Assurance Company, HNE Insurance Company, HPHC Insurance Company, Inc., Humana Insurance Company, Monumental Life Insurance Company, Transamerica Life Insurance Company, Tufts 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 2014, 243,332 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing a decrease of 4,033 residents from 2013.

Public Plans

• In 2014, 300,254 Massachusetts residents eligible for Medicare were enrolled in either the MassHealth (Medicaid) Program or CommonHealth Program, representing an increase of 24,054 residents from 2013.

Prescription Drug Coverage

In 2014, 1,071,021 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 59,126 residents from 2013. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2014 is 89.4%.

	2013	2014	Change 13-14
Number of Medicare Eligibles with ANY Drug Coverage: ⁶			
Medicare Supplement Plans	6,944	26,696	19,752
Medicare Wrap and Medicare Advantage Plans	233,514	232,002	(1,512)
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	448,902	464,404	15,502
MassHealth (Medicaid) Program	259,820	282,936	23,116
CommonHealth Program	16,380	17,318	938
Executive Office of Elder Affairs' Prescription Advantage Plan	46,335	44,665	1,670
TOTAL	1,011,895	1,068,021	56,126

⁶ Includes plans with both limited and unlimited drug coverage.