

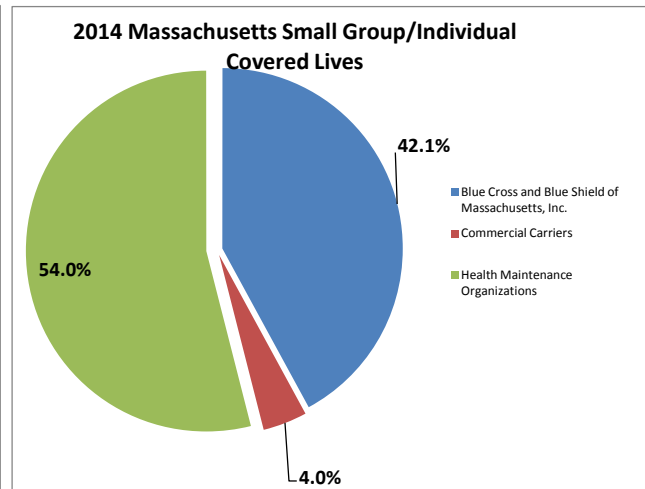
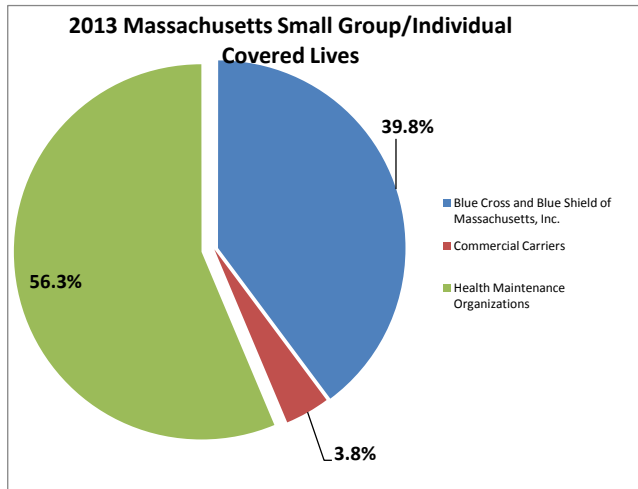
# MASSACHUSETTS SMALL GROUP/INDIVIDUAL MEMBERSHIP HIGHLIGHTS <sup>1</sup>

(As of June 2015)

	2013	2014	Change 2013 - 2014
<b>Total of Small Group/Individual Covered Lives</b>	<b>644,211</b>	<b>615,744</b>	<b>-28,467</b>
<b>Membership in Commercial Carriers</b>			
M.G.L. c. 176J Small Group Covered Lives	21,707	21,969	262
M.G.L. c. 176J Individual Covered Lives	2,565	1,962	(603)
Closed Block Nongroup and Individual Covered Lives <sup>2</sup>	526	445	(81)
<b>SUBTOTALS:</b>	<b>24,798</b>	<b>24,376</b>	<b>(422)</b>
<b>Membership in Health Maintenance Organizations:</b>			
M.G.L. c. 176J Small Group Covered Lives	536,584	516,981	(19,603)
M.G.L. c. 176J Individual Covered Lives			
Eligible Individuals and their Dependents	76,407	71,427	(4,980)
Young Adults	715	0	(715)
Closed Block Nongroup and Individual Covered Lives <sup>2</sup>	409	0	(409)
<b>SUBTOTALS:</b>	<b>614,115</b>	<b>588,408</b>	<b>(25,707)</b>
<b>Membership in Blue Cross and Blue Shield of Massachusetts, Inc.:</b>			
M.G.L. c. 176J Small Group Covered Lives	4,585	2,810	(1,775)
M.G.L. c. 176J Individual Covered Lives	713	150	(563)
Closed Block Nongroup and Individual Covered Lives <sup>2</sup>	0	0	0
<b>SUBTOTALS:</b>	<b>5,298</b>	<b>2,960</b>	<b>(2,338)</b>
<b>GRAND TOTAL:</b>	<b>644,211</b>	<b>615,744</b>	<b>(28,467)</b>
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	2013	2014	Change 2013 - 2014
<b>PERCENT OF MARKET SHARE</b>			
<b>Blue Cross and Blue Shield</b>			
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	251,111	256,054	4,943
Blue Cross and Blue Shield of Massachusetts, Inc.	5,298	2,960	(2,338)
<b>Total:</b>	<b>39.8%</b>	<b>42.1%</b>	<b>2.3%</b>
<b>Health Maintenance Organizations</b>	363,004	332,354	(30,650)
(excludes Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.)			
<b>Total:</b>	<b>56.3%</b>	<b>54.0%</b>	<b>-2.4%</b>
<b>Commercial Carriers</b>	24,798	24,376	(422)
<b>Total:</b>	<b>3.8%</b>	<b>4.0%</b>	<b>0.1%</b>
<b>Small Group Carriers Offering Small Group Products:</b>	<b>15</b>	<b>16</b>	<b>1</b>

<sup>1</sup> Based on the 2014 Small Group/Individual Annual Reports currently on file with the Division.

<sup>2</sup> Represents membership in closed nongroup plans issued prior to October 1, 1997. No membership remains in closed nongroup guaranteed issue plans issued after November 1, 1997 but before July 1, 2007.



2013 Total of Small Group/Individual Covered Lives	2013 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	39.8%
Commercial Carriers	3.8%
Health Maintenance Organizations	56.3%
<b>TOTALS:</b>	<b>100.0%</b>
2014 Total of Small Group/Individual Covered Lives	2014 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	42.1%
Commercial Carriers	4.0%
Health Maintenance Organizations	54.0%
<b>TOTALS:</b>	<b>100.0%</b>