2008 MASSACHUSETTS SMALL GROUP/INDIVIDUAL MEMBERSHIP REPORT $^{\rm 1}$ SUMMARY TOTALS

2008 MASSACHUSETTS TOTAL OF ELIGIBLE	ANNUAL 2007 ²	ANNUAL 2008	ANNUAL 2007	ANNUAL 2008	ANNUAL 2008 ³	DIFF	2007	2008
EMPLOYEES, INDIVIDUALS, AND YOUNG ADULTS	GROUP	GROUP	INDIVIDUALS	INDIVIDUALS	EMPLOYEE AND	2007 - 2008	MARKET	MARKET
(WITH 2008 MEMBERSHIP ACCORDING TO 2008 ANNUAL REPORTS)	EMPLOYEES	EMPLOYEES	(Inc. Young Adults)	(Inc. Young Adults)	INDIVIDUAL TOTAL		SHARE	SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	25,694	16,675	2,284	2,195	18,870	-9,108	6.5%	4.6%
Commercial Carriers	23,427	22,879	1,316	2,509	25,388	645	5.7%	6.2%
Health Maintenance Organizations	340,581	322,118	30,279	45,868	367,986	-2,874	87.8%	89.3%
TOTALS:	389,702	361,672	33,879	50,572	412,244	-11,337	100.0%	100.0%

2008 MASSACHUSETTS TOTAL OF ELIGIBLE DEPENDENTS (WITH 2008 MEMBERSHIP ACCORDING TO 2008 ANNUAL REPORTS)	ANNUAL 2007 GROUP DEPENDENTS	ANNUAL 2008 GROUP DEPENDENTS	ANNUAL 2007 INDIVIDUAL DEPENDENTS	ANNUAL 2008 INDIVIDUAL DEPENDENTS	ANNUAL 2008 ³ DEPENDENT TOTAL	DIFF 2007 -2008	2007 MARKET SHARE	2008 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	32,753	21,847	934	966	22,813	-10,874	8.0%	5.7%
Commercial Carriers	21,321	21,500	456	881	22,381	604	5.2%	5.5%
Health Maintenance Organizations	352,191	338,399	10,753	20,094	358,493	-4,451	86.8%	88.8%
TOTALS:	406,265	381,746	12,143	21,941	403,687	-14,721	100.0%	100.0%

2008 MASSACHUSETTS TOTAL OF ELIGIBLE COVERED LIVES (WITH 2008 MEMBERSHIP ACCORDING TO 2008 ANNUAL REPORTS)	ANNUAL 2007 GROUP COVERED LIVES	ANNUAL 2008 GROUP COVERED LIVES	ANNUAL 2007 INDIVIDUAL COVERED LIVES	ANNUAL 2008 INDIVIDUAL COVERED LIVES	ANNUAL 2008 ³ COVERED LIVES TOTAL	DIFF 2007 -2008	2007 MARKET SHARE	2008 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	58,447	38,522	3,218	3,161	41,683	-19,982	7.2%	5.1%
Commercial Carriers	44,748	44,379	1,772	3,390	47,769	1,249	5.5%	5.9%
Health Maintenance Organizations	692,772	660,517	41,032	65,962	726,479	-7,325	87.3%	89.0%
TOTALS:	795,967	743,418	46,022	72,513	815,931	-26,058	100.0%	100.0%

Based on the 2008 Small Group/Individual Annual Reports currently on file with the Division.

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² Represents eligible small groups [eligible employees and eligible dependents] including any sole proprietorship, firm, corporation, partnership or association actively engaged in business who, on at least 50% of its working days during the preceding year, employed from among one to not more than 50 eligible employees, the majority of whom worked in Massachusetts.

Represents eligible employees and their eligible dependents, eligible individuals and their eligible dependents, and Young Adults who are enrolled in small group/individual health benefit plans in Massachusetts.