2009 MASSACHUSETTS SMALL GROUP/INDIVIDUAL MEMBERSHIP REPORT 1 SUMMARY TOTALS

2009 MASSACHUSETTS TOTAL OF ELIGIBLE	ANNUAL 2008 ²	ANNUAL 2009	ANNUAL 2008	ANNUAL 2009	ANNUAL 2009 ³	DIFF	2008	2009
EMPLOYEES, INDIVIDUALS, AND YOUNG ADULTS	GROUP	GROUP	INDIVIDUALS	INDIVIDUALS	EMPLOYEE AND	2008 - 2009	MARKET	MARKET
(WITH 2009 MEMBERSHIP ACCORDING TO 2009 ANNUAL REPORTS)	EMPLOYEES	EMPLOYEES	(Inc. Young Adults)	(Inc. Young Adults)	INDIVIDUAL TOTAL		SHARE	SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	16,675	9,753	2,195	1,525	11,278	(7,592)	4.6%	2.8%
Commercial Carriers	22,879	20,724	2,509	2,871	23,595	(1,793)	6.2%	5.9%
Health Maintenance Organizations	322,118	309,859	45,868	57,354	367,213	(773)	89.3%	91.3%
TOTALS:	361,672	340,336	50,572	61,750	402,086	(10,158)	100.0%	100.0%

2009 MASSACHUSETTS TOTAL OF ELIGIBLE DEPENDENTS (WITH 2009 MEMBERSHIP ACCORDING TO 2009 ANNUAL REPORTS)	ANNUAL 2008 GROUP DEPENDENTS	ANNUAL 2009 GROUP DEPENDENTS	ANNUAL 2008 INDIVIDUAL DEPENDENTS	ANNUAL 2009 INDIVIDUAL DEPENDENTS	ANNUAL 2009 ³ DEPENDENT TOTAL	DIFF 2008 -2009	2008 MARKET SHARE	2009 MARKET SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	21,847	12,717	966	684	13,401	(9,412)	5.7%	3.4%
Commercial Carriers	21,500	20,365	881	992	21,357	(1,024)	5.5%	5.4%
Health Maintenance Organizations	338,399	331,966	20,094	25,512	357,478	(1,015)	88.8%	91.1%
TOTALS:	381,746	365,048	21,941	27,188	392,236	(11,451)	100.0%	100.0%

2009 MASSACHUSETTS TOTAL OF ELIGIBLE COVERED LIVES	ANNUAL 2008 GROUP	ANNUAL 2009 GROUP	ANNUAL 2008 INDIVIDUAL	ANNUAL 2009 INDIVIDUAL	ANNUAL 2009 ³ COVERED LIVES	DIFF 2008 -2009	2008 MARKET	2009 MARKET
(WITH 2009 MEMBERSHIP ACCORDING TO 2009 ANNUAL REPORTS)	COVERED LIVES	COVERED LIVES	COVERED LIVES	COVERED LIVES	TOTAL		SHARE	SHARE
Blue Cross and Blue Shield of Massachusetts, Inc.	38,522	22,470	3,161	2,209	24,679	(17,004)	5.1%	3.1%
Commercial Carriers	44,379	41,089	3,390	3,863	44,952	(2,817)	5.9%	5.7%
Health Maintenance Organizations	660,517	641,825	65,962	82,866	724,691	(1,788)	89.0%	91.2%
TOTALS:	743,418	705,384	72,513	88,938	794,322	(21,609)	100.0%	100.0%

¹ Based on the 2009 Small Group/Individual Annual Reports currently on file with the Division.

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 pla in Massachusetts.