

2010 MASSACHUSETTS SMALL GROUP/INDIVIDUAL MERGED MARKET MEMBERSHIP REPORT ¹
SMALL EMPLOYERS, EMPLOYEES AND THEIR DEPENDENTS SUMMARY
(211 CMR 66.13(2)(g))

| MASSACHUSETTS SUMMARY OF SMALL EMPLOYERS (WITH 2010 MEMBERSHIP ACCORDING TO 2010 ANNUAL REPORTS) | ANNUAL 2009 SMALL EMPLOYERS | ANNUAL 2010 SMALL EMPLOYERS | DIFF 2009 -2010 | 2009 MARKET SHARE | 2010 MARKET SHARE |
|--|--|--|----------------------------|----------------------------------|----------------------------------|
| Blue Cross and Blue Shield of Massachusetts, Inc. | 2,589 | 1,552 | (1,037) | 2.6% | 1.7% |
| Commercial Carriers | 13,746 | 9,521 | (4,225) | 13.6% | 10.2% |
| Health Maintenance Organizations | 84,720 | 81,954 | (2,766) | 83.8% | 88.1% |
| TOTALS: | 101,055 | 93,027 | (8,028) | 100.0% | 100.0% |

| MASSACHUSETTS SUMMARY OF COVERED EMPLOYEES OF SMALL EMPLOYERS (WITH 2010 MEMBERSHIP ACCORDING TO 2010 ANNUAL REPORTS) | ANNUAL 2009 EMPLOYEES | ANNUAL 2010 EMPLOYEES | DIFF 2009 -2010 | 2009 MARKET SHARE | 2010 MARKET SHARE |
|---|--------------------------------------|--------------------------------------|----------------------------|----------------------------------|----------------------------------|
| Blue Cross and Blue Shield of Massachusetts, Inc. | 9,753 | 5,615 | (4,138) | 2.9% | 1.8% |
| Commercial Carriers | 20,724 | 16,915 | (3,809) | 6.1% | 5.3% |
| Health Maintenance Organizations | 309,859 | 294,678 | (15,181) | 91.0% | 92.9% |
| TOTALS: | 340,336 | 317,208 | (23,128) | 100.0% | 100.0% |

| MASSACHUSETTS SUMMARY OF COVERED DEPENDENTS OF SMALL EMPLOYERS (WITH 2010 MEMBERSHIP ACCORDING TO 2010 ANNUAL REPORTS) | ANNUAL 2009 DEPENDENTS | ANNUAL 2010 DEPENDENTS | DIFF 2009 -2010 | 2009 MARKET SHARE | 2010 MARKET SHARE |
|--|---------------------------------------|---------------------------------------|----------------------------|----------------------------------|----------------------------------|
| Blue Cross and Blue Shield of Massachusetts, Inc. | 12,717 | 7,378 | (5,339) | 3.5% | 2.1% |
| Commercial Carriers | 20,365 | 17,666 | (2,699) | 5.6% | 5.1% |
| Health Maintenance Organizations | 331,966 | 320,917 | (11,049) | 90.9% | 92.8% |
| TOTALS: | 365,048 | 345,961 | (19,087) | 100.0% | 100.0% |

| MASSACHUSETTS SUMMARY OF SMALL EMPLOYER COVERED LIVES (WITH 2010 MEMBERSHIP ACCORDING TO 2010 ANNUAL REPORTS) | ANNUAL 2009 COVERED LIVES | ANNUAL 2010 COVERED LIVES | DIFF 2009 -2010 | 2009 MARKET SHARE | 2010 MARKET SHARE |
|---|--|--|----------------------------|----------------------------------|----------------------------------|
| Blue Cross and Blue Shield of Massachusetts, Inc. | 22,470 | 12,993 | (9,477) | 3.2% | 2.0% |
| Commercial Carriers | 41,089 | 34,588 | (6,501) | 5.8% | 5.2% |
| Health Maintenance Organizations | 641,825 | 615,595 | (26,230) | 91.0% | 92.8% |
| TOTALS: | 705,384 | 663,176 | (42,208) | 100.0% | 100.0% |

¹ Based on the 2010 Small Group/Individual Annual Reports currently on file with the Division.