

**2011 MASSACHUSETTS SMALL GROUP/INDIVIDUAL MERGED MARKET MEMBERSHIP REPORT <sup>1</sup>**  
**CHANGE IN MARKET SHARE BY CARRIER**

	COVERED LIVES COMMERCIAL INSURANCE CARRIERS (WITH 2011 MEMBERSHIP ACCORDING TO 2011 ANNUAL REPORTS)	2010	2011	2010	2011	2010	2011	2010 - 2011	2010	2011
		GROUP Covered Lives End of Year	GROUP Covered Lives End of Year	IND Covered Lives End of Year	IND Covered Lives End of Year	TOTAL Covered Lives End of Year	TOTAL Covered Lives End of Year	CHANGE Covered Lives	Market Share	Market Share
1	Aetna Life Insurance Company <sup>2</sup>	28	5	0	0	28	5	(23)	0.00%	0.00%
2	Chesapeake Life Insurance Company <sup>2</sup>	44	26	27	4	71	30	(41)	0.01%	0.00%
3	Conseco Life Insurance Company <sup>2</sup>	2	2	0	0	2	2	0	0.00%	0.00%
4	Fallon Health & Life Assurance Company	1,964	2,745	72	54	2,036	2,799	763	0.27%	0.39%
5	(The) Guardian Life Insurance Company of America <sup>2</sup>	186	38	0	0	186	38	(148)	0.02%	0.01%
6	HPHC Insurance Company, Inc.	7,456	10,094	1,585	1,487	9,041	11,581	2,540	1.19%	1.61%
7	John Alden Life Insurance Company <sup>2</sup>	271	182	0	0	271	182	(89)	0.04%	0.03%
8	(The) MEGA Life and Health Insurance Company <sup>2</sup>	3,862	2,252	267	134	4,129	2,386	(1,743)	0.55%	0.33%
9	Mid-West National Life Insurance Company of Tennessee <sup>2</sup>	8,384	4,929	1,027	522	9,411	5,451	(3,960)	1.24%	0.76%
10	National Health Insurance Company <sup>2</sup>	1	0	0	0	1	0	(1)	0.00%	0.00%
11	Tufts Insurance Company	3,145	2,766	148	159	3,293	2,925	(368)	0.43%	0.41%
12	Union Security Insurance Company <sup>2</sup>	291	247	0	0	291	247	(44)	0.04%	0.03%
13	UnitedHealthcare Insurance Company	8,947	8,096	0	0	8,947	8,096	(851)	1.18%	1.13%
	<b>TOTALS:</b>	<b>34,588</b>	<b>31,382</b>	<b>3,126</b>	<b>2,360</b>	<b>37,687</b>	<b>33,742</b>	<b>(3,972)</b>	<b>4.98%</b>	<b>4.69%</b>

	COVERED LIVES HEALTH MAINTENANCE ORGANIZATIONS (WITH 2011 MEMBERSHIP ACCORDING TO 2011 ANNUAL REPORTS)	2010	2011	2010	2011	2010	2011	2010 - 2011	2010	2011
		GROUP Covered Lives End of Year	GROUP Covered Lives End of Year	IND Covered Lives End of Year	IND Covered Lives End of Year	TOTAL Covered Lives End of Year	TOTAL Covered Lives End of Year	CHANGE Covered Lives	Market Share	Market Share
1	Aetna Health Inc. <sup>2</sup>	479	64	0	0	479	64	(415)	0.06%	0.01%
2	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	289,369	260,181	41,694	35,047	331,063	295,228	(35,835)	43.72%	41.06%
3	CeltiCare Health Plan of Massachusetts, Inc.	13	17	196	321	209	338	129	0.03%	0.05%
4	ConnectiCare of Massachusetts, Inc.	3,624	3,507	10	4	3,634	3,511	(123)	0.48%	0.49%
5	Fallon Community Health Plan, Inc.	41,660	36,086	9,172	6,553	50,832	42,639	(8,193)	6.71%	5.93%
6	Harvard Pilgrim Health Care, Inc.	143,073	151,348	16,780	16,237	159,853	167,585	7,732	21.11%	23.31%
7	Health New England, Inc.	20,003	20,854	1,368	1,880	21,371	22,734	1,363	2.82%	3.16%
8	Neighborhood Health Plan, Inc.	16,088	23,945	13,612	14,773	29,700	38,718	9,018	3.92%	5.38%
9	Tufts Associated Health Maintenance Organization, Inc.	100,063	96,323	6,444	6,575	106,507	102,898	(3,609)	14.07%	14.31%
10	UnitedHealthcare of New England, Inc. <sup>4</sup>	1,223	714	0	0	1,223	714	(509)	0.16%	0.10%
	<b>TOTALS:</b>	<b>615,595</b>	<b>593,039</b>	<b>89,276</b>	<b>81,390</b>	<b>704,871</b>	<b>674,429</b>	<b>(30,442)</b>	<b>93.09%</b>	<b>93.79%</b>

	COVERED LIVES BLUE CROSS AND BLUE SHIELD OF MASSACHUSETTS, INC. (WITH 2011 MEMBERSHIP ACCORDING TO 2011 ANNUAL REPORTS)	2010	2011	2010	2011	2010	2011	2010 - 2011	2010	2011
		GROUP Covered Lives End of Year	GROUP Covered Lives End of Year	IND Covered Lives End of Year	IND Covered Lives End of Year	TOTAL Covered Lives End of Year	TOTAL Covered Lives End of Year	CHANGE Covered Lives	Market Share	Market Share
1	Blue Cross and Blue Shield of Massachusetts, Inc.	12,993	9,664	1,611	1,249	14,604	10,913	(3,691)	1.93%	1.52%
	<b>TOTALS:</b>	<b>12,993</b>	<b>9,664</b>	<b>1,611</b>	<b>1,249</b>	<b>14,604</b>	<b>10,913</b>	<b>(2,080)</b>	<b>1.93%</b>	<b>1.52%</b>

	TOTAL COVERED LIVES ALL CARRIERS (WITH 2011 MEMBERSHIP ACCORDING TO 2011 ANNUAL REPORTS)	2010	2011	2010	2011	2010	2011	2010 - 2011	2010	2011
		GROUP Covered Lives End of Year	GROUP Covered Lives End of Year	IND Covered Lives End of Year	IND Covered Lives End of Year	TOTAL Covered Lives End of Year	TOTAL Covered Lives End of Year	CHANGE Covered Lives	Market Share	Market Share
	<b>TOTALS:</b>	<b>663,176</b>	<b>634,085</b>	<b>94,013</b>	<b>84,999</b>	<b>757,189</b>	<b>719,084</b>	<b>(38,105)</b>	<b>100.00%</b>	<b>100.00%</b>

<sup>1</sup> Based on the 2011 Small Group/Individual Annual Reports currently on file with the Division.

<sup>2</sup> The carrier's small group/individual plan(s) are closed to new members.