

2008 MASSACHUSETTS SMALL GROUP/INDIVIDUAL MEMBERSHIP REPORT ¹
CHANGE IN MARKET SHARE BY CARRIER

	COVERED LIVES COMMERCIAL INSURANCE CARRIERS (WITH 2008 MEMBERSHIP ACCORDING TO 2008 ANNUAL REPORTS)	2007	2008	2007	2008	2008	2007 - 2008	2007	2008
		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	CHANGE Covered Lives	Market Share	Market Share
1	Aetna Life Insurance Company	64	27	0	0	27	(37)	0.01%	0.00%
2	Chesapeake Life Insurance Company	16	7	0	7	7	(9)	0.00%	0.00%
3	Conseco Senior Health Insurance Company	3	2	0	0	2	(1)	0.00%	0.00%
4	Fallon Health & Life Assurance Company	255	1,277	20	64	1,341	1,066	0.03%	0.16%
5	First Health Life and Health Insurance Company	270	182	0	0	182	(88)	0.04%	0.02%
6	(The) Guardian Life Insurance Company of America	899	762	0	0	762	(137)	0.11%	0.09%
7	HPHC Insurance Company, Inc	3,318	5,333	128	583	5,916	2,470	0.40%	0.73%
8	John Alden Life Insurance Company	1,210	759	0	0	759	(451)	0.14%	0.09%
9	(The) MEGA Life and Health Insurance Company	14,190	15,107	994	1,704	16,811	1,627	1.78%	2.06%
10	Mid-West National Life Insurance Company of Tennessee	15,691	13,598	630	1,039	14,637	(1,684)	1.92%	1.79%
11	National Health Insurance Company	126	81	0	0	81	(45)	0.01%	0.01%
12	Time Insurance Company	1	0	0	0	0	(1)	0.00%	0.00%
13	Tufts Insurance Company	3,776	3,436	0	0	3,436	(340)	0.44%	0.42%
14	UniCARE Life and Health Insurance Company	6	1	0	0	1	(5)	0.00%	0.00%
15	Union Security Insurance Company	977	572	0	0	572	(405)	0.11%	0.07%
16	UnitedHealthcare Insurance Company	3,946	3,235	0	0	3,235	(711)	0.46%	0.40%
	TOTALS:	44,748	44,379	1,772	3,390	47,769	1,249	5.47%	5.85%

	COVERED LIVES HEALTH MAINTENANCE ORGANIZATIONS (WITH 2008 MEMBERSHIP ACCORDING TO 2008 ANNUAL REPORTS)	2007	2008	2007	2008	2008	2007 - 2008	2007	2008
		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	CHANGE Covered Lives	Market Share	Market Share
1	Aetna Health Inc.	959	604	0	0	604	(355)	0.11%	0.07%
2	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	355,976	353,330	21,443	40,811	394,141	16,722	44.29%	48.31%
3	ConnectiCare of Massachusetts, Inc.	7,657	5,509	9	7	5,516	(2,150)	0.90%	0.68%
4	Fallon Community Health Plan, Inc.	35,442	41,402	4,506	7,052	48,454	8,506	5.29%	5.94%
5	Harvard Pilgrim Health Care, Inc.	136,389	117,206	10,101	10,519	127,725	(18,765)	17.34%	15.65%
6	Health New England, Inc.	22,565	19,965	437	1,079	21,044	(1,958)	3.13%	2.58%
7	Neighborhood Health Plan, Inc.	11,336	10,441	3,017	3,864	14,305	(48)	1.68%	1.75%
8	Tufts Associated Health Maintenance Organization, Inc.	114,850	107,296	1,519	2,630	109,926	(6,443)	13.66%	13.47%
9	UnitedHealthcare of New England, Inc.	7,598	4,764	0	0	4,764	(2,834)	0.89%	0.58%
	TOTALS:	692,772	660,517	41,032	65,962	726,479	(7,325)	87.29%	89.04%

	COVERED LIVES BLUE CROSS AND BLUE SHIELD OF MASSACHUSETTS, INC. (WITH 2008 MEMBERSHIP ACCORDING TO 2008 ANNUAL REPORTS)	2007	2008	2007	2008	2008	2007 - 2008	2007	2008
		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	CHANGE Covered Lives	Market Share	Market Share
1	Blue Cross and Blue Shield of Massachusetts, Inc.	58,447	38,522	3,218	3,161	41,683	(19,982)	7.24%	5.11%
	TOTALS:	58,447	38,522	3,218	3,161	41,683	(16,764)	7.24%	5.11%

	TOTAL COVERED LIVES ALL CARRIERS (WITH 2008 MEMBERSHIP ACCORDING TO 2008 ANNUAL REPORTS)	2007	2008	2007	2008	2008	2007 - 2008	2007	2008
		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	CHANGE Covered Lives	Market Share	Market Share
	TOTALS:	795,967	743,418	46,022	72,513	815,931	(26,058)	100.00%	100.00%

¹ Based on the 2008 Small Group/Individual Annual Reports currently on file with the Division.