2009 MASSACHUSETTS SMALL GROUP/INDIVIDUAL MEMBERSHIP REPORT ¹ CHANGE IN MARKET SHARE BY CARRIER

COVERED LIVES	2008	2009	2008	2009	2008	2009	2008 - 2009	2008	2009
COMMERCIAL INSURANCE CARRIERS	GROUP Covered Lives	GROUP Covered Lives	IND Covered Lives	IND Covered Lives	TOTAL Covered Lives	TOTAL Covered Lives	CHANGE	Market	Market
(WITH 2009 MEMBERSHIP ACCORDING TO 2009 ANNUAL REPORTS)	End of Year	End of Year	End of Year	End of Year	End of Year	End of Year	Covered Lives	Share	Share
1 Aetna Life Insurance Company	27	29	0	0	27	29	2	0.00%	0.00%
2 Chesapeake Life Insurance Company	7	88	0	13	7	101	94	0.00%	0.01%
3 Conseco Senior Health Insurance Company	2	2	0	0	2	2	0	0.00%	0.00%
4 Fallon Health & Life Assurance Company	1,277	2,661	64	113	1,341	2,774	1,433	0.16%	0.35%
5 First Health Life and Health Insurance Company	182	7	0	0	182	7	(175)	0.02%	0.00%
6 (The) Guardian Life Insurance Company of America	762	372	0	0	762	372	(390)	0.09%	0.05%
7 HPHC Insurance Company, Inc	5,333	5,709	583	809	5,916	6,518	602	0.73%	0.82%
8 John Alden Life Insurance Company	759	399	0	0	759	399	(360)	0.09%	0.05%
9 (The) MEGA Life and Health Insurance Company	15,107	6,249	1,704	531	16,811	6,780	(10,031)	2.06%	0.85%
10 Mid-West National Life Insurance Company of Tennessee	13,598	14,599	1,039	2,346	14,637	16,945	2,308	1.79%	2.13%
11 National Health Insurance Company	81	62	0	0	81	62	(19)	0.01%	0.01%
12 Tufts Insurance Company	3,436	3,177	0	51	3,436	3,228	(208)	0.42%	0.41%
13 UniCARE Life and Health Insurance Company	1	0	0	0	1	0	(1)	0.00%	0.00%
14 Union Security Insurance Company	572	395	0	0	572	395	(177)	0.07%	0.05%
15 UnitedHealthcare Insurance Company	3,235	7,340	0	0	3,235	7,340	4,105	0.40%	0.92%
TOTALS:	44,379	41,089	3,390	3,863	47,769	44,952	(2,817)	5.85%	5.66%

	COVERED LIVES	2008	2009	2008	2009	2008	2009	2008 - 2009	2008	2009
	HEALTH MAINTENANCE ORGANIZATIONS	GROUP Covered Lives	GROUP Covered Lives	IND Covered Lives	IND Covered Lives	TOTAL Covered Lives	TOTAL Covered Lives	CHANGE	Market	Market
	(WITH 2009 MEMBERSHIP ACCORDING TO 2009 ANNUAL REPORTS)	End of Year	End of Year	End of Year	End of Year	End of Year	End of Year	Covered Lives	Share	Share
1	1 Aetna Health Inc.	604	667	0	0	604	667	63	0.07%	0.08%
2	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	353,330	340,090	40,811	47,266	394,141	387,356	(6,785)	48.31%	48.77%
3	ConnectiCare of Massachusetts, Inc.	5,509	4,053	7	5	5,516	4,058	(1,458)	0.68%	0.51%
4	Fallon Community Health Plan, Inc.	41,402	45,054	7,052	12,267	48,454	57,321	8,867	5.94%	7.22%
Ę	Harvard Pilgrim Health Care, Inc.	117,206	119,704	10,519	13,839	127,725	133,543	5,818	15.65%	16.81%
6	6 Health New England, Inc.	19,965	19,962	1,079	963	21,044	20,925	(119)	2.58%	2.63%
7	Neighborhood Health Plan, Inc.	10,441	10,230	3,864	4,729	14,305	14,959	654	1.75%	1.88%
8	Tufts Associated Health Maintenance Organization, Inc.	107,296	100,342	2,630	3,797	109,926	104,139	(5,787)	13.47%	13.11%
٥	UnitedHealthcare of New England, Inc.	4,764	1,723	0	0	4,764	1,723	(3,041)	0.58%	0.22%
	TOTALS:	660,517	641,825	65,962	82,866	726,479	724,691	(1,788)	89.04%	91.23%

COVERED LIVES	2008	2009	2008	2009	2008	2009	2008 - 2009	2008	2009
BLUE CROSS AND BLUE SHIELD OF MASSACHUSETTS, INC.	GROUP Covered Lives	GROUP Covered Lives	IND Covered Lives	IND Covered Lives	TOTAL Covered Lives	TOTAL Covered Lives	CHANGE	Market	Market
(WITH 2009 MEMBERSHIP ACCORDING TO 2009 ANNUAL REPORTS)	End of Year	End of Year	End of Year	End of Year	End of Year	End of Year	Covered Lives	Share	Share
1 Blue Cross and Blue Shield of Massachusetts, Inc.	38,522	22,470	3,161	2,209	41,683	24,679	(17,004)	5.11%	3.11%
TOTALS:	38,522	22,470	3,161	2,209	41,683	24,679	(13,843)	5.11%	3.11%

F	TOTAL COVERED LIVES	2008	2009	2008	2009	2008	2009	2008 - 2009	2008	2009
	ALL CARRIERS	Covered Lives	GROUP Covered Lives	IND Covered Lives	IND Covered Lives	TOTAL Covered Lives	TOTAL Covered Lives	CHANGE	Market	Market
	(WITH 2009 MEMBERSHIP ACCORDING TO 2009 ANNUAL REPORTS)	End of Year	End of Year	End of Year	End of Year	End of Year	End of Year	Covered Lives	Share	Share
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	TOTALS:	743,418	705,384	72,513	88,938	815,931	794,322	(21,609)	100.00%	100.00%

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