2010 MASSACHUSETTS SMALL GROUP/INDIVIDUAL MERGED MARKET MEMBERSHIP REPORT¹ CHANGE IN MARKET SHARE BY CARRIER

	COVERED LIVES	2009	2010	2009	2010	2009	2010	2009 - 2010	2009	2010
	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 2010 MEMBERSHIP ACCORDING TO 2010 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	29	28	0	0	29	28	(1)	0.00%	0.00%
2	2 Chesapeake Life Insurance Company	88	44	13	0	101	44	(57)	0.01%	0.01%
3	3 Conseco Senior Health Insurance Company	2	2	0	0	2	2	0	0.00%	0.00%
	4 Fallon Health & Life Assurance Company	2,661	1,964	113	72	2,774	2,036	(738)	0.35%	0.27%
Ę	5 First Health Life and Health Insurance Company	7	7	0	0	7	7	0	0.00%	0.00%
e	δ (The) Guardian Life Insurance Company of America	372	186	0	0	372	186	(186)	0.05%	0.02%
7	7 HPHC Insurance Company, Inc	5,709	7,456	809	1,585	6,518	9,041	2,523	0.82%	1.19%
8	3 John Alden Life Insurance Company	399	271	0	0	399	271	(128)	0.05%	0.04%
9	(The) MEGA Life and Health Insurance Company	6,249	3,862	531	267	6,780	4,129	(2,651)	0.85%	0.55%
10	Mid-West National Life Insurance Company of Tennessee	14,599	8,384	2,346	1,027	16,945	9,411	(7,534)	2.13%	1.24%
	1 National Health Insurance Company	62	1	0	0	62	1	(61)	0.01%	0.00%
	2 Tufts Insurance Company	3,177	3,145	51	148	3,228	3,293		0.41%	0.43%
13	3 Union Security Insurance Company	395	291	0	0	395	291	(104)	0.05%	0.04%
14	4 United HealthCare Insurance Company	7,340	8,947	0	0	7,340	8,947	1,607	0.92%	1.18%
	TOTALS:	41,089	34,588	3,863	3,126	44,952	37,687	(7,238)	5.66%	4.98%

	COVERED LIVES	2009	2010	2009	2010	2009	2010	2009 - 2010	2009	2010
	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 2010 MEMBERSHIP ACCORDING TO 2010 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 Health Inc.	667	479	0	0	667	479	(188)	0.08%	0.06%
2	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.	340,090	289,369	47,266	41,694	387,356	331,063	(56,293)	48.77%	43.72%
3	CeltiCare Health Plan of Massachusetts, Inc.	0	13	0	196	0	209	209	0.00%	0.03%
4	ConnectiCare of Massachusetts, Inc.	4,053	3,624	5	10	4,058	3,634	(424)	0.51%	0.48%
5	Fallon Community Health Plan, Inc.	45,054	41,660	12,267	9,172	57,321	50,832	(6,489)	7.22%	6.71%
6	Harvard Pilgrim Health Care, Inc.	119,704	143,073	13,839	16,780	133,543	159,853	26,310	16.81%	21.11%
7	Health New England, Inc.	19,962	20,003	963	1,368	20,925	21,371	446	2.63%	2.82%
8	Neighborhood Health Plan, Inc.	10,230	16,088	4,729	13,612	14,959	29,700	14,741	1.88%	3.92%
9	Tufts Associated Health Maintenance Organization, Inc.	100,342	100,063	3,797	6,444	104,139	106,507	2,368	13.11%	14.07%
10	UnitedHealthcare of New England, Inc.	1,723	1,223	0	0	1,723	1,223	(500)	0.22%	0.16%
	TOTALS:	641,825	615,595	82,866	89,276	724,691	704,871	(19,820)	91.23%	93.09%

COVERED LIVES	2009	2010	2009	2010	2009	2010	2009 - 2010	2009	2010
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 2010 MEMBERSHIP ACCORDING TO 2010 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.	22,470	12,993	2,209	1,611	24,679	14,604	(10,075)	3.11%	1.93%
TOTALS:	22,470	12,993	2,209	1,611	24,679	14,604	(7,866)	3.11%	1.93%

Г	TOTAL COVERED LIVES	2009	2010	2009	2010	2009	2010	2009 - 2010	2009	2010
	ALL CARRIERS	Covered Lives	GROUP Covered Lives	IND Covered Lives	IND Covered Lives	TOTAL Covered Lives	TOTAL Covered Lives	CHANGE	Market	Market
	(WITH 2010 MEMBERSHIP ACCORDING TO 2010 ANNUAL REPORTS)	End of Year	End of Year	End of Year	End of Year	End of Year	End of Year	Covered Lives	Share	Share
	TOTALS:	705,384	663,176	88,938	94,013	794,322	757,162	(37,160)	100.00%	100.00%

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