# MEDICARE MEMBERSHIP IN MASSACHUSETTS



GARY D. ANDERSON COMMISSIONER OF INSURANCE

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# 2017 Massachusetts Medicare Plan Membership Highlights

#### Medicare Supplemental and Comprehensive Coverage Plans

Between 2016 and 2017, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans grew by 17,280 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 22,744 persons. Membership in the MassHealth (Medicaid) Program grew by 4,610 persons, and membership in the CommonHealth Program grew by 711 persons.

umber of Medicare Eligibles <sup>1</sup>	<b>2016</b> 1,260,145	<b>2017</b> 1,307,035	<b>Change</b> <b>16-17</b> 46,890
Membership in Medicare Supplement Plans:			
Group	44,190	46,656	2,466
Individual – Pre-standardized (closed to new enrollment)	1,054	824	(230)
Individual - Standardized	6,821	7,171	350
Individual – Core	37,206	40,548	3,342
Individual – Med Supp 1	214,718	226,256	11,538
Individual – Med Supp 2 <sup>4</sup>	3,381	2,813	(568)
Individual – Select	611	1,033	422
TOTAL	308,021	325,301	17,280
Membership in Medicare Wrap and Medicare Advantage Plans: Group Medicare Advantage <sup>2</sup> Group Medicare Wrap Individual Medicare Advantage <sup>3</sup>	35,000 17,278 228,456	49,850 9,912 243,798	14,850 (7366) 15,342
Individual Medicare Wrap <sup>3</sup>	114	32	(82)
TOTAL	280,848	303,592	22,744
Number of Medicare Eligibles in Public Plans:			
MassHealth Program <sup>4</sup>	286,520	291,130	4,610
CommonHealth Program <sup>5</sup>	20,357	21,068	711
TOTAL	306,877	312,198	5,321
GRAND TOTAL	895,746	941,091	45,345

<sup>&</sup>lt;sup>1</sup> According to the Centers for Medicare and Medicaid Services.

<sup>&</sup>lt;sup>2</sup> Program formerly known as Medicare+Choice. The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (MMA) renamed the program "Medicare Advantage."

<sup>&</sup>lt;sup>3</sup> Individual products no longer marketed in Massachusetts due to the enactment of the Medicare Prescription Drug, Improvement and Modernization Act of 2003.

<sup>&</sup>lt;sup>4</sup> Includes all Medicare eligible persons enrolled in the MassHealth Program (Medicaid) as of December 31, 2017 according to the MassHealth office.

<sup>&</sup>lt;sup>5</sup> Includes all Medicare eligible persons enrolled in the CommonHealth Program as of December 31, 2017 according to the MassHealth office.

#### Medicare Supplement

- In 2017, 325,301 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 17,280 residents from 2016.
- Ten (10) carriers (Blue Cross and Blue Shield of Massachusetts, Inc., Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc., Fallon Health & Life Assurance Company, HNE Insurance Company, HPHC Insurance Company, Inc., Humana Insurance Company, Transamerica Life Insurance Company, Transamerica Premier Life Insurance Company (f/k/a Monumental Life Insurance Company), Tufts Insurance Company, and United HealthCare Insurance Company through the American Association of Retired Persons) offered Medicare Supplement coverage in the Massachusetts market.

# Medicare Wrap and Medicare Advantage

• In 2017, 312,198 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 22,744 residents from 2016.

## Public Plans

• In 2017, 306,877 Massachusetts residents eligible for Medicare were enrolled in either the MassHealth (Medicaid) Program or CommonHealth Program, representing an increase of 5,321 residents from 2016.

## **Prescription Drug Coverage**

In 2017, 1,233,430 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 29,633 residents from 2016. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2017 was 94.4%.

	2016	2017	Change 16-17
Number of Medicare Eligibles with ANY Drug Coverage: <sup>6</sup>			
Medicare Supplement Plans	33,553	33,117	(436)
Medicare Wrap and Medicare Advantage Plans	263,575	267,718	4,143
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	559,138	582,056	22,918
MassHealth (Medicaid) Program	286,520	291,130	4,610
CommonHealth Program	20,357	21,068	711
Executive Office of Elder Affairs' Prescription Advantage Plan	40,654	38,341	(2,313)
TOTAL	1,203,797	1,233,430	29,633

<sup>&</sup>lt;sup>6</sup> Includes plans with both limited and unlimited drug coverage.