MEDICARE MEMBERSHIP IN MASSACHUSETTS



GARY D. ANDERSON COMMISSIONER OF INSURANCE

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2018 Massachusetts Medicare Plan Membership Highlights

Medicare Supplemental and Comprehensive Coverage Plans

Between 2017 and 2018, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans decreased by 2,136 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 9,145 persons. Membership in the MassHealth (Medicaid) Program decreased by 6,647 persons, and membership in the CommonHealth Program grew by 1,969 persons.

	2017	2018	Change 17-18
umber of Medicare Eligibles ¹	1,307,036	1,371,806	64,770
Membership in Medicare Supplement Plans:			
Group	46,657	32,677	(13,980)
Individual	278,645	290,489	11,844
TOTAL	325,302	323,166	(2,136)
Membership in Medicare Wrap and Medicare Advantage Plans:	10.050	50.620	
Group Medicare Advantage ²	49,850	50,639	789
Group Medicare Wrap	9,912	0	(9,912)
Individual Medicare Advantage ³	243,798	262,072	18,274
Individual Medicare Wrap ³	32	26	(6)
TOTAL	303,592	312,737	9,145
Number of Medicare Eligibles in Public Plans:			
MassHealth Program ⁴	291,130	284,483	(6,647)
CommonHealth Program ⁵	21,068	23,546	2,478
TOTAL	312,198	308,029	(4,169
GRAND TOTAL	941,092	943,932	2,840

¹ According to the Centers for Medicare and Medicaid Services.

² Program formerly known as Medicare+Choice. The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (MMA) renamed the program "Medicare Advantage."

³ Individual products no longer marketed in Massachusetts due to the enactment of the Medicare Prescription Drug, Improvement and Modernization Act of 2003.

⁴ Includes all Medicare eligible persons enrolled in the MassHealth Program (Medicaid) as of December 31, 2018 according to the MassHealth office.

⁵ Includes all Medicare eligible persons enrolled in the CommonHealth Program as of December 31, 2018 according to the MassHealth office.

Medicare Supplement

- In 2018, 323,166 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing a decrease of 2,136 residents from 2017.
- 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 2018, 312,737 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 9,145 residents from 2017.

Public Plans

• In 2018, 307,520 Massachusetts residents eligible for Medicare were enrolled in either the MassHealth (Medicaid) Program or CommonHealth Program, representing a decrease of 4,678 residents from 2017.

Prescription Drug Coverage

In 2018, 1,223,111 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing a decrease of 10,319 residents from 2017. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2018 was 89.2%.

	2017	2018	Change 17-18
Number of Medicare Eligibles with ANY Drug Coverage: ⁶			
Medicare Supplement Plans	33,117	13,251	(19,866)
Medicare Wrap and Medicare Advantage Plans	267,719	278,075	10,356
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	582,056	587,719	5,663
MassHealth (Medicaid) Program	291,130	284,483	(6,647)
CommonHealth Program	21,068	23,546	2,478
Executive Office of Elder Affairs' Prescription Advantage Plan	38,341	36,037	(2,304)
TOTAL	1,233,431	1,223,111	(10,320)

⁶ Includes plans with both limited and unlimited drug coverage.