

MEDICARE MEMBERSHIP IN MASSACHUSETTS



GARY D. ANDERSON
COMMISSIONER OF INSURANCE

July 2020

2019 Massachusetts Medicare Plan Membership Highlights

Medicare Supplemental and Comprehensive Coverage Plans

Between 2018 and 2019, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans increased by 5,578 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 4,646 persons. Membership in the MassHealth (Medicaid) Program increased by 152 persons, and membership in the CommonHealth Program grew by 1,179 persons.

	2018	2019	Change 18-19
Number of Medicare Eligibles ¹	1,371,806	1,335,418	(36,388)
Membership in Medicare Supplement Plans:			
Group	34,329	33,674	(655)
Individual	290,489	296,722	6,233
TOTAL	324,818	330,396	5,578
Membership in Medicare Wrap and Medicare Advantage Plans:			
Group Medicare Advantage ²	50,639	29,039	(21,600)
Group Medicare Wrap	0	1,264	1,264
Individual Medicare Advantage ³	262,072	287,024	24,952
Individual Medicare Wrap ³	26	56	30
TOTAL	312,737	317,383	4,646
Number of Medicare Eligibles in Public Plans:			
MassHealth Program ⁴	284,483	284,635	152
CommonHealth Program ⁵	23,546	24,725	1,179
TOTAL	308,029	309,360	1,331
GRAND TOTAL	945,584	957,139	11,555

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, 2019 according to the MassHealth office.

⁵ Includes all Medicare eligible persons enrolled in the CommonHealth Program as of December 31, 2019 according to the MassHealth office.

Medicare Supplement

- In 2019, 330,396 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 5,578 residents from 2018.
- 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 UnitedHealthcare Insurance Company through the American Association of Retired Persons) offered Medicare Supplement coverage in the Massachusetts market.

Medicare Wrap and Medicare Advantage

- In 2019, 317,383 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 4,646 residents from 2018.

Public Plans

- In 2019, 309,360 Massachusetts residents eligible for Medicare were enrolled in either the MassHealth (Medicaid) Program or CommonHealth Program, representing an increase of 1,331 residents from 2018.

Prescription Drug Coverage

In 2019, 1,242,620 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 19,509 residents from 2018. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2018 was 93.1%.

	2018	2019	Change 18-19
Number of Medicare Eligibles with ANY Drug Coverage:⁶			
Medicare Supplement Plans	13,251	13,559	308
Medicare Wrap and Medicare Advantage Plans	278,075	281,137	3,062
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	587,719	605,011	17,292
MassHealth (Medicaid) Program	284,483	284,635	152
CommonHealth Program	23,546	24,725	1,179
Executive Office of Elder Affairs' Prescription Advantage Plan	36,037	33,553	(2,484)
TOTAL	1,223,111	1,242,620	19,509

⁶ Includes plans with both limited and unlimited drug coverage.