

MEDICARE MEMBERSHIP IN MASSACHUSETTS



GARY D. ANDERSON
COMMISSIONER OF INSURANCE

July 2021

2020 Massachusetts Medicare Plan Membership Highlights

Medicare Supplemental and Comprehensive Coverage Plans

Between 2019 and 2020, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans increased by 2,054 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 31,885 persons. Membership in the MassHealth (Medicaid) Program increased by 16,047 persons, and membership in the CommonHealth Program grew by 134 persons.

	2019	2020	Change 19-20
Number of Medicare Eligibles ¹	1,335,418	1,361,297	25,879
Membership in Medicare Supplement Plans:			
Group	33,674	32,864	(810)
Individual	296,722	299,586	2,864
TOTAL	330,396	332,450	2,054
 Membership in Medicare Wrap and Medicare Advantage Plans:			
Group Medicare Advantage ²	29,039	34,466	5,427
Group Medicare Wrap	1,264	1171	(93)
Individual Medicare Advantage ³	287,024	313,589	26,565
Individual Medicare Wrap ³	56	42	(14)
TOTAL	317,383	349,268	31,885
 Number of Medicare Eligibles in Public Plans:			
MassHealth Program ⁴	284,635	300,682	16,047
CommonHealth Program ⁵	24,725	24,859	134
TOTAL	309,360	325,541	16,181
 GRAND TOTAL	 957,139	 1,007,259	 50,120

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, 2020 according to the MassHealth office.

⁵ Includes all Medicare eligible persons enrolled in the CommonHealth Program as of December 31, 2020 according to the MassHealth office.

Medicare Supplement

- In 2020, 332,450 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 2,054 residents from 2019.
- Eight (8) carriers (Blue Cross and Blue Shield of Massachusetts, Inc., Fallon Health & Life Assurance Company, HNE Insurance Company, HPHC Insurance Company, Inc., Humana Insurance Company, Transamerica Life Insurance Company (merged with Transamerica Premier 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 2020, 349,268 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 31,885 residents from 2019.

Public Plans

- In 2020, 325,541 Massachusetts residents eligible for Medicare were enrolled in either the MassHealth (Medicaid) Program or CommonHealth Program, representing an increase of 16,181 residents from 2019.

Prescription Drug Coverage

In 2020, 1,289,755 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 47,135 residents from 2019. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2019 was 94.7%.

	2019	2020	Change 19-20
Number of Medicare Eligibles with ANY Drug Coverage:⁶			
Medicare Supplement Plans	13,559	13,383	(176)
Medicare Wrap and Medicare Advantage Plans	281,137	312,783	31,646
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	605,011	610,211	5,200
MassHealth (Medicaid) Program	284,635	300,682	16,047
CommonHealth Program	24,725	24,859	134
Executive Office of Elder Affairs' Prescription Advantage Plan	33,553	27,837	(5,716)
TOTAL	1,242,620	1,289,755	47,135

⁶ Includes plans with both limited and unlimited drug coverage.