MEDICARE MEMBERSHIP IN MASSACHUSETTS



GARY D. ANDERSON COMMISSIONER OF INSURANCE

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2021 Massachusetts Medicare Plan Membership Highlights

Medicare Supplemental and Comprehensive Coverage Plans

Between 2020 and 2021, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans decreased by 11,046 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 13,090 persons. Membership in the MassHealth (Medicaid) Program increased by 16,008 persons, and membership in the CommonHealth Program decreased by 754 persons.

Change

umber of Medicare Eligibles ¹	2020 1,361,297	2021 1,382,923	2020-21 21,626
Membership in Medicare Supplement Plans:			
Group	32,862	31,498	(1,264)
Individual	299,586	289,904	(9,682)
TOTAL	332,448	321,402	(11,046)
Membership in Medicare Wrap and Medicare Advantage Plans : Group Medicare Advantage ²	35,637	34,716	(921)
Group Medicare Wrap	1171	0	(1171)
Individual Medicare Advantage ³	313,589	327,642	14,011
Individual Medicare Wrap ³	42	6	(36)
TOTAL	349,268	362,358	13,090
Number of Medicare Eligibles in Public Plans:			
MassHealth Program ⁴	300,682	316,689	16,007
CommonHealth Program ⁵	24,859	24,105	(754)
TOTAL	325,541	340,794	15,253
GRAND TOTAL	1,007,257	1,024,554	17,297

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, 2021 according to the MassHealth office.

⁵ Includes all Medicare eligible persons enrolled in the CommonHealth Program as of December 31, 2021 according to the MassHealth office.

Medicare Supplement

- In 2021, 321,402 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing a decrease of 11,046 residents from 2020.
- 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 2021, 362,358 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 13,090 residents from 2020.

Public Plans

• In 2021, 340,794 Massachusetts residents eligible for Medicare were enrolled in either the MassHealth (Medicaid) Program or CommonHealth Program, representing an increase of 15,253 residents from 2020.

Prescription Drug Coverage

In 2021, 1,296,007 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 6,252 residents from 2020. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2021 was 93.7%.

	2020	2021	Change 2020-21
Number of Medicare Eligibles with ANY Drug Coverage: ⁶			
Medicare Supplement Plans	13,383	5,803	(7,580)
Medicare Wrap and Medicare Advantage Plans	312,783	325,518	12,735
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	610,211	597,866	(12,345)
MassHealth (Medicaid) Program	300,682	316,689	16,007
CommonHealth Program	24,859	24,105	(754)
Executive Office of Elder Affairs' Prescription Advantage Plan	27,837	25,997	(1,840)
TOTAL	1,289,755	1,295,978	6,223

⁶ Includes plans with both limited and unlimited drug coverage.