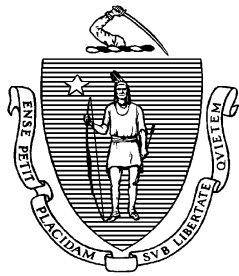


MEDICARE MEMBERSHIP IN MASSACHUSETTS



GARY D. ANDERSON
COMMISSIONER OF INSURANCE

November 2023

2022 Massachusetts Medicare Plan Membership Highlights

Medicare Supplemental and Comprehensive Coverage Plans

Between 2021 and 2022, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans decreased by 5,353 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans grew by 48,806 persons. Membership in the MassHealth (Medicaid) Program increased by 12,608 persons, and membership in the CommonHealth Program decreased by 384 persons.

	2021	2022	Change 2021-22
Number of Medicare Eligibles ¹	1,382,923	1,406,555	23,632
Membership in Medicare Supplement Plans:			
Group	31,498	26,117	(5,381)
Individual	289,904	289,929	25
TOTAL	321,402	316,050	(5,353)
 Membership in Medicare Wrap and Medicare Advantage Plans:			
Group Medicare Advantage ²	34,716	35,359	643
Group Medicare Wrap	0	0	0
Individual Medicare Advantage ³	327,642	374,523	46,881
Individual Medicare Wrap ³	6	5	(1)
TOTAL	362,358	409,865	47,523
 Number of Medicare Eligibles in Public Plans:			
MassHealth Program ⁴	316,689	329,297	12,608
CommonHealth Program ⁵	24,105	23,721	(384)
TOTAL	340,794	353,018	12,224
 GRAND TOTAL	 1,024,554	 1,078,933	 54,394

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, 2022 according to the MassHealth office.

⁵ Includes all Medicare eligible persons enrolled in the CommonHealth Program as of December 31, 2022 according to the MassHealth office.

Medicare Supplement

- In 2022, 316,050 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing a decrease of 5,353 residents from 2021.
- 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 2022, 409,865 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing an increase of 47,523 residents from 2021.

Public Plans

- In 2022, 353,018 Massachusetts residents eligible for Medicare were enrolled in either the MassHealth (Medicaid) Program or CommonHealth Program, representing an increase of 12,224 residents from 2021.

Prescription Drug Coverage

In 2022, 1,351,329 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 55,322 residents from 2021. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2022 was 96.1%.

	2021	2022	Change 2021-22
Number of Medicare Eligibles with ANY Drug Coverage:⁶			
Medicare Supplement Plans	5,803	5,349	(454)
Medicare Wrap and Medicare Advantage Plans	325,518	366,449	40,931
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	597,866	609,606	11,711
MassHealth (Medicaid) Program	316,689	329,297	12,608
CommonHealth Program	24,105	23,721	(384)
Executive Office of Elder Affairs' Prescription Advantage Plan	25,997	24,775	(1,222)
TOTAL	1,295,978	1,351,329	107,993

⁶ Includes plans with both limited and unlimited drug coverage.