# MEDICARE MEMBERSHIP IN MASSACHUSETTS



KEVIN P. BEAGAN ACTING COMMISSIONER OF INSURANCE

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# 2023 Massachusetts Medicare Plan Membership Highlights

#### Medicare Supplemental and Comprehensive Coverage Plans

Between 2022 and 2023, the number of Massachusetts Medicare eligibles enrolled in Medicare Supplement plans increased by 9,196 persons, and membership in HMO-based Medicare Wrap and other Medicare Advantage plans decreased by 24,563 persons. Membership in the MassHealth (Medicaid) Program increased by 16,958 persons, and membership in the CommonHealth Program decreased by 8,307 persons.

Change

umber of Medicare Eligibles <sup>1</sup>	<b>2022</b> 1,406,555	<b>2023</b> 1,434,294	<b>2022-23</b> 27,739
Membership in Medicare Supplement Plans:			
Group	26,117	28,428	2,311
Individual	289,929	296,941	7,012
ΤΟΤΑΙ	316,050	325,402	9,196
Membership in Medicare Wrap and Medicare Advantage Plans: Group Medicare Advantage <sup>2</sup> Group Medicare Wrap	35,539 0	38,147 0	2,608 0
Individual Medicare Advantage <sup>3</sup>	374,523	347,555	(27,373)
Individual Medicare Wrap <sup>3</sup>	5	5	0
ΤΟΤΑΙ	409,865	385,302	(24,563)
Number of Medicare Eligibles in Public Plans:			
MassHealth Program <sup>4</sup>	329,297	312,339	(16,958)
CommonHealth Program <sup>5</sup>	23,721	32,028	8,307
TOTAL	353,018	344,367	(8,651)
<b>GRAND TOTAL</b>	1,078,993	1,055,071	(23,922)

<sup>&</sup>lt;sup>1</sup> According to the Centers for Medicare and Medicaid Services.

<sup>&</sup>lt;sup>2</sup> Program formerly known as Medicare+Choice. The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (MMA) renamed the program "Medicare Advantage."

<sup>&</sup>lt;sup>3</sup> Individual products no longer marketed in Massachusetts due to the enactment of the Medicare Prescription Drug, Improvement and Modernization Act of 2003.

<sup>&</sup>lt;sup>4</sup> Includes all Medicare eligible persons enrolled in the MassHealth Program (Medicaid) as of December 31, 2023, according to the MassHealth office.

<sup>&</sup>lt;sup>5</sup> Includes all Medicare eligible persons enrolled in the CommonHealth Program as of December 31, 2023, according to the MassHealth office.

#### Medicare Supplement

- In 2023, 325,402 Massachusetts residents were enrolled in group and individual Medicare Supplement plans, representing an increase of 9,196 residents from 2022.
- 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 2023, 385,302 Massachusetts residents were enrolled in group and individual Medicare Wrap and Medicare Advantage plans, representing a decrease of 24,563 residents from 2022.

## Public Plans

• In 2023, 344,367 Massachusetts residents eligible for Medicare were enrolled in either the MassHealth (Medicaid) Program or CommonHealth Program, representing a decrease of 9,705 residents from 2022.

## **Prescription Drug Coverage**

In 2023, 1,375,037 Massachusetts residents eligible for Medicare had unlimited or limited drug coverage, representing an increase of 23,708 residents from 2022. The percentage of Massachusetts residents eligible for Medicare that had unlimited or limited drug coverage in 2023 was 95.9%.

	2022	2023	Change 2022-23
Number of Medicare Eligibles with ANY Drug Coverage: <sup>6</sup>			
Medicare Supplement Plans	5,349	5,264	(85)
Medicare Wrap and Medicare Advantage Plans	366,449	337,894	(28,555)
Medicare Stand-Alone Prescription Drug Plans (Part D Plans)	609,606	642,260	32,654
MassHealth (Medicaid) Program	329,297	312,339	(16,958)
CommonHealth Program	23,721	32,028	8,307
Executive Office of Elder Affairs' Prescription Advantage Plan	24,775	23,172	(1,603)
TOTAL	1,351,329	1,375,037	23,708

<sup>&</sup>lt;sup>6</sup> Includes plans with both limited and unlimited drug coverage.