

Massachusetts Guaranteed Issue Nongroup Membership ¹
as of December 31, 2003

HMO Total	MA	MA	MA	12/31/2002 MARKET SHARE	12/31/2003 MARKET SHARE	Percentage Change
	Members as of 12/31/02	Members as of 12/31/03	MEMBER DIFFERENCE			
Aetna Health Inc.	257	113	(144)	0.7%	0.3%	-0.4%
Blue Cross and Blue Shield of MA, Inc. (HMO Blue Direct)	16,239	18,007	1,768	44.0%	42.1%	-1.8%
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - HMO Basic Blue Direct) ²	5,363	7,965	2,602	14.5%	18.6%	4.1%
CIGNA HealthCare of Massachusetts, Inc.	273	362	89	0.7%	0.8%	0.1%
Fallon Community Health Plan, Inc. (Std. Plan)	924	943	19	2.5%	2.2%	-0.3%
Fallon Community Health Plan, Inc. (Alt. Plan - Independent Plan 1000) ³	0	119	119	0.0%	0.3%	NA
Harvard Pilgrim Health Care, Inc. (Std. Plan)	2,727	5,372	2,645	7.4%	12.6%	5.2%
Harvard Pilgrim Health Care, Inc. (Alt. Plan - Nongroup Low Option) ⁴	5,401	3,621	(1,780)	14.6%	8.5%	-6.2%
Health New England, Inc.	760	748	(12)	2.1%	1.8%	-0.3%
Tufts Associated HMO, Inc.	1,474	1,283	(191)	4.0%	3.0%	-1.0%
United HealthCare of New England, Inc.	117	101	(16)	0.3%	0.2%	-0.1%
HMO Total	33,535	38,634	5,099	90.8%	90.4%	-0.4%

Nongroup Membership PREFERRED PROVIDER Total	MA	MA	MA	12/31/2002 MARKET SHARE	12/31/2003 MARKET SHARE	Percentage Change
	Members as of 12/31/02	Members as of 12/31/03	MEMBER DIFFERENCE			
Aetna Life Insurance Company	14	9	(5)	0.0%	0.0%	0.0%
Blue Cross and Blue Shield of MA, Inc. (PPO Blue Direct)	3,287	3,536	249	8.9%	8.3%	-0.6%
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - PPO Basic Blue Direct) ⁵	29	483	454	0.1%	1.1%	1.1%
(The) Guardian Life Insurance Company of America	12	15	3	0.0%	0.0%	0.0%
John Alden Life Insurance Company	3	0	(3)	0.0%	0.0%	0.0%
New England Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
United HealthCare Insurance Company	26	27	1	0.1%	0.1%	0.0%
Preferred Provider Total	3,371	4,070	699	9.1%	9.5%	0.4%

Nongroup Membership MEDICAL Total	MA	MA	MA	12/31/2002 MARKET SHARE	12/31/2003 MARKET SHARE	Percentage Change
	Members as of 12/31/02	Members as of 12/31/03	MEMBER DIFFERENCE			
Aetna Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
Gerber Life Insurance Company	1	5	4	0.0%	0.0%	0.0%
(The) Guardian Life Insurance Company of America	1	2	1	0.0%	0.0%	0.0%
John Alden Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
(The) MEGA Life and Health Insurance Company	0	0	0	0.0%	0.0%	0.0%
New England Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
United HealthCare Insurance Company	18	15	(3)	0.0%	0.0%	0.0%
Medical Total	20	22	2	0.1%	0.1%	0.0%

¹ Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis.

² Blue Cross and Blue Shield of Massachusetts, Inc. began offering HMO Basic Blue Direct for coverage effective December 1, 2001.

³ Fallon Community Health Plan, Inc. began offering Independent Care 1000 utilizing the Fallon Select Care Network for coverage effective December 1, 2003.

⁴ Harvard Pilgrim Health Care, Inc. began offering Nongroup Low Option afor coverage effective December 1, 2001.

⁵ Blue Cross and Blue Shield of Massachusetts, Inc. began offering PPO Basic Blue Direct for coverage effective December 1, 2002.