

HMO Total	MA Members as of 12/31/03	MA Members as of 12/31/04	MA MEMBER DIFFERENCE	12/31/2003 MARKET SHARE	12/31/2004 MARKET SHARE	Percentage Change
Aetna Health Inc.	113	80	(33)	0.3%	0.2%	-0.1%
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Std. Plan)	18,007	18,798	791	42.1%	41.8%	-0.3%
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ²	7,966	9,751	1,786	18.6%	21.7%	3.1%
CIGNA HealthCare of Massachusetts, Inc.	362	9	(353)	0.8%	0.0%	-0.8%
Commonwealth of Massachusetts, Inc.	0	0	0	0.0%	0.0%	0.0%
Fallon Community Health Plan, Inc. (Std. Plan)	843	1,103	260	2.2%	2.5%	0.2%
Fallon Community Health Plan, Inc. (Alt. Plan)	119	362	243	0.3%	0.6%	NA
Harvard Pilgrim Health Care, Inc. (Std. Plan)	5,372	4,658	(714)	12.6%	10.4%	-2.2%
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ³	3,621	3,884	263	8.6%	8.6%	0.2%
Health New England, Inc.	746	645	(103)	1.8%	1.4%	-0.3%
Neighborhood Health Plan, Inc.	0	13	13	0.0%	0.0%	0.0%
Tufts Associated HMO, Inc.	1,283	973	(310)	3.0%	2.2%	-0.8%
United HealthCare of New England, Inc.	101	65	(16)	0.2%	0.2%	0.0%
HMO Total	38,634	40,359	1,725	80.4%	89.8%	-0.6%

Nongroup Membership PREFERRED PROVIDER Total	MA Members as of 12/31/03	MA Members as of 12/31/04	MA MEMBER DIFFERENCE	12/31/2003 MARKET SHARE	12/31/2004 MARKET SHARE	Percentage Change
Aetna Life Insurance Company	9	5	(4)	0.0%	0.0%	0.0%
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	3,536	3,604	68	8.3%	8.0%	-0.3%
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan)	463	900	437	1.1%	2.0%	0.9%
The Guardian Life Insurance Company of America	15	15	0	0.0%	0.0%	0.0%
John Aiken Life 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%
Other HealthCare Insurance Company	27	26	(1)	0.1%	0.1%	0.0%
Preferred Provider Total	4,070	4,550	480	9.5%	10.1%	0.6%

Nongroup Membership MEDICAL Total	MA Members as of 12/31/03	MA Members as of 12/31/04	MA MEMBER DIFFERENCE	12/31/2003 MARKET SHARE	12/31/2004 MARKET SHARE	Percentage Change
Aetna Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
Carlier Life Insurance Company	5	0	(5)	0.0%	0.0%	0.0%
The Guardian Life Insurance Company of America	2	2	0	0.0%	0.0%	0.0%
John Aiken 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	15	9	(6)	0.0%	0.0%	0.0%
Medical Total	22	11	(11)	0.1%	0.0%	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 Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective December 1, 2004.

³ Blue Cross and Blue Shield of Massachusetts, Inc. began offering HMO Basic Blue Direct for coverage effective December 1, 2001.

⁴ Fallon Community Health Plan, Inc. began offering Independent Care 1000 utilizing the Fallon Select Care Network for coverage effective December 1, 2003.

⁵ Harvard Pilgrim Health Care, Inc. began offering Nongroup Low Option afor coverage effective December 1, 2001.

⁶ Blue Cross and Blue Shield of Massachusetts, Inc. began offering PPO Basic Blue Direct for coverage effective December 1, 2002.