

Massachusetts Guaranteed Issue NonGroup Membership¹
as of December 31, 2005

HMO Total	MA	MA	MA	12/31/2004 MARKET SHARE	12/31/2005 MARKET SHARE	Percentage Change
	Members as of 12/31/04	Members as of 12/31/05	MEMBER DIFFERENCE			
Aetna Health Inc.	80	50	(30)	0.2%	0.1%	-0.07%
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Std. Plan) ²	18,796	17,759	(1,037)	41.8%	39.3%	-2.56%
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ^{2,3}	9,751	13,078	3,327	21.7%	28.9%	7.22%
CIGNA HealthCare of Massachusetts, Inc.	9	0	(9)	0.0%	0.0%	-0.02%
ConnectiCare of Massachusetts, Inc.	0	0	0	0.0%	0.0%	0.00%
Fallon Community Health Plan, Inc. (Std. Plan)	987	908	(79)	2.2%	2.0%	-0.19%
Fallon Community Health Plan, Inc. (Alt. Plan) ⁴	478	486	8	1.1%	1.1%	0.01%
Harvard Pilgrim Health Care, Inc. (Std. Plan)	4,658	3,551	(1,107)	10.4%	7.9%	-2.51%
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ⁵	3,884	3,522	(362)	8.6%	7.8%	-0.85%
Health New England, Inc. (Std. Plan)	645	415	(230)	1.4%	0.9%	-0.52%
Health New England, Inc. (Alt. Plan)	0	21	21	0.0%	0.0%	0.05%
Neighborhood Health Plan, Inc.	13	39	26	0.0%	0.1%	0.06%
Tufts Associated HMO, Inc.	973	751	(222)	2.2%	1.7%	-0.50%
United HealthCare of New England, Inc.	85	55	(30)	0.2%	0.1%	-0.07%
HMO Total	40,359	40,635	276	89.8%	89.9%	0.05%

Nongroup Membership PREFERRED PROVIDER Total	MA	MA	MA	12/31/2004 MARKET SHARE	12/31/2005 MARKET SHARE	Percentage Change
	Members as of 12/31/04	Members as of 12/31/05	MEMBER DIFFERENCE			
Aetna Life Insurance Company	5	6	1	0.0%	0.0%	0.0%
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	3,604	3,462	(142)	8.0%	7.7%	-0.4%
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) ⁶	900	1,063	163	2.0%	2.4%	0.3%
(The) Guardian Life Insurance Company of America	15	11	(4)	0.0%	0.0%	0.0%
John Alden 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%
United HealthCare Insurance Company	26	20	(6)	0.1%	0.0%	0.0%
Preferred Provider Total	4,550	4,562	12	10.1%	10.1%	0.0%

Nongroup Membership MEDICAL Total	MA	MA	MA	12/31/2004 MARKET SHARE	12/31/2005 MARKET SHARE	Percentage Change
	Members as of 12/31/04	Members as of 12/31/05	MEMBER DIFFERENCE			
Aetna Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
(The) Guardian Life Insurance Company of America	2	1	(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%
Mid-West Life Insurance Company of Tennessee	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	9	4	(5)	0.0%	0.0%	0.0%
Medical Total	11	5	(6)	0.0%	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 BCBCMA'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 1250 utilizing the Fallon Select Care Network for coverage effective December 1, 2005.

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.