

Massachusetts Guaranteed Issue Nongroup Membership ¹
as of December 31, 2006

HMO Total	MA	MA	MA	12/31/2005 MARKET SHARE	12/31/2006 MARKET SHARE	Percentage Change
	Members as of 12/31/05	Members as of 12/31/06	MEMBER DIFFERENCE			
Aetna Health Inc.	50	46	(4)	0.1%	0.1%	0.0%
Blue Cross and Blue Shield of MA HMO Blue, Inc. ² (Std. Plan)	17,759	14,823	(2,936)	39.3%	35.4%	-3.9%
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ^{2,3}	13,078	14,602	1,524	28.9%	34.9%	6.0%
ConnectiCare of Massachusetts, Inc.	0	4	4	0.0%	0.0%	0.0%
Fallon Community Health Plan, Inc. (Std. Plan)	908	781	(127)	2.0%	1.9%	-0.1%
Fallon Community Health Plan, Inc. (Alt. Plan) ⁴	486	446	(40)	1.1%	1.1%	NA
Harvard Pilgrim Health Care, Inc. (Std. Plan)	3,551	2,802	(749)	7.9%	6.7%	-1.2%
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ⁵	3,522	3,243	(279)	7.8%	7.8%	0.0%
Health New England, Inc.	415	261	(154)	0.9%	0.6%	-0.3%
Health New England, Inc. (Alt. Plan)	21	55	34	0.0%	0.1%	0.1%
Neighborhood Health Plan, Inc.	39	57	18	0.1%	0.1%	0.0%
Tufts Associated HMO, Inc.	751	620	(131)	1.7%	1.5%	-0.2%
United HealthCare of New England, Inc.	55	40	(15)	0.1%	0.1%	0.0%
HMO Total	40,635	37,780	(2,855)	89.9%	90.3%	0.4%

Nongroup Membership PREFERRED PROVIDER Total	MA	MA	MA	12/31/2005 MARKET SHARE	12/31/2006 MARKET SHARE	Percentage Change
	Members as of 12/31/05	Members as of 12/31/06	MEMBER DIFFERENCE			
Aetna Life Insurance Company	6	9	3	0.0%	0.0%	0.0%
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	3,462	2,982	(480)	7.7%	7.1%	-0.5%
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) ⁶	1,063	1,035	(28)	2.4%	2.5%	0.1%
First Health Life and Health Insurance Company	0	0	0	0.0%	0.0%	0.0%
(The) Guardian Life Insurance Company of America	11	11	0	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%
Tufts Insurance Company	0	0	0	0.0%	0.0%	0.0%
United HealthCare Insurance Company	20	18	(2)	0.0%	0.0%	0.0%
Preferred Provider Total	4,562	4,055	(507)	10.1%	9.7%	-0.4%

Nongroup Membership MEDICAL Total	MA	MA	MA	12/31/2005 MARKET SHARE	12/31/2006 MARKET SHARE	Percentage Change
	Members as of 12/31/05	Members as of 12/31/06	MEMBER DIFFERENCE			
Aetna Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
First Health Life and Health Insurance Company	0	0	0	0.0%	0.0%	0.0%
(The) Guardian Life Insurance Company of America	1	1	0	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	4	1	(3)	0.0%	0.0%	0.0%
Medical Total	5	2	(3)	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 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.