

Massachusetts CLOSED Guaranteed Issue Nongroup Membership ¹
as of December 31, 2007

HMO Total	MA	MA	MA	12/31/2006 MARKET SHARE	12/31/2007 MARKET SHARE	Percentage Change
	Members as of 12/31/06	Members as of 12/31/07	MEMBER DIFFERENCE			
Aetna Health Inc.	46	22	(24)	0.1%	0.1%	0.0%
Blue Cross and Blue Shield of MA HMO Blue, Inc. ² (Std. Plan)	14,823	6,696	(8,127)	35.4%	30.4%	-5.0%
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ^{2,3}	14,602	9,462	(5,140)	34.9%	43.0%	8.1%
ConnectiCare of Massachusetts, Inc.	4	0	(4)	0.0%	0.0%	0.0%
Fallon Community Health Plan, Inc. (Std. Plan)	781	164	(617)	1.9%	0.7%	-1.1%
Fallon Community Health Plan, Inc. (Alt. Plan) ⁴	446	82	(364)	1.1%	0.4%	NA
Harvard Pilgrim Health Care, Inc. (Std. Plan)	2,802	1,266	(1,536)	6.7%	5.8%	-0.9%
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ⁵	3,243	1,431	(1,812)	7.8%	6.5%	-1.2%
Health New England, Inc.	261	140	(121)	0.6%	0.6%	0.0%
Health New England, Inc. (Alt. Plan)	55	39	(16)	0.0%	0.2%	0.2%
Neighborhood Health Plan, Inc.	57	7	(50)	0.1%	0.0%	-0.1%
Tufts Associated HMO, Inc.	620	384	(236)	1.5%	1.7%	0.3%
United HealthCare of New England, Inc.	40	16	(24)	0.1%	0.1%	0.0%
HMO Total	37,780	19,709	(18,071)	90.3%	89.6%	-0.7%

Nongroup Membership PREFERRED PROVIDER Total	MA	MA	MA	12/31/2006 MARKET SHARE	12/31/2007 MARKET SHARE	Percentage Change
	Members as of 12/31/06	Members as of 12/31/07	MEMBER DIFFERENCE			
Aetna Life Insurance Company	9	7	(2)	0.0%	0.0%	0.0%
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	2,982	1,788	(1,194)	7.1%	8.1%	1.0%
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) ⁶	1,035	471	(564)	2.5%	2.1%	-0.3%
(The) Guardian Life Insurance Company of America	11	10	(1)	0.0%	0.0%	0.0%
Tufts Insurance Company	0	9	9	0.0%	0.0%	0.0%
United HealthCare Insurance Company	18	4	(14)	0.0%	0.0%	0.0%
Preferred Provider Total	4,055	2,289	(1,766)	9.7%	10.4%	0.7%

Nongroup Membership MEDICAL Total	MA	MA	MA	12/31/2006 MARKET SHARE	12/31/2007 MARKET SHARE	Percentage Change
	Members as of 12/31/06	Members as of 12/31/07	MEMBER DIFFERENCE			
Aetna Life 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%
(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%
United HealthCare Insurance Company	1	5	4	0.0%	0.0%	0.0%
Medical Total	2	6	4	0.0%	0.0%	0.0%

¹ Represents membership in closed guaranteed issue nongroup health plans subject to M.G.L. c. 176M issued by a carrier after November 1, 1997 but before July 1, 2007, excluding membership in closed 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 HMO Blue, 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.