

Massachusetts Guaranteed Issue Nongroup Membership<sup>1</sup>  
as of December 31, 2003

Nongroup Membership Total Membership	Type of Plan	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
		Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03	Members as of 12/31/03
Aetna Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Aetna Life Insurance Company	Pref Prov	0	0	0	0	2	0	0	1	4	0	0	1	1	0	9
Aetna Health Inc.	HMO	4	4	4	0	11	1	6	3	37	0	11	9	9	14	113
Blue Cross and Blue Shield of MA, Inc. (PPO Blue Direct)	Pref Prov	254	53	196	72	373	27	72	74	1,156	94	471	232	267	195	3,536
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - PPO Basic Blue Direct) <sup>2</sup>	Pref Prov	46	17	20	13	53	12	13	8	178	14	30	25	36	18	483
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - HMO Blue Direct)	HMO	1,119	329	1,382	25	2,427	159	501	364	5,077	69	2,271	1,899	958	1,427	18,007
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - HMO Basic Blue Direct) <sup>3</sup>	HMO	559	181	522	25	1,041	82	245	162	2,379	64	925	718	466	596	7,965
CIGNA HealthCare of Massachusetts, Inc.	HMO	13	0	11	0	17	3	18	4	98	0	34	11	20	133	362
Fallon Community Health Plan, Inc.	HMO	0	0	1	0	47	2	4	0	159	0	23	11	5	691	943
Fallon Community Health Plan, Inc. (Alt. Plan - Independent Plan 1000) <sup>4</sup>	HMO	0	0	0	0	16	0	0	0	22	0	7	1	0	73	119
Gerber Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	4	0	1	0	5
(The) Guardian Life Insurance Company of America	Medical	0	2	0	0	0	0	0	0	0	0	0	0	0	0	2
(The) Guardian Life Insurance Company of America	Pref Prov	4	0	1	2	1	0	0	0	3	0	2	1	1	0	15
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	215	10	172	26	731	3	9	21	1,967	1	1,015	300	653	249	5,372
Harvard Pilgrim Health Care, Inc. (Alt. Plan - Nongroup Low Option) <sup>5</sup>	HMO	145	8	106	41	465	8	7	9	1,375	0	658	212	447	140	3,621
Health New England, Inc.	HMO	0	136	0	0	0	73	365	166	0	0	0	0	0	8	748
John Alden Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
John Alden Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(The) MEGA Life and Health Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Tufts Associated HMO, Inc.	HMO	53	4	34	0	162	5	18	12	478	0	175	72	181	89	1,283
United HealthCare Insurance Company	Medical	0	0	0	1	1	0	0	0	8	0	1	0	2	2	15
United HealthCare Insurance Company	Pref Prov	1	0	8	0	1	0	0	0	7	0	2	4	1	3	27
United HealthCare of New England, Inc.	HMO	9	1	42	0	6	0	0	0	15	0	13	7	3	5	101
Total Members		2,422	745	2,499	205	5,354	375	1,258	824	12,963	242	5,642	3,503	3,051	3,643	42,726
2003 Massachusetts Population <sup>6</sup>		229,545	133,310	547,008	15,601	737,848	72,204	461,190	155,101	1,471,724	10,724	654,331	487,521	680,705	776,610	6,433,422
Market Penetration Rate <sup>7</sup>		1.06%	0.56%	0.46%	1.31%	0.73%	0.52%	0.27%	0.53%	0.88%	2.26%	0.86%	0.72%	0.45%	0.47%	0.66%

<sup>1</sup> 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 (please see separate report for this information).

<sup>2</sup> Blue Cross and Blue Shield of Massachusetts, Inc. began offering PPO Basic Blue Direct for coverage effective December 1, 2002.

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

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

<sup>5</sup> Harvard Pilgrim Health Care, Inc. began offering Nongroup Low Option for coverage effective December 1, 2001.

<sup>6</sup> Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2002 to July 1, 2003 (CO-EST2003-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 9, 2004

<sup>7</sup> Total members in each county divided by 2003 population in each county.