

Massachusetts Guaranteed Issue Nongroup Membership ¹
as of December 31, 2003

Nongroup Membership Total Membership	Type of Plan	MA	MA	2002 - 2003 MEMBER DIFFERENCE
		Members as of 12/31/02	Members as of 12/31/03	
Aetna Life Insurance Company	Medical	0	0	0
Aetna Life Insurance Company	Pref Prov	14	9	(5)
Aetna Health Inc.	HMO	257	113	(144)
Blue Cross and Blue Shield of MA, Inc. (PPO Blue Direct)	Pref Prov	3,287	3,536	249
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - PPO Basic Blue Direct) ²	Pref Prov	29	483	454
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - HMO Blue Direct)	HMO	16,239	18,007	1,768
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - HMO Basic Blue Direct) ³	HMO	5,363	7,965	2,602
CIGNA HealthCare of Massachusetts, Inc.	HMO	273	362	89
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	924	943	19
Fallon Community Health Plan, Inc. (Alt. Plan - Independent Plan 1000) ⁴	HMO	0	119	119
Gerber Life Insurance Company	Medical	1	5	4
(The) Guardian Life Insurance Company of America	Medical	1	2	1
(The) Guardian Life Insurance Company of America	Pref Prov	12	15	3
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	5,401	5,372	(29)
Harvard Pilgrim Health Care, Inc. (Alt. Plan - Nongroup Low Option) ⁵	HMO	2,727	3,621	894
Health New England, Inc.	HMO	760	748	(12)
John Alden Life Insurance Company	Medical	0	0	0
John Alden Life Insurance Company	Pref Prov	3	0	(3)
(The) MEGA Life and Health Insurance Company	Medical	0	0	0
New England Life Insurance Company	Medical	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0
Tufts Associated HMO, Inc.	HMO	1,474	1,283	(191)
United HealthCare Insurance Company	Medical	18	15	(3)
United HealthCare Insurance Company	Pref Prov	26	27	1
United HealthCare of New England, Inc.	HMO	117	101	(16)
Total Members		36,926	42,726	5,800
Massachusetts Population ⁶		6,421,800	6,433,422	
Market Penetration Rate ⁷		0.58%	0.66%	

Nongroup Membership Total Subscribers	Type of Plan	MA	MA	2002 - 2003 Subscriber DIFFERENCE
		Subscribers as of 12/31/02	Subscribers as of 12/31/03	
Aetna Life Insurance Company	Medical	0	0	0
Aetna Life Insurance Company	Pref Prov	12	9	(3)
Aetna Health Inc.	HMO	208	91	(117)
Blue Cross and Blue Shield of MA, Inc. (PPO Blue Direct)	Pref Prov	2,155	2,229	74
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - PPO Basic Blue Direct) ²	Pref Prov	22	344	322
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - HMO Blue Direct)	HMO	9,908	10,765	857
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - HMO Basic Blue Direct) ³	HMO	3,464	5,040	1,576
CIGNA HealthCare of Massachusetts, Inc.	HMO	230	311	81
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	761	766	5
Fallon Community Health Plan, Inc. (Alt. Plan - Independent Plan 1000) ⁴	HMO	0	84	84
Gerber Life Insurance Company	Medical	1	2	1
(The) Guardian Life Insurance Company of America	Medical	1	2	1
(The) Guardian Life Insurance Company of America	Pref Prov	9	12	3
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	4,135	4,175	40
Harvard Pilgrim Health Care, Inc. (Alt. Plan - Nongroup Low Option) ⁵	HMO	2,185	2,915	730
Health New England, Inc.	HMO	678	688	10
John Alden Life Insurance Company	Medical	0	0	0
John Alden Life Insurance Company	Pref Prov	3	0	(3)
(The) MEGA Life and Health Insurance Company	Medical	0	0	0
New England Life Insurance Company	Medical	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0
Tufts Associated HMO, Inc.	HMO	1,217	1,051	(166)
United HealthCare Insurance Company	Medical	15	10	(5)
United HealthCare Insurance Company	Pref Prov	21	23	2
United HealthCare of New England, Inc.	HMO	100	85	(15)
Total Subscribers		25,125	28,602	3,477

Nongroup Membership Total Dependents	Type of Plan	MA	MA	2002 - 2003 Dependent DIFFERENCE
		Dependents as of 12/31/02	Dependents as of 12/31/03	
Aetna Life Insurance Company	Medical	0	0	0
Aetna Life Insurance Company	Pref Prov	2	0	(2)
Aetna Health Inc.	HMO	49	22	(27)
Blue Cross and Blue Shield of MA, Inc. (PPO Blue Direct)	Pref Prov	1,132	1,307	175
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - PPO Basic Blue Direct) ²	Pref Prov	7	139	132
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - HMO Blue Direct)	HMO	6,331	7,242	911
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - HMO Basic Blue Direct) ³	HMO	1,899	2,925	1,026
CIGNA HealthCare of Massachusetts, Inc.	HMO	43	51	8
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	163	177	14
Fallon Community Health Plan, Inc. (Alt. Plan) ⁴	HMO	0	35	35
Gerber Life Insurance Company	Medical		3	3
(The) Guardian Life Insurance Company of America	Medical	0	0	0
(The) Guardian Life Insurance Company of America	Pref Prov	3	3	0
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	1,266	1,197	(69)
Harvard Pilgrim Health Care, Inc. (Alt. Plan - Nongroup Low Option) ⁵	HMO	542	706	164
Health New England, Inc.	HMO	82	60	(22)
John Alden Life Insurance Company	Medical	0	0	0
John Alden Life Insurance Company	Pref Prov	0	0	0
(The) MEGA Life and Health Insurance Company	Medical	0	0	0
New England Life Insurance Company	Medical	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0
Tufts Associated HMO, Inc.	HMO	257	232	(25)
United HealthCare Insurance Company	Medical	3	5	2
United HealthCare Insurance Company	Pref Prov	5	4	(1)
United HealthCare of New England, Inc.	HMO	17	16	(1)
Total Dependents		11,801	14,124	2,323

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 (please see separate report for this information).
² Blue Cross and Blue Shield of Massachusetts, Inc. began offering PPO Basic Blue Direct for coverage effective December 1, 2002.
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 for coverage effective December 1, 2001.
⁶ 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
⁷ Total members in Massachusetts divided by the respective annual estimated population in Massachusetts.