

Massachusetts Guaranteed Issue Nongroup Membership ¹
as of December 31, 2005

Nongroup Membership Total Membership	Type of Plan	MA	MA	2004 - 2005 MEMBER DIFFERENCE
		Members as of 12/31/04	Members as of 12/31/05	
Aetna Life Insurance Company	Medical	0	0	0
Aetna Life Insurance Company	Pref Prov	5	6	1
Aetna Health Inc.	HMO	80	50	(30)
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	Pref Prov	3,604	3,462	(142)
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) ²	Pref Prov	900	1,063	163
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Std. Plan) ³	HMO	18,796	17,759	(1,037)
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ^{3,4}	HMO	9,751	13,078	3,327
CIGNA HealthCare of Massachusetts, Inc. ⁵	HMO	9	0	(9)
ConnectiCare of Massachusetts, Inc.	HMO	0	0	0
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	987	908	(79)
Fallon Community Health Plan, Inc. (Alt. Plan) ⁶	HMO	478	486	8
(The) Guardian Life Insurance Company of America	Medical	2	1	(1)
(The) Guardian Life Insurance Company of America	Pref Prov	15	11	(4)
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	4,658	3,551	(1,107)
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ⁷	HMO	3,884	3,522	(362)
Health New England, Inc. (Std. Plan)	HMO	645	415	(230)
Health New England, Inc. (Alt. Plan) ⁸	HMO	0	21	21
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
Mid-West Life Insurance Company of Tennessee	Medical	0	0	0
Neighborhood Health Plan, Inc.	HMO	13	39	26
New England Life Insurance Company	Medical	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0
Tufts Associated HMO, Inc.	HMO	973	751	(222)
United HealthCare Insurance Company	Medical	9	4	(5)
United HealthCare Insurance Company	Pref Prov	26	20	(6)
United HealthCare of New England, Inc.	HMO	85	55	(30)
Total Members		44,920	45,202	282
Massachusetts Population ⁹		6,407,382	6,398,743	
Market Penetration Rate ¹⁰		0.70%	0.71%	

Nongroup Membership Total Subscribers	Type of Plan	MA	MA	2004 - 2005 Subscriber DIFFERENCE
		Subscribers as of 12/31/04	Subscribers as of 12/31/05	
Aetna Life Insurance Company	Medical	0	0	0
Aetna Life Insurance Company	Pref Prov	5	6	1
Aetna Health Inc.	HMO	70	42	(28)
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	Pref Prov	2,298	2,234	(64)
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) ²	Pref Prov	665	776	111
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Std. Plan) ³	HMO	11,290	10,730	(560)
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ^{3,4}	HMO	6,064	8,256	2,192
CIGNA HealthCare of Massachusetts, Inc.	HMO	9	0	(9)
ConnectiCare of Massachusetts, Inc.	HMO	0	0	0
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	808	765	(43)
Fallon Community Health Plan, Inc. (Alt. Plan) ⁵	HMO	382	412	30
(The) Guardian Life Insurance Company of America	Medical	2	1	(1)
(The) Guardian Life Insurance Company of America	Pref Prov	11	8	(3)
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	3,616	2,759	(857)
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ⁶	HMO	3,131	2,895	(236)
Health New England, Inc.	HMO	590	382	(208)
Health New England, Inc. (Alt. Plan) ⁷	HMO	0	21	21
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
Mid-West Life Insurance Company of Tennessee	Medical	0	0	0
Neighborhood Health Plan, Inc.	HMO	9	31	22
New England Life Insurance Company	Medical	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0
Tufts Associated HMO, Inc.	HMO	800	593	(207)
United HealthCare Insurance Company	Medical	9	4	(5)
United HealthCare Insurance Company	Pref Prov	15	17	2
United HealthCare of New England, Inc.	HMO	59	40	(19)
Total Subscribers		29,833	29,972	139

Nongroup Membership Total Dependents	Type of Plan	MA	MA	2004 - 2005 Dependent DIFFERENCE
		Dependents as of 12/31/04	Dependents as of 12/31/05	
Aetna Life Insurance Company	Medical	0	0	0
Aetna Life Insurance Company	Pref Prov	0	0	0
Aetna Health Inc.	HMO	10	8	(2)
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	Pref Prov	1,306	1,228	(78)
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) ²	Pref Prov	235	287	52
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Std. Plan) ³	HMO	7,506	7,029	(477)
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ^{3,4}	HMO	3,687	4,822	1,135
CIGNA HealthCare of Massachusetts, Inc.	HMO	0	0	0
ConnectiCare of Massachusetts, Inc.	HMO	0	0	0
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	179	143	(36)
Fallon Community Health Plan, Inc. (Alt. Plan) ⁵	HMO	96	74	(22)
(The) Guardian Life Insurance Company of America	Medical	0	0	0
(The) Guardian Life Insurance Company of America	Pref Prov	4	3	(1)
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	1,042	792	(250)
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ⁶	HMO	753	627	(126)
Health New England, Inc.	HMO	55	33	(22)
Health New England, Inc. (Alt. Plan) ⁷	HMO	0	0	0
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
Mid-West Life Insurance Company of Tennessee	Medical	0	0	0
Neighborhood Health Plan, Inc.	HMO	4	8	4
New England Life Insurance Company	Medical	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0
Tufts Associated HMO, Inc.	HMO	173	158	(15)
United HealthCare Insurance Company	Medical	0	0	0
United HealthCare Insurance Company	Pref Prov	11	3	(8)
United HealthCare of New England, Inc.	HMO	26	15	(11)
Total Dependents		15,087	15,230	143

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 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 January 1, 2005.

⁴ Blue Cross and Blue Shield of Massachusetts, Inc. began offering HMO Basic Blue Direct for coverage effective December 1, 2001.

⁵ CIGNA HealthCare of Massachusetts, Inc. notified the Division in August 2004 that it would nonrenew all of its guaranteed issue nongroup health plans.

⁶ Fallon Community Health Plan, Inc. began offering Independent Care 1250 utilizing the Fallon Select Care Network for coverage effective December 1, 2005.

⁷ Harvard Pilgrim Health Care, Inc. began offering Nongroup Low Option for coverage effective December 1, 2001.

⁸ Health New England, Inc. began offering Nongroup Low Option for coverage effective December 1, 2005.

⁹ Table 1: Annual Estimates of the Population for Counties of Massachusetts: April 1, 2000 to July 1, 2005 (CO-EST2005-01-25). Source: Population Division, U.S. Census Bureau. Release Date: March 16, 2006.

¹⁰ Total members in Massachusetts divided by the respective annual estimated population in Massachusetts.