

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

Nongroup Membership Total Membership	Type of Plan	MA	MA	2006 - 2007
		Members as of 12/31/06	Members as of 12/31/07	MEMBER DIFFERENCE
Aetna Life Insurance Company	Medical	0	0	0
Aetna Life Insurance Company	Pref Prov	9	7	(2)
Aetna Health Inc.	HMO	46	22	(24)
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	Pref Prov	2,982	1,788	(1,194)
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) ²	Pref Prov	1,035	471	(564)
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Std. Plan) ³	HMO	14,823	6,696	(8,127)
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ^{3,4}	HMO	14,602	9,462	(5,140)
ConnectiCare of Massachusetts, Inc.	HMO	4	0	(4)
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	781	164	(617)
Fallon Community Health Plan, Inc. (Alt. Plan) ⁵	HMO	446	82	(364)
(The) Guardian Life Insurance Company of America	Medical	1	1	0
(The) Guardian Life Insurance Company of America	Pref Prov	11	10	(1)
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	2,802	1,266	(1,536)
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ⁶	HMO	3,243	1,431	(1,812)
Health New England, Inc.	HMO	261	140	(121)
Health New England, Inc. (Alt. Plan) ⁷	HMO	55	39	(16)
(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	57	7	(50)
Tufts Associated HMO, Inc.	HMO	620	384	(236)
Tufts Insurance Company	Pref Prov	0	9	9
United HealthCare Insurance Company	Medical	1	5	4
United HealthCare Insurance Company	Pref Prov	18	4	(14)
United HealthCare of New England, Inc.	HMO	40	16	(24)
Total Members		41,837	22,004	(19,833)
Massachusetts Population ⁸		6,434,389	6,449,755	
Market Penetration Rate ⁹		0.65%	0.34%	

Nongroup Membership Total Subscribers	Type of Plan	MA	MA	2006 - 2007
		Subscribers as of 12/31/06	Subscribers as of 12/31/07	Subscriber DIFFERENCE
Aetna Life Insurance Company	Medical	0	0	0
Aetna Life Insurance Company	Pref Prov	8	6	(2)
Aetna Health Inc.	HMO	38	20	(18)
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	Pref Prov	1,959	1,124	(835)
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) ²	Pref Prov	745	311	(434)
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Std. Plan) ³	HMO	9,076	3,955	(5,121)
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ^{3,4}	HMO	9,168	5,187	(3,981)
ConnectiCare of Massachusetts, Inc.	HMO	4	0	(4)
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	658	125	(533)
Fallon Community Health Plan, Inc. (Alt. Plan) ⁵	HMO	387	61	(326)
(The) Guardian Life Insurance Company of America	Medical	1	1	0
(The) Guardian Life Insurance Company of America	Pref Prov	8	7	(1)
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	2,175	960	(1,215)
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ⁶	HMO	2,659	1,156	(1,503)
Health New England, Inc.	HMO	236	122	(114)
Health New England, Inc. (Alt. Plan) ⁸	HMO	55	36	(19)
(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	42	7	(35)
Tufts Associated HMO, Inc.	HMO	466	280	(186)
Tufts Insurance Company	Pref Prov	0	6	6
United HealthCare Insurance Company	Medical	1	4	3
United HealthCare Insurance Company	Pref Prov	15	4	(11)
United HealthCare of New England, Inc.	HMO	26	10	(16)
Total Subscribers		27,727	13,382	(14,345)

Nongroup Membership Total Dependents	Type of Plan	MA	MA	2006 - 2007
		Dependents as of 12/31/06	Dependents as of 12/31/07	Dependent DIFFERENCE
Aetna Life Insurance Company	Medical	0	0	0
Aetna Life Insurance Company	Pref Prov	1	1	0
Aetna Health Inc.	HMO	8	2	(6)
Blue Cross and Blue Shield of MA, Inc. (Std. Plan)	Pref Prov	1,023	664	(359)
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan) ²	Pref Prov	290	160	(130)
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Std. Plan) ³	HMO	5,747	2,741	(3,006)
Blue Cross and Blue Shield of MA HMO Blue, Inc. (Alt. Plan) ^{3,4}	HMO	5,434	4,275	(1,159)
ConnectiCare of Massachusetts, Inc.	HMO	0	0	0
Fallon Community Health Plan, Inc. (Std. Plan)	HMO	123	39	(84)
Fallon Community Health Plan, Inc. (Alt. Plan) ⁵	HMO	59	21	(38)
(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	627	306	(321)
Harvard Pilgrim Health Care, Inc. (Alt. Plan) ⁶	HMO	584	275	(309)
Health New England, Inc.	HMO	25	18	(7)
Health New England, Inc. (Alt. Plan) ⁸	HMO	0	3	3
(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	15	0	(15)
Tufts Associated HMO, Inc.	HMO	154	104	(50)
Tufts Insurance Company	Pref Prov	0	3	3
United HealthCare Insurance Company	Medical	0	1	1
United HealthCare Insurance Company	Pref Prov	3	0	(3)
United HealthCare of New England, Inc.	HMO	14	6	(8)
Total Dependents		14,110	8,622	(5,488)

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 (please see separate report for this information).

² Blue Cross and Blue Shield of Massachusetts, Inc. began offering Pref Prov 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 HMO Blue, Inc. began offering HMO Basic Blue Direct for coverage effective December 1, 2001.

⁵ Fallon Community Health Plan, Inc. began offering Independent Care 1250 utilizing the Fallon Select Care Network for coverage effective December 1, 2005.

⁶ Harvard Pilgrim Health Care, Inc. began offering Nongroup Low Option for coverage effective December 1, 2001.

⁷ Health New England, Inc. began offering Nongroup Low Option for coverage effective December 1, 2005.

⁸ Table 1: Annual Estimates of the Population for Counties of Massachusetts: April 1, 2000 to July 1, 2007 (CO-EST2007-01-25). Source: Population Division, U.S. Census Bureau. Release Date: March 20, 2008.

⁹ Total members in Massachusetts divided by the respective annual estimated population in Massachusetts.