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

Nongroup Membership	Type	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Total Subscribers	of	Subscribers														
	Plan	as of 12/31/03														
Aetna Life Insurance Company	Medical	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	
Aetna Health Inc.	HMO	4	3	4	0	10	1	3	3	25	0	10	8	9	11	91
Blue Cross and Blue Shield of MA, Inc. (PPO Blue Direct)	Pref Prov	177	45	120	42	249	19	61	49	705	61	267	125	193	116	2,229
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - PPO Basic Blue Direct) 2	Pref Prov	33		11	10	36	10	10	7	119	11	26	15	30	17	344 5,040
Blue Cross and Blue Shield of MA, Inc. (HMO Blue - HMO Blue Direct)	HMO	375	125	374	19	614	54	151	118	1,476	46	533	421	382	352	5,040
Blue Cross and Blue Shield of MA, Inc. (Alt. Plan - HMO Basic Blue Direct) 3	HMO	727	213	845	19	1,377	110	356	227	3,051	37	1,245	1,028	763	767	10,765
CIGNA HealthCare of Massachusetts, Inc.	НМО	11	0	10	0	14	3	18	4	80	Ö	29	10	18	114	311
Fallon Community Health Plan, Inc.	HMO	0	0	1	0	32	2	4	0	127	0	23	6	5	566	766
Fallon Community Health Plan, Inc. (Alt. Plan - Independent Plan 1000) 4	HMO	0	0	0	0	8	0	0	0	18	0	6	1	0	51	84
Gerber Life Insurance Company	Medical	0	0	0	0	0	0	0	0	0	Ö	1	0	1	0	2
(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	3	0	1	1	1	0	0	0	2	0	2	1	1	0	12
Harvard Pilgrim Health Care, Inc. (Std. Plan)	HMO	127	8	91	33	344	8	7	9	1,104	0	512	163	402	107	2,915
Harvard Pilgrim Health Care, Inc. (Alt. Plan - Nongroup Low Option) ⁵	HMO	181	10	137	24	552	3	9	16	1,532	1	731	230	583	166	4,175
Health New England, Inc.	HMO	0	118	0	0	0	67	343	153	0	0	0	0	0	7	688
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.	НМО	. 44	4	29	0	134	5	16	12	373	0	141	61	161	71	1,051
United HealthCare Insurance Company	Medical	0	0	0	1	1	0	0	0	3	0	1	0	2	2	10
United HealthCare Insurance Company	Pref Prov	. 1	0	6	0	1	0	0	0	6	0	2	3	. 1	3	23
United HealthCare of New England, Inc.	HMO	8	1	36	0	4	0	0	0	13	0	11	5	3	4	85
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Total Subscribers		1.691	538	1.665	149	3.379	282	978	599	8.638	156	3.540	2.078	2.555	2.354	28.602

[|] Total Subscribers | 1,691 | 538 | 1,665 | 149 | 3,37!
| 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).

| Blue Cross and Blue Shield of Massachusetts, inc. began offering PPO Basic Blue Direct for coverage effective December 1, 2002.
| Blue Cross and Blue Shield of Massachusetts, inc. began offering HMO Basic Blue Direct for coverage effective December 1, 2001.
| Fallon Community Health Plan, Inc. began offering Independent Care 1000 utilizing the Fallon Select Care Network for coverage effective December 1, 2003.
| Harvard Pilgrim Health Care, Inc. began offering Nongroup Low Option for coverage effective December 1, 2001.