

Massachusetts Division of Insurance Annual Report  
 Membership in VISION Insured Preferred Provider Plans by County  
 as of December 31, 2016

	VISION Insured Preferred Provider Plan Members <sup>1</sup> By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
		Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016	Members at End of 2016
1	Aetna Life Insurance Company	11	0	83	0	82	56	9	4	481	0	78	16	48	69	937
2	American General Life Insurance Company <sup>2</sup>	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	Ameritas Life Insurance Corporation	0	0	5	0	3	0	0	0	30	0	3	45	0	40	126
4	Blue Cross and Blue Shield of Massachusetts, Inc.	212	3,308	1,227	6	1,462	255	706	267	4,185	3	2,859	2,728	1,731	1,693	20,642
5	Combined Insurance Company of America	2,674	36	2,452	194	1,521	24	728	95	4,868	0	2,776	1,366	1,846	2,277	20,857
6	Fidelity Security Life Insurance Company	2,677	713	11,705	46	20,000	2,119	13,144	4,103	51,539	17	26,148	16,459	15,941	28,943	193,554
7	HM Life Insurance Company	664	255	4,217	40	8,063	220	1,114	625	21,195	12	10,165	6,173	11,045	5,387	69,175
8	Humana Insurance Company	292	16	701	5	312	5	62	27	2,288	0	2,265	165	620	302	7,060
9	Massachusetts Vision Service Plan, Inc.	1,548	2,689	9,969	102	21,699	122	3,851	599	263,383	217	42,841	33,416	119,530	13,730	513,696
10	Mid-West Life Insurance Company of Tennessee <sup>3</sup>	140	15	116	3	183	13	79	34	384	12	187	162	93	142	1,563
11	National Guardian Life Insurance Company	36	22	428	0	125	15	224	43	369	0	231	367	102	217	2,179
12	Principal Life Insurance Company	0	0	8	0	7	0	25	0	322	0	19	99	228	210	918
13	Reliance Standard Life Insurance Company	13	0	5	0	23	8	3	13	48	0	10	8	13	30	174
14	The Chesapeake Life Insurance Company	483	43	591	30	1,218	13	212	64	1,885	4	856	709	416	935	7,459
15	(The) Guardian Life Insurance Company of America	38	2,029	1,609	245	2,303	464	1,250	46	12,652	6	4,676	196	6,895	5,029	37,438
16	Union Security Insurance Company	0	0	24	0	313	0	0	0	362	0	241	16	91	37	1,084
17	UnitedHealthcare Insurance Company	218	71	1,909	1	1,463	49	292	68	4,784	20	1,652	970	1,274	2,549	15,320
	<b>Total Members</b>	<b>9,006</b>	<b>9,197</b>	<b>35,049</b>	<b>672</b>	<b>58,777</b>	<b>3,363</b>	<b>21,699</b>	<b>5,988</b>	<b>368,775</b>	<b>291</b>	<b>95,007</b>	<b>62,895</b>	<b>159,873</b>	<b>61,590</b>	<b>892,182</b>
	<b>2016 Massachusetts Population <sup>4</sup></b>	<b>214,276</b>	<b>126,903</b>	<b>558,324</b>	<b>17,246</b>	<b>779,018</b>	<b>70,382</b>	<b>468,467</b>	<b>161,816</b>	<b>1,589,774</b>	<b>11,008</b>	<b>697,181</b>	<b>513,565</b>	<b>784,230</b>	<b>819,589</b>	<b>6,811,779</b>
	<b>2016 Market Penetration Rate <sup>5</sup></b>	<b>4.2%</b>	<b>7.2%</b>	<b>6.3%</b>	<b>3.9%</b>	<b>7.5%</b>	<b>4.8%</b>	<b>4.6%</b>	<b>3.7%</b>	<b>23.2%</b>	<b>2.6%</b>	<b>13.6%</b>	<b>12.2%</b>	<b>20.4%</b>	<b>7.5%</b>	<b>13.1%</b>

<sup>1</sup> Information reported by carriers offering a VISION insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.2," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

<sup>2</sup> American General Life Insurance Company informed the Division it intended to leave the Massachusetts market for its vision business as of December 31, 2016.

<sup>3</sup> Mid-West Life Insurance Company of Tennessee is no longer marketing its vision plans.

<sup>4</sup> Total VISION insured preferred provider plan members in each county divided by the 2016 population in each county.

<sup>5</sup> 2016 Population Source: U.S. Census Bureau; Vintage 2016 Population Estimates: Population Estimates