

MA Merged Market Membership

Carrier	Employer Market					
	2014	2013	2012	2011	2010	2009
BCBSMA, Inc.	2,810	4,585	7,595	9,664	12,993	22,470
Commercial Carriers	21,969	21,587	23,656	31,382	34,588	41,089
HMOs	516,981	543,940	580,098	593,036	615,595	641,825
Total	541,760	570,112	611,349	634,082	663,176	705,384
Change from Prior Year	(28,352)	(41,237)	(22,733)	(29,094)	(42,208)	(38,034)

Carrier	Individual Market					
	2014	2013	2012	2011	2010	2009
BCBSMA, Inc.	150	713	840	1,249	1,611	2,209
Commercial Carriers	1,962	2,565	2,891	2,360	3,126	3,863
HMOs	71,427	79,134	78,620	81,390	89,276	82,866
Total	73,539	82,412	82,351	84,999	94,013	88,938
Change from Prior Year	(8,873)	61	(2,648)	(9,014)	5,075	16,425

Carrier	Total Employer and Individual Market					
	2014	2013	2012	2011	2010	2009
BCBSMA, Inc.	2,960	5,298	8,435	10,913	14,604	24,679
Commercial Carriers	23,931	24,152	26,547	33,742	37,714	44,952
HMOs	588,408	623,074	658,718	674,426	704,871	724,691
Total	615,299	652,524	693,700	719,081	757,189	794,322
Change from Prior Year	(37,225)	(41,176)	(25,381)	(38,108)	(37,133)	(21,609)

Source: DOI Annual Membership Reports

2008	2007	Change 2007 - 2014	
38,522	58,447	(55,637)	-95.2%
44,379	44,748	(22,779)	-50.9%
660,517	692,772	(175,791)	-25.4%
<u>743,418</u>	<u>795,967</u>	<u>(254,207)</u>	<u>-31.9%</u>
(52,549)			

2008	2007	Change 2007 - 2014	
3,161	3,218	(3,068)	-95.3%
3,390	1,772	190	10.7%
65,962	41,032	30,395	74.1%
<u>72,513</u>	<u>46,022</u>	<u>27,517</u>	<u>59.8%</u>
26,491			

2008	2007	Change 2007 - 2014	
41,683	61,665	(58,705)	-95.2%
47,769	46,520	(22,589)	-48.6%
726,479	733,804	(145,396)	-19.8%
<u>815,931</u>	<u>841,989</u>	<u>(226,690)</u>	<u>-26.9%</u>
(26,058)			

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	Number of Small Employers Offering Coverage			
Carrier	2014	2013	2012	2011
BCBSMA, Inc.	198	537	756	1,078
Commercial Carriers	3,170	3,334	3,539	7,028
HMOs	77,841	83,436	78,997	77,931
Total	81,209	87,307	83,292	86,037
Change from Prior Year	(6,098)	4,015	(2,745)	(6,990)

Source: DOI Annual Small Group Membership Reports (2007 - 2014)

	Average group size			
Carrier	2014	2013	2012	2011
BCBSMA, Inc.	14.2	8.5	10.0	9.0
Commercial Carriers	6.9	6.5	6.7	4.5
HMOs	6.6	6.5	7.3	7.6
Total	6.7	6.5	7.3	7.4

	Small Groups Offering Coverage in MA Me			
Carrier	2014	2013	2012	2011
Commercial Insurers				
Aetna Life Insurance Co.			-	1
Chesapeake Life Insurance Co.			-	10
Conseco Senior Health	-	2	2	2
Fallon Health & Life	657	812	561	420
First Health Life and Health Insurance CO.				
Guardian			-	5
HPHC Insurance CO.	1,651	1,590	1,571	1,325
John Alden Life Insurance Co.			-	48
MEGA Life and Health			-	1,178
Mid-West National Life Insurance Co.			-	2,483
National Health Insurance Co.				-
Time Insurance Co.				
Tufts Insurance Co.	433	480	519	568
UniCARE Life and Health Insurance Co.				
Union Security Insurance Co.			-	21
UnitedHealthcare Insurance Co.	429	450	886	967
Total - Commercial Insurers	3,170	3,334	3,539	7,028
Managed Care Plans				

Aetna Health			-	18
BCBSMA - HMO	24,258	26,599	25,478	27,536
BMC Health Plan	82	51	37	
CeltiCare	-	17	17	12
Connecticare	361	588	615	664
Fallon Community Health Plan	5,190	8,678	5,900	5,570
Harvard Pilgrim HMO	10,684	13,011	14,430	14,760
Health NE	5,100	5,161	5,239	4,832
Minuteman	157			
Neighborhood	22,479	17,516	14,654	10,905
Tufts - Network Health	338	63		
Tufts HMO	9,192	11,752	12,627	13,496
UnitedHealthcare of NE		-	-	138
Total - Managed Care Plans	77,841	83,436	78,997	77,931
BSMA - Insurance Co.	198	537	756	1,078
Total	81,209	87,307	83,292	86,037
Annual # Change	(6,098)	4,015	(2,745)	(6,990)
Annual % Change	-7.0%	4.8%	-3.2%	-7.5%

Source: DOI Annual Small Group Membership Reports (2007 - 2014)

2010	2009	2008	2007	Change 2007 - 2014	
1,552	2,589	4,319	7,223	(7,025)	-97.3%
9,521	13,746	17,356	17,521	(14,351)	-81.9%
81,954	84,720	87,914	93,679	(15,838)	-16.9%
93,027	101,055	109,589	118,423	(37,214)	-31.4%
(8,028)	(8,534)	(8,834)			

2010	2009	2008	2007
8.4	8.7	8.9	8.1
3.6	3.0	2.6	2.6
7.5	7.6	7.5	7.4
7.1	7.0	6.8	6.7

erged Market (2007 - 2014)

2010	2009	2008	2007	Change 2007 - 2014	
8	9	13	12	(12)	-100.0%
14	30	4	9	(9)	-100.0%
2	2	2	3	(3)	-100.0%
465	610	325	68	589	866.2%
-	4	82	123	(123)	-100.0%
26	59	97	131	(131)	-100.0%
986	691	802	428	1,223	285.7%
76	124	235	377	(377)	-100.0%
2,041	3,412	7,790	7,342	(7,342)	-100.0%
4,188	7,184	6,701	7,501	(7,501)	-100.0%
1	39	50	74	(74)	-100.0%
		-	1	(1)	-100.0%
647	714	824	924	(491)	-53.1%
	-	1	2	(2)	-100.0%
32	38	59	95	(95)	-100.0%
1,035	830	371	431	(2)	-0.5%
9,521	13,746	17,356	17,521	(14,351)	-81.9%

140	175	203	319	(319)	-100.0%
30,144	33,802	33,687	32,787	(8,529)	-26.0%
				82	
9				-	
682	773	983	1,285	(924)	-71.9%
9,196	9,452	7,666	6,124	(934)	-15.3%
15,500	15,681	17,478	21,722	(11,038)	-50.8%
4,605	4,396	4,609	5,744	(644)	-11.2%
				157	
7,184	4,446	4,560	4,594	17,885	389.3%
				338	
14,269	15,679	17,888	19,989	(10,797)	-54.0%
225	316	840	1,115	(1,115)	-100.0%
<u>81,954</u>	<u>84,720</u>	<u>87,914</u>	<u>93,679</u>	<u>(15,838)</u>	<u>-16.9%</u>
1,552	2,589	4,319	7,223	(7,025)	-97.3%
93,027	101,055	109,589	118,423	(37,214)	-31.4%
(8,028)	(8,534)	(8,834)			
-7.9%	-7.8%	-7.5%			