CENTER FOR HEALTH INFORMATION AND ANALYSIS

# ENROLLMENT TRENDS

HEALTH PLAN MEMBER ATLAS

**JULY 2016** 



### About this Report

Enrollment Trends monitors health insurance coverage in the Commonwealth of Massachusetts, where coverage is defined by unique Massachusetts residents with primary, medical membership. The Enrollment Trends Health Plan Member Atlas highlights private commercial enrollment data submitted to the Massachusetts All-Payer Claims Database (MA APCD) by 13 of the Commonwealth's top 14 commercial payers for December 2013 and December 2015. Maps, tables, and graphs show the top five payers by enrollment in each county and the geographic distribution for each payer.

Health Plan Member Atlas data differs from that used in the full July 2016 Enrollment Trends report. It does not include supplemental enrollment data or enrollment in public commercial insurance such as MassHealth Managed Care Organizations or Medicare Advantage plans. For more information, see the accompanying <u>databook</u> and <u>technical appendix</u>.

For questions on Enrollment Trends, please contact Ashley Storms, Associate Analytic Reporting Manager, at (617) 701-8269 or at <u>ashley.storms@state.ma.us</u>.

### Payers Included in Health Plan Member Atlas

	Data Sources				
Commercial Payer	Private Commercial	MassHealth MCO	Medicare Advantage	SCO, One Care	
Aetna <sup>1</sup>	Not Included	N/A	Not Included	N/A	
Anthem	MA APCD	N/A	Not Included	N/A	
Blue Cross Blue Shield of Massachusetts <sup>2</sup> (BCBSMA)	MA APCD	N/A	Not Included	N/A	
Boston Medical Center HealthNet Plan (BMCHP)	MA APCD	Not Included	N/A	Not Included	
CeltiCare Health (CeltiCare)	MA APCD	Not Included	N/A	N/A	
Cigna	MA APCD	N/A	N/A	N/A	
ConnectiCare	MA APCD	N/A	N/A	N/A	
Fallon Health (Fallon)	MA APCD	Not Included	Not Included	Not Included	
Harvard Pilgrim Health Care <sup>3</sup> (HPHC)	MA APCD	N/A	Not Included	N/A	
Health New England (HNE)	MA APCD	Not Included	Not Included	N/A	
Minuteman Health (Minuteman)	MA APCD	N/A	N/A	N/A	
Neighborhood Health Plan (NHP)	MA APCD	Not Included	N/A	N/A	
Tufts Health Plan⁴ (Tufts)	MA APCD	Not Included	Not Included	Not Included	
United Healthcare⁵ (United)	MA APCD	N/A	Not Included	Not Included	
Public Payer	Data Sources				
MassHealth	Not Included				
Medicare Fee-for-Service (Parts A and B)	Not Included				

**Note:** Enrollment as of 12/31/2013 was sourced from payers' September 2015 MA APCD submissions. Enrollment as of 12/31/2015 was sourced from payers' December 2015 MA APCD submissions. Data sourcing may differ from other "Enrollment Trends" reports. See <u>technical appendix</u> for more information.

<sup>1</sup> Data for Aetna could not be sourced from the MA APCD. Aetna had approximately 200,000 members in December 2015, according to supplemental data submitted by the payer.
<sup>2</sup> BCBSMA reported an additional 340,000 members in supplemental data submissions. These members were predominantly host members (contracted through Blue Cross Blue Shield affiliate plans in other states) or federal employees; they are not included in this report.

<sup>3</sup> Data for members of Health Plans Inc., a subsidiary of HPHC, could not be sourced from the MA APCD for the full reporting period; they are not included in this report. Health Plans Inc. had approximately 50,000 members in December 2015.

<sup>4</sup> Includes data from the Tufts subsidiary previously known as Network Health.

<sup>5</sup> United reported an additional 44,000 members in supplemental data submissions; those members are not included in this report.

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### Massachusetts Payers

Anthem
Blue Cross Blue Shield of Massachusetts
Boston Medical Center HealthNet Plan
CeltiCare Health
Cigna
ConnectiCare
Fallon Health
Harvard Pilgrim Health Care
Health New England
Minuteman Health
Neighborhood Health Plan
Tufts Health Plan
United Healthcare

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## **STATEWIDE**

### Massachusetts



### Private Commercial Enrollment

	Enrollment		Cha	nge
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	1,312,211	1,284,533	-27,678	-2%
HPHC	607,626	576,433	-31,193	-5%
Tufts	437,526	486,667	49,141	11%
United	305,932	294,950	-10,982	-4%
Anthem	249,660	250,024	364	0%
Other Payers	482,449	622,035	139,586	29%
MA APCD Total	3,395,404	3,514,642	119,238	4%
MA APCD + Supplemental Filing	4,096,947	4,143,536	46,589	1%

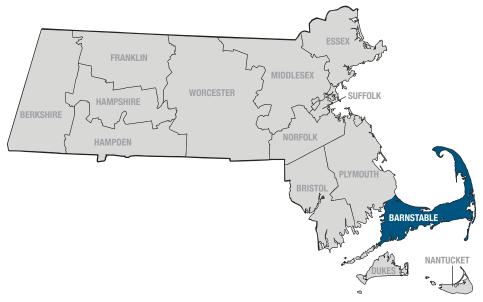
ORFOLK PLYMOUTH BRISTOL BARNSTABLE DUKES NANTUCKET

#### NOTES:

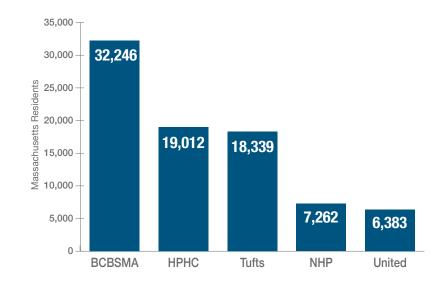
Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five payers are based on December 2015 enrollment data. Enrollment shown only where available from the MA APCD (approximately 85% of Massachusetts total in December 2015). Supplemental data from Aetna and Health Plans Inc., along with portions of BCBSMA and United, where membership counts are not available at the county level, are not included.

## MASSACHUSETTS COUNTIES

### **Barnstable County**



### Top Five Payers (December 2015)



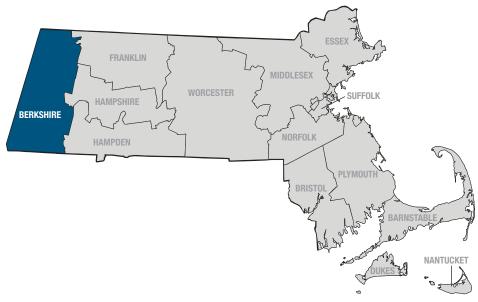
### **Private Commercial Enrollment**

	Enrollment		Cha	nge
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	35,353	32,246	-3,107	-9%
HPHC	23,031	19,012	-4,019	-17%
Tufts	8,916	18,339	9,423	106%
NHP	3,040	7,262	4,222	139%
United	7,949	6,383	-1,566	-20%
Other Payers	10,623	15,070	4,447	42%
MA APCD Total	88,912	98,312	9,400	11%

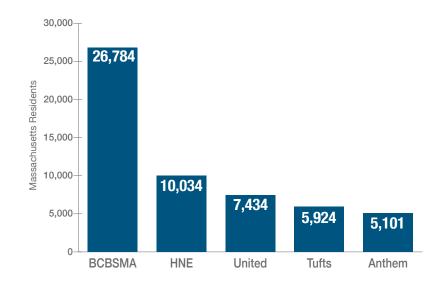
#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five payers are based on December 2015 enrollment data. Enrollment shown only where available from the MA APCD (approximately 85% of Massachusetts total in December 2015). Data from Aetna and Health Plans Inc., along with portions of BCBSMA and United membership, are not included.

### **Berkshire County**



### Top Five Payers (December 2015)



### **Private Commercial Enrollment**

	Enrollment		Cha	nge
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	25,857	26,784	927	4%
HNE	11,516	10,034	-1,482	-13%
United	10,476	7,434	-3,042	-29%
Tufts	3,835	5,924	2,089	54%
Anthem	6,432	5,101	-1,331	-21%
Other Payers	4,554	6,331	1,777	39%
MA APCD Total	62,670	61,608	-1,062	-2%

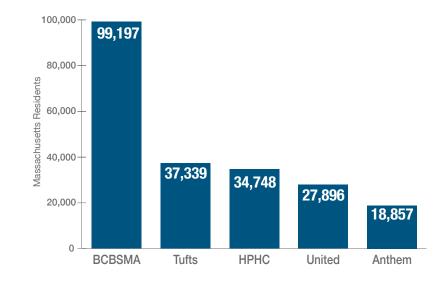
### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five payers are based on December 2015 enrollment data. Enrollment shown only where available from the MA APCD (approximately 85% of Massachusetts total in December 2015). Data from Aetna and Health Plans Inc., along with portions of BCBSMA and United membership, are not included.

### **Bristol County**



### Top Five Payers (December 2015)



### **Private Commercial Enrollment**

	Enrollment		Cha	nge
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	99,167	99,197	30	0%
Tufts	32,103	37,339	5,236	16%
HPHC	42,877	34,748	-8,129	-19%
United	29,312	27,896	-1,416	-5%
Anthem	17,662	18,857	1,195	7%
Other Payers	18,021	29,751	11,730	65%
MA APCD Total	239,142	247,788	8,646	4%

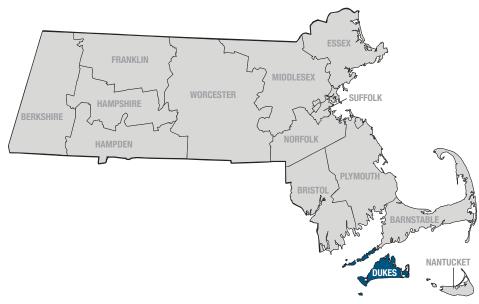
### NOTES:

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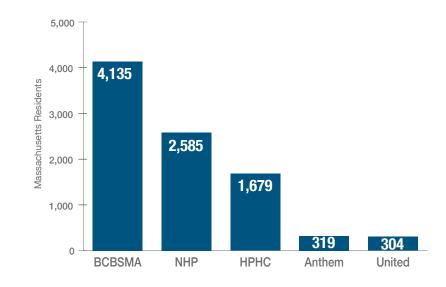
See technical appendix for more information.

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### **Dukes County**



### Top Five Payers (December 2015)



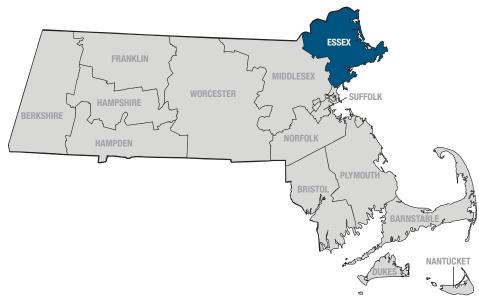
### **Private Commercial Enrollment**

	Enrollment		Cha	nge
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	4,272	4,135	-137	-3%
NHP	1,014	2,585	1,571	155%
HPHC	2,101	1,679	-422	-20%
Anthem	403	319	-84	-21%
United	430	304	-126	-29%
Other Payers	288	318	30	10%
MA APCD Total	8,508	9,340	832	10%

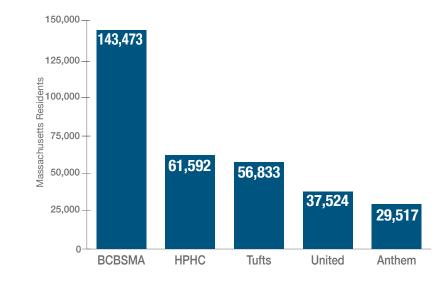
#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five payers are based on December 2015 enrollment data. Enrollment shown only where available from the MA APCD (approximately 85% of Massachusetts total in December 2015). Data from Aetna and Health Plans Inc., along with portions of BCBSMA and United membership, are not included.

### **Essex County**



### Top Five Payers (December 2015)



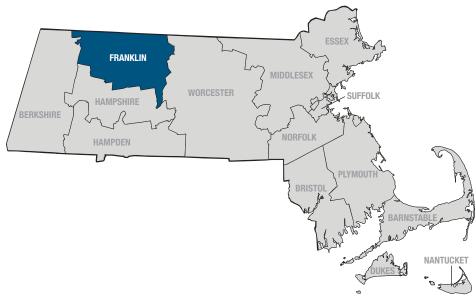
### **Private Commercial Enrollment**

	Enrollment		Change	
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	151,497	143,473	-8,024	-5%
HPHC	66,989	61,592	-5,397	-8%
Tufts	58,480	56,833	-1,647	-3%
United	42,687	37,524	-5,163	-12%
Anthem	29,905	29,517	-388	-1%
Other Payers	39,418	61,773	22,355	57%
MA APCD Total	388,976	390,712	1,736	0%

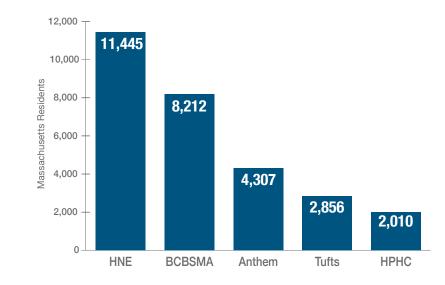
#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five payers are based on December 2015 enrollment data. Enrollment shown only where available from the MA APCD (approximately 85% of Massachusetts total in December 2015). Data from Aetna and Health Plans Inc., along with portions of BCBSMA and United membership, are not included.

### Franklin County



### Top Five Payers (December 2015)



### **Private Commercial Enrollment**

	Enrollment		Cha	nge
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
HNE	10,161	11,445	1,284	13%
BCBSMA	10,322	8,212	-2,110	-20%
Anthem	4,019	4,307	288	7%
Tufts	2,968	2,856	-112	-4%
HPHC	1,473	2,010	537	36%
Other Payers	4,938	5,408	470	10%
MA APCD Total	33,881	34,238	357	1%

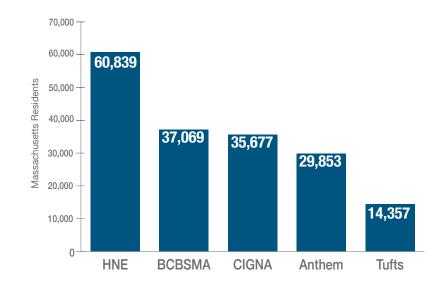
#### **NOTES:**

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### Hampden County



### Top Five Payers (December 2015)



### **Private Commercial Enrollment**

	Enrollment		Change	
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
HNE	60,154	60,839	685	1%
BCBSMA	43,618	37,069	-6,549	-15%
CIGNA	29,571	35,677	6,106	21%
Anthem	29,384	29,853	469	2%
Tufts	11,027	14,357	3,330	30%
Other Payers	27,219	28,032	813	3%
MA APCD Total	200,973	205,827	4,854	2%

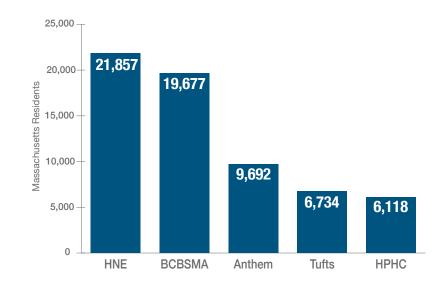
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### Hampshire County



### Top Five Payers (December 2015)



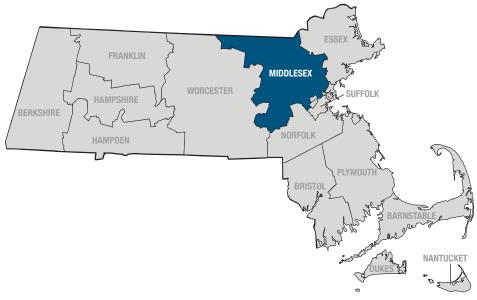
### **Private Commercial Enrollment**

	Enrollment		Cha	nge
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
HNE	22,017	21,857	-160	-1%
BCBSMA	20,886	19,677	-1,209	-6%
Anthem	9,697	9,692	-5	0%
Tufts	5,259	6,734	1,475	28%
HPHC	4,356	6,118	1,762	40%
Other Payers	12,338	12,593	255	2%
MA APCD Total	74,553	76,671	2,118	3%

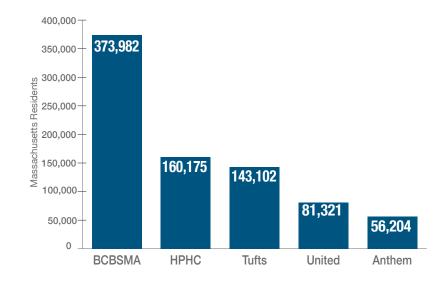
### **NOTES:**

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### Middlesex County



### Top Five Payers (December 2015)



### **Private Commercial Enrollment**

	Enrollment		Change	
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	373,240	373,982	742	0%
HPHC	169,737	160,175	-9,562	-6%
Tufts	133,282	143,102	9,820	7%
United	80,692	81,321	629	1%
Anthem	56,613	56,204	-409	-1%
Other Payers	73,210	105,637	32,427	44%
MA APCD Total	886,774	920,421	33,647	4%

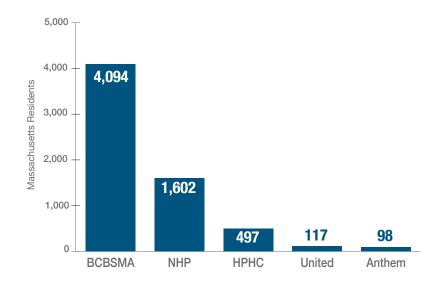
#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five payers are based on December 2015 enrollment data. Enrollment shown only where available from the MA APCD (approximately 85% of Massachusetts total in December 2015). Data from Aetna and Health Plans Inc., along with portions of BCBSMA and United membership, are not included.

### Nantucket County



### Top Five Payers (December 2015)



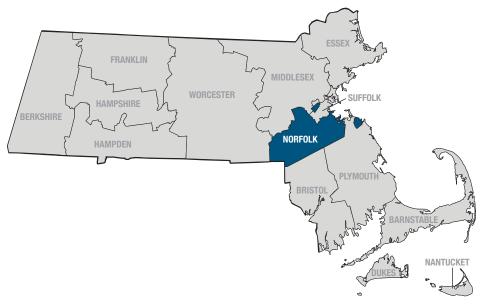
### **Private Commercial Enrollment**

	Enrollment		Change	
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	4,141	4,094	-47	-1%
NHP	777	1,602	825	106%
HPHC	548	497	-51	-9%
United	214	117	-97	-45%
Anthem	146	98	-48	-33%
Other Payers	100	130	30	30%
MA APCD Total	5,926	6,538	612	10%

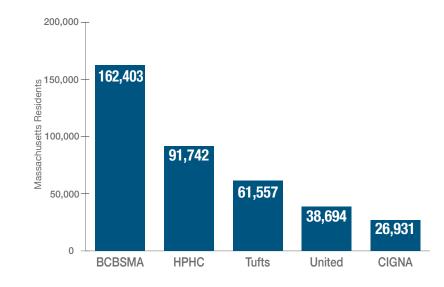
#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five payers are based on December 2015 enrollment data. Enrollment shown only where available from the MA APCD (approximately 85% of Massachusetts total in December 2015). Data from Aetna and Health Plans Inc., along with portions of BCBSMA and United membership, are not included.

## Norfolk County



### Top Five Payers (December 2015)



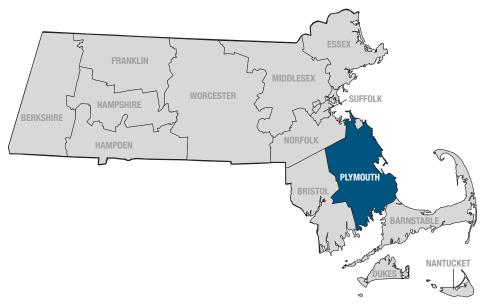
### **Private Commercial Enrollment**

	Enrollment		Change	
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	165,003	162,403	-2,600	-2%
HPHC	98,244	91,742	-6,502	-7%
Tufts	57,019	61,557	4,538	8%
United	38,976	38,694	-282	-1%
CIGNA	17,911	26,931	9,020	50%
Other Payers	38,445	47,900	9,455	25%
MA APCD Total	415,598	429,227	13,629	3%

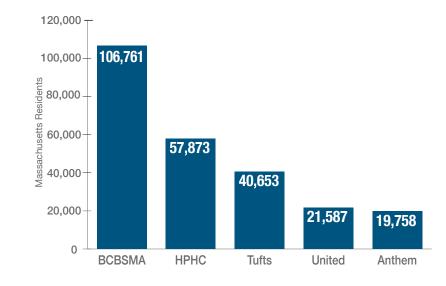
#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five payers are based on December 2015 enrollment data. Enrollment shown only where available from the MA APCD (approximately 85% of Massachusetts total in December 2015). Data from Aetna and Health Plans Inc., along with portions of BCBSMA and United membership, are not included.

## **Plymouth County**



### Top Five Payers (December 2015)



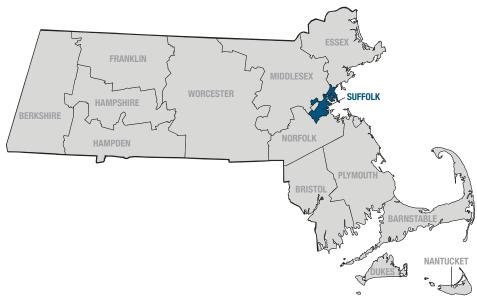
### **Private Commercial Enrollment**

	Enrollment		Change	
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	115,621	106,761	-8,860	-8%
HPHC	58,602	57,873	-729	-1%
Tufts	37,582	40,653	3,071	8%
United	21,340	21,587	247	1%
Anthem	18,878	19,758	880	5%
Other Payers	20,710	32,775	12,065	58%
MA APCD Total	272,733	279,407	6,674	2%

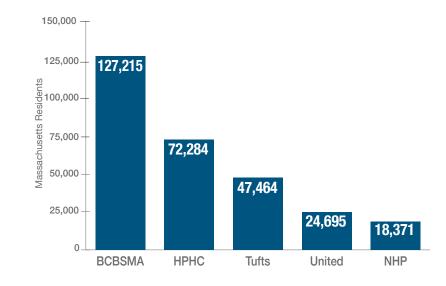
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## Suffolk County



### Top Five Payers (December 2015)



### **Private Commercial Enrollment**

	Enrollment		Change	
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	117,926	127,215	9,289	8%
HPHC	74,530	72,284	-2,246	-3%
Tufts	39,654	47,464	7,810	20%
United	24,125	24,695	570	2%
NHP	12,758	18,371	5,613	44%
Other Payers	28,002	37,283	9,281	33%
MA APCD Total	296,995	327,312	30,317	10%

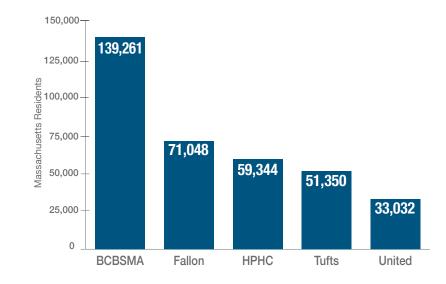
### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five payers are based on December 2015 enrollment data. Enrollment shown only where available from the MA APCD (approximately 85% of Massachusetts total in December 2015). Data from Aetna and Health Plans Inc., along with portions of BCBSMA and United membership, are not included.

### Worcester County



### Top Five Payers (December 2015)



### **Private Commercial Enrollment**

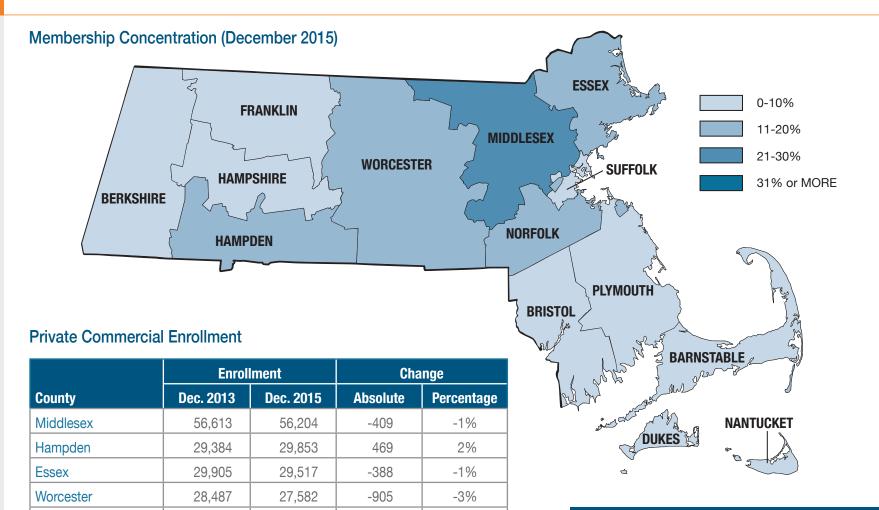
	Enrollment		Change	
Payer	Dec. 2013	Dec. 2015	Absolute	Percentage
BCBSMA	145,255	139,261	-5,994	-4%
Fallon	76,060	71,048	-5,012	-7%
HPHC	61,490	59,344	-2,146	-3%
Tufts	47,270	51,350	4,080	9%
United	33,149	33,032	-117	0%
Other Payers	56,246	72,967	16,721	30%
MA APCD Total	419,470	427,002	7,532	2%

#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five payers are based on December 2015 enrollment data. Enrollment shown only where available from the MA APCD (approximately 85% of Massachusetts total in December 2015). Data from Aetna and Health Plans Inc., along with portions of BCBSMA and United membership, are not included.

## MASSACHUSETTS PAYERS

### Anthem



2%

1%

0%

0%

482

364

364

1.115

#### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 100% of Anthem's enrollment was available from the MA APCD.

See technical appendix for more information.

25,917

79,354

249,660

249,660

26,399

80,469

250,024

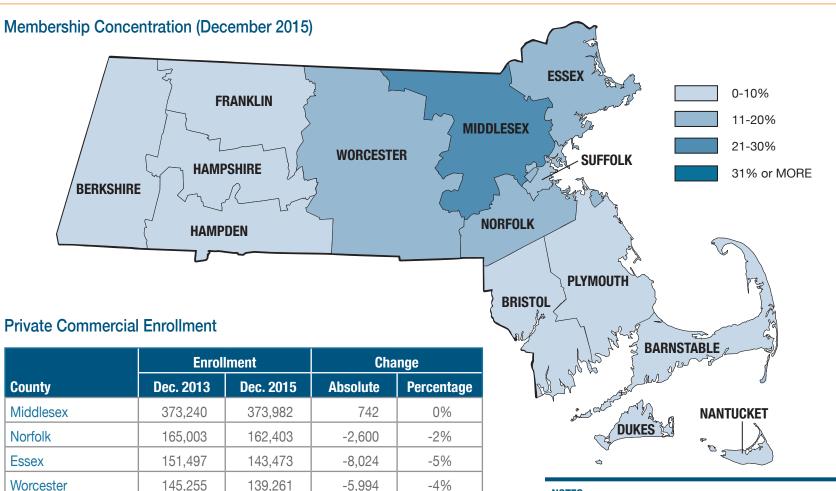
250,024

Norfolk

**Other Counties** 

**MA APCD Total** 

### Blue Cross Blue Shield of Massachusetts



8%

-6%

-2%

-5%

#### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data as reported in the MA APCD. 79% of BCBSMA's enrollment was available from the MA APCD. BCBSMA reported additional membership in supplemental data submissions (predominantly host members or federal employees); county-level data for these members was unavailable.

See technical appendix for more information.

#### \* Statewide total includes supplemental data not available at the county level.

117,926

359.290

1,312,211

1,707,568

127,215

338.199

1,284,533

1,621,514

9,289

-21.091

-27,678

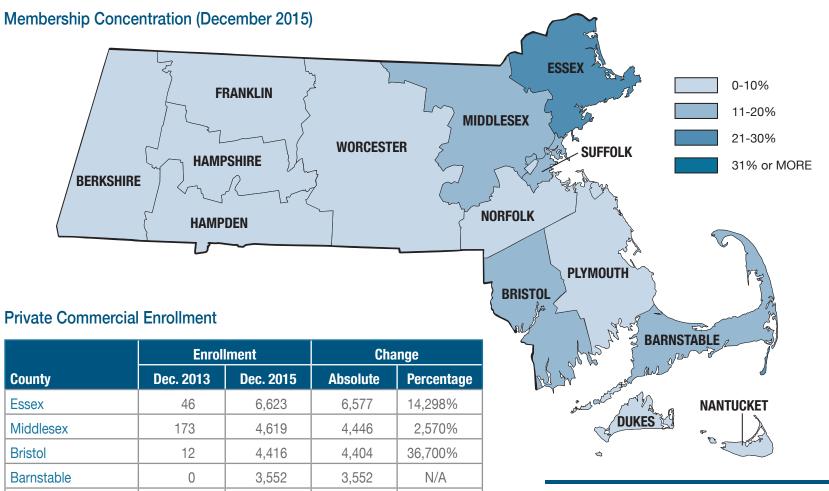
-86.054

Suffolk

Other Counties

MA APCD Total

### Boston Medical Center HealthNet Plan



3,031%

7.633%

6,840%

6,840%

3,213

8.244

30,436

30,436

#### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 100% of BMCHP's enrollment was available from the MA APCD. BMCHP offered few private commercial plans prior to 2014.

See technical appendix for more information.

#### 20 Enrollment Trends | July 2016

106

108

445

445

3,319

8.352

30,881

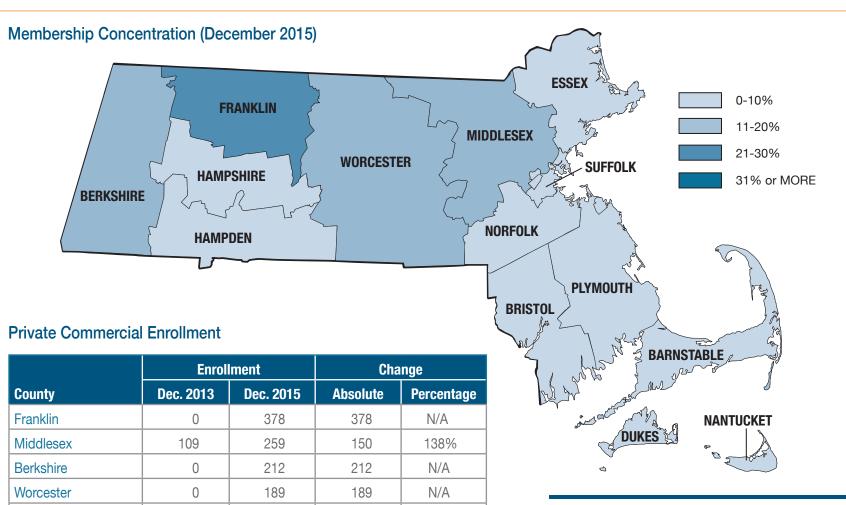
30,881

Suffolk

Other Counties

MA APCD Total

### CeltiCare Health



N/A

85%

333%

333%

#### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 100% of CeltiCare's enrollment was available from the MA APCD. CeltiCare offered few private commercial plans prior to 2014.

See technical appendix for more information...

0

291

400

400

153

539

1,730

1,730

153

248

1,330

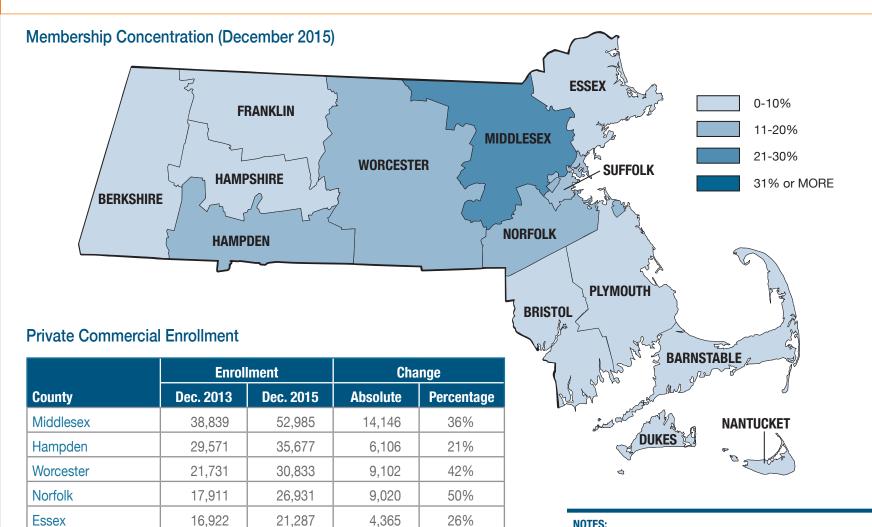
1,330

Essex

**Other Counties** 

MA APCD Total

### Cigna



21,287

60,660

228,373

228,373

42,943

167,917

167,917

4,365

17,717

60,456

60,456

41%

36%

36%

#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 100% of Cigna's enrollment was available from the MA APCD.

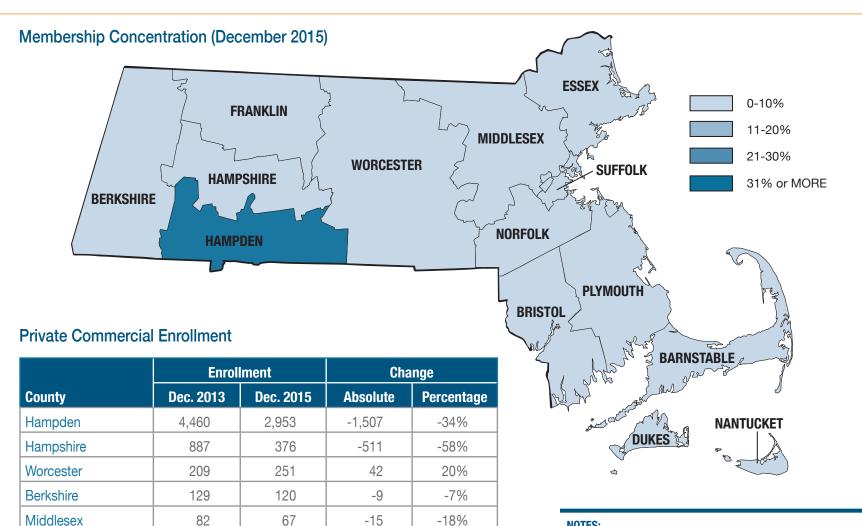
See technical appendix for more information.

Essex

**Other Counties** 

**MA APCD Total** 

### ConnectiCare



-43%

-35%

-35%

-144

-2,144

-2,144

#### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 100% of ConnectiCare's enrollment was available from the MA APCD.

See technical appendix for more information.

334

6,101

6,101

190

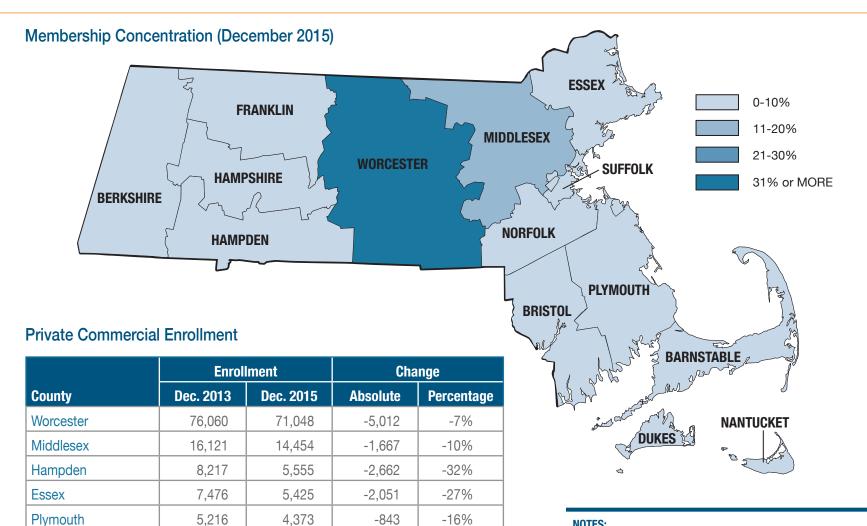
3,957

3,957

**Other Counties** 

**MA APCD Total** 

### Fallon Health



-4,565

-16,800

-16,800

12.988

113,843

113,843

-26%

-13%

-13%

#### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 100% of Fallon's enrollment was available from the MA APCD.

See technical appendix for more information.

#### 24 Enrollment Trends | July 2016

17,553

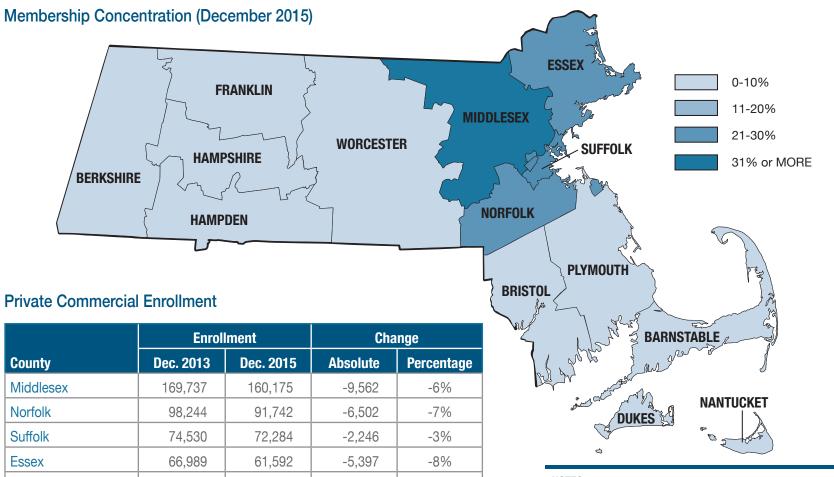
130,643

130,643

**Other Counties** 

MA APCD Total

### Harvard Pilgrim Health Care



-3%

-4%

-5%

-5%

#### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 92% of HPHC's enrollment was available from the MA APCD. Health Plans Inc., a subsidiary of HPHC, could not be sourced from the MA APCD; county-level data for these members was unavailable.

See technical appendix for more information.

\* Statewide total includes supplemental data not available at the county level.

61.490

136,636

607,626

656.709

59.344

131,296

576,433

625.088

-2.146

-5,340

-31,193

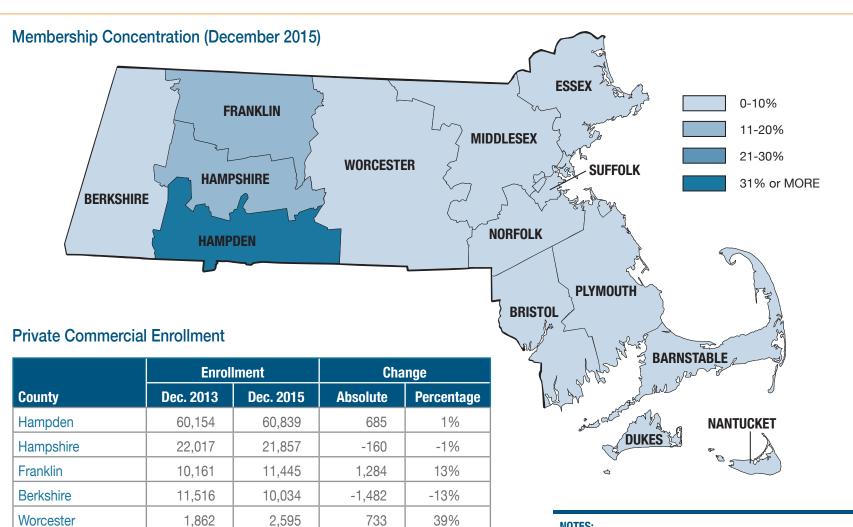
-31.621

Worcester

**Other Counties** 

**MA APCD Total** 

### Health New England



-1%

1%

1%

-4

1,056

1,056

#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 100% of HNE's enrollment was available from the MA APCD.

See technical appendix for more information.

#### 26 Enrollment Trends | July 2016

**Other Counties** 

MA APCD Total

Massachusetts Total

292

106,002

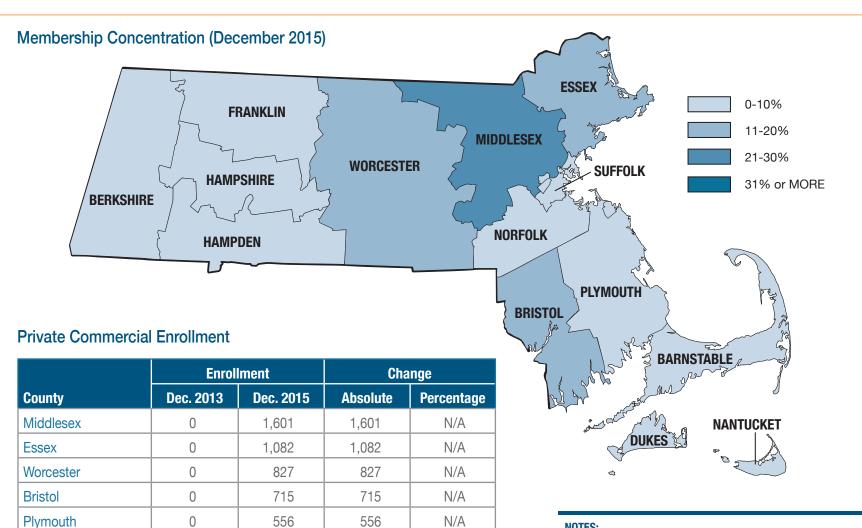
106,002

288

107,058

107,058

### Minuteman Health



N/A

N/A

N/A

925

5,706

5,706

#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. 100% of Minuteman's enrollment was available from the MA APCD. Minuteman began enrolling members in 2014.

See technical appendix for more information.

#### 27 Enrollment Trends | July 2016

0

0

0

925

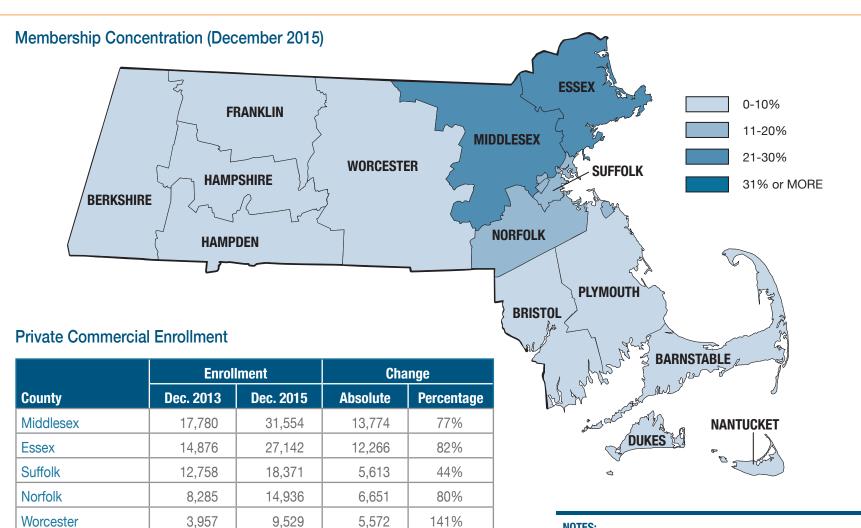
5,706

5,706

**Other Counties** 

MA APCD Total

### Neighborhood Health Plan



118%

84%

84%

15.670

59,546

59,546

#### **NOTES:**

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 100% of NHP's enrollment was available from the MA APCD.

See technical appendix for more information.

#### 28 Enrollment Trends | July 2016

13.285

70,941

70,941

28.955

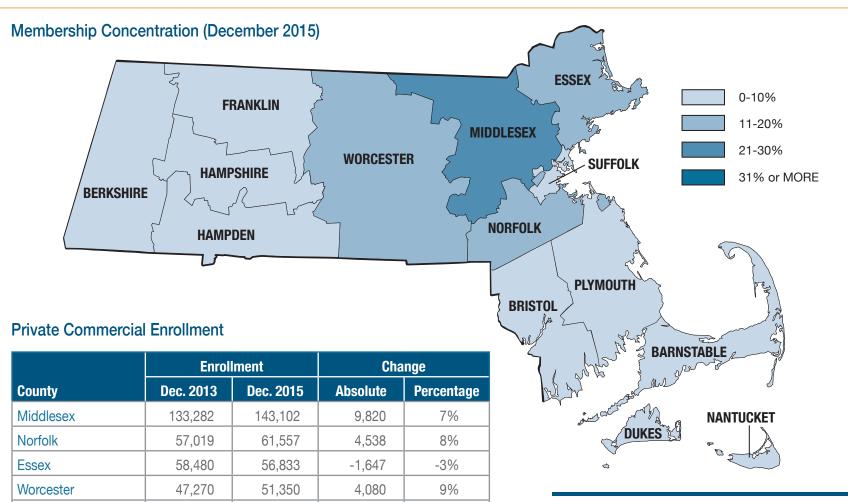
130,487

130,487

**Other Counties** 

MA APCD Total

### Tufts Health Plan



20%

24%

11%

11%

#### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 100% of Tufts's enrollment was available from the MA APCD. Data includes members of the Tufts subsidiary previously known as Network Health.

See technical appendix for more information.

39,654

101.821

437,526

437,526

47,464

126,361

486,667

486,667

7,810

24.540

49,141

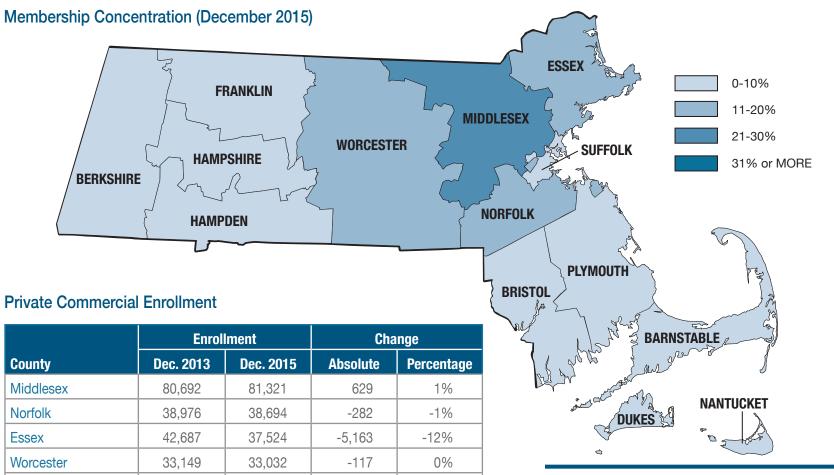
49,141

Suffolk

**Other Counties** 

MA APCD Total

### United Healthcare



-5%

-6%

-4%

-6%

#### NOTES:

Enrollment includes only private commercial membership for Massachusetts residents with primary, medical coverage. Top five counties are based on December 2015 enrollment data. 87% of United's enrollment was available from the MA APCD. United reported additional membership in supplemental data submissions; county-level data for these members was unavailable.

See technical appendix for more information.

\* Statewide total includes supplemental data not available at the county level.

29.312

81,116

305,932

359.094

27.896

76,483

294,950

339,298

-1.416

-4,633

-10,982

-19.796

Bristol

**Other Counties** 

**MA APCD Total** 

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CHIA.

For more information, please contact:

### CENTER FOR HEALTH INFORMATION AND ANALYSIS

501 Boylston Street Boston, MA 02116 www.chiamass.gov @Mass\_CHIA

(617) 701-8100

Publication Number 16-210-CHIA-02