

## MARCH 2019 THROUGH JANUARY 2021

To provide more rapid insight into the impact of COVID-19 on insurance coverage in the Commonwealth, CHIA is producing monthly enrollment data summaries by key market sectors, in addition to its biannual *Enrollment Trends* reports. This publication includes enrollment figures through January 2021.

During the pandemic, overall insurance coverage has remained relatively stable, with over 6.4 million Massachusetts residents receiving coverage from private commercial plans, MassHealth, or Medicare.<sup>1</sup> However, trends through January 2021 varied across these insurance categories.

Private commercial insurance plans, which cover approximately 3.9 million Massachusetts residents, declined by 3.5% between March 2020 and January 2021. This decline occurred within both employer-sponsored insurance (ESI), where membership has contracted by 112,000 (-3.0%) since March, as well as individual purchasers, where enrollment decreased by 29,000 (-8.4%) over the same timeframe. However, in January 2021, ESI coverage experienced only its second (and largest) increase in membership (+7,300) since the pandemic began. Among individual purchasers,

enrollment in unsubsidized plans increased 5.8% during this period, while ConnectorCare enrollment declined in large part due to a 9.2% drop from December 2020 to January 2021.<sup>2,3</sup>

Between March 2020 and January 2021, the number of individuals with primary MassHealth coverage grew by approximately 170,000, or 14.5%. During this period, the Families First Coronavirus Response Act (FFCRA) mandated Medicaid programs continue coverage for all beneficiaries enrolled on or after March 18, 2020 regardless of changes in beneficiary circumstances or scheduled redetermination assessments.<sup>4</sup>

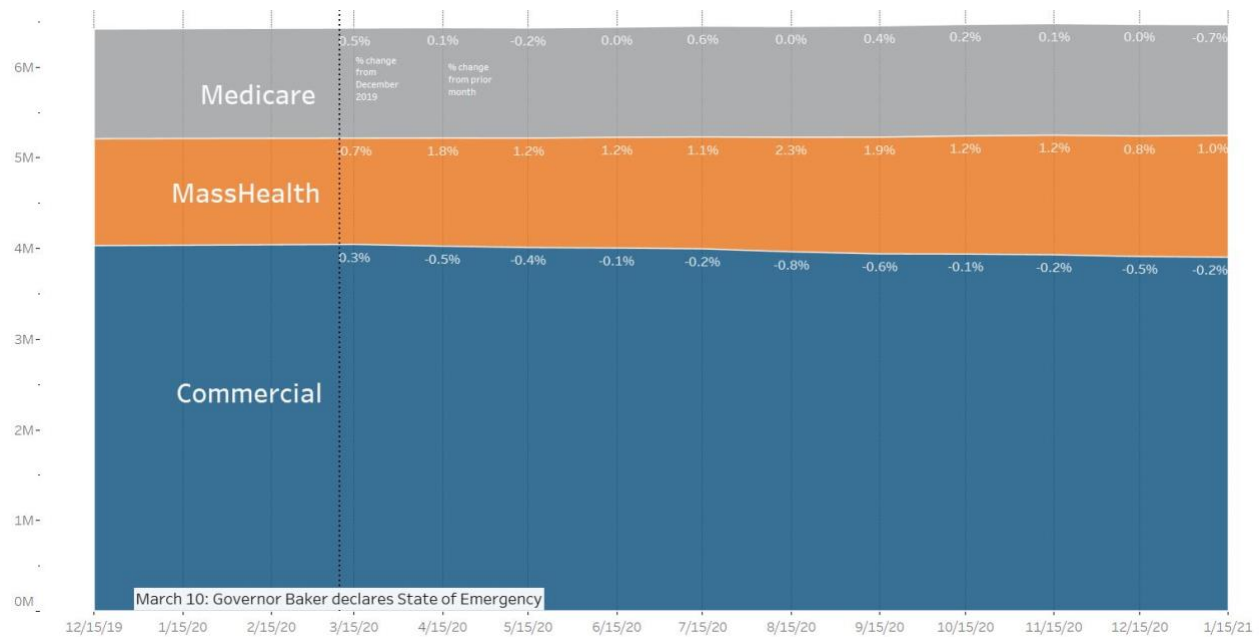
Medicare coverage,<sup>5</sup> which experienced a pause in growth in the second quarter of 2020, grew at more usual levels during the summer and fall of 2020. An enrollment decline in January 2021 was concentrated within Medicare fee-for-service and is consistent with other states for this month, due to the annual open enrollment period. Enrollment in SCO, One Care, and PACE programs for dually-eligible members had a similar pause in growth in the second quarter of 2020, but has rebounded for an overall increase of 7.2% between the start of the pandemic and January 2021.

**While unemployment claims increased dramatically in the early months of the pandemic,<sup>6</sup> ESI coverage in Massachusetts did not decline at a correspondingly high rate. This is consistent with findings nationally<sup>7,8</sup> and a number of factors could explain this apparent disconnect.**

**For one, not all those claiming unemployment benefits had coverage through their employer, and for those that did, some were furloughed and may have maintained their coverage. Some already had (or could shift to) coverage through a family member's plan. Others may have signed up for coverage through COBRA.<sup>9</sup>**

**Despite these mitigating factors, disruptions to economic activity may impact subsectors of ESI to different degrees, particularly as distinctions emerge between temporary and permanent job losses across industries.<sup>10</sup> CHIA is continuing to monitor these developments to better understand the extent to which ESI and other insurance coverage may be impacted by the COVID-19 pandemic.**

## Massachusetts Enrollment by Health Insurance Category, December 2019 through January 2021



<sup>1</sup> Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.

<sup>2</sup> Per the Massachusetts Health Connector: In response to the COVID pandemic, between March 15th and August 2020, the Health Connector did not terminate or downgrade anyone for failure to respond to a Request for Information; however, in late August and early September, overdue requests were closed out in advance of annual processes that create renewal year applications. Further, this annual redetermination process encourages members to update their applications. As a result, Health Connector membership shows more volatility in recent months than earlier this year.

<sup>3</sup> Per the Massachusetts Health Connector: The Health Connector often observes shifts in unsubsidized and subsidized coverage in January for two main reasons: 1) When the Connector is not able to confirm through electronic data sources that a member continues to qualify for help paying for coverage, the Connector renews them without subsidies. Those members need to provide updated income information to regain subsidies. 2) Opportunities to enroll in unsubsidized coverage are more limited during the year, so open enrollment serves as an opportunity for many to get coverage, whereas ConnectorCare members may have an easier time joining during the rest of the year.

<sup>4</sup> Medicaid.gov, 6/30/2020: <https://www.medicaid.gov/state-resource-center/downloads/covid-19-faqs.pdf>

<sup>5</sup> Medicare coverage here refers to Fee-for-Service (traditional) and Medicare Advantage plans. See data tables for additional information on these breakouts.

<sup>6</sup> US Department of Labor, July 16, 2020, <https://www.dol.gov/ui/data.pdf>

<sup>7</sup> Robert Wood Johnson Foundation & The Urban Institute, August 27, 2020: <https://www.rwjf.org/en/library/research/2020/08/making-sense-of-competing-estimates-the-covid-19-recessions-effect-on-health-insurance-coverage.html>

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<sup>8</sup> The Commonwealth Fund, October 7, 2020: [https://www.commonwealthfund.org/publications/issue-briefs/2020/oct/how-many-lost-jobs-employer-coverage-pandemic?utm\\_source=twitter&utm\\_medium=social&utm\\_campaign=Health%20Coverage](https://www.commonwealthfund.org/publications/issue-briefs/2020/oct/how-many-lost-jobs-employer-coverage-pandemic?utm_source=twitter&utm_medium=social&utm_campaign=Health%20Coverage)

<sup>9</sup> COBRA, or the Consolidated Omnibus Reconciliation Act, is a federal law that gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as job loss, reduction of hours worked, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102% the cost to the plan. <https://www.dol.gov/general/topic/health-plans/cobra>

<sup>10</sup> US Bureau of Labor Statistics, October 8, 2020: <https://www.bls.gov/news.release/pdf/empsit.pdf>

Primary Insurance Coverage <sup>1</sup> Type	Enrollment Counts <sup>2</sup> (Monthly monitoring beginning in April)												
	Dec-2019	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020	Oct-2020	Nov-2020	Dec-2020	Jan-2021	
<b>Total Insurance Enrollment</b>		<b>6,416,387</b>	<b>6,428,095</b>	<b>6,431,590</b>	<b>6,428,631</b>	<b>6,437,550</b>	<b>6,448,668</b>	<b>6,444,998</b>	<b>6,451,692</b>	<b>6,467,791</b>	<b>6,476,532</b>	<b>6,467,655</b>	<b>6,464,479</b>
<b>Private Commercial Insurance</b>		<b>4,028,777</b>	<b>4,041,941</b>	<b>4,022,893</b>	<b>4,007,171</b>	<b>4,001,636</b>	<b>3,993,142</b>	<b>3,960,287</b>	<b>3,937,651</b>	<b>3,935,219</b>	<b>3,927,664</b>	<b>3,908,276</b>	<b>3,900,955</b>
Individual Purchasers	A	334,028	349,660	350,066	346,700	347,991	348,203	352,497	350,708	347,079	345,755	335,103	320,434
Unsubsidized		104,977	113,856	112,959	110,409	113,304	111,039	114,049	114,357	118,736	123,527	116,645	120,492
Subsidized (APTC-Only)		17,359	19,025	18,439	17,319	17,061	17,358	17,461	17,529	17,430	17,184	17,209	17,254
ConnectorCare		211,692	216,779	218,668	218,972	217,626	219,806	220,987	218,822	210,913	205,044	201,249	182,688
Small Group Employers (Fully-Insured)	A,B	412,049	407,058	402,255	400,500	400,523	398,441	397,411	395,318	395,266	393,310	392,752	389,080
Large Group Employers (Fully-Insured) <sup>3</sup>	B	985,866	979,108	971,530	967,371	966,350	951,864	917,932	899,042	902,235	899,775	899,513	890,530
Other Employer Sponsored Plans (Self-Insured) <sup>3</sup>	B	2,296,834	2,306,115	2,299,042	2,292,600	2,286,772	2,294,634	2,292,447	2,292,583	2,290,639	2,288,824	2,280,908	2,300,911
<b>MassHealth (Primary Coverage)</b>	C,D	<b>1,179,510</b>	<b>1,171,768</b>	<b>1,192,834</b>	<b>1,207,424</b>	<b>1,221,599</b>	<b>1,234,517</b>	<b>1,263,431</b>	<b>1,287,493</b>	<b>1,303,141</b>	<b>1,318,679</b>	<b>1,328,648</b>	<b>1,341,901</b>
ACO-A		544,821	554,527	565,169	576,822	584,877	591,203	602,520	613,816	622,655	632,374	636,951	641,830
ACO-B		354,949	365,851	373,728	382,581	388,238	392,025	400,029	406,908	413,211	419,721	422,479	427,821
MCO		105,407	97,659	99,640	102,076	103,481	104,208	106,201	108,123	109,024	110,295	110,662	110,878
PCC Plan		104,258	87,778	89,035	90,692	91,966	93,004	95,282	97,436	98,958	100,076	100,752	103,615
FFS - Comprehensive		70,075	65,953	65,262	55,253	53,037	54,077	59,399	61,210	59,293	56,213	57,804	57,757
<b>Medicare</b>	C	<b>1,208,100</b>	<b>1,214,386</b>	<b>1,215,863</b>	<b>1,214,036</b>	<b>1,214,315</b>	<b>1,221,009</b>	<b>1,221,280</b>	<b>1,226,548</b>	<b>1,229,431</b>	<b>1,230,189</b>	<b>1,230,731</b>	<b>1,221,623</b>
Medicare Fee-for-Service (FFS)		864,451	853,397	851,579	849,460	848,886	853,426	854,359	855,499	854,996	854,932	854,636	836,981
Medicare Advantage		250,406	265,032	265,987	266,891	267,872	269,847	268,879	272,684	273,759	274,656	275,586	281,810
SCO, One Care, PACE (Dually-eligible)		93,243	95,957	98,297	97,685	97,557	97,736	98,042	98,365	100,676	100,601	100,509	102,832

**Additional Market Views**

<b>Merged Market</b>	Sum of A	<b>746,077</b>	<b>756,718</b>	<b>752,321</b>	<b>747,200</b>	<b>748,514</b>	<b>746,644</b>	<b>749,908</b>	<b>746,026</b>	<b>742,345</b>	<b>739,065</b>	<b>727,855</b>	<b>709,514</b>
Purchased on the Exchange		286,363	301,664	303,899	297,653	296,742	299,909	301,843	299,909	295,845	287,138	282,790	269,451
Individual Purchasers		279,017	293,456	295,546	289,281	288,248	291,329	293,236	291,273	287,141	278,375	273,883	260,293
Small Group (Fully-Insured)		7,346	8,208	8,353	8,372	8,494	8,580	8,607	8,636	8,704	8,763	8,907	9,158
Not Purchased on the Exchange		459,714	455,054	448,422	449,547	451,772	446,735	448,065	446,117	446,500	451,927	445,065	440,063
Individual Purchasers		55,011	56,204	54,520	57,419	59,743	56,874	59,261	59,435	59,938	67,380	61,220	60,141
Small Group (Fully-Insured)		404,703	398,850	393,902	392,128	392,029	389,861	388,804	386,682	386,562	384,547	383,845	379,922
<b>Employer-Sponsored Insurance (ESI)</b>	Sum of B	<b>3,694,749</b>	<b>3,692,281</b>	<b>3,672,827</b>	<b>3,660,471</b>	<b>3,653,645</b>	<b>3,644,939</b>	<b>3,607,790</b>	<b>3,586,943</b>	<b>3,588,140</b>	<b>3,581,909</b>	<b>3,573,173</b>	<b>3,580,521</b>
<b>Total with Primary Coverage through Public Programs</b>	Sum of C	<b>2,387,610</b>	<b>2,386,154</b>	<b>2,408,697</b>	<b>2,421,460</b>	<b>2,435,914</b>	<b>2,455,526</b>	<b>2,484,711</b>	<b>2,514,041</b>	<b>2,532,572</b>	<b>2,548,868</b>	<b>2,559,379</b>	<b>2,563,524</b>
<b>MassHealth - Partial/Secondary</b>	D, Sum of E	<b>601,382</b>	<b>614,553</b>	<b>623,238</b>	<b>626,699</b>	<b>631,680</b>	<b>635,539</b>	<b>627,577</b>	<b>621,168</b>	<b>627,445</b>	<b>631,482</b>	<b>637,871</b>	<b>637,918</b>
Dually-eligible	E	315,602	322,337	323,763	321,601	322,415	323,069	324,562	326,419	328,257	329,282	330,661	329,281
Senior Care Options (SCO)		63,141	64,843	64,889	64,463	64,504	64,750	65,093	65,440	65,915	65,971	65,954	66,817
One Care		25,194	26,210	28,569	28,476	28,354	28,315	28,273	28,237	30,037	29,905	29,819	31,299
Program for All-Inclusive Care for the Elderly (PACE)		4,908	4,904	4,839	4,746	4,699	4,671	4,676	4,688	4,724	4,725	4,736	4,716
MassHealth FFS - Dually eligible		222,359	226,380	225,466	223,916	224,858	225,333	226,520	228,054	227,581	228,681	230,152	226,449
MassHealth FFS Partial/Secondary non-Dually Eligible	E	285,780	292,216	299,475	305,098	309,265	312,470	303,015	294,749	299,188	302,200	307,210	308,637
<b>Total Covered by MassHealth (Primary and Partial/Secondary)</b>	Sum of D	<b>1,780,892</b>	<b>1,786,321</b>	<b>1,816,072</b>	<b>1,834,123</b>	<b>1,853,279</b>	<b>1,870,056</b>	<b>1,891,008</b>	<b>1,908,661</b>	<b>1,930,586</b>	<b>1,950,161</b>	<b>1,966,519</b>	<b>1,979,819</b>

**Notes:**

- Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.
- Enrollment counts sourced from the APCD and Supplemental Data reflect the 15th of the month (approximately 87% of total enrollment in primary coverage). Massachusetts Health Connector data reflects the 1st of the month. Medicare FFS data from CMS reflects the number of Medicare beneficiaries enrolled in the reported month.
- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. For self-insured data between April and August, CHIA estimated enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for each month. Self-insured enrollment for September 2020 was sourced from the most recent quarterly supplemental data submitted to CHIA, as well as data submitted to the APCD through September. CHIA applied a similar approach to estimating self-insured enrollment for October 2020 through January 2021. December 2020 and January 2021 APCD data includes some estimates (~4%) based on the prior month's APCD data submissions due to anomalies.

Primary Insurance Coverage <sup>1</sup> Type		Change from Prior Period (#) (Monthly monitoring beginning in April)												Change (#) Mar 2020 – Jan 2021
		Dec-2019	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020	Oct-2020	Nov-2020	Dec-2020	Jan-2021	
<b>Total Insurance Enrollment</b>		(8,342)	11,708	3,495	(2,959)	8,919	11,118	(3,671)	6,694	16,099	8,741	(8,877)	(3,176)	<b>36,384</b>
<b>Private Commercial Insurance</b>		<b>4,854</b>	<b>13,164</b>	<b>(19,048)</b>	<b>(15,722)</b>	<b>(5,535)</b>	<b>(8,494)</b>	<b>(32,856)</b>	<b>(22,636)</b>	<b>(2,432)</b>	<b>(7,555)</b>	<b>(19,388)</b>	<b>(7,321)</b>	<b>(140,986)</b>
Individual Purchasers	A	(4,777)	15,632	406	(3,366)	1,291	212	4,294	(1,789)	(3,629)	(1,324)	(10,652)	(14,669)	(29,226)
Unsubsidized		(395)	8,879	(897)	(2,550)	2,895	(2,265)	3,010	308	4,379	4,791	(6,882)	3,847	6,636
Subsidized (APTC-Only)		460	1,666	(586)	(1,120)	(258)	297	103	68	(99)	(246)	25	45	(1,771)
ConnectorCare		(4,842)	5,087	1,889	304	(1,346)	2,180	1,181	(2,165)	(7,909)	(5,869)	(3,795)	(18,561)	(34,091)
Small Group Employers (Fully-Insured)	A,B	(4,804)	(4,991)	(4,803)	(1,755)	23	(2,082)	(1,030)	(2,093)	(52)	(1,956)	(558)	(3,672)	(17,978)
Large Group Employers (Fully-Insured) <sup>3</sup>	B	5,969	(6,758)	(7,578)	(4,159)	(1,021)	(14,486)	(33,932)	(18,890)	3,193	(2,460)	(262)	(8,983)	(88,578)
Other Employer Sponsored Plans (Self-Insured) <sup>3</sup>	B	8,466	9,281	(7,073)	(6,442)	(5,828)	7,862	(2,188)	136	(1,944)	(1,815)	(7,916)	20,003	(5,204)
<b>MassHealth (Primary Coverage)</b>	C,D	<b>(18,853)</b>	<b>(7,742)</b>	<b>21,066</b>	<b>14,590</b>	<b>14,175</b>	<b>12,918</b>	<b>28,914</b>	<b>24,062</b>	<b>15,648</b>	<b>15,538</b>	<b>9,969</b>	<b>13,253</b>	<b>170,133</b>
ACO-A		(3,805)	9,706	10,642	11,653	8,055	6,326	11,317	11,296	8,839	9,719	4,577	4,879	87,303
ACO-B		(3,369)	10,902	7,877	8,853	5,657	3,787	8,004	6,879	6,303	6,510	2,758	5,342	61,970
MCO		(4,501)	(7,748)	1,981	2,436	1,405	727	1,993	1,922	901	1,271	367	216	13,219
PCC Plan		(2,689)	(16,480)	1,257	1,657	1,274	1,038	2,278	2,154	1,522	1,118	676	2,863	15,837
FFS - Comprehensive		(4,489)	(4,122)	(691)	(10,009)	(2,216)	1,040	5,322	1,811	(1,917)	(3,080)	1,591	(47)	(8,196)
<b>Medicare</b>	C	<b>5,657</b>	<b>6,286</b>	<b>1,477</b>	<b>(1,827)</b>	<b>279</b>	<b>6,694</b>	<b>271</b>	<b>5,268</b>	<b>2,883</b>	<b>758</b>	<b>542</b>	<b>(9,108)</b>	<b>7,237</b>
Medicare Fee-for-Service (FFS)		1,872	(11,054)	(1,818)	(2,119)	(574)	4,540	933	1,140	(503)	(64)	(296)	(17,655)	(16,416)
Medicare Advantage		1,850	14,626	955	904	981	1,975	(968)	3,805	1,075	897	930	6,224	16,778
SCO, One Care, PACE (Dually-eligible)		1,935	2,714	2,340	(612)	(128)	179	306	323	2,311	(75)	(92)	2,323	6,875

**Additional Market Views**

<b>Merged Market</b>	Sum of A	(9,581)	10,641	(4,397)	(5,121)	1,314	(1,870)	3,264	(3,882)	(3,681)	(3,280)	(11,210)	(18,341)	(47,204)
Purchased on the Exchange		(3,930)	15,301	2,235	(6,246)	(911)	3,167	1,934	(1,934)	(4,064)	(8,707)	(4,348)	(13,339)	(32,213)
Individual Purchasers		(4,475)	14,439	2,090	(6,265)	(1,033)	3,081	1,907	(1,963)	(4,132)	(8,766)	(4,492)	(13,590)	(33,163)
Small Group (Fully-Insured)		545	862	145	19	122	86	27	29	68	59	144	251	950
Not Purchased on the Exchange		(5,651)	(4,660)	(6,632)	1,125	2,225	(5,037)	1,330	(1,948)	383	5,427	(6,862)	(5,002)	(14,991)
Individual Purchasers		(302)	1,193	(1,684)	2,899	2,324	(2,869)	2,387	174	503	7,442	(6,160)	(1,079)	3,937
Small Group (Fully-Insured)		(5,349)	(5,853)	(4,948)	(1,774)	(99)	(2,168)	(1,057)	(2,122)	(120)	(2,015)	(702)	(3,923)	(18,928)
<b>Employer-Sponsored Insurance (ESI)</b>	Sum of B	<b>9,631</b>	<b>(2,468)</b>	<b>(19,454)</b>	<b>(12,356)</b>	<b>(6,826)</b>	<b>(8,706)</b>	<b>(37,150)</b>	<b>(20,847)</b>	<b>1,197</b>	<b>(6,231)</b>	<b>(8,736)</b>	<b>7,348</b>	<b>(111,760)</b>
<b>Total with Primary Coverage through Public Programs</b>	Sum of C	<b>(13,196)</b>	<b>(1,456)</b>	<b>22,543</b>	<b>12,763</b>	<b>14,454</b>	<b>19,612</b>	<b>29,185</b>	<b>29,330</b>	<b>18,531</b>	<b>16,296</b>	<b>10,511</b>	<b>4,145</b>	<b>177,370</b>
<b>MassHealth - Partial/Secondary</b>	D, Sum of E	<b>2,219</b>	<b>13,171</b>	<b>8,685</b>	<b>3,461</b>	<b>4,981</b>	<b>3,859</b>	<b>(7,962)</b>	<b>(6,409)</b>	<b>6,277</b>	<b>4,037</b>	<b>6,389</b>	<b>47</b>	<b>23,365</b>
Dually-eligible	E	(692)	6,735	1,426	(2,162)	814	654	1,493	1,857	1,838	1,025	1,379	(1,380)	6,944
Senior Care Options (SCO)		249	1,702	46	(426)	41	246	343	347	475	56	(17)	863	1,974
One Care		1,699	1,016	2,359	(93)	(122)	(39)	(42)	(36)	1,800	(132)	(86)	1,480	5,089
Program for All-Inclusive Care for the Elderly (PACE)		(13)	(4)	(65)	(93)	(47)	(28)	5	12	36	1	11	(20)	(188)
MassHealth FFS - Dually eligible		(2,627)	4,021	(914)	(1,550)	942	475	1,187	1,534	(473)	1,100	1,471	(3,703)	69
MassHealth FFS Partial/Secondary non-Dually Eligible	E	2,911	6,436	7,259	5,623	4,167	3,205	(9,455)	(8,266)	4,439	3,012	5,010	1,427	16,421
<b>Total Covered by MassHealth (Primary and Partial/Secondary)</b>	Sum of D	<b>(16,634)</b>	<b>5,429</b>	<b>29,751</b>	<b>18,051</b>	<b>19,156</b>	<b>16,777</b>	<b>20,952</b>	<b>17,653</b>	<b>21,925</b>	<b>19,575</b>	<b>16,358</b>	<b>13,300</b>	<b>193,498</b>

**Notes:**

- Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.
- Enrollment counts sourced from the APCD and Supplemental Data reflect the 15th of the month (approximately 87% of total enrollment in primary coverage). Massachusetts Health Connector data reflects the 1st of the month. Medicare FFS data from CMS reflects the number of Medicare beneficiaries enrolled in the reported month.
- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. For self-insured data between April and August, CHIA estimated enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for each month. Self-insured enrollment for September 2020 was sourced from the most recent quarterly supplemental data submitted to CHIA, as well as data submitted to the APCD through September. CHIA applied a similar approach to estimating self-insured enrollment for October 2020 through January 2021. December 2020 and January 2021 APCD data includes some estimates (~4%) based on the prior month's APCD data submissions due to anomalies.

Primary Insurance Coverage <sup>1</sup> Type		Change from Prior Period (%) (Monthly monitoring beginning in April)												Change (%) Mar 2020 - Jan 2021
		Dec-2019	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020	Oct-2020	Nov-2020	Dec-2020	Jan-2021	
<b>Total Insurance Enrollment</b>		<b>-0.1%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>0.1%</b>	<b>0.2%</b>	<b>-0.1%</b>	<b>0.1%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>-0.1%</b>	<b>0.0%</b>	<b>0.6%</b>
<b>Private Commercial Insurance</b>		<b>0.1%</b>	<b>0.3%</b>	<b>-0.5%</b>	<b>-0.4%</b>	<b>-0.1%</b>	<b>-0.2%</b>	<b>-0.8%</b>	<b>-0.6%</b>	<b>-0.1%</b>	<b>-0.2%</b>	<b>-0.5%</b>	<b>-0.2%</b>	<b>-3.5%</b>
Individual Purchasers	A	-1.4%	4.7%	0.1%	-1.0%	0.4%	0.1%	1.2%	-0.5%	-1.0%	-0.4%	-3.1%	-4.4%	-8.4%
Unsubsidized		-0.4%	8.5%	-0.8%	-2.3%	2.6%	-2.0%	2.7%	0.3%	3.8%	4.0%	-5.6%	3.3%	5.8%
Subsidized (APTC-Only)		2.7%	9.6%	-3.1%	-6.1%	-1.5%	1.7%	0.6%	0.4%	-0.6%	-1.4%	0.1%	0.3%	-9.3%
ConnectorCare		-2.2%	2.4%	0.9%	0.1%	-0.6%	1.0%	0.5%	-1.0%	-3.6%	-2.8%	-1.9%	-9.2%	-15.7%
Small Group Employers (Fully-Insured)	A,B	-1.2%	-1.2%	-1.2%	-0.4%	0.0%	-0.5%	-0.3%	-0.5%	0.0%	-0.5%	-0.1%	-0.9%	-4.4%
Large Group Employers (Fully-Insured) <sup>3</sup>	B	0.6%	-0.7%	-0.8%	-0.4%	-0.1%	-1.5%	-3.6%	-2.1%	0.4%	-0.3%	0.0%	-1.0%	-9.0%
Other Employer Sponsored Plans (Self-Insured) <sup>3</sup>	B	0.4%	0.4%	-0.3%	-0.3%	-0.3%	0.3%	-0.1%	0.0%	-0.1%	-0.1%	-0.3%	0.9%	-0.2%
<b>MassHealth (Primary Coverage)</b>	C,D	<b>-1.6%</b>	<b>-0.7%</b>	<b>1.8%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>1.1%</b>	<b>2.3%</b>	<b>1.9%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>0.8%</b>	<b>1.0%</b>	<b>14.5%</b>
ACO-A		-0.7%	1.8%	1.9%	2.1%	1.4%	1.1%	1.9%	1.9%	1.4%	1.6%	0.7%	0.8%	15.7%
ACO-B		-0.9%	3.1%	2.2%	2.4%	1.5%	1.0%	2.0%	1.7%	1.5%	1.6%	0.7%	1.3%	16.9%
MCO		-4.1%	-7.4%	2.0%	2.4%	1.4%	0.7%	1.9%	1.8%	0.8%	1.2%	0.3%	0.2%	13.5%
PCC Plan		-2.5%	-15.8%	1.4%	1.9%	1.4%	1.1%	2.4%	2.3%	1.6%	1.1%	0.7%	2.8%	18.0%
FFS - Comprehensive		-6.0%	-5.9%	-1.0%	-15.3%	-4.0%	2.0%	9.8%	3.0%	-3.1%	-5.2%	2.8%	-0.1%	-12.4%
<b>Medicare</b>	C	<b>0.5%</b>	<b>0.5%</b>	<b>0.1%</b>	<b>-0.2%</b>	<b>0.0%</b>	<b>0.6%</b>	<b>0.0%</b>	<b>0.4%</b>	<b>0.2%</b>	<b>0.1%</b>	<b>0.0%</b>	<b>-0.7%</b>	<b>0.6%</b>
Medicare Fee-for-Service (FFS)		0.2%	-1.3%	-0.2%	-0.2%	-0.1%	0.5%	0.1%	0.1%	-0.1%	0.0%	0.0%	-2.1%	-1.9%
Medicare Advantage		0.7%	5.8%	0.4%	0.3%	0.4%	0.7%	-0.4%	1.4%	0.4%	0.3%	0.3%	2.3%	6.3%
SCO, One Care, PACE (Dually-eligible)		2.1%	2.9%	2.4%	-0.6%	-0.1%	0.2%	0.3%	0.3%	2.3%	-0.1%	-0.1%	2.3%	7.2%

#### Additional Market Views

<b>Merged Market</b>	Sum of A	<b>-1.3%</b>	<b>1.4%</b>	<b>-0.6%</b>	<b>-0.7%</b>	<b>0.2%</b>	<b>-0.2%</b>	<b>0.4%</b>	<b>-0.5%</b>	<b>-0.5%</b>	<b>-0.4%</b>	<b>-1.5%</b>	<b>-2.5%</b>	<b>-6.2%</b>
Purchased on the Exchange		-1.4%	5.3%	0.7%	-2.1%	-0.3%	1.1%	0.6%	-0.6%	-1.4%	-2.9%	-1.5%	-4.7%	-10.7%
Individual Purchasers		-1.6%	5.2%	0.7%	-2.1%	-0.4%	1.1%	0.7%	-0.7%	-1.4%	-3.1%	-1.6%	-5.0%	-11.3%
Small Group (Fully-Insured)		8.0%	11.7%	1.8%	0.2%	1.5%	1.0%	0.3%	0.3%	0.8%	0.7%	1.6%	2.8%	11.6%
Not Purchased on the Exchange		-1.2%	-1.0%	-1.5%	0.3%	0.5%	-1.1%	0.3%	-0.4%	0.1%	1.2%	-1.5%	-1.1%	-3.3%
Individual Purchasers		-0.5%	2.2%	-3.0%	5.3%	4.0%	-4.8%	4.2%	0.3%	0.8%	12.4%	-9.1%	-1.8%	7.0%
Small Group (Fully-Insured)		-1.3%	-1.4%	-1.2%	-0.5%	0.0%	-0.6%	-0.3%	-0.5%	0.0%	-0.5%	-0.2%	-1.0%	-4.7%
<b>Employer-Sponsored Insurance (ESI)</b>	Sum of B	<b>0.3%</b>	<b>-0.1%</b>	<b>-0.5%</b>	<b>-0.3%</b>	<b>-0.2%</b>	<b>-0.2%</b>	<b>-1.0%</b>	<b>-0.6%</b>	<b>0.0%</b>	<b>-0.2%</b>	<b>-0.2%</b>	<b>0.2%</b>	<b>-3.0%</b>
<b>Total with Primary Coverage through Public Programs</b>	Sum of C	<b>-0.5%</b>	<b>-0.1%</b>	<b>0.9%</b>	<b>0.5%</b>	<b>0.6%</b>	<b>0.8%</b>	<b>1.2%</b>	<b>1.2%</b>	<b>0.7%</b>	<b>0.6%</b>	<b>0.4%</b>	<b>0.2%</b>	<b>7.4%</b>
<b>MassHealth - Partial/Secondary</b>	D, Sum of E	<b>0.4%</b>	<b>2.2%</b>	<b>1.4%</b>	<b>0.6%</b>	<b>0.8%</b>	<b>0.6%</b>	<b>-1.3%</b>	<b>-1.0%</b>	<b>1.0%</b>	<b>0.6%</b>	<b>1.0%</b>	<b>0.0%</b>	<b>3.8%</b>
Dually-eligible	E	-0.2%	2.1%	0.4%	-0.7%	0.3%	0.2%	0.5%	0.6%	0.6%	0.3%	0.4%	-0.4%	2.2%
Senior Care Options (SCO)		0.4%	2.7%	0.1%	-0.7%	0.1%	0.4%	0.5%	0.5%	0.7%	0.1%	0.0%	1.3%	3.0%
One Care		7.2%	4.0%	9.0%	-0.3%	-0.4%	-0.1%	-0.1%	-0.1%	6.4%	-0.4%	-0.3%	5.0%	19.4%
Program for All-Inclusive Care for the Elderly (PACE)		-0.3%	-0.1%	-1.3%	-1.9%	-1.0%	-0.6%	0.1%	0.3%	0.8%	0.0%	0.2%	-0.4%	-3.8%
MassHealth FFS - Dually eligible		-1.2%	1.8%	-0.4%	-0.7%	0.4%	0.2%	0.5%	0.7%	-0.2%	0.5%	0.6%	-1.6%	0.0%
MassHealth FFS Partial/Secondary non-Dually Eligible	E	1.0%	2.3%	2.5%	1.9%	1.4%	1.0%	-3.0%	-2.7%	1.5%	1.0%	1.7%	0.5%	5.6%
<b>Total Covered by MassHealth (Primary and Partial/Secondary)</b>	Sum of D	<b>-0.9%</b>	<b>0.3%</b>	<b>1.7%</b>	<b>1.0%</b>	<b>1.0%</b>	<b>0.9%</b>	<b>1.1%</b>	<b>0.9%</b>	<b>1.1%</b>	<b>1.0%</b>	<b>0.8%</b>	<b>0.7%</b>	<b>10.8%</b>

#### Notes:

- Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.
- Enrollment counts sourced from the APCD and Supplemental Data reflect the 15th of the month (approximately 87% of total enrollment in primary coverage). Massachusetts Health Connector data reflects the 1st of the month. Medicare FFS data from CMS reflects the number of Medicare beneficiaries enrolled in the reported month.
- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. For self-insured data between April and August, CHIA estimated enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for each month. Self-insured enrollment for September 2020 was sourced from the most recent quarterly supplemental data submitted to CHIA, as well as data submitted to the APCD through September. CHIA applied a similar approach to estimating self-insured enrollment for October 2020 through January 2021. December 2020 and January 2021 APCD data includes some estimates (~4%) based on the prior month's APCD data submissions due to anomalies.

## Technical Notes:

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
<b>Primary Insurance Coverage Type</b>	Coverage is defined by unique, Massachusetts residents with primary, medical membership in the 12 largest commercial payers, MassHealth (Medicaid), or Medicare.	MA All-Payer Claims Database (APCD), Supplemental Data, Centers for Medicare & Medicaid Services (CMS)	APCD, estimated Supplemental Data, estimated Self-Insured figure except for September 2020 (see below); Centers for Medicare & Medicaid Services (CMS)
<b>Private Commercial Insurance</b>	Private Commercial enrollment refers to members receiving coverage through an employer, purchasing it directly from a payer or via broker, or purchasing it through the Massachusetts Health Connector (including via ConnectorCare and Advance Premium Tax Credits).	APCD, Supplemental Data	APCD, estimated Supplemental Data, estimated Self-Insured figure, except for September 2020 (see below); December 2020 and January 2021 APCD data includes some estimates (~4%) based on the prior month's APCD data submissions due to anomalies.
Individual Purchasers	Individual purchasers have individual (non-group) contract with payer; includes individual purchases through the Massachusetts Health Connector.	APCD	APCD
<i>Unsubsidized</i>	Individual purchasers who did not receive advance premium tax credits (APTCs) or cost-sharing reduction (CSR) subsidies.	Massachusetts Health Connector, APCD	Massachusetts Health Connector, APCD
<i>Subsidized (APTC-Only)</i>	Individual purchasers for those with household incomes at or below 400% of the Federal Poverty Level (FPL) who receive federal tax credits which may be paid in advance to reduce monthly premiums for qualified health plan (QHP) members who qualify.	Massachusetts Health Connector	Massachusetts Health Connector
<i>ConnectorCare</i>	A type of QHP offered through the Health Connector with lower monthly premiums and cost-sharing for those with household incomes at or below 300% FPL.	Massachusetts Health Connector	Massachusetts Health Connector
Small Group Employers (Fully-Insured)	Fully-Insured Small Group Employer membership includes private commercial insurance sold to small group employers (50 or fewer eligible employees) under fully-insured plans.	APCD, Supplemental Data	APCD
Large Group Employers (Fully-Insured)	Fully-Insured Large Group Employer membership includes private commercial insurance sold to employer groups with 51 or more eligible employees under fully-insured plans.	APCD, Supplemental Data	APCD, estimated Supplemental Data; September 2020 data includes Supplemental data submitted to CHIA for that month.
Other Employer Sponsored Plans (Self-Insured)	A self-insured employer takes on the financial responsibility and risk for its employees' and employee-dependents' medical costs, paying payers or third party administrators to administer their claims.	APCD, Supplemental Data	April – August 2020 estimates based on March 2020 figure and other high level trends for this market segment. September 2020 data sourced from APCD and Supplemental data submitted to CHIA for that month. October 2020 – January 2021 estimates based on September 2020 figure and other high level trends for this market segment.
<b>MassHealth Primary Coverage (Direct)</b>	MassHealth Primary (Direct) includes only members with primary, medical coverage through MassHealth and who are not receiving premium assistance. This category excludes non-comprehensive coverage such as MassHealth Limited, which only covers emergency services.	APCD	APCD
MassHealth Accountable Care Organizations (ACO) A	Also known as Accountable Care Partnership Plans for MassHealth members. Managed care organizations and a group of primary care providers (PCPs) create a full health care network that includes PCPs, specialists, behavioral health providers and hospitals. Members must use the plan's network.	APCD	APCD
MassHealth Accountable Care Organizations (ACO) B	Also known as Primary Care ACOs. A group of PCPs form an ACO that contracts directly with MassHealth to provide primary care and other services to MassHealth members.	APCD	APCD
MassHealth Managed Care Organizations (MCO)	A system of primary care and other services that are provided and coordinated by MassHealth managed care plans and their networks of qualified providers. Members may receive benefits not covered by the MCO on a fee-for-service basis.	APCD	APCD

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
Primary Care Clinician (PCC) Plan	A managed care option administered by MassHealth through which enrolled members receive primary care and other medical services.	APCD	APCD
Fee-for-Service (FFS) - Comprehensive	Members who receive their care via the Fee-for Service (FFS) delivery system who do not have other, primary, medical coverage.	APCD	APCD
<b>Medicare</b>	Medicare is the federal health insurance program for people who are 65 or older, certain people under 65 with disabilities and people with End-Stage Renal Disease.	APCD, CMS	APCD, CMS
Medicare Fee-for-Service	Sometimes called traditional Medicare, FFS allows beneficiaries to seek care from any provider that accepts Medicare. Medicare FFS is comprised of Part A (inpatient coverage) and Part B (outpatient coverage). In this chart, Medicare Fee-for-Service includes only beneficiaries with both Part A and Part B coverage. Medicare Fee-for-Service enrollment includes members who are dually eligible for MassHealth and receiving services through the MassHealth Fee-for-Service delivery system (in FFS - Partial/Secondary).	CMS	CMS
Medicare Advantage	A Medicare managed care plan offered by commercial payers to provide beneficiaries with all Part A and Part B benefits, sometimes including prescription drug benefits (Part D) and/or vision, hearing or dental benefits. In this chart, Medicare Advantage excludes enrollment in SCO, One Care, and PACE.	APCD	APCD
SCO, One Care, PACE (Dually-eligible)	Medicare and Medicaid (MassHealth) managed care programs for specific populations. See definitions below under Dually-eligible. Medicare is considered the Primary payer for dually-eligible individuals. There is a small percentage of SCO and PACE members that are Medicaid-only. For the purposes of this chart all SCO and PACE members are included under Medicare.	APCD	APCD

#### Additional Market Views

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
<b>Merged Market</b>	The Massachusetts merged market includes private commercial insurance sold to individuals or small groups (50 or fewer eligible employees) under fully-insured plans.	APCD, Supplemental Data	APCD
Purchased on the Exchange	Enrollment data on individual purchasers and small group membership is provided by the Massachusetts Health Connector.	Massachusetts Health Connector	Massachusetts Health Connector
Not Purchased on the Exchange	Connector data on individual purchasers and small group membership is subtracted from APCD fully-insured individually-purchased and small group commercial membership to calculate off-exchange merged market membership.	APCD, Supplemental Data, Massachusetts Health Connector	APCD, Massachusetts Health Connector
<b>Employer-Sponsored Insurance (ESI)</b>	Health insurance plans purchased by employers as part of an employee benefit package.	APCD, Supplemental Data	APCD, estimated Supplemental Data, estimated Self-Insured figure except for September 2020 (see above)
<b>Total Covered by Public Programs</b>	Medicare + MassHealth (Includes SCO, PACE & One Care programs)	APCD, CMS	APCD, CMS



Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
<b>MassHealth - Partial/Secondary</b>	Coverage provided by MassHealth to eligible members who receive primary coverage from other insurance, in some cases through premium assistance to support the obtainment of primary coverage from an alternate source. MassHealth may provide significant services to eligible members when medically necessary services are not covered by the primary insurance. This category also includes non-comprehensive coverage, such as MassHealth Limited, which covers only emergency services.	APCD	APCD
<b>Dually-eligible</b>	Members who are eligible for both Medicare and Medicaid (MassHealth). MassHealth members that have primary coverage through Medicare can choose to enroll in SCO, PACE or One Care (based on eligibility criteria) or receive MassHealth-covered services on a fee-for-service basis.	APCD	APCD
Senior Care Options (SCO)	A fully capitated Medicare and Medicaid managed care program for those 65 and older and managed jointly by the Centers for Medicare and Medicaid Services (CMS) and MassHealth. A small percentage of SCO members are Medicaid only.	APCD	APCD
One Care	A fully capitated program for individuals with disabilities between the ages of 21 and 64 who are eligible for both Medicare and Medicaid. Members are provided all Medicare and MassHealth benefits as well as a care coordinator, dental benefits, and additional behavioral health and support services.	APCD	APCD
Program for All-Inclusive Care for the Elderly (PACE)	A fully capitated Medicare and Medicaid managed care program for those 55 and older and managed jointly by the Centers for Medicare and Medicaid Services (CMS) and MassHealth. A small percentage of PACE members (6% in July 2020) are Medicaid only.	APCD	APCD
MassHealth FFS - Dual-eligible	Members who are eligible for both Medicare and Medicaid who receive their MassHealth services via the MassHealth Fee-for-Service (FFS) delivery system. Members who have Medicare coverage in addition to MassHealth are eligible for a range of services paid for by MassHealth. In many cases, MassHealth will also cover Medicare member cost sharing responsibilities.	APCD	APCD
<b>MassHealth FFS Partial/Secondary non-Dual-Eligible</b>	Members who receive services via the MassHealth FFS delivery system who are not eligible for Medicare, but either 1) receive primary coverage for health services through a third party, and may be eligible for a range of services paid for by MassHealth when not covered by the primary insurer, or 2) receive assistance from MassHealth to purchase primary coverage.	APCD	APCD
<b>Total Covered by MassHealth (Primary and Partial/Secondary)</b>	See definitions above for MassHealth Primary (Direct) and Partial/Secondary membership.	APCD	APCD

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