

CHIA Enrollment Trends

(July 2015 Edition)

Technical Notes

Enrollment Trends monitors health insurance coverage in the Commonwealth of Massachusetts, where coverage is defined by unique Massachusetts residents in primary, medical membership within the top 16 commercial payers and, to the extent data allow, within MassHealth (Medicaid) and Medicare.

Enrollment Trends membership counts are not exhaustive for Massachusetts; excluded populations include those within: commercial payers and Third Party Administrators with a small Massachusetts presence; the Federal Employees Health Benefits Program (FEHBP); CHAMPUS/Tricare; Veterans Affairs Healthcare; the Indian Health Service; and other federal programs. Membership may also not be unique across commercial and/or public payers, potentially resulting in an overstatement of insured Massachusetts residents if summed. Enrollment Trends should not be used to calculate a statewide insurance rate. CHIA's population-based [Massachusetts Health Insurance Survey](#) found a 96.3% insurance rate among respondents in mid-2014.

All reported data were derived using payer-verified logic on MA APCD file submissions or submitted directly by payers. Data were reviewed by payers for accuracy.

I. Enrollment Data Sources

a. Commercial Enrollment

Enrollment Trends' commercial data originated from the MA APCD and payer-submitted Supplemental Reports. Individual payer data sources are shown in the following table. All data were collected using a consistent specification: unique Massachusetts residents covered by primary, medical health insurance as of the last day of each quarter. Payer counts included membership from all affiliated carriers, Health Maintenance Organizations, and Third Party Administrators for all fully- and self-insured products, including unsubsidized and subsidized Qualified Health Plans (procured inside and outside of the Massachusetts Health Connector), Commonwealth Choice plans, Group Insurance Commission plans, and Student Health Insurance Plans. Where possible, counts included payers' host membership: membership situated out-of-state, but residing in Massachusetts. Membership in joint-ventures was reported by the primary administrator only. Health Plans Inc., an affiliate of Harvard Pilgrim Health Care, and Tufts Health Plans - Network Health are presented separately as they report to CHIA separately.

From late 2014 to 2015, CHIA worked closely with payers to transition from direct, monthly payer enrollment reporting to sourcing enrollment estimates from MA APCD data. For payers where that transition could not immediately occur, a more robust, direct "Supplemental Report" was requested until a transition could be made; payers with membership not accounted for within the MA APCD were also asked to fulfill Supplemental Reporting for this membership. Please see the following table for additional information on data sources.

| Payer | Data Source(s) | MA APCD Submission File(s) | Payer Confirmation Date |
|------------------------------------|---|----------------------------|-------------------------|
| Aetna | Supplemental Report | n/a | June 18, 2015 |
| Anthem (incl. UniCare) | MA APCD | March 2015 | June 25, 2015 |
| Blue Cross Blue Shield of MA | MA APCD + Supplemental Report | March 2015 | June 10, 2015 |
| Boston Medical Center HealthNet | MA APCD | March 2015 | June 17, 2015 |
| CeltiCare Health Plan of MA | MA APCD + Supplemental Report (MMCO only) | March 2015 | June 19, 2015 |
| CIGNA | MA APCD | February 2015, March 2015 | June 9, 2015 |
| ConnectiCare | Supplemental Report | n/a | June 19, 2015 |
| Fallon Health | MA APCD (Mgd Care Only) + Supplemental Report | March 2015 | June 2, 2015 |
| Harvard Pilgrim Health Care | MA APCD | March 2015 | June 26, 2015 |
| Health Plans Inc. | Supplemental Report | n/a | May 14, 2015 |
| Health New England | MA APCD | March 2015 | June 26, 2015 |
| Minuteman Health | MA APCD | March 2015 | June 12, 2015 |
| Neighborhood Health Plan | MA APCD | March 2015 | June 19, 2015 |
| Tufts Health Plan | MA APCD | March 2015 | June 25, 2015 |
| Tufts Health Plan - Network Health | MA APCD | March 2015 | June 19, 2015 |
| United Healthcare | MA APCD + Supplemental Report | March 2015 | June 12, 2015 |

More information on the MA APCD may be found on CHIA's [website](#). For information on CHIA's Enrollment Trends data specifications, please contact Cathy Ho, Senior Health Informatics Analyst, at Cathy.Ho@state.ma.us.

b. MassHealth (Medicaid) Enrollment

MassHealth membership counts were provided by MassHealth. Only MassHealth members for whom MassHealth was a primary source of health insurance (“Direct”) were counted within the “MA Public Program” total; excluded were members for whom MassHealth served as a secondary source of coverage (“Partial or Purchased”). MassHealth Direct members were those classified within the following program categories: 1) Standard; 2) Long-term unemployment (phased out in 2014); 3) CarePlus; 4) CommonHealth; 5) Family Assistance; 6) Prenatal enrollment (phased out in 2014); and 7) Other assorted MassHealth programs, such as long-term care for MassHealth members under the age of 65 and the Kaileigh-Mulligan/AE4 Adoption program. The MassHealth Direct specification was reviewed and approved by MassHealth.

The MassHealth Transitional population was also included in MassHealth enrollment totals. During the 2013-2014 ACA Open Enrollment period, MassHealth Transitional was created as a new enrollment category to ensure continued coverage for Massachusetts residents awaiting eligibility determination for subsidized insurance. Transitional Coverage expired for these enrollees on a rolling basis on January 15, January 30, and February 15, 2015, depending upon when individuals entered the program. Enrollees were expected to submit new applications through the Massachusetts Health Connector or MassHealth for continued coverage.

| | Mar. 2014 | Jun. 2014 | Sept. 2014 | Dec. 2014 | Mar. 2015 |
|------------------------------------|------------------|------------------|------------------|------------------|------------------|
| MassHealth Direct | 1,133,034 | 1,139,032 | 1,151,466 | 1,245,140 | 1,363,404 |
| MassHealth Transitional | 177,166 | 243,718 | 310,197 | 281,800 | 0 |
| Total Primary Coverage | 1,310,200 | 1,382,750 | 1,461,663 | 1,526,940 | 1,363,404 |
| MassHealth Partial or Purchased | 460,123 | 467,500 | 479,128 | 496,694 | 514,051 |
| Total MassHealth Enrollment | 1,770,323 | 1,850,250 | 1,940,791 | 2,023,634 | 1,877,455 |

Payer MassHealth Managed Care Organization (MCO) membership totals, as derived from the MA APCD, were verified by MassHealth. MassHealth MCO enrollment was excluded from payers' commercial counts and appears in the databook under "Public Managed Care."

c. Commonwealth Care and Medical Security Program Enrollment

The Massachusetts Health Connector previously provided Commonwealth Care and Medical Security Program (MSP) enrollment data to CHIA. CHIA has since been able to source these counts using the MA APCD; counts have been verified by payers. Although Commonwealth Care and MSP stopped accepting new members at the end of 2013, these programs continued to host enrollees through January 31, 2015. Most enrollees were expected to transition to MassHealth or to subsidized or unsubsidized commercial insurance through the Massachusetts Health Connector.

d. Medicare Enrollment

Medicare data are provided by the Centers for Medicare and Medicaid Services (CMS). The most recent Medicare Parts A and/or B Fee-for-Service beneficiary counts available at publication was 943,765 as of July 2013.

CMS reported Medicare Advantage enrollment by U.S. county for the first day of each month; these county totals were combined for a Massachusetts total. Medicare Advantage data are provided in the databook for informational purposes only. Medicare Advantage enrollment counts appear in the databook under "Public Managed Care."

e. Massachusetts Health Connector Enrollment

The Massachusetts Health Connector provided CHIA with total Qualified Health Plan (QHP), Advanced Premium Tax Credit (APTC), and ConnectorCare membership counts by market sector, as available, for use in this report. Where CHIA-derived QHP estimates were needed, estimates were approved by the Health Connector. MA APCD payer commercial totals include membership – both subsidized and unsubsidized – procured through the Health Connector.

II. Enrollment Categories

a. Product Type

To each MA APCD Member Eligibility file record, payers assigned an Insurance Type Code/Product (ME003), as described in the [MA APCD Member Eligibility File Data Submission Guide](#). Within this report, payer-assigned product codes were aggregated into four product types: Health Maintenance Organization and

Point of Service (HMO + POS) plans; Preferred Provider Organization (PPO) plans; Indemnity plans; and Other plans. The “Other” product type designation included membership coded by payers as Exclusive Provider Organization (EPO), Commonwealth Choice, or Other.

b. Funding Type

To each MA APCD Member Eligibility file record, payers assigned a Coverage Type (ME029), as described in the [MA APCD Member Eligibility File Data Submission Guide](#). Within this report, payer-assigned codes were aggregated into two main funding types: Fully-Insured and Self-Insured. A small number of members (fewer than 1%) were classified as “Other.”

c. Market Sector

To each MA APCD Member Eligibility file record, payers assigned an employer-size/Market Category Code (ME030), as described in the [MA APCD Member Eligibility File Data Submission Guide](#). Within this report, payer-assigned category codes were aggregated into six market sectors: Individual (non-group enrollment, including individual purchases through the Massachusetts Health Connector), Small Group (employer groups with 1 to 50 eligible enrollees), Mid-Size Group (employer groups with 51 to 100 enrolled employees), Large Group (employer groups with 101 to 500 enrolled employees), Jumbo Group (employer groups with more than 500 enrolled employees), and Other. The “Other” category included members designated within the MA APCD as belonging to “Qualified Associations” and those for whom employer group size could not be determined.

Market sector designations are based on employer group size at the time of MA APCD data file submission and may not capture individual employer changes in market category over time. Tufts Health Plan market sector enrollments are currently estimates based on payer-provided ratios.

For general questions on Enrollment Trends, please contact Ashley Storms, Health System Policy Analyst, at Ashley.Storms@state.ma.us.