

CHIA Enrollment Trends

March 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 Employee Health Benefit Plan; 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, likely resulting in an overstatement of insured Massachusetts residents if summed. Methods for identifying unique members across commercial payers using enhanced Massachusetts All Payer Claims Database (MA APCD) functionality are currently being tested. CHIA's forthcoming, population-based Massachusetts Health Insurance Survey will include an updated Massachusetts uninsurance rate for public use.

All reported data were submitted directly from payers or derived using payer-verified logic and subsequently reviewed by payers for accuracy.

Commercial Enrollment

Enrollment Trends' commercial data originate from three sources: the ACA Enrollment Request; the MA APCD; and Supplemental Reporting. Individual payer data sources are shown in the following table. All data were collected using a consistent specification. Each source counts payers' unique Massachusetts residents covered by primary, medical health insurance as of the last day of each month. Payer counts include 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 include payers' host membership: membership situated out-of-state, but residing in Massachusetts. Membership in joint-ventures is reported by the primary administrator only. Health Plans Inc., an affiliate of Harvard Pilgrim Health Care, is presented separately as it reports to CHIA separately.

	Enrollment Trends Data Source				
	12/31/2013	3/31/2014	6/30/2014	9/30/2014	12/31/2014
Aetna	ACA	ACA	APCD	APCD	APCD
Anthem (incl. UniCare)	APCD	APCD	APCD	APCD	APCD
Blue Cross Blue Shield of MA	ACA	ACA	APCD + Suppl.	APCD + Suppl.	APCD + Suppl.
Boston Medical Center HealthNet	APCD	APCD	APCD	APCD	APCD
CeltiCare Health Plan of Massachusetts	APCD	APCD	APCD	APCD	APCD
CIGNA	ACA	ACA	Supplemental	Supplemental	Supplemental
ConnectiCare	ACA	ACA	APCD + Suppl.	APCD + Suppl.	APCD + Suppl.
Fallon Health	ACA	ACA	Supplemental	Supplemental	Supplemental
Harvard Pilgrim Health Care	APCD	APCD	APCD	APCD	APCD
Health Plans Inc.	ACA	ACA	ACA	ACA	APCD
Health New England	APCD	APCD	APCD	APCD	APCD
Minuteman Health	APCD	APCD	APCD	APCD	APCD
Neighborhood Health Plan	APCD	APCD	APCD	APCD	APCD
Network Health	APCD	APCD	APCD	APCD	APCD
Tufts Health Plan	APCD	APCD	APCD	APCD	APCD
United Healthcare	ACA	ACA	Supplemental	Supplemental	Supplemental

The ACA Enrollment Request collected monthly enrollment totals directly from 16 Massachusetts commercial payers through late-2014. In December 2014, the ACA Request was sunsetted for those payers whose data were determined able to be reliably and verifiably sourced, quarterly, from the MA APCD. For those payers where that transition could not immediately occur, a more robust, direct "Supplemental Reporting" was requested quarterly until such a transition

could be made. Payers with significant, relevant membership not accounted for within the APCD were also asked to fulfill Supplemental Reporting for this membership.

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

MassHealth (Medicaid) Enrollment

MassHealth membership counts are provided by MassHealth. Only MassHealth members for whom MassHealth is a primary source of health insurance (Direct Members) are counted within the "MA Public Program" total; excluded are members for whom MassHealth serves as a secondary source of coverage (Partial or Purchased). MassHealth Direct includes members 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 is also included in MassHealth enrollment totals. During the 2013-2014 ACA Open Enrollment period, MassHealth Transitional Coverage 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 a new application through the Massachusetts Health Connector or MassHealth for continued coverage. MassHealth Transitional Coverage membership was 281,800 as of December 31, 2014.

	12/31/2013	3/31/2014	6/30/2014	9/30/2014	12/31/2014
MassHealth Direct	961,766	1,133,034	1,139,032	1,151,466	1,245,140
MassHealth Transitional	0	177,166	243,718	310,197	281,800
Total Primary Coverage	961,766	1,310,200	1,382,750	1,461,663	1,526,940
MassHealth Partial or Purchased	455,340	460,123	467,500	479,128	496,694
Overall MassHealth Enrollment	1,417,106	1,770,323	1,850,250	1,940,791	2,023,634

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 Massachusetts APCD. 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 commercial insurance through the Massachusetts Health Connector. Enrollees in Massachusetts Health Connector plans, such as ConnectorCare and Qualified Health Plans, are included in commercial totals.

Medicare Enrollment

Medicare data are from the Centers for Medicare and Medicaid Services (CMS). While Medicare Parts A and/or B Fee-for-Service (FFS) enrollment data have historically been released annually for July of the previous year, the most recent data date back to 2012; 2013 data are not yet available. As of July 2012, 921,112 Massachusetts residents were enrolled in Medicare Parts A and/or B (FFS).

CMS reports Medicare Advantage enrollment monthly by U.S. county for the first of the previous month; these county totals have been combined for a Massachusetts total. Most recent Medicare Advantage data available are provided in the [DataBook](#) for informational purposes only.

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

