

CHIA Standard Statistics: Enrollment in Health Insurance



Time Period/Data Year(s): March 2020 to March 2024
 Governing Legislation: M.G.L. c. 12C, section 3; Regulation 114.5 CMR 21.00

<p>Description</p>	<p>Enrollment Trends supports the monitoring of health insurance coverage in Massachusetts, where coverage is defined by unique, Massachusetts residents with primary, medical membership in the 12 largest commercial payers, and to the extent data allow, within MassHealth (Medicaid) or Medicare. Membership counts are sourced from the MA APCD using payer-verified logic and supplemented, where necessary, with data provided directly by commercial payers and state or federal agencies.</p> <p>Enrollment statistics currently include quarterly enrollment counts for</p> <ul style="list-style-type: none"> • Total Massachusetts enrollment; • Private commercial enrollment (fully- vs. self-insured counts); • MassHealth (Medicaid) • Managed care programs for individuals dually eligible for MassHealth and Medicare (including Senior Care Options, One Care, and PACE); and • Medicare enrollment (Medicare Fee-for-Service and Medicare Advantage)
<p>Frequency</p>	<p>Enrollment Trends is reported semi-annually, supplementing previous enrollment counts with the latest two quarters of available data.</p>
<p>Statutory Definition</p>	<p>CHIA is required “to collect, analyze and disseminate information regarding providers, provider organizations and payers to increase the transparency and improve the functioning of the health care system.”</p> <p>Regulation 114.5 CMR 21.00 requires payers to submit “Member Eligibility Data” that “contains information on every covered plan member whether or not the member utilized services during the reporting period.”</p>
<p>Data Submitters</p>	<p>The 12 largest private commercial payers and MassHealth (MA APCD + Supplemental Reporting, as needed); Massachusetts Health Connector; Centers for Medicare and Medicaid Services (CMS).</p>
<p>Data Included</p>	<p>Enrollment from the 12 largest private commercial payers (unique, Massachusetts-resident, primary, medical enrollees) is collected and reported by payer, funding type (fully-/self-insured), product type (e.g., HMO, PPO), and market sector (employer group size). Public membership counts are reported by program and by affiliated commercial payer, where applicable/available.</p>
<p>Quality Assurance Process</p>	<p>Data collected and/or submitted for Enrollment Trends (using payer-verified logic) undergoes a two-stage quality assurance and verification process:</p> <ol style="list-style-type: none"> 1. Internal & External Validity Checks: CHIA runs internal and external validity checks on all MA APCD-sourced enrollment counts and on all payer-submitted supplemental data. Internal validity checks are run for point-in-time, trend, and submission-to-submission consistency and reasonableness. External checks are also run, comparing derived and/or submitted enrollment counts against other payer-submitted CHIA, state, and federal reports. Where discrepancies are found and confirmed, CHIA requests supplemental, direct data submissions from payers until relevant MA APCD files and fields are revised and resubmitted.

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	<p>2. Enrollment Total Validation: CHIA provides each payer with its MA APCD-sourced enrollment totals for verification prior to Enrollment Trends publication.</p>
Reports	<p>Enrollment Trends is published semi-annually. Enrollment Trends products include a report, databook, technical appendix, and MA APCD programming code.</p> <p>Please see CHIA's website for more information: http://www.chiamass.gov/enrollment-in-health-insurance/.</p>
Data Notes	<p>Enrollment Trends reports released prior to July 2015 used different data sources and methodologies; counts from pre-July 2015 reports should not be directly appended to current reporting for trending purposes. Beginning with the March 2017 edition of Enrollment Trends, enrollment is reported for the 15th day of the last month of each quarter. In prior reports, enrollment was reported for the last day of each quarter. In addition, the logic used to classify the MassHealth population changed.</p> <p>Numbers in the most recent edition should not be compared to numbers in previously published Enrollment Trends reports.</p> <p>Data specifications and logic are continually refined to reflect new data findings and payer input. The most recent Enrollment Trends report represents the most accurate data available; past reports are presented for historical record only.</p>
How to Obtain Data	<p>Current and historical reports are available on CHIA's website.</p>
Related CHIA Measures	<p>CHIA produced monthly enrollment data summaries by key market sectors to provide more rapid insight into the impact of COVID-19 on insurance coverage in the Commonwealth between May 2020 and June 2021</p> <p>While Enrollment Trends reports Massachusetts resident enrollment, CHIA's premiums data reports commercial enrollment in Massachusetts-based health insurance contracts. There is substantial overlap in these two measures. Both measures report commercial membership by payer, funding type (fully-/self-insured), product type (e.g., HMO, PPO), and market sector (employer group size).</p>
Questions?	<p>Questions may be directed to Lauren Almquist, Associate Director, at Lauren.Almquist@chiamass.gov.</p>