

# Massachusetts Health Care Coverage: Enrollment Trends

December 2014 Edition

## Technical Notes

**Total Massachusetts Enrollment:** Enrollment totals are tabulated from unaudited data reported by commercial payers and Massachusetts public programs to the Center for Health Information and Analysis (CHIA). Individual payer-reported enrollment counts for 2013 and 2014 data are for unique Massachusetts residents covered by primary, medical insurance on the last day of the given month. See “Key Indicators” below for more on 2011 data. Totals exclude Medicare beneficiaries, as well as enrollees in commercial payers with a smaller Massachusetts presence, CHAMPUS/Tricare, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and inmates of the Massachusetts Department of Correction. Data are subject to change as payers retroactively update enrollment counts.

**Commercial Enrollment:** Commercial enrollment for 2013 and 2014 was reported to CHIA by sixteen (16) commercial payers. (See [DataBook](#) for complete list.) Each payer reported enrollment for all of its affiliated carriers, Health Maintenance Organizations, and Third-Party Administrators by November 21, 2014. Requested membership totals included all Massachusetts residents enrolled with primary, medical coverage within all commercial fully-insured or self-insured products, including: unsubsidized and subsidized Qualified Health Plans procured inside and outside the Massachusetts Health Connector; Commonwealth Choice; Federal Employee Health Benefit Plans; Group Insurance Commission plans; and Student Health Insurance Plans. **Payers were also asked to include their Commonwealth Care and Medical Security Program enrollment in their monthly totals. These public program enrollees were then extracted using data provided by the Massachusetts Health Connector, resulting in “Commercial Only” totals.**

Where possible, payers were asked to include host membership—members contracted out of state but residing in Massachusetts. Membership in joint ventures between plans is reported by the primary administrator. Health Plans, Inc., an affiliate of Harvard Pilgrim Health Care (HPHC), is presented separately because it reports to CHIA separately.

For the December 2014 [DataBook](#), Wellpoint enrollment was retroactively lowered by 55,000 members to better reflect the specification’s targeted population. CIGNA also provided CHIA with updated primary membership totals, replacing the primary membership estimates reported in previous months. 2013 HPHC enrollment may be slightly overstated, as non-Massachusetts residents for its Compass product, a joint venture between HPHC and United Healthcare, were unable to be parsed out.

**MassHealth (Medicaid) Enrollment:** MassHealth membership, provided directly by MassHealth, is counted within “MA Public Coverage” totals for individuals whose primary source of health insurance coverage is MassHealth (Direct Members); it excludes members for whom MassHealth serves as a secondary source of coverage (Partial or Purchased). MassHealth Direct includes membership within the following program categories: 1) Standard (also excluding third-party liability coverage and senior coverage); 2) Long-term unemployment (also excluding Emergency Aid to the Elderly, Disabled, and Children); 3) CarePlus; 4) CommonHealth; 5) Family Assistance; 6) Prenatal enrollment; and 7) Enrollment in other assorted MassHealth programs, such as long-term care for MassHealth members under the age of 65 and the Kaleigh-Mulligan/AE4 Adoption program. Direct Member specification was reviewed and approved by MassHealth.

During the 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 coverage. Transitional Coverage will expire for current enrollees on a rolling basis on January 15, January 30, and February 15, 2015, depending upon when the individual entered the program (first in, first out). Enrollees are expected to submit a new application and enroll for coverage before these dates. Final eligibility determinations may result in permanent MassHealth enrollment, eligibility for ConnectorCare, eligibility for federal tax credits to enroll in a Qualified Health Plan through the Health Connector, or referral to unsubsidized, non-group commercial health insurance (which can be purchased inside or outside of the Health Connector). MassHealth Transitional Coverage membership was 310,895 as of September 30, 2014.

MassHealth:		Dec. 2013	Mar. 2014	June 2014	Sept. 2014
Direct		961,818	1,133,333	1,139,867	1,153,841
Transitional		N/A	177,349	244,065	310,895
<b>Total Primary Coverage</b>		<b>961,818</b>	<b>1,310,682</b>	<b>1,383,932</b>	<b>1,464,736</b>
Partial or Purchased		455,041	459,607	466,230	474,906
<b>Total MassHealth</b>		<b>1,416,859</b>	<b>1,770,289</b>	<b>1,850,162</b>	<b>1,939,642</b>

**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 count dates to July 2012. CMS reports Medicare Advantage (Part C) enrollment monthly by U.S. county for the first of the previous month; these county totals are combined for a Massachusetts total.

Totaling Medicare FFS and Medicare Advantage enrollment data may overstate primary Massachusetts Medicare total enrollment if members shifted from Medicare FFS to Medicare Advantage between 2012 and 2014 or if Medicare FFS enrollees, particularly those with only Part A coverage, are simultaneously enrolled in commercial plans. The most recent Medicare data available are provided in the [DataBook](#) and below for informational purposes only.

	July 2011	July 2012		Dec. 2013	Mar. 2014	June 2014	Sept. 2014
MA Medicare FFS Part A and/or B	892,631	921,112	MA Medicare Advantage	220,646	230,993	236,698	243,709

**Commonwealth Care and Medical Security Program Enrollment:** The Health Connector provides Commonwealth Care and Medical Security Program enrollment data to CHIA. Although Commonwealth Care and the Medical Security Program stopped accepting new members at the end of 2013, these programs continue to host enrollees who are expected to transition to MassHealth, ConnectorCare, or a Qualified Health Plan by January 31, 2015. Enrollees in other Health Connector plans, including unsubsidized and subsidized Qualified Health Plans, are reported in commercial totals.

**Key Indicators:** Prior to 2012, data for the Division of Health Care Finance and Policy’s “Key Indicators” report were provided by commercial payers and MassHealth on a quarterly basis. While 2011 data specifications were similar to those used by CHIA for current enrollment tracking, specifications differ slightly.

**Uninsurance Rate:** Using payer-reported data provided in this [Databook](#) to estimate an insurance rate may overstate the number of insured Massachusetts residents. Challenges exist in identifying unique enrollment counts across multiple payers and in determining an appropriate state population denominator. CHIA will release its population-based Massachusetts Household Insurance Survey, which will include an updated Massachusetts uninsurance rate, in early 2015.