

Question: What Year to Year Difference in Enrollment Type Volume should we expect in APCD Release 5.0 Member Eligibility File as a result of *Gobeille v. Liberty Mutual Insurance Company*?

Answer: Release 5.0 includes data submitted from January 2011 through March 2016. Comparing a count of **all distinct MEIDs** for the last four submission periods in the ME File (see Table 1 below), there was a 14.2% decrease in total distinct MEIDs in the last submission year month (201603) attributable to a 60.7% decrease in self-insured (see Table 2).

Table 1. Comparison of ME File Change in Volume of Distinct MEIDs by Enrollment Type

Submission Year Month	Total Distinct MEIDs	Blanks	Unknown/ Not Applicable	Fully-Insured Commercial	Self-Insured	Group Insurance Commission	MassHealth Managed Care Organization	Supplemental Policy Enrollee	Integrated Care Organization or Senior Care Option
201312	17,739,573	7,352	6,394,890	5,149,146	3,602,840	429,229	1,791,665	363,859	592
201412	18,001,355	5,614	6,435,809	5,214,835	3,729,472	456,068	1,777,094	366,557	15,906
201512	17,878,773		6,899,489	4,280,429	3,826,650	431,817	1,857,734	520,960	61,694
201603	15,338,983		6,836,452	4,215,930	1,502,915	434,015	1,883,160	399,134	67,377

Table 2. Comparison of Percent Change in Distinct MEIDs by Enrollment Type for last 3 ME File Submission Years

Submission Year Month	Total Distinct MEIDs	Blank	Unknown/ Not Applicable	Fully-Insured Commercial	Self-Insured	Group Insurance Commission	MassHealth Managed Care Organization	Supplemental Policy Enrollee	Integrated Care Organization or Senior Care Option
201412	1.5%	-23.6%	0.6%	1.3%	3.5%	6.3%	-0.8%	0.7%	2,586.8%
201512	-0.7%		7.2%	-17.9%	2.6%	-5.3%	4.5%	42.1%	287.9%
201603	-14.2%		-0.9%	-1.5%	-60.7%	0.5%	1.4%	-23.4%	9.2%

Answer (continued): When limiting the count of [distinct MEIDs for Massachusetts residents](#), the magnitude of decrease is smaller. Comparing a count of distinct MEIDs for the last four submission periods in the ME File (see Table 3 below), there was a 9.8% decrease in total distinct MEIDs in the last submission year month (201603) attributable to a 52.5% decrease in self-insured (see Table 4).

Table 3. Comparison of ME File Change in Volume of Distinct MEIDs by Enrollment Type for Massachusetts Residents

Submission Year Month	Total Distinct MEIDs	Blanks	Unknown/ Not Applicable	Fully-Insured Commercial	Self-Insured	Group Insurance Commission	MassHealth Managed Care Organization	Supplemental Policy Enrollee	Integrated Care Organization or Senior Care Option
201312	14,585,358	7,147	6,076,440	3,438,738	2,556,582	395,232	1,778,854	331,774	591
201412	14,829,101	5,458	6,157,779	3,531,341	2,600,484	418,293	1,764,089	335,772	15,885
201512	14,849,399		6,520,347	3,050,263	2,552,204	409,696	1,843,201	412,188	61,500
201603	13,388,528		6,490,760	2,975,724	1,211,707	411,784	1,867,829	363,551	67,173

Table 4. Comparison of Percent Change in Distinct MEIDs by Enrollment Type for last 3 ME File Submission Years for Massachusetts Residents

Submission Year Month	Total Distinct MEIDs	Blank	Unknown/ Not Applicable	Fully-Insured Commercial	Self-Insured	Group Insurance Commission	MassHealth Managed Care Organization	Supplemental Policy Enrollee	Integrated Care Organization or Senior Care Option
201412	1.7%	-23.6%	1.3%	2.7%	1.7%	5.8%	-0.8%	1.2%	2,587.8%
201512	0.1%		5.9%	-13.6%	-1.9%	-2.1%	4.5%	22.8%	287.2%
201603	-9.8%		-0.5%	-2.4%	-52.5%	0.5%	1.3%	-11.8%	9.2%

Answer (continued): For researchers who focus on analyzing only those with medical coverage (where ME018 = Yes), when you compare the count of distinct MEIDs of MA residents with medical coverage for the last four submission periods in the ME File (see Table 5 below), there was a 16.1% decrease in total distinct MEIDs in the last submission year month (201603) attributable to a 61% decrease in self-insured (see Table).

Table 5. Comparison of ME File Change in Volume of Distinct MEIDs by Enrollment Type for MA Residents with Medical Coverage

Submission Year Month	Total Distinct MEIDs	Blanks	Unknown/ Not Applicable	Fully-Insured Commercial	Self-Insured	Group Insurance Commission	MassHealth Managed Care Organization	Supplemental Policy Enrollee	Integrated Care Organization or Senior Care Option
201312	8,256,400	5805	1,320,799	2,203,289	2,246,226	389,865	1,758,051	331,774	591
201412	8,530,145	4124	1,560,103	2,231,362	2,220,667	417,404	1,744,828	335,772	15,885
201512	8,8504,71		1,658,961	2,412,160	2,115,152	368,278	1,827,904	407,123	60,893
201603	7,424,986		1,520,503	2,426,853	825,209	370,341	1,851,574	363,551	66,955

Table 6. Comparison of Percent Change in Distinct MEIDs by Enrollment Type for last 3 ME File for MA Residents with Medical Coverage

Submission Year Month	Total Distinct MEIDs	Blank	Unknown/ Not Applicable	Fully-Insured Commercial	Self-Insured	Group Insurance Commission	MassHealth Managed Care Organization	Supplemental Policy Enrollee	Integrated Care Organization or Senior Care Option
201412	3.3%	-29.0%	18.1%	1.3%	-1.1%	7.1%	-0.8%	1.2%	2587.8%
201512	3.8%		6.3%	8.1%	-4.8%	-11.8%	4.8%	21.2%	283.3%
201603	-16.1%		-8.3%	0.6%	-61.0%	0.6%	1.3%	-10.7%	10.0%

Answer (continued): In summary, there is a drop in the self-insured for the last member eligibility submission period (201603) in APCD Release 5.0 (see Table 7 below).

The drop is least pronounced (-9.8%) for only Massachusetts Resident MEIDs regardless of coverage type (combining medical, dental, vision, behavioral, pharmaceutical) and most pronounced (-16.1%) when limiting to only Massachusetts Residents with medical coverage (see Table 8).

Table 7. Comparison of Distinct MEID Volume Change for Self-Insured for All MEIDs, for MA Resident MEIDs, and for MA Resident MEIDs with Medical Coverage

Submission Year Month	ALL MEIDS		MEIDS LIMITED TO MA RESIDENTS		MEIDS LIMITED TO MA RESIDENTS WITH MEDICAL COVERAGE	
	Total Distinct MEIDs	Self-Insured	Total Distinct MEIDs	Self-Insured	Total Distinct MEIDs	Self-Insured
201312	17,739,573	3,602,840	14,585,358	2,556,582	8,256,400	2,246,226
201412	18,001,355	3,729,472	14,829,101	2,600,484	8,530,145	2,220,667
201512	17,878,773	3,826,650	14,849,399	2,552,204	8,850,471	2,115,152
201603	15,338,983	1,502,915	13,388,528	1,211,707	7,424,986	825,209

Table 8. Comparison of Percent Change Distinct MEID Volume for Self-Insured for All MEIDs, for MA Resident MEIDs, and for MA Resident MEIDs with Medical Coverage

Submission Year Month	ALL MEIDS		MEIDS LIMITED TO MA RESIDENTS		MEIDS LIMITED TO MA RESIDENTS WITH MEDICAL COVERAGE	
	Total Distinct MEIDs	Self-Insured	Total Distinct MEIDs	Self-Insured	Total Distinct MEIDs	Self-Insured
201412	1.5%	3.5%	1.7%	1.7%	3.3%	-1.1%
201512	-0.7%	2.6%	0.1%	-1.9%	3.8%	-4.8%
201603	-14.2%	-60.7%	-9.8%	-52.5%	-16.1%	-61.0%