

2025 Annual Report on the Performance of the Massachusetts Health Care System

Commercial Total Medical Expenses and Alternative Payment Methods Dataset: Release Notes

Updated 3/12/2026

Introduction

These release notes provide information for users of the Center for Health Information and Analysis's (CHIA's) 2026 Total Medical Expenses (TME) dataset. This dataset was used for CHIA's *2026 Annual Report on the Performance of the Massachusetts Health Care System* and specifically underlies the analysis presented in the report's following chapters: Total Health Care Expenditures, Total Medical Expenses & Alternative Payment Methods.

CHIA collected and aggregated data from commercial payers in accordance with 957 CMR 2.00 and performed a number of measures to assess the quality of the data submitted, including comparing it to prior year submissions as well as other external sources. CHIA did not conduct an audit of the submitted data, however, so data errors or anomalies may exist in the dataset. At the end of this document is a listing of known data issues that were not resolved prior to the publication of CHIA's *Annual Report*. For more information about the data collected as part of CHIA's Annual Premiums Data Request, see the [Data Submission Manual](#).

Overview of Dataset

The dataset contains expenditure data for private commercial health insurance plans effective between 2022 and 2024 and covering Massachusetts residents.

This dataset contains three data tables: "Payer TME APM Data," "Provider Group TME APM Data," and "HSA TME by Payer". The "Payer TME APM Data" tab includes Member Months, TME Per Member Per Month (PMPM) and Health Status Adjusted (HSA) TME PMPM by Payer, Year, Insurance Category, Product Type, and Payment Method. Data with less than 2,000 member months was suppressed in the Payer TME APM data. The "Provider Group TME APM Data" tab includes Member Months and Expenses, both Health Status Adjusted and unadjusted, by Year, Payer, Parent Provider Group, Local Provider Group, Insurance Category, Product Type, Payment Method, Risk Type, and Primary Care Provider (PCP) Attribution Type. Data that covers GIC members, pediatric practices, or care covered under the MassHealth ACP/MCO program are indicated as such. Data with less than 36,000 member months was suppressed in the Physician Group data. The "HSA TME by Payer" tab includes member months, Health Status Adjusted (H.S.A.) TME, and Unadjusted TME on a per member per month basis for private payers from 2022-2024. HSA TME is based on the health status scores as reported by each payer. Payers may use different risk adjustment tools and versions so the numbers may not be comparable between payers.

Payer TME APM Data Field List

Field Name	Field Description and List of Values	Notes
Payer	<p>Grouped and abbreviated payer name:</p> <ul style="list-style-type: none"> • Aetna: Aetna Health, Inc. and Aetna Life Insurance Company • BCBSMA: Blue Cross and Blue Shield of Massachusetts • Cigna: CIGNA Health and Life Insurance Company • CCA: Commonwealth Care Alliance • Fallon: Fallon Health and Life Assurance Company, Inc. • HPHC: Harvard Pilgrim Health Care, Inc. • HNE: Health New England, Inc. • HPI: Health Plans, Inc. (a subsidiary of HPHC) • MGBHP (formerly AllWays): AllWays Health Partners, Inc. and AllWays Health Partners Insurance Company • THP: Tufts Associated Health Maintenance Organization, Inc • THPP: Tufts Health Public Plans, Inc. • Tufts Med Adv: Tufts Medicare Advantage • Wellpoint (formerly UniCare): UniCare Life & Health Insurance Company • United: United Healthcare Insurance Company • United Med Adv: United Healthcare Insurance Company - Medicare Advantage • United SCO: United Healthcare Insurance - Medicare & Retirement (SCO) • WellSense (formerly BMCHP): Boston Medical Center HealthNet Plan 	<p>HPHC (and HPI), THP, and THPP merged in 2021 but continued to report data as separate entities.</p> <p>AllWays rebranded its name to Mass General Brigham Health Plan (MGBHP) as of January 2023.</p> <p>Unicare Life & Health Insurance Company is now doing business as Wellpoint, as of July 2024</p> <p>Boston Medical Center Health Plan, Inc. (BMCHP) is now doing business as WellSense Health Plan for all products, effective June 2022.</p>
Year	<p>Calendar year of the data:</p> <ul style="list-style-type: none"> • 2022 • 2023 • 2024 	
Insurance Category	<p>The insurance category for which the data is being reported:</p> <ul style="list-style-type: none"> • Commercial Full Claims • Commercial Partial Claims • MassHealth (ACPP/MCO) • Medicare Advantage • OneCare • PACE • SCO • Other 	
Product Type	<p>The plan design for which the data is being reported:</p> <ul style="list-style-type: none"> • HMO • PPO • POS 	

Field Name	Field Description and List of Values	Notes
	<ul style="list-style-type: none"> • Indemnity • Other 	
Payment Method	<p>The contractual method for reimbursement between the payer and provider:</p> <ul style="list-style-type: none"> • Fee For Service • Global Full: Global Budget/Payments (Full) • Global Partial: Global Budget/Payments (Partial) • Limited Budget • Bundled Payments • Other, non-FFS 	Payment methods that are not Fee For Service are considered to be an Alternate Payment Method (APM)
Member Months	The member population, expressed in the number of months of coverage provided	
Unadjusted TME PMPM	Total Payments expressed on a per member per month basis	
HSA Adjusted TME PMPM	Total Payments expressed on a per member per month basis and adjusted to reflect the health status of the covered population	

Provider Group TME APM Data Field List

Field Name	Field Description and List of Values	Notes
Payer	<p>Grouped and abbreviated payer name:</p> <ul style="list-style-type: none"> • Aetna: Aetna Health, Inc. and Aetna Life Insurance Company • BCBSMA: Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc • Cigna: CIGNA Health and Life Insurance Company • CCA: Commonwealth Care Alliance • Fallon: Fallon Health and Life Assurance Company, Inc. • HPHC: Harvard Pilgrim Health Care, Inc. • HNE: Health New England, Inc. • HPI: Health Plans, Inc. (a subsidiary of HPHC) • MGBHP (formerly AllWays): AllWays Health Partners, Inc. and AllWays Health Partners Insurance Company • THP: Tufts Associated Health Maintenance Organization, Inc • THPP: Tufts Health Public Plans, Inc. • Tufts Med Adv: Tufts Medicare AdvantageWellpoint (formerly UniCare): UniCare Life & Health Insurance Company • United: United Healthcare Insurance Company • United Med Adv: United Healthcare Insurance Company - Medicare Advantage • United SCO: United Healthcare Insurance - Medicare & Retirement (SCO) • WellSense (formerly BMCHP): Boston Medical Center HealthNet Plan 	<p>HPHC (and HPI), THP, and THPP merged in 2021 but continued to report data as separate entities.</p> <p>AllWays rebranded its name to Mass General Brigham Health Plan (MGBHP) as of January 2023.</p> <p>Unicare Life & Health Insurance Company is now doing business as Wellpoint, as of July 2024</p> <p>Boston Medical Center Health Plan, Inc. (BMCHP) is now doing business as WellSense Health Plan for all products, effective June 2022.</p>

Field Name	Field Description and List of Values	Notes
Payer OrgID	Unique Identifier corresponding with the Payer	
Year	Calendar year of the data: <ul style="list-style-type: none"> • 2022 • 2023 • 2024 	
Parent Provider Group OrgID	Unique identifier corresponding with the Parent Provider Group	
Parent Provider Group	The physician group for which the data is attributed	<p>Payers report data for physician groups for which they had 36,000 member months in a calendar year; data for physician groups with less than 36,000 member months are aggregated together for reporting.</p> <p>BIDCO and Lahey merged as a system in 2019, however, they are reported separately here because payers reported contracts with each individual entity.</p> <p>The Parent member months and total expenses data for a given physician group is equal to the sum of the Local Practice data for that Parent Provider Group</p>
Local Provider Group OrgID	Unique identifier corresponding with the Local Provider Group	
Local Provider Group	The local practice physician group for which the data is attributed to	<p>Payers report data for physician groups for which they had 36,000 member months in a calendar year; data for local practice physician groups with less than 36,000 member months are aggregated to the Parent Provider Group level</p>
Insurance Category	The insurance category for which the data is being reported: <ul style="list-style-type: none"> • Commercial Full Claims • Commercial Partial Claims • MassHealth (ACPP/MCO) • Medicare Advantage 	<p>The MassHealth category includes ACPP data; data corresponding to the ACPP program is indicated with the MassHealth ACPP Indicator variable</p>

Field Name	Field Description and List of Values	Notes
	<ul style="list-style-type: none"> • OneCare • PACE • SCO • Other 	
Product Type	<p>The plan design for which the data is being reported:</p> <ul style="list-style-type: none"> • HMO • PPO • POS • Indemnity • Other 	
Payment Method	<p>The contractual method for reimbursement between the payer and provider:</p> <ul style="list-style-type: none"> • Fee For Service • Global Full: Global Budget/Payments (Full) • Global Partial: Global Budget/Payments (Partial) • Limited Budget • Bundled Payments • Other, non-FFS 	Payment methods that are not Fee For Service are considered to be an Alternate Payment Method (APM)
Risk Type	<p>The arrangement between the payer and provider indicating who is at risk in the contract:</p> <ul style="list-style-type: none"> • Shared Savings Only • Upside and Downside Risk • No Risk 	Risk type does not apply to Fee For Service contracts
GIC Indicator	<p>Indicates the member population covered under a contract with the Group Insurance Commission:</p> <ul style="list-style-type: none"> • 0: Non-GIC population • 1: GIC population 	
MassHealth ACO Indicator	<p>Indicates if the data is for a MassHealth Accountable Care Organization (ACO)</p> <ul style="list-style-type: none"> • 0: Not part of the ACO program • 1: Part of the ACO program 	Applies to the Medicaid insurance category only
PCP Type Indicator	<p>Indicates Primary Care Physician enrollment:</p> <ul style="list-style-type: none"> • 1: Members required to select a PCP by plan design • 2: Members attributed to a PCP during reporting period pursuant to payer – provider risk contract • 3: Members attributed to a PCP by payer’s own attribution methodology • 4: Members not attributed to a PCP 	
Pediatric Indicator	<p>Indicates if the Local Provider Group is a practice in which at least 75% of its patients are children up to the age of 18:</p> <ul style="list-style-type: none"> • 0: Not Pediatric • 1: Pediatric 	

Field Name	Field Description and List of Values	Notes
Member Months	The member population, expressed in the number of months of coverage provided	
Unadjusted TME PMPM	Total Payments expressed on a per member per month basis	
HSA Adjusted TME PMPM	Total Payments expressed on a per member per month basis and adjusted to reflect the health status of the covered population	

HSA TME by Payer Field List

Field Name	Field Description and List of Values	Notes
Insurance Category	<p>The insurance category for which the data is being reported:</p> <ul style="list-style-type: none"> • Commercial Full Claims • Commercial Partial Claims • MassHealth (ACPP/MCO) • Medicare Advantage • OneCare • PACE • SCO • Other 	
Payer	<p>Grouped and abbreviated payer name:</p> <ul style="list-style-type: none"> • Aetna: Aetna Health, Inc. and Aetna Life Insurance Company • BCBSMA: Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc • Cigna: CIGNA Health and Life Insurance Company • CCA: Commonwealth Care Alliance • Fallon: Fallon Health and Life Assurance Company, Inc. • HPHC: Harvard Pilgrim Health Care, Inc. • HNE: Health New England, Inc. • HPI: Health Plans, Inc. (a subsidiary of HPHC) • MGBHP (formerly AllWays): AllWays Health Partners, Inc. and AllWays Health Partners Insurance Company • THP: Tufts Associated Health Maintenance Organization, Inc • THPP: Tufts Health Public Plans, Inc. • Tufts Med Adv: Tufts Medicare AdvantageWellpoint (formerly UniCare): UniCare Life & Health Insurance Company • United: United Healthcare Insurance Company • United Med Adv: United Healthcare Insurance Company - Medicare Advantage • United SCO: United Healthcare Insurance - Medicare & Retirement (SCO) • WellSense (formerly BMCHP): Boston Medical Center HealthNet Plan 	<p>HPHC (and HPI), THP, and THPP merged in 2021 but continued to report data as separate entities.</p> <p>AllWays rebranded its name to Mass General Brigham Health Plan (MGBHP) as of January 2023.</p> <p>Unicare Life & Health Insurance Company is now doing business as Wellpoint, as of July 2024.</p> <p>Boston Medical Center Health Plan, Inc. (BMCHP) is now doing business as WellSense Health Plan for all products, effective June 2022.</p>

Field Name	Field Description and List of Values	Notes
Year	Calendar year of the data: <ul style="list-style-type: none"> • 2022 • 2023 • 2024 	
Member Months	The member population, expressed in the number of months of coverage provided	
Unadjusted TME PMPM	Total Payments expressed on a per member per month basis	
HSA Adjusted TME PMPM	Total Payments expressed on a per member per month basis and adjusted to reflect the health status of the covered population	

Payer-Specific Notes

Not all data issues identified as part of the quality assurance process were resolved prior to the creation of this dataset. As a result, this section includes a listing of known data anomalies that users should be aware of when conducting analysis.