

Massachusetts Division of Insurance
Quarterly Report of Membership in Health Maintenance Organizations
as of March 31, 2005 ¹

COMPARISON OF 1st QUARTER MEMBERSHIP TO LAST THREE QUARTERS

	2nd Quarter 2004 Members at End of Quarter	3rd Quarter 2004 Members at End of Quarter	4th Quarter 2004 Members at End of Quarter	1st Quarter 2005 Members at End of Quarter	Member Change 4th Qtr. 04 to 1st Qtr. 05	Percent Change 4th Qtr. 04 to 1st Qtr. 05	1st Quarter 2005 Share of Massachusetts HMO Market
Aetna Health Inc.	10,796	9,966	9,402	7,638	(1,764)	-17.70%	0.4%
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ²	726,259	742,326	758,947	778,082	19,135	2.58%	40.1%
CIGNA HealthCare of Massachusetts, Inc. ³	17,034	13,836	11,229	9,355	(1,874)	-13.54%	0.5%
ConnectiCare of Massachusetts, Inc.	9,480	9,058	8,564	6,242	(2,322)	-25.63%	0.3%
Fallon Community Health Plan, Inc.	169,234	168,494	166,058	160,934	(5,124)	-3.04%	8.3%
Great-West Healthcare of Massachusetts, Inc. ⁴	0	0	0	0	0	0.00%	0.0%
Harvard Pilgrim Health Care, Inc.	513,717	468,757	464,887	436,931	(27,956)	-5.96%	22.5%
Health New England, Inc.	64,039	63,716	62,508	60,218	(2,290)	-3.59%	3.1%
Neighborhood Health Plan, Inc.	116,216	119,825	124,021	121,818	(2,203)	-1.84%	6.3%
Tufts Associated HMO, Inc. ⁵	471,089	414,441	401,322	358,375	(42,947)	-10.36%	18.5%
UnitedHealthcare of New England, Inc.	1,810	1,926	1,962	1,617	(345)	-17.91%	0.1%
Totals	2,099,674	2,012,345	2,008,900	1,941,210	(67,690)	-3.36%	100.0%

¹ Information reported by HMOs as of the end of the first quarter of 2005 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. **Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.**

² Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

³ The carrier notified the Division on May 14, 2004 that it would discontinue marketing all small group and nongroup health benefit plans on June 23, 2004 and begin non-renewing business as of December 1, 2004.

⁴ One Health Plan of Massachusetts, Inc. changed its name to Great-West Healthcare of Massachusetts, Inc. effective July 21, 2003. The carrier notified the Division on September 6, 2002 that it would discontinue marketing all group business on October 7, 2002 and begin non-renewing business as of May 1, 2003.

⁵ Doing business as Tufts Associated Health Plan ("TAHMO") and as Tufts Health Plan (THP).

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TOTAL MEMBERSHIP BY COUNTY

	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Aetna Health Inc.	197	48	225	0	1,278	42	586	148	2,204	0	798	371	699	1,042	7,638
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ²	31,103	19,419	66,375	386	100,756	10,743	47,060	18,736	185,990	692	87,288	69,339	47,996	92,199	778,082
CIGNA HealthCare of Massachusetts, Inc. ³	60	59	107	2	345	97	924	314	697	0	341	277	123	6,009	9,355
ConnectiCare of Massachusetts, Inc.	0	25	0	0	0	204	4,558	1,395	1	0	0	0	0	59	6,242
Fallon Community Health Plan, Inc.	129	25	752	3	4,581	1,135	857	242	15,222	1	2,473	794	664	134,056	160,934
Great-West Healthcare of Massachusetts, Inc. ⁴	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Harvard Pilgrim Health Care, Inc.	21,408	553	27,215	3,199	47,529	553	1,881	854	124,761	14	68,488	41,249	59,056	40,171	436,931
Health New England, Inc.	1	9,951	2	1	3	6,165	30,290	13,471	8	0	6	8	4	308	60,218
Neighborhood Health Plan, Inc.	183	50	7,176	8	26,528	129	1,756	99	18,385	0	9,924	8,063	43,446	6,071	121,818
Tufts Associated HMO, Inc. ⁵	8,361	1,872	21,163	1	46,824	2,680	13,099	5,117	114,392	0	44,978	32,980	25,562	41,346	358,375
UnitedHealthcare of New England, Inc.	37	0	1,169	0	8	0	9	1	123	0	82	62	21	105	1,617
Total HMO Members	61,479	32,002	124,184	3,600	227,852	21,748	101,020	40,377	461,783	707	214,378	153,143	177,571	321,366	1,941,210
2004 Massachusetts Population ⁶	228,683	132,486	548,176	15,669	738,984	72,235	461,844	153,894	1,464,628	10,124	653,617	490,655	666,022	779,488	6,416,505
Market Penetration Rate ⁷	26.88%	24.16%	22.65%	22.98%	30.83%	30.11%	21.87%	26.24%	31.53%	6.98%	32.80%	31.21%	26.66%	41.23%	30.25%

¹ Information reported by HMOs as of the end of the first quarter of 2005 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

² Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

³ The carrier notified the Division on May 14, 2004 that it would discontinue marketing all small group and nongroup health benefit plans on June 23, 2004 and begin non-renewing business as of December 1, 2004.

⁴ One Health Plan of Massachusetts, Inc. changed its name to Great-West Healthcare of Massachusetts, Inc. effective July 21, 2003. The carrier notified the Division on September 6, 2002 that it would discontinue marketing all group business on October 7, 2002 and begin non-renewing business as of May 1, 2003.

⁵ Doing business as Tufts Associated Health Plan ("TAHMO") and as Tufts Health Plan (THP).

⁶ 2004 Population Source: Table 3: Annual Estimates of Population Change for Counties of Massachusetts and County Rankings: July 1, 2003 to July 1, 2004 (CO-EST2004-03-25). Source: Population Division, U.S. Census Bureau. Release Date: April 14, 2005.

⁷ Total HMO members in each county divided by the 2004 population in each county.

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GROUP MEMBERSHIP BY COUNTY

Group ² Members	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Aetna Health Inc.	195	47	224	0	1,263	42	583	146	2,173	0	782	369	692	1,029	7,545
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ³	27,703	18,288	60,012	288	93,803	8,443	38,394	15,971	172,618	517	79,807	63,842	45,327	81,983	706,996
CIGNA HealthCare of Massachusetts, Inc. ⁴	60	59	106	1	344	97	911	303	687	0	339	276	123	5,365	8,671
ConnectiCare of Massachusetts, Inc.	0	25	0	0	0	204	4,548	1,395	1	0	0	0	0	59	6,232
Fallon Community Health Plan, Inc.	113	22	741	1	4,488	745	626	182	12,724	0	1,884	770	640	93,751	116,687
Great-West Healthcare of Massachusetts, Inc. ⁵	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Harvard Pilgrim Health Care, Inc.	21,085	539	27,001	3,118	40,608	546	1,866	825	104,757	13	60,731	40,815	53,573	39,778	395,255
Health New England, Inc.	1	9,846	1	1	3	6,110	29,968	13,352	8	0	6	8	2	305	59,611
Neighborhood Health Plan, Inc.	80	34	932	3	2,484	12	90	42	4,414	0	2,548	1,898	9,939	404	22,880
Tufts Associated HMO, Inc. ⁶	5,769	1,803	16,506	1	41,889	2,646	6,869	5,040	93,287	0	36,969	28,062	23,953	36,436	299,230
UnitedHealthcare of New England, Inc.	30	0	1,134	0	6	0	9	1	107	0	74	56	20	105	1,542
Total Group Members	55,036	30,663	106,657	3,413	184,888	18,845	83,864	37,257	390,776	530	183,140	136,096	134,269	259,215	1,624,649

¹ Information reported by HMOs as of the end of the first quarter of 2005 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

² Includes all commercial group members as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

³ Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

⁴ The carrier notified the Division on May 14, 2004 that it would discontinue marketing all small group and nongroup health benefit plans on June 23, 2004 and begin non-renewing business as of December 1, 2004.

⁵ One Health Plan of Massachusetts, Inc. changed its name to Great-West Healthcare of Massachusetts, Inc. effective July 21, 2003. The carrier notified the Division on September 6, 2002 that it would discontinue marketing all group business on October 7, 2002 and begin non-renewing business as of May 1, 2003.

⁶ Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

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MEDICARE+CHOICE MEMBERSHIP BY COUNTY

	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Medicare+Choice Members ^{2,3}															
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ⁴	1,195	0	3,421	0	2,300	1,987	7,187	1,922	3,060	0	3,047	2,077	522	6,939	33,657
Fallon Community Health Plan, Inc.	11	1	4	1	14	377	169	41	1,786	1	449	8	1	29,353	32,216
Harvard Pilgrim Health Care, Inc.	3	0	2	0	5,766	0	0	0	17,018	0	6,302	6	4,508	1	33,606
Tufts Associated HMO, Inc. ⁵	2,246	0	4,151	0	4,325	0	6,046	0	19,083	0	7,049	4,489	1,020	4,362	52,771
Total Medicare+Choice Members	3,455	1	7,578	1	12,405	2,364	13,402	1,963	40,947	1	16,847	6,580	6,051	40,655	152,250

¹ Information reported by HMOs as of the end of the first quarter of 2005 based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0" that instructs HMOs to exclude members for whom the HMO did not bear any financial risk. Beginning January 1, 2004, membership reflects those persons enrolled only in closed network plans; so-called "dual certificate option" plan (POS) members and insured preferred provider plan members are not included in this report.

² Includes all members enrolled in the HMO under a Medicare+Choice contract with the Centers for Medicare and Medicaid Services as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics Version 2.0."

³ Carriers that do not have any "Medicare+Choice" business are not reflected on this report.

⁴ Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

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OTHER MEDICARE MEMBERSHIP BY COUNTY

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
Other Medicare Members ^{2,3}	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ^{4, 5}	407	578	694	8	765	45	603	282	2,213	2	894	480	504	813	8,288
CIGNA HealthCare of Massachusetts, Inc. ⁶	0	0	1	1	1	0	12	11	9	0	1	1	0	642	679
Tufts Associated HMO, Inc. ⁷	309	64	485	0	465	29	167	64	1,464	0	774	352	397	463	5,033
Total Other Medicare Members	716	642	1,180	9	1,231	74	782	357	3,686	2	1,669	833	901	1,918	14,000

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² Includes all members enrolled in other Medicare plans including, for example, so-called "Medicare Wrap-Around" policies as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

³ Carriers that do not have any "Medicare Wrap-Around" business are not reflected on this report.

⁴ Formerly a line of business of Blue Cross and Blue Shield of Massachusetts, Inc. ("BCBSMA"). Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. was created as a separate corporate entity for BCBSMA's HMO line of business effective January 1, 2005.

⁵ Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. offers a group "Medicare Wrap-Around" product under the name "Managed Blue for Seniors."

⁶ CIGNA HealthCare of Massachusetts, Inc. offers a group "Medicare Wrap-Around" product under the name "Central Care."

⁷ Doing business as Tufts Associated Health Plan ("TAHMO") and as Tufts Health Plan (THP). TAHMO offers a group "Medicare Wrap-Around" product under the name "Tufts Medicare Complement" (TMC).

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MEDICAID MEMBERSHIP BY COUNTY

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Medicaid² Members³															
Fallon Community Health Plan, Inc.	3	1	6	1	8	12	48	15	332	0	67	2	6	9,017	9,518
Neighborhood Health Plan, Inc.	103	16	6,244	5	24,043	117	1,666	57	13,959	0	7,375	6,165	33,494	5,667	98,911
Total Medicaid Members	106	17	6,250	6	24,051	129	1,714	72	14,291	0	7,442	6,167	33,500	14,684	108,429

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² Includes all members enrolled in the HMO in which reimbursement is provided pursuant to Title XIX of the Federal Social Security Act as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0."

³ Carriers that do not have any Medicaid business are not reflected on this report.

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INDIVIDUAL MEMBERSHIP BY COUNTY

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Individual Members ^{2,3}															
Aetna Health Inc.	2	1	1	0	15	0	3	2	31	0	16	2	7	13	93
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ⁴	1,798	553	2,248	90	3,888	268	874	561	8,099	173	3,540	2,940	1,643	2,464	29,139
CIGNA HealthCare of Massachusetts, Inc. ⁵	0	0	0	0	0	0	1	0	1	0	1	0	0	2	5
Connecticare of Massachusetts, Inc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Fallon Community Health Plan, Inc.	2	1	1	0	71	1	14	4	380	0	73	14	17	1,935	2,513
Harvard Pilgrim Health Care, Inc.	320	14	212	81	1,155	7	15	29	2,986	1	1,455	428	975	392	8,070
Health New England, Inc.	0	105	1	0	0	54	305	112	0	0	0	0	2	3	582
Neighborhood Health Plan, Inc.	0	0	0	0	1	0	0	0	12	0	1	0	13	0	27
Tufts Associated HMO, Inc. ⁶	37	5	21	0	139	5	17	13	535	0	172	77	187	83	1,291
UnitedHealthcare of New England, Inc.	7	0	35	0	2	0	0	0	16	0	8	6	1	0	75
Total Individual Members	2,166	679	2,519	171	5,271	335	1,229	721	12,060	174	5,266	3,467	2,845	4,892	41,795

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² Includes all members who do not belong to a group and contract directly with the HMO as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0." This includes persons enrolled in guaranteed issue managed care plans offered beginning October 1, 1997 and persons covered under so-called closed health plans offered prior to October 1, 1997.

³ Carriers that do not show any individual members are not reflected on this report.

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OTHER MEMBERSHIP BY COUNTY

HMO Members By County	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter	Members at End of Quarter
Other² Members³															
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc. ⁴	0	0	0	0	0	0	2	0	0	0	0	0	0	0	2
Connecticare of Massachusetts, Inc,	0	0	0	0	0	0	10	0	0	0	0	0	0	0	10
Harvard Pilgrim Health Care, Inc.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Health New England, Inc.	0	0	0	0	0	1	17	7	0	0	0	0	0	0	25
Tufts Associated HMO, Inc. ⁵	0	0	0	0	6	0	0	0	23	0	14	0	5	2	50
Total Other Members	0	0	0	0	6	1	29	7	23	0	14	0	5	2	87

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² Includes all members enrolled in the HMO whose group coverage and COBRA coverage have expired and who have converted to an individual (conversion) policy as defined in the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.0." This includes persons who enrolled in group conversion plans offered prior to October 1, 1997.

³ Carriers that do not have any members in closed group conversion plans are not reflected in this report.

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