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

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

*Updated 3/12/2025*

# Introduction

These release notes provide information for users of the Center for Health Information and Analysis’s (CHIA’s) 2025 Total Medical Expenses (TME) dataset. This dataset was used for CHIA’s *2025 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](http://www.chiamass.gov/assets/docs/p/tme-rp/2019-TME-APM-Data-Specification-Manual.pdf).

# Overview of Dataset

The dataset contains expenditure data for private commercial health insurance plans effective between 2021 and 2023 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 ACO 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 2021-2023. 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 | Grouped and abbreviated payer name:   * Aetna: Aetna Health, Inc. and Aetna Life Insurance Company * BCBSMA: Blue Cross and Blue Shield of Massachusetts * Cigna: CIGNA Health and Life Insurance Company * 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. * 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 | HPHC (and HPI), THP, and THPP merged in 2021 but continued to report data as separate entities.  AllWays rebranded its name to Mass General Brigham Health Plan (MGBHP) as of January 2023.  Unicare Life & Health Insurance Company is now doing business as Wellpoint, as of July 2024  Boston Medical Center Health Plan, Inc. (BMCHP) is now doing business as WellSense Health Plan for all products, effective June 2022. |
| Year | Calendar year of the data:   * 2021 * 2022 * 2023 |  |
| Insurance Category | The insurance category for which the data is being reported:   * Commercial Full Claims * Commercial Partial Claims * Medicaid (e.g., MCO, ACO) * Medicare Advantage * OneCare * PACE * SCO * Other |  |
| Product Type | The plan design for which the data is being reported:   * HMO * PPO * POS * Indemnity * Other |  |
| Payment Method | The contractual method for reimbursement between the payer and provider:   * 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 | Health Status Adjusted data was excluded for HNE due to data quality concerns |

**Provider Group TME APM Data Field List**

| **Field Name** | **Field Description and List of Values** | **Notes** |
| --- | --- | --- |
| Payer | Grouped and abbreviated payer name:   * 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 * 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. * 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 | HPHC (and HPI), THP, and THPP merged in 2021 but continued to report data as separate entities.  AllWays rebranded its name to Mass General Brigham Health Plan (MGBHP) as of January 2023.  Unicare Life & Health Insurance Company is now doing business as Wellpoint, as of July 2024  Boston Medical Center Health Plan, Inc. (BMCHP) is now doing business as WellSense Health Plan for all products, effective June 2022. |
| Payer OrgID | Unique Identifier corresponding with the Payer |  |
| Year | Calendar year of the data:   * 2021 * 2022 * 2023 |  |
| Parent Provider Group OrgID | Unique identifier corresponding with the Parent Provider Group |  |
| Parent Provider Group | The physician group for which the data is attributed | 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.  BIDCO and Lahey merged as a system in 2019, however, they are reported separately here because payers reported contracts with each individual entity.  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 |
| 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 | Payers report data for physician groups for with 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 |
| Insurance Category | The insurance category for which the data is being reported:   * Commercial Full Claims * Commercial Partial Claims * Medicaid (e.g., MCO, ACO) * Medicare Advantage * OneCare * PACE * SCO * Other | The Medicaid category includes ACO-A data; data corresponding to the ACO program is indicated with the MassHealth ACO Indicator variable |
| Product Type | The plan design for which the data is being reported:   * HMO * PPO * POS * Indemnity * Other |  |
| Payment Method | The contractual method for reimbursement between the payer and provider:   * 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 | The arrangement between the payer and provider indicating who is at risk in the contract:   * Shared Savings Only * Upside and Downside Risk * No Risk | Risk type does not apply to Fee For Service contracts |
| GIC Indicator | Indicates the member population covered under a contract with the Group Insurance Commission:   * 0: Non-GIC population * 1: GIC population |  |
| MassHealth ACO Indicator | Indicates if the data is for a MassHealth Accountable Care Organization (ACO)   * 0: Not part of the ACO program * 1: Part of the ACO program | Applies to the Medicaid insurance category only |
| PCP Type Indicator | Indicates Primary Care Physician enrollment:   * 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 | 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:   * 0: Not Pediatric * 1: Pediatric |  |
| 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 | Health Status Adjusted data was excluded for HNE due to data quality concerns |

**HSA TME by Payer Field List**

| **Field Name** | **Field Description and List of Values** | **Notes** |
| --- | --- | --- |
| Insurance Category | The insurance category for which the data is being reported:   * Commercial Full Claims * Commercial Partial Claims * Medicaid (e.g., MCO, ACO) * Medicare Advantage * OneCare * PACE * SCO * Other |  |
| Payer | Grouped and abbreviated payer name:   * 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 * 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. * 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 | HPHC (and HPI), THP, and THPP merged in 2021 but continued to report data as separate entities.  AllWays rebranded its name to Mass General Brigham Health Plan (MGBHP) as of January 2023.  Unicare Life & Health Insurance Company is now doing business as Wellpoint, as of July 2024.  Boston Medical Center Health Plan, Inc. (BMCHP) is now doing business as WellSense Health Plan for all products, effective June 2022. |
| Year | Calendar year of the data:   * 2021 * 2022 * 2023 |  |
| 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 | Health Status Adjusted data was excluded for HNE due to data quality concerns |

# 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.

* Health Status adjusted data from HNE was not included in this year’s annual report due to data quality concerns.