

**CHIA Enrollment Trends**  
**(February 2016 Edition)**  
**Technical Appendix**

Enrollment Trends monitors health insurance coverage in the Commonwealth of Massachusetts, where coverage is defined by unique Massachusetts residents in primary, medical membership within the top 14 commercial payers, MassHealth (Medicaid), and Medicare.

Enrollment Trends membership counts are not exhaustive for Massachusetts; excluded populations may include those within: commercial payers and Third Party Administrators with a small Massachusetts presence; the Federal Employees Health Benefits Program (FEHBP)<sup>1</sup>; CHAMPUS/Tricare; Veterans Affairs Healthcare; the Indian Health Service; other federal programs; and prisons. Membership may also not be unique across commercial and/or public payers, potentially resulting in an overstatement of insured Massachusetts residents if summed. Enrollment Trends should not be used to calculate a statewide insurance rate. CHIA's population-based [Massachusetts Health Insurance Survey](#) found a 96.4% insurance rate among respondents in mid-2015.

Current counts represent the most accurate data available. Enrollment data are subject to change due to retroactivity or continued specification refinement.<sup>2</sup> Reported data were derived using payer-verified logic on MA APCD file submissions or submitted directly by payers. Enrollment counts were reviewed by payers for accuracy.

## **I. Enrollment Data Sources**

### **a. Private Commercial Enrollment**

Enrollment Trends' private commercial data originate from the MA APCD and/or payer-submitted Supplemental Reports. Individual payer data sources are shown in the following table. All data were collected using a consistent specification: unique Massachusetts residents covered by primary, medical health insurance as of the last day of each quarter. Payer counts include membership from all affiliated carriers, Health Maintenance Organizations, and Third Party Administrators for all fully- and self-insured products, including unsubsidized and subsidized Qualified Health Plans (procured inside and outside the Massachusetts Health Connector), Commonwealth Choice plans, Group Insurance Commission plans, and Student Health Insurance Plans. Counts include payers' host membership: membership situated out-of-state but residing in Massachusetts. Membership in joint-ventures was reported by the primary administrator only. Health Plans Inc. (a subsidiary of Harvard Pilgrim Health Care) and Network Health (a subsidiary of Tufts Health Plan) are now reported under their parent organizations.

From 2014 to 2015, CHIA worked closely with payers to transition from direct, monthly payer enrollment reporting to sourcing enrollment estimates from MA APCD data. For payers where that transition could not immediately occur, a more robust, direct "Supplemental Report" was requested until a transition could be made; payers with membership not accounted for within the MA APCD were also asked to fulfill

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<sup>1</sup> Blue Cross Blue Shield of Massachusetts (BCBSMA) provided aggregate totals of its FEHBP membership; these federal employees are included in Enrollment Trends private commercial membership counts.

<sup>2</sup> For example, in late 2015, CHIA identified potential overlap between Blue Cross Blue Shield of Massachusetts' (BCBSMA) host members and Anthem members with contracts issued outside Massachusetts. After conversations with both payers, BCBSMA resubmitted their host membership counts to exclude any members also belonging to Anthem. This change decreased BCBSMA's reported membership by approximately 125,000 members in this latest report. Refinements like this will continue.

Supplemental Reporting for this membership. Please see the following table for additional information on individual payer data sources.

Commercial Payer	Commercial (Private and Public) Data Sources					
	Private Commercial (Overall)	Private Commercial (MA Health Connector)	CommCare and/or MSP	MassHealth MCO	Medicare Advantage	SCO and/or One Care
Aetna	Supplemental Report	--	--	--	CMS	--
Anthem	MA APCD	--	--	--	CMS	--
Blue Cross Blue Shield of Massachusetts	MA APCD, Suppl. Report	MA Health Connector	--	--	MA APCD, Suppl. Report	--
Boston Medical Center HealthNet Plan	MA APCD	MA Health Connector	MA APCD	MA APCD	--	--
CeltiCare Health Plan of Massachusetts	MA APCD	MA Health Connector	MA APCD	Suppl. Report	--	--
Cigna	MA APCD	--	--	--	--	--
ConnectiCare	Suppl. Report	--	--	--	--	--
Fallon Health	Suppl. Report	MA Health Connector	MA APCD	MA APCD	MA APCD	MA APCD
Harvard Pilgrim Health Care*	MA APCD, Suppl. Report (Health Plans Inc.)	MA Health Connector	--	--	CMS	--
Health New England	MA APCD	MA Health Connector	--	MA APCD	MA APCD	--
Minuteman Health	MA APCD	MA Health Connector	--	--	--	--
Neighborhood Health Plan	MA APCD	MA Health Connector	MA APCD	MA APCD	--	--
Tufts Health Plan*	MA APCD	MA Health Connector	MA APCD	MA APCD	MA APCD	MA APCD
United Healthcare	MA APCD, Suppl. Report	MA Health Connector	--	--	CMS	CMS

\*Health Plans Inc. (a subsidiary of Harvard Pilgrim Health Care) and Network Health (a subsidiary of Tufts Health Plan) are reported under their parent organizations.

CMS = Centers for Medicare and Medicaid Services

More information on the MA APCD may be found on CHIA's [website](#). For information on CHIA's Enrollment Trends data specifications or programming code, please contact Cathy Ho, Senior Health Informatics Analyst, at (617) 701-8192 or at [Cathy.Ho@state.ma.us](mailto:Cathy.Ho@state.ma.us).

## b. MassHealth (Medicaid) Enrollment

MassHealth membership counts were provided by MassHealth or, for the commercial Managed Care Organization (MCO) membership, derived from the MA APCD using logic developed with payers. Due to the complexities of the MassHealth system, the MA APCD includes a separate MassHealth Enhanced Eligibility (MHEE) file to better capture the full range of eligibility criteria and benefits offered by MassHealth.<sup>3</sup> At the time of publication, the most current analytic-ready MHEE submission contained data through March 2015, and data were sourced from the MHEE file through this date. CHIA will continue to develop the MHEE file to expand its reporting capabilities. MassHealth counts for June and September 2015 were provided directly by MassHealth. A consistent data specification was applied across both data sources, as members were categorized by MassHealth budget group codes.

Only MassHealth members for whom MassHealth was a primary source of health insurance ("Direct") were counted within the "MassHealth and MA Public Programs" total; excluded were members for whom MassHealth served as a secondary source of coverage ("Partial or Purchased"), except where otherwise noted. MassHealth Direct members were those classified within the following program categories: 1) Standard; 2)

<sup>3</sup> Administrative Bulletin 15-08: 957 CMR 8.00: All Payer Claims Data and Case Mix Submission. Center for Health Information and Analysis.

Long-term unemployment (phased out in 2014); 3) CarePlus; 4) CommonHealth; 5) Family Assistance; 6) Prenatal enrollment (phased out in 2014); and 7) Other MassHealth programs, such as long-term care for MassHealth members under the age of 65 and the Kaileigh-Mulligan/AE4 Adoption program. The MassHealth Direct specification was reviewed and approved by MassHealth.

The MassHealth Transitional population was also included in MassHealth enrollment totals. During the 2013-2014 ACA Open Enrollment period, MassHealth Transitional was created as a new enrollment category to ensure continued coverage for Massachusetts residents awaiting eligibility determination for subsidized insurance. Transitional Coverage expired for these enrollees on a rolling basis on January 15, January 30, and February 15, 2015, depending upon when individuals entered the program. Enrollees were advised to submit new applications through the Massachusetts Health Connector or MassHealth for continued coverage. See table below for latest MassHealth enrollment counts across these categories.

	9/2014	12/2014	3/2015	6/2015	9/2015
MassHealth Direct	1,150,972	1,244,510	1,363,404	1,296,670	1,329,531
MassHealth Transitional	309,563	280,185	2,468	0	0
<b>Total Primary Coverage</b>	<b>1,460,535</b>	<b>1,524,695</b>	<b>1,365,872</b>	<b>1,296,670</b>	<b>1,329,531</b>
MassHealth Partial or Purchased	480,125	500,077	514,051	519,187	523,211
<b>Total MassHealth Enrollment</b>	<b>1,940,660</b>	<b>2,024,772</b>	<b>1,879,923</b>	<b>1,815,857</b>	<b>1,852,742</b>

MassHealth MCO membership totals, as derived from commercial payers' MA APCD submissions, were confirmed by commercial payers and cross-referenced with MassHealth data. MassHealth MCO enrollment was excluded from payers' private commercial counts and appears in the databook under "MassHealth and Other Massachusetts Public Programs."

### c. Commonwealth Care and Medical Security Program Enrollment

The Massachusetts Health Connector previously provided Commonwealth Care and Medical Security Program (MSP) enrollment data to CHIA. CHIA has since been able to source these counts using the MA APCD; counts have been verified by payers.<sup>4</sup> Although Commonwealth Care and MSP stopped accepting new members at the end of 2013, these programs continued to host enrollees through January 31, 2015. Most enrollees were expected to transition to MassHealth or to subsidized or unsubsidized private commercial insurance through the Massachusetts Health Connector.

### d. Medicare Enrollment

Medicare Fee-for-Service (FFS) data were provided by the Centers for Medicare and Medicaid Services (CMS). Beginning with the February 2016 report, Enrollment Trends will only report beneficiaries with both Part A (inpatient) *and* Part B (outpatient) coverage in Medicare FFS counts. This specification reduces the risk of double-counting individuals with simultaneous Medicare Part A and private commercial insurance coverage.

Medicare Advantage enrollment was sourced from the MA APCD where possible, after verifying counts with commercial payers and publicly-available CMS data. Where payer MA APCD data were unable to be used,

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<sup>4</sup> The February 2016 Report included Commonwealth Care and MSP membership as of September 2013 for historical reference; this count was sourced from Massachusetts Health Connector data, as September 2013 MA APCD totals were not verified with payers.

publicly available Medicare Advantage data from CMS were included. Medicare Advantage enrollment was excluded from payers' private commercial counts. Members in Senior Care Options, One Care, and the Program of All-Inclusive Care for the Elderly were reported separately.

**e. Dual-Eligibles (MassHealth and Medicare) Enrollment**

There are three specialized managed care programs for Massachusetts residents with both MassHealth and Medicare coverage: Senior Care Options (SCO), One Care, and the Program of All-Inclusive Care for the Elderly (PACE). SCO and One Care enrollment counts were sourced from the MA APCD where possible, after verifying counts with commercial payers. These counts were augmented with publicly available CMS data to account for commercial payers without usable MA APCD data. PACE enrollment was sourced entirely from CMS. SCO, One Care, and PACE enrollment were excluded from payers' private commercial counts.

Not all MassHealth-Medicare dual-eligibles are enrolled in a specialized managed care program (e.g. Medicare FFS dual-eligibles).

**f. Massachusetts Health Connector Enrollment**

The Massachusetts Health Connector provided CHIA with total Qualified Health Plan (QHP), Advanced Premium Tax Credit (APTC), and ConnectorCare membership counts by market sector, subsidy level, and payer. MA APCD payer private commercial totals include membership – both subsidized and unsubsidized – procured through the Health Connector. For private commercial subsidized and unsubsidized breakouts only, Health Connector counts were removed from payer-provided counts for the most accurate assessments. While Health Connector enrollment was reported as of the first day of each month, payer-reported private commercial enrollment was collected for the last day of each quarter. To the extent that Health Connector enrollment varies throughout the month, this difference may introduce a small margin of error into CHIA's estimates of subsidized and unsubsidized coverage on a given date.

**g. Enrollment Data Source Summary**

Data Type	9/2013	12/2013	3/2014	6/2014	9/2014	12/2014	3/2015	6/2015	9/2015
Private Commercial - Overall			MA APCD and Supplemental Reports						
Private Commercial - MA Health Connector (Subsidized and Unsubsidized)			MA Health Connector						
Commonwealth Care and Medical Security Plan	MA Health Connector		MA APCD						
MassHealth - Overall	MA APCD*		MA APCD*						MassHealth (Direct Request)
MassHealth - Transitional									
MassHealth - Managed Care Organization (MCO)			MA APCD and Supplemental Reports						
Senior Care Options, OneCare, PACE			MA APCD and Centers for Medicare and Medicaid Services (CMS)						
Medicare Fee-For-Service (Parts A and B)			CMS						
Medicare Advantage			MA APCD and CMS						

\*The most recent analytic-ready MassHealth Enhanced Eligibility file at reporting time dated to March 2015.

**II. Enrollment Categories**

**a. Product Type**

To each MA APCD Member Eligibility file record, payers assigned an Insurance Type Code/Product (ME003), as described in the [MA APCD Member Eligibility File Data Submission Guide](#). Within this report, payer-assigned product codes were aggregated into six product types: Health Maintenance Organization (HMO) plans; Preferred Provider Organization (PPO) plans; Exclusive Provider Organization (EPO) plans; Point of Service (POS) plans; Indemnity plans; and Other plans. The “Other” product type designation included membership coded by payers as any other product type

## **b. Funding Type**

To each MA APCD Member Eligibility file record, payers assigned a Coverage Type (ME029), as described in the [MA APCD Member Eligibility File Data Submission Guide](#). Within this report, payer-assigned codes were aggregated into two main funding types: Fully-Insured and Self-Insured. A small number of members (fewer than .01%) were classified as “Other”; in report visuals, these members were included in shown totals. See [Databook](#) for more information.

## **c. Market Sector**

To each MA APCD Member Eligibility file record, payers assigned an employer-size/Market Category Code (ME030), as described in the [MA APCD Member Eligibility File Data Submission Guide](#). Within this report, payer-assigned category codes were aggregated into six market sectors: Individual (non-group enrollment, including individual purchases through the Massachusetts Health Connector); Small Group (employer groups with 1 to 50 employees); Mid-Size Group (employer groups with 51 to 100 enrolled employees); Large Group (employer groups with 101 to 500 enrolled employees); Jumbo Group (employer groups with more than 500 enrolled employees); and Other. The “Other” category included members designated within the MA APCD as belonging to “Qualified Associations” and those for whom employer group size could not be determined.

Market sector designations are based on employer group size at the time of MA APCD data file submission and may not capture individual employer changes in market category over time. Aetna was unable to provide market sector data for this report; CHIA estimated market sector distribution based on data previously submitted by this payer. Another payer, Anthem, continues to investigate inconsistencies in its market sector breakouts.

## **d. Gender**

To each MA APCD Member Eligibility file record, payers assigned Member Gender (ME029), as described in the [MA APCD Member Eligibility File Data Submission Guide](#). Reported values were “Male,” “Female,” or “Unknown.” Gender data are only available for payers that have been transitioned to MA APCD reporting.

## **e. Age**

To each MA APCD Member Eligibility file record, payers assigned Member Date of Birth (ME014), as described in the [MA APCD Member Eligibility File Data Submission Guide](#). Using this field, CHIA calculated each member’s age in years on the quarter end date. Members with invalid or missing birth dates were grouped under “Unknown.” Age data are only available for payers that have been transitioned to MA APCD reporting.

## **f. County**

To each MA APCD Member Eligibility file record, payers assigned Member ZIP Code (ME017), as described in the [MA APCD Member Eligibility File Data Submission Guide](#). CHIA used this information to assign each member record to a Massachusetts county. Non-Massachusetts counties were aggregated into “Other.” In most cases, county data are only available for payers that have been transitioned to MA APCD reporting. For Medicare Advantage membership sourced from CMS, county was already assigned in the CMS public use dataset.

*For general questions on Enrollment Trends, please contact Ashley Storms, Senior Health System Policy Analyst, at (617) 701-8269 or at [ashley.storms@state.ma.us](mailto:ashley.storms@state.ma.us).*

