

MARCH 2019 THROUGH MARCH 2021

At the onset of the COVID-19 pandemic, CHIA began producing monthly enrollment data summaries by key market sectors to provide rapid insight into the pandemic's impact on insurance coverage in the Commonwealth. This publication presents a one year retrospective—highlighting enrollment trends from March 2020, when the Governor's state of emergency declaration went into effect, through March 2021.

Since the beginning of the pandemic, the Commonwealth's overall insurance coverage level remained relatively stable, with almost 6.5 million Massachusetts residents receiving coverage from private commercial plans, MassHealth, or Medicare (Figure 1).¹ However, coverage trends varied significantly by insurance category as the effects of the pandemic impacted coverage in different ways.

Private commercial insurance plans, which cover approximately 3.9 million Massachusetts residents, declined by over 153,000 (-3.8%) between March 2020 and March 2021, in large part due to job losses that impacted employer-sponsored insurance (ESI) coverage.

Counteracting the commercial insurance decline, the number of individuals with primary MassHealth coverage grew by approximately 190,000 (16.2%) during the past year. This increase was largely attributable to the Families First Coronavirus Response Act (FFCRA), which mandated Medicaid programs continue coverage for all beneficiaries enrolled on or after March 18, 2020 regardless of changes in beneficiary circumstances or scheduled redetermination assessments.²

Finally, Medicare coverage³ grew (1.5%), though at a rate slightly slower than most years.

Private Commercial Insurance

During the pandemic, private commercial insurance coverage declined by over 153,000 (-3.8%). This decline was primarily driven by ESI plans, which represent over 91% of the commercial market, but individual (e.g., non-group) purchasers of insurance also experienced a decline during this period.

In the initial months of the pandemic, employment levels fell dramatically and while ESI coverage also declined, it did not do so at a corresponding rate; this is consistent with the experience of other states across the nation.^{4 5} However, as employment levels began recovering – rapidly over the summer and more slowly through the fall and winter – ESI continued to decline. By March 2021, the number of Massachusetts residents receiving coverage through their employer had declined by

129,000 (-3.5%) since March 2020 (Figure 2). Recent national data from the Bureau of Labor Statistics indicate that both the sizable increase in unemployment and the subsequent ongoing recovery has been concentrated among those whose job losses were temporary.⁶ Nationally, permanent job losses grew more slowly and peaked in late 2020, but have been slowly recovering since December 2020. Figure 2 highlights the relationship between employment and ESI trends over the past year.

Private commercial insurance coverage also decreased in part due to declines in student health enrollment between June 2020 and September 2020. Two factors contributed to the student health plan drop: a decline in total Massachusetts undergraduate enrollment due to the pandemic and the sunset of the MassHealth Student

Health Insurance Plan Premium Assistance (SHIP PA) program, the latter resulting in an offsetting increase in MassHealth primary coverage.⁷

Between March 2020 and March 2021, individual purchasers of private insurance decreased 6.9%, though this sector has increased since December 2020 (+2.8%). This overall decline in individual purchasers was driven primarily by ConnectorCare plans, which represent approximately 60% of individual purchasers and which declined 12.4% between March 2020 and March 2021, in large part due to a significant drop of 9.2% in January. However, ConnectorCare enrollment recently began increasing in February and March 2021.^{8,9} Enrollment in unsubsidized plans (approximately one-third of individual purchasers) increased 4.1% from March 2020 to March 2021. Recently, the Health Connector extended a special enrollment period related to COVID relief through July 23, 2021.¹⁰

MassHealth

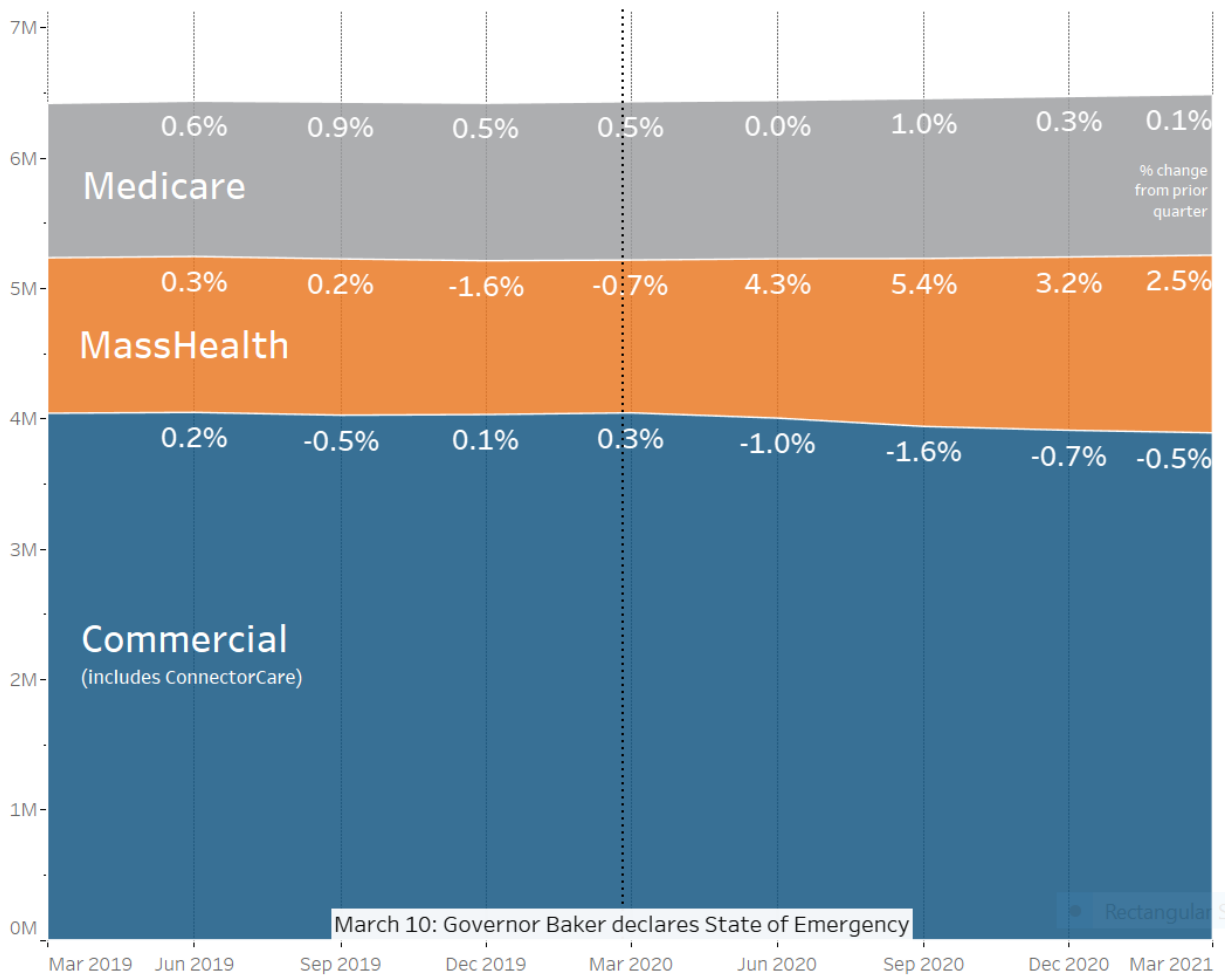
Between March 2020 and March 2021, the number of individuals with primary MassHealth coverage grew by approximately 190,000, or 16.2%. During this period, there were fewer new enrollees each month compared to

prior time periods, but far fewer members rolled off of MassHealth, resulting in net growth for the program (Figure 3);¹¹ growth has slowed in recent months. A portion of the increase in primary MassHealth coverage occurred when the SHIP PA program ended and students shifted from secondary MassHealth coverage to primary MassHealth coverage.¹²

Medicare

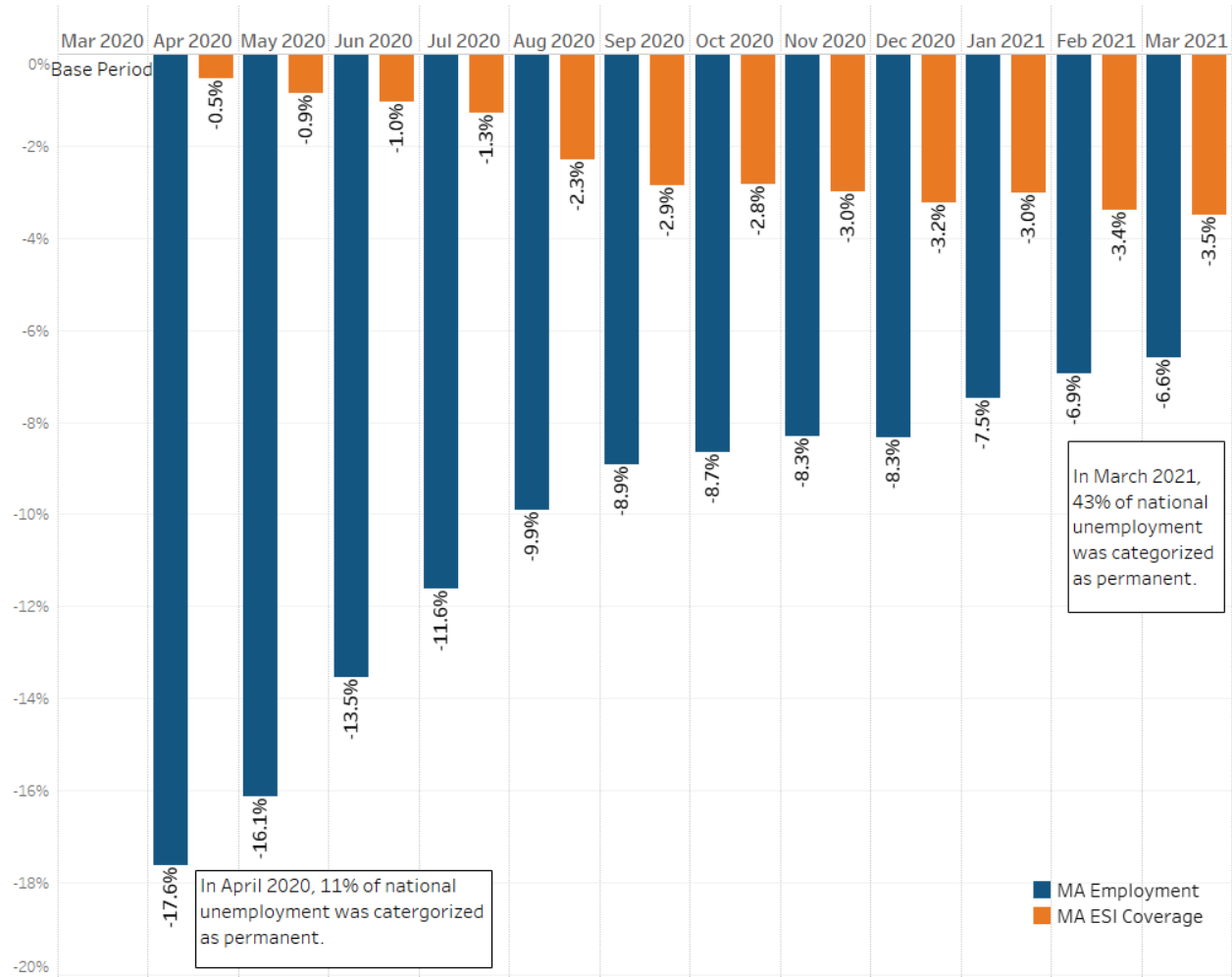
Medicare enrollment, which has generally grown steadily over time at approximately 2.0% or more annually, increased 1.5% over the past year and experienced a pause in growth in the second quarter of 2020. This period included an uncharacteristic decline in membership in May 2020, coinciding with the pandemic's highest rates of mortality – particularly among older populations – in the Commonwealth. More consistent Medicare growth levels resumed in the third and fourth quarters (Figure 4).¹³ Medicare fee-for-service membership decreased by 2.1% in January 2021, consistent with other states for that month, due to the annual open enrollment period when those with traditional, fee-for-service Medicare can choose a Medicare Advantage plan.

Figure 1: Massachusetts Enrollment by Health Insurance Category, March 2019 through March 2021



Source: MA APCD; MassHealth; Massachusetts Health Connector, Massachusetts Division of Insurance; Centers for Medicare and Medicaid Services (CMS).

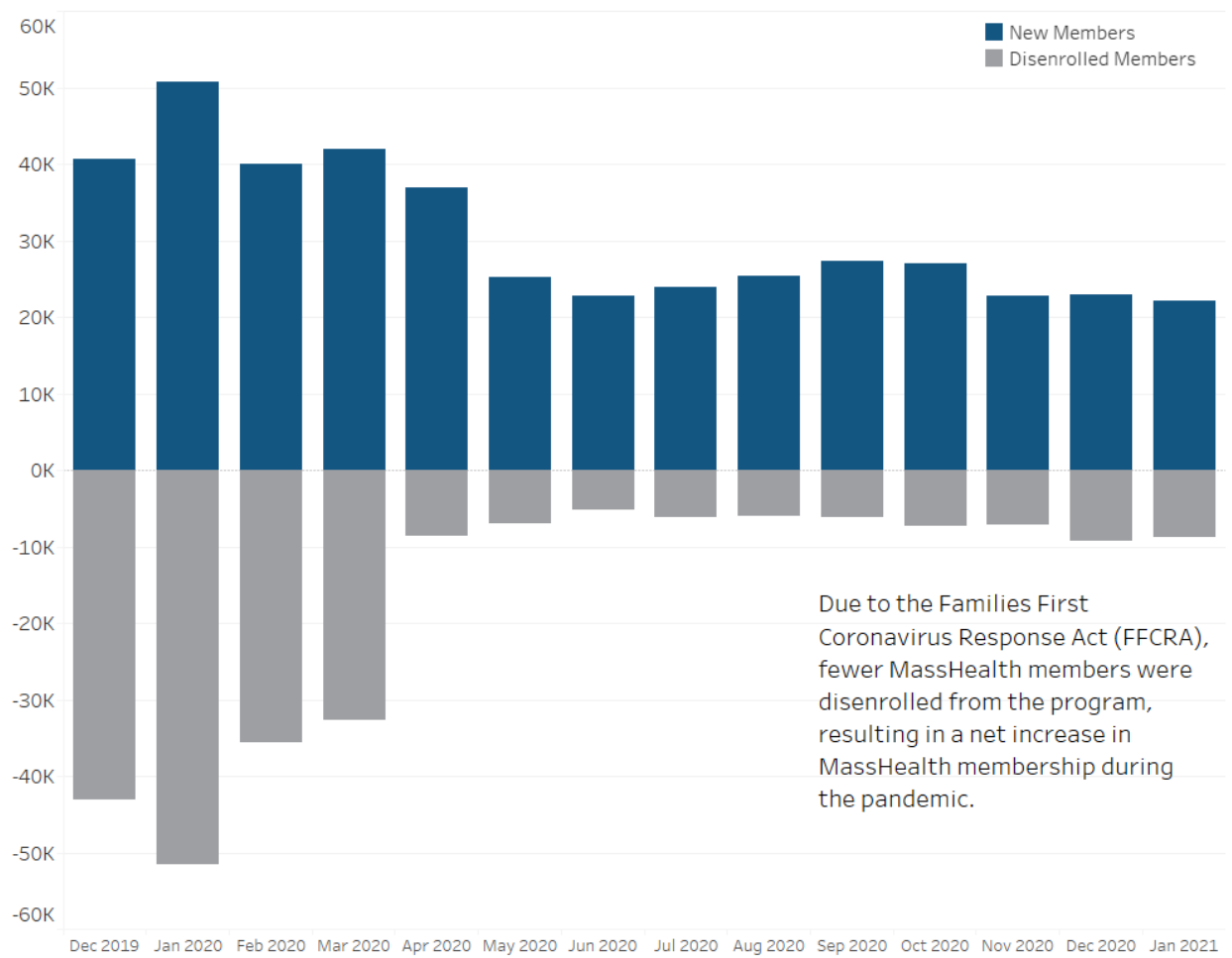
Figure 2: Massachusetts Employment and Massachusetts ESI Coverage, Percent Change since March 2020



Source: Carrier-submitted data to CHIA; Analysis of Bureau of Labor Statistics data (Economic News Release; Table 1. Civilian labor forces and unemployment by state and selected area, seasonally adjusted; National percentages indicating reason for unemployment were calculated from Economic News Release: Table A-11. Unemployed persons by reason for unemployment).

See BLS unemployment reason definitions for more detail: <https://www.bls.gov/cps/definitions.htm#reasons>.

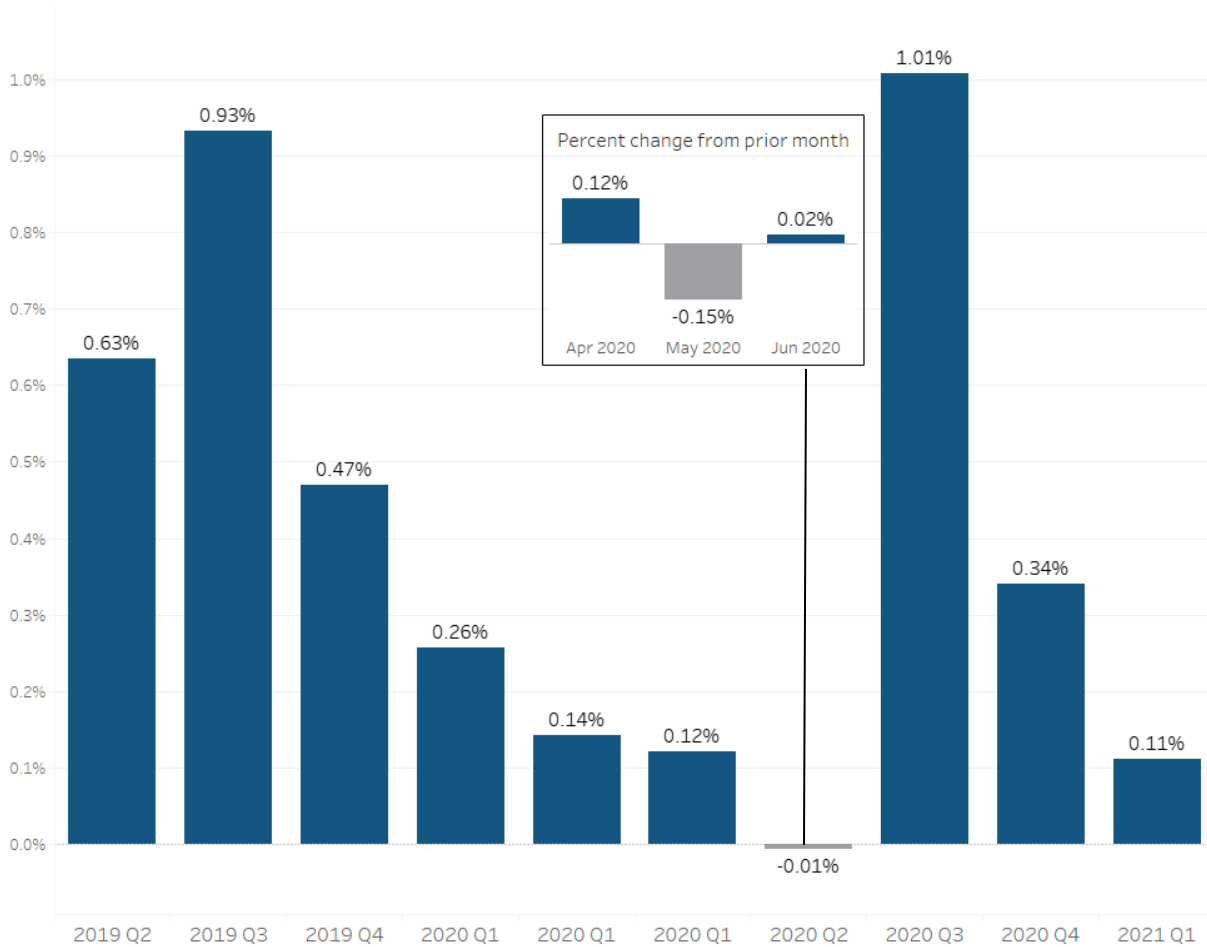
Figure 3: New MassHealth Enrollees and Disenrollees, December 2019 through January 2021



Source: MassHealth.

Note: The data depicted in this chart represents newly enrolled and newly disenrolled members from MassHealth primary and secondary coverage. The latest complete data was through January 2021.

Figure 4: Massachusetts Medicare Enrollment, Percent Change from Prior Quarter



Source: MA APCD; MassHealth; Centers for Medicare and Medicaid Services (CMS).

¹ Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.

² Medicaid.gov, 6/30/2020: <https://www.medicaid.gov/state-resource-center/downloads/covid-19-faqs.pdf>

³ For the purposes of this publication, Medicare coverage here refers to Fee-for-Service (traditional), Medicare Advantage plans, and SCO, PACE and One Care plans. See data tables for additional information on these breakouts.

⁴ A number of factors may explain this apparent disconnect. For one, not everyone that claimed unemployment benefits had insurance coverage through their employer, and among those that did, some were furloughed and may have maintained their coverage. Some had (or were able to shift to) coverage through a family member's plan, while others may have signed up for coverage through COBRA.

⁵ The Commonwealth Fund, October 7, 2020: <https://www.commonwealthfund.org/publications/issue-briefs/2020/oct/how-many-lost-jobs-employer-coverage-pandemic>

⁶ Bureau of Labor Statistics: Economic News Release: Table A-11. Unemployed persons by reason for unemployment See <https://www.bls.gov/cps/definitions.htm#reasons> for more detail.

⁷ Under the SHIP PA program, BCBSMA's student health plan became the member's primary payer, while MassHealth provided secondary coverage. When SHIP PA ended, students shifted off BCBSMA plans, and MassHealth became their primary insurer, rather than secondary. Members enrolled in private commercial payers' student health plans are counted in the private commercial insurance category, generally the fully insured, large group category. See CHIA's Enrollment Trends publication with data through September 2020 for more detail.

⁸ Per the Massachusetts Health Connector: In response to the COVID pandemic, between March 15th and August 2020, the Health Connector did not terminate or downgrade anyone for failure to respond to a Request for Information; however, in late August and early September, overdue requests were closed out in advance of annual processes that create renewal year applications. Further, this annual redetermination process encourages members to update their applications. As a result, the Health Connector membership shows more volatility in the fall of 2020 than earlier in 2020.

⁹ Per the Massachusetts Health Connector: The Health Connector often observes shifts in unsubsidized and subsidized coverage in January for two main reasons: 1) When the Connector is not able to confirm that a member continues to qualify for help paying for coverage, the Connector renews them without subsidies. Those members need to provide updated income information to regain subsidies. 2) Opportunities to enroll in unsubsidized coverage are more limited during the year, so open enrollment serves as an opportunity for many to get coverage, whereas ConnectorCare members may have an easier time joining during the rest of the year.

¹⁰ Massachusetts Health Connector Press Release, March 23, 2021: <https://betterhealthconnector.com/health-connector-to-provide-more-subsidies-for-health-insurance>

¹¹ Disenrolled members after March 18, 2020 include members that voluntarily disenrolled from MassHealth, moved out of state, died, or were otherwise exempt from the continuous coverage requirement under FFCRA.

¹² MassHealth indicates that approximately 31,000 members shifted from secondary MassHealth coverage to primary MassHealth coverage between June and September 2020 as a result of the SHIP PA program ending, or because they were eligible earlier in the year for MassHealth and SHIP PA and are maintaining coverage due to FFCRA.

¹³ Figure 4 and data tables include SCO, PACE and One Care enrollment in the Medicare totals.

Primary Insurance Coverage ¹ Type	Enrollment Counts ² (Monthly monitoring beginning in April)													
	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020	Oct-2020	Nov-2020	Dec-2020	Jan-2021	Feb-2021	Mar-2021	
Total Insurance Enrollment		6,428,095	6,431,590	6,428,631	6,437,550	6,448,668	6,444,998	6,451,692	6,467,791	6,476,532	6,467,655	6,477,645	6,475,242	6,482,782
Private Commercial Insurance		4,041,941	4,022,893	4,007,171	4,001,636	3,993,142	3,960,287	3,937,651	3,935,219	3,927,664	3,908,276	3,904,187	3,892,242	3,888,622
Individual Purchasers	A	349,660	350,066	346,700	347,991	348,203	352,497	350,708	347,079	345,755	335,103	324,014	325,177	325,678
Unsubsidized		113,856	112,959	110,409	113,304	111,039	114,049	114,357	118,736	123,527	116,645	124,072	121,793	118,540
Subsidized (APTC-Only)		19,025	18,439	17,319	17,061	17,358	17,461	17,529	17,430	17,184	17,209	17,254	17,085	17,227
ConnectorCare		216,779	218,668	218,972	217,626	219,806	220,987	218,822	210,913	205,044	201,249	182,688	186,299	189,911
Small Group Employers (Fully-Insured)	A,B	407,058	402,255	400,500	400,523	398,441	397,411	395,318	395,266	393,310	392,752	388,771	387,251	386,872
Large Group Employers (Fully-Insured) ³	B	979,108	971,530	967,371	966,350	951,864	917,932	899,042	902,235	899,775	899,513	890,491	888,868	889,382
Other Employer Sponsored Plans (Self-Insured) ³	B	2,306,115	2,299,042	2,292,600	2,286,772	2,294,634	2,292,447	2,292,583	2,290,639	2,288,824	2,280,908	2,300,911	2,290,946	2,286,690
MassHealth (Primary Coverage)	C,D	1,171,768	1,192,834	1,207,424	1,221,599	1,234,517	1,263,431	1,287,493	1,303,141	1,318,679	1,328,648	1,341,901	1,351,450	1,362,061
ACO-A		554,527	565,169	576,822	584,877	591,203	602,520	613,816	622,655	632,374	636,951	641,830	647,259	650,982
ACO-B		365,851	373,728	382,581	388,238	392,025	400,029	406,908	413,211	419,721	422,479	427,821	433,547	437,030
MCO		97,659	99,640	102,076	103,481	104,208	106,201	108,123	109,024	110,295	110,662	110,878	110,973	111,017
PCC Plan		87,778	89,035	90,692	91,966	93,004	95,282	97,436	98,958	100,076	100,752	103,615	106,012	107,804
FFS - Comprehensive		65,953	65,262	55,253	53,037	54,077	59,399	61,210	59,293	56,213	57,804	57,757	53,659	55,228
Medicare	C	1,214,386	1,215,863	1,214,036	1,214,315	1,221,009	1,221,280	1,226,548	1,229,431	1,230,189	1,230,731	1,231,557	1,231,550	1,232,099
Medicare Fee-for-Service (FFS)		853,397	851,579	849,460	848,886	853,426	854,359	855,499	854,996	854,932	854,636	836,981	835,764	835,038
Medicare Advantage		265,032	265,987	266,891	267,872	269,847	268,879	272,684	273,759	274,656	275,586	291,744	292,948	294,068
SCO, One Care, PACE (Dually-eligible)		95,957	98,297	97,685	97,557	97,736	98,042	98,365	100,676	100,601	100,509	102,832	102,838	102,993

Additional Market Views

Merged Market	<i>Sum of A</i>	756,718	752,321	747,200	748,514	746,644	749,908	746,026	742,345	739,065	727,855	712,785	712,428	712,550
Purchased on the Exchange		301,664	303,899	297,653	296,742	299,909	301,843	299,909	295,845	287,138	282,790	269,451	271,415	275,088
Individual Purchasers		293,456	295,546	289,281	288,248	291,329	293,236	291,273	287,141	278,375	273,883	260,293	262,173	265,715
Small Group (Fully-Insured)		8,208	8,353	8,372	8,494	8,580	8,607	8,636	8,704	8,763	8,907	9,158	9,242	9,373
Not Purchased on the Exchange		455,054	448,422	449,547	451,772	446,735	448,065	446,117	446,500	451,927	445,065	443,334	441,013	437,462
Individual Purchasers		56,204	54,520	57,419	59,743	56,874	59,261	59,435	59,938	67,380	61,220	63,721	63,004	59,963
Small Group (Fully-Insured)		398,850	393,902	392,128	392,029	389,861	388,804	386,682	386,562	384,547	383,845	379,613	378,009	377,499
Employer-Sponsored Insurance (ESI)	<i>Sum of B</i>	3,692,281	3,672,827	3,660,471	3,653,645	3,644,939	3,607,790	3,586,943	3,588,140	3,581,909	3,573,173	3,580,173	3,567,065	3,562,944
Total with Primary Coverage through Public Programs	<i>Sum of C</i>	2,386,154	2,408,697	2,421,460	2,435,914	2,455,526	2,484,711	2,514,041	2,532,572	2,548,868	2,559,379	2,573,458	2,583,000	2,594,160
MassHealth - Partial/Secondary	<i>D, Sum of E</i>	614,553	623,238	626,699	631,680	635,539	627,577	621,168	627,445	631,482	637,871	637,918	641,261	644,325
Dually-eligible	<i>E</i>	322,337	323,763	321,601	322,415	323,069	324,562	326,419	328,257	329,282	330,661	329,281	330,709	332,460
Senior Care Options (SCO)		64,843	64,889	64,463	64,504	64,750	65,093	65,440	65,915	65,971	65,954	66,817	67,054	67,302
One Care		26,210	28,569	28,476	28,354	28,315	28,273	28,237	30,037	29,905	29,819	31,299	31,098	31,000
Program for All-Inclusive Care for the Elderly (PACE)		4,904	4,839	4,746	4,699	4,671	4,676	4,688	4,724	4,725	4,736	4,716	4,686	4,691
MassHealth FFS - Dually eligible		226,380	225,466	223,916	224,858	225,333	226,520	228,054	227,581	228,681	230,152	226,449	227,871	229,467
MassHealth FFS Partial/Secondary non-Dually Eligible	<i>E</i>	292,216	299,475	305,098	309,265	312,470	303,015	294,749	299,188	302,200	307,210	308,637	310,552	311,865
Total Covered by MassHealth (Primary and Partial/Secondary)	<i>Sum of D</i>	1,786,321	1,816,072	1,834,123	1,853,279	1,870,056	1,891,008	1,908,661	1,930,586	1,950,161	1,966,519	1,979,819	1,992,711	2,006,386

Notes:

- Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.
- Enrollment counts sourced from the APCD and Supplemental Data reflect the 15th of the month (approximately 87% of total enrollment in primary coverage). Massachusetts Health Connector data reflects the 1st of the month. Medicare FFS data from CMS reflects the number of Medicare beneficiaries enrolled in the reported month.
- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. For self-insured data between April and August, CHIA estimated enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for each month. Self-insured enrollment for September 2020 was sourced from the most recent quarterly supplemental data submitted to CHIA, as well as data submitted to the APCD through September. CHIA applied a similar approach to estimating self-insured enrollment for October 2020 through February 2021. December 2020 APCD data includes some estimates based on the prior month's APCD data submissions due to anomalies. In this publication, January 2021 APCD data was updated with a small portion (~4%) of resubmitted data that had been previously been estimated.

Primary Insurance Coverage ¹ Type		Change from Prior Period (#) (Monthly monitoring beginning in April)												Change (#) Mar 2020 – Mar 2021	
		Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020	Oct-2020	Nov-2020	Dec-2020	Jan-2021	Feb-2021		Mar-2021
Total Insurance Enrollment		11,708	3,495	(2,959)	8,919	11,118	(3,671)	6,694	16,099	8,741	(8,877)	9,990	(2,403)	7,539	54,687
Private Commercial Insurance		13,164	(19,048)	(15,722)	(5,535)	(8,494)	(32,856)	(22,636)	(2,432)	(7,555)	(19,388)	(4,089)	(11,945)	(3,621)	(153,319)
Individual Purchasers	A	15,632	406	(3,366)	1,291	212	4,294	(1,789)	(3,629)	(1,324)	(10,652)	(11,089)	1,163	501	(23,982)
Unsubsidized		8,879	(897)	(2,550)	2,895	(2,265)	3,010	308	4,379	4,791	(6,882)	7,427	(2,279)	(3,253)	4,684
Subsidized (APTC-Only)		1,666	(586)	(1,120)	(258)	297	103	68	(99)	(246)	25	45	(169)	142	(1,798)
ConnectorCare		5,087	1,889	304	(1,346)	2,180	1,181	(2,165)	(7,909)	(5,869)	(3,795)	(18,561)	3,611	3,612	(26,868)
Small Group Employers (Fully-Insured)	A,B	(4,991)	(4,803)	(1,755)	23	(2,082)	(1,030)	(2,093)	(52)	(1,956)	(558)	(3,981)	(1,520)	(379)	(20,186)
Large Group Employers (Fully-Insured) ³	B	(6,758)	(7,578)	(4,159)	(1,021)	(14,486)	(33,932)	(18,890)	3,193	(2,460)	(262)	(9,022)	(1,623)	514	(89,726)
Other Employer Sponsored Plans (Self-Insured) ³	B	9,281	(7,073)	(6,442)	(5,828)	7,862	(2,188)	136	(1,944)	(1,815)	(7,916)	20,003	(9,965)	(4,257)	(19,425)
MassHealth (Primary Coverage)	C,D	(7,742)	21,066	14,590	14,175	12,918	28,914	24,062	15,648	15,538	9,969	13,253	9,549	10,611	190,293
ACO-A		9,706	10,642	11,653	8,055	6,326	11,317	11,296	8,839	9,719	4,577	4,879	5,429	3,723	96,455
ACO-B		10,902	7,877	8,853	5,657	3,787	8,004	6,879	6,303	6,510	2,758	5,342	5,726	3,483	71,179
MCO		(7,748)	1,981	2,436	1,405	727	1,993	1,922	901	1,271	367	216	95	44	13,358
PCC Plan		(16,480)	1,257	1,657	1,274	1,038	2,278	2,154	1,522	1,118	676	2,863	2,397	1,792	20,026
FFS - Comprehensive		(4,122)	(691)	(10,009)	(2,216)	1,040	5,322	1,811	(1,917)	(3,080)	1,591	(47)	(4,098)	1,569	(10,725)
Medicare	C	6,286	1,477	(1,827)	279	6,694	271	5,268	2,883	758	542	826	(7)	549	17,713
Medicare Fee-for-Service (FFS)		(11,054)	(1,818)	(2,119)	(574)	4,540	933	1,140	(503)	(64)	(296)	(17,655)	(1,217)	(726)	(18,359)
Medicare Advantage		14,626	955	904	981	1,975	(968)	3,805	1,075	897	930	16,158	1,204	1,120	29,036
SCO, One Care, PACE (Dually-eligible)		2,714	2,340	(612)	(128)	179	306	323	2,311	(75)	(92)	2,323	6	155	7,036

Additional Market Views

Merged Market	<i>Sum of A</i>	10,641	(4,397)	(5,121)	1,314	(1,870)	3,264	(3,882)	(3,681)	(3,280)	(11,210)	(15,070)	(357)	122	(44,168)
Purchased on the Exchange		15,301	2,235	(6,246)	(911)	3,167	1,934	(1,934)	(4,064)	(8,707)	(4,348)	(13,339)	1,964	3,673	(26,576)
Individual Purchasers		14,439	2,090	(6,265)	(1,033)	3,081	1,907	(1,963)	(4,132)	(8,766)	(4,492)	(13,590)	1,880	3,542	(27,741)
Small Group (Fully-Insured)		862	145	19	122	86	27	29	68	59	144	251	84	131	1,165
Not Purchased on the Exchange		(4,660)	(6,632)	1,125	2,225	(5,037)	1,330	(1,948)	383	5,427	(6,862)	(1,731)	(2,321)	(3,551)	(17,592)
Individual Purchasers		1,193	(1,684)	2,899	2,324	(2,869)	2,387	174	503	7,442	(6,160)	2,501	(717)	(3,041)	3,759
Small Group (Fully-Insured)		(5,853)	(4,948)	(1,774)	(99)	(2,168)	(1,057)	(2,122)	(120)	(2,015)	(702)	(4,232)	(1,604)	(510)	(21,351)
Employer-Sponsored Insurance (ESI)	<i>Sum of B</i>	(2,468)	(19,454)	(12,356)	(6,826)	(8,706)	(37,150)	(20,847)	1,197	(6,231)	(8,736)	7,000	(13,108)	(4,122)	(129,337)
Total with Primary Coverage through Public Programs	<i>Sum of C</i>	(1,456)	22,543	12,763	14,454	19,612	29,185	29,330	18,531	16,296	10,511	14,079	9,542	11,160	208,006
MassHealth - Partial/Secondary	<i>D, Sum of E</i>	13,171	8,685	3,461	4,981	3,859	(7,962)	(6,409)	6,277	4,037	6,389	47	3,343	3,064	29,772
Dually-eligible	<i>E</i>	6,735	1,426	(2,162)	814	654	1,493	1,857	1,838	1,025	1,379	(1,380)	1,428	1,751	10,123
Senior Care Options (SCO)		1,702	46	(426)	41	246	343	347	475	56	(17)	863	237	248	2,459
One Care		1,016	2,359	(93)	(122)	(39)	(42)	(36)	1,800	(132)	(86)	1,480	(201)	(98)	4,790
Program for All-Inclusive Care for the Elderly (PACE)		(4)	(65)	(93)	(47)	(28)	5	12	36	1	11	(20)	(30)	5	(213)
MassHealth FFS - Dually eligible		4,021	(914)	(1,550)	942	475	1,187	1,534	(473)	1,100	1,471	(3,703)	1,422	1,596	3,087
MassHealth FFS Partial/Secondary non-Dually Eligible	<i>E</i>	6,436	7,259	5,623	4,167	3,205	(9,455)	(8,266)	4,439	3,012	5,010	1,427	1,915	1,313	19,649
Total Covered by MassHealth (Primary and Partial/Secondary)	<i>Sum of D</i>	5,429	29,751	18,051	19,156	16,777	20,952	17,653	21,925	19,575	16,358	13,300	12,892	13,675	220,065

Notes:

- Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.
- Enrollment counts sourced from the APCD and Supplemental Data reflect the 15th of the month (approximately 87% of total enrollment in primary coverage). Massachusetts Health Connector data reflects the 1st of the month. Medicare FFS data from CMS reflects the number of Medicare beneficiaries enrolled in the reported month.
- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. For self-insured data between April and August, CHIA estimated enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for each month. Self-insured enrollment for September 2020 was sourced from the most recent quarterly supplemental data submitted to CHIA, as well as data submitted to the APCD through September. CHIA applied a similar approach to estimating self-insured enrollment for October 2020 through February 2021. December 2020 APCD data includes some estimates based on the prior month's APCD data submissions due to anomalies. In this publication, January 2021 APCD data was updated with a small portion (~4%) of resubmitted data that had been previously been estimated.

Primary Insurance Coverage ¹ Type		Change from Prior Period (%) (Monthly monitoring beginning in April)													Change (%) Mar 2020 - Mar 2021
		Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020	Oct-2020	Nov-2020	Dec-2020	Jan-2021	Feb-2021	Mar-2021	
Total Insurance Enrollment		0.2%	0.1%	0.0%	0.1%	0.2%	-0.1%	0.1%	0.2%	0.1%	-0.1%	0.2%	0.0%	0.1%	0.9%
Private Commercial Insurance		0.3%	-0.5%	-0.4%	-0.1%	-0.2%	-0.8%	-0.6%	-0.1%	-0.2%	-0.5%	-0.1%	-0.3%	-0.1%	-3.8%
Individual Purchasers	A	4.7%	0.1%	-1.0%	0.4%	0.1%	1.2%	-0.5%	-1.0%	-0.4%	-3.1%	-3.3%	0.4%	0.2%	-6.9%
Unsubsidized		8.5%	-0.8%	-2.3%	2.6%	-2.0%	2.7%	0.3%	3.8%	4.0%	-5.6%	6.4%	-1.8%	-2.7%	4.1%
Subsidized (APTC-Only)		9.6%	-3.1%	-6.1%	-1.5%	1.7%	0.6%	0.4%	-0.6%	-1.4%	0.1%	0.3%	-1.0%	0.8%	-9.5%
ConnectorCare		2.4%	0.9%	0.1%	-0.6%	1.0%	0.5%	-1.0%	-3.6%	-2.8%	-1.9%	-9.2%	2.0%	1.9%	-12.4%
Small Group Employers (Fully-Insured)	A,B	-1.2%	-1.2%	-0.4%	0.0%	-0.5%	-0.3%	-0.5%	0.0%	-0.5%	-0.1%	-1.0%	-0.4%	-0.1%	-5.0%
Large Group Employers (Fully-Insured) ³	B	-0.7%	-0.8%	-0.4%	-0.1%	-1.5%	-3.6%	-2.1%	0.4%	-0.3%	0.0%	-1.0%	-0.2%	0.1%	-9.2%
Other Employer Sponsored Plans (Self-Insured) ³	B	0.4%	-0.3%	-0.3%	-0.3%	0.3%	-0.1%	0.0%	-0.1%	-0.1%	-0.3%	0.9%	-0.4%	-0.2%	-0.8%
MassHealth (Primary Coverage)	C,D	-0.7%	1.8%	1.2%	1.2%	1.1%	2.3%	1.9%	1.2%	1.2%	0.8%	1.0%	0.7%	0.8%	16.2%
ACO-A		1.8%	1.9%	2.1%	1.4%	1.1%	1.9%	1.9%	1.4%	1.6%	0.7%	0.8%	0.8%	0.6%	17.4%
ACO-B		3.1%	2.2%	2.4%	1.5%	1.0%	2.0%	1.7%	1.5%	1.6%	0.7%	1.3%	1.3%	0.8%	19.5%
MCO		-7.4%	2.0%	2.4%	1.4%	0.7%	1.9%	1.8%	0.8%	1.2%	0.3%	0.2%	0.1%	0.0%	13.7%
PCC Plan		-15.8%	1.4%	1.9%	1.4%	1.1%	2.4%	2.3%	1.6%	1.1%	0.7%	2.8%	2.3%	1.7%	22.8%
FFS - Comprehensive		-5.9%	-1.0%	-15.3%	-4.0%	2.0%	9.8%	3.0%	-3.1%	-5.2%	2.8%	-0.1%	-7.1%	2.9%	-16.3%
Medicare	C	0.5%	0.1%	-0.2%	0.0%	0.6%	0.0%	0.4%	0.2%	0.1%	0.0%	0.1%	0.0%	0.0%	1.5%
Medicare Fee-for-Service (FFS)		-1.3%	-0.2%	-0.2%	-0.1%	0.5%	0.1%	0.1%	-0.1%	0.0%	0.0%	-2.1%	-0.1%	-0.1%	-2.2%
Medicare Advantage		5.8%	0.4%	0.3%	0.4%	0.7%	-0.4%	1.4%	0.4%	0.3%	0.3%	5.9%	0.4%	0.4%	11.0%
SCO, One Care, PACE (Dually-eligible)		2.9%	2.4%	-0.6%	-0.1%	0.2%	0.3%	0.3%	2.3%	-0.1%	-0.1%	2.3%	0.0%	0.2%	7.3%

Additional Market Views

Merged Market	Sum of A	1.4%	-0.6%	-0.7%	0.2%	-0.2%	0.4%	-0.5%	-0.5%	-0.4%	-1.5%	-2.1%	-0.1%	0.0%	-5.8%
Purchased on the Exchange		5.3%	0.7%	-2.1%	-0.3%	1.1%	0.6%	-0.6%	-1.4%	-2.9%	-1.5%	-4.7%	0.7%	1.4%	-8.8%
Individual Purchasers		5.2%	0.7%	-2.1%	-0.4%	1.1%	0.7%	-0.7%	-1.4%	-3.1%	-1.6%	-5.0%	0.7%	1.4%	-9.5%
Small Group (Fully-Insured)		11.7%	1.8%	0.2%	1.5%	1.0%	0.3%	0.3%	0.8%	0.7%	1.6%	2.8%	0.9%	1.4%	14.2%
Not Purchased on the Exchange		-1.0%	-1.5%	0.3%	0.5%	-1.1%	0.3%	-0.4%	0.1%	1.2%	-1.5%	-0.4%	-0.5%	-0.8%	-3.9%
Individual Purchasers		2.2%	-3.0%	5.3%	4.0%	-4.8%	4.2%	0.3%	0.8%	12.4%	-9.1%	4.1%	-1.1%	-4.8%	6.7%
Small Group (Fully-Insured)		-1.4%	-1.2%	-0.5%	0.0%	-0.6%	-0.3%	-0.5%	0.0%	-0.5%	-0.2%	-1.1%	-0.4%	-0.1%	-5.4%
Employer-Sponsored Insurance (ESI)	Sum of B	-0.1%	-0.5%	-0.3%	-0.2%	-0.2%	-1.0%	-0.6%	0.0%	-0.2%	-0.2%	0.2%	-0.4%	-0.1%	-3.5%
Total with Primary Coverage through Public Programs	Sum of C	-0.1%	0.9%	0.5%	0.6%	0.8%	1.2%	1.2%	0.7%	0.6%	0.4%	0.6%	0.4%	0.4%	8.7%
MassHealth - Partial/Secondary	D, Sum of E	2.2%	1.4%	0.6%	0.8%	0.6%	-1.3%	-1.0%	1.0%	0.6%	1.0%	0.0%	0.5%	0.5%	4.8%
Dually-eligible	E	2.1%	0.4%	-0.7%	0.3%	0.2%	0.5%	0.6%	0.6%	0.3%	0.4%	-0.4%	0.4%	0.5%	3.1%
Senior Care Options (SCO)		2.7%	0.1%	-0.7%	0.1%	0.4%	0.5%	0.5%	0.7%	0.1%	0.0%	1.3%	0.4%	0.4%	3.8%
One Care		4.0%	9.0%	-0.3%	-0.4%	-0.1%	-0.1%	-0.1%	6.4%	-0.4%	-0.3%	5.0%	-0.6%	-0.3%	18.3%
Program for All-Inclusive Care for the Elderly (PACE)		-0.1%	-1.3%	-1.9%	-1.0%	-0.6%	0.1%	0.3%	0.8%	0.0%	0.2%	-0.4%	-0.6%	0.1%	-4.3%
MassHealth FFS - Dually eligible		1.8%	-0.4%	-0.7%	0.4%	0.2%	0.5%	0.7%	-0.2%	0.5%	0.6%	-1.6%	0.6%	0.7%	1.4%
MassHealth FFS Partial/Secondary non-Dually Eligible	E	2.3%	2.5%	1.9%	1.4%	1.0%	-3.0%	-2.7%	1.5%	1.0%	1.7%	0.5%	0.6%	0.4%	6.7%
Total Covered by MassHealth (Primary and Partial/Secondary)	Sum of D	0.3%	1.7%	1.0%	1.0%	0.9%	1.1%	0.9%	1.1%	1.0%	0.8%	0.7%	0.7%	0.7%	12.3%

Notes:

- Coverage is defined by unique Massachusetts residents in primary, medical membership within the top 12 commercial payers by enrollment, MassHealth (Medicaid), and Medicare. These counts reflect enrollment for Massachusetts residents and may differ from other sources that report enrollment by Massachusetts contract situs. Membership counts are not exhaustive for Massachusetts; excluded populations may include commercial payers and third party administrators with a small Massachusetts presence, the Federal Employees Health Benefits Program (FEHBP), TRICARE, Veterans Affairs Healthcare, the Indian Health Service, other federal programs, and prisons. This data should not be used to calculate a statewide insurance rate.
- Enrollment counts sourced from the APCD and Supplemental Data reflect the 15th of the month (approximately 87% of total enrollment in primary coverage). Massachusetts Health Connector data reflects the 1st of the month. Medicare FFS data from CMS reflects the number of Medicare beneficiaries enrolled in the reported month.
- Through March 2020, Other Employer Sponsored Plans (Self-Insured) enrollment was sourced from quarterly supplemental data submitted to CHIA, as well as from the APCD. For self-insured data between April and August, CHIA estimated enrollment for this sector using a combination of supplemental filings voluntarily submitted by some insurers, the APCD, and data collected by the Division of Insurance. CHIA examined the trends observed across these sources, as well as the Large Group (Fully-Insured) subsector, and applied it to the prior period self-insured enrollment figures to arrive at an estimate for each month. Self-insured enrollment for September 2020 was sourced from the most recent quarterly supplemental data submitted to CHIA, as well as data submitted to the APCD through September. CHIA applied a similar approach to estimating self-insured enrollment for October 2020 through February 2021. December 2020 APCD data includes some estimates based on the prior month's APCD data submissions due to anomalies. In this publication, January 2021 APCD data was updated with a small portion (~4%) of resubmitted data that had been previously been estimated.

Technical Notes:

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
Primary Insurance Coverage Type	Coverage is defined by unique, Massachusetts residents with primary, medical membership in the 12 largest commercial payers, MassHealth (Medicaid), or Medicare.	MA All-Payer Claims Database (APCD), Supplemental Data, Centers for Medicare & Medicaid Services (CMS)	APCD, estimated Supplemental Data, estimated Self-Insured figure except for September 2020 (see below); Centers for Medicare & Medicaid Services (CMS)
Private Commercial Insurance	Private Commercial enrollment refers to members receiving coverage through an employer, purchasing it directly from a payer or via broker, or purchasing it through the Massachusetts Health Connector (including via ConnectorCare and Advance Premium Tax Credits).	APCD, Supplemental Data	APCD, estimated Supplemental Data, estimated Self-Insured figure, except for September 2020 (see below); December 2020 APCD data includes some estimates based on the prior month's APCD data submissions due to anomalies.
Individual Purchasers	Individual purchasers have individual (non-group) contract with payer; includes individual purchases through the Massachusetts Health Connector.	APCD	APCD
<i>Unsubsidized</i>	Individual purchasers who did not receive advance premium tax credits (APTCs) or cost-sharing reduction (CSR) subsidies.	Massachusetts Health Connector, APCD	Massachusetts Health Connector, APCD
<i>Subsidized (APTC-Only)</i>	Individual purchasers for those with household incomes at or below 400% of the Federal Poverty Level (FPL) who receive federal tax credits which may be paid in advance to reduce monthly premiums for qualified health plan (QHP) members who qualify.	Massachusetts Health Connector	Massachusetts Health Connector
<i>ConnectorCare</i>	A type of QHP offered through the Health Connector with lower monthly premiums and cost-sharing for those with household incomes at or below 300% FPL.	Massachusetts Health Connector	Massachusetts Health Connector
Small Group Employers (Fully-Insured)	Fully-Insured Small Group Employer membership includes private commercial insurance sold to small group employers (50 or fewer eligible employees) under fully-insured plans.	APCD, Supplemental Data	APCD
Large Group Employers (Fully-Insured)	Fully-Insured Large Group Employer membership includes private commercial insurance sold to employer groups with 51 or more eligible employees under fully-insured plans.	APCD, Supplemental Data	APCD, estimated Supplemental Data; September 2020 data includes Supplemental data submitted to CHIA for that month.
Other Employer Sponsored Plans (Self-Insured)	A self-insured employer takes on the financial responsibility and risk for its employees' and employee-dependents' medical costs, paying payers or third party administrators to administer their claims.	APCD, Supplemental Data	April – August 2020 estimates based on March 2020 figure and other high level trends for this market segment. September 2020 data sourced from APCD and Supplemental data submitted to CHIA for that month. October 2020 – February 2021 estimates based on September 2020 figure and other high level trends for this market segment.
MassHealth Primary Coverage (Direct)	MassHealth Primary (Direct) includes only members with primary, medical coverage through MassHealth and who are not receiving premium assistance. This category excludes non-comprehensive coverage such as MassHealth Limited, which only covers emergency services.	APCD	APCD
MassHealth Accountable Care Organizations (ACO) A	Also known as Accountable Care Partnership Plans for MassHealth members. Managed care organizations and a group of primary care providers (PCPs) create a full health care network that includes PCPs, specialists, behavioral health providers and hospitals. Members must use the plan's network.	APCD	APCD
MassHealth Accountable Care Organizations (ACO) B	Also known as Primary Care ACOs. A group of PCPs form an ACO that contracts directly with MassHealth to provide primary care and other services to MassHealth members.	APCD	APCD
MassHealth Managed Care Organizations (MCO)	A system of primary care and other services that are provided and coordinated by MassHealth managed care plans and their networks of qualified providers. Members may receive benefits not covered by the MCO on a fee-for-service basis.	APCD	APCD

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
Primary Care Clinician (PCC) Plan	A managed care option administered by MassHealth through which enrolled members receive primary care and other medical services.	APCD	APCD
Fee-for-Service (FFS) - Comprehensive	Members who receive their care via the Fee-for Service (FFS) delivery system who do not have other, primary, medical coverage.	APCD	APCD
Medicare	Medicare is the federal health insurance program for people who are 65 or older, certain people under 65 with disabilities and people with End-Stage Renal Disease.	APCD, CMS	APCD, CMS
Medicare Fee-for-Service	Sometimes called traditional Medicare, FFS allows beneficiaries to seek care from any provider that accepts Medicare. Medicare FFS is comprised of Part A (inpatient coverage) and Part B (outpatient coverage). In this chart, Medicare Fee-for-Service includes only beneficiaries with both Part A and Part B coverage. Medicare Fee-for-Service enrollment includes members who are dually eligible for MassHealth and receiving services through the MassHealth Fee-for-Service delivery system (in FFS - Partial/Secondary).	CMS	CMS
Medicare Advantage	A Medicare managed care plan offered by commercial payers to provide beneficiaries with all Part A and Part B benefits, sometimes including prescription drug benefits (Part D) and/or vision, hearing or dental benefits. In this chart, Medicare Advantage excludes enrollment in SCO, One Care, and PACE.	APCD	APCD
SCO, One Care, PACE (Dually-eligible)	Medicare and Medicaid (MassHealth) managed care programs for specific populations. See definitions below under Dually-eligible. Medicare is considered the Primary payer for dually-eligible individuals. There is a small percentage of SCO and PACE members that are Medicaid-only. For the purposes of this chart all SCO and PACE members are included under Medicare.	APCD	APCD

Additional Market Views

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
Merged Market	The Massachusetts merged market includes private commercial insurance sold to individuals or small groups (50 or fewer eligible employees) under fully-insured plans.	APCD, Supplemental Data	APCD
Purchased on the Exchange	Enrollment data on individual purchasers and small group membership is provided by the Massachusetts Health Connector.	Massachusetts Health Connector	Massachusetts Health Connector
Not Purchased on the Exchange	Connector data on individual purchasers and small group membership is subtracted from APCD fully-insured individually-purchased and small group commercial membership to calculate off-exchange merged market membership.	APCD, Supplemental Data, Massachusetts Health Connector	APCD, Massachusetts Health Connector
Employer-Sponsored Insurance (ESI)	Health insurance plans purchased by employers as part of an employee benefit package.	APCD, Supplemental Data	APCD, estimated Supplemental Data, estimated Self-Insured figure except for September 2020 (see above)
Total Covered by Public Programs	Medicare + MassHealth (Includes SCO, PACE & One Care programs)	APCD, CMS	APCD, CMS
MassHealth - Partial/Secondary	Coverage provided by MassHealth to eligible members who receive primary coverage from other insurance, in some cases through premium assistance to support the obtainment of primary coverage from an alternate source. MassHealth may provide significant services to eligible members when medically necessary services are not covered by the primary insurance. This category also includes non-comprehensive coverage, such as MassHealth Limited, which covers only emergency services.	APCD	APCD

Insurance Coverage Categories	Definition	Sources for data through March 2020	Sources for data beginning April 2020
Dually-eligible	Members who are eligible for both Medicare and Medicaid (MassHealth). MassHealth members that have primary coverage through Medicare can choose to enroll in SCO, PACE or One Care (based on eligibility criteria) or receive MassHealth-covered services on a fee-for-service basis.	APCD	APCD
Senior Care Options (SCO)	A fully capitated Medicare and Medicaid managed care program for those 65 and older and managed jointly by the Centers for Medicare and Medicaid Services (CMS) and MassHealth. A small percentage of SCO members are Medicaid only.	APCD	APCD
One Care	A fully capitated program for individuals with disabilities between the ages of 21 and 64 who are eligible for both Medicare and Medicaid. Members are provided all Medicare and MassHealth benefits as well as a care coordinator, dental benefits, and additional behavioral health and support services.	APCD	APCD
Program for All-Inclusive Care for the Elderly (PACE)	A fully capitated Medicare and Medicaid managed care program for those 55 and older and managed jointly by the Centers for Medicare and Medicaid Services (CMS) and MassHealth. A small percentage of PACE members (6% in July 2020) are Medicaid only.	APCD	APCD
MassHealth FFS - Dual-eligible	Members who are eligible for both Medicare and Medicaid who receive their MassHealth services via the MassHealth Fee-for-Service (FFS) delivery system. Members who have Medicare coverage in addition to MassHealth are eligible for a range of services paid for by MassHealth. In many cases, MassHealth will also cover Medicare member cost sharing responsibilities.	APCD	APCD
MassHealth FFS Partial/Secondary non-Dual-Eligible	Members who receive services via the MassHealth FFS delivery system who are not eligible for Medicare, but either 1) receive primary coverage for health services through a third party, and may be eligible for a range of services paid for by MassHealth when not covered by the primary insurer, or 2) receive assistance from MassHealth to purchase primary coverage.	APCD	APCD
Total Covered by MassHealth (Primary and Partial/Secondary)	See definitions above for MassHealth Primary (Direct) and Partial/Secondary membership.	APCD	APCD

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