

MARCH 2019 THROUGH MAY 2020

To provide more rapid insight into the impact of COVID-19 on insurance coverage in the Commonwealth, CHIA is producing monthly enrollment data summaries by key market sectors, in addition to its biannual *Enrollment Trends* reports. This publication includes enrollment figures through May 2020.

In the initial months of the pandemic, overall insurance coverage remained relatively stable, with over 6.4 million Massachusetts residents receiving coverage from private commercial plans, MassHealth, or Medicare.¹ However, early trends through May varied across these insurance categories.

Private commercial insurance plans, which cover over four million Massachusetts residents, declined by 0.9% between March and May. This was predominantly

driven by employer-sponsored insurance (ESI), but with the exception of subsidized ConnectorCare plans, individual purchaser enrollment declined as well.

In April and May, individuals with primary MassHealth coverage grew by over 35,000, or approximately 1.5% each month. During this period, the Families First Coronavirus Response Act (FFCRA) mandated Medicaid programs continue coverage for all beneficiaries enrolled on or after March 18, regardless of changes in beneficiary circumstances or scheduled redetermination assessments.²

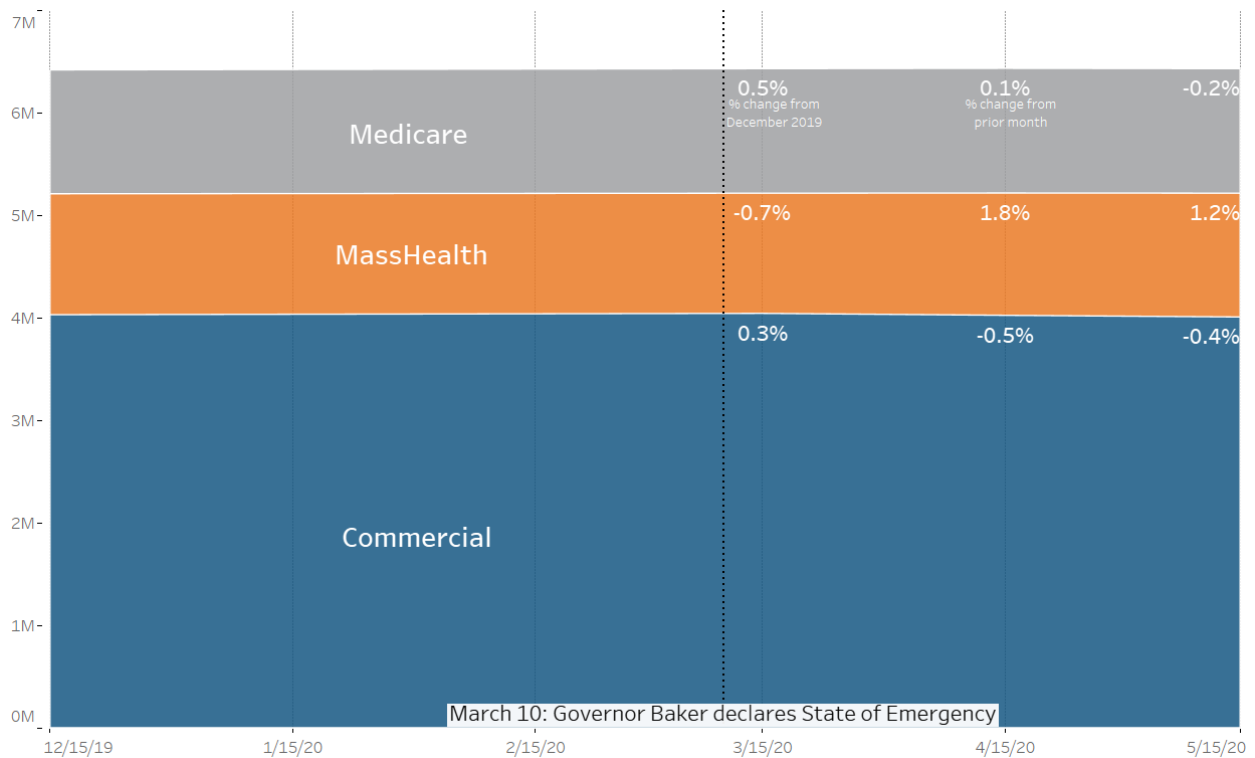
Medicare coverage,³ which has generally grown steadily over time at 1.5% annually, declined slightly between March and May. Enrollment in SCO, One Care, and PACE programs for dually-eligible members increased 1.8% during this period.

While unemployment claims increased dramatically in the early months of the pandemic,⁴ ESI coverage in Massachusetts did not decline at a correspondingly high rate. This is consistent with initial findings nationally,^{5,6} and a number of factors could explain this apparent disconnect.

For one, not all those claiming unemployment benefits had coverage through their employer, and for those that did, some were furloughed and may have maintained their coverage. Some already had coverage through a family member's plan, or could have shifted to a family member's plan. Others may have signed up for coverage through COBRA.⁷

Despite these mitigating factors, disruptions to economic activity may impact subsectors of ESI to different degrees, and CHIA is continuing to monitor these developments to better understand the extent to which ESI and other insurance coverage may be impacted by the COVID-19 pandemic.

Massachusetts Enrollment by Health Insurance Category, December 2019 through May 2020



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, 4/30/2020: <https://www.medicaid.gov/state-resource-center/downloads/covid-19-section-6008-faqs.pdf>

³ Medicare coverage as used here refers to Fee-for-Service (traditional) and Medicare Advantage plans. See data tables for additional information on these breakouts.

⁴ US Department of Labor, July 16, 2020, <https://www.dol.gov/ui/data.pdf>

⁵ Robert Wood Johnson Foundation & The Urban Institute, July 13, 2020: <https://www.rwjf.org/en/library/research/2020/07/changes-in-health-insurance-coverage-due-to-the-covid-19-recession--preliminary-estimates-using-microsimulation.html>

⁶ The Commonwealth Fund, June 23, 2020: <https://www.commonwealthfund.org/publications/issue-briefs/2020/jun/implications-covid-19-pandemic-health-insurance-survey>

⁷ COBRA, or the Consolidated Omnibus Reconciliation Act, is a federal law that gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances such as job loss, reduction of hours worked, divorce, and other life events. Qualified individuals may be required to pay the entire premium for coverage up to 102% the cost to the plan. <https://www.dol.gov/general/topic/health-plans/cobra>

Primary Insurance Coverage ¹ Type		Enrollment Counts ² (Monthly monitoring beginning in April)						
		Mar-2019	Jun-2019	Sep-2019	Dec-2019	Mar-2020	Apr-2020	May-2020
Total Insurance Enrollment		6,414,956	6,432,159	6,424,729	6,416,387	6,428,095	6,431,590	6,428,631
Private Commercial Insurance		4,038,878	4,045,382	4,023,923	4,028,777	4,041,941	4,022,893	4,007,171
Individual Purchasers	A	329,936	333,865	338,805	334,028	349,660	350,066	346,700
Unsubsidized		106,296	104,777	105,372	104,977	113,856	112,959	110,409
Subsidized (APTC-Only)		16,442	16,411	16,899	17,359	19,025	18,439	17,319
ConnectorCare		207,198	212,677	216,534	211,692	216,779	218,668	218,972
Small Group Employers (Fully-Insured)	A,B	423,025	420,563	416,853	412,049	407,058	402,255	400,500
Large Group Employers (Fully-Insured)	B	977,006	980,684	979,897	985,866	979,108	971,530	967,371
Other Employer Sponsored Plans (Self-Insured) ³	B	2,308,911	2,310,270	2,288,368	2,296,834	2,306,115	2,299,042	2,292,600
MassHealth (Primary Coverage)	C,D	1,192,257	1,195,439	1,198,363	1,179,510	1,171,768	1,192,834	1,207,424
ACO-A		533,220	548,065	548,626	544,821	554,527	565,169	576,822
ACO-B		347,904	357,057	358,318	354,949	365,851	373,728	382,581
MCO		123,100	113,274	109,908	105,407	97,659	99,640	102,076
PCC Plan		105,369	107,493	106,947	104,258	87,778	89,035	90,692
FFS - Comprehensive		82,664	69,550	74,564	70,075	65,953	65,262	55,253
Medicare	C	1,183,821	1,191,338	1,202,443	1,208,100	1,214,386	1,215,863	1,214,036
Medicare Fee-for-Service (FFS)		852,086	855,121	862,579	864,451	853,397	851,579	849,460
Medicare Advantage		244,040	245,917	248,556	250,406	265,032	265,987	266,891
SCO, One Care, PACE (Dually-eligible)		87,695	90,300	91,308	93,243	95,957	98,297	97,685

Additional Market Views

Merged Market	<i>Sum of A</i>	752,961	754,428	755,658	746,077	756,718	752,321	747,200
Purchased on the Exchange		279,268	285,266	290,293	286,363	301,664	303,899	297,653
Individual Purchasers		273,419	278,724	283,492	279,017	293,456	295,546	289,281
Small Group (Fully-Insured)		5,849	6,542	6,801	7,346	8,208	8,353	8,372
Not Purchased on the Exchange		473,693	469,162	465,365	459,714	455,054	448,422	449,547
Individual Purchasers		56,517	55,141	55,313	55,011	56,204	54,520	57,419
Small Group (Fully-Insured)		417,176	414,021	410,052	404,703	398,850	393,902	392,128
Employer-Sponsored Insurance (ESI)	<i>Sum of B</i>	3,708,942	3,711,517	3,685,118	3,694,749	3,692,281	3,672,827	3,660,471
Total with Primary Coverage through Public Programs	<i>Sum of C</i>	2,376,078	2,386,777	2,400,806	2,387,610	2,386,154	2,408,697	2,421,460
MassHealth - Partial/Secondary	<i>D, Sum of E</i>	591,033	605,714	599,163	601,382	614,553	623,238	626,699
Dually-eligible	<i>E</i>	317,091	317,513	316,294	315,602	322,337	323,763	321,601
Senior Care Options (SCO)		59,660	61,347	62,892	63,141	64,843	64,889	64,463
One Care		23,268	24,086	23,495	25,194	26,210	28,569	28,476
Program for All-Inclusive Care for the Elderly (PACE)		4,767	4,867	4,921	4,908	4,904	4,839	4,746
MassHealth FFS - Dually eligible		229,396	227,213	224,986	222,359	226,380	225,466	223,916
MassHealth FFS Partial/Secondary non-Dually Eligible	<i>E</i>	273,942	288,201	282,869	285,780	292,216	299,475	305,098
Total Covered by MassHealth (Primary and Partial/Secondary)	<i>Sum of D</i>	1,783,290	1,801,153	1,797,526	1,780,892	1,786,321	1,816,072	1,834,123

Notes:

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- 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. Beginning in April, CHIA began estimating 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 the current month.

Primary Insurance Coverage ¹ Type		Change from Prior Period (#) (Monthly monitoring beginning in April)							Change (#) from March 2020 - May 2020
		Mar-2019	Jun-2019	Sep-2019	Dec-2019	Mar-2020	Apr-2020	May-2020	
Total Insurance Enrollment			17,203	(7,430)	(8,342)	11,708	3,495	(2,959)	536
Private Commercial Insurance			6,504	(21,459)	4,854	13,164	(19,048)	(15,722)	(34,770)
Individual Purchasers	A		3,929	4,940	(4,777)	15,632	406	(3,366)	(2,960)
Unsubsidized			(1,519)	595	(395)	8,879	(897)	(2,550)	(3,447)
Subsidized (APTC-Only)			(31)	488	460	1,666	(586)	(1,120)	(1,706)
ConnectorCare			5,479	3,857	(4,842)	5,087	1,889	304	2,193
Small Group Employers (Fully-Insured)	A,B		(2,462)	(3,710)	(4,804)	(4,991)	(4,803)	(1,755)	(6,558)
Large Group Employers (Fully-Insured)	B		3,678	(787)	5,969	(6,758)	(7,578)	(4,159)	(11,737)
Other Employer Sponsored Plans (Self-Insured) ³	B		1,359	(21,902)	8,466	9,281	(7,073)	(6,442)	(13,515)
MassHealth (Primary Coverage)	C,D		3,182	2,924	(18,853)	(7,742)	21,066	14,590	35,656
ACO-A			14,845	561	(3,805)	9,706	10,642	11,653	22,295
ACO-B			9,153	1,261	(3,369)	10,902	7,877	8,853	16,730
MCO			(9,826)	(3,366)	(4,501)	(7,748)	1,981	2,436	4,417
PCC Plan			2,124	(546)	(2,689)	(16,480)	1,257	1,657	2,914
FFS - Comprehensive			(13,114)	5,014	(4,489)	(4,122)	(691)	(10,009)	(10,700)
Medicare	C		7,517	11,105	5,657	6,286	1,477	(1,827)	(350)
Medicare Fee-for-Service (FFS)			3,035	7,458	1,872	(11,054)	(1,818)	(2,119)	(3,937)
Medicare Advantage			1,877	2,639	1,850	14,626	955	904	1,859
SCO, One Care, PACE (Dually-eligible)			2,605	1,008	1,935	2,714	2,340	(612)	1,728

Additional Market Views

Merged Market	Sum of A		1,467	1,230	(9,581)	10,641	(4,397)	(5,121)	(9,518)
Purchased on the Exchange			5,998	5,027	(3,930)	15,301	2,235	(6,246)	(4,011)
Individual Purchasers			5,305	4,768	(4,475)	14,439	2,090	(6,265)	(4,175)
Small Group (Fully-Insured)			693	259	545	862	145	19	164
Not Purchased on the Exchange			(4,531)	(3,797)	(5,651)	(4,660)	(6,632)	1,125	(5,507)
Individual Purchasers			(1,376)	172	(302)	1,193	(1,684)	2,899	1,215
Small Group (Fully-Insured)			(3,155)	(3,969)	(5,349)	(5,853)	(4,948)	(1,774)	(6,722)
Employer-Sponsored Insurance (ESI)	Sum of B		2,575	(26,399)	9,631	(2,468)	(19,454)	(12,356)	(31,810)
Total with Primary Coverage through Public Programs	Sum of C		10,699	14,029	(13,196)	(1,456)	22,543	12,763	35,306
MassHealth - Partial/Secondary	D, Sum of E		14,681	(6,551)	2,219	13,171	8,685	3,461	12,146
Dually-eligible	E		422	(1,219)	(692)	6,735	1,426	(2,162)	(736)
Senior Care Options (SCO)			1,687	1,545	249	1,702	46	(426)	(380)
One Care			818	(591)	1,699	1,016	2,359	(93)	2,266
Program for All-Inclusive Care for the Elderly (PACE)			100	54	(13)	(4)	(65)	(93)	(158)
MassHealth FFS - Dually eligible			(2,183)	(2,227)	(2,627)	4,021	(914)	(1,550)	(2,464)
MassHealth FFS Partial/Secondary non-Dually Eligible	E		14,259	(5,332)	2,911	6,436	7,259	5,623	12,882
Total Covered by MassHealth (Primary and Partial/Secondary)	Sum of D		17,863	(3,627)	(16,634)	5,429	29,751	18,051	47,802

Notes:

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- 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. Beginning in April, CHIA began estimating 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 the current month.

Primary Insurance Coverage ¹ Type		Change from Prior Period (%) (Monthly monitoring beginning in April)							Change (%) from March 2020 - May 2020
		Mar-2019	Jun-2019	Sep-2019	Dec-2019	Mar-2020	Apr-2020	May-2020	
Total Insurance Enrollment			0.3%	-0.1%	-0.1%	0.2%	0.1%	0.0%	0.0%
Private Commercial Insurance			0.2%	-0.5%	0.1%	0.3%	-0.5%	-0.4%	-0.9%
Individual Purchasers	A		1.2%	1.5%	-1.4%	4.7%	0.1%	-1.0%	-0.8%
Unsubsidized			-1.4%	0.6%	-0.4%	8.5%	-0.8%	-2.3%	-3.0%
Subsidized (APTC-Only)			-0.2%	3.0%	2.7%	9.6%	-3.1%	-6.1%	-9.0%
ConnectorCare			2.6%	1.8%	-2.2%	2.4%	0.9%	0.1%	1.0%
Small Group Employers (Fully-Insured)	A,B		-0.6%	-0.9%	-1.2%	-1.2%	-1.2%	-0.4%	-1.6%
Large Group Employers (Fully-Insured)	B		0.4%	-0.1%	0.6%	-0.7%	-0.8%	-0.4%	-1.2%
Other Employer Sponsored Plans (Self-Insured) ³	B		0.1%	-0.9%	0.4%	0.4%	-0.3%	-0.3%	-0.6%
MassHealth (Primary Coverage)	C,D		0.3%	0.2%	-1.6%	-0.7%	1.8%	1.2%	3.0%
ACO-A			2.8%	0.1%	-0.7%	1.8%	1.9%	2.1%	4.0%
ACO-B			2.6%	0.4%	-0.9%	3.1%	2.2%	2.4%	4.6%
MCO			-8.0%	-3.0%	-4.1%	-7.4%	2.0%	2.4%	4.5%
PCC Plan			2.0%	-0.5%	-2.5%	-15.8%	1.4%	1.9%	3.3%
FFS - Comprehensive			-15.9%	7.2%	-6.0%	-5.9%	-1.0%	-15.3%	-16.2%
Medicare	C		0.6%	0.9%	0.5%	0.5%	0.1%	-0.2%	0.0%
Medicare Fee-for-Service (FFS)			0.4%	0.9%	0.2%	-1.3%	-0.2%	-0.2%	-0.5%
Medicare Advantage			0.8%	1.1%	0.7%	5.8%	0.4%	0.3%	0.7%
SCO, One Care, PACE (Dually-eligible)			3.0%	1.1%	2.1%	2.9%	2.4%	-0.6%	1.8%

Additional Market Views

Merged Market	Sum of A		0.2%	0.2%	-1.3%	1.4%	-0.6%	-0.7%	-1.3%
Purchased on the Exchange			2.1%	1.8%	-1.4%	5.3%	0.7%	-2.1%	-1.3%
Individual Purchasers			1.9%	1.7%	-1.6%	5.2%	0.7%	-2.1%	-1.4%
Small Group (Fully-Insured)			11.8%	4.0%	8.0%	11.7%	1.8%	0.2%	2.0%
Not Purchased on the Exchange			-1.0%	-0.8%	-1.2%	-1.0%	-1.5%	0.3%	-1.2%
Individual Purchasers			-2.4%	0.3%	-0.5%	2.2%	-3.0%	5.3%	2.2%
Small Group (Fully-Insured)			-0.8%	-1.0%	-1.3%	-1.4%	-1.2%	-0.5%	-1.7%
Employer-Sponsored Insurance (ESI)	Sum of B		0.1%	-0.7%	0.3%	-0.1%	-0.5%	-0.3%	-0.9%
Total with Primary Coverage through Public Programs	Sum of C		0.5%	0.6%	-0.5%	-0.1%	0.9%	0.5%	1.5%
MassHealth - Partial/Secondary	D, Sum of E		2.5%	-1.1%	0.4%	2.2%	1.4%	0.6%	2.0%
Dually-eligible	E		0.1%	-0.4%	-0.2%	2.1%	0.4%	-0.7%	-0.2%
Senior Care Options (SCO)			2.8%	2.5%	0.4%	2.7%	0.1%	-0.7%	-0.6%
One Care			3.5%	-2.5%	7.2%	4.0%	9.0%	-0.3%	8.6%
Program for All-Inclusive Care for the Elderly (PACE)			2.1%	1.1%	-0.3%	-0.1%	-1.3%	-1.9%	-3.2%
MassHealth FFS - Dually eligible			-1.0%	-1.0%	-1.2%	1.8%	-0.4%	-0.7%	-1.1%
MassHealth FFS Partial/Secondary non-Dually Eligible	E		5.2%	-1.9%	1.0%	2.3%	2.5%	1.9%	4.4%
Total Covered by MassHealth (Primary and Partial/Secondary)	Sum of D		1.0%	-0.2%	-0.9%	0.3%	1.7%	1.0%	2.7%

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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, CMS	APCD, estimated Supplemental Data, estimated Self-Insured figure (see below), 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 (see below)
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
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	Estimate based on March 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).	Centers of Medicare & Medicaid Services (CMS)	Centers of Medicare & Medicaid Services (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 (8% and 6%, respectively, in March 2020). For the purposes of this chart all SCO and PACE members are included under Medicare.	APCD	APCD

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