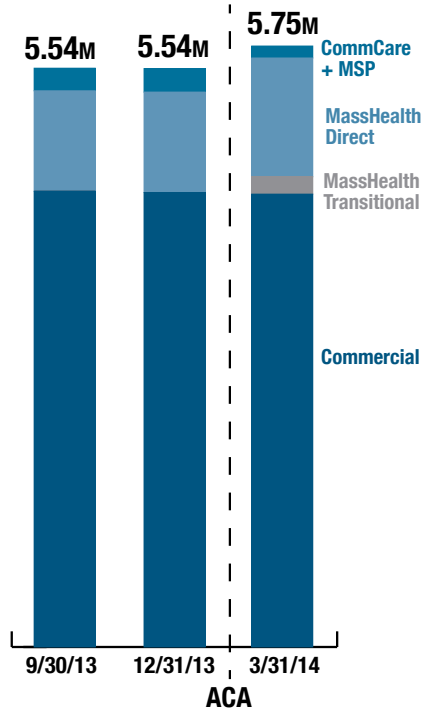


MASSACHUSETTS HEALTH CARE COVERAGE: ENROLLMENT TRENDS

From December 2013 to March 2014, as key provisions of the Patient Protection and Affordable Care Act (ACA) were implemented, the Commonwealth's public programs and largest commercial payers together reported an overall health care insurance enrollment increase of more than 215,000 members. Commercial enrollment¹ held steady, while Massachusetts public program enrollment expanded by more than 226,000 enrollees.

TOTAL REPORTED ENROLLMENT

(excluding Medicare and some smaller payers)



The public coverage expansion included approximately 167,000 MassHealth Transitional Coverage members.² Transitional Coverage is an enrollment category created during the ACA Open Enrollment period to ensure continued coverage for Massachusetts residents who are awaiting eligibility determination for subsidized coverage. Final eligibility determinations may result in permanent MassHealth enrollment, eligibility for state and/or federal subsidies for a Qualified Health Plan through the Massachusetts Health Connector, or referral to unsubsidized commercial health insurance.

These data represent only part of the market, as they exclude enrollees in Medicare, other federal programs, and commercial payers with a small presence in the Massachusetts market. However, a reported enrollment increase of this magnitude suggests that Massachusetts has been successful in its effort to ensure that residents maintain health coverage, even through this period of transition. Notably, the reported increase in enrollment is similar in size to the estimated 2012 uninsured population in Massachusetts.³ These data may indicate that Massachusetts is growing closer to near-universal coverage.

The challenges and complexity of ACA implementation require ongoing review of these enrollment figures, which are provided directly from payers. CHIA will continue to monitor changes in health insurance enrollment throughout the year, releasing follow-up reports and an enhanced Massachusetts Household Insurance Survey estimate of coverage in the Commonwealth.

This briefing has been released with a [DataBook](#), [Chartpack](#) (PowerPoint slides), and [Technical Notes](#).

Primary Medical Insurance Source	9/30/13	12/31/13	3/31/14	Enrollment Change (12/13 - 3/14)	
MA Commercial Enrollment (Includes Fully- and Self-Insured)	4,355,969	4,345,192	4,334,959	-10,233	-0.2%
MassHealth Direct (incl. MCOs)*	963,125	962,200	1,136,818	174,618	18.1%
MassHealth Transitional	N/A	N/A	167,412	167,412	---
Commonwealth Care (CommCare)	208,158	216,865	103,801	-113,064	-52.1%
Medical Security Program (MSP)	14,173	13,489	10,551	-2,938	-21.8%
MA Public Program Enrollment	1,185,456	1,192,554	1,418,582	226,028	19.0%
Total MA Commercial + Public Program Enrollment	5,541,425	5,537,746	5,753,541	215,795	3.9%

* MassHealth Direct includes individuals for whom MassHealth is the primary source of health insurance, including MCO enrollees. Total MassHealth enrollment, including secondary coverage and Transitional Coverage was 1,752,257 at the end of March 2014. See Technical Notes for details.

- Commercial enrollment includes both fully- and self-insured members. Unsubsidized Massachusetts Health Connector plan enrollment, both non-group and small group, are counted in commercial coverage totals. See [Technical Notes](#).
- According to MassHealth, Transitional Coverage membership was 201,113 on May 6, 2014.
- [CHIA recently estimated](#) that as many as 3.8% of residents were uninsured in 2012. 216,000 new enrollees would represent approximately 3.2% of Massachusetts' population, based on 2012 [US Census estimate levels](#). The reported enrollment data should not be used to calculate an estimated uninsurance rate. See [Technical Notes](#) for details.

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