

# Missouri

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## 1. MANAGED CARE OPPORTUNITY ASSESSMENT (UPDATED 8-07-24)

Missouri awarded contracts for its MO HealthNet Medicaid managed care program to incumbents Centene/Home State Health Plan, Anthem/Missouri Care, and UnitedHealthcare. Centene/Home State Health Plan also won a contract for a single, statewide specialty plan for foster children and children receiving adoption subsidy assistance. MO HealthNet serves more than 1.2 million members, including the state's Medicaid expansion population. Contracts began in July 2022 and are effective for one year with four one-year renewal options.

The previous procurement brought Medicaid managed care statewide to all 115 counties, including the southwestern region and additional counties in the central region effective May 2017. The state also passed a law on June 9, 2016, that raised the asset limit for Medicaid eligibility for the aged, blind, and disabled (ABD) population. As part of Centene's acquisition of WellCare, WellCare sold its Missouri Medicaid plan to Anthem.

On October 1, 2021, Missouri implemented a voter-approved Medicaid expansion, with up to 275,000 individuals expected to enroll. Implementation was delayed following a budgeting dispute, but in August 2021, a Cole County Circuit Court Judge ordered the state to immediately implement Medicaid expansion, allowing eligible individuals to enroll without further delays. Previously, Missouri had a limited expansion in the St. Louis area largely funded through DHS payments since 2010.

Missouri received approval in December 2023 for its Substance Use Disorder (SUD) and Serious Mental Illness (SMI) Section 1115 demonstration request, effective through December 31, 2028. Under the demonstration program, the state will receive federal funding for providing SUD and SMI treatment services to Medicaid beneficiaries aged 21-64 temporarily residing in facilities qualifying as institutions for mental diseases (IMDs). These otherwise covered services are not currently covered when furnished in IMDs.

HMA Managed Medicaid Opportunity Assessment for Missouri	
Positive Metrics	Strong Indicators
<ul style="list-style-type: none"><li>About 79.6% of Medicaid beneficiaries were enrolled in managed care in 2023.</li></ul>	<ul style="list-style-type: none"><li>In October 2021, Missouri implemented Medicaid expansion.</li></ul>
Negative Metrics	Weak Indicators
<ul style="list-style-type: none"><li>Missouri has disenrolled 197, 525 Medicaid beneficiaries based on eligibility redeterminations from June 2023 to April 2024.</li></ul>	<ul style="list-style-type: none"><li>Missouri has not carved in pharmacy services to its MO HealthNet managed care plans.</li></ul>
Source: HMA	

### Hot Topics:

The Missouri Legislature has passed legislation in June 2024 requiring pharmaceutical manufacturers to supply discounted drugs under the 340B program to pharmacies that contract with hospitals, federally qualified health centers, and other 340B-covered providers. Missouri would be the eighth state to enact a 340B contract pharmacy law if the legislation is signed by Governor Mike Parson.

## Missouri Medicaid Managed Care Programs

Program	Population	-----Carved In (Y/N)-----		
		Behavioral	LTSS	Pharmacy
MO HealthNet	Parents, caretakers and children, pregnant women, children in the care and custody of the state or receiving adoption subsidies.	Y; Outpatient hospital	Behavioral Health is carved-out for children in the care and custody of the state or receiving adoption subsidies	N
		Behavioral Health (Mental Health and/or Substance Use Disorder)		
MO HealthNet for Kids	CHIP	Same as above	Same as above	N

## 2. MANAGED MEDICAID PLAN FINANCIALS

Average medical loss ratio among three Missouri Medicaid plans was 83.8% in 2022. Per member per month premiums averaged \$345.05.

(Note: Financial metrics and comparisons presented in this overview are based on health plan NAIC filings in the state. Measures like per member per month premiums and medical loss ratios may vary greatly by plan and by state depending on the mix of business (e.g., TANF, ABD, etc.), scope of the state's Medicaid benefit package, geographic variations in the cost of care, and other factors.)

### Missouri Medicaid Health Plan Financials, 2022

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Anthem/Missouri Care	Y	393,409	4,354,353	\$339.35	\$1,477,671	\$1,222,710	82.8%
Centene/Home State Health Plan	Y	416,455	4,266,342	\$359.36	\$1,533,165	\$1,324,302	86.5%
UnitedHealthcare of the MW Inc.	Y	322,935	3,439,416	\$334.50	\$1,150,486	\$938,967	81.6%
<b>Total</b>		<b>1,132,799</b>	<b>12,060,111</b>	<b>\$345.05</b>	<b>\$4,161,322</b>	<b>\$3,485,979</b>	<b>83.8%</b>

(1) After reinsurance recoveries. (2) Before reinsurance recoveries.

Source: S&P Global Market Intelligence, NAIC, HMA

### Missouri Medicaid Health Plan Financials, 2021

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Anthem/Missouri Care	Y	327,869	3,571,928	\$268.30	\$958,345	\$722,254	75.4%
Centene/Home State Health Plan	Y	296,628	3,277,470	\$308.58	\$1,011,356	\$864,946	85.6%
UnitedHealthcare of the MW Inc	Y	245,615	2,646,602	\$277.56	\$734,602	\$543,447	74.0% <sup>(2)</sup>
<b>Total</b>		<b>870,112</b>	<b>9,496,000</b>	<b>\$284.78</b>	<b>\$2,704,304</b>	<b>\$2,130,647</b>	<b>78.8%</b>

(1) After reinsurance recoveries. (2) Before reinsurance recoveries.

Source: S&P Global Market Intelligence, NAIC, HMA

### 3. RFP DEVELOPMENTS AND ANALYSIS (UPDATED 07-01-22)

Missouri awarded contracts for its MO HealthNet Medicaid managed care program to incumbents Centene/Home State Health Plan, Anthem/Missouri Care, and UnitedHealthcare. Centene/Home State Health Plan also won a contract for a single, statewide specialty plan for foster children and children receiving adoption subsidy assistance. MO HealthNet serves more than 1.2 million members, including the state's newly implemented Medicaid expansion population. Contracts will be effective for one year with four one-year renewal options.

Missouri Medicaid RFP Calendar		
Contract	Key Dates	# of Beneficiaries
Managed Medicaid	RFP Release: November 2021	~ 900,000
	Awards: May 2022	
Foster Care (single, specialty MCO)	Implementation: July 1, 2022	
	RFP Release: November 2021	
	Awards: May 2022	
	Implementation: July 1, 2022	

Source: HMA

### 4. MANAGED CARE ENROLLMENT UPDATE

Missouri Medicaid managed care enrollment was down by 9.6% to 1 million in June 2024 compared to year-end 2023, after a 2.3% decrease in 2023, a 29.0% increase in 2022, 18.6% in 2021, 30.1% in 2020, a 10.1% decrease in 2019, and a 9.6% decrease in 2018.

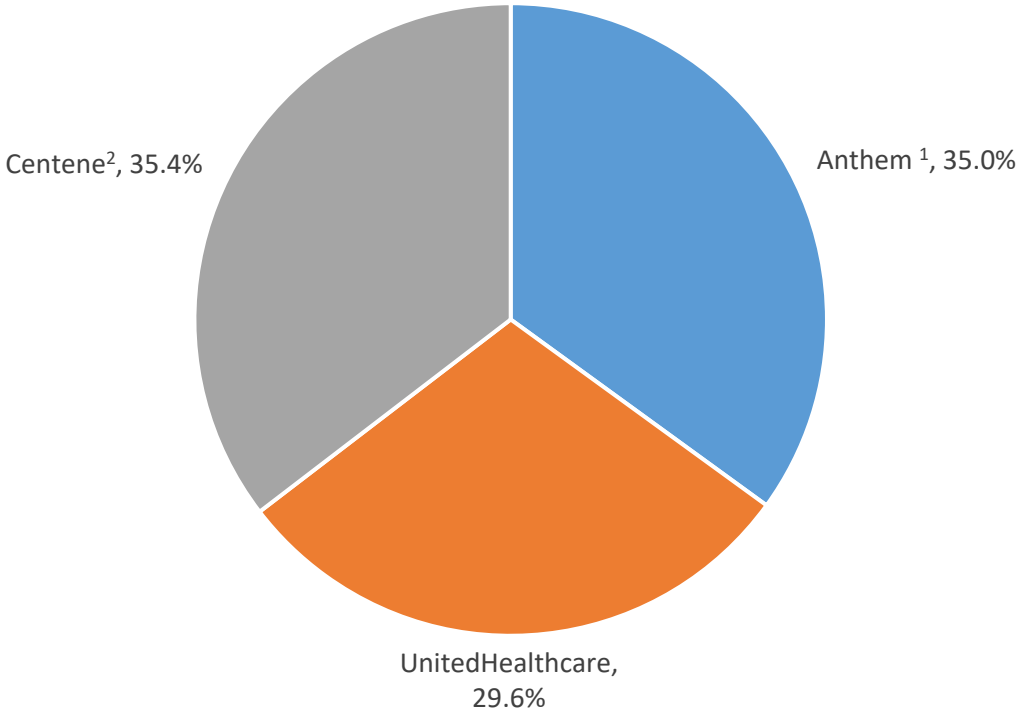
Enrollment in Missouri Managed Medicaid by Plan, 2012-23, June 2024						
Plan	2019	2020	2021	2022	2023	Jun-24
<b>Healthy Blue (Anthem)</b>						
Medicaid		270,391	310,688	294,999	270,258	222,915
CHIP		15,144	12,080	10,812	14,600	25,087
AEG		0	17,083	100,316	112,355	109,696
<b>Total Anthem</b>		<b>285,535</b>	<b>339,851</b>	<b>406,127</b>	<b>397,213</b>	<b>357,698</b>
<i>+/- between reporting periods</i>		285,535	54,316	66,276	(8,914)	(39,515)
<i>% chg. between reporting periods</i>			19.0%	19.5%	-2.2%	-9.9%
<i>% of total</i>		37.7%	37.9%	35.1%	35.1%	35.0%
<b>Home State Health Plan (Centene)</b>						
Medicaid	194,952	242,974	272,138	261,370	238,301	197,092
CHIP	10,443	13,019	10,322	9,378	12,472	20,856
AEG	0	0	16,377	92,023	99,592	96,949
<b>Total Home State HP (Centene)</b>	<b>205,395</b>	<b>255,993</b>	<b>298,837</b>	<b>362,771</b>	<b>350,365</b>	<b>314,897</b>
<i>+/- between reporting periods</i>	(30,241)	50,598	42,844	63,934	(12,406)	(35,468)
<i>% chg. between reporting periods</i>	-12.8%	24.6%	16.7%	21.4%	-3.4%	-10.1%
<i>% of total</i>	35.3%	33.8%	33.3%	31.4%	31.0%	30.8%
<b>UnitedHealthcare</b>						
Medicaid	149,182	203,003	231,963	231,242	215,569	179,379
CHIP	7,787	11,930	9,703	9,208	12,071	19,814

AEG	0	0	16,523	95,353	105,835	102,896
<b>Total UnitedHealthcare</b>	<b>156,969</b>	<b>214,933</b>	<b>258,189</b>	<b>335,803</b>	<b>333,475</b>	<b>302,089</b>
<i>+/- between reporting periods</i>	<i>(3,885)</i>	<i>57,964</i>	<i>43,256</i>	<i>77,614</i>	<i>(2,328)</i>	<i>(31,386)</i>
<i>% chg. between reporting periods</i>	<i>-2.4%</i>	<i>36.9%</i>	<i>20.1%</i>	<i>30.1%</i>	<i>-0.7%</i>	<i>-9.4%</i>
<i>% of total</i>	<i>27.0%</i>	<i>28.4%</i>	<i>28.8%</i>	<i>29.0%</i>	<i>29.5%</i>	<i>29.6%</i>
<b>Aetna Better Health</b>						
Medicaid	0	0	0	0	0	0
CHIP	0	0	0	0	0	0
<b>Aetna Better Health</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>+/- between reporting periods</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
<i>% chg. between reporting periods</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
<i>% of total</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
<b>Missouri Care (WellCare)<sup>1</sup></b>						
Medicaid	208,028	0	0	0	0	0
CHIP	11,091	0	0	0	0	0
<b>Total Missouri Care (WellCare)</b>	<b>219,119</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>+/- between reporting periods</i>	<i>(31,144)</i>	<i>(219,119)</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
<i>% chg. between reporting periods</i>	<i>-12.4%</i>	<i>-100.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
<i>% of total</i>	<i>37.7%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>	<i>0.0%</i>
<b>Show Me Healthy Kids (Centene/Home State HP)</b>						
Medicaid				52,300	49,129	47,171
CHIP				4	37	1
<b>Total Show Me Healthy Kids (Centene/Home State HP)</b>				<b>52,304</b>	<b>49,166</b>	<b>47,172</b>
<i>+/- between reporting periods</i>				<i>N/A</i>	<i>(3,138)</i>	<i>(1,994)</i>
<i>% chg. between reporting periods</i>				<i>N/A</i>	<i>-6.0%</i>	<i>-4.1%</i>
<i>% of total</i>				<i>4.5%</i>	<i>4.4%</i>	<i>4.6%</i>
Total Medicaid	552,162	716,368	814,789	787,611	724,128	599,386
Total CHIP	29,321	40,093	32,105	29,402	39,180	65,758
Total AEG	0	0	49,983	287,692	317,782	309,541
Total Show Me Healthy Kids				52,300	49,129	47,171
<b>Total Missouri</b>	<b>581,483</b>	<b>756,461</b>	<b>896,877</b>	<b>1,157,005</b>	<b>1,130,219</b>	<b>1,021,856</b>
<i>+/- between reporting periods</i>	<i>(65,270)</i>	<i>174,978</i>	<i>140,416</i>	<i>260,128</i>	<i>(26,786)</i>	<i>(108,363)</i>
<i>% chg. between reporting periods</i>	<i>-10.1%</i>	<i>30.1%</i>	<i>18.6%</i>	<i>29.0%</i>	<i>-2.3%</i>	<i>-9.6%</i>

(1) Anthem acquired WellCare in January 2020

Source: MO Dept. of Social Services, HMA

Missouri Managed Medicaid Market Share by Plan,  
June 2024



(1) Anthem acquired WellCare in January 2020  
Source: MO Dept. of Social Services, HMA

## 6. MEDICAID FEE FOR SERVICE VS. MANAGED CARE PENETRATION

Total Medicaid enrollment in Missouri was about 1.4 million in 2023. About 79.6% of Medicaid beneficiaries were enrolled in managed care. The remainder are in fee-for-service Medicaid. Total Medicaid expenditures in Missouri was \$16 billion in 2023, with about 34.3% through managed care and the rest through fee-for-service..

Missouri Expenditures and Enrollment for Total Medicaid vs. Medicaid Managed Care, Fiscal 2014-23

Year	Total Medicaid Expenditures	Medicaid Managed Care Expenditures <sup>(1)</sup>	Medicaid Managed Care Expenditures as % of Total	Total Medicaid/CHIP Enrollment	Medicaid MCO Enrollment	Medicaid MCO Enrollment as % of Total
2023	\$15,864,615,465	\$5,442,500,385	34.3%	1,420,459	1,130,219	79.6%
2022	\$13,013,125,297	\$3,587,154,536	27.6%	1,453,302	1,157,005	79.6%
2021	\$11,141,276,197	\$2,809,525,543	25.2%	1,186,274	896,877	75.6%
2020	\$10,905,114,581	\$2,210,983,773	20.3%	1,022,258	756,461	74.0%
2019	\$10,534,803,881	\$2,181,813,059	20.7%	828,544	581,483	70.2%
2018	\$10,296,294,908	\$2,326,938,803	22.6%	888,597	646,753	72.8%
2017	\$10,095,843,109	\$1,651,693,886	16.4%	957,642	715,121	74.7%
2016	\$9,811,515,212	\$1,315,531,229	13.4%	975,708	500,975	51.3%
2015	\$9,518,489,904	\$1,140,694,724	12.0%	934,722	462,905	49.5%
2014	\$8,828,757,766	\$1,061,722,094	12.0%	863,651	420,443	48.7%

(1) Includes evaluation and management, vaccine codes, Community First Choice, and preventive services Grade A or B, ACIP vaccines and their administration, Prepaid Ambulatory Health Plans, and Prepaid Inpatient Health Plans.

Sources: CMS64 for expenditures. CMS for total Medicaid/CHIP enrollment. States, NAIC for Medicaid managed care enrollment.

## 7. SNPs AND DUAL ELIGIBLES

Missouri had 120,444 Special Needs Plan members as of March 2024.

Missouri SNP Enrollment by Plan, March 2024					
Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	75,016	66,701	6,981	1,334	62.3%
Elevance	11,842	11,842	0	0	9.8%
Humana	12,644	10,951	1,693	0	10.5%
CVS Health/Aetna	16,644	16,644	0	0	13.8%
Provider Partners Health Plan	1,487	0	0	1,487	1.2%
NHC Advantage <sup>1</sup>	1,219	0	0	1,219	1.0%
Centene	1,094	1,094	0	0	0.9%
American Health Plan	471	0	0	471	0.4%
BCBS KC/Missouri Care	27	27	0	0	0.0%
<b>Total, 10 Plans</b>	<b>120,444</b>	<b>107,259</b>	<b>8,674</b>	<b>4,511</b>	<b>100%</b>

<sup>1</sup> NHC Advantage ISNP enrollment includes members from South Carolina and Tennessee

Source: CMS, HMA