

Arizona

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1. MEDICARE OVERVIEW FOR ARIZONA (UPDATED 3-2-21)

Arizona Medicare enrollment was nearly 1.4 million in 2020, with 587,353 enrolled in a Medicare Advantage plan. About 12% of the state's total Medicare populations is comprised of individuals with disabilities. Arizona had nearly 120,000 Special Needs Plan members as of November 2020. Arizona was not involved in a dual demonstration

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Arizona generated total premiums of \$4.2 billion in 2018 and medical costs of \$3.5 billion. Average MLR was 82.5% before reinsurance recoveries.

(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 and other factors.)

Arizona Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
UnitedHealth Group	Y	160,091	1,904,986	\$971.66	\$1,851,006	\$1,475,991	79.7%
Humana, Inc.	Y	86,198	1,000,862	\$802.25	\$802,942	\$671,629	83.6%
Centene Corporation	Y	53,334	246,975	\$969.61	\$239,470	\$211,624	88.4%
Medisun, Inc.	Y	53,167	653,972	\$844.13	\$552,035	\$475,575	86.1%
Cigna Corporation	Y	42,963	515,896	\$1,076.58	\$555,406	\$470,163	84.7%
Anthem, Inc.	Y	13,651	160,282	\$1,038.39	\$166,435	\$128,211	77.0%
CVS Health Corporation	Y	5,600	61,516	\$852.39	\$52,436	\$45,490	86.8%
Bright Health	Y	1,391	14,831	\$744.26	\$11,038	\$9,114	82.6%
Fresenius	Y	136	1,683	\$7,604.01	\$12,798	\$13,883	108.5%
Total		416,531	4,561,003	\$930.40	\$4,243,564	\$3,501,681	82.5%

(1) Before reinsurance recoveries.

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

3. MEDICARE ADVANTAGE PLAN UTILIZATION METRICS

Medicare Advantage plans averaged 13,186 physician visits per 1000 members in 2018 and 2,594 bed days per 1000. Days per admission averaged 6.5.

Arizona Medicare Advantage Plan Utilization Measures, 2018						
Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
UnitedHealth Group	1,602,536	10,095	242,863	45,446	1,530	5.3
Humana, Inc.	1,521,833	18,246	172,312	18,650	2,066	9.2
Centene Corporation	255,144	12,397	26,284	3,580	1,277	7.3
Medisun, Inc.	1,211,899	22,238	67,934	12,426	1,247	5.5
Cigna Corporation	242,747	5,646	111,061	0	2,583	NA
Anthem, Inc.	46,807	3,504	11,980	2,526	897	4.7
CVS Health Corporation	19,239	3,753	684	97	133	7.1
Bright Health	9,920	8,026	1,156	212	935	5.5
Fresenius	4,876	34,766	1,778	254	12,677	7.0
Total	4,915,001	13,186	636,052	83,191	2,594	6.5

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Arizona's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.5 in 2020. Maximum premium ranged from \$0 per month at Cigna Corporation to \$184 at Humana, Inc.

Arizona Medicare Advantage Plans Premiums, Deductibles, STAR Ratings, 2020

Plan	Minimum Premium	Maximum Premium	Minimum Drug Deductible	Maximum Drug Deductible	Minimum Star Rating	Maximum Star Rating
BCBS of AZ	0	59	0	435	3 Stars	3 Stars
Centene	0	68	0	435	3 Stars	3.5 Stars
Cigna	0	0	0	0	4 Stars	4 Stars
Humana	0	184	0	435	3.5 Stars	4.5 Stars
UnitedHealth Group	0	64	0	435	3.5 Stars	4.5 Stars
Total	0	184	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were nearly 1.4 million Medicare members in Arizona in 2020, up 2.6% from 2019. Traditional Medicare accounted for more than half of the total at 57.3%; however, its share is declining. Medicare Advantage enrollment accounted for 42.7% of the total at 587,353, an 8.2% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 8.5% to 511,393 in 2020.

UnitedHealth Group is the largest Medicare Advantage plan in the state, followed by Humana, Inc. and Blue Cross Blue Shield of Arizona.

Arizona Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
Original Medicaid	797,348	787,965
<i>% y/y between reporting periods</i>		-1.2%
<i>% of total</i>	59.5%	57.3%
Medicare Advantage, Other Plans	542,690	587,353
<i>% y/y between reporting periods</i>		8.2%
<i>% of total</i>	40.5%	42.7%
Total Medicare	1,340,038	1,375,318
<i>% y/y between reporting periods</i>		2.6%
MA, Other Plans, Excluding PDP, 800 Series	471,357	511,393
<i>% y/y between reporting periods</i>		8.5%

Source: CMS, HMA

Arizona Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Blue Cross Blue Shield of AZ	49,561	44,421
+/- between reporting periods	NA	(5,140)
% chg. Between reporting periods	NA	-10.4%
% of total	10.5%	8.7%
Centene Corporation	28,013	31,632
+/- between reporting periods	NA	3,619
% chg. Between reporting periods	NA	12.9%
% of total	5.9%	6.2%
Cigna Corporation	46,153	52,890
+/- between reporting periods	NA	6,737
% chg. Between reporting periods	NA	14.6%
% of total	9.8%	10.3%
Humana, Inc.	92,638	99,345
+/- between reporting periods	NA	6,707
% chg. Between reporting periods	NA	7.2%
% of total	19.7%	19.4%
UnitedHealth Group, Inc.	187,293	208,369
+/- between reporting periods	NA	21,076
% chg. Between reporting periods	NA	11.3%
% of total	39.7%	40.7%
Total, 5 Top Plans	403,658	436,657
+/- between reporting periods	NA	32,999
% chg. Between reporting periods	NA	8.2%
% of total	85.6%	85.4%
Total, All Plans	471,357	511,393
+/- between reporting periods	NA	40,036
% chg. Between reporting periods	NA	8.5%
% of total	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Arizona had a total of 119,908 Special Needs Plan members as of November 2020, of which 104,291 were dual eligibles. UnitedHealthcare is the largest health plan, followed by MercyCare and Banner Health. Arizona was not involved in a dual demonstration.

Arizona SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthCare	52,314	51,153	0	1,161	43.6%
MercyCare	16,377	16,377	0	0	13.7%
Banner Health	15,737	15,737	0	0	13.1%
Centene	13,520	12,030	1,490	0	11.3%
Health Choice Arizona, Inc.	8,943	8,943	0	0	7.5%
Cigna	6,501	0	6,501	0	5.4%
Anthem	6,465	0	4,656	1,809	5.4%
Magellan/Senior Whole Health, LLC	51	51	0	0	0.04%
Total	119,908	104,291	12,647	2,970	100%

Source: CMS, HMA