

Indiana

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1. MEDICARE OVERVIEW FOR INDIANA (UPDATED 3-4-21)

Indiana Medicare enrollment was about 1.3 million in 2019, with nearly 468,000 enrolled in a Medicare Advantage plan. About 16% of the state's total Medicare populations is comprised of individuals with disabilities. Indiana wasn't involved in a dual demonstration. However, the state had over 55,000 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Indiana generated total premiums of \$3.1 billion in 2019 and medical costs of \$2.6 billion. Average MLR was 83.2% after 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.)

Indiana Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Anthem, Inc.	Y	66,329	741,191	\$1,050.83	\$778,866	\$659,074	84.6% ⁽²⁾
Centene Corporation	Y	1,321	15,060	\$863.77	\$13,008	\$11,151	85.7% ⁽²⁾
Health Alliance	Y	576	6,664	\$875.86	\$5,837	\$5,247	89.9% ⁽²⁾
Humana Inc.	Y	129,899	1,534,011	\$998.97	\$1,532,438	\$1,274,076	83.1% ⁽²⁾
Indiana University Health, Inc.	N	13,913	168,938	\$839.61	\$141,842	\$126,451	89.2%
Lasso Healthcare	N	159	1,688	\$623.58	\$1,053	\$753	71.5% ⁽²⁾
UnitedHealth Group, Inc.	Y	50,162	587,623	\$1,074.73	\$631,538	\$507,378	80.3% ⁽²⁾
Total		262,359	3,055,175	\$1,016.17	\$3,104,582	\$2,584,130	83.2%

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

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

Indiana Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Anthem, Inc.	Y	72,246	753,442	\$759.04	\$571,889	\$472,403	82.6% ⁽²⁾
Centene Corporation	Y	995	10,566	\$823.87	\$8,705	\$8,177	93.9% ⁽²⁾
Health Alliance	Y	394	4,583	\$807.28	\$3,700	\$3,463	93.6% ⁽²⁾
Humana Inc.	Y	117,007	1,371,103	\$954.50	\$1,308,720	\$1,104,522	84.4% ⁽²⁾
Indiana University Health, Inc.	N	14,113	171,661	\$915.84	\$157,214	\$139,506	88.8%
UnitedHealth Group, Inc.	Y	46,932	543,510	\$883.18	\$480,019	\$388,711	81.0% ⁽²⁾
Total		251,687	2,854,865	\$886.29	\$2,530,247	\$2,116,781	83.7%

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

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

3. MEDICARE ADVANTAGE PLAN UTILIZATION METRICS

Medicare Advantage plans averaged 12,334 physician visits per 1000 members in 2019 and 1,180 bed days per 1000. Days per admission averaged 7.0.

Indiana Medicare Advantage Plan Utilization Measures, 2018						
Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Humana Inc.	2,287,813	20,023	317,666	35,022	2,780	9.1
Anthem, Inc.	692,612	11,031	71,241	11,099	1,135	6.4
UnitedHealth Group, Inc.	775,889	17,131	41,907	8,185	925	5.1
Indiana University Health, Inc.	0	0	0	0	0	NA
Centene Corporation	17,487	19,881	1,605	208	1,825	7.7
Health Alliance	2,269	5,941	159	24	416	6.6
Total	3,776,070	12,334	432,578	54,538	1,180	7.0

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Indiana's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.5 in 2020. Maximum premium ranged from \$47 per month at CVS Health Corporation to \$138 at Humana.

Indiana 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
Anthem	0	69	0	435	3.5 Stars	4 Stars
CVS Health	0	47	0	0	4 Stars	4.5 Stars
Humana	0	138	0	435	3 Stars	4.5 Stars
Indiana University Health	0	98	200	200	3.5 Stars	4 Stars
UnitedHealth Group	0	86	0	435	3.5 Stars	4.5 Stars
Total	0	138	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were about 1.3 million Medicare members in Indiana in 2020, up 1.1% from 2019. Traditional Medicare accounted for more than half of the total at 63.7%; however, its share is declining. Medicare Advantage enrollment accounted for 36.3% of the total at 467,923, a 13.8% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 17.1% to 375,883 in 2020.

UnitedHealth Group is the largest Medicare Advantage plan in the state, followed by Humana and Anthem.

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

Program	2019	2020
Original Medicaid	861,890	819,521
<i>% y/y between reporting periods</i>		<i>-4.9%</i>
<i>% of total</i>	<i>67.7%</i>	<i>63.7%</i>
Medicare Advantage, Other Plans	411,350	467,923
<i>% y/y between reporting periods</i>		<i>13.8%</i>
<i>% of total</i>	<i>32.3%</i>	<i>36.3%</i>
Total Medicare	1,273,240	1,287,444
<i>% y/y between reporting periods</i>		<i>1.1%</i>
MA, Other Plans, Excluding PDP, 800 Series	321,068	375,883
<i>% y/y between reporting periods</i>		<i>17.1%</i>

Source: CMS, HMA

Indiana Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Anthem, Inc.	64,351	80,004
+/- between reporting periods	NA	15,653
% chg. Between reporting periods	NA	24.3%
% of total	20.0%	21.3%
CVS Health Corporation	10,404	13,613
+/- between reporting periods	NA	3,209
% chg. Between reporting periods	NA	30.8%
% of total	3.2%	3.6%
Humana, Inc.	114,982	121,711
+/- between reporting periods	NA	6,729
% chg. Between reporting periods	NA	5.9%
% of total	35.8%	32.4%
Indiana University Health	13,788	13,750
+/- between reporting periods	NA	(38)
% chg. Between reporting periods	NA	-0.3%
% of total	4.3%	3.7%
UnitedHealth Group, Inc.	115,344	143,854
+/- between reporting periods	NA	28,510
% chg. Between reporting periods	NA	24.7%
% of total	35.9%	38.3%
Total, 5 Top Plans	318,869	372,932
+/- between reporting periods	NA	54,063
% chg. Between reporting periods	NA	17.0%
% of total	99.3%	99.2%
Total, All Plans	321,068	375,883
+/- between reporting periods	NA	54,815
% chg. Between reporting periods	NA	17.1%
% of total	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Indiana had a total of 55,464 Special Needs Plan members as of November 2020, of which 52,084 were dual eligibles. Anthem is the largest health plan, followed by UnitedHealth Group and Humana. The state wasn't involved in a dual demonstration.

Indiana SNP Enrollment by Plan, November 2020					
Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
Anthem	25,042	25,042			45.2%
UnitedHealthcare/Symphonix	16,032	13,481		2,551	28.9%
Humana ¹	13,961	13,132	829		25.2%
Centene	429	429			0.8%
Totals	55,464	52,084	829	2,551	100%

¹ Humana CSNP enrollment includes members from Kentucky

Source: CMS, HMA