

Minnesota

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1. MEDICARE OVERVIEW FOR MINNESOTA (UPDATED 3-8-21)

Minnesota Medicare enrollment was just over 1 million in 2020, with about 515,000 enrolled in a Medicare Advantage plan. Minnesota had one of the highest number of beneficiaries enrolled in Medicare Cost Plans until January 1, 2019 when health plans could no longer sell Cost Plans and had to market Medicare Advantage plans to beneficiaries. Many beneficiaries were disenrolled and moved to traditional Medicare in 2019. About 12% of the state's total Medicare population is comprised of individuals with disabilities. Minnesota wasn't involved in a dual demonstration. However, the state had nearly 49,000 SNP members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Minnesota generated total premiums of \$4.2 billion in 2019 and medical costs of \$3.6 billion. Average MLR was 85.4% 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.)

Minnesota Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Alina/Aetna	Y	6,798	75,347	\$784.59	\$59,117	\$51,860	87.8%
BCBS-MN	N	135,860	1,615,713	\$620.30	\$1,002,230	\$806,997	80.5%
HealthPartners	N	43,839	520,479	\$553.94	\$288,313	\$254,029	88.1% ⁽²⁾
Humana, Inc.	Y	107,409	1,264,210	\$810.04	\$1,024,056	\$911,991	89.1% ⁽²⁾
Medica	N	38,908	470,300	\$808.19	\$380,094	\$285,789	75.2% ⁽²⁾
UCare	N	105,428	1,251,953	\$904.14	\$1,131,946	\$1,033,115	91.3% ⁽²⁾
UnitedHealth Group	Y	27,289	277,570	\$1,142.09	\$317,009	\$245,828	77.5% ⁽²⁾
University Health Care/Quartz	Y	1,893	21,135	\$687.90	\$14,539	\$13,470	92.7%
Total		467,424	5,496,707	\$767.24	\$4,217,303	\$3,603,079	85.4%

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

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

Minnesota Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
BCBS-MN	N	260,136	3,135,515	\$448.86	\$1,407,400	\$1,115,337	79.2%
HealthPartners	N	63,323	747,002	\$634.44	\$473,927	\$387,099	81.7% ⁽²⁾
Humana, Inc.	Y	45,717	520,255	\$757.56	\$394,122	\$349,804	88.8% ⁽²⁾
Medica	N	83,209	1,013,390	\$454.17	\$460,253	\$402,891	87.5% ⁽²⁾
UCare	N	82,869	975,344	\$892.24	\$870,237	\$823,310	94.7%
UnitedHealth Group	Y	7,207	87,952	\$1,129.13	\$99,309	\$75,013	75.5% ⁽²⁾
University Health Care/Quartz	Y	864	9,917	\$650.57	\$6,452	\$6,002	93.1%
Total		543,325	6,489,375	\$571.97	\$3,711,700	\$3,159,456	85.1%

(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 12,370 physician visits per 1000 members in 2018 and 1,172 bed days per 1000. Days per admission averaged 6.2.

Minnesota Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Blue Cross and Blue Shield of Minnesota	2,642,704	10,114	276,029	40,198	1,056	6.9
HealthPartners	1,299,956	20,883	71,189	8,150	1,144	8.7
Humana, Inc.	654,495	15,096	90,155	10,699	2,079	8.4
Medica	1,249,139	14,792	50,182	13,078	594	3.8
UCare	485,438	5,973	80,422	18,872	989	4.3
UnitedHealth Group	92,605	12,635	11,535	2,129	1,574	5.4
University Health Care, Inc.	5,865	7,097	636	104	770	6.1
Total	6,430,202	12,370	580,148	93,230	1,172	6.2

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Minnesota's top five Medicare Advantage plans had STAR ratings of 3.5 to 5.0 in 2020. Maximum premium ranged from \$168 per month at HealthPartners and Humana to \$333 at UCare Minnesota.

Minnesota 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 MN	0	216	350	435	4.5 Stars	4.5 Stars
HealthPartners	0	168	300	435	4.5 Stars	5 Stars
Humana	0	168	100	435	3.5 Stars	4 Stars
Medica Holding Company	0	231	0	435	4 Stars	4.5 Stars
UCare Minnesota	0	333	0	435	4 Stars	4.5 Stars
Total	0	333	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were roughly 1 million Medicare members in Minnesota in 2020, up 1.7% from 2019. Minnesota had one of the highest number of beneficiaries enrolled in Medicare Cost Plans until January 1, 2019 when health plans could no longer sell Cost Plans and had to market Medicare Advantage plans to beneficiaries. Many beneficiaries were disenrolled and moved to traditional Medicare in 2019.

Traditional Medicare accounted for more than half of total beneficiaries at 51.1% in 2020, a 4.3% decrease compared to year-end 2019. Medicare Advantage enrollment accounted for 48.9% of the total at around 515,000 in 2020, an 8.9% increase. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members declined 7.8% to 465,783 in 2020.

Blue Cross and Blue Shield of Minnesota is the largest Medicare Advantage plan in the state, followed by UCare Minnesota and Humana.

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

Program	2019	2020
Original Medicaid	562,186	537,854
<i>% y/y between reporting periods</i>		<i>-4.3%</i>
<i>% of total</i>	<i>54.3%</i>	<i>51.1%</i>
Medicare Advantage, Other Plans	472,721	514,965
<i>% y/y between reporting periods</i>		<i>8.9%</i>
<i>% of total</i>	<i>45.7%</i>	<i>48.9%</i>
Total Medicare	1,034,907	1,052,819
<i>% y/y between reporting periods</i>		<i>1.7%</i>
MA, Other Plans, Excluding PDP, 800 Series	432,099	465,783
<i>% y/y between reporting periods</i>		<i>7.8%</i>

Source: CMS, HMA

Minnesota Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Blue Cross and Blue Shield of MN	142,133	148,511
<i>+/- between reporting periods</i>	NA	6,378
<i>% chg. Between reporting periods</i>	NA	4.5%
<i>% of total</i>	32.9%	31.9%
HealthPartners, Inc.	22,422	23,109
<i>+/- between reporting periods</i>	NA	687
<i>% chg. Between reporting periods</i>	NA	3.1%
<i>% of total</i>	5.2%	5.0%
Humana, Inc.	90,204	99,187
<i>+/- between reporting periods</i>	NA	8,983
<i>% chg. Between reporting periods</i>	NA	10.0%
<i>% of total</i>	20.9%	21.3%
Medica Holding Company	44,942	48,328
<i>+/- between reporting periods</i>	NA	3,386
<i>% chg. Between reporting periods</i>	NA	7.5%
<i>% of total</i>	10.4%	10.4%
UCare Minnesota	115,212	117,298
<i>+/- between reporting periods</i>	NA	2,086
<i>% chg. Between reporting periods</i>	NA	1.8%
<i>% of total</i>	26.7%	25.2%
Total, 5 Top Plans	414,913	436,433
<i>+/- between reporting periods</i>	NA	21,520
<i>% chg. Between reporting periods</i>	NA	5.2%
<i>% of total</i>	96.0%	93.7%
Total, All Plans	432,099	465,783
<i>+/- between reporting periods</i>	NA	33,684
<i>% chg. Between reporting periods</i>	NA	7.8%
<i>% of total</i>	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Minnesota had 48,828 Special Needs Plan members as of November 2020, of which nearly all were dual eligibles.

Minnesota SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UCare Minnesota	18,729	18,729	0	0	38.4%
Medica Health Plans	12,480	12,480	0	0	25.6%
BCBS-MN	8,466	8,466	0	0	17.3%
Healthpartners, Inc.	4,443	4,443	0	0	9.1%
South Country Health Alliance	2,038	2,038	0	0	4.2%
Primewest Health System	2,067	2,067	0	0	4.2%
Itasca Medical Care	408	408	0	0	0.8%
UnitedHealthcare	197	0	0	197	0.4%
Totals, 8 Plans	48,828	48,631	0	197	100%

Source: CMS, HMA