

Missouri

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1. MEDICARE OVERVIEW FOR MISSOURI (UPDATED 3-10-21)

Missouri Medicare enrollment was about 1.2 million in 2020, with about 507,000 enrolled in a Medicare Advantage plan. About 17% of the state's total Medicare populations is comprised of individuals with disabilities. Missouri wasn't involved in a dual demonstration. However, the state had about 36,000 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Missouri generated total premiums of \$5.2 billion in 2019 and medical costs of \$4.3 billion. Average MLR was 82.6% 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.)

Missouri Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
American Health/MO Medicare Select	N	158	1,023	NA	NA	\$1,973	86.2%
Anthem Inc.	Y	21,149	227,765	\$991.31	\$225,786	\$180,462	79.9% ⁽²⁾
BCBS of Kansas City	N	7,111	84,687	\$840.70	\$71,196	\$69,120	97.1% ⁽²⁾
Centene/Home State Health Plan	Y	613	6,755	\$941.39	\$6,359	\$5,845	91.9%
Cigna Corp.	Y	973	11,714	\$792.54	\$9,284	\$8,157	87.9% ⁽²⁾
CVS Health Corp.	Y	105,870	1,260,612	\$962.13	\$1,212,877	\$993,385	81.9% ⁽²⁾
Essence Healthcare Inc.	N	52,147	629,299	\$1,037.40	\$652,832	\$537,485	82.3% ⁽²⁾
Humana Inc.	Y	74,436	868,394	\$987.19	\$857,273	\$699,890	81.6% ⁽²⁾
NHC Advantage LLC	N	347	1,341	\$1,850.72	\$2,482	\$2,348	94.6% ⁽²⁾
UnitedHealthcare	Y	163,966	1,940,054	\$1,092.06	\$2,118,660	\$1,764,942	83.3% ⁽²⁾
Total		426,770	5,031,644	\$1,024.86	\$5,156,748	\$4,263,607	82.6%

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

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

Missouri Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
American Health/MO Medicare Select	N	158	1,028	NA	NA	\$1,973	99.1%
Anthem Inc.	Y	12,397	139,252	\$846.19	\$117,833	\$93,789	79.6% ⁽²⁾
BCBS of Kansas City	N	7,438	87,741	\$851.87	\$74,744	\$66,691	89.2% ⁽²⁾
Centene Corp.	Y	462	4,828	\$892.70	\$4,310	\$3,712	86.1%
Cigna Corp.	Y	1,040	12,264	\$807.42	\$9,902	\$7,371	74.4% ⁽²⁾
CVS Health Corp.	Y	99,371	1,193,064	\$885.64	\$1,056,630	\$884,798	83.7% ⁽²⁾
Essence Healthcare Inc.	N	54,006	650,350	\$951.23	\$618,632	\$507,698	82.1% ⁽¹⁾
Humana Inc.	Y	64,873	777,316	\$889.33	\$691,288	\$558,107	80.7% ⁽²⁾
NHC Advantage LLC	N	122	1,508	\$1,820.55	\$2,745	\$2,511	92.0%
UnitedHealthcare	Y	142,975	1,661,857	\$1,062.41	\$1,765,567	\$1,355,674	76.8% ⁽²⁾
Total		382,842	4,529,208	\$958.59	\$4,341,651	\$3,482,324	80.2%

(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 13,045 physician visits per 1000 members in 2019 and 1,712 bed days per 1000. Days per admission averaged 6.5.

Missouri Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Anthem, Inc.	144,618	12,462	17,126	2,617	1,476	7
BCBS of Kansas City	53,043	7,254	7,518	1,502	1,028	5
Centene Corp.	6,913	17,182	659	104	1,638	6
Cigna Corp.	22,466	21,982	1,575	273	1,541	6
CVS Health Corp.	1,092,492	10,988	221,108	29,083	2,224	8
Essence Healthcare, Inc.	406,596	7,502	47,092	9,473	869	5
Humana, Inc.	1,173,363	18,114	174,857	19,769	2,699	9
NHC Advantage LLC	1,115	8,873	279	39	2,220	7
UnitedHealth Group	2,677,748	19,336	166,219	30,404	1,200	5
Total	2,900,606	13,045	470,214	62,860	1,712	6.5

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Missouri's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.5 in 2020. Maximum premium ranged from \$39 per month at Anthem to \$109 at Humana.

Missouri 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	39	0	435	3.5 Stars	4 Stars
CVS Health	0	81	0	275	3.5 Stars	4 Stars
Essence Group Holdings Corporation	0	73	0	0	4 Stars	4 Stars
Humana	0	109	0	415	3 Stars	4.5 Stars
UnitedHealth Group	0	77	0	435	3 Stars	4.5 Stars
Total	0	109	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were about 1.2 million Medicare members in Missouri in 2020, up 1.1% from 2019. Traditional Medicare accounted for more than half of the total at 59.5%; however, its share is declining. Medicare Advantage enrollment accounted for 40.5% of the total at around 507,000, a 9.5% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 11.1% to 431,549 in 2020.

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

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

Program	2019	2020
Original Medicaid	774,926	744,265
<i>% y/y between reporting periods</i>		-4.0%
<i>% of total</i>	62.6%	59.5%
Medicare Advantage, Other Plans	463,574	507,496
<i>% y/y between reporting periods</i>		9.5%
<i>% of total</i>	37.4%	40.5%
Total Medicare	1,238,500	1,251,761
<i>% y/y between reporting periods</i>		1.1%
MA, Other Plans, Excluding PDP, 800 Series	388,520	431,549
<i>% y/y between reporting periods</i>		11.1%

Source: CMS, HMA

Missouri Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Anthem	20,769	34,845
<i>+/- between reporting periods</i>	NA	14,076
<i>% chg. Between reporting periods</i>	NA	67.8%
<i>% of total</i>	5.3%	8.1%
CVS Health	101,271	104,217
<i>+/- between reporting periods</i>	NA	2,946
<i>% chg. Between reporting periods</i>	NA	2.9%
<i>% of total</i>	26.1%	24.1%
Essence Group Holdings Corporation	51,868	52,286
<i>+/- between reporting periods</i>	NA	418
<i>% chg. Between reporting periods</i>	NA	0.8%
<i>% of total</i>	13.4%	12.1%
Humana	68,984	73,580
<i>+/- between reporting periods</i>	NA	4,596
<i>% chg. Between reporting periods</i>	NA	6.7%
<i>% of total</i>	17.8%	17.1%
UnitedHealth Group	138,750	154,562
<i>+/- between reporting periods</i>	NA	15,812
<i>% chg. Between reporting periods</i>	NA	11.4%
<i>% of total</i>	35.7%	35.8%
Total, 5 Top Plans	381,642	419,490
<i>+/- between reporting periods</i>	NA	37,848
<i>% chg. Between reporting periods</i>	NA	9.9%
<i>% of total</i>	98.2%	97.2%
Total, All Plans	388,520	431,549
<i>+/- between reporting periods</i>	NA	43,029
<i>% chg. Between reporting periods</i>	NA	11.1%
<i>% of total</i>	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Missouri had a total of 36,220 Special Needs Plan members as of November 2020, of which nearly 34,000 were dual eligibles. UnitedHealthcare is the largest health plan, followed by Anthem and Humana. The state was not involved in a dual demonstration.

Missouri SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	17,627	16,407	0	1,220	48.7%
Anthem	8,086	8,086	0	0	22.3%
Humana	7,519	7,519	0	0	20.8%
CVS Health/Aetna	1,734	1,734	0	0	4.8%
NHC Advantage ¹	986	0	0	986	2.7%
Centene	135	135	0	0	0.4%
MO Medicare Select	133	0	0	133	0.4%
Total, 7 Plans	36,220	33,881	0	2,339	100%

¹ NHC Advantage ISNP enrollment includes members from Tennessee

Source: CMS, HMA