

New York

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

New York Medicare enrollment was about 3.7 million in 2020, with nearly 1.6 million enrolled in a Medicare Advantage plan. About 14% of the state's total Medicare populations is comprised of individuals with disabilities. The state's Fully Integrated Duals Advantage (FIDA) Demonstration ended December 31, 2019 with enrollment at just 2,320 members out of 120,000 eligibles as of year-end 2019. New York is planning to move all FIDA enrollees into each plan's Medicaid Advantage Plus (MAP) plan. New York also had nearly 390,000 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in New York generated total premiums of \$16.6 billion in 2019 and medical costs of \$14.5 billion. Average MLR was 87.2% 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.)

New York Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Anthem, Inc.	Y	71,762	869,516	\$1,016.40	\$883,777	\$809,158	91.6% ⁽²⁾
Bright Health	N	471	5,031	\$858.98	\$4,322	\$4,605	108.8%
Cap District Physicians' Health	Y	44,974	532,798	\$1,049.81	\$559,334	\$491,966	88.0%
Catholic Special Needs Plan	Y	1,775	21,514	\$2,564.88	\$55,181	\$48,436	88.0%
Centene/WellCare	Y	50,423	589,751	\$1,098.37	\$647,767	\$594,917	91.8%
CVS Health/Aetna	Y	23,588	269,192	\$852.85	\$229,581	\$204,209	89.0%
Elderplan, Inc.	N	10,194	121,159	\$1,678.95	\$203,420	\$184,840	90.8%
EmblemHealth	Y	123,051	1,408,599	\$1,124.68	\$1,584,221	\$1,408,035	88.9%
Excellus Health Plan, Inc.	Y	155,686	1,841,154	\$860.39	\$1,584,114	\$1,367,325	86.3%
Healthfirst, Inc.	Y	172,502	2,009,163	\$1,508.71	\$3,031,237	\$2,608,669	86.1%
HealthNow New York, Inc.	N	57,726	682,805	\$1,222.20	\$834,524	\$725,216	86.9%
Humana Inc.	Y	56,985	633,884	\$835.92	\$529,875	\$499,253	94.2% ⁽²⁾
Independent Health	Y	65,950	797,283	\$1,122.83	\$895,211	\$746,109	83.4%
Longevity Health	Y	389	2,856	\$2,126.46	\$6,073	\$6,610	108.8%
Magellan Health/ Senior Whole Health	Y	98	1,071	\$8,287.06	\$8,875	\$9,022	101.7%
MVP Health Care	Y	62,336	737,799	\$981.13	\$723,875	\$641,557	88.6% ⁽²⁾
Quality Health Plans of NY, Inc.	Y	2,483	40,648	NA	NA	\$34,201	111.0%
Spartan Plan		135	1,609	\$1,674.41	\$2,694	\$3,557	134.3%
UnitedHealth Group	Y	388,506	4,629,918	\$1,036.44	\$4,798,647	\$4,095,689	85.4% ⁽²⁾
Total		1,289,034	15,195,750	\$1,091.27	\$16,582,729	\$14,483,376	87.2%

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

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

New York Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Anthem, Inc.	Y	71,639	867,399	\$978.34	\$848,614	\$787,058	92.7% ⁽²⁾
Cap District Physicians' Health	Y	43,257	512,007	\$1,018.77	\$521,618	\$453,153	87.0%
Catholic Special Needs Plan	Y	1,771	20,962	\$2,260.57	\$47,386	\$43,004	90.9%
Centene/WellCare	Y	73,527	441,080	NA	NA	NA	94.4%
CVS Health/Aetna	Y	10,921	128,093	\$923.76	\$118,327	\$106,550	90.1%
Elderplan, Inc.	N	10,041	114,231	\$1,608.87	\$183,783	\$180,086	97.9%
EmblemHealth	Y	121,450	1,409,420	\$1,129.27	\$1,591,611	\$1,461,433	91.8%
Excellus Health Plan, Inc.	Y	149,936	1,781,047	\$815.01	\$1,451,573	\$1,302,929	89.8%
Fresenius Health Plans of NY, Inc.	Y	42	480	\$7,145.83	\$3,430	\$3,603	105.0%
Healthfirst, Inc.	Y	157,716	1,850,343	\$1,416.19	\$2,620,436	\$2,226,200	85.0%
HealthNow New York, Inc.	N	52,473	615,497	\$1,214.51	\$747,526	\$650,336	87.0%
Humana Inc.	Y	32,054	359,672	\$832.89	\$299,566	\$275,387	91.9% ⁽²⁾
Independent Health	Y	69,478	839,370	\$1,020.26	\$856,378	\$762,522	89.0%
Magellan Health/ Senior Whole Health	Y	88	1,152	NA	NA	\$9,549	112.2%
MVP Health Care	Y	59,089	707,852	\$1,003.00	\$709,974	\$629,576	88.7% ⁽²⁾
Quality Health Plans of NY, Inc.	Y	4,296	51,221	\$0.00	\$0	\$44,382	105.0%
Spartan Plan	N	89	790	\$1,572.15	\$1,242	\$1,923	172.6%
UnitedHealth Group	Y	380,360	4,356,143	\$980.46	\$4,271,037	\$3,652,159	85.5% ⁽²⁾
Total		1,238,227	14,056,759	\$1,015.35	\$14,272,501	\$12,589,850	87.6%

(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 21,205 physician visits per 1000 members in 2018 and 3,017 bed days per 1000. Days per admission averaged 7.2.

New York 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	7,260,144	20,000	479,164	73,073	1,320	6.6
Healthfirst, Inc.	4,928,639	31,964	346,378	47,841	2,246	7.2
Excellus Health Plan, Inc.	2,202,660	14,841	254,681	37,167	1,716	6.9
EmblemHealth	2,534,789	21,582	94,891	17,159	808	5.5
Centene/WellCare	835,999	29,460	67,385	9800	2,746	5.9
Anthem, Inc.	1,193,896	16,517	133,754	18,325	1,850	7.3
Independent Health	186,181	2,662	11,893	1,380	170	8.6
MVP Health Care	1,587,192	26,907	91,319	11,049	1,548	8.3
HealthNow New York, Inc.	745,912	14,543	102,558	14,729	2,000	7.0
Cap District Physicians' Health	759,292	17,796	85,832	12,772	2,012	6.7
Humana Inc.	599,287	19,995	77,262	7,865	2,578	9.8
CVS Health Corp.	350,097	32,798	24,072	2,258	2,255	10.7
Elderplan, Inc.	264,907	27,829	31,081	4,554	3,265	6.8
Quality Health Plans of NY, Inc.	87,262	20,444	822	620	193	1.3
Catholic Special Needs Plan	0	0	4,942	633	2,829	7.8
Spartan Plan	4,225	64,177	952	173	14,461	5.5
Magellan Health, Inc.	0	0	546	64	5,688	8.5
Fresenius Health Plans of NY, Inc.	807	20,175	265	31	6,625	8.5
Total	23,541,289	21,205	1,807,797	259,493	3,017	7.2

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

New York'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 Healthfirst to \$301 at EmblemHealth.

New York 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
CVS Health	0	93	0	350	3.5 Stars	4.5 Stars
EmblemHealth	0	301	200	435	3 Stars	3 Stars
Healthfirst	0	39	350	435	4 Stars	4 Stars
Lifetime Healthcare	0	255	0	435	4 Stars	4.5 Stars
UnitedHealth Group	0	79	150	435	3.5 Stars	4 Stars
Total	0	301	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were about 3.7 million Medicare members in New York in 2020, up 0.3% from 2019. Traditional Medicare accounted for more than half of the total at 55.8%; however, it's share is declining. Medicare Advantage enrollment accounted for 44.2% of the total at 1.6 million, a 6.0% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 6.4% to about 1.3 million in 2020.

UnitedHealth Group is the largest Medicare Advantage plan in the state, followed by Healthfirst and Lifetime Healthcare.

New York Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20		
Program	2019	2020
Original Medicaid	2,136,330	2,055,551
% y/y between reporting periods		-3.8%
% of total	58.1%	55.8%
Medicare Advantage, Other Plans	1,539,510	1,631,353
% y/y between reporting periods		6.0%
% of total	41.9%	44.2%
Total Medicare	3,675,840	3,686,904
% y/y between reporting periods		0.3%
MA, Other Plans, Excluding PDP, 800 Series	1,258,889	1,339,433
% y/y between reporting periods		6.4%

Source: CMS, HMA

New York Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
CVS Health	86,616	93,059
+/- between reporting periods	NA	6,443
% chg. Between reporting periods	NA	7.4%
% of total	6.9%	6.9%
EmblemHealth	87,695	93,465
+/- between reporting periods	NA	5,770
% chg. Between reporting periods	NA	6.6%
% of total	7.0%	7.0%
Healthfirst	171,490	203,125
+/- between reporting periods	NA	31,635
% chg. Between reporting periods	NA	18.4%
% of total	13.6%	15.2%
Lifetime Healthcare	128,153	131,945
+/- between reporting periods	NA	3,792
% chg. Between reporting periods	NA	3.0%
% of total	10.2%	9.9%
UnitedHealth Group	331,293	334,937
+/- between reporting periods	NA	3,644
% chg. Between reporting periods	NA	1.1%
% of total	26.3%	25.0%
Total, 5 Top Plans	805,247	856,531
+/- between reporting periods	NA	51,284
% chg. Between reporting periods	NA	6.4%
% of total	64.0%	63.9%
Total, All Plans	1,258,889	1,339,433
+/- between reporting periods	NA	80,544
% chg. Between reporting periods	NA	6.4%
% of total	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

New York ended its Fully Integrated Duals Advantage (FIDA) Demonstration on December 31, 2019. Only about 7,000 of the 120,000 individuals who were initially eligible for the demonstration actually enrolled as of September 2015, and enrollment dropped to 2,320 as of year-end 2019. Of 22 FIDA plans initially joining the program in January 2015, six remained in the end. New York is planning to move all FIDA enrollees into each plan's Medicaid Advantage Plus (MAP) plan.

New York also had around 389,000 SNP members as of November 2020.

New York Dual Demo Plan Enrollment, 2015-19					
Health Plan	2015 ⁽¹⁾	2016	2017	2018	2019
Aetna	66	44	37	0	0
<i>+/- between reporting periods</i>		(22)	(7)	(37)	0
<i>% chg. between reporting periods</i>		-33.3%	-15.9%	-100.0%	NM
<i>% of total</i>		0.9%	0.8%	0.0%	0.0%
Agewell New York	53	39	204	172	0
<i>+/- between reporting periods</i>		(14)	165	(32)	(172)
<i>% chg. between reporting periods</i>		-26.4%	423.1%	-15.7%	-100.0%
<i>% of total</i>		0.8%	4.6%	4.9%	0.0%
AlphaCare Signature (Magellan)	44	27	0	0	0
<i>+/- between reporting periods</i>		(17)	(27)	0	0
<i>% chg. between reporting periods</i>		-38.6%	-100.0%	NM	NM
<i>% of total</i>		0.5%	0.0%	0.0%	0.0%
Centerlight	215	105	0	0	0
<i>+/- between reporting periods</i>		(110)	(105)	0	0
<i>% chg. between reporting periods</i>		-51.2%	-100.0%	NM	NM
<i>% of total</i>		2.1%	0.0%	0.0%	0.0%
ElderPlan FIDA Total Care	304	309	391	452	271
<i>+/- between reporting periods</i>		5	82	61	(181)
<i>% chg. between reporting periods</i>		1.6%	26.5%	15.6%	-40.0%
<i>% of total</i>		6.3%	8.9%	13.0%	11.7%
FIDA Care Complete	37	23	26	28	12
<i>+/- between reporting periods</i>		(14)	3	2	(16)
<i>% chg. between reporting periods</i>		-37.8%	13.0%	7.7%	-57.1%
<i>% of total</i>		0.5%	0.6%	0.8%	0.5%
Fidelis Care	379	298	284	0	0
<i>+/- between reporting periods</i>		(81)	(14)	(284)	0
<i>% chg. between reporting periods</i>		-21.4%	-4.7%	-100.0%	NM
<i>% of total</i>		6.1%	6.4%	0.0%	0.0%
GuildNet Gold Plus	923	772	570	306	0
<i>+/- between reporting periods</i>		(151)	(202)	(264)	(306)
<i>% chg. between reporting periods</i>		-16.4%	-26.2%	-46.3%	-100.0%
<i>% of total</i>		15.7%	12.9%	8.8%	0.0%
HealthFirst Absolute Care	1237	986	993	975	925
<i>+/- between reporting periods</i>		(251)	7	(18)	(50)
<i>% chg. between reporting periods</i>		-20.3%	0.7%	-1.8%	-5.1%
<i>% of total</i>		20.0%	22.5%	27.9%	39.9%
ICS Community Care Plus	189	150	81	0	0
<i>+/- between reporting periods</i>		(39)	(69)	(81)	0

<i>% chg. between reporting periods</i>		-20.6%	-46.0%	-100.0%	NM
<i>% of total</i>		3.0%	1.8%	0.0%	0.0%
MetroPlus	183	163	185	134	0
<i>+/- between reporting periods</i>		(20)	22	(51)	(134)
<i>% chg. between reporting periods</i>		-10.9%	13.5%	-27.6%	-100.0%
<i>% of total</i>		3.3%	4.2%	3.8%	0.0%
North Shore-LIJ FIDA LiveWell	29	26	31	0	0
<i>+/- between reporting periods</i>		(3)	5	(31)	0
<i>% chg. between reporting periods</i>		-10.3%	19.2%	-100.0%	NM
<i>% of total</i>		0.5%	0.7%	0.0%	0.0%
River Spring (ElderServe)	15	7	12	28	12
<i>+/- between reporting periods</i>		(8)	5	16	(16)
<i>% chg. between reporting periods</i>		-53.3%	71.4%	133.3%	-57.1%
<i>% of total</i>		0.1%	0.3%	0.8%	0.5%
Senior Whole Health	63	124	135	134	89
<i>+/- between reporting periods</i>		61	11	(1)	(45)
<i>% chg. between reporting periods</i>		96.8%	8.9%	-0.7%	-33.6%
<i>% of total</i>		2.5%	3.1%	3.8%	3.8%
Village Senior Services (Village Care Max)	34	23	18	11	0
<i>+/- between reporting periods</i>		(11)	(5)	(7)	(11)
<i>% chg. between reporting periods</i>		-32.4%	-21.7%	-38.9%	-100.0%
<i>% of total</i>		0.5%	0.4%	0.3%	0.0%
VNSNY Choice FIDA Complete	2264	1,705	1,438	1,249	1,011
<i>+/- between reporting periods</i>		(559)	(267)	(189)	(238)
<i>% chg. between reporting periods</i>		-24.7%	-15.7%	-13.1%	-19.1%
<i>% of total</i>		34.6%	32.6%	35.8%	43.6%
WellCare Advocate Complete	207	121	0	0	0
<i>+/- between reporting periods</i>		(86)	(121)	0	0
<i>% chg. between reporting periods</i>		-41.5%	-100.0%	NM	NM
<i>% of total</i>		2.5%	0.0%	0.0%	0.0%
Total New York	6,242	4,922	4,405	3,489	2,320
<i>+/- between reporting periods</i>		(1,320)	(517)	(916)	(1,169)
<i>% chg. between reporting periods</i>		-21.1%	-10.5%	-20.8%	-33.5%

⁽¹⁾ 2015 data was unavailable; enrollment is as of January 2016

Source: New York Dept. of Health, HMA

New York SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
Healthfirst	130,443	130,397		46	33.5%
UnitedHealthcare	118,051	107,199		10,852	30.3%
Centene	61,059	59,743		1,316	15.7%
HIP/GHI	30,213	30,213			7.8%
Anthem	13,432	13,432			3.4%
Humana	11,222	11,222			2.9%
MetroPlus Health Plan	7,691	7,691			2.0%
Elderplan	7,333	6,113		1,220	1.9%
VNS Choice	3,054	3,054			0.8%
Village Senior Services	2,624	2,624			0.7%
Independent Health Association	1,774		532	1,242	0.5%
Centers Plan for Healthy Living	708	521		187	0.2%
Longevity Health Plan	554			554	0.1%
AgeWell	429	195		234	0.1%
Kalos Health	308	308			0.1%
Elderserve	216	31		185	0.1%
Senior Whole Health/Magellan	127	127			0.0%
Spartan Plan	65			65	0.0%
Bright Health	48	48			0.0%
Visiting Nurse Association of Central NY	43	43			0.0%
Total, 20 Plans	389,394	372,961	532	15,901	100.0%

Source: CMS, HMA