

# Ohio

1. Medicare Overview for Ohio
2. Medicare Advantage Plan Financials
  - a. [Ohio Medicare Advantage Plan Financials, 2018-19](#)
3. Medicare Advantage Plan Utilization Metrics
  - a. [Ohio Health Plan Utilization Measures, 2018](#)
4. Medicare Advantage Plan Premiums, Deductibles, STAR Ratings
5. Medicare Advantage Plan Enrollment Update
  - a. [Ohio Medicare Advantage Enrollment, 2020](#)
  - b. [Ohio Medicare Enrollment, FFS vs. Medicare Advantage, 2020](#)
6. SNPs and Dual Eligibles
  - a. [Ohio MyCare Dual Demonstration Enrollment by Plan, 2016-20](#)
  - b. [Ohio SNP Enrollment by Plan, November 2020](#)

## 1. MEDICARE OVERVIEW FOR OHIO (UPDATED 3-11-21)

Ohio Medicare enrollment was about 2.4 million in 2020, with about 1 million enrolled in a Medicare Advantage plan. About 15% of the state's total Medicare populations is comprised of individuals with disabilities. Ohio's dual demonstration, MyCare Ohio, coordinates physical, behavioral and long-term care services in 29 pilot counties for individuals receiving both Medicare and Medicaid. Enrollment in MyCare Ohio was up 10.5% as of year-end 2020, after a 3.6% decrease in 2019. The state indicated its intent to request that the Centers for Medicare & Medicaid Services extend its dual demonstration by three years through December 2022. Moreover, enrollment in Ohio's SNP market was about 87,000 as of November 2020.

## 2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Ohio generated total premiums of \$9.8 billion in 2019 and medical costs of \$8.4 billion. Average MLR was 85.0% 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.)

Ohio Medicare Advantage Plan Financials, 2019							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Anthem, Inc.	Y	237,789	2,800,821	\$954.50	2,673,370	2,234,393	83.6% <sup>(2)</sup>
Aultcare	Y	19,547	238,141	\$1,058.49	252,071	210,972	83.6%
Bright Health	N	413	4,836	\$792.62	3,833	2,537	64.8%
CareSource	N	22,832	281,552	\$1,446.53	407,274	388,795	92.4%
Centene/WellCare	Y	16,180	196,485	\$1,727.93	339,512	292,751	86.2% <sup>(2)</sup>
CVS Health/Aetna	Y	44,722	540,048	\$1,196.73	646,290	554,937	85.9% <sup>(2)</sup>
Gateway Health	N	737	10,507	\$1,275.91	13,406	11,379	84.9% <sup>(2)</sup>
Health Alliance	Y	43	475	\$1,183.47	562	349	62.1% <sup>(2)</sup>
Humana Inc.	Y	175,374	2,065,486	\$960.55	1,984,005	1,689,135	85.1% <sup>(2)</sup>
Medical Mutual of Ohio	Y	34,430	409,297	\$899.17	368,028	357,748	97.2%
Molina Healthcare	Y	13,574	170,605	\$1,894.43	323,199	262,285	81.0%
Mutual of Omaha Medicare	N	541	6,453	\$733.46	4,733	4,387	92.7% <sup>(2)</sup>
ProMedica/Paramount	N	14,238	171,824	\$1,062.99	182,648	167,871	91.9%
Summa Health System, Inc.	Y	22,516	273,842	\$984.56	269,613	230,557	85.5%
The Health Plan	N	7,542	102,241	\$918.16	93,874	94,530	100.7% <sup>(2)</sup>
Trinity Health Corp.	Y	45,665	559,220	\$1,012.50	566,212	484,916	85.5%
TSG Guard	N	352	3,042	NA	NA	4,923	73.9%
UnitedHealth Group	Y	130,222	1,516,583	\$1,132.59	1,717,668	1,400,757	81.6% <sup>(2)</sup>
UPMC Health Plan	N	110	1,308	\$977.46	1,279	1,114	87.1% <sup>(2)</sup>
<b>Total</b>		<b>786,827</b>	<b>9,352,766</b>	<b>\$1,052.91</b>	<b>\$9,847,576</b>	<b>\$8,394,337</b>	<b>85.0%</b>

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

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

## Ohio Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Anthem, Inc.	Y	224,429	2,642,425	\$904.71	2,390,640	1,966,732	82.3% <sup>(2)</sup>
Aultcare	Y	20,006	240,966	\$1,008.28	242,960	204,847	84.4%
CareSource	N	22,197	254,972	\$1,315.99	335,540	323,395	93.2%
Catholic Health Initiatives	N	890	10,798	\$822.88	8,885	7,254	82.5%
Centene/WellCare	Y	14,909	170,823	\$1,531.50	261,616	244,072	93.3% <sup>(2)</sup>
CVS Health/Aetna	Y	40,960	487,977	\$1,221.15	595,895	450,540	75.6% <sup>(2)</sup>
Gateway Health	N	3,004	40,233	\$902.44	36,308	30,725	84.6% <sup>(2)</sup>
Health Alliance	Y	29	365	\$927.65	339	164	48.5% <sup>(2)</sup>
Humana Inc.	Y	147,348	1,746,230	\$965.93	1,686,739	1,429,157	84.7% <sup>(2)</sup>
Medical Mutual of Ohio	Y	30,720	367,203	\$913.47	335,428	317,304	94.6%
Molina Healthcare	Y	14,149	166,085	\$1,652.62	274,475	214,141	78.0%
ProMedica/Paramount	N	13,742	166,685	\$1,025.01	170,853	153,656	89.8%
Summa Health System, Inc.	Y	23,293	283,737	\$912.55	258,924	225,768	87.2%
The Health Plan	N	9,701	115,833	\$927.23	107,404	97,535	90.8% <sup>(2)</sup>
Trinity Health Corp.	Y	49,351	600,794	\$983.29	590,755	498,769	84.4%
UnitedHealth Group	Y	114,172	1,291,304	\$1,123.76	1,451,118	1,151,903	79.4% <sup>(2)</sup>
UPMC Health Plan	N	90	1,063	\$917.29	975	855	87.7% <sup>(2)</sup>
<b>Total</b>		<b>728,990</b>	<b>8,587,493</b>	<b>\$1,018.79</b>	<b>\$8,748,853</b>	<b>\$7,316,817</b>	<b>83.5%</b>

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

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

### 3. MEDICARE ADVANTAGE PLAN UTILIZATION METRICS

Medicare Advantage plans averaged 14,938 physician visits per 1000 members in 2018 and 4,339 bed days per 1000. Days per admission averaged 8.1.

#### Ohio 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.	3,434,525	15,597	304,041	50,477	1,381	6.0
Humana Inc.	2,988,921	20,540	465,303	49,204	3,198	9.5
UnitedHealth Group	2,178,908	20,248	118,619	21,454	1,102	5.5
CVS Health Corp.	868,320	21,353	76,489	10,740	1,881	7.1
Centene Corporation/WellCare	546,169	39,180	67,821	8,483	4,865	8.0
Medical Mutual of Ohio	541,589	17,699	78,035	9,862	2,550	7.9
Trinity Health Corp.	502,644	10,040	99,239	9,374	1,982	10.6
CareSource	418,215	19,683	60,712	10,456	2,857	5.8
The Health Plan	225,608	23,372	22,890	3,049	2,371	7.5
Aultcare	210,738	10,495	67,151	7,574	3,344	8.9
Molina Healthcare	114,887	8,301	163,472	14,130	11,811	11.6
Summa Health System, Inc.	106,332	4,497	57,693	7,772	2,440	7.4
ProMedica	36,319	2,615	45,915	3,617	3,306	12.7
Gateway Health	20,550	6,129	11,008	1,467	3,283	7.5
Catholic Health Initiatives	10,081	11,203	1,466	157	1,629	9.3
UPMC Health Plan	1,324	14,946	203	27	2,292	7.5
Health Alliance	245	8,055	714	139	23,474	5.1
<b>Total</b>	<b>12,205,375</b>	<b>14,938</b>	<b>1,640,771</b>	<b>207,982</b>	<b>4,339</b>	<b>8.1</b>

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

## 4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Ohio's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.5 in 2020. Maximum premium ranged from \$89 per month at Anthem to \$214 at CVS Health.

Ohio 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	89	0	435	3 Stars	4 Stars
CVS Health	0	214	0	275	3.5 Stars	4.5 Stars
Humana	0	154	0	435	3.5 Stars	4 Stars
Trinity Health	0	140	0	250	3.5 Stars	4.5 Stars
UnitedHealth Group	0	114	0	435	3.5 Stars	4.5 Stars
<b>Total</b>	<b>0</b>	<b>214</b>	<b>0</b>	<b>435</b>		

Source: CMS

## 5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were nearly 2.4 million Medicare members in Ohio in 2020, up 1.0% from 2019. Traditional Medicare accounted for more than half of the total at 53.4%; however, its share is declining. Medicare Advantage enrollment accounted for 46.6% of the total at about 1 million, an 8.8% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 10.5% to 860,179 in 2020. Anthem is the largest Medicare Advantage plan in the state, followed by UnitedHealth Group and Humana.

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

Program	2019	2020
<b>Original Medicare</b>	<b>1,339,265</b>	<b>1,273,885</b>
% y/y between reporting periods		-4.9%
% of total	56.7%	53.4%
<b>Medicare Advantage, Other Plans</b>	<b>1,023,781</b>	<b>1,113,768</b>
% y/y between reporting periods		8.8%
% of total	43.3%	46.6%
<b>Total Medicare</b>	<b>2,363,046</b>	<b>2,387,653</b>
% y/y between reporting periods		1.0%
<b>MA, Other Plans, Excluding PDP, 800 Series</b>	<b>778,108</b>	<b>860,179</b>
% y/y between reporting periods		10.5%

Source: CMS, HMA

## Ohio Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
<b>Anthem, Inc.</b>	<b>235,546</b>	<b>263,901</b>
+/- between reporting periods	NA	28,355
% chg. Between reporting periods	NA	12.0%
% of total	30.3%	30.7%
<b>CVS Health Corporation</b>	<b>79,527</b>	<b>89,131</b>
+/- between reporting periods	NA	9,604
% chg. Between reporting periods	NA	12.1%
% of total	10.2%	10.4%
<b>Humana, Inc.</b>	<b>138,138</b>	<b>149,018</b>
+/- between reporting periods	NA	10,880
% chg. Between reporting periods	NA	7.9%
% of total	17.8%	17.3%
<b>Trinity Health</b>	<b>44,656</b>	<b>42,766</b>
+/- between reporting periods	NA	(1,890)
% chg. Between reporting periods	NA	-4.2%
% of total	5.7%	5.0%
<b>UnitedHealth Group, Inc.</b>	<b>137,908</b>	<b>165,119</b>
+/- between reporting periods	NA	27,211
% chg. Between reporting periods	NA	19.7%
% of total	17.7%	19.2%
<b>Total, 5 Top Plans</b>	<b>635,775</b>	<b>709,935</b>
+/- between reporting periods	NA	74,160
% chg. Between reporting periods	NA	11.7%
% of total	81.7%	82.5%
<b>Total, All Plans</b>	<b>778,108</b>	<b>860,179</b>
+/- between reporting periods	NA	82,071
% chg. Between reporting periods	NA	10.5%
% of total	100.0%	100.0%

Source: CMS, HMA

## 6. SNPs AND DUAL ELIGIBLES

Enrollment in Ohio's dual demonstration, MyCare Ohio, was up 10.5% at year-end 2020 after a 3.6% decrease in 2019. The state indicated its intent to request that CMS extend its dual demonstration by three years through December 2022. Five health plans participate in the demonstration, coordinating physical, behavioral and long-term care services in 29 pilot counties for individuals receiving both Medicaid and Medicare.

Ohio also had 87,141 SNP members as of November 2020. The vast majority were in DSNPs. UnitedHealthcare holds a majority stake in the market with 43.7%, followed by Community Insurance Company with 36.8%.

Ohio Dual Demonstration Enrollment by Plan, 2015-20						
Plan	2015	2016	2017	2018	2019	2020
<b>CVS/Aetna Better Health Inc</b>	<b>12,865</b>	<b>14,738</b>	<b>15,622</b>	<b>16,128</b>	<b>15,859</b>	<b>16,579</b>
<i>+/- between reporting periods</i>		1,873	884	506	(269)	720
<i>% chg. between reporting periods</i>		14.6%	6.0%	3.2%	-1.7%	4.5%
<i>% of total</i>	21.5%	21.3%	20.9%	21.0%	21.4%	20.2%
<b>Buckeye (Centene)</b>	<b>9,801</b>	<b>11,366</b>	<b>12,549</b>	<b>12,815</b>	<b>12,604</b>	<b>15,275</b>
<i>+/- between reporting periods</i>		1,565	1,183	266	(211)	2,671
<i>% chg. between reporting periods</i>		16.0%	10.4%	2.1%	-1.6%	21.2%
<i>% of total</i>	16.4%	16.5%	16.8%	16.7%	17.0%	18.7%
<b>CareSource</b>	<b>15,200</b>	<b>18,030</b>	<b>18,318</b>	<b>19,302</b>	<b>18,841</b>	<b>19,617</b>
<i>+/- between reporting periods</i>		2,830	288	984	(461)	776
<i>% chg. between reporting periods</i>		18.6%	1.6%	5.4%	-2.4%	4.1%
<i>% of total</i>	25.4%	26.1%	24.5%	25.1%	25.4%	24.0%
<b>Molina Healthcare</b>	<b>9,776</b>	<b>11,496</b>	<b>13,028</b>	<b>13,789</b>	<b>13,359</b>	<b>15,973</b>
<i>+/- between reporting periods</i>		1,720	1,532	761	(430)	2,614
<i>% chg. between reporting periods</i>		17.6%	13.3%	5.8%	-3.1%	19.6%
<i>% of total</i>	16.3%	16.7%	17.5%	17.9%	18.0%	19.5%
<b>UnitedHealthcare</b>	<b>12,245</b>	<b>13,401</b>	<b>15,125</b>	<b>14,861</b>	<b>13,468</b>	<b>14,458</b>
<i>+/- between reporting periods</i>		1,156	1,724	(264)	(1,393)	990
<i>% chg. between reporting periods</i>		9.4%	12.9%	-1.7%	-9.4%	7.4%
<i>% of total</i>	20.4%	19.4%	20.3%	19.3%	18.2%	17.7%
<b>Total</b>	<b>59,887</b>	<b>69,031</b>	<b>74,642</b>	<b>76,895</b>	<b>74,131</b>	<b>81,902</b>
<i>+/- between reporting periods</i>		9,144	5,611	2,253	(2,764)	7,771
<i>% chg. between reporting periods</i>		15.3%	8.1%	3.0%	-3.6%	10.5%

Source: CMS, HMA

## Ohio Special Needs Plan Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare <sup>(1)</sup>	38,088	33,813		4,275	43.7%
Community Insurance Co.	32,053	32,053			36.8%
Humana	11,289	11,289			13.0%
CVS/Aetna	1,971	1,971			2.3%
Centene	1,484	1,484			1.7%
CareSource	944	944			1.1%
Molina Healthcare	822	822			0.9%
TSG Guard	490			490	0.6%
<b>Total, 8 plans</b>	<b>87,141</b>	<b>82,376</b>	<b>0</b>	<b>4,765</b>	<b>100%</b>

*(1) UnitedHealthcare ISNP enrollment includes Virginia members.*

*Source: CMS, HMA*