

Oregon

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

Oregon Medicare enrollment was about 892,000 in 2019, with just over 422,000 enrolled in a Medicare Advantage plan. About 13% of the state's total Medicare populations is comprised of individuals with disabilities. Oregon wasn't involved in a dual demonstration. However, the state had over 24,000 SNP members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Oregon generated total premiums of \$3.7 billion in 2018 and medical costs of \$3.3 billion. Average MLR was 89.4% 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.)

Oregon Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
AllCare Health Plan, Inc.	Y	3,266	38,292	\$1,154.69	\$44,215	\$39,592	89.7%
ATRIO Health Plans, Inc.	Y	18,009	215,249	\$979.25	\$210,782	\$180,288	85.2%
Centene/Trillium/Health Net	Y	38,647	466,307	\$861.21	\$401,589	\$357,944	89.1%
Health Plan of CareOregon, Inc.	N	11,606	137,488	NA	NA	\$152,127	82.1%
Humana, Inc.	Y	10,108	113,246	\$791.37	\$89,620	\$70,984	79.2% ⁽²⁾
Kaiser Permanente	N	69,869	825,582	\$1,081.18	\$892,604	\$863,362	96.7% ⁽²⁾
Marquis Advantage, Inc.	Y	499	5,620	\$2,104.95	\$11,830	\$8,894	73.8%
PacificSource	N	16,286	192,699	\$947.69	\$182,619	\$154,995	84.9% ⁽²⁾
Providence Health & Services	N	54,950	654,854	\$967.18	\$633,365	\$590,199	93.2% ⁽²⁾
Regence	N	50,486	604,335	\$962.74	\$581,820	\$502,623	86.4% ⁽²⁾
Samaritan Health Plans, Inc.	N	5,176	62,288	\$1,065.30	\$66,355	\$55,209	77.1%
UnitedHealth Group	Y	60,237	703,528	\$959.96	\$675,357	\$535,380	79.3% ⁽²⁾
Total		339,139	4,019,488	\$942.95	\$3,790,157	\$3,511,598	88.2%

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

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

Oregon Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
AllCare Health Plan, Inc.	Y	3,014	33,065	\$1,017.00	\$33,627	\$31,934	94.1%
ATRIO Health Plans, Inc.	Y	19,937	238,457	\$839.96	\$200,296	\$165,381	82.5%
Centene/Trillium/Health Net	Y	39,690	472,104	\$802.56	\$378,891	\$343,641	90.7%
Health Plan of CareOregon, Inc.	N	13,280	155,011	\$1,211.50	\$187,797	\$167,330	89.1%
Humana, Inc.	Y	6,928	79,358	\$768.01	\$60,947	\$48,810	80.1% ⁽²⁾
Kaiser Permanente	N	67,916	799,136	\$1,038.27	\$829,718	\$830,142	100.1% ⁽²⁾
Marquis Advantage, Inc.	Y	439	5,094	\$1,854.83	\$9,448	\$7,854	82.9%
PacificSource	N	14,507	173,882	\$925.38	\$160,906	\$140,875	87.6% ⁽²⁾
Providence Health & Services	N	54,416	635,754	\$955.49	\$607,457	\$534,850	88.0% ⁽²⁾
Regence	N	44,707	542,182	\$925.39	\$501,731	\$419,248	83.6% ⁽²⁾
Samaritan Health Plans, Inc.	N	5,042	60,974	\$929.65	\$56,685	\$52,135	83.8%
UnitedHealth Group	Y	45,316	524,547	\$897.03	\$470,534	\$378,903	80.5% ⁽²⁾
Total		315,192	3,719,564	\$940.44	\$3,498,037	\$3,121,103	89.1%

(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 14,837 physician visits per 1000 members in 2018 and 1,421 bed days per 1000. Days per admission averaged 6.1.

Oregon Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Kaiser Permanente	440,511	6,615	51,302	11,527	770	4.5
Providence Health & Services	532,519	10,051	44,005	9,728	831	4.5
UnitedHealth Group	721,926	16,515	172,386	31,881	3,944	5.4
Regence	1,455,132	32,206	46,773	9,321	1,035	5.0
Centene Corporation	797,666	20,275	60,147	9,191	1,529	6.5
ATRIO Health Plans, Inc.	635,682	31,990	37,288	4,886	1,876	7.6
Oregon Dental Service	14,633	803	3,729	499	205	7.5
PacificSource	122,291	8,440	19,638	2,998	1,355	6.6
Health Plan of CareOregon, Inc.	88,374	6,841	24,661	3,830	1,909	6.4
Humana, Inc.	100,303	15,167	9,798	1,426	1,482	6.9
Samaritan Health Plans, Inc.	87,408	17,202	7,816	825	1,538	9.5
AllCare Health Plan, Inc.	57,454	20,851	3,831	946	1,390	4.0
Marquis Advantage, Inc.	2,516	5,927	261	60	615	4.4
Total	5,056,415	14,837	481,635	87,118	1,421	6.1

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Oregon's top five Medicare Advantage plans had STAR ratings of 3.5 to 4.5 in 2020. Maximum premium ranged from \$72 per month at UnitedHealth Group to \$196 at Providence Health & Services.

Oregon 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
Centene Corporation	0	120	95	435	3.5 Stars	3.5 Stars
UnitedHealth Group	0	72	100	435	4 Stars	4.5 Stars
Cambia Health Solutions	0	194	0	300	4 Stars	4.5 Stars
Kaiser Foundation Health Plan	44	127	0	0	4.5 Stars	4.5 Stars
Providence Health & Services	0	196	0	435	4.5 Stars	4.5 Stars
Total	0	196	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were about 892,000 Medicare members in Oregon in 2020, up 2.0% from 2019. Traditional Medicare accounted for more than half of the total at 52.7%; however, its share is declining. Medicare Advantage enrollment accounted for 47.3% of the total at about 422,000, a 6.2% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 7.2% to 363,997 in 2020.

UnitedHealth Group is the largest Medicare Advantage plan in the state, followed by Cambia Health Solutions and Kaiser Foundation Health Plan.

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

Program	2019	2020
Original Medicaid	477,048	470,299
<i>% y/y between reporting periods</i>		-1.4%
<i>% of total</i>	54.6%	52.7%
Medicare Advantage, Other Plans	397,044	421,527
<i>% y/y between reporting periods</i>		6.2%
<i>% of total</i>	45.4%	47.3%
Total Medicare	874,092	891,826
<i>% y/y between reporting periods</i>		2.0%
MA, Other Plans, Excluding PDP, 800 Series	339,544	363,997
<i>% y/y between reporting periods</i>		7.2%

Source: CMS, HMA

Oregon Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Cambia Health Solutions	46,161	52,867
<i>+/- between reporting periods</i>	NA	6,706
<i>% chg. Between reporting periods</i>	NA	14.5%
<i>% of total</i>	13.6%	14.5%
Centene	64,632	44,805
<i>+/- between reporting periods</i>	NA	(19,827)
<i>% chg. Between reporting periods</i>	NA	-30.7%
<i>% of total</i>	19.0%	12.3%
Kaiser Foundation Health Plan	46,029	47,980
<i>+/- between reporting periods</i>	NA	1,951
<i>% chg. Between reporting periods</i>	NA	4.2%
<i>% of total</i>	13.6%	13.2%
Providence Health & Services	42,368	47,647
<i>+/- between reporting periods</i>	NA	5,279
<i>% chg. Between reporting periods</i>	NA	12.5%
<i>% of total</i>	12.5%	13.1%
UnitedHealth Group	64,619	85,417
<i>+/- between reporting periods</i>	NA	20,798
<i>% chg. Between reporting periods</i>	NA	32.2%
<i>% of total</i>	19.0%	23.5%
Total, 5 Top Plans	263,809	278,716
<i>+/- between reporting periods</i>	NA	14,907
<i>% chg. Between reporting periods</i>	NA	5.7%
<i>% of total</i>	77.7%	76.6%
Total, All Plans	339,544	363,997
<i>+/- between reporting periods</i>	NA	24,453
<i>% chg. Between reporting periods</i>	NA	7.2%
<i>% of total</i>	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Oregon had a total of 24,496 Special Needs Plan members as of November 2020, of which 22,523 were dual eligibles. CareOregon and Atrio Health Plan own over 70% of the market, with 52.7% and 22.2%, respectively. The state wasn't involved in a dual demonstration.

Oregon SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
CareOregon	12,913	12,913			52.7%
Atrio Health Plan	5,439	5,439			22.2%
Samaritan Health Plans	1,519	1,519			6.2%
Providence Health Assurance	1,483	1,483			6.1%
UnitedHealthcare	1,388			1,388	5.7%
Centene	1,169	1,169			4.8%
Marquis Advantage	585			585	2.4%
Totals, 7 Plans	24,496	22,523	0	1,973	100%

Source: CMS, HMA