

Pennsylvania

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

Pennsylvania Medicare enrollment was about 2.8 million in 2020, with about 1.2 million enrolled in a Medicare Advantage plan. About 15% of the state's total Medicare populations is comprised of individuals with disabilities. Pennsylvania was not involved in a dual demonstration. However, the state had just over 178,000 Special Needs Plan members as of November 2020. Enrollment in the state's MLTSS program, Community HealthChoices (CHC), reached about 379,000 as of October 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Pennsylvania generated total premiums of \$13.7 billion in 2019 and medical costs of \$11.4 billion. Average MLR was 83.3% 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.)

Pennsylvania Medicare Advantage Plan Financials, 2019

| Plan | Publicly Traded | Enrollment | Member Months | PMPM | Premiums Earned (000) | Medical Costs (000) | MLR ⁽¹⁾ |
|------------------------------------|-----------------|------------------|-------------------|-------------------|-----------------------|---------------------|-----------------------|
| Capital Blue Cross | N | 30,870 | 370,571 | \$1,047.87 | \$388,311 | \$350,938 | 90.4% |
| Centene Corp./PA Health & Wellness | Y | 2,832 | 23,839 | \$1,205.09 | \$28,728 | \$23,117 | 80.5% |
| Cigna Corp./Bravo | Y | 45,987 | 545,472 | \$1,302.59 | \$710,527 | \$597,397 | 84.1% |
| Clover Health Investments Corp. | Y | 152 | 1,681 | \$672.71 | \$1,131 | \$1,162 | 102.8% ⁽²⁾ |
| CVS Health Corp. | Y | 178,151 | 2,099,881 | \$1,024.18 | \$2,150,649 | \$1,633,875 | 76.0% ⁽²⁾ |
| Gateway Health | Y | 46,811 | 568,315 | \$1,387.94 | \$788,787 | \$648,173 | 82.2% |
| Geisinger Caring | N | 94,390 | 1,131,149 | \$1,010.71 | \$1,143,266 | \$1,014,126 | 88.9% |
| Health Partners Plans, Inc. | N | 15,875 | 196,909 | \$1,310.37 | \$258,024 | \$230,033 | 88.3% |
| Highmark | Y | 220,387 | 2,682,743 | \$1,067.18 | \$2,862,970 | \$2,365,391 | 82.6% ⁽²⁾ |
| Humana Inc. | Y | 62,649 | 720,176 | \$939.15 | \$676,352 | \$553,110 | 81.8% ⁽²⁾ |
| Independence Health Group, Inc. | Y | 106,602 | 1,282,691 | \$1,165.38 | \$1,494,818 | \$1,270,757 | 85.0% |
| Lasso Healthcare | N | 107 | 1,220 | \$511.36 | \$624 | \$675 | 108.3% ⁽²⁾ |
| Provider Partners Health Group | Y | 750 | 8,373 | \$2,128.64 | \$17,823 | \$13,198 | 74.3% |
| Spartan Plan | Y | 209 | 2,216 | \$1,485.33 | \$3,291 | \$4,035 | 129.9% |
| UnitedHealth Group | Y | 46,992 | 542,015 | \$1,336.67 | \$724,494 | \$600,958 | 82.9% ⁽²⁾ |
| UPMC Health Plan | N | 192,533 | 2,296,863 | \$1,064.11 | \$2,444,115 | \$2,097,789 | 85.8% ⁽²⁾ |
| Total | | 1,045,297 | 12,474,114 | \$1,097.79 | \$13,693,909 | \$11,404,735 | 83.3% |

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

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

Pennsylvania Medicare Advantage Plan Financials, 2018

| Plan | Publicly Traded | Enrollment | Member Months | PMPM | Premiums Earned (000) | Medical Costs (000) | MLR ⁽¹⁾ |
|------------------------------------|-----------------|------------------|-------------------|-------------------|-----------------------|---------------------|----------------------|
| Capital Blue Cross | N | 30,669 | 368,360 | \$995.91 | \$366,854 | \$321,157 | 87.5% |
| Centene Corp./PA Health & Wellness | Y | 729 | 5,553 | \$1,056.10 | \$5,865 | \$4,601 | 78.5% |
| Cigna Corp./Bravo | Y | 42,054 | 500,953 | \$1,244.09 | \$623,233 | \$503,370 | 80.8% |
| Clover Health Investments Corp. | Y | 8 | 100 | \$463.04 | \$46 | \$41 | 88.0% ⁽²⁾ |
| CVS Health Corp. | Y | 158,508 | 1,894,317 | \$965.99 | \$1,829,889 | \$1,473,507 | 80.5% ⁽²⁾ |
| Gateway Health | Y | 48,174 | 584,501 | \$1,307.70 | \$764,354 | \$617,252 | 80.6% |
| Geisinger Caring | N | 95,814 | 1,140,345 | \$989.66 | \$1,128,550 | \$1,003,788 | 89.1% |
| Health Partners Plans, Inc. | N | 20,315 | 246,632 | \$1,212.34 | \$299,002 | \$268,165 | 89.7% |
| Highmark | Y | 252,585 | 3,064,952 | \$1,059.42 | \$3,247,081 | \$2,744,474 | 84.5% ⁽²⁾ |
| Humana Inc. | Y | 50,792 | 596,066 | \$885.95 | \$528,085 | \$449,423 | 85.1% ⁽²⁾ |
| Independence Health Group, Inc. | Y | 105,357 | 1,269,782 | \$1,067.33 | \$1,355,272 | \$1,198,855 | 88.5% |
| Provider Partners Health Group | Y | 634 | 6,961 | \$1,865.31 | \$12,984 | \$9,589 | 74.2% |
| Spartan Plan | Y | 148 | 1,387 | \$1,410.97 | \$1,957 | \$3,655 | 200.5% |
| UnitedHealth Group | Y | 26,279 | 283,989 | \$1,126.81 | \$320,002 | \$255,072 | 79.7% ⁽²⁾ |
| UPMC Health Plan | N | 182,100 | 2,142,807 | \$990.81 | \$2,123,119 | \$1,848,658 | 87.1% ⁽²⁾ |
| Total | | 1,014,166 | 12,106,705 | \$1,041.27 | \$12,606,294 | \$10,701,606 | 84.9% |

(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 17,483 physician visits per 1000 members in 2018 and 2,450 bed days per 1000. Days per admission averaged 6.5.

Pennsylvania Medicare Advantage Plan Utilization Measures, 2018

| Plan | Physician Visits | Visits Per 000 | Inpatient Bed Days | Inpatient Admissions | Bed Days Per 000 | Days Per Admission |
|---------------------------------|-------------------|----------------|--------------------|----------------------|------------------|--------------------|
| Highmark | 3,989,592 | 15,620 | 681,561 | 91,922 | 2,669 | 7.4 |
| UPMC Health Plan | 2,794,336 | 15,649 | 445,643 | 58,072 | 2,496 | 7.7 |
| CVS Health Corp. | 2,315,936 | 14,671 | 205,653 | 25,419 | 1,303 | 8.1 |
| Independence Health Group, Inc. | 3,103,883 | 29,333 | 313,578 | 41,045 | 2,964 | 7.6 |
| Geisinger Caring | 1,157,667 | 12,182 | 93,853 | 17,618 | 988 | 5.3 |
| Humana Inc. | 957,192 | 19,270 | 170,579 | 16,484 | 3,434 | 10.3 |
| Gateway Health | 504,633 | 10,360 | 165,667 | 25,106 | 3,401 | 6.6 |
| Cigna Corp. | 767,319 | 18,381 | 75,377 | 11,982 | 1,806 | 6.3 |
| Capital Blue Cross | 807,766 | 26,315 | 120,988 | 10,948 | 3,941 | 11.1 |
| UnitedHealth Group | 532,380 | 22,496 | 92,480 | 13,061 | 3,908 | 7.1 |
| Health Partners Plans, Inc. | 430,812 | 20,961 | 35,096 | 29,187 | 1,708 | 1.2 |
| Centene Corp. | 6,095 | 13,171 | 1,220 | 270 | 2,636 | 4.5 |
| Provider Partners Health Group | 0 | 0 | 1,708 | 270 | 2,944 | 6.3 |
| Spartan Plan | 1,520 | 12,151 | 129 | 30 | 1,116 | 4.3 |
| Clover Health Investments Corp. | 264 | 31,680 | 12 | 3 | 1,440 | 4.0 |
| Total | 17,369,395 | 17,483 | 2,403,544 | 341,417 | 2,450 | 6.5 |

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Pennsylvania's top five Medicare Advantage plans had STAR ratings of 3.5 to 4.5 in 2020. Maximum premium ranged from \$170 per month at Geisinger Health to \$301 at UPMC Health System.

Pennsylvania 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 Corporation | 0 | 178 | 0 | 300 | 3.5 Stars | 4.5 Stars |
| UPMC Health System | 0 | 301 | 0 | 435 | 4 Stars | 4.5 Stars |
| Highmark Health | 0 | 292 | 0 | 0 | 4 Stars | 4.5 Stars |
| Independence Health Group, Inc. | 0 | 288 | 0 | 435 | 3.5 Stars | 4 Stars |
| Geisinger Health | 0 | 170 | 0 | 435 | 3.5 Stars | 4 Stars |
| Total | 0 | 301 | 0 | 435 | | |

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were nearly 2.8 million Medicare members in Pennsylvania in 2020, up 1.0% from 2019. Traditional Medicare accounted for more than half of the total at 55.3%; however, its share is declining. Medicare Advantage enrollment accounted for 44.7% of the total at 1.2 million, a 6.1% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 7.3% to just over 1 million in 2020.

CVS Health is the largest Medicare Advantage plan in the state, followed by UPMC Health System and Highmark Health.

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

| Program | 2019 | 2020 |
|---|------------------|------------------|
| Original Medicaid | 1,585,259 | 1,540,333 |
| <i>% y/y between reporting periods</i> | | -2.8% |
| <i>% of total</i> | 57.5% | 55.3% |
| Medicare Advantage, Other Plans | 1,174,089 | 1,246,092 |
| <i>% y/y between reporting periods</i> | | 6.1% |
| <i>% of total</i> | 42.5% | 44.7% |
| Total Medicare | 2,759,348 | 2,786,425 |
| <i>% y/y between reporting periods</i> | | 1.0% |
| MA, Other Plans, Excluding PDP, 800 Series | 941,871 | 1,010,961 |
| <i>% y/y between reporting periods</i> | | 7.3% |

Source: CMS, HMA

Pennsylvania Medicare Advantage Enrollment, 2019-20

| Plan Name | 2019 | 2020 |
|---|----------------|------------------|
| CVS Health Corporation | 183,034 | 197,967 |
| <i>+/- between reporting periods</i> | NA | 14,933 |
| <i>% chg. Between reporting periods</i> | NA | 8.2% |
| <i>% of total</i> | 19.4% | 19.6% |
| Geisinger Health | 88,055 | 90,324 |
| <i>+/- between reporting periods</i> | NA | 2,269 |
| <i>% chg. Between reporting periods</i> | NA | 2.6% |
| <i>% of total</i> | 9.3% | 8.9% |
| Highmark Health | 139,374 | 147,427 |
| <i>+/- between reporting periods</i> | NA | 8,053 |
| <i>% chg. Between reporting periods</i> | NA | 5.8% |
| <i>% of total</i> | 14.8% | 14.6% |
| Independence Health Group, Inc. | 100,732 | 102,097 |
| <i>+/- between reporting periods</i> | NA | 1,365 |
| <i>% chg. Between reporting periods</i> | NA | 1.4% |
| <i>% of total</i> | 10.7% | 10.1% |
| UPMC Health System | 179,575 | 191,821 |
| <i>+/- between reporting periods</i> | NA | 12,246 |
| <i>% chg. Between reporting periods</i> | NA | 6.8% |
| <i>% of total</i> | 19.1% | 19.0% |
| Total, 5 Top Plans | 690,770 | 729,636 |
| <i>+/- between reporting periods</i> | NA | 38,866 |
| <i>% chg. Between reporting periods</i> | NA | 5.6% |
| <i>% of total</i> | 73.3% | 72.2% |
| Total, All Plans | 941,871 | 1,010,961 |
| <i>+/- between reporting periods</i> | NA | 69,090 |
| <i>% chg. Between reporting periods</i> | NA | 7.3% |
| <i>% of total</i> | 100.0% | 100.0% |

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Pennsylvania released its 2020 Medicare Improvements for Patients and Providers Act (MIPPA) contract, which establishes regulations to improve the integration of Medicare and Medicaid benefits. The contract stipulates that Community HealthChoices managed care plans (CHC-MCOs) are required to have a companion DSNP that matches the regions of their CHC-MCOs' service area. In addition, the contract requires that an MCO provide a single point of contact for a member that is enrolled in its CHC-MCO and aligned DSNP. CHC enrollment was just over 379,000 as of October 2020.

Pennsylvania had just over 178,000 Special Needs Plan members as of November 2020. The bulk of these were in DSNPs. The market leader was Gateway, with a 26.0% share, followed by UPMC at 19.9%.

Enrollment in Pennsylvania Community HealthChoices MLTSS, by Plan, 2018-19, October 2020*

| Plan | 2018 | 2019 | Oct-20 |
|---|---------------|----------------|----------------|
| AmeriHealth Caritas | 15,722 | 94,251 | 158,905 |
| <i>+/- between reporting periods</i> | | 78,529 | 64,654 |
| <i>% chg. between reporting periods</i> | | 499.5% | 68.6% |
| <i>% of total</i> | 19.3% | 43.6% | 41.9% |
| Centene/PA Health & Wellness | 22,298 | 51,036 | 91,110 |
| <i>+/- between reporting periods</i> | | 28,738 | 40,074 |
| <i>% chg. between reporting periods</i> | | 128.9% | 78.5% |
| <i>% of total</i> | 27.4% | 23.6% | 24.0% |
| UPMC | 43,463 | 70,884 | 129,016 |
| <i>+/- between reporting periods</i> | | 27,421 | 58,132 |
| <i>% chg. between reporting periods</i> | | 63.1% | 82.0% |
| <i>% of total</i> | 53.3% | 32.8% | 34.0% |
| Total Pennsylvania | 81,483 | 216,171 | 379,031 |
| <i>+/- between reporting periods</i> | | 134,688 | 162,860 |
| <i>% chg. between reporting periods</i> | | 165.3% | 75.3% |

* The Southwest Zone was implemented in January 2018; Southeast Zone in January 2019; and Lehigh/Capital, Northwest, Northeast Zones in January 2020.

Source: PA Dept. of Human Services, HMA

Enrollment in Pennsylvania Community HealthChoices Medicaid, by Region, 2018-19, October 2020*

| Plan Name | 2018 | 2019 | Oct-20 |
|----------------------------------|---------------|----------------|----------------|
| Southwest Region | 81,483 | 80,755 | 84,608 |
| +/- between reporting periods | NA | (728) | 3,853 |
| % chg. between reporting periods | NA | -0.9% | 4.8% |
| % of total | NA | 37.4% | 22.3% |
| Southeast Region | 0 | 135,416 | 140,759 |
| +/- between reporting periods | NA | 135,416 | 5,343 |
| % chg. between reporting periods | NA | NA | NA |
| % of total | 0.0% | 62.6% | 37.1% |
| Northwest Region | | | 29,624 |
| +/- between reporting periods | | | 29,624 |
| % chg. between reporting periods | | | NA |
| % of total | | | 7.8% |
| Northeast Region | | | 51,916 |
| +/- between reporting periods | | | 51,916 |
| % chg. between reporting periods | | | NA |
| % of total | | | 13.7% |
| Lehigh/Capital Region | | | 72,124 |
| +/- between reporting periods | | | 72,124 |
| % chg. between reporting periods | | | NA |
| % of total | | | 19.0% |
| Total Pennsylvania | 81,483 | 216,171 | 379,031 |
| +/- between reporting periods | NA | 134,688 | 162,860 |
| % chg. between reporting periods | NA | 165.3% | 75.3% |

* The Southwest Zone was implemented in January 2018; Southeast Zone in January 2019; and Lehigh/Capital, Northwest, Northeast Zones in January 2020.

Source: PA Dept. of Human Services, HMA

Pennsylvania SNP Enrollment by Plan, November 2020

| Plan | Total SNPs | DSNPs | CSNPs | ISNPs | Share |
|-------------------------------|----------------|----------------|--------------|--------------|-------------|
| Gateway Health Plan, Inc. | 46,234 | 46,234 | | | 26.0% |
| UPMC | 35,368 | 35,368 | | | 19.9% |
| UnitedHealthcare ¹ | 26,352 | 19,840 | | 6,512 | 14.8% |
| Cigna | 21,096 | 18,256 | 2,585 | 255 | 11.8% |
| AmeriHealth Caritas | 11,330 | 11,330 | | | 6.4% |
| HealthPartners | 10,242 | 10,242 | | | 5.8% |
| Geisinger Health Plan | 9,952 | 9,952 | | | 5.6% |
| CVS/Aetna | 6,279 | 6,279 | | | 3.5% |
| Humana | 5,663 | 5,663 | | | 3.2% |
| Centene | 4,705 | 4,705 | | | 2.6% |
| Provider Partners | 706 | | | 706 | 0.4% |
| Spartan Plan | 147 | | 17 | 130 | 0.1% |
| Totals, 12 Plans | 178,074 | 167,869 | 2,602 | 7,603 | 100% |

(1) UnitedHealthcare ISNP enrollment includes Delaware members.

Source: CMS, HMA