

South Carolina

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1. MEDICARE OVERVIEW FOR SOUTH CAROLINA (UPDATED 3-12-21)

South Carolina Medicare enrollment was about 1.1 million in 2019, with just over 374,000 enrolled in a Medicare Advantage plan. About 16% of the state's total Medicare populations is comprised of individuals with disabilities. Enrollment in South Carolina's dual demonstration, Healthy Connections Prime Medicaid, was up 12.9% to just over 16,000 as of 2020, compared to year-end 2019. The state also had just over 16,000 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in South Carolina generated total premiums of \$1.8 billion in 2019 and medical costs of nearly \$1.5 billion. Average MLR was 82.3% after 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.)

South Carolina Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Anthem/America's 1st Choice of SC	Y	511	6,342	\$871.35	\$5,526	\$5,276	96.1%
BCBS-SC	N	9,461	105,579	\$776.52	\$81,985	\$76,913	93.6%
Centene/WellCare	Y	22,764	269,209	\$1,005.15	\$270,594	\$224,228	82.9% ⁽²⁾
Cigna HealthCare of SC	Y	4,462	54,797	\$889.82	\$48,760	\$38,011	78.0%
Clover Insurance	N	83	918	\$741.67	\$681	\$802	117.8% ⁽²⁾
Humana, Inc.	Y	109,232	1,272,840	\$912.17	\$1,161,052	\$947,146	81.6% ⁽²⁾
Independence/Select Health of SC	Y	6,915	87,404	\$1,761.17	\$153,933	\$136,201	88.5%
Molina Healthcare of SC	Y	3,511	43,126	\$1,296.66	\$55,920	\$37,336	66.8%
Pruitt Health	N	489	5,348	\$2,000.95	\$10,701	\$9,045	84.5% ⁽²⁾
UnitedHealth Group	Y	51	605	\$3,742.63	\$2,264	\$200	8.8% ⁽²⁾
Total		157,479	1,846,168	\$970.34	\$1,791,416	\$1,475,158	82.3%

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

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

South Carolina Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums		MLR ⁽¹⁾
					Earned (000)	Medical Costs (000)	
Anthem/America's 1st Choice of SC	Y	689	8,415	\$845.02	\$7,111	\$6,528	89.3%
BCBS-SC	N	3,209	31,445	\$760.06	\$23,900	\$21,212	89.0%
Centene/WellCare	Y	20,702	237,004	\$909.57	\$215,571	\$178,016	82.6% ⁽²⁾
Cigna HealthCare of SC	Y	5,329	65,553	\$854.50	\$56,015	\$44,341	79.2%
Humana, Inc.	Y	95,204	1,140,908	\$868.53	\$990,916	\$806,635	81.4% ⁽²⁾
Independence/Select Health of SC	Y	6,057	62,676	\$1,620.35	\$101,557	\$84,818	83.7%
Molina Healthcare of SC	Y	2,967	35,044	\$1,172.67	\$41,095	\$27,825	67.7%
UnitedHealth Group	Y	50	588	\$7,301.46	\$4,293	\$6,665	155.3% ⁽²⁾
Total		134,207	1,581,633	\$910.74	\$1,440,458	\$1,176,040	81.7%

(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 16,349 physician visits per 1000 members in 2018 and 2,757 bed days per 1000. Days per admission averaged 8.8.

South Carolina Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Humana, Inc.	1,902,548	20,011	237,476	23,946	2,498	7.7
Centene Corporation/WellCare	314,310	33,580	67,816	7,098	8,241	9.8
Independence Health Group, Inc.	111,457	21,340	15,714	2,418	3,009	5.5
Cigna Corporation	103,771	18,996	7,609	1,245	1,393	7.7
Blue Cross Blue Shield of SC	41,668	15,901	1,933	399	738	9.8
Molina Healthcare, Inc.	25,105	8,597	9,266	1,141	3,173	5.4
Anthem, Inc.	1,473	2,101	1,479	194	2,109	15.8
UnitedHealth Group	503	10,265	44	8	898	NA
Total	2,500,835	16,349	341,337	36,449	2,757	8.8

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

South Carolina's top five Medicare Advantage plans had STAR ratings of 2.5 to 4.5 in 2020. Maximum premium ranged from \$29 per month at BCBS-SC to \$140 at Humana.

South Carolina 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
UnitedHealth Group	0	45	0	435	3.5 Stars	4 Stars
Humana	0	140	0	435	3.5 Stars	4 Stars
CVS Health Corporation	0	32	0	250	4.5 Stars	4.5 Stars
Centene	0	90	0	435	2.5 Stars	3.5 Stars
BCBS of SC	0	29	70	70	3.5 Stars	3.5 Stars
Total	0	140	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were just over 1.1 million Medicare members in South Carolina in 2020, up 2.2% from 2019. Traditional Medicare accounted for more than half of the total at 66.3%; however, its share is declining. Medicare Advantage enrollment accounted for 33.7% of the total at just over 374,000 in 2020, a 14.3% increase compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 14.7% 338,917 in 2019.

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

South Carolina Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
Original Medicaid	759,189	736,419
<i>% y/y between reporting periods</i>		-3.0%
<i>% of total</i>	69.9%	66.3%
Medicare Advantage, Other Plans	327,494	374,219
<i>% y/y between reporting periods</i>		14.3%
<i>% of total</i>	30.1%	33.7%
Total Medicare	1,086,683	1,110,638
<i>% y/y between reporting periods</i>		2.2%
MA, Other Plans, Excluding PDP, 800 Series	295,375	338,917
<i>% y/y between reporting periods</i>		14.7%

Source: CMS, HMA

South Carolina Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Blue Cross Blue Shield of SC	9,362	13,057
+/- between reporting periods	NA	3,695
% chg. Between reporting periods	NA	39.5%
% of total	3.6%	4.4%
Centene Corporation	22,623	28,761
+/- between reporting periods	NA	6,138
% chg. Between reporting periods	NA	100.0%
% of total	8.6%	9.7%
CVS Health Corporation	26,754	32,155
+/- between reporting periods	NA	5,401
% chg. Between reporting periods	NA	20.2%
% of total	10.1%	10.9%
Humana, Inc.	102,317	121,257
+/- between reporting periods	NA	18,940
% chg. Between reporting periods	NA	18.5%
% of total	38.8%	41.1%
UnitedHealth Group	117,850	123,155
+/- between reporting periods	NA	5,305
% chg. Between reporting periods	NA	4.5%
% of total	44.7%	41.7%
Total, 5 Top Plans	278,906	318,385
+/- between reporting periods	NA	39,479
% chg. Between reporting periods	NA	14.2%
% of total	105.8%	107.8%
Total, All Plans	263,714	295,375
+/- between reporting periods	NA	31,661
% chg. Between reporting periods	NA	12.0%
% of total	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

At year-end 2020, enrollment in South Carolina's Healthy Connections Prime Medicaid coordinated and integrated care program for dual eligibles was approximately 16,000, up 12.2% from year-end 2019. Enrollment increased 14.3% in 2019 and 7.7% in 2018. Three plans in South Carolina are participating in the dual demonstration: Absolute Total Care/Centene; Molina; and First Choice VIP Care Plus/AmeriHealth Caritas. Advicare Advocate announced in July 2016 that it was exiting the state's dual demonstration program, effective August 31, 2016, after being acquired by Wellcare June 1, 2016. Humana and WellCare decided not to move forward with their applications to participate. Statewide there are an estimated 68,000 duals eligible for the demonstration.

The state also had just over 19,000 Special Needs Plan members as of November 2020.

South Carolina Dual Eligibles Demonstration, Enrollment by Plan, 2015-20

Plan	2015	2016	2017	2018	2019	2020
Centene/Absolute Total Care	391	2,791	3,411	3,288	3,704	4,139
<i>+/- between reporting periods</i>		2,400	620	(123)	416	435
<i>% chg. between reporting periods</i>		613.8%	22.2%	-3.6%	12.7%	11.7%
<i>% of total</i>	29.4%	29.6%	29.6%	26.5%	26.1%	25.9%
AmeriHealth Caritas/First Choice VIP Care Plus	421	4,400	5,132	6,105	6,945	7,559
<i>+/- between reporting periods</i>		3,979	732	973	840	614
<i>% chg. between reporting periods</i>		945.1%	16.6%	19.0%	13.8%	8.8%
<i>% of total</i>	31.6%	46.6%	44.6%	49.2%	49.0%	47.2%
Molina Dual Options	96	2,243	2,968	3,007	3,526	4,306
<i>+/- between reporting periods</i>		2,147	725	39	519	780
<i>% chg. between reporting periods</i>		2236.5%	32.3%	1.3%	17.3%	22.1%
<i>% of total</i>	7.2%	23.8%	25.8%	24.3%	24.9%	26.9%
Advicare Advocate	423	0	0	0	0	0
<i>+/- between reporting periods</i>		(423)	0	0	0	0
<i>% chg. between reporting periods</i>		-100.0%				
<i>% of total</i>	29.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Totals	1,331	9,434	11,511	12,400	14,175	16,004
<i>+/- between reporting periods</i>		8,103	2,077	889	1,775	1,829
<i>% chg. between reporting periods</i>		608.8%	22.0%	7.7%	14.3%	12.9%

Source: 2015 data is from CMS; 2016-20 data is from South Carolina DHHS, HMA

South Carolina SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
Humana	14,008	13,617	391		73.7%
Centene	3,843	3,843			20.2%
Molina	607	607			3.2%
PruittHealth Premier	405			405	2.1%
Anthem	114		114		0.6%
EON Health	36	19	17		0.2%
Totals	19,013	18,086	522	405	100.0%

Source: CMS, HMA