

Texas

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

Texas had the nation's third highest Medicare enrollment in 2020 at 4.3 million, with 1.8 million enrolled in a Medicare Advantage plan. Enrollment in the state's dual demonstration was down 0.5% to 37,478 members in 2019 compared to year-end 2018. Texas also had about 315,000 SNP members as of November 2020, of which about 252,000 were dual eligibles. About 14% of the state's total Medicare populations is comprised of individuals with disabilities.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Texas generated total premiums of \$22.2 billion in 2019 and medical costs of \$19.4 billion. Average MLR was 87.3% 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.)

Texas Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Anthem/Amerigroup TX	Y	73,896	842,844	\$1,505.41	\$1,268,825	\$1,073,830	84.6% ⁽²⁾
Care N' Care Insurance Co.	Y	13,073	154,492	\$855.29	\$132,136	\$120,160	91.1%
Centene/WellCare	Y	123,228	1,507,534	\$1,042.45	\$1,571,535	\$1,327,737	83.5%
Christus Health Plan	Y	1,939	21,616	\$867.57	\$18,753	\$26,005	138.7% ⁽²⁾
Cigna/HealthSpring	Y	107,590	1,274,385	\$1,258.92	\$1,604,349	\$1,319,576	82.2% ⁽²⁾
Clover Health Investments Corp.	Y	298	3,936	\$566.19	\$2,229	\$1,852	83.1% ⁽²⁾
CVS Health/Aetna	Y	39,542	472,318	\$919.14	\$434,127	\$403,531	92.9%
HCSC	N	16,862	202,523	\$935.73	\$189,506	\$157,016	82.9%
Humana Inc.	Y	526,663	6,222,390	\$996.78	\$6,202,361	\$5,504,691	88.6% ⁽²⁾
Imperial Insurance	N	7,379	14,547	\$390.81	\$5,685	\$10,430	183.5% ⁽²⁾
K S Plan Administrators, LLC	Y	36,471	418,893	\$1,033.97	\$433,121	\$404,329	93.1%
Lasso Healthcare	N	192	2,067	\$617.06	\$1,275	\$903	70.8% ⁽²⁾
Memorial Hermann	Y	5,068	61,136	\$756.73	\$46,264	\$47,092	103.0%
Molina Healthcare	Y	12,486	155,125	\$1,555.30	\$241,266	\$191,978	79.4%
Mutual of Omaha	N	155	1,768	\$706.66	\$1,249	\$757	60.6% ⁽²⁾
Prominence HealthFirst of TX	Y	1,172	14,312	\$864.32	\$12,370	\$9,931	79.6%
Scott & White Health Plan	Y	27,813	335,776	\$1,112.51	\$373,555	\$347,283	93.0%
UnitedHealth Group	Y	625,269	7,387,965	\$1,303.29	\$9,628,675	\$8,432,417	87.6% ⁽²⁾
Total		1,619,096	19,093,627	\$1,160.98	\$22,167,282	\$19,379,517	87.3%

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

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

Texas Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Anthem/Amerigroup TX	Y	56,729	655,542	\$1,467.34	\$961,902	\$816,785	84.9% ⁽²⁾
Blue Shield of California	N	5,291	69,171	\$1,269.33	\$87,801	\$77,269	88.0% ⁽²⁾
Care N' Care Insurance Co.	Y	10,870	129,859	\$839.29	\$108,990	\$91,169	83.7%
Centene/WellCare	Y	127,380	1,547,481	\$972.40	\$1,504,765	\$1,245,518	83.1%
Christus Health Plan	Y	932	10,578	\$951.41	\$10,064	\$9,760	97.0% ⁽²⁾
Cigna/HealthSpring	Y	100,550	1,171,024	\$1,152.64	\$1,349,769	\$1,111,912	82.4% ⁽²⁾
Clover Health Investments Corp.	Y	62	658	\$648.94	\$427	\$192	45.0% ⁽²⁾
CVS Health/Aetna	Y	38,312	441,094	\$855.52	\$377,365	\$348,923	92.5%
Fresenius Health Plans of Texas, Inc.	Y	49	471	\$0.00	\$0	\$2,786	81.1%
HCSC	N	19,517	234,784	\$849.57	\$199,466	\$200,378	100.5%
Humana Inc.	Y	501,403	5,947,441	\$941.99	\$5,602,441	\$4,936,293	88.1% ⁽²⁾
K S Plan Administrators, LLC	Y	33,906	393,469	\$954.70	\$375,645	\$346,008	92.0%
Memorial Hermann	Y	5,792	70,270	\$823.40	\$57,860	\$53,917	78.4%
Molina Healthcare	Y	12,636	161,673	\$1,381.90	\$223,416	\$182,204	81.5%
Prominence HealthFirst of TX	Y	1,406	17,117	\$0.00	\$0	\$10,708	86.6%
Scott & White Health Plan	Y	32,850	405,172	\$514.92	\$208,633	\$181,726	87.7%
UnitedHealth Group	Y	587,175	6,902,920	\$1,193.93	\$8,241,619	\$7,157,867	86.9% ⁽²⁾
Total		1,534,860	18,158,724	\$1,063.41	\$19,310,163	\$16,773,415	86.8%

(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 14,517 physician visits per 1000 members in 2018 and 1,632 bed days per 1000. Days per admission averaged 7.4.

Texas 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	6,550,734	11,388	1,143,771	170,538	1,988	6.7
Humana Inc.	10,816,580	21,824	1,390,072	138,491	2,805	10.0
Centene/WellCare	1,856,361	41,854	206,007	30,839	4,199	6.7
Cigna Corp.	3,021,099	30,959	111,525	17,812	1,143	6.3
Anthem Inc.	1,067,058	19,533	119,043	16,514	2,179	7.2
CVS Health Corp.	504,157	13,716	29,172	2,720	794	10.7
K S Plan Administrators, LLC	576,082	17,569	33,661	6,341	1,027	5.3
Scott & White Health Plan	189,343	5,608	127,678	9,537	3,781	13.4
HCSC	254,086	12,987	34,890	4,864	1,783	7.2
Molina Healthcare	116,233	8,267	47,555	5,602	3,530	8.5
Care N' Care Insurance Co.	17,011	1,572	12,144	1,746	1,122	7.0
Memorial Hermann	80,740	13,788	9,380	1,396	1,601	6.7
Blue Shield of California	0	0	0	0	0	NA
Prominence Health Plan	0	0	0	0	0	NA
Christus Health Plan	16,482	18,698	1,447	209	1,642	6.9
Clover Health Investments Corp.	1,592	29,033	8	5	146	1.6
Fresenius Health Plans of Texas, Inc.	0	0	0	0	0	NA
Total	25,067,558	14,517	3,266,353	406,614	1,632	7.4

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Texas's top five Medicare Advantage plans had STAR ratings of 3.0 to 5.0 in 2020. Maximum premium ranged from \$21 per month at Centene and Cigna to \$195 at UnitedHealth Group.

Texas 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, Inc.	0	195	0	435	3 Stars	5 Stars
Humana Inc.	0	160	0	435	3.5 Stars	4.5 Stars
Cigna	0	21	0	435	3.5 Stars	4.5 Stars
CVS Health Corporation	0	150	0	350	3.5 Stars	4 Stars
Centene Corporation	0	21	0	435	3 Stars	4.5 Stars
Total	0	195	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were 4.3 million Medicare members in Texas in 2020, up 2.2% from 2019. Traditional Medicare accounted for more than half of the total at 56.8%; however, its share is declining. Medicare Advantage enrollment accounted for 43.2% of the total at 1.8 million, a 9.8% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 11.6% to 1.5 million in 2020.

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

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

Program	2019	2020
Original Medicaid	2,525,099	2,450,467
<i>% y/y between reporting periods</i>		<i>-3.0%</i>
<i>% of total</i>	<i>59.8%</i>	<i>56.8%</i>
Medicare Advantage, Other Plans	1,694,467	1,860,155
<i>% y/y between reporting periods</i>		<i>9.8%</i>
<i>% of total</i>	<i>40.2%</i>	<i>43.2%</i>
Total Medicare	4,219,566	4,310,622
<i>% y/y between reporting periods</i>		<i>2.2%</i>
MA, Other Plans, Excluding PDP, 800 Series	1,356,645	1,513,892
<i>% y/y between reporting periods</i>		<i>11.6%</i>

Source: CMS, HMA

Texas Medicare Advantage Enrollment, 2019-20

Plan Name	2018	2019
Centene Corporation	107,471	108,893
+/- between reporting periods	NA	1,422
% chg. Between reporting periods	NA	1.3%
% of total	7.9%	7.2%
Cigna	108,739	122,470
+/- between reporting periods	NA	13,731
% chg. Between reporting periods	NA	12.6%
% of total	8.0%	8.1%
CVS Health	108,098	114,765
+/- between reporting periods	NA	6,667
% chg. Between reporting periods	NA	6.2%
% of total	8.0%	7.6%
Humana, Inc.	282,695	316,588
+/- between reporting periods	NA	33,893
% chg. Between reporting periods	NA	12.0%
% of total	20.8%	20.9%
UnitedHealth Group, Inc.	570,178	641,307
+/- between reporting periods	NA	71,129
% chg. Between reporting periods	NA	12.5%
% of total	42.0%	42.4%
Total, 5 Top Plans	1,177,181	1,304,023
+/- between reporting periods	NA	126,842
% chg. Between reporting periods	NA	10.8%
% of total	86.8%	86.1%
Total, All Plans	1,356,645	1,513,892
+/- between reporting periods	NA	157,247
% chg. Between reporting periods	NA	11.6%
% of total	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

The Texas Dual Eligibles Integrated Care Demonstration Project builds off of the STAR+PLUS Medicaid program for the aged, blind, and disabled. Participating demonstration plans are operated by the same five managed care organizations in the STAR+PLUS program. Enrollment in the state's dual demonstration was down 0.5% to 37,478 members in 2019 compared to year-end 2018, following a 12.3% decrease in 2018 and a 20.9% increase in 2017. Approximately 165,000 people are eligible for the demonstration.

Texas also had about 315,000 SNP members as of November 2020, of which about 252,000 were dual eligibles.

Texas Dual Demonstration Enrollment by Plan, 2015-19

Plan	2015	2016	2017	2018	2019
Amerigroup	16,024	11,440	13,856	12,107	11,913
<i>+/- between reporting periods</i>		<i>(4,584)</i>	2,416	<i>(1,749)</i>	<i>(194)</i>
<i>% chg. between reporting periods</i>		-28.6%	21.1%	-12.6%	-1.6%
<i>% of total</i>	33.3%	32.2%	32.3%	32.1%	31.8%
Molina Healthcare	13,918	10,911	12,697	11,168	11,062
<i>+/- between reporting periods</i>		<i>(3,007)</i>	1,786	<i>(1,529)</i>	<i>(106)</i>
<i>% chg. between reporting periods</i>		-21.6%	16.4%	-12.0%	-0.9%
<i>% of total</i>	28.9%	30.7%	29.6%	29.6%	29.5%
Superior (Centene)	10,161	7,749	9,292	8,113	8,340
<i>+/- between reporting periods</i>		<i>(2,412)</i>	1,543	<i>(1,179)</i>	227
<i>% chg. between reporting periods</i>		-23.7%	19.9%	-12.7%	2.8%
<i>% of total</i>	21.1%	21.8%	21.6%	21.5%	22.3%
UnitedHealthcare	5,776	3,807	5,085	4,417	4,171
<i>+/- between reporting periods</i>		<i>(1,969)</i>	1,278	<i>(668)</i>	<i>(246)</i>
<i>% chg. between reporting periods</i>		-34.1%	33.6%	-13.1%	-5.6%
<i>% of total</i>	12.0%	10.7%	11.8%	11.7%	11.1%
HealthSpring (Cigna)	2,206	1,607	2,019	1,870	1,992
<i>+/- between reporting periods</i>		<i>(599)</i>	412	<i>(149)</i>	122
<i>% chg. between reporting periods</i>		-27.2%	25.6%	-7.4%	6.5%
<i>% of total</i>	4.6%	4.5%	4.7%	5.0%	5.3%
Total	48,085	35,514	42,949	37,675	37,478
<i>+/- between reporting periods</i>		<i>(12,571)</i>	7,435	<i>(5,274)</i>	<i>(197)</i>
<i>% chg. between reporting periods</i>		-26.1%	20.9%	-12.3%	-0.5%

Source: CMS, HMA

Texas SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	203,197	142,927	59,304	966	64.6%
Anthem	35,022	33,938	1,041	43	11.1%
Cigna	34,297	34,297			10.9%
Centene	18,925	18,895	30		6.0%
Humana	17,454	16,422	1,032		5.5%
CVS Health	3,299	3,299			1.0%
Molina Healthcare	1,816	1,816			0.6%
Procure Advantage/Cantex	499			499	0.2%
Imperial Insurance Co. of Texas	174	21	153		0.1%
Total	314,683	251,615	61,560	1,508	100.0%

Source: CMS, HMA