

## Arkansas

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## 1. MEDICARE OVERVIEW FOR ARKANSAS (UPDATED 3-2-21)

Arkansas Medicare enrollment was about 647,000 in 2020, with about 196,000 enrolled in a Medicare Advantage plan. About 21% of the state's total Medicare populations is comprised of individuals with disabilities. The state was not involved in a dual demonstration. However, Arkansas had nearly 63,000 Special Needs Plan members as of November 2020.

## 2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Arkansas generated total premiums of \$1.8 billion in 2019 and medical costs of nearly \$1.6 billion. Average MLR was 85.7% 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.)

Arkansas Medicare Advantage Plan Financials, 2019							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Arkansas BCBS	N	14,367	175,497	\$854.94	\$150,039	\$127,846	84.5%
Arkansas Superior Select	N	1,261	15,625	\$1,760.38	\$27,506	\$21,937	79.8%
Centene	Y	32,882	336,877	\$632.75	\$213,159	\$305,134	143.1% <sup>(2)</sup>
Cigna	Y	1,507	17,503	\$852.23	\$14,917	\$583	3.9% <sup>(2)</sup>
CVS Health	Y	14,104	165,685	\$846.42	\$140,240	\$116,122	82.8% <sup>(2)</sup>
Humana	Y	45,806	536,307	\$934.48	\$501,170	\$398,221	79.5% <sup>(2)</sup>
Lasso Healthcare Insurance Co.	Y	14	147	\$546.80	\$80	\$51	64.0% <sup>(2)</sup>
UnitedHealth Group	Y	54,070	632,025	\$1,250.25	\$790,192	\$605,588	76.6% <sup>(2)</sup>
<b>Total</b>		<b>164,011</b>	<b>1,879,666</b>	<b>\$977.46</b>	<b>\$1,837,303</b>	<b>\$1,575,482</b>	<b>85.7%</b>

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

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

Arkansas Medicare Advantage Plan Financials, 2018							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Arkansas BCBS	N	17,459	212,819	\$848.13	\$180,498	\$154,636	82.0%
Arkansas Superior Select	N	2,290	23,013	\$1,207.89	\$27,797	\$26,280	94.6%
Catholic Health Initiatives	N	1,042	13,001	\$715.61	\$9,304	\$9,143	97.7%
Centene	Y	5,414	55,997	\$760.73	\$42,599	\$43,286	101.6%
Cigna	Y	1,065	12,284	\$753.99	\$9,262	\$4,795	51.8% <sup>(2)</sup>
CVS Health	Y	11,879	139,188	\$772.30	\$107,494	\$78,580	73.1% <sup>(2)</sup>
Humana	Y	44,346	532,539	\$828.65	\$441,288	\$352,149	79.8% <sup>(2)</sup>
UnitedHealth Group	Y	50,170	572,408	\$1,154.72	\$660,971	\$551,935	83.5% <sup>(2)</sup>
WellCare	Y	15,908	189,934	\$920.20	\$174,778	\$140,429	80.3% <sup>(2)</sup>
<b>Total</b>		<b>149,573</b>	<b>1,751,183</b>	<b>\$944.50</b>	<b>\$1,653,990</b>	<b>\$1,361,232</b>	<b>81.9%</b>

(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 14,024 physician visits per 1000 members in 2018 and 1,889 bed days per 1000. Days per admission averaged 7.1.

#### Arkansas Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Arkansas BCBS	0	0	0	0	0	NA
Arkansas Superior Select	18,766	9,785	7,388	1,343	3,852	5.5
Catholic Health Initiatives	10,284	9,492	1,808	199	1,669	9.1
Centene	100,744	21,589	8,631	1,321	1,850	6.5
Cigna	18,654	18,223	1,466	221	1,432	6.6
CVS Health	135,352	11,669	17,339	2,440	1,495	7.1
Humana	797,347	17,967	115,405	12,121	2,600	9.5
UnitedHealth Group	1,159,461	24,307	61,901	11,559	1,298	5.4
WellCare	208,642	13,182	44,346	6,294	2,802	7.1
<b>Total</b>	<b>2,449,250</b>	<b>14,024</b>	<b>258,284</b>	<b>35,498</b>	<b>1,889</b>	<b>7.1</b>

Note: Numbers presented are not risk adjusted.

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

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

Arkansas's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.0 in 2020. Maximum premium ranged from \$0 per month at CVS Health to \$109 at Humana.

#### Arkansas 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	0	30	0	435	3 Stars	3.5 Stars
CVS Health	0	0	0	0	3.5 Stars	4 Stars
Humana	0	109	0	435	3 Stars	4 Stars
UnitedHealth Group	0	52	0	435	3.5 Stars	3.5 Stars
USABLE Mutual Insurance Co.	22	90	325	325	3 Stars	3 Stars
<b>Total</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>435</b>		

Source: CMS

## 5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were about 647,000 Medicare members in Arkansas in 2020, up 0.9% from 2019. Traditional Medicare accounted for more than half of the total at 69.7%; however, its share is declining. Medicare Advantage enrollment accounted for 30.3% of the total at 196,196, a 14% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 14.6% to 182,510 in 2020.

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

### Arkansas Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
<b>Original Medicaid</b>	<b>469,653</b>	<b>451,147</b>
<i>% y/y between reporting periods</i>		-3.9%
<i>% of total</i>	73.2%	69.7%
<b>Medicare Advantage, Other Plans</b>	<b>172,074</b>	<b>196,196</b>
<i>% y/y between reporting periods</i>		14.0%
<i>% of total</i>	26.8%	30.3%
<b>Total Medicare</b>	<b>641,727</b>	<b>647,343</b>
<i>% y/y between reporting periods</i>		0.9%
<b>MA, Other Plans, Excluding PDP, 800 Series</b>	<b>159,217</b>	<b>182,510</b>
<i>% y/y between reporting periods</i>		14.6%

Source: CMS, HMA

## Arkansas Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
<b>Centene</b>	<b>32,390</b>	<b>41,070</b>
+/- between reporting periods	NA	8,680
% chg. Between reporting periods	NA	26.8%
% of total	20.3%	22.5%
<b>CVS Health</b>	<b>14,187</b>	<b>15,392</b>
+/- between reporting periods	NA	1,205
% chg. Between reporting periods	NA	8.5%
% of total	8.9%	8.4%
<b>Humana</b>	<b>42,965</b>	<b>50,121</b>
+/- between reporting periods	NA	7,156
% chg. Between reporting periods	NA	16.7%
% of total	27.0%	27.5%
<b>UnitedHealth Group</b>	<b>52,485</b>	<b>58,949</b>
+/- between reporting periods	NA	6,464
% chg. Between reporting periods	NA	12.3%
% of total	33.0%	32.3%
<b>USable Mutual Insurance Co.</b>	<b>8,978</b>	<b>7,244</b>
+/- between reporting periods	NA	(1,734)
% chg. Between reporting periods	NA	-19.3%
% of total	5.6%	4.0%
<b>Total, 5 Top Plans</b>	<b>151,005</b>	<b>172,776</b>
+/- between reporting periods	NA	21,771
% chg. Between reporting periods	NA	14.4%
% of total	94.8%	94.7%
<b>Total, All Plans</b>	<b>159,217</b>	<b>182,510</b>
+/- between reporting periods	NA	23,293
% chg. Between reporting periods	NA	14.6%
% of total	100.0%	100.0%

Source: CMS, HMA

## 6. SNPs AND DUAL ELIGIBLES

Arkansas had a total of 62,767 Special Needs Plan members as of November 2020, of which 39,221 were dual eligibles. UnitedHealth Group is the largest health plan, followed by Humana and Centene. The state wasn't involved in a dual demonstration.

Arkansas SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthCare <sup>1</sup>	50,112	26,566	23,546	0	79.8%
Centene	4,686	4,686	0	0	7.5%
Humana	6,440	6,440	0	0	10.3%
Tribute Health/ Arkansas Superior Select	1,252	1,252	0	0	2.0%
Cigna	277	277	0	0	0.4%
<b>Totals</b>	<b>62,767</b>	<b>39,221</b>	<b>23,546</b>	<b>0</b>	<b>100%</b>

<sup>1</sup> UnitedHealthCare DSNP and CSNP enrollment includes members from Missouri

Source: CMS, HMA