

## Delaware

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

Delaware Medicare enrollment was nearly 217,000 in 2020, with 41,606 enrolled in a Medicare Advantage plan. About 13% of the state's total Medicare population is comprised of individuals with disabilities. Delaware was not involved in the federal Financial Alignment Initiative for Medicare-Medicaid Enrollees. However, the state had 5,482 Special Needs Plan members as of November 2020.

## 2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Delaware generated total premiums of just over \$203 million in 2019 and medical costs of nearly \$179 million. Average MLR was 87.9% 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.)

### Delaware Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Cigna	Y	2,873	35,939	\$1,333.48	\$47,924	\$41,261	86.1% <sup>(2)</sup>
CVS Health	Y	4,031	50,061	\$778.29	\$38,962	\$42,404	108.8% <sup>(2)</sup>
Humana	Y	7,458	82,802	\$866.44	\$71,743	\$58,723	81.9% <sup>(2)</sup>
Lasso Healthcare Insurance Co.	Y	2	46	\$404.46	\$19	\$27	147.3% <sup>(2)</sup>
UnitedHealth Group	Y	2,865	30,591	\$1,462.84	\$44,750	\$36,441	81.4% <sup>(2)</sup>
<b>Total</b>		<b>17,229</b>	<b>199,439</b>	<b>\$1,019.85</b>	<b>\$203,397</b>	<b>\$178,856</b>	<b>87.9%</b>

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

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

### Delaware Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Cigna	Y	3,644	42,134	\$1,235.77	\$52,068	\$47,925	92.0% <sup>(2)</sup>
CVS Health	Y	5,428	64,346	\$924.27	\$59,473	\$50,256	84.5% <sup>(2)</sup>
Humana	Y	4,821	52,324	\$761.05	\$39,821	\$33,396	83.9% <sup>(2)</sup>
UnitedHealth Group	Y	1,749	19,935	\$1,208.91	\$24,100	\$18,657	77.4% <sup>(2)</sup>
<b>Total</b>		<b>15,642</b>	<b>178,739</b>	<b>\$981.66</b>	<b>\$175,462</b>	<b>\$150,233</b>	<b>85.6%</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 22,016 physician visits per 1000 members in 2018 and 2,501 bed days per 1000. Days per admission averaged 8.8.

Delaware Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Cigna	58,440	16,644	6,166	979	1,756	6.3
CVS Health	162,578	30,320	10,532	1,157	1,964	9.1
Humana	77,187	17,702	10,233	1,028	2,347	10.0
UnitedHealth Group	38,873	23,400	6,542	677	3,938	9.7
<b>Total</b>	<b>337,078</b>	<b>22,016</b>	<b>33,473</b>	<b>3,841</b>	<b>2,501</b>	<b>8.8</b>

Note: Numbers presented are not risk adjusted.

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

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

Delaware's top five Medicare Advantage plans had STAR ratings of 3.5 to 4.5 in 2020. Maximum premium ranged from zero at Trinity Health to \$96 per month at CVS Health.

Delaware 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
Cigna	0	68	0	435	4 Stars	4 Stars
CVS Health	0	96	0	0	3.5 Stars	4.5 Stars
Humana	0	68	165	435	4 Stars	4 Stars
Trinity Health	0	0	0	0	N/A	N/A
UnitedHealth Group	26	35	435	435	4 Stars	4.5 Stars
<b>Total</b>	<b>0</b>	<b>96</b>	<b>0</b>	<b>435</b>		

Source: CMS

## 5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were 217,000 Medicare members in Delaware in 2020, up 2.9% from 2019. Traditional Medicare accounted for more than half of the total at 80.8%; however, its share is declining. Medicare Advantage enrollment accounted for 19.2% of the total at 41,606, a 20.2% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 26.8% to 28,996 in 2020.

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

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

Program	2019	2020
<b>Original Medicaid</b>	<b>176,175</b>	<b>175,394</b>
<i>% y/y between reporting periods</i>		<i>-0.4%</i>
<i>% of total</i>	<i>83.6%</i>	<i>80.8%</i>
<b>Medicare Advantage, Other Plans</b>	<b>34,610</b>	<b>41,606</b>
<i>% y/y between reporting periods</i>		<i>20.2%</i>
<i>% of total</i>	<i>16.4%</i>	<i>19.2%</i>
<b>Total Medicare</b>	<b>210,785</b>	<b>217,000</b>
<i>% y/y between reporting periods</i>		<i>2.9%</i>
<b>MA, Other Plans, Excluding PDP, 800 Series</b>	<b>22,871</b>	<b>28,996</b>
<i>% y/y between reporting periods</i>		<i>26.8%</i>

Source: CMS, HMA

## Delaware Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
<b>Cigna</b>	<b>3,787</b>	<b>5,196</b>
+/- between reporting periods	NA	1,409
% chg. Between reporting periods	NA	37.2%
% of total	16.6%	17.9%
<b>CVS Health</b>	<b>8,951</b>	<b>10,342</b>
+/- between reporting periods	NA	1,391
% chg. Between reporting periods	NA	15.5%
% of total	39.1%	35.7%
<b>Humana</b>	<b>6,450</b>	<b>9,114</b>
+/- between reporting periods	NA	42,367
% chg. Between reporting periods	NA	100.0%
% of total	28.2%	31.4%
<b>Trinity Health</b>	<b>257</b>	<b>238</b>
+/- between reporting periods	NA	(19)
% chg. Between reporting periods	NA	-7.4%
% of total	1.1%	0.8%
<b>UnitedHealth Group</b>	<b>3,256</b>	<b>3,958</b>
+/- between reporting periods	NA	702
% chg. Between reporting periods	NA	21.6%
% of total	14.2%	13.7%
<b>Total, 5 Top Plans</b>	<b>22,701</b>	<b>28,848</b>
+/- between reporting periods	NA	6,147
% chg. Between reporting periods	NA	27.1%
% of total	99.3%	99.5%
<b>Total, All Plans</b>	<b>22,871</b>	<b>28,996</b>
+/- between reporting periods	NA	6,125
% chg. Between reporting periods	NA	26.8%
% of total	100.0%	100.0%

Source: CMS, HMA

## 6. SNPs AND DUAL ELIGIBLES

Delaware had a total of 5,482 Special Needs Plan members as of November 2020, of which 4,429 were dual eligibles. UnitedHealth Group controlled over three-quarters of the market. The state wasn't involved in a dual demonstration.

Delaware SNP Enrollment by Plan, November 2020

	Total SNPs	DSNPs	CSNPs	ISNPs	% Share
UnitedHealthcare <sup>1</sup>	4,445	3,392	0	1,053	81.1%
Humana	1,037	1,037	0	0	18.9%
<b>Total</b>	<b>5,482</b>	<b>4,429</b>	<b>0</b>	<b>1,053</b>	<b>100.0%</b>

<sup>1</sup> UnitedHealthcare ISNP enrollment includes members from Maryland and Virginia

Source: CMS, HMA