

# Kentucky

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## 1. MEDICARE OVERVIEW FOR KENTUCKY (UPDATED 3-4-21)

Kentucky Medicare enrollment was about 945,000 in 2020, with more than 372,000 enrolled in a Medicare Advantage plan. About 20% of the state's total Medicare population is comprised of individuals with disabilities. The state was not involved in a dual demonstration. However, Kentucky had just over 40,000 Special Needs Plan members as of November 2020.

## 2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Kentucky generated total premiums of \$3.7 billion in 2019 and medical costs of \$3.1 billion. Average MLR was 83.8% 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.)

Kentucky Medicare Advantage Plan Financials, 2019								
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>	
Anthem	N	65,926	733,290	\$996.30	\$730,578	\$588,325	80.5% <sup>(2)</sup>	
Centene	N	14,043	168,430	\$1,218.60	\$205,249	\$169,869	82.8%	
CVS Health	N	1,034	10,709	\$417.24	\$4,468	\$7,520	168.3% <sup>(2)</sup>	
Humana	Y	181,584	2,144,457	\$1,035.78	\$2,221,186	\$1,863,629	83.9% <sup>(2)</sup>	
Mutual of Omaha	N	224	2,716	\$782.40	\$2,125	\$1,912	90% <sup>(2)</sup>	
Signature Advantage LLC	Y	318	2,435	\$2,743.33	\$6,680	\$4,760	70.0%	
UnitedHealth Group	Y	46,948	550,755	\$903.54	\$497,630	\$438,321	88.1% <sup>(2)</sup>	
University Health Care Inc.	Y	2,533	31,882	\$1,337.13	\$42,630	\$35,669	83.7%	
<b>Total</b>		<b>312,610</b>	<b>3,644,674</b>	<b>\$1,018.07</b>	<b>\$3,710,546</b>	<b>\$3,110,005</b>	<b>83.8%</b>	

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

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

### Kentucky Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Anthem	Y	45,725	534,801	\$957.68	\$512,167	\$395,861	77.3% <sup>(2)</sup>
Catholic Health Initiatives/RiverLink	N	781	9,729	\$897.39	\$8,731	\$7,853	90.6%
CVS Health	Y	283	2,950	\$932.43	\$2,751	\$2,274	82.7% <sup>(2)</sup>
Gateway Health	N	2,690	33,881	\$847.08	\$28,700	\$26,761	93.2% <sup>(2)</sup>
Humana	Y	166,101	1,961,910	\$1,027.08	\$2,015,041	\$1,692,491	84.0% <sup>(2)</sup>
Signature Advantage LLC	N	146	1,982	\$1,665.75	\$3,302	\$2,741	92.7%
UnitedHealth Group	Y	39,433	463,372	\$909.44	\$421,408	\$342,414	81.3% <sup>(2)</sup>
University Health Care Inc.	N	2,483	27,877	\$1,350.03	\$37,635	\$24,075	64.0%
WellCare	Y	13,777	154,053	\$1,179.14	\$181,650	\$140,117	77.3%
<b>Total</b>		<b>271,419</b>	<b>3,190,555</b>	<b>\$1,006.53</b>	<b>\$3,211,385</b>	<b>\$2,634,585</b>	<b>82.1%</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 14,693 physician visits per 1000 members in 2018 and 4,761 bed days per 1000. Days per admission averaged 7.7.

#### Kentucky 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	3,784,212	23,146	474,966	48,838	2,905	9.7
Anthem	490,365	11,003	55,070	8,317	1,236	6.6
UnitedHealth Group	422,763	10,948	41,430	7,403	1,073	5.6
Centene	197,012	15,346	48,777	6,310	3,799	7.7
Gateway Health	24,558	8,698	7,114	1,044	2,520	6.8
University Health Care, Inc.	29,441	12,673	9,991	1,069	4,301	9.4
Catholic Health Initiatives	8,981	11,077	16,245	1,606	20,037	10.1
CVS Health	7,177	29,195	446	55	1,814	8.1
Signature Advantage, LLC	1,676	10,147	853	150	5,164	5.7
<b>Total</b>	<b>4,966,185</b>	<b>14,693</b>	<b>654,892</b>	<b>74,792</b>	<b>4,761</b>	<b>7.7</b>

Note: Numbers presented are not risk adjusted.

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

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

Kentucky's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.5 in 2020. Maximum premium ranged from \$19 per month at Centene to \$195 at Humana.

Kentucky 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
Anthem	0	69	0	435	3.5 Stars	3.5 Stars
Centene	0	19	0	435	3.5 Stars	3.5 Stars
Humana	0	195	0	435	3 Stars	4.5 Stars
UnitedHealth Group	0	111	0	435	3 Stars	4.5 Stars
CVS Health	0	38	0	150	3.5 Stars	4.5 Stars
<b>Total</b>	<b>0</b>	<b>195</b>	<b>0</b>	<b>435</b>		

Source: CMS

## 5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were over 945,000 Medicare members in Kentucky in 2020, up 1% from 2019. Traditional Medicare accounted for more than half of the total at 60.6%; however, its share is declining. Medicare Advantage enrollment accounted for 39.4% of the total at 372,507 a 15.1% increase in 2020, compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage membership rose 22.2% to 243,997 in 2020. Humana is the largest Medicare Advantage plan in the state, followed by Anthem and Centene.

Kentucky Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20		
Program	2019	2020
<b>Original Medicaid</b>	<b>612,571</b>	<b>572,947</b>
<i>% y/y between reporting periods</i>		-6.5%
<i>% of total</i>	65.4%	60.6%
<b>Medicare Advantage, Other Plans</b>	<b>323,605</b>	<b>372,507</b>
<i>% y/y between reporting periods</i>		15.1%
<i>% of total</i>	34.6%	39.4%
<b>Total Medicare</b>	<b>936,176</b>	<b>945,454</b>
<i>% y/y between reporting periods</i>		1.0%
<b>MA, Other Plans, Excluding PDP, 800 Series</b>	<b>199,667</b>	<b>243,997</b>
<i>% y/y between reporting periods</i>		22.2%

Source: CMS, HMA

## Kentucky Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
<b>Anthem, Inc.</b>	<b>65,149</b>	<b>81,933</b>
+/- between reporting periods	NA	16,784
% chg. Between reporting periods	NA	25.8%
% of total	32.6%	33.6%
<b>Centene Corporation</b>	<b>13,900</b>	<b>24,284</b>
+/- between reporting periods	NA	10,384
% chg. Between reporting periods	NA	74.7%
% of total	7.0%	10.0%
<b>CVS Health Corporation</b>	<b>2,301</b>	<b>3,229</b>
+/- between reporting periods	NA	928
% chg. Between reporting periods	NA	40.3%
% of total	1.2%	1.3%
<b>Humana, Inc.</b>	<b>108,416</b>	<b>118,890</b>
+/- between reporting periods	NA	10,474
% chg. Between reporting periods	NA	9.7%
% of total	54.3%	48.7%
<b>UnitedHealth Group, Inc.</b>	<b>6,882</b>	<b>12,766</b>
+/- between reporting periods	NA	5,884
% chg. Between reporting periods	NA	85.5%
% of total	3.4%	5.2%
<b>Total, 5 Top Plans</b>	<b>196,648</b>	<b>241,102</b>
+/- between reporting periods	NA	44,454
% chg. Between reporting periods	NA	22.6%
% of total	98.5%	98.8%
<b>Total, All Plans</b>	<b>199,667</b>	<b>243,997</b>
+/- between reporting periods	NA	44,330
% chg. Between reporting periods	NA	22.2%
% of total	100.0%	100.0%

Source: CMS, HMA

## 6. SNPs AND DUAL ELIGIBLES

Kentucky had a total of 40,381 Special Needs Plan members as of November 2020, of which nearly all were dual eligibles. Anthem is the largest health plan, followed by Humana, and Centene. The state wasn't involved in a dual demonstration.

Kentucky SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
Anthem	16,209	16,209	0	0	40.1%
Arcadian/Humana	9,369	8,771	598	0	23.2%
Centene	7,853	7,853	0	0	19.4%
UnitedHealthcare	4,402	4,402	0	0	10.9%
Passport	2,255	2,255	0	0	5.6%
Signature Advantage	293	0	0	293	0.7%
<b>Total</b>	<b>40,381</b>	<b>39,490</b>	<b>598</b>	<b>293</b>	<b>100%</b>

Source: CMS, HMA