

Virginia

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

Virginia Medicare enrollment was about 1.5 million in 2020, with about 398,000 enrolled in a Medicare Advantage plan. About 14% of the state's total Medicare population is comprised of individuals with disabilities. In January 2018, Virginia's dual demonstration transitioned into the state's new Medicaid managed long-term services and supports (MLTSS) program, Commonwealth Coordinated Care Plus. Enrollment in Commonwealth Coordinated Care Plus was nearly 266,500 in 2020. Separately, Virginia had about 37,000 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Virginia generated total premiums of \$3.5 billion in 2019 and medical costs of \$2.9 billion. Average MLR was 82.6% 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.)

Virginia Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Anthem	Y	17,780	200,499	\$1,198.17	\$240,232	\$195,440	81.4% ⁽²⁾
CVS Health	Y	17,935	202,846	\$801.24	\$162,528	\$153,924	94.7% ⁽²⁾
Humana	Y	170,220	2,003,348	\$973.90	\$1,951,064	\$1,604,047	82.2% ⁽²⁾
Kaiser Permanente	N	20,155	237,048	\$678.16	\$160,756	\$150,995	93.9% ⁽²⁾
LifeWorks Advantage	Y	744	8,894	\$2,256.91	\$20,073	\$16,193	80.3% ⁽²⁾
Optima Health	Y	10,551	113,290	\$1,701.22	\$192,731	\$168,379	87.5%
Spartan Plan	Y	118	1,395	\$1,428.57	\$1,993	\$2,250	115.2%
UnitedHealth Group	Y	62,608	669,314	\$1,107.94	\$741,557	\$574,738	77.5% ⁽²⁾
Total		300,111	3,436,634	\$944.80	\$3,470,934	\$2,865,966	82.6%

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

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

Virginia Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Anthem	Y	14,078	156,280	\$1,067.52	\$166,833	\$137,365	82.3% ⁽²⁾
CVS Health	Y	11,634	130,109	\$907.25	\$118,042	\$94,230	79.8% ⁽²⁾
Humana	Y	154,424	1,828,282	\$947.14	\$1,731,638	\$1,413,394	81.6% ⁽²⁾
Kaiser Permanente	N	19,419	227,713	\$625.50	\$142,434	\$145,339	102.0% ⁽²⁾
LifeWorks Advantage	N	754	8,609	NA	NA	\$15,339	85.9%
Optima Health	N	3,087	35,328	\$1,019.60	\$36,020	\$38,470	106.0%
Piedmont Community Health Plan	N	5,084	60,858	\$901.22	\$54,847	\$53,809	98.1%
Spartan Plan	N	93	821	\$1,250.92	\$1,027	\$1,468	161.2%
UnitedHealth Group	Y	43,642	471,901	\$1,014.38	\$478,685	\$361,804	75.6% ⁽²⁾
Virginia Premier Health Plan	N	4,391	42,718	\$1,437.59	\$61,411	\$52,404	85.3%
Total		256,606	2,962,619	\$944.80	\$2,790,937	\$2,313,621	82.3%

(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 12,612 physician visits per 1000 members in 2018 and 1,403 bed days per 1000. Days per admission averaged 13.5.

Virginia Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Anthem	153,407	11,779	20,953	3,350	1,609	6.3
CVS Health	83,426	7,694	6,031	776	556	7.8
Humana	3,108,303	20,402	391,793	42,737	2,572	9.2
Kaiser Permanente	94,705	4,991	21,750	342	1,146	63.6
LifeWorks Advantage	14,122	19,685	2,507	389	3,494	6.4
Optima Health	38,983	13,242	0	0	0	NA
Piedmont Community Health Plan	70,729	13,946	7,625	1,324	1,503	5.8
Spartan Plan	865	12,643	118	26	1,725	4.5
UnitedHealth Group	854,812	21,737	56,185	12,028	1,429	4.7
Virginia Premier Health Plan	0	0	0	0	0	NA
Total	4,419,352	12,612	506,962	60,972	1,403	13.5

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Virginia's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.5 in 2020. Maximum premium ranged from \$65 per month at Sentara Health Care to \$195 at UnitedHealth Group.

Virginia 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	70	0	435	3.5 Stars	4 Stars
CVS Health	0	144	0	275	3 Stars	4.5 Stars
Humana	0	125	0	435	3.5 Stars	4 Stars
Sentara Health Care	0	65	100	435	3 Stars	3 Stars
UnitedHealth Group	0	195	0	435	3 Stars	4.5 Stars
Total	0	195	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were about 1.5 million Medicare members in Virginia in 2020, up 1.8% from 2019. Traditional Medicare accounted for more than half of the total at 74.4%; however, its share is declining. Medicare Advantage enrollment accounted for 25.6% of the total at 398,567, a 17.0% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 20.1% to 330,399 in 2020.

Humana was the largest Medicare Advantage plan in the state, followed by UnitedHealth Group and Anthem.

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

Program	2019	2020
Original Medicaid	1,187,855	1,157,287
<i>% y/y between reporting periods</i>		-2.6%
<i>% of total</i>	77.7%	74.4%
Medicare Advantage, Other Plans	340,514	398,567
<i>% y/y between reporting periods</i>		17.0%
<i>% of total</i>	22.3%	25.6%
Total Medicare	1,528,369	1,555,854
<i>% y/y between reporting periods</i>		1.8%
MA, Other Plans, Excluding PDP, 800 Series	275,204	330,399
<i>% y/y between reporting periods</i>		20.1%

Source: CMS, HMA

Virginia Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Anthem	14,493	33,633
+/- between reporting periods	NA	19,140
% chg. Between reporting periods	NA	132.1%
% of total	5.3%	10.2%
CVS Health	21,860	28,073
+/- between reporting periods	NA	6,213
% chg. Between reporting periods	NA	28.4%
% of total	7.9%	8.5%
Humana	147,371	149,445
+/- between reporting periods	NA	2,074
% chg. Between reporting periods	NA	1.4%
% of total	53.5%	45.2%
Sentara Health Care	10,106	15,945
+/- between reporting periods	NA	5,839
% chg. Between reporting periods	NA	57.8%
% of total	3.7%	4.8%
UnitedHealth Group	63,061	81,667
+/- between reporting periods	NA	18,606
% chg. Between reporting periods	NA	29.5%
% of total	22.9%	24.7%
Total, 5 Top Plans	256,891	308,763
+/- between reporting periods	NA	51,872
% chg. Between reporting periods	NA	20.2%
% of total	93.3%	93.5%
Total, All Plans	275,204	330,399
+/- between reporting periods	NA	55,195
% chg. Between reporting periods	NA	20.1%
% of total	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

As of January 2018, dual eligibles enrolled in Virginia's dual demonstration, Commonwealth Coordinated Care (CCC), transitioned into the state's new Medicaid managed long-term services and supports (MLTSS) program, Commonwealth Coordinated Care Plus. Enrollment in Virginia's Medicaid MLTSS program, Commonwealth Coordinated Care Plus, is approximately 266,500 at year-end 2020. Enrollment increased 9.7% compared to year-end 2019.

In December 2017, the last month of operations of the state's dual eligible demonstration, there were 22,354 members still enrolled in CCC, representing a 23.3% decrease from year-end 2016. The state awarded contracts in February 2017 to six managed care organizations to administer the new MLTSS program. The plans awarded contracts were CVS/Aetna Better Health of Virginia, Anthem HealthKeepers Plus, Magellan Complete Care of Virginia, Optima Health, United Healthcare, and Virginia Premier Health Plan. Aside from United and Magellan Complete Care, all selected plans were incumbents in the state's Medallion 3.0 Medicaid managed care program.

Separately, Virginia had about 37,000 Special Needs Plan members as of November 2020.

Enrollment in Virginia Commonwealth Coordinated Care Plus Enrollment, 2017-20

Plan	2017	2018	2019 ¹	2020
Anthem/HealthKeepers Inc.	26,333	60,858	67,827	75,583
<i>+/- between reporting periods</i>		34,525	6,969	7,756
<i>% chg. between reporting periods</i>		131.1%	11.5%	11.4%
<i>% of total</i>	25.5%	28.6%	27.9%	28.4%
CVS/Aetna	16,969	30,849	36,134	39,859
<i>+/- between reporting periods</i>		13,880	5,285	3,725
<i>% chg. between reporting periods</i>		81.8%	17.1%	10.3%
<i>% of total</i>	16.4%	14.5%	14.9%	15.0%
Virginia Premier Health Plan Inc.	18,047	41,931	47,340	49,349
<i>+/- between reporting periods</i>		23,884	5,409	2,009
<i>% chg. between reporting periods</i>		132.3%	12.9%	4.2%
<i>% of total</i>	17.5%	19.7%	19.5%	18.5%
Optima Health Plan	16,834	34,404	39,570	43,921
<i>+/- between reporting periods</i>		17,570	5,166	4,351
<i>% chg. between reporting periods</i>		104.4%	15.0%	11.0%
<i>% of total</i>	16.3%	16.2%	16.3%	16.5%
Magellan	12,614	21,346	24,128	25,934
<i>+/- between reporting periods</i>		8,732	2,782	1,806
<i>% chg. between reporting periods</i>		69.2%	13.0%	7.5%
<i>% of total</i>	12.2%	10.0%	9.9%	9.7%
UnitedHealthcare	12,454	23,624	27,839	31,846
<i>+/- between reporting periods</i>		11,170	4,215	4,007
<i>% chg. between reporting periods</i>		89.7%	17.8%	14.4%
<i>% of total</i>	12.1%	11.1%	11.5%	12.0%
Total Virginia	103,251	213,012	242,838	266,492
<i>+/- between reporting periods</i>		109,761	29,826	23,654
<i>% chg. between reporting periods</i>		106.3%	14.0%	9.7%

1. Enrollment is based on October 2019.

Source: Virginia Department of Medical Assistance, HMA

Virginia Dual Eligibles Demonstration, Historical Enrollment by Plan, 2015-17

Plan	2015	2016	2017
HealthKeepers	11,532	12,589	10,346
<i>+/- between reporting periods</i>		1,057	(2,243)
<i>% chg. between reporting periods</i>		9.2%	-17.8%
<i>% of total</i>	42.5%	43.2%	46.3%
Humana	9,910	10,800	7,568
<i>+/- between reporting periods</i>		890	(3,232)
<i>% chg. between reporting periods</i>		9.0%	-29.9%
<i>% of total</i>	36.6%	37.1%	33.9%
Virginia Premier	5,661	5,750	4,440
<i>+/- between reporting periods</i>		89	(1,310)
<i>% chg. between reporting periods</i>		1.6%	-22.8%
<i>% of total</i>	20.9%	19.7%	19.9%
Totals	27,103	29,139	22,354
<i>+/- between reporting periods</i>		2,036	(6,785)
<i>% chg. between reporting periods</i>		7.5%	-23.3%

Source: CMS, HMA

Virginia SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
Anthem	13,783	11,700	1,854	229	36.9%
Optima/ Virginia Premier	8,584	8,584			23.0%
UnitedHealthCare	7,351	7,351			19.7%
CVS Health	4,789	4,789			12.8%
Humana	1,901		1,901		5.1%
Lifeworks Advantage	697			697	1.9%
Magellan/Senior Whole Health	208	208			0.6%
Spartan Plan	76		14	62	0.2%
Totals	37,389	32,632	3,769	988	100.0%

Source: CMS, HMA