

Washington

1. Medicare Overview for Washington
2. Medicare Advantage Plan Financials
 - a. [Washington Medicare Advantage Plan Financials, 2018-19](#)
3. Medicare Advantage Plan Utilization Metrics
 - a. [Washington Health Plan Utilization Measures, 2018](#)
4. Medicare Advantage Plan Premiums, Deductibles, STAR Ratings
5. Medicare Advantage Plan Enrollment Update
 - a. [Washington Medicare Advantage Enrollment, 2020](#)
 - b. [Washington Medicare Enrollment, FFS vs. Medicare Advantage, 2020](#)
6. SNPs and Dual Eligibles
 - a. [Washington SNP Enrollment by Plan, November 2020](#)

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

Washington Medicare enrollment was about 1.4 million in 2019, with just over 520,000 enrolled in a Medicare Advantage plan. About 13% of the state's total Medicare populations is comprised of individuals with disabilities. Washington wasn't involved in a dual demonstration. However, the state had over 65,000 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Washington generated total premiums of \$4.3 billion in 2019 and medical costs of nearly \$3.9 billion. Average MLR was 91.2% 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.)

Washington Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums		MLR ⁽¹⁾
					Earned (000)	Medical Costs (000)	
Anthem	Y	2,304	23,823	\$864.91	\$20,605	\$17,395	84.4%
Community Health Plan of WA	N	10,445	121,396	\$997.88	\$121,138	\$103,789	85.6%
CVS Health	Y	14,847	159,633	\$582.09	\$92,921	\$86,103	92.7% ⁽²⁾
Health Alliance	Y	10,962	130,178	\$763.18	\$99,349	\$87,411	88.2%
Humana	Y	57,813	671,094	\$814.98	\$546,929	\$464,421	84.9% ⁽²⁾
Kaiser Permanente	N	121,272	1,441,182	\$997.87	\$1,438,110	\$1,487,788	103.5% ⁽²⁾
Molina Healthcare	Y	9,576	113,317	\$1,274.74	\$144,449	\$107,576	74.5%
PacificSource	Y	792	8,461	\$754.59	\$6,385	\$5,493	86.0% ⁽²⁾
Premera Blue Cross	N	32,841	396,896	\$749.54	\$297,491	\$261,964	88.1%
Providence Health & Services	N	3,411	40,616	\$985.13	\$40,012	\$35,187	87.9% ⁽²⁾
Regence	Y	30,613	362,744	\$971.47	\$352,393	\$294,554	83.6% ⁽²⁾
UnitedHealth Group	Y	92,418	1,102,489	\$1,000.24	\$1,102,759	\$900,596	81.7% ⁽²⁾
Total		387,294	4,571,829	\$932.35	\$4,262,542	\$3,852,276	91.2%

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

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

Washington Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums		MLR ⁽¹⁾
					Earned (000)	Medical Costs (000)	
Anthem	Y	1,624	19,613	\$664.48	\$13,032	\$10,972	78.7%
Catholic Health Initiatives/Soundpath	N	22,572	272,132	\$697.69	\$189,863	\$169,978	90.2%
Centene	Y	162	1,854	\$755.36	\$1,400	\$631	88.7%
Community Health Plan of WA	N	8,652	97,931	\$952.31	\$93,260	\$81,325	86.5%
CVS Health	Y	5,464	53,854	\$694.18	\$37,384	\$24,256	64.7% ⁽²⁾
Health Alliance	Y	7,588	89,807	\$722.20	\$64,859	\$56,501	87.1%
Humana	Y	40,767	474,669	\$782.76	\$371,552	\$301,262	81.1% ⁽²⁾
Kaiser Permanente	N	118,465	1,405,573	\$960.28	\$1,349,740	\$1,387,011	102.8% ⁽²⁾
Molina Healthcare	Y	9,972	118,345	\$1,211.45	\$143,369	\$111,872	77.2%
PacificSource	Y	196	1,962	\$699.72	\$1,373	\$1,549	112.9% ⁽²⁾
Premera Blue Cross	N	18,986	228,045	\$694.28	\$158,328	\$132,961	89.4%
Providence Health & Services	N	3,639	41,224	\$908.32	\$37,445	\$37,537	100.2% ⁽²⁾
Regence	Y	32,756	392,241	\$907.42	\$355,929	\$290,887	81.7% ⁽²⁾
UnitedHealth Group	Y	89,513	1,064,472	\$904.91	\$963,250	\$793,476	82.4% ⁽²⁾
Total		360,356	4,261,722	\$887.15	\$3,780,785	\$3,400,218	90.1%

(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 13,121 physician visits per 1000 members in 2018 and 1,458 bed days per 1000. Days per admission averaged 6.9.

Washington 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	13,590	8,315	1,733	198	1,060	8.8
Catholic Health Initiatives	193,010	8,511	24,587	3,391	1,084	7.3
Centene	2,553	16,524	307	27	1,987	11.4
Community Health Plan of WA	78,606	9,632	14,607	1,798	1,790	8.1
CVS Health	91,295	20,343	2,991	477	666	6.3
Health Alliance	19,887	2,657	7,506	1,392	1,003	5.4
Humana	633,988	16,028	73,359	7,950	1,855	9.2
Kaiser Permanente	897,179	7,660	89,571	18,339	765	4.9
Molina Healthcare	109,088	11,061	24,538	3,181	2,488	7.7
PacificSource	1,531	9,364	262	41	1,602	6.4
Premera Blue Cross	406,229	21,376	24,958	4,327	1,313	5.8
Providence Health & Services	33,918	9,873	2,618	625	762	4.2
Regence	842,098	25,763	28,649	5,119	876	5.6
UnitedHealth Group	1,471,738	16,591	280,505	49,003	3,162	5.7
Total	4,794,710	13,121	576,191	95,868	1,458	6.9

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Washington's top five Medicare Advantage plans had STAR ratings of 3.5 to 5.0 in 2020. Maximum premium ranged from \$92 per month at UnitedHealth Group to \$295 at Kaiser Permanente.

Washington 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
Cambia Health Solutions	0	237	0	340	3.5 Stars	4.5 Stars
Humana	0	201	50	435	4 Stars	4 Stars
Kaiser Permanente	0	295	0	175	4.5 Stars	5 Stars
Premera Blue Cross	0	190	160	300	3.5 Stars	4 Stars
UnitedHealth Group	0	92	125	435	4 Stars	4.5 Stars
Total	0	295	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were nearly 1.4 million Medicare members in Washington in 2020, up 2.1% from 2019. Traditional Medicare accounted for more than half of the total at 63.1%; however, its share is declining. Medicare Advantage enrollment accounted for 36.9% of the total at just over 520,000 in 2020, a 10.2% increase compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 11.1% to 457,896 in 2020.

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

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

Program	2019	2020
Original Medicaid	909,174	889,799
<i>% y/y between reporting periods</i>		-2.1%
<i>% of total</i>	65.8%	63.1%
Medicare Advantage, Other Plans	471,913	520,261
<i>% y/y between reporting periods</i>		10.2%
<i>% of total</i>	34.2%	36.9%
Total Medicare	1,381,087	1,410,060
<i>% y/y between reporting periods</i>		2.1%
MA, Other Plans, Excluding PDP, 800 Series	412,324	457,896
<i>% y/y between reporting periods</i>		11.1%

Source: CMS, HMA

Washington Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Cambia Health Solutions	29,605	35,021
<i>+/- between reporting periods</i>	NA	5,416
<i>% chg. Between reporting periods</i>	NA	18.3%
<i>% of total</i>	7.2%	7.6%
Humana	52,245	59,320
<i>+/- between reporting periods</i>	NA	7,075
<i>% chg. Between reporting periods</i>	NA	13.5%
<i>% of total</i>	12.7%	13.0%
Kaiser Foundation Health Plan	85,204	86,230
<i>+/- between reporting periods</i>	NA	1,026
<i>% chg. Between reporting periods</i>	NA	1.2%
<i>% of total</i>	20.7%	18.8%
Premera Blue Cross	32,716	35,065
<i>+/- between reporting periods</i>	NA	2,349
<i>% chg. Between reporting periods</i>	NA	7.2%
<i>% of total</i>	7.9%	7.7%
UnitedHealth Group	128,563	139,682
<i>+/- between reporting periods</i>	NA	11,119
<i>% chg. Between reporting periods</i>	NA	8.6%
<i>% of total</i>	31.2%	30.5%
Total, 5 Top Plans	328,333	355,318
<i>+/- between reporting periods</i>	NA	26,985
<i>% chg. Between reporting periods</i>	NA	8.2%
<i>% of total</i>	79.6%	77.6%
Total, All Plans	412,324	457,896
<i>+/- between reporting periods</i>	NA	45,572
<i>% chg. Between reporting periods</i>	NA	11.1%
<i>% of total</i>	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Washington had a total of 65,250 Special Needs Plan members as of November 2020, of which nearly all were dual eligibles. UnitedHealth Group is the largest health plan, followed by Molina Healthcare and Community Health Plan of Washington. The state wasn't involved in a dual demonstration.

Washington SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare ⁽¹⁾	41,108	40,836		272	63.0%
Molina Healthcare	10,707	10,707			16.4%
Community Health Plan of Washington	6,076	6,076			9.3%
Humana	5,875	5,875			9.0%
Anthem	1,373	1,373			2.1%
Centene/WellCare	111	111			0.2%
Total	65,250	64,978	0	272	100%

(1) UnitedHealthcare ISNP enrollment includes Idaho members.

Source: CMS, HMA