

# Wyoming

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

Wyoming Medicare enrollment was nearly 115,000 in 2020, with 5,323 enrolled in a Medicare Advantage plan. Traditional Medicare accounted for the vast majority of the total at 95.4%; however, its share is slightly declining. About 12% of the state's total Medicare population is comprised of individuals with disabilities. Wyoming was not involved in a federal dual demonstration and had no Special Needs Plan members as of November 2020.

## 2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Wyoming generated total premiums of just over \$4.7 million in 2019 and medical costs of nearly \$4.5 million. Average MLR was 95.5% 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.)

### Wyoming Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
CVS Health	Y	244	2,804	\$942.94	\$2,644	\$2,235	84.5%
Humana	Y	150	1,770	\$1,136.72	\$2,012	\$2,208	109.7%
Lasso Healthcare Insurance Co.	Y	16	195	\$461.54	\$90	\$89	98.9%
<b>Total</b>		<b>410</b>	<b>4,769</b>	<b>\$995.18</b>	<b>\$4,746</b>	<b>\$4,532</b>	<b>95.5%</b>

(1) Before reinsurance recoveries.

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

### Wyoming Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
CVS Health	Y	220	2,506	\$771.75	\$1,934	\$1,584	81.9%
Humana	Y	19	234	\$1,076.92	\$252	\$87	34.3%
<b>Total</b>		<b>239</b>	<b>2,740</b>	<b>\$797.81</b>	<b>\$2,186</b>	<b>\$1,671</b>	<b>76.4%</b>

(1) Before reinsurance recoveries.

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

### 3. MEDICARE ADVANTAGE PLAN UTILIZATION METRICS

Medicare Advantage plans averaged 9,458 physician visits per 1000 members in 2018 and 617 bed days per 1000. Days per admission averaged 3.5.

Wyoming Medicare Advantage Plan Utilization Measures, 2018						
Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
CVS Health	1,519	7,274	247	42	1,183	5.9
Humana	227	11,641	1	1	51	1.0
<b>Total</b>	<b>1,746</b>	<b>9,458</b>	<b>248</b>	<b>43</b>	<b>617</b>	<b>3.5</b>

*Note: Numbers presented are not risk adjusted.*  
*Source: S&P Global Market Intelligence, NAIC, HMA*

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

Wyoming's top four Medicare Advantage plans had STAR ratings of 3.5 to 4.5 in 2020. Maximum premium ranged from zero at Humana and Cheyenne Regional Medical Center to \$64 per month at UnitedHealth Group.

Wyoming 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
Cheyenne Regional Medical Center	0	0	0	0	N/A	N/A
CVS Health	43	58	100	245	3.5 Stars	4.5 Stars
Humana	0	0	0	0	N/A	N/A
UnitedHealth Group	40	64	295	295	3.5 Stars	3.5 Stars
<b>Total</b>	<b>0</b>	<b>64</b>	<b>0</b>	<b>295</b>		

*Source: CMS*

## 5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were nearly 115,000 Medicare members in Wyoming in 2020, up 2.9% from 2019. Traditional Medicare accounted for most of the total at 95.4%; however, its share is slightly declining. Medicare Advantage enrollment accounted for 4.6% of the total at 5,323, a 13.1% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 11.5% to 2,322 in 2020.

There were only four health plans serving the Medicare Advantage market, with UnitedHealth Group controlling over 80% of the market.

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

Program	2019	2020
<b>Original Medicaid</b>	<b>107,056</b>	<b>109,633</b>
<i>% y/y between reporting periods</i>		2.4%
<i>% of total</i>	95.8%	95.4%
<b>Medicare Advantage, Other Plans</b>	<b>4,706</b>	<b>5,323</b>
<i>% y/y between reporting periods</i>		13.1%
<i>% of total</i>	4.2%	4.6%
<b>Total Medicare</b>	<b>111,762</b>	<b>114,956</b>
<i>% y/y between reporting periods</i>		2.9%
<b>MA, Other Plans, Excluding PDP, 800 Series</b>	<b>2,082</b>	<b>2,322</b>
<i>% y/y between reporting periods</i>		11.5%

Source: CMS, HMA

## Wyoming Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
<b>Cheyenne Regional Medical Center</b>	<b>130</b>	<b>107</b>
+/- between reporting periods	NA	(23)
% chg. Between reporting periods	NA	-17.7%
% of total	6.2%	4.6%
<b>CVS Health</b>	<b>254</b>	<b>319</b>
+/- between reporting periods	NA	65
% chg. Between reporting periods	NA	25.6%
% of total	12.2%	13.7%
<b>Humana</b>	<b>18</b>	<b>16</b>
+/- between reporting periods	NA	(2)
% chg. Between reporting periods	NA	-11.1%
% of total	0.9%	0.7%
<b>UnitedHealth Group</b>	<b>1,680</b>	<b>1,880</b>
+/- between reporting periods	NA	200
% chg. Between reporting periods	NA	11.9%
% of total	80.7%	81.0%
<b>Total, 4 Top Plans</b>	<b>2,082</b>	<b>2,322</b>
+/- between reporting periods	NA	240
% chg. Between reporting periods	NA	11.5%
% of total	100.0%	100.0%
<b>Total, All Plans</b>	<b>2,082</b>	<b>2,322</b>
+/- between reporting periods	NA	240
% chg. Between reporting periods	NA	11.5%
% of total	100.0%	100.0%

Source: CMS, HMA

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## 6. SNPs AND DUAL ELIGIBLES

Wyoming had no Special Needs Plan members as of November 2020. The state also wasn't involved in a dual demonstration.