

Kansas

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

Kansas Medicare enrollment was just over 550,000 in 2020, with about 118,00 enrolled in a Medicare Advantage plan. About 13% of the state's total Medicare population is comprised of individuals with disabilities. Kansas was not involved in the federal Financial Alignment Initiative for Medicare-Medicaid Enrollees. However, the state had over 8,800 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Kansas generated total premiums of nearly \$1.1 billion in 2019 and medical costs of \$879 million. 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.)

Kansas Medicare Advantage Plan Financials, 2019							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
BCBS of Kansas City	N	3,677	44,237	\$839.05	\$37,117	\$38,828	104.6% ⁽²⁾
Centene/Sunflower State	Y	1,094	10,886	\$1,247.58	\$13,581	\$11,570	85.2%
Cigna	Y	417	5,020	\$719.20	\$3,610	\$3,172	87.9% ⁽²⁾
CVS Health	Y	42,458	500,345	\$816.19	\$408,376	\$350,556	85.8% ⁽²⁾
Humana	Y	28,848	341,481	\$907.48	\$309,887	\$247,794	80.0% ⁽²⁾
Kansas Superior Select	Y	366	3,578	\$2,063.56	\$7,383	\$7,093	96.1%
Lasso Healthcare	Y	38	409	\$720.97	\$295	\$216	73.2% ⁽²⁾
UnitedHealth Group	Y	20,052	235,012	\$1,205.74	\$283,362	\$219,743	77.5% ⁽²⁾
Total		96,950	1,140,968	\$932.20	\$1,063,612	\$878,973	82.6%

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

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

Kansas Medicare Advantage Plan Financials, 2018							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
BCBS of Kansas City	N	3,859	45,800	\$822.71	\$37,680	\$37,785	100.3% ⁽²⁾
Centene/Sunflower State	Y	166	1,455	\$764.27	\$1,112	\$1,042	93.7%
Cigna	Y	452	5,332	\$732.39	\$3,905	\$2,907	74.4% ⁽²⁾
CVS Health	Y	37,352	442,235	\$837.67	\$370,448	\$295,196	79.7% ⁽²⁾
Humana	Y	27,048	324,796	\$878.55	\$285,350	\$227,331	79.7% ⁽²⁾
Kansas Superior Select	N	271	1,728	\$1,910.60	\$3,302	\$2,741	83.0%
UnitedHealth Group	Y	16,530	188,558	\$1,172.35	\$221,057	\$174,743	79% ⁽²⁾
Total		85,678	1,009,904	\$913.80	\$922,854	\$741,745	80.4%

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

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

3. MEDICARE ADVANTAGE PLAN UTILIZATION METRIC

Medicare Advantage plans averaged 15,091 physician visits per 1000 members in 2018 and 1,822 bed days per 1000. Days per admission averaged 6.3.

Kansas Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
BCBS of Kansas City	32,995	8,645	5,051	1,004	1,323	5.0
Centene	1,589	13,105	230	51	1,897	4.5
Cigna	5,972	13,440	419	72	943	5.8
CVS Health	397,180	10,777	74,427	9,546	2,020	7.8
Humana	513,141	18,959	78,377	8,428	2,896	9.3
Kansas Superior Select	3,277	22,757	334	55	2,319	6.1
UnitedHealth Group	282,066	17,951	21,352	3,864	1,359	5.5
Total	1,236,220	15,091	180,190	23,020	1,822	6.3

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Kansas's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.5 in 2020. Maximum premium ranged from \$32 per month at Centene to \$195 at UnitedHealth Group.

Kansas 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
BCBS of Kansas City	0	49	0	0	3.5 Stars	3.5 Stars
Centene	0	32	0	380	N/A	N/A
CVS Health	0	36	0	275	3.5 Stars	4 Stars
Humana	0	112	0	435	3 Stars	4.5 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 nearly 550,000 Medicare members in Kansas in 2020, up 1.6% from 2019. Traditional Medicare accounted for more than half of the total at 78.5%; however, its share is declining. Medicare Advantage enrollment accounted for 21.5% of the total at 118,162, a 16.6% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 19% to 102,895 in 2020.

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

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

Program	2019	2020
Original Medicaid	439,484	431,148
<i>% y/y between reporting periods</i>		<i>-1.9%</i>
<i>% of total</i>	<i>81.3%</i>	<i>78.5%</i>
Medicare Advantage, Other Plans	101,383	118,162
<i>% y/y between reporting periods</i>		<i>16.6%</i>
<i>% of total</i>	<i>18.7%</i>	<i>21.5%</i>
Total Medicare	540,867	549,310
<i>% y/y between reporting periods</i>		<i>1.6%</i>
MA, Other Plans, Excluding PDP, 800 Series	86,458	102,895
<i>% y/y between reporting periods</i>		<i>19.0%</i>

Source: CMS, HMA

Kansas Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Blue Cross and Blue Shield of KS	3,648	5,336
<i>+/- between reporting periods</i>	NA	1,688
<i>% chg. Between reporting periods</i>	NA	46.3%
<i>% of total</i>	4.2%	5.2%
Centene	1,090	2,324
<i>+/- between reporting periods</i>	NA	1,234
<i>% chg. Between reporting periods</i>	NA	113.2%
<i>% of total</i>	1.3%	2.3%
CVS Health	42,342	46,720
<i>+/- between reporting periods</i>	NA	4,378
<i>% chg. Between reporting periods</i>	NA	10.3%
<i>% of total</i>	49.0%	45.4%
Humana	24,018	26,576
<i>+/- between reporting periods</i>	NA	2,558
<i>% chg. Between reporting periods</i>	NA	10.7%
<i>% of total</i>	27.8%	25.8%
UnitedHealth Group	14,068	18,668
<i>+/- between reporting periods</i>	NA	42,367
<i>% chg. Between reporting periods</i>	NA	32.7%
<i>% of total</i>	18.1%	18.1%
Total, 5 Top Plans	85,166	99,624
<i>+/- between reporting periods</i>	NA	14,458
<i>% chg. Between reporting periods</i>	NA	17.0%
<i>% of total</i>	98.5%	96.8%
Total, All Plans	86,458	102,895
<i>+/- between reporting periods</i>	NA	16,437
<i>% chg. Between reporting periods</i>	NA	19.0%
<i>% of total</i>	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Kansas had a total of 8,818 Special Needs Plan members as of November 2020, of which nearly all were dual eligibles. UnitedHealth Group controls over half of the market with 57.2%. The state wasn't involved in a dual demonstration.

Kansas SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	5,041	5,041	0	0	57.2%
CVS Health/Aetna	2,158	2,158	0	0	24.5%
Centene	1,282	1,282	0	0	14.5%
Kansas Superior Select (KHA)	337	0	0	337	3.8%
Total	8,818	8,481	0	337	100%

Source: CMS, HMA