

# Nebraska

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## 1. MEDICARE OVERVIEW FOR NEBRASKA (UPDATED 3-10-21)

Nebraska Medicare enrollment was more than 355,000 in 2019, with about 73,000 enrolled in a Medicare Advantage plan. About 12% of the state's total Medicare population is comprised of individuals with disabilities. Nebraska was not involved in the federal Financial Alignment Initiative for Medicare-Medicaid Enrollees. However, the state had over 9,000 Special Needs Plan members as of November 2020.

## 2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Nebraska generated total premiums of nearly \$578 million in 2019 and medical costs of \$478 million. Average MLR was 82.8% 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.)

Nebraska 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	11,562	137,354	\$922.55	\$126,716	\$108,649	85.7% <sup>(2)</sup>
GoodLife Partners	N	1,558	18,026	\$871.56	\$15,711	\$13,568	86.4%
Good Samaritan Insurance Plan	Y	644	7,087	\$1,721.91	\$12,203	\$11,527	94.5%
Humana	Y	6,046	70,213	\$922.76	\$64,790	\$57,084	88.1% <sup>(2)</sup>
Medica	Y	29	242	\$434.56	\$105	\$49	46.4% <sup>(2)</sup>
UnitedHealth Group	Y	27,937	324,991	\$1,101.85	\$358,091	\$287,582	80.3% <sup>(2)</sup>
<b>Total</b>		<b>47,776</b>	<b>557,913</b>	<b>\$1,035.32</b>	<b>\$577,616</b>	<b>\$478,459</b>	<b>82.8%</b>

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

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

Nebraska Medicare Advantage Plan Financials, 2018							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Catholic Health Initiatives	N	536	6,628	\$754.00	\$4,998	\$4,649	93.3%
CVS Health	Y	9,899	120,101	\$867.11	\$104,141	\$86,181	82.8% <sup>(2)</sup>
GoodLife Partners	N	1,138	12,943	\$816.51	\$10,568	\$10,682	101.1%
Good Samaritan Insurance Plan	Y	474	5,012	\$1,598.78	\$8,013	\$8,069	111.7%
Humana	Y	9,020	110,297	\$954.94	\$105,327	\$86,873	82.5% <sup>(2)</sup>
UnitedHealth Group	Y	20,490	230,991	\$1,005.15	\$232,181	\$197,390	85.0% <sup>(2)</sup>
<b>Total</b>		<b>41,557</b>	<b>485,972</b>	<b>\$957.31</b>	<b>\$465,228</b>	<b>\$393,843</b>	<b>84.4%</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 11,717 physician visits per 1000 members in 2018 and 1,613 bed days per 1000. Days per admission averaged 7.3.

Nebraska Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Catholic Health Initiatives	5,292	9,581	885	103	1,602	8.6
CVS Health	119,360	11,926	9,732	1,137	972	8.6
GoodLife Partners	0	0	1,026	194	951	5.3
Good Samaritan Insurance Plan	2,929	7,013	465	96	1,113	4.8
Humana	188,966	20,559	33,372	3,224	3,631	10.4
UnitedHealth Group	408,525	21,223	27,124	4,245	1,409	6.4
<b>Total</b>	<b>725,072</b>	<b>11,717</b>	<b>72,604</b>	<b>8,999</b>	<b>1,613</b>	<b>7.3</b>

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

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

Nebraska's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.5 in 2020. Maximum premium ranged from \$34 per month at CVS Health to \$125 at Medica.

Nebraska 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 Nebraska	0	44	100	300	3.5 Stars	3.5 Stars
CVS Health	0	34	0	275	3.5 Stars	4 Stars
Humana	0	108	150	435	4 Stars	4.5 Stars
Medica	0	125	350	350	4 Stars	4 Stars
UnitedHealth Group	0	64	0	435	3 Stars	4.5 Stars
<b>Total</b>	<b>0</b>	<b>125</b>	<b>0</b>	<b>435</b>		

Source: CMS

## 5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were more than 355,000 Medicare members in Nebraska in 2020, up 1.5% from 2019. Traditional Medicare accounted for more than half of the total at 79.4%; however, its share is declining. Medicare Advantage enrollment accounted for 20.6% of the total at 73,246, a 24.1% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 26.7% to 62,672 in 2020.

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

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

Program	2019	2020
<b>Original Medicaid</b>	<b>291,203</b>	<b>282,074</b>
<i>% y/y between reporting periods</i>		-3.1%
<i>% of total</i>	83.1%	79.4%
<b>Medicare Advantage, Other Plans</b>	<b>59,013</b>	<b>73,246</b>
<i>% y/y between reporting periods</i>		24.1%
<i>% of total</i>	16.9%	20.6%
<b>Total Medicare</b>	<b>350,216</b>	<b>355,320</b>
<i>% y/y between reporting periods</i>		1.5%
<b>MA, Other Plans, Excluding PDP, 800 Series</b>	<b>49,449</b>	<b>62,672</b>
<i>% y/y between reporting periods</i>		26.7%

Source: CMS, HMA

## Nebraska Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
<b>Blue Cross and Blue Shield of NE</b>	<b>1,474</b>	<b>3,062</b>
+/- between reporting periods	NA	1,588
% chg. Between reporting periods	NA	107.7%
% of total	3.0%	4.9%
<b>CVS Health</b>	<b>11,555</b>	<b>13,618</b>
+/- between reporting periods	NA	2,063
% chg. Between reporting periods	NA	17.9%
% of total	23.4%	21.7%
<b>Humana, Inc.</b>	<b>5,455</b>	<b>6,361</b>
+/- between reporting periods	NA	906
% chg. Between reporting periods	NA	16.6%
% of total	11.0%	10.1%
<b>Medica Holding Company</b>	<b>0</b>	<b>2,670</b>
+/- between reporting periods	NA	2,670
% chg. Between reporting periods	NA	100.0%
% of total	0.0%	4.3%
<b>UnitedHealth Group, Inc.</b>	<b>30,320</b>	<b>36,245</b>
+/- between reporting periods	NA	5,925
% chg. Between reporting periods	NA	19.5%
% of total	61.3%	57.8%
<b>Total, 5 Top Plans</b>	<b>48,804</b>	<b>61,956</b>
+/- between reporting periods	NA	13,152
% chg. Between reporting periods	NA	26.9%
% of total	98.7%	98.9%
<b>Total, All Plans</b>	<b>49,449</b>	<b>62,672</b>
+/- between reporting periods	NA	13,223
% chg. Between reporting periods	NA	26.7%
% of total	100.0%	100.0%

Source: CMS, HMA

## 6. SNPs AND DUAL ELIGIBLES

Nebraska had a total of 9,337 Special Needs Plan members as of November 2020, of which 8,765 were dual eligibles. UnitedHealth Group controlled about 85% of the SNP market. The state wasn't involved in a dual demonstration.

Nebraska SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	7,921	7,921			84.8%
Good Samaritan	572			572	6.1%
Humana	572	572			6.1%
CVS/Aetna	272	272			2.9%
<b>Total, 4 Plans</b>	<b>9,337</b>	<b>8,765</b>		<b>572</b>	<b>100%</b>

Source: CMS, HMA