

North Dakota

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1. MEDICARE OVERVIEW FOR NORTH DAKOTA (UPDATED 3-10-21)

North Dakota Medicare enrollment was more than 135,000 in 2020, with about 27,000 enrolled in a Medicare Advantage plan. About 11% of the state's total Medicare population is comprised of individuals with disabilities. North Dakota was not involved in the federal Financial Alignment Initiative for Medicare-Medicaid Enrollees. However, the state had 235 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in North Dakota generated total premiums of nearly \$145 million in 2019 and medical costs of \$114 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.)

North Dakota Medicare Advantage Plan Financials, 2019							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Good Samaritan Insurance Plan	N	195	2,285	\$1,923.27	\$4,395	\$4,091	92.5%
HealthPartners	N	446	5,035	\$440.71	\$2,219	\$1,471	66.3% ⁽²⁾
Humana	Y	3,685	42,430	\$853.25	\$36,204	\$28,916	79.9% ⁽²⁾
Lasso Healthcare	Y	5	63	\$538.92	\$34	\$19	56.1% ⁽²⁾
Medica	Y	18,921	226,364	\$453.09	\$102,564	\$79,079	77.1% ⁽²⁾
Total		23,252	276,177	\$526.53	\$145,415	\$113,576	78.1%

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

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

North Dakota Medicare Advantage Plan Financials, 2018							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
Good Samaritan Insurance Plan	N	190	1,879	\$1,785.04	\$3,354	\$2,981	86.7%
HealthPartners	N	197	1,632	\$577.56	\$943	\$416	44.1% ⁽²⁾
Humana	Y	2,935	34,317	\$796.12	\$27,320	\$23,717	86.8% ⁽²⁾
Medica	Y	18,772	225,900	\$432.86	\$97,782	\$65,691	67.2% ⁽²⁾
Total		22,094	263,728	\$490.65	\$129,399	\$92,805	71.4%

(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 12,979 physician visits per 1000 members in 2018 and 1,307 bed days per 1000. Days per admission averaged 7.0.

North Dakota Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
HealthPartners	453	3,331	147	16	1,081	9.2
Humana	46,556	16,280	5,844	668	2,044	8.7
Good Samaritan Insurance Plan	2,323	14,836	220	38	1,405	5.8
Medica	328,894	17,471	13,113	3,041	697	4.3
Total	378,226	12,979	19,324	3,763	1,307	7.0

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

North Dakota's top five Medicare Advantage plans had STAR ratings of 3.5 to 5.0 in 2020. Maximum premium ranged from \$36 per month at Sanford Health to \$240 at Medica.

North Dakota 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
HealthPartners	40	159	0	0	5 Stars	5 Stars
Humana	0	116	250	435	3.5 Stars	4 Stars
Medica	49	240	300	365	4 Stars	4 Stars
UnitedHealth Group	0	58	295	395	N/A	N/A
Sanford Health	35	36	415	435	N/A	N/A
Total	0	240	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were nearly 135,000 Medicare members in North Dakota in 2020, up 1.6% from 2019. Traditional Medicare accounted for more than half of the total at 79.9%; however, its share is declining. Medicare Advantage enrollment accounted for 20.1% of the total at about 27,000, an 11.8% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 10.3% to 25,021 in 2020.

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

North Dakota Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
Original Medicaid	108,447	107,756
<i>% y/y between reporting periods</i>		<i>-0.6%</i>
<i>% of total</i>	<i>81.7%</i>	<i>79.9%</i>
Medicare Advantage, Other Plans	24,327	27,192
<i>% y/y between reporting periods</i>		<i>11.8%</i>
<i>% of total</i>	<i>18.3%</i>	<i>20.1%</i>
Total Medicare	132,774	134,948
<i>% y/y between reporting periods</i>		<i>1.6%</i>
MA, Other Plans, Excluding PDP, 800 Series	22,679	25,021
<i>% y/y between reporting periods</i>		<i>10.3%</i>

Source: CMS, HMA

North Dakota Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
HealthPartners, Inc.	388	552
<i>+/- between reporting periods</i>	<i>NA</i>	<i>164</i>
<i>% chg. Between reporting periods</i>	<i>NA</i>	<i>42.3%</i>
<i>% of total</i>	<i>1.7%</i>	<i>2.2%</i>
Humana, Inc.	3,464	4,031
<i>+/- between reporting periods</i>	<i>NA</i>	<i>567</i>
<i>% chg. Between reporting periods</i>	<i>NA</i>	<i>16.4%</i>
<i>% of total</i>	<i>15.3%</i>	<i>16.1%</i>
Medica Holding Company	18,516	19,356
<i>+/- between reporting periods</i>	<i>NA</i>	<i>840</i>
<i>% chg. Between reporting periods</i>	<i>NA</i>	<i>4.5%</i>
<i>% of total</i>	<i>81.6%</i>	<i>77.4%</i>
Sanford Health	138	154
<i>+/- between reporting periods</i>	<i>NA</i>	<i>16</i>
<i>% chg. Between reporting periods</i>	<i>NA</i>	<i>11.6%</i>
<i>% of total</i>	<i>0.6%</i>	<i>0.6%</i>
UnitedHealth Group, Inc.	0	762
<i>+/- between reporting periods</i>	<i>NA</i>	<i>762</i>
<i>% chg. Between reporting periods</i>	<i>NA</i>	<i>100.0%</i>
<i>% of total</i>	<i>0.0%</i>	<i>3.0%</i>
Total, 5 Top Plans	22,506	24,855
<i>+/- between reporting periods</i>	<i>NA</i>	<i>2,349</i>
<i>% chg. Between reporting periods</i>	<i>NA</i>	<i>10.4%</i>
<i>% of total</i>	<i>99.2%</i>	<i>99.3%</i>
Total, All Plans	22,679	25,021
<i>+/- between reporting periods</i>	<i>NA</i>	<i>2,342</i>
<i>% chg. Between reporting periods</i>	<i>NA</i>	<i>10.3%</i>
<i>% of total</i>	<i>100.0%</i>	<i>100.0%</i>

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

North Dakota had a total of 235 Special Needs Plan members as of November 2020, of which none were dual eligibles; all of the SNP members were enrolled in ISNPs. Good Samaritan was the sole health plan. The state wasn't involved in a dual demonstration.

North Dakota SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
Good Samaritan	235	0	0	235	100.0%
Total, 1 Plan	235	0	0	235	100.0%

Source: CMS, HMA
