

Oklahoma

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1. MEDICARE OVERVIEW FOR OKLAHOMA (UPDATED 3-11-21)

Oklahoma Medicare enrollment was more than 755,000 in 2020, with about 194,000 enrolled in a Medicare Advantage plan. About 17% of the state's total Medicare population is comprised of individuals with disabilities. Oklahoma was not involved in the federal Financial Alignment Initiative for Medicare-Medicaid Enrollees. However, the state had nearly 11,000 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Oklahoma generated total premiums of nearly \$1.8 billion in 2019 and medical costs of \$1.5 billion. Average MLR was 83.0% 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.)

Oklahoma Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
American Health Companies	N	276	2,984	\$2,273.21	\$6,783	\$5,325	79.4%
CommunityCare	N	24,075	289,975	\$999.84	\$289,929	\$266,935	91.9%
CommunityCare Government Programs	N	3,551	42,835	\$765.24	\$32,779	\$29,619	90.4%
CVS Health	Y	16,647	191,176	\$928.46	\$177,499	\$154,813	87.2% ⁽²⁾
GlobalHealth	N	12,406	150,269	\$1,015.69	\$152,627	\$135,067	88.6%
HCSC	N	2,700	32,944	\$875.17	\$28,832	\$26,462	91.8% ⁽²⁾
Humana	Y	45,677	523,935	\$979.96	\$513,436	\$397,307	77.4% ⁽²⁾
UnitedHealth Group	Y	45,980	528,594	\$1,098.56	\$580,692	\$464,815	80.0% ⁽²⁾
Total		151,312	1,762,712	\$1,011.27	\$1,782,577	\$1,480,344	83.0%

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

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

Oklahoma Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
American Health Companies	N	251	2,752	\$1,942.38	\$5,345	\$4,740	84.7%
CommunityCare	N	23,915	291,882	\$967.88	\$282,506	\$253,411	89.7%
CommunityCare Government Programs	N	3,255	37,091	\$709.60	\$26,320	\$24,181	91.9%
CVS Health	Y	11,448	126,348	\$787.63	\$99,516	\$99,065	99.5% ⁽²⁾
GlobalHealth	N	13,029	155,687	\$939.21	\$146,223	\$123,964	87.6%
HCSC	N	4,203	51,107	\$735.21	\$37,574	\$29,853	79.5% ⁽²⁾
Humana	Y	38,696	461,190	\$896.74	\$413,569	\$326,825	79.0% ⁽²⁾
UnitedHealth Group	Y	35,802	417,721	\$1,013.71	\$423,448	\$338,221	79.9% ⁽²⁾
Total		130,599	1,543,778	\$929.21	\$1,434,501	\$1,200,261	83.9%

(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 17,427 physician visits per 1000 members in 2018 and 2,867 bed days per 1000. Days per admission averaged 9.6.

Oklahoma Medicare Advantage Plan Utilization Measures, 2018

Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
American Health Companies	8,693	37,906	993	152	4,330	6.5
CommunityCare	257,908	10,603	44,079	7,908	1,812	5.6
CommunityCare Government Programs	30,242	9,784	4,375	774	1,415	5.7
CVS Health	118,699	11,274	21,461	2,965	2,038	7.2
GlobalHealth	70,298	5,418	0	3,629	0	0.0
HCSC	62,610	14,701	10,519	1,633	2,470	6.4
Humana	669,767	17,427	110,171	11,459	2,867	9.6
UnitedHealth Group	730,777	20,993	199,729	34,536	5,738	5.8
Total	669,767	17,427	110,171	11,459	2,867	9.6

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Oklahoma's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.5 in 2020. Maximum premium ranged from \$15 per month at CVS Health to \$112 at Humana.

Oklahoma 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
CommunityCare	0	99	0	0	3 Stars	3.5 Stars
CVS Health	0	15	0	350	3.5 Stars	4 Stars
Humana	0	112	0	435	3 Stars	4 Stars
MHH Healthcare	0	30	0	0	3.5 Stars	3.5 Stars
UnitedHealth Group	0	64	0	435	3 Stars	4.5 Stars
Total	0	112	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were more than 755,000 Medicare members in Oklahoma in 2020, up 1.3% from 2019. Traditional Medicare accounted for more than half of the total at 74.3%; however, its share is declining. Medicare Advantage enrollment accounted for 25.7% of the total at about 194,000, a 17.5% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 20.3% to 170,441 in 2020.

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

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

Program	2019	2020
Original Medicaid	580,798	561,338
<i>% y/y between reporting periods</i>		-3.4%
<i>% of total</i>	77.9%	74.3%
Medicare Advantage, Other Plans	164,906	193,771
<i>% y/y between reporting periods</i>		17.5%
<i>% of total</i>	22.1%	25.7%
Total Medicare	745,704	755,109
<i>% y/y between reporting periods</i>		1.3%
MA, Other Plans, Excluding PDP, 800 Series	141,634	170,441
<i>% y/y between reporting periods</i>		20.3%

Source: CMS, HMA

Oklahoma Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
CommunityCare	25,518	27,001
<i>+/- between reporting periods</i>	NA	1,483
<i>% chg. Between reporting periods</i>	NA	5.8%
<i>% of total</i>	18.0%	15.8%
CVS Health	16,665	10,849
<i>+/- between reporting periods</i>	NA	(5,816)
<i>% chg. Between reporting periods</i>	NA	-34.9%
<i>% of total</i>	11.8%	6.4%
Humana, Inc.	41,735	54,349
<i>+/- between reporting periods</i>	NA	12,614
<i>% chg. Between reporting periods</i>	NA	30.2%
<i>% of total</i>	29.5%	31.9%
MHH Healthcare	10,083	10,755
<i>+/- between reporting periods</i>	NA	672
<i>% chg. Between reporting periods</i>	NA	6.7%
<i>% of total</i>	7.1%	6.3%
UnitedHealth Group, Inc.	44,136	64,054
<i>+/- between reporting periods</i>	NA	19,918
<i>% chg. Between reporting periods</i>	NA	45.1%
<i>% of total</i>	31.2%	37.6%
Total, 5 Top Plans	138,137	167,008
<i>+/- between reporting periods</i>	NA	28,871
<i>% chg. Between reporting periods</i>	NA	20.9%
<i>% of total</i>	97.5%	98.0%
Total, All Plans	141,634	170,441
<i>+/- between reporting periods</i>	NA	28,807
<i>% chg. Between reporting periods</i>	NA	20.3%
<i>% of total</i>	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Oklahoma had a total of 10,976 Special Needs Plan members as of November 2020, of which nearly all were dual eligibles. UnitedHealth Group controlled over 90% of the market. The state wasn't involved in a dual demonstration.

Oklahoma SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	10,252	10,252			93.4%
Longevity Health Plan	420			420	3.8%
Oklahoma Superior Select	304			304	2.8%
Total, 3 Plans	10,976	10,252	0	724	100%

Source: CMS, HMA