

Rhode Island

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

Rhode Island Medicare enrollment was nearly 226,000 in 2020, with about 109,000 enrolled in a Medicare Advantage plan. About 16% of the state's total Medicare population is comprised of individuals with disabilities. Rhode Island's dual demonstration began allowing voluntary opt-in enrollment in Neighborhood Health Plan of Rhode Island's Integrity plan in May 2016 and began passive enrollment in July 2016. Enrollment was down nearly 9% to just under 13,000 members at year-end 2020, after decreasing nearly 10% in 2019. The demonstration was set to end in December 2020, but Neighborhood signed a three-year contract extension to continue its participation in the program through 2023. Moreover, enrollment in Rhode Island's SNP market was just over 6,000 as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Rhode Island generated total premiums of nearly \$926 million in 2019 and medical costs of \$771 million. Average MLR was 83.2% 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.)

Rhode Island Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
BCBS-RI	N	52,487	625,084	\$967.60	\$604,830	\$515,663	85.3%
Humana	Y	1	12	\$2,416.67	\$29	-\$15	-50.1%
UnitedHealth Group	Y	26,159	305,961	\$1,050.44	\$321,395	\$255,440	79.5% ⁽²⁾
Total		78,647	931,057	\$994.84	\$926,254	\$771,088	83.2%

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

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

Rhode Island Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
BCBS-RI	N	52,111	629,617	\$953.91	\$600,598	\$502,800	83.7%
Humana	Y	4	27	\$3,387.41	\$91	-\$296	-323.7%
UnitedHealth Group	Y	23,774	275,216	\$984.37	\$270,914	\$219,576	81.0% ⁽²⁾
Total		75,889	904,860	\$963.25	\$871,604	\$722,080	82.8%

(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 171,444 physician visits per 1000 members in 2018 and 113,433 bed days per 1000. Days per admission averaged 45.7.

Rhode Island 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-RI	745,183	14,203	55,399	11,109	1,056	5.0
Humana	1,078	479,111	760	6	337,778	126.7
UnitedHealth Group	482,012	21,017	33,583	6,020	1,464	5.6
Total	1,228,273	171,444	89,742	17,135	113,433	45.7

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Rhode Island's top five Medicare Advantage plans had STAR ratings of 3.5 to 4.5 in 2020. Maximum premium ranged from \$0 per month at Neighborhood Health Plan of RI and PACE Organization of RI to \$265 at BCBS of RI.

Rhode Island 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-RI	0	265	0	200	4 Stars	4 Stars
CVS Health	0	38	0	0	N/A	N/A
Neighborhood Health Plan of RI	0	0	0	0	N/A	N/A
PACE Organization of RI	0	0	0	0	N/A	N/A
UnitedHealth Group	0	73	0	435	3.5 Stars	4.5 Stars
Total	0	265	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were nearly 226,000 Medicare members in Rhode Island in 2020, up 1.3% from 2019. Traditional Medicare accounted for just over half of the total at 51.7%; however, its share is declining. Medicare Advantage enrollment accounted for 48.3% of the total at about 109,000, a 7.8% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 7.4% to 100,793 in 2020.

Blue Cross & Blue Shield of Rhode Island is the largest Medicare Advantage plan in the state, followed by UnitedHealth Group and Neighborhood Health Plan of Rhode Island.

Rhode Island Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
Original Medicaid	121,827	116,830
<i>% y/y between reporting periods</i>		-4.1%
<i>% of total</i>	54.7%	51.7%
Medicare Advantage, Other Plans	101,060	108,973
<i>% y/y between reporting periods</i>		7.8%
<i>% of total</i>	45.3%	48.3%
Total Medicare	222,887	225,803
<i>% y/y between reporting periods</i>		1.3%
MA, Other Plans, Excluding PDP, 800 Series	93,833	100,793
<i>% y/y between reporting periods</i>		7.4%

Source: CMS, HMA

Rhode Island Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
Blue Cross & Blue Shield of RI	49,099	54,029
<i>+/- between reporting periods</i>	NA	4,930
<i>% chg. Between reporting periods</i>	NA	10.0%
<i>% of total</i>	52.3%	53.6%
CVS Health	2,421	2,951
<i>+/- between reporting periods</i>	NA	530
<i>% chg. Between reporting periods</i>	NA	21.9%
<i>% of total</i>	2.6%	2.9%
Neighborhood Health Plan of RI	14,010	12,785
<i>+/- between reporting periods</i>	NA	(1,225)
<i>% chg. Between reporting periods</i>	NA	-8.7%
<i>% of total</i>	14.9%	12.7%
PACE Organization of RI	302	308
<i>+/- between reporting periods</i>	NA	6
<i>% chg. Between reporting periods</i>	NA	2.0%
<i>% of total</i>	0.3%	0.3%
UnitedHealth Group	28,001	30,720
<i>+/- between reporting periods</i>	NA	2,719
<i>% chg. Between reporting periods</i>	NA	9.7%
<i>% of total</i>	29.8%	30.5%
Total, 5 Top Plans	93,833	100,793
<i>+/- between reporting periods</i>	NA	6,960
<i>% chg. Between reporting periods</i>	NA	7.4%
<i>% of total</i>	100.0%	100.0%
Total, All Plans	93,833	100,793
<i>+/- between reporting periods</i>	NA	6,960
<i>% chg. Between reporting periods</i>	NA	7.4%
<i>% of total</i>	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Rhode Island's capitated dual eligible demonstration began allowing voluntary opt-in enrollment in Neighborhood Health Plan of Rhode Island's Integrity plan in May 2016 and began passive enrollment in July 2016. The demonstration was set to end in December 2020, but Neighborhood signed a three-year contract extension to continue its participation in the program through 2023. Neighborhood had just under 13,000 dual members in the program as of year-end 2020.

The state also had a total of just over 6,000 Special Needs Plan members as of November 2020, of which 4,867 were dual eligibles. UnitedHealth Group was the sole health plan in the SNP market.

Rhode Island Dual Demonstration Enrollment by Plan, 2016-20

Plan	2016	2017	2018	2019	2020
Neighborhood Health Plan of Rhode Island	7,932	14,077	15,554	14,010	12,785
<i>+/- between reporting periods</i>	<i>N/A</i>	<i>6,145</i>	<i>1,477</i>	<i>(1,544)</i>	<i>(1,225)</i>
<i>% chg. between reporting periods</i>	<i>N/A</i>	<i>77.5%</i>	<i>10.5%</i>	<i>-9.9%</i>	<i>-8.7%</i>
<i>% of total</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100.0%</i>	<i>100%</i>
Total Enrollment	7,932	14,077	15,554	14,010	12,785
<i>+/- between reporting periods</i>	<i>N/A</i>	<i>6,145</i>	<i>1,477</i>	<i>(1,544)</i>	<i>(1,225)</i>
<i>% chg. between reporting periods</i>	<i>N/A</i>	<i>77.5%</i>	<i>10.5%</i>	<i>-9.9%</i>	<i>-8.7%</i>

Source: CMS, HMA

Rhode Island SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	6,418	4,867		1,551	100%
Totals	6,418	4,867	0	1,551	100%

Source: CMS, HMA