

South Dakota

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1. MEDICARE OVERVIEW FOR SOUTH DAKOTA (UPDATED 3-12-21)

South Dakota Medicare enrollment was about 181,000 in 2020, with about 42,000 enrolled in a Medicare Advantage plan. About 11% of the state's total Medicare populations is comprised of individuals with disabilities. South Dakota wasn't involved in a dual demonstration. However, the state had 282 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in South Dakota generated total premiums of \$245 million in 2019 and medical costs of \$205 million. Average MLR was 83.7% 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.)

South Dakota Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
CVS Health	Y	2,299	27,207	\$780.51	\$21,235	\$18,105	85.3% ⁽²⁾
Good Samaritan Insurance Plan	N	315	3,700	\$1,653.70	\$6,119	\$5,558	90.9%
HealthPartners	N	146	1,622	\$426.49	\$692	\$388	56.1% ⁽²⁾
Humana	Y	9,318	108,548	\$843.45	\$91,555	\$83,634	91.3% ⁽²⁾
Lasso Healthcare	Y	31	284	\$408.85	\$116	\$87	75.3% ⁽²⁾
Medica	Y	23,114	277,790	\$451.31	\$125,369	\$97,316	77.6% ⁽²⁾
Total		35,223	419,151	\$584.72	\$245,086	\$205,088	83.7%

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

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

South Dakota Medicare Advantage Plan Financials, 2018

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
CVS Health	Y	2,108	25,054	\$712.32	\$17,846	\$16,639	93.2% ⁽²⁾
Good Samaritan Insurance Plan	N	283	2,840	\$1,530.93	\$4,348	\$3,900	95.7%
HealthPartners	N	59	620	\$570.70	\$354	\$163	46.2% ⁽²⁾
Humana	Y	7,286	86,049	\$795.53	\$68,455	\$59,755	87.3% ⁽²⁾
Medica	Y	23,761	286,746	\$430.63	\$123,481	\$84,178	68.2% ⁽²⁾
Total		33,497	401,309	\$534.46	\$214,484	\$164,637	76.6%

(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 11,850 physician visits per 1000 members in 2019 and 1,589 bed days per 1000. Days per admission averaged 7.3.

South 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
CVS Health	18,643	8,929	3,009	428	1,441	7.0
Good Samaritan Insurance Plan	1,742	7,361	218	46	921	4.7
HealthPartners	359	6,948	147	12	2,845	12.3
Humana	114,229	15,930	14,982	1,736	2,089	8.6
Medica	479,870	20,082	15,465	3,910	647	4.0
Total	614,843	11,850	33,821	6,132	1,589	7.3

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

South Dakota'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 CVS Health to \$240 at Medica.

South 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
CVS Health	0	0	0	0	3.5 Stars	3.5 Stars
UnitedHealth Group	0	25	0	295	N/A	N/A
Humana	0	116	150	435	3.5 Stars	4.5 Stars
Medica	49	240	240	365	4 Stars	4 Stars
Sanford Health	35	36	415	435	N/A	N/A
Total	0	240	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were about 181,000 Medicare members in South Dakota in 2020, up 1.9% from 2019. Traditional Medicare accounted for more than half of the total at 76.8%; however, its share is declining. Medicare Advantage enrollment accounted for 23.2% of the total at about 42,000, an 11.8% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 12.3% to 38,176 in 2020.

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

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

Program	2019	2020
Original Medicaid	140,170	139,174
<i>% y/y between reporting periods</i>		<i>-0.7%</i>
<i>% of total</i>	<i>78.8%</i>	<i>76.8%</i>
Medicare Advantage, Other Plans	37,611	42,045
<i>% y/y between reporting periods</i>		<i>11.8%</i>
<i>% of total</i>	<i>21.2%</i>	<i>23.2%</i>
Total Medicare	177,781	181,219
<i>% y/y between reporting periods</i>		<i>1.9%</i>
MA, Other Plans, Excluding PDP, 800 Series	33,996	38,176
<i>% y/y between reporting periods</i>		<i>12.3%</i>

Source: CMS, HMA

South Dakota Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
CVS Health	2,269	2,556
+/- between reporting periods	NA	287
% chg. Between reporting periods	NA	12.6%
% of total	6.7%	6.7%
Humana, Inc.	8,901	9,909
+/- between reporting periods	NA	1,008
% chg. Between reporting periods	NA	100.0%
% of total	26.2%	26.0%
Medica Holding Company	22,437	23,367
+/- between reporting periods	NA	930
% chg. Between reporting periods	NA	4.1%
% of total	66.0%	61.2%
Sanford Health	248	200
+/- between reporting periods	NA	(48)
% chg. Between reporting periods	NA	-19.4%
% of total	0.7%	0.5%
UnitedHealth Group	0	1,895
+/- between reporting periods	NA	1,895
% chg. Between reporting periods	NA	100.0%
% of total	0.0%	5.0%
Total, 5 Top Plans	33,855	37,927
+/- between reporting periods	NA	4,072
% chg. Between reporting periods	NA	12.0%
% of total	99.6%	99.3%
Total, All Plans	33,996	38,176
+/- between reporting periods	NA	4,180
% chg. Between reporting periods	NA	12.3%
% of total	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

South Dakota had a total of 282 Special Needs Plan members as of November 2020, of which none were dual eligibles. Good Samaritan was the sole health plan in the SNP market, with 282 ISNP lives. The state wasn't involved in a dual demonstration.

South Dakota Special Needs Plan Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
Good Samaritan	282			282	100%
Total plan	282	0	0	282	100%

Source: CMS, HMA
