

Utah

1. Medicare Overview for Utah
2. Medicare Advantage Plan Financials
 - a. [Utah Medicare Advantage Plan Financials, 2018-19](#)
3. Medicare Advantage Plan Utilization Metrics
 - a. [Utah Health Plan Utilization Measures, 2018](#)
4. Medicare Advantage Plan Premiums, Deductibles, STAR Ratings
5. Medicare Advantage Plan Enrollment Update
 - a. [Utah Medicare Advantage Enrollment, 2020](#)
 - b. [Utah Medicare Enrollment, FFS vs. Medicare Advantage, 2020](#)
6. SNPs and Dual Eligibles
 - a. [Utah SNP Enrollment by Plan, November 2020](#)

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

Utah Medicare enrollment was close to 418,000 in 2020, with about 170,000 enrolled in a Medicare Advantage plan. About 12% of the state's total Medicare population is comprised of individuals with disabilities. Utah was not involved in the federal Financial Alignment Initiative for Medicare-Medicaid Enrollees. However, the state had 8,324 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in Utah generated total premiums of nearly \$1.6 billion in 2019 and medical costs of \$1.3 billion. Average MLR was 85.0% 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.)

Utah Medicare Advantage Plan Financials, 2019							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
CVS Health	Y	6,464	77,007	\$793.83	\$61,131	\$50,511	82.6% ⁽²⁾
Humana	Y	12,770	146,325	\$764.94	\$111,929	\$86,901	77.6% ⁽²⁾
Intermountain Healthcare	N	25,445	298,902	\$744.88	\$222,645	\$193,449	86.9% ⁽²⁾
Lasso Healthcare	Y	140	1,588	\$501.96	\$797	\$624	78.3% ⁽²⁾
Molina Healthcare	Y	9,349	112,963	\$1,110.47	\$125,442	\$91,281	72.8% ⁽²⁾
Regence	N	8,045	97,165	\$1,002.54	\$97,412	\$81,867	84.0%
Steward Health Choice	N	211	1,883	\$1,153.97	\$2,173	\$1,566	73.1%
UnitedHealth Group	Y	80,934	954,529	\$979.82	\$935,270	\$816,318	87.3% ⁽²⁾
Total		143,358	1,690,362	\$920.99	\$1,556,799	\$1,322,517	85.0%

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

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

Utah Medicare Advantage Plan Financials, 2018							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
CVS Health	Y	6,163	74,137	\$672.17	\$49,833	\$43,573	87.4% ⁽²⁾
Humana	Y	7,162	82,425	\$685.87	\$56,533	\$44,285	78.3% ⁽²⁾
Molina Healthcare	Y	9,226	113,991	\$1,200.82	\$136,882	\$96,101	70.2% ⁽²⁾
Regence	N	8,069	98,620	\$1,012.36	\$99,839	\$77,033	77.2%
SelectHealth	N	25,280	297,184	\$641.86	\$190,749	\$166,678	87.4% ⁽²⁾
UnitedHealth Group	Y	77,554	912,516	\$889.28	\$811,480	\$689,160	84.9% ⁽²⁾
Total		133,454	1,578,873	\$852.07	\$1,345,315	\$1,116,829	83.0%

(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.

Utah 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	55,922	9,052	9,179	1,222	1,486	7.5
Humana	99,277	14,453	13,272	1,508	1,932	8.8
Molina Healthcare	124,301	13,085	18,283	2,553	1,925	7.2
Regence	182,090	22,157	8,140	1,934	990	4.2
SelectHealth	309,065	12,480	49,076	5,700	1,982	8.6
UnitedHealth Group	1,245,208	16,375	130,934	27,811	1,722	4.7
Total	2,015,863	14,600	228,884	40,728	1,673	6.8

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

Utah's top five Medicare Advantage plans had STAR ratings of 3.5 to 4.5 in 2020. Maximum premium ranged from \$33 per month at Humana to \$72 at Intermountain Health Care.

Utah 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	58	0	300	3.5 Stars	4.5 Stars
Humana	0	33	200	250	4 Stars	4 Stars
Intermountain Health Care	0	72	200	250	4 Stars	4.5 Stars
Molina Healthcare	0	39	0	435	3.5 Stars	3.5 Stars
UnitedHealth Group	0	39	175	435	4 Stars	4.5 Stars
Total	0	72	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were nearly 418,000 Medicare members in Utah in 2020, up 2.8% from 2019. Traditional Medicare accounted for more than half of the total at 59.4%; however, its share is declining. Medicare Advantage enrollment accounted for 40.6% of the total at about 170,000, an 11.3% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 11.4% to 161,544 in 2020.

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

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

Program	2019	2020
Original Medicaid	254,383	248,332
<i>% y/y between reporting periods</i>		-2.4%
<i>% of total</i>	62.6%	59.4%
Medicare Advantage, Other Plans	152,239	169,509
<i>% y/y between reporting periods</i>		11.3%
<i>% of total</i>	37.4%	40.6%
Total Medicare	406,622	417,841
<i>% y/y between reporting periods</i>		2.8%
MA, Other Plans, Excluding PDP, 800 Series	144,957	161,544
<i>% y/y between reporting periods</i>		11.4%

Source: CMS, HMA

Utah Medicare Advantage Enrollment, 2019-20

Plan Name	2018	2019
CVS Health	10,925	12,095
+/- between reporting periods	NA	1,170
% chg. Between reporting periods	NA	10.7%
% of total	7.5%	7.5%
Humana, Inc.	11,339	11,754
+/- between reporting periods	NA	415
% chg. Between reporting periods	NA	3.7%
% of total	7.8%	7.3%
Intermountain Health Care, Inc.	25,287	29,321
+/- between reporting periods	NA	4,034
% chg. Between reporting periods	NA	16.0%
% of total	17.4%	18.2%
Molina Healthcare	9,354	10,558
+/- between reporting periods	NA	1,204
% chg. Between reporting periods	NA	12.9%
% of total	6.5%	6.5%
UnitedHealth Group, Inc.	79,955	89,705
+/- between reporting periods	NA	9,750
% chg. Between reporting periods	NA	12.2%
% of total	55.2%	55.5%
Total, 5 Top Plans	136,860	153,433
+/- between reporting periods	NA	16,573
% chg. Between reporting periods	NA	12.1%
% of total	94.4%	95.0%
Total, All Plans	144,957	161,544
+/- between reporting periods	NA	16,587
% chg. Between reporting periods	NA	11.4%
% of total	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

Utah had a total of 8,324 Special Needs Plan members as of November 2020, of which 7,937 were dual eligibles. Molina Healthcare controlled nearly 90% of the SNP market. The state wasn't involved in a dual demonstration.

Utah SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
Molina	7,482	7,482			89.9%
Health Choice	455	455			5.5%
UnitedHealthcare	387		214	173	4.6%
Total, 3 Plans	8,324	7,937	214	173	100.0%

Source: CMS, HMA