

West Virginia

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

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

West Virginia Medicare enrollment was more than 443,000 in 2020, with about 169,096 enrolled in a Medicare Advantage plan. About 20% of the state's total Medicare population is comprised of individuals with disabilities. West Virginia was not involved in the federal Financial Alignment Initiative for Medicare-Medicaid Enrollees. However, the state had over 14,000 Special Needs Plan members as of November 2020.

2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in West Virginia generated total premiums of nearly \$1.6 billion in 2019 and medical costs of \$1.4 billion. Average MLR was 85.7% 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.)

West Virginia Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
CVS Health	Y	19,120	218,943	\$978.65	\$214,269	\$183,810	85.8% ⁽²⁾
Highmark	N	3,417	41,770	\$1,194.20	\$49,882	\$38,505	77.2% ⁽²⁾
Humana	Y	91,527	1,090,272	\$1,031.34	\$1,124,443	\$968,203	86.1% ⁽²⁾
The Health Plan	N	8,680	90,751	\$1,297.11	\$117,714	\$103,011	87.5% ⁽²⁾
UnitedHealth Group	Y	5,699	55,939	\$1,153.09	\$64,503	\$53,641	83.2% ⁽²⁾
UPMC	N	7	87	\$977.46	\$85	\$74	87.1% ⁽²⁾
WV Senior Advantage	Y	510	6,736	\$2,061.47	\$13,886	\$11,475	82.8%
Total		128,960	1,504,498	\$1,053.36	\$1,584,781	\$1,358,719	85.7%

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

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

West Virginia Medicare Advantage Plan Financials, 2019

Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR ⁽¹⁾
CVS Health	Y	14,487	169,788	\$1,011.17	\$171,684	\$142,900	83.2% ⁽²⁾
Highmark	N	4,063	49,682	\$1,202.54	\$59,745	\$51,758	86.6% ⁽²⁾
Humana	Y	84,467	1,020,638	\$1,057.77	\$1,079,603	\$926,437	85.8% ⁽²⁾
The Health Plan	N	6,861	79,184	\$1,186.52	\$93,954	\$86,862	92.5% ⁽²⁾
UnitedHealth Group	Y	1,615	15,071	\$951.98	\$14,347	\$10,695	74.5%
UPMC	N	7	89	\$916.43	\$82	\$72	87.7% ⁽²⁾
WV Senior Advantage	Y	506	6,006	\$1,716.36	\$10,308	\$8,790	85.0%
Total		112,006	1,340,458	\$1,066.59	\$1,429,723	\$1,227,513	85.9%

(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 19,231 physician visits per 1000 members in 2018 and 2,297 bed days per 1000. Days per admission averaged 7.9.

West Virginia 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	160,969	11,377	33,884	4,145	2,395	8.2
The Health Plan	172,326	26,115	22,444	2,780	3,401	8.1
Highmark	66,764	16,126	11,940	1,586	2,884	7.5
Humana	1,901,855	22,361	248,815	25,523	2,925	9.7
UnitedHealth Group	21,294	16,955	1,431	264	1,139	5.4
UPMC	111	14,966	17	2	2,292	8.5
WV Senior Advantage	13,372	26,717	521	68	1,041	7.7
Total	2,336,691	19,231	319,052	34,368	2,297	7.9

Note: Numbers presented are not risk adjusted.

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

4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

West Virginia's top five Medicare Advantage plans had STAR ratings of 3.0 to 4.0 in 2020. Maximum premium ranged from \$63 per month at CVS Health to \$168 at Highmark Health.

West Virginia 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	63	0	275	3 Stars	3.5 Stars
The Health Plan of WV	0	110	100	435	3 Stars	3.5 Stars
Highmark Health	25	168	0	0	3.5 Stars	3.5 Stars
Humana	0	135	0	400	3.5 Stars	4 Stars
UnitedHealth Group	19	82	0	435	3.5 Stars	3.5 Stars
Total	0	168	0	435		

Source: CMS

5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were more than 443,000 Medicare members in West Virginia in 2020, up 0.4% from 2019. Traditional Medicare accounted for more than half of the total at 61.8%; however, its share is declining. Medicare Advantage enrollment accounted for 38.2% of the total at 169,096, a 12.0% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 24.6% to 88,861 in 2020.

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

West Virginia Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
Original Medicaid	290,433	274,124
<i>% y/y between reporting periods</i>		-5.6%
<i>% of total</i>	65.8%	61.8%
Medicare Advantage, Other Plans	150,996	169,096
<i>% y/y between reporting periods</i>		12.0%
<i>% of total</i>	34.2%	38.2%
Total Medicare	441,429	443,220
<i>% y/y between reporting periods</i>		0.4%
MA, Other Plans, Excluding PDP, 800 Series	71,300	88,861
<i>% y/y between reporting periods</i>		24.6%

Source: CMS, HMA

West Virginia Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
CVS Health	17,630	21,546
+/- between reporting periods	NA	3,916
% chg. Between reporting periods	NA	22.2%
% of total	24.7%	24.2%
The Health Plan of WV	7,064	6,166
+/- between reporting periods	NA	(898)
% chg. Between reporting periods	NA	-12.7%
% of total	9.9%	6.9%
Highmark Health	2,760	3,976
+/- between reporting periods	NA	1,216
% chg. Between reporting periods	NA	44.1%
% of total	3.9%	4.5%
Humana	37,901	46,088
+/- between reporting periods	NA	8,187
% chg. Between reporting periods	NA	21.6%
% of total	53.2%	51.9%
UnitedHealth Group	5,474	10,436
+/- between reporting periods	NA	4,962
% chg. Between reporting periods	NA	90.6%
% of total	7.7%	11.7%
Total, 5 Top Plans	70,829	88,212
+/- between reporting periods	NA	17,383
% chg. Between reporting periods	NA	24.5%
% of total	99.3%	99.3%
Total, All Plans	71,300	88,861
+/- between reporting periods	NA	17,561
% chg. Between reporting periods	NA	24.6%
% of total	100.0%	100.0%

Source: CMS, HMA

6. SNPs AND DUAL ELIGIBLES

West Virginia had a total of 14,399 Special Needs Plan members as of November 2020, of which nearly all were dual eligibles. UnitedHealth Group and The Health Plan of WV controlled over half of the SNP market. The state wasn't involved in a dual demonstration.

West Virginia SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	4,751	4,751			33.0%
Health Plan of West Virginia ¹	3,354	3,354			23.3%
Humana	3,709	3,709			25.8%
CVS/Aetna	1,992	1,992			13.8%
West Virginia Senior Advantage	593			593	4.1%
Total, 5 Plans	14,399	13,806	0	593	100%

¹ Health Plan of West Virginia DSNP enrollment includes members from Ohio.

Source: CMS, HMA