

## Washington, DC

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

## 1. MEDICARE OVERVIEW FOR WASHINGTON, DC (UPDATED 3-3-21)

Washington, DC, Medicare enrollment was more than 94,000 in 2020, with 21,225 enrolled in a Medicare Advantage plan. About 22% of the state's total Medicare population is comprised of individuals with disabilities. DC was not involved in the federal Financial Alignment Initiative for Medicare-Medicaid Enrollees. However, Washington, DC had nearly 16,000 Special Needs Plan members as of November 2020.

## 2. MEDICARE ADVANTAGE PLAN FINANCIALS

Medicare Advantage plans in the District of Columbia generated total premiums of just over \$141 million in 2019 and medical costs of about \$115 million. Average MLR was 81.1% before 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.)

District of Columbia Medicare Advantage Plan Financials, 2019							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Cigna	Y	445	5,573	\$1,333.52	\$7,432	\$6,398	86.1%
CVS Health	Y	407	4,763	\$808.66	\$3,852	\$3,560	92.4%
Humana	Y	3	36	\$644.81	\$23	\$18	79.5%
Kaiser Permanente	N	6,106	72,683	\$1,127.72	\$81,966	\$68,916	84.1%
UnitedHealth Group	Y	4,897	41,603	\$1,154.18	\$48,017	\$35,645	74.2%
<b>Total</b>		<b>11,858</b>	<b>124,658</b>	<b>\$1,133.42</b>	<b>\$141,290</b>	<b>\$114,538</b>	<b>81.1%</b>

(1) Before reinsurance recoveries.

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

District of Columbia Medicare Advantage Plan Financials, 2018							
Plan	Publicly Traded	Enrollment	Member Months	PMPM	Premiums Earned (000)	Medical Costs (000)	MLR <sup>(1)</sup>
Cigna	Y	495	5,719	\$1,235.78	\$7,067	\$6,505	92.0%
CVS Health	Y	320	4,077	\$1,023.50	\$4,173	\$3,013	72.2%
Humana	Y	4	48	\$706.58	\$34	\$18	53.5%
Kaiser Permanente	N	5,949	70,647	\$713.12	\$50,380	\$49,984	99.2%
MedStar Family Choice	N	473	6,231	\$781.58	\$4,870	\$7,225	148.4%
UnitedHealth Group	Y	2,159	25,673	\$1,146.46	\$29,433	\$22,848	77.6%
<b>Total</b>		<b>9,400</b>	<b>112,395</b>	<b>\$853.75</b>	<b>\$95,957</b>	<b>\$89,594</b>	<b>93.4%</b>

(1) Before reinsurance recoveries.

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

### 3. MEDICARE ADVANTAGE PLAN UTILIZATION METRICS

Medicare Advantage plans averaged 11,673 physician visits per 1000 members in 2018 and 1,479 bed days per 1000. Days per admission averaged 7.0.

District of Columbia Medicare Advantage Plan Utilization Measures, 2018						
Plan	Physician Visits	Visits Per 000	Inpatient Bed Days	Inpatient Admissions	Bed Days Per 000	Days Per Admission
Cigna	7,932	16,643	837	133	1,756	6.3
CVS Health	8,032	23,641	953	74	2,805	12.9
Humana	52	13,000	0	0	0	NA
Kaiser Permanente	26,562	4,512	17,622	5,229	2,993	3.4
MedStar Family Choice	0	0	0	0	0	NA
UnitedHealth Group	26,195	12,244	2,827	505	1,321	5.6
<b>Total</b>	<b>68,773</b>	<b>11,673</b>	<b>22,239</b>	<b>5,941</b>	<b>1,479</b>	<b>7.0</b>

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

### 4. MEDICARE ADVANTAGE PLAN PREMIUMS, DEDUCTIBLES, STAR RATINGS

DC's top five Medicare Advantage plans had STAR ratings of 3.5 to 4.5 in 2020. Maximum premium ranged from zero to upwards of \$68 at CVS Health.

District of Columbia 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
Centene	0	0	0	0	N/A	N/A
Cigna	0	0	0	0	N/A	N/A
CVS Health	58	68	0	0	3.5 Stars	4.5 Stars
Humana	0	0	0	0	N/A	N/A
UnitedHealth Group	25	25	435	435	4 Stars	4 Stars
<b>Total</b>	<b>0</b>	<b>68</b>	<b>0</b>	<b>435</b>		

*Source: CMS*

## 5. MEDICARE ADVANTAGE ENROLLMENT UPDATE

There were nearly 94,000 Medicare members in the District of Columbia in 2020, down 1.1% from 2019. Traditional Medicare accounted for more than half of the total at 77.4%; however, its share is declining. Medicare Advantage enrollment accounted for 22.6% of the total at 21,225, a 10.6% increase in 2020 compared to year-end 2019. Excluding Prescription Drug Plan and 800 Series enrollment, Medicare Advantage members rose 1.7% to 51,853 in 2020.

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

### District of Columbia Medicare Enrollment, FFS vs. Medicare Advantage, 2019-20

Program	2019	2020
<b>Original Medicaid</b>	<b>75,824</b>	<b>72,750</b>
<i>% y/y between reporting periods</i>		-4.1%
<i>% of total</i>	79.8%	77.4%
<b>Medicare Advantage, Other Plans</b>	<b>19,189</b>	<b>21,225</b>
<i>% y/y between reporting periods</i>		10.6%
<i>% of total</i>	20.2%	22.6%
<b>Total Medicare</b>	<b>95,013</b>	<b>93,975</b>
<i>% y/y between reporting periods</i>		-1.1%
<b>MA, Other Plans, Excluding PDP, 800 Series</b>	<b>50,982</b>	<b>51,853</b>
<i>% y/y between reporting periods</i>		1.7%

Source: CMS, HMA

## District of Columbia Medicare Advantage Enrollment, 2019-20

Plan Name	2019	2020
<b>UnitedHealth Group</b>	<b>19,305</b>	<b>19,927</b>
+/- between reporting periods	NA	622
% chg. Between reporting periods	NA	3.2%
% of total	37.9%	38.4%
<b>Centene</b>	<b>7,099</b>	<b>6,766</b>
+/- between reporting periods	NA	(333)
% chg. Between reporting periods	NA	-4.7%
% of total	13.9%	13.0%
<b>CVS Health</b>	<b>6,638</b>	<b>6,448</b>
+/- between reporting periods	NA	42,367
% chg. Between reporting periods	NA	100.0%
% of total	13.0%	12.4%
<b>Cigna</b>	<b>6,464</b>	<b>5,881</b>
+/- between reporting periods	NA	(583)
% chg. Between reporting periods	NA	-9.0%
% of total	12.7%	11.3%
<b>Humana</b>	<b>4,066</b>	<b>4,038</b>
+/- between reporting periods	NA	(28)
% chg. Between reporting periods	NA	-0.7%
% of total	8.0%	7.8%
<b>Total, 5 Top Plans</b>	<b>43,572</b>	<b>43,060</b>
+/- between reporting periods	NA	(512)
% chg. Between reporting periods	NA	-1.2%
% of total	85.5%	83.0%
<b>Total, All Plans</b>	<b>50,982</b>	<b>51,853</b>
+/- between reporting periods	NA	871
% chg. Between reporting periods	NA	1.7%
% of total	100.0%	100.0%

Source: CMS, HMA

## 6. SNPs AND DUAL ELIGIBLES

Washington, DC had a total of 15,942 Special Needs Plan members as of November 2020, of which 15,534 were dual eligibles. UnitedHealth Group controls nearly three-quarters of the market. The state wasn't involved in a dual demonstration.

Washington, DC, SNP Enrollment by Plan, November 2020

Plan	Total SNPs	DSNPs	CSNPs	ISNPs	Share
UnitedHealthcare	11,383	11,383	0	0	71.4%
Cigna <sup>1</sup>	4,559	4,151	292	116	28.6%
<b>Total</b>	<b>15,942</b>	<b>15,534</b>	<b>292</b>	<b>116</b>	<b>100%</b>

<sup>1</sup>Cigna DSNP and ISNP enrollment includes members from Delaware and Maryland. Cigna CSNP enrollment includes members from Delaware.

Source: CMS, HMA