

Minnesota HMO Net Income By Product Year and By Product Line (\$ in Millions)

Product Line	2013	2014	2015	2016	2017
Commercial	\$13.8	\$5.6	(\$24.2)	(\$43.4)	\$52.5
PMAF	\$64.3	\$125.9	\$251.3	(\$304.8)	(\$39.9)
MNCare	\$31.7	\$37.0	\$33.5	(\$39.8)	(\$11.4)
Medicare	\$58.3	\$37.2	(\$50.7)	\$6.0	\$75.6
MSC+, MSHO, and SNBC	\$54.8	\$74.9	\$20.4	\$19.1	\$121.0
Other	\$2.9	\$20.2	(\$14.2)	\$3.7	\$7.0
All HMOs	\$226.0	\$300.8	\$216.1	(\$359.3)	\$204.8

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #1 HMO report.

Minnesota products only. Excludes Administrative Services' Net Income and Revenue. Other coverage includes Medicare Supplement and Medicare Select. MSC+ data prior to 2017 was not consistently broken out by health plan companies and is included in the MSC+ category, as able.

Program Definitions:

PMAF: Prepaid Medical Assistance Program

MSC+: Minnesota Senior Care Plus. MSC+ data prior to 2017 was not consistently broken out by health plan companies prior to 2017 and

MSHO: Minnesota Senior Health Options

SNBC: Special Needs Basic Care

Medicare: Medicare Choice, Medicare Cost, and Medicare Advantage plans

All Other: Medicare Supplement and Select products.

Minnesota HMO Net Income Per Member Per Month By Product Year and by Product Line

Product Line	2013	2014	2015	2016	2017
Commercial	\$6.91	\$2.76	(\$10.70)	(\$17.87)	\$16.98
PMAP	\$14.04	\$19.05	\$33.30	(\$39.99)	(\$4.98)
MNCare	\$21.67	\$46.58	\$26.86	(\$37.07)	(\$12.05)
Medicare	\$33.14	\$21.03	(\$30.99)	\$3.67	\$44.64
MSC+, MSHO, and SNBC	\$60.52	\$78.22	\$20.37	\$17.61	\$103.70
All HMOs	\$20.99	\$24.64	\$15.71	(\$25.96)	\$13.73

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #1 HMO report.

Minnesota products only. Excludes Administrative Services' Net Income and Revenue. The total includes "other" coverage not listed (Medicare Supplement and Medicare Select), and represented 1.0 to 6.7 percent of aggregate net HMO revenues between 2013-2017.

MSC+ data prior to 2017 was not consistently broken out by health plan companies and is included in the MSC+ category, as able.

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Minnesota HMO Profitability By Product Year and by Product Line

Product Line	2013	2014	2015	2016	2017
Commercial	0.7%	0.3%	-1.6%	-2.6%	2.5%
PMAP	3.0%	4.2%	7.1%	-9.7%	-1.2%
MNCare	5.7%	11.1%	6.2%	-9.9%	-3.0%
Medicare	4.3%	2.7%	-4.1%	0.5%	5.5%
MSC+, MSHO, and SNBC	3.4%	4.4%	1.1%	1.0%	5.2%
All HMOs	2.9%	3.6%	2.4%	-4.2%	2.1%

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #1 HMO report.

Minnesota products only. Excludes Administrative Services' Net Income and Revenue. The total includes "other" coverage not listed (Medicare Supplement and Medicare Select), and had net income as percent of revenue ranging from -7.5 to 11.3 percent between 2013-2017. MSC+ data prior to 2017 was not consistently broken out by health plan companies and is included in the MSC+ category, as able.

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Minnesota HMO Member Months by Product Line, Select Years

Product Line	2013	2014	2015	2016	2017
Commercial	2,004,348	2,016,741	2,264,384	2,430,935	3,092,086
Public Programs	8,712,361	10,127,977	11,432,942	11,405,841	11,819,694
PMAP	4,582,635	6,606,962	7,546,039	7,622,668	8,010,915
MNCare	1,464,059	794,672	1,248,154	1,073,838	948,642
Medicare	1,760,333	1,768,736	1,637,037	1,624,619	1,693,002
MSC+, MSHO, and SNBC	905,334	957,607	1,001,712	1,084,716	1,167,135
All Other	49,593	62,364	52,367	6,102	4,885
All HMOs	10,766,302	12,207,082	13,749,693	13,842,878	14,916,665

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #1 HMO report. Minnesota Products Only.

In 2014, under the Affordable Care Act (ACA), eligibility for Medical Assistance increased to all childless adults, parents and caretakers, and children (aged 19 to 20) with incomes at or below 133 percent FPG, and children (aged 2 to 18) with incomes at or below 275 percent FPG. MinnesotaCare eligibility was limited to adults with incomes up to 200 percent FPG. As a result, Medical Assistance enrollment grew, and some MinnesotaCare enrollees qualified for Medical Assistance, causing a decline in MinnesotaCare enrollment.

Program Definitions:

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All Other: Medicare Supplement and Select products.

Minnesota HMO Enrollment by Product Line, Select Years

Product Line	2013	2014	2015	2016	2017
Commercial	159,627	163,777	173,316	180,446	225,240
Public Programs	726,128	911,169	944,903	951,945	1,000,821
PMAP	376,538	610,650	614,431	642,487	683,029
MNCare	130,675	76,231	115,023	87,782	85,801
Medicare	72,111	77,515	80,403	86,367	92,582
MSC+, MSHO, and SNBC	146,804	146,773	135,046	135,309	139,409
All Other	626	1,737	416	344	287
All HMOs	886,381	1,076,683	1,118,635	1,132,735	1,226,348

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #6 HMO report. Enrollment figures are as of December 31st of each year; excludes residents with an unknown county of residence. Minnesota products only.

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All Other: Medicare Supplement and Select products.

Total Enrollment in Minnesota HMOs by Health Plan Company, Select Years

Health Plan Company	2013	2014	2015	2016	2017
Blue Plus	138,247	107,760	109,432	320,917	382,463
Group Health	53,874	59,396	67,561	78,595	86,858
Gundersen Lutheran	430	796	908	999	1,142
HealthPartners, Inc.	215,547	254,784	238,184	228,690	317,875
Hennepin Health	10,344	13,290	13,266	12,134	30,624
Medica Health Plans	141,302	183,274	197,717	338,619	29,275
PreferredOne Community Health Plan	15,475	10,306	3,786	1,028	590
Sanford	616	457	574	561	419
UCare	310,546	446,620	487,207	151,192	377,102
Total	886,381	1,076,683	1,118,635	1,132,735	1,226,348
Change from Previous Year	-6.8%	21.5%	3.9%	1.3%	8.3%

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #6 HMO report.

Enrollment figures are as of December 31st of each year; excludes residents with an unknown county of residence. Includes All Other product enrollment. Minnesota products only. Medica no longer accepted enrollment for Medical Assistance/MinnesotaCare Families and Children effective May 1, 2017.

Commercial Enrollment in Minnesota HMOs by Health Plan Company, Select Years

Health Plan Company	2013	2014	2015	2016	2017
Blue Plus	3,084	2,771	6,158	7,796	19,070
Group Health	7,950	12,107	18,761	25,580	30,037
Gundersen Lutheran	64	203	245	282	399
HealthPartners, Inc.	131,648	136,984	133,781	130,014	152,391
Hennepin Health	-	-	-	-	-
Medica Health Plans	1,022	555	17	8	61
PreferredOne Community Health Plan	15,475	10,306	3,786	1,028	590
Sanford	384	280	417	442	329
UCare	-	571	10,151	15,296	22,363
Total	159,627	163,777	173,316	180,446	225,240
Change from Previous Year	-7.3%	2.6%	5.8%	4.1%	24.8%

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #6 HMO report.

Enrollment figures are as of December 31st of each year; excludes residents with an unknown county of residence. Minnesota products only.

PMAP Enrollment in Minnesota HMOs by Health Plan Company, Select Years

Health Plan Company	2013	2014	2015	2016	2017
Blue Plus	72,058	77,902	78,848	278,776	322,368
Group Health	-	-	-	-	-
Gundersen Lutheran	-	-	-	-	-
HealthPartners, Inc.	58,456	103,420	85,278	74,088	132,050
Hennepin Health	6,830	9,994	10,548	9,488	26,209
Medica Health Plans	85,429	130,050	134,772	268,844	-
PreferredOne Community Health Plan	-	-	-	-	-
Sanford	-	-	-	-	-
UCare	153,765	289,284	304,985	11,291	202,402
Total	376,538	610,650	614,431	642,487	683,029
Change from Previous Year	-3.3%	62.2%	0.6%	4.6%	6.3%

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #6 HMO report. Enrollment figures are as of December 31st of each year; excludes residents with an unknown county of residence. Minnesota products only. Medica no longer accepted enrollment for Medical Assistance/MinnesotaCare Families and Children effective May 1, 2017. Program definitions are included on slide 3 of Chartbook 7.

MinnesotaCare Enrollment in Minnesota HMOs by Health Plan Company, Select Years

Health Plan Company	2013	2014	2015	2016	2017
Blue Plus	43,497	10,788	16,942	26,734	32,989
Group Health	-	-	-	-	-
Gundersen Lutheran	-	-	-	-	-
HealthPartners, Inc.	20,644	9,512	13,974	15,791	22,806
Hennepin Health	-	-	-	323	2,375
Medica Health Plans	26,944	20,292	30,255	43,627	-
PreferredOne Community Health Plan	-	-	-	-	-
Sanford	-	-	-	-	-
UCare	39,590	35,639	53,852	1,307	27,631
Total	130,675	76,231	115,023	87,782	85,801
Change from Previous Year	10.2%	-41.7%	50.9%	-23.7%	-2.3%

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #6 HMO report.

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Medicare Enrollment in Minnesota HMOs by Health Plan Company, Select Years

Health Plan Company	2013	2014	2015	2016	2017
Blue Plus	11,193	8,339	-	-	-
Group Health	45,924	47,289	48,800	53,015	56,821
Gundersen Lutheran	366	593	663	717	743
HealthPartners, Inc.	31	42	45	49	59
Hennepin Health	-	-	-	-	-
Medica Health Plans	-	-	-	-	-
PreferredOne Community Health Plan	-	-	-	-	-
Sanford	-	-	-	-	-
UCare	89,290	90,510	85,538	81,528	81,786
Total	146,804	146,773	135,046	135,309	139,409
Change from Previous Year	-27.6%	0.0%	-8.0%	0.2%	3.0%

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #6 HMO report.

Enrollment figures are as of December 31st of each year; excludes residents with an unknown county of residence. Minnesota products only. Program definitions are included on slide 3 of Chartbook 7.

MSC+, MSHO, and SNBC Enrollment in Minnesota HMOs by Health Plan Company, Select Years

Health Plan Company	2013	2014	2015	2016	2017
Blue Plus	8,415	7,960	7,484	7,611	8,036
Group Health	-	-	-	-	-
Gundersen Lutheran	-	-	-	-	-
HealthPartners, Inc.	4,555	4,633	4,938	8,600	10,435
Hennepin Health	3,514	3,296	2,718	2,323	2,040
Medica Health Plans	27,739	31,023	32,591	26,069	29,157
PreferredOne Community Health Plan	-	-	-	-	-
Sanford	-	-	-	-	-
UCare	27,888	30,603	32,672	41,764	42,914
Total	72,111	77,515	80,403	86,367	92,582
Change from Previous Year	7.5%	7.5%	3.7%	7.4%	7.2%

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #6 HMO report.

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Enrollment in Minnesota HMOs by Health Plan Company and Age 2017

Health Plan Company	<15	15-29	30-44	45-54	55-64	65+	Total
Blue Plus	43.4%	37.3%	32.1%	26.9%	25.6%	5.2%	30.9%
Group Health	0.8%	2.1%	2.8%	4.7%	10.9%	28.6%	7.1%
Gundersen Lutheran	0.0%	0.0%	0.1%	0.1%	0.1%	0.4%	0.1%
HealthPartners, Inc.	27.0%	29.8%	33.5%	37.3%	30.4%	4.7%	26.5%
Hennepin Health	1.3%	3.7%	3.9%	3.9%	3.1%	0.1%	2.5%
Medica Health Plan	0.0%	0.8%	1.5%	3.0%	3.9%	8.0%	2.4%
PreferredOne Community Health Plan	0.0%	0.1%	0.1%	0.1%	0.1%	0.0%	0.0%
Sanford	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%
UCare	27.5%	26.1%	26.1%	24.1%	25.8%	53.1%	30.4%
Total	100.0%						

Source: MDH Health Economics Program analysis of MDH Health Economics Program analysis of Minnesota Supplement #6 HMO report.

Enrollment figures are as of December 31st of each year. Includes health plan members that are non-Minnesota residents.