

Chartbook Section 7

Health Plans

Section 7: Health Plans

- Health plan market shares
 - Fully-insured market in total
 - Small group and individual market
- HMO financial statistics
 - Net income & margins
 - Reserves
- Health Plan Medical Loss Ratios
- HMO enrollment statistics

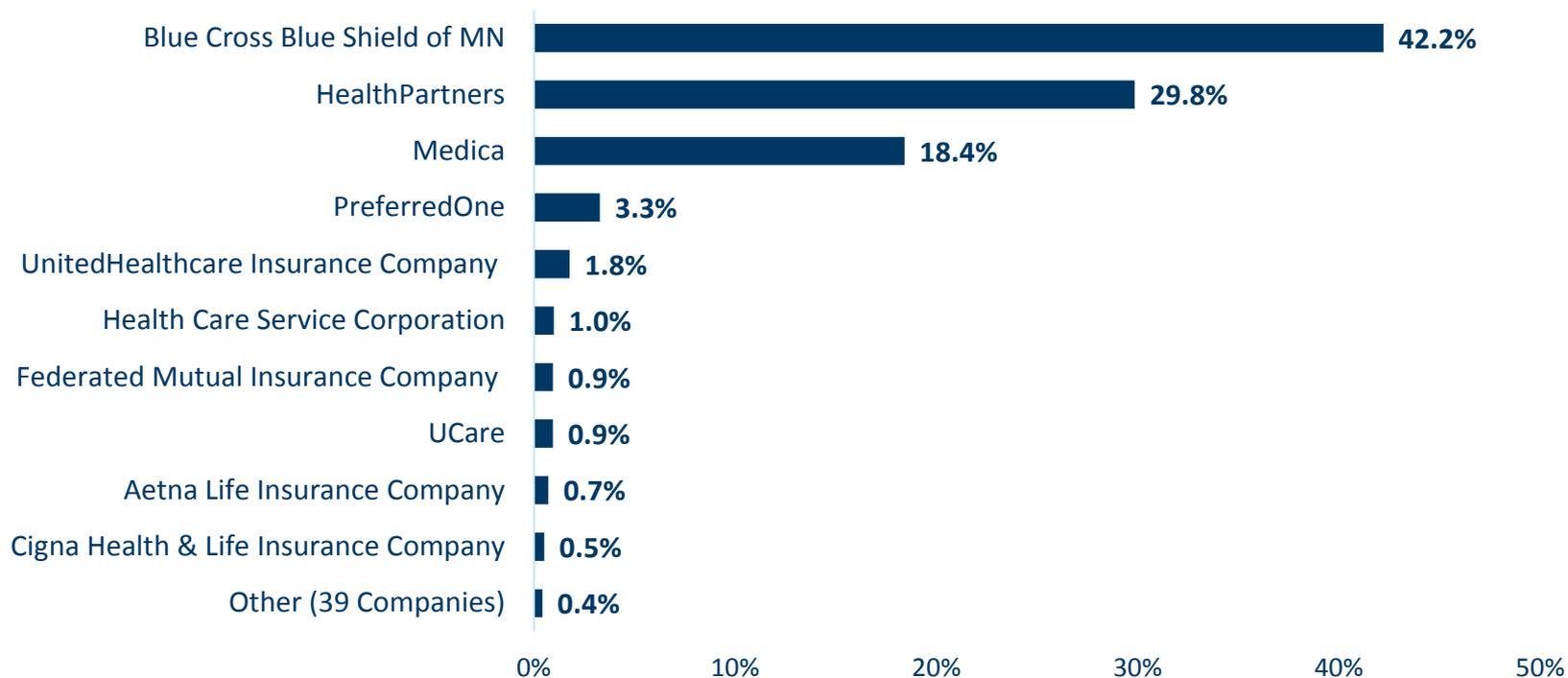
A summary of the charts and graphs contained within is provided at [Chartbook Summaries - Section 7](#). Direct links are listed on each page. Please contact the Health Economics Program at 651-201-3550 or health.hep@state.mn.us if additional assistance is needed for accessing this information.

Health Plan Market Shares

(includes HMO and non-HMO plans)

Health Plan Market Shares: Total Fully Insured Private Market, 2016

2016 Premium Volume: \$5.4 Billion



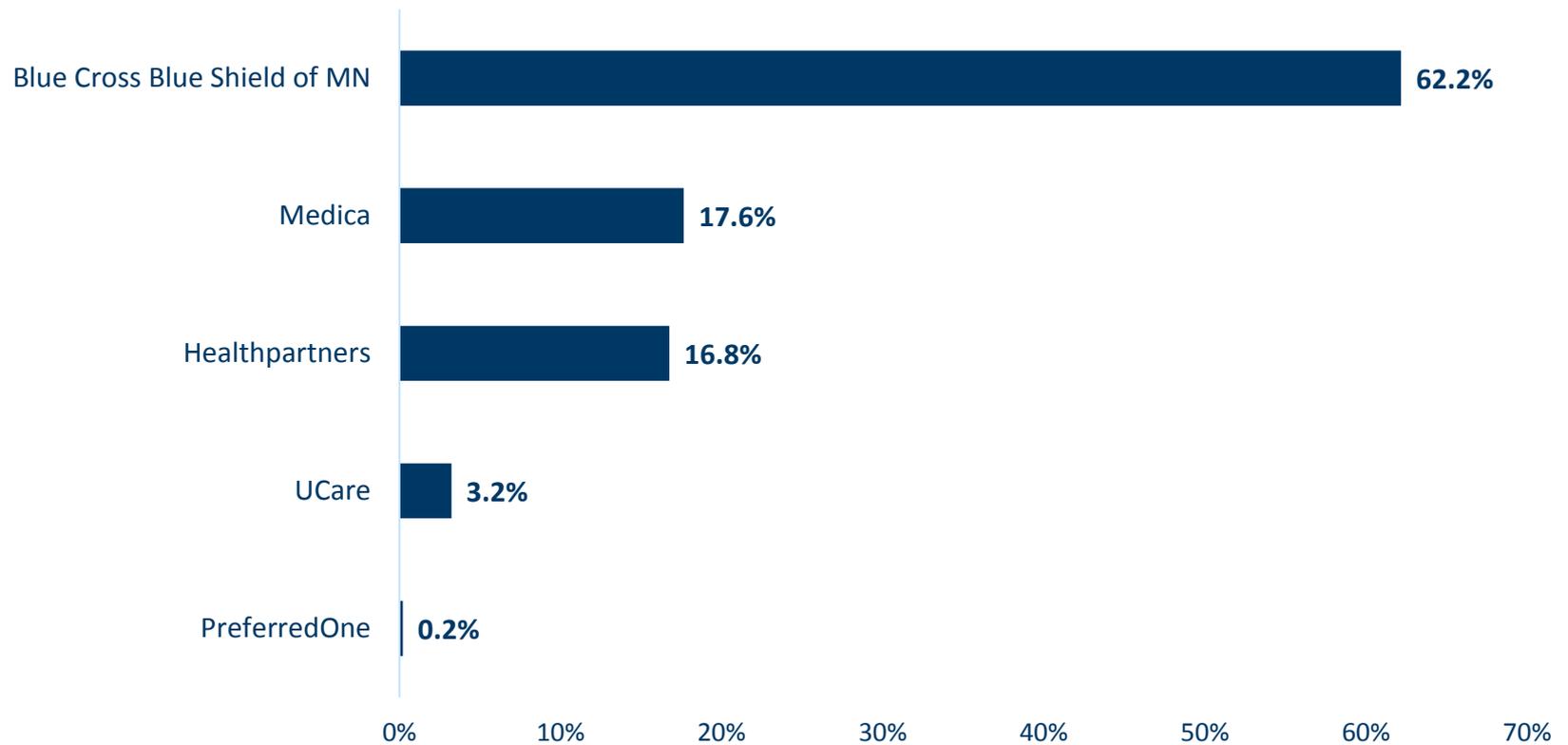
Companies with common ownership were treated as one entity. For example, Blue Cross Blue Shield of Minnesota includes BCBSMN and Blue Plus. Fully insured market only, market share based on premium volume.

Source: MDH Health Economics Program, analysis of Health Plan Financial and Statistical Reports which covers health plans with over \$3 million in annual premium revenue.

[Summary of Graph](#)

Health Plan Market Shares: Individual Market, 2016

2016 Premium Volume: \$1.13 Billion



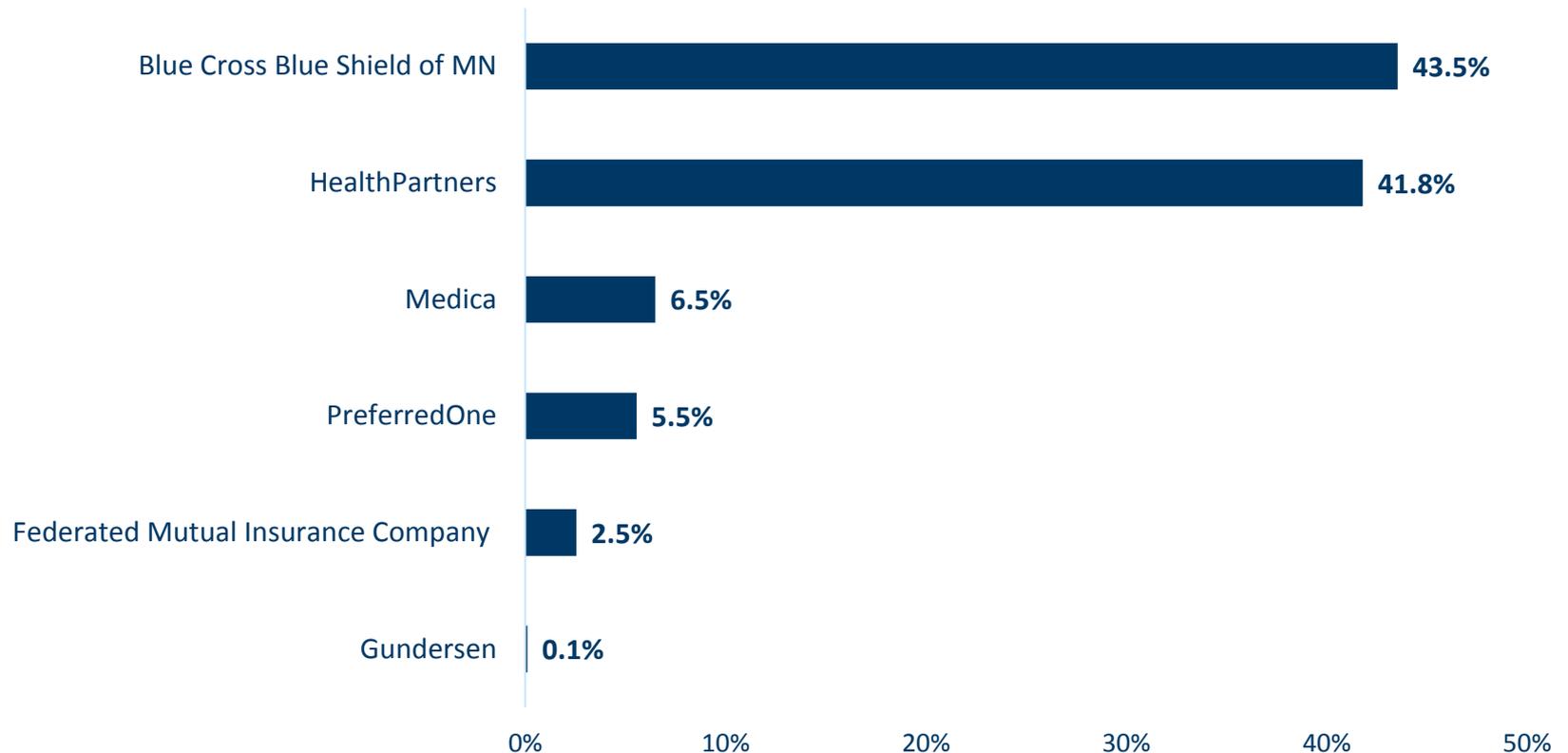
Note: Companies with common ownership were treated as one entity. Market shares based on premium volume; fully insured market only.

Source: Minnesota Department of Commerce, "Report of 2016 Loss Ratio Experience Health Plan Companies", June 2017.

[Summary of Graph](#)

Health Plan Market Shares: Small Group Market, 2016

2016 Premium Volume: \$1.25 Billion

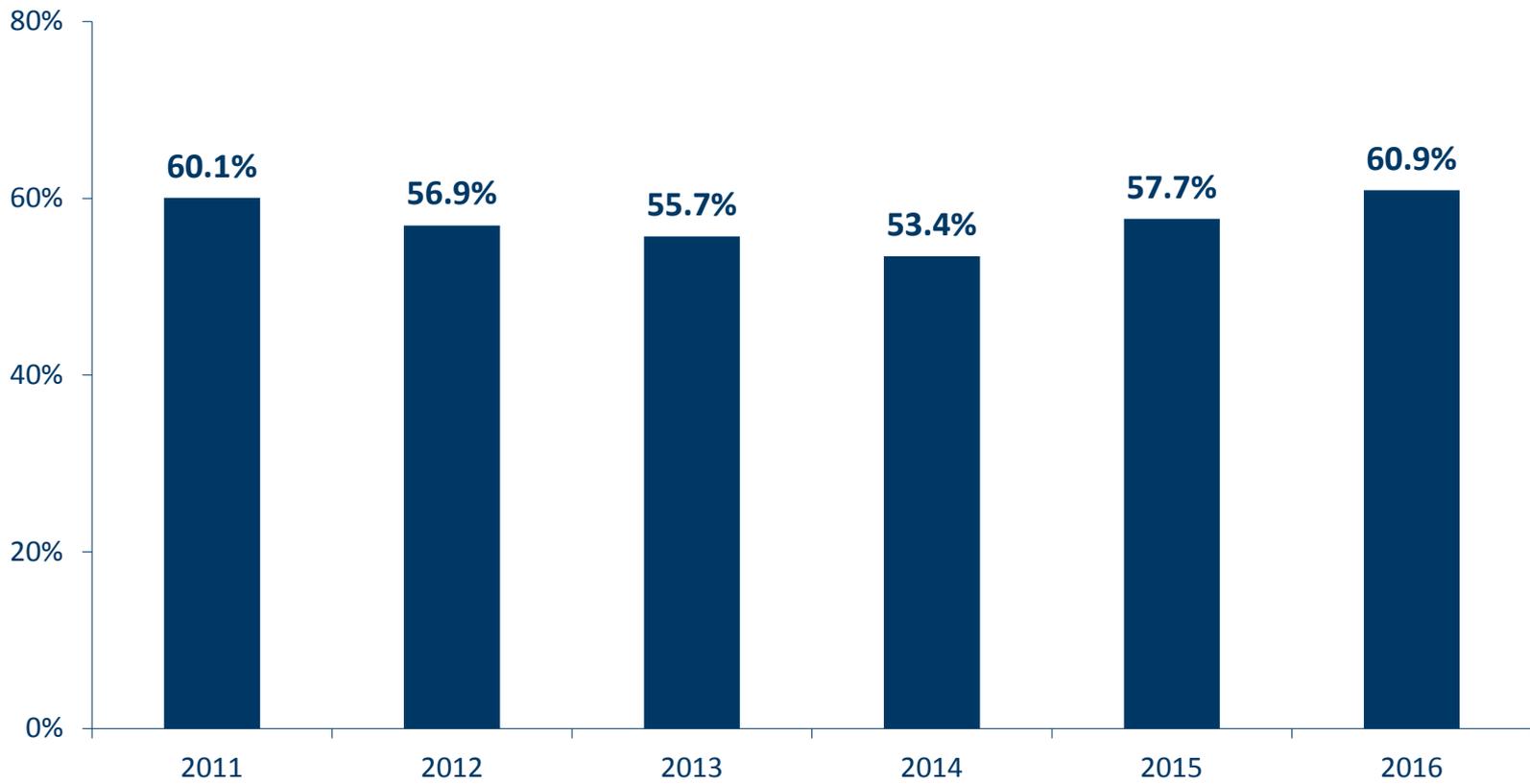


Note: Companies with common ownership were treated as one entity. Market shares based on premium volume; fully insured market only.

Source: Minnesota Department of Commerce, "Report of 2016 Loss Ratio Experience Health Plan Companies", June 2017.

[Summary of Graph](#)

Market Share of Minnesota Non-Profit Health Plans 2011 to 2016



Fully insured market only, market share based on premium volume.

Source: MDH Health Economics Program, analysis of Health Plan Financial and Statistical Reports which covers health plans with over \$3 million in annual premium revenue.

[Summary of Graph](#)

Health Plan Medical Loss Ratios

(HMO and Non-HMO Carriers with \$2 million or more in premium revenue)

Medical Loss Ratio in the Individual Market, 2016

(Carriers with \$2 million or more in Premium Revenue)

	Net Premium ¹	Claims Expense				MLR ²
		Incurred Claims	Quality Improvement	Fraud	Total Claims Expenses	
Blue Cross Blue Shield of MN	\$646,436,630	\$743,484,997	\$2,327,103	\$105,473	\$745,917,573	114.6%
Medica Health Plans of WI	\$171,809,789	\$193,366,470	\$1,956,850	\$0	\$195,323,320	117.6%
HealthPartners Insurance Company	\$133,534,000	\$143,157,000	\$1,576,000	\$0	\$144,733,000	113.3%
Blue Plus	\$52,559,407	\$49,387,479	\$282,197	\$11,354	\$49,681,030	96.0%
Group Health Plan Inc.	\$52,346,000	\$58,905,000	\$531,000	\$0	\$59,436,000	117.7%
UCare	\$34,539,375	\$34,105,229	\$599,818	\$0	\$34,705,047	109.3%
Medica Insurance Company	\$26,883,960	\$23,891,539	\$418,392	\$0	\$24,309,931	94.2%
HealthPartners Inc.	\$3,064,000	\$4,739,000	\$13,000	\$0	\$4,752,000	163.6%
PreferredOne Insurance Company	\$2,316,656	\$12,560,463	\$70,244	\$8,121	\$12,638,828	163.9%
Total	\$1,123,489,817	\$1,263,597,177	\$7,774,604	\$124,948	\$1,271,496,729	114.0%

¹ Premiums exclude taxes and fees.

² Medical Loss Ratio. Beginning in 2012, federal law requires most insurance companies to issue rebates to consumers for an MLR under 80% in the individual market for the prior year.

Firms are ordered by net premiums in decreasing order.

Source: MDH Health Economics Program analysis of data from National Association of Insurance Commissioners (NAIC), Supplementary Health Care Exhibit—Part 1.

Medical Loss Ratio in the Small Group Market, 2016

(Carriers with \$2 million or more in Premium Revenue)

	Net Premium ¹	Claims Expense			Total Claims Expenses	MLR ²
		Incurred Claims	Quality Improvement	Fraud		
Blue Cross Blue Shield of MN	\$538,559,397	\$470,883,560	\$3,108,311	\$83,800	\$474,075,671	90.7%
HealthPartners Inc.	\$453,965,000	\$409,743,000	\$3,039,000	\$0	\$412,782,000	93.7%
Medica Insurance Company	\$81,158,601	\$64,311,906	\$202,940	\$0	\$64,514,846	85.6%
HealthPartners Insurance Company	\$68,685,000	\$57,199,000	\$378,000	\$0	\$57,577,000	88.0%
PreferredOne Insurance Company	\$59,387,210	\$57,263,379	\$563,273	\$69,175	\$57,895,827	94.8%
Federated Mutual IC	\$31,749,923	\$28,557,118	\$0	\$0	\$28,557,118	91.4%
PreferredOne Community Health Plan	\$9,999,960	\$8,434,359	\$90,674	\$9,806	\$8,534,839	87.7%
Blue Plus	\$3,456,296	\$2,899,025	\$23,604	\$531	\$2,923,160	86.0%
Total	\$1,246,961,387	\$1,099,291,347	\$7,405,802	\$163,312	\$1,106,860,461	91.5%

¹ Premiums exclude taxes and fees.

² Medical Loss Ratio. Beginning in 2012, federal law requires most insurance companies to issue rebates to consumers for an MLR under 80% in the small group market for the prior year.

Firms are ordered by net premiums in decreasing order.

Source: MDH Health Economics Program analysis of data from National Association of Insurance Commissioners (NAIC), Supplementary Health Care Exhibit—Part 1.

Medical Loss Ratio in the Large Group Market, 2016

(Carriers with \$2 million or more in Premium Revenue)

	Net Premium ¹	Claims Expense				MLR ²
		Incurred Claims	Quality Improvement	Fraud	Total Claims Expenses	
Blue Cross Blue Shield of MN	\$1,254,528,810	\$1,098,173,178	\$6,462,034	\$255,417	\$1,104,890,629	91.0%
Medica Insurance Company	\$708,824,012	\$593,665,949	\$2,018,223	\$0	\$595,684,172	88.8%
HealthPartners Insurance Company	\$652,127,000	\$561,352,000	\$4,429,000	\$0	\$565,781,000	90.8%
HealthPartners Inc.	\$229,059,000	\$199,686,000	\$1,149,000	\$0	\$200,835,000	90.5%
PreferredOne Insurance Company	\$88,365,785	\$76,644,107	\$810,926	\$96,250	\$77,551,283	90.6%
Group Health Plan Inc.	\$50,967,000	\$51,561,000	\$242,000	\$0	\$51,803,000	103.2%
Federated Mutual Insurance Company	\$14,806,349	\$11,122,811	\$0	\$0	\$11,122,811	80.5%
Blue Plus	\$5,591,227	\$5,999,494	\$31,307	\$1,047	\$6,031,848	109.5%
Cigna Health & Life Insurance Company	\$4,157,299	\$3,679,620	\$12,869	\$0	\$3,692,489	94.6%
Sanford Health Plan	\$2,226,896	\$2,690,581	\$14,023	\$0	\$2,704,604	127.2%
Total	\$3,010,653,378	\$2,604,574,740	\$15,169,382	\$352,714	\$2,620,096,836	90.6%

¹ Premiums exclude taxes and fees.

² Medical Loss Ratio. Beginning in 2012, federal law requires most insurance companies to issue rebates to consumers for an MLR under 85% in the large group market for the prior year.

Firms are ordered by net premiums in decreasing order.

Source: MDH Health Economics Program analysis of data from National Association of Insurance Commissioners (NAIC), Supplementary Health Care Exhibit—Part 1.

HMO Financial Statistics

Health Maintenance Organizations (HMO) are non-profit corporations which provide comprehensive health insurance coverage to Minnesotans. They also provide health care to state public programs enrollees through contracts with the Minnesota Department of Human Services and to Medicare beneficiaries through contracts with the Center for Medicare and Medicaid Services. HMOs are licensed pursuant to Minnesota Statutes, chapter 62D and Minnesota Rules, part 4685.

Summary of HMO Financial Trends, Total Business

	2011	2012	2013	2014	2015	2016
Net Income (\$ millions)	\$233.7	\$250.3	\$226.0	\$300.8	\$216.1	-\$359.3
Total Revenue (\$ millions)	\$6,971.7	\$7,326.8	\$7,746.9	\$8,243.9	\$8,902.2	\$8,582.4
Operating Income as % of Revenue	2.3%	2.4%	2.2%	2.8%	1.8%	-5.1%
Net Income as % of Revenue	3.4%	3.4%	2.9%	3.6%	2.4%	-4.2%
Net Income per Member Month	\$21.84	\$23.75	\$21.00	\$24.64	\$15.71	-\$25.96

Minnesota products only.

Source: MDH Health Economics Program analysis of HMO annual reports.

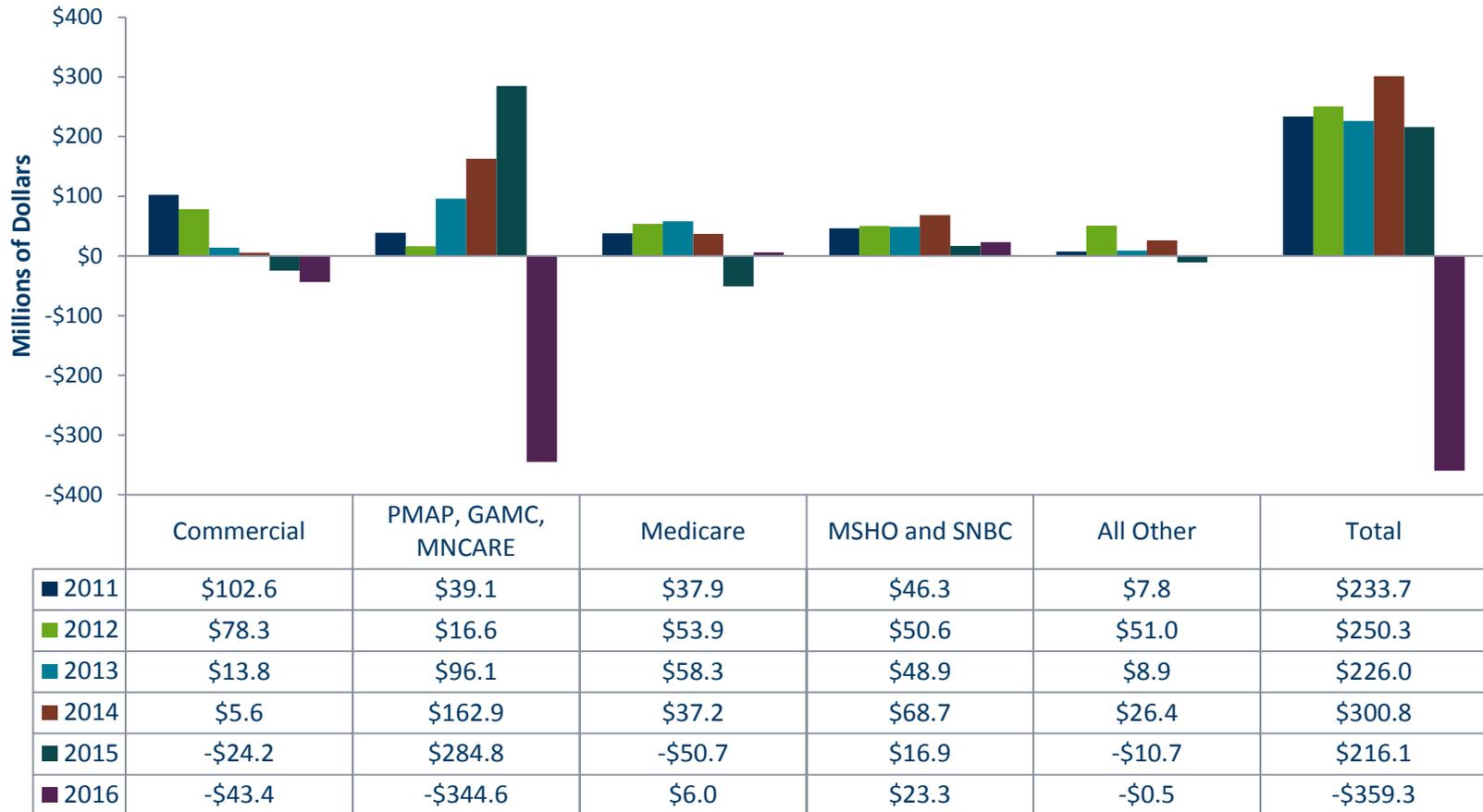
Net Income and Profitability by HMO, 2016

	Net Income (millions)	Total Revenue (millions)	Net Income as % of Revenue
Blue Plus	-\$156.7	\$1,816.2	-8.6%
Group Health	-\$13.9	\$1,262.9	-1.1%
HealthPartners, Inc.	\$22.2	\$1,371.7	1.6%
Gundersen	\$0.2	\$6.4	2.9%
Medica Health Plan	-\$186.6	\$2,298.8	-8.1%
Hennepin Health	\$0.6	\$127.0	0.5%
PreferredOne Community Health Plan	\$0.1	\$10.3	1.2%
Sanford	-\$0.2	\$2.4	-8.8%
UCare	-\$25.1	\$1,686.7	-1.5%
All HMOs	-\$359.3	\$8,582.4	-4.2%

Minnesota products only. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.

Source: MDH Health Economics Program analysis of HMO annual reports.

Minnesota HMO Net Income by Product Line, 2011 to 2016

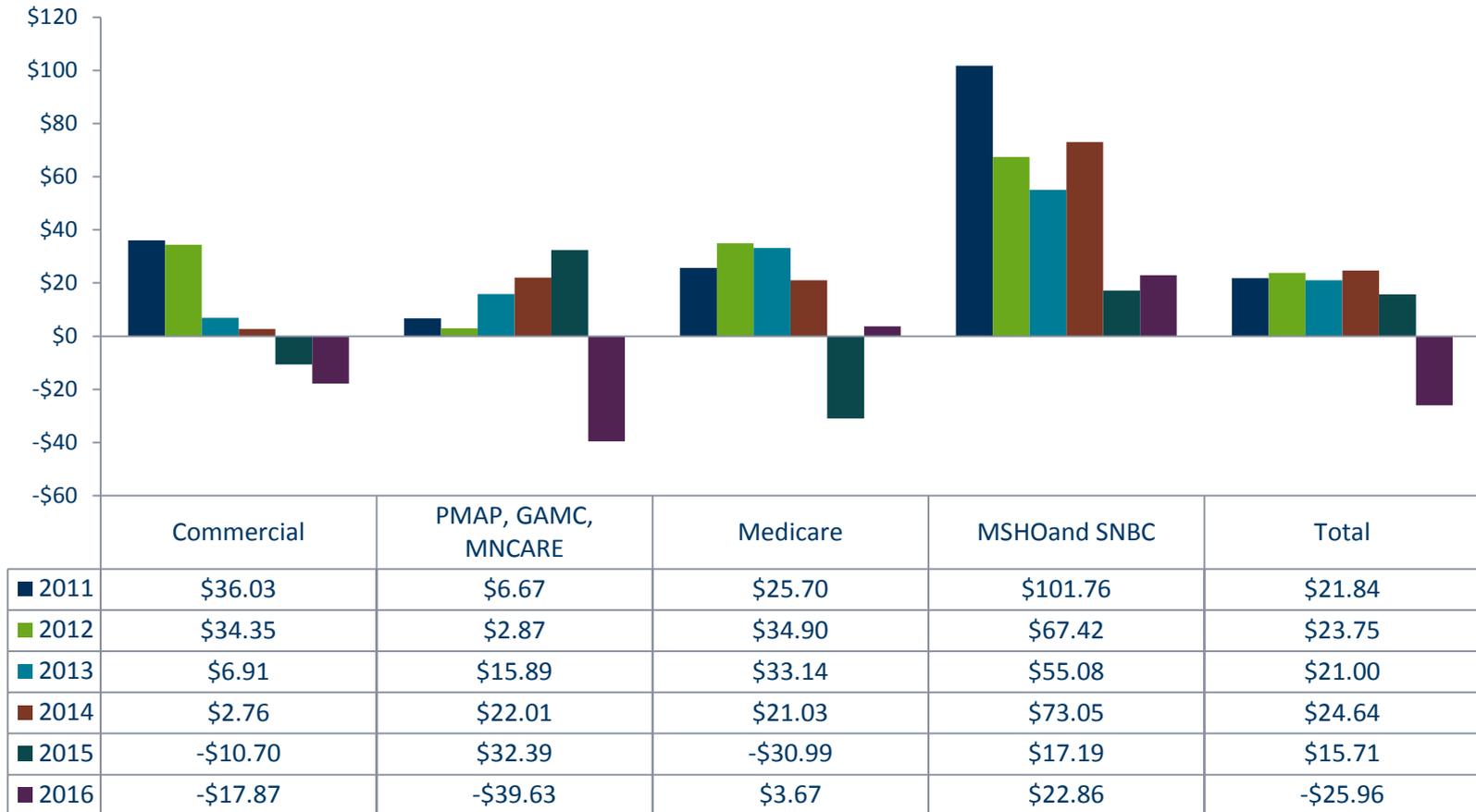


PMAP is Prepaid Medical Assistance Program; GAMC is General Assistance Medical Care; SNBC is Special Needs Basic Care, and MSHO is Minnesota Senior Health Options; All Other includes: Medicare Supplemental, Dental.

Source: MDH Health Economics Program analysis of HMO annual reports.

[Summary of Graph](#)

Minnesota HMO Net Income per Member Month by Product Line, 2011 to 2016

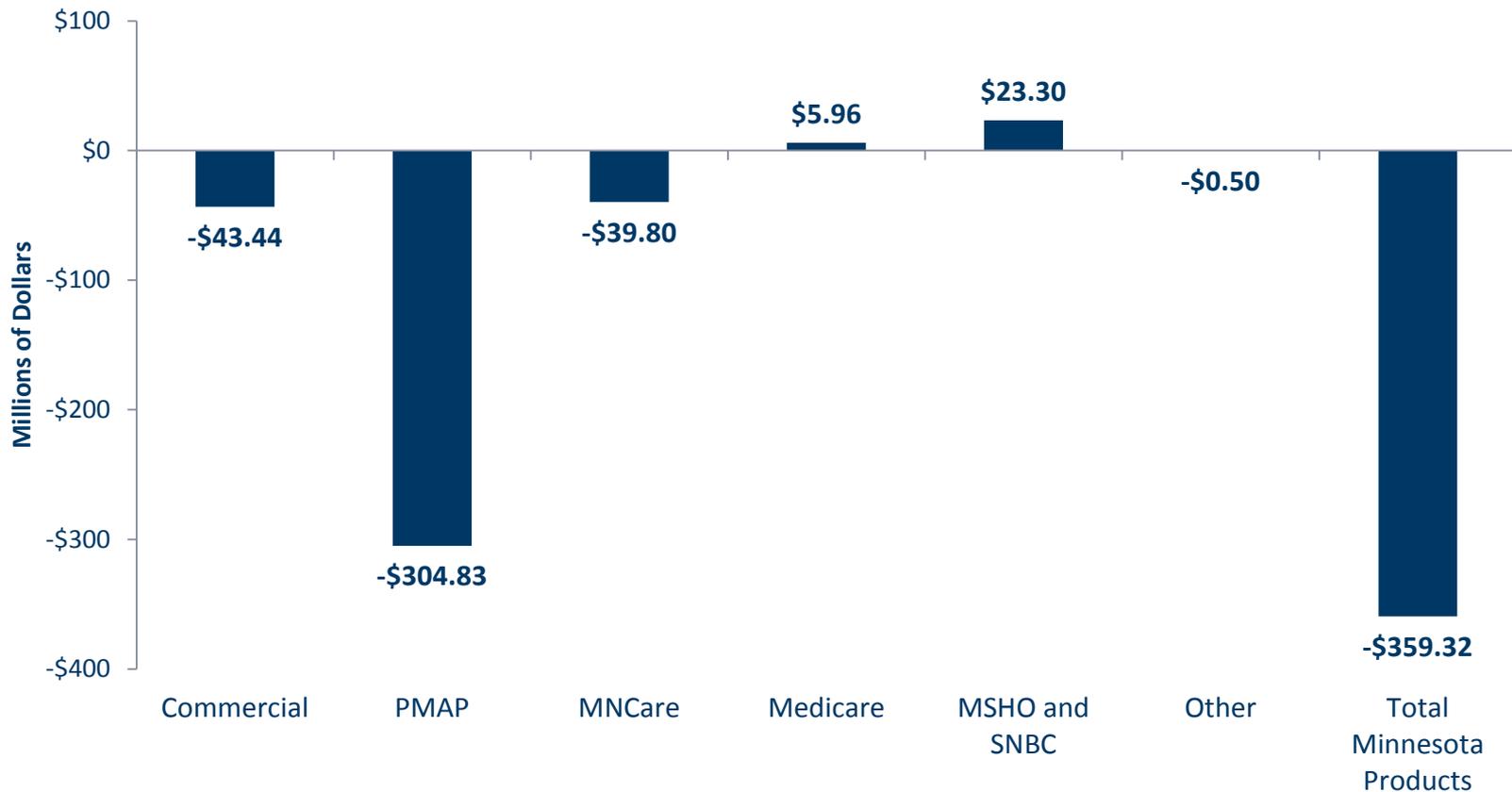


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Source: MDH Health Economics Program analysis of HMO annual reports.

[Summary of Graph](#)

Minnesota HMO Net Income by Product Line, 2016

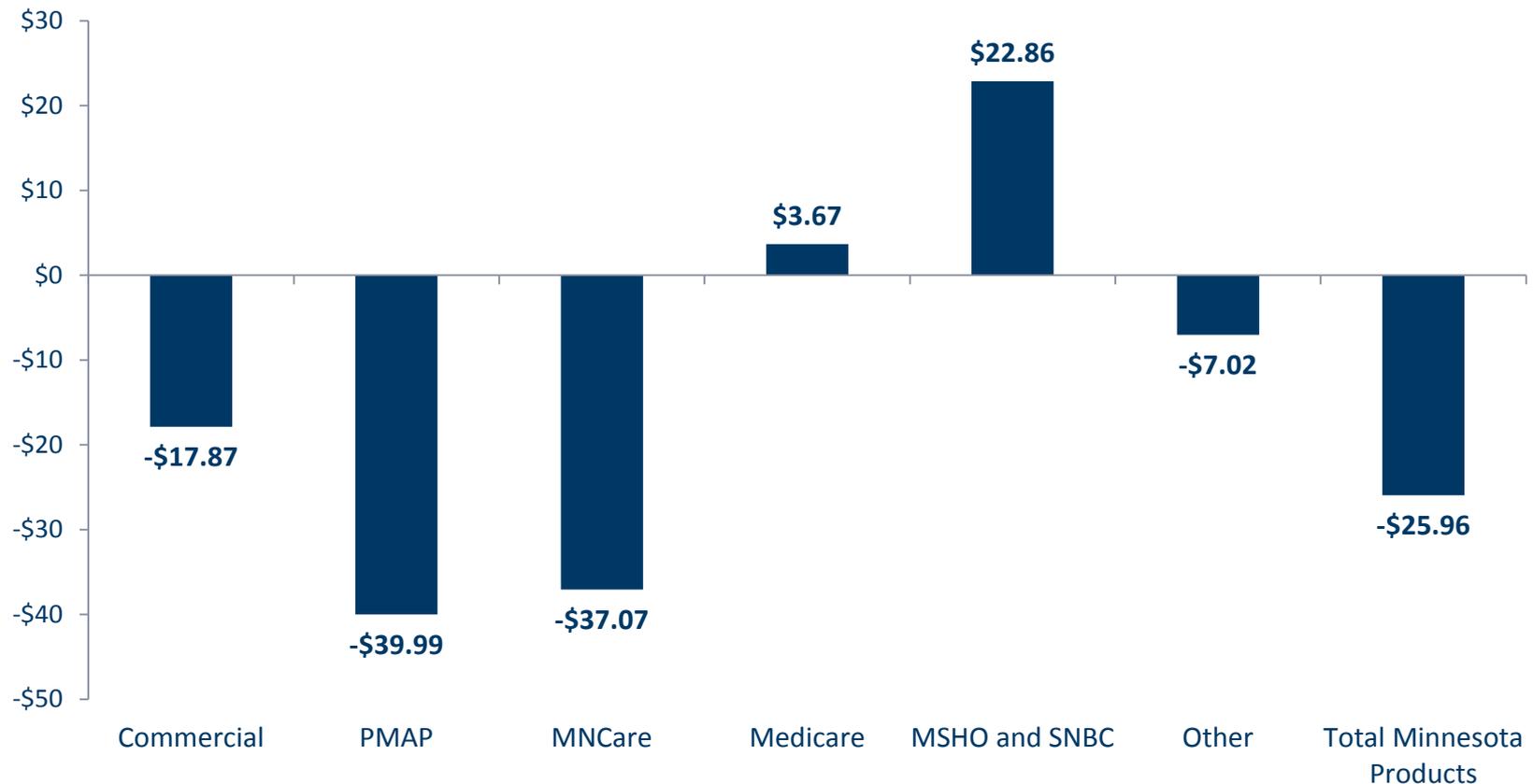


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Source: MDH Health Economics Program analysis of HMO annual reports.

[Summary of Graph](#)

Minnesota HMO Net Income per Member Month by Product Line, 2016

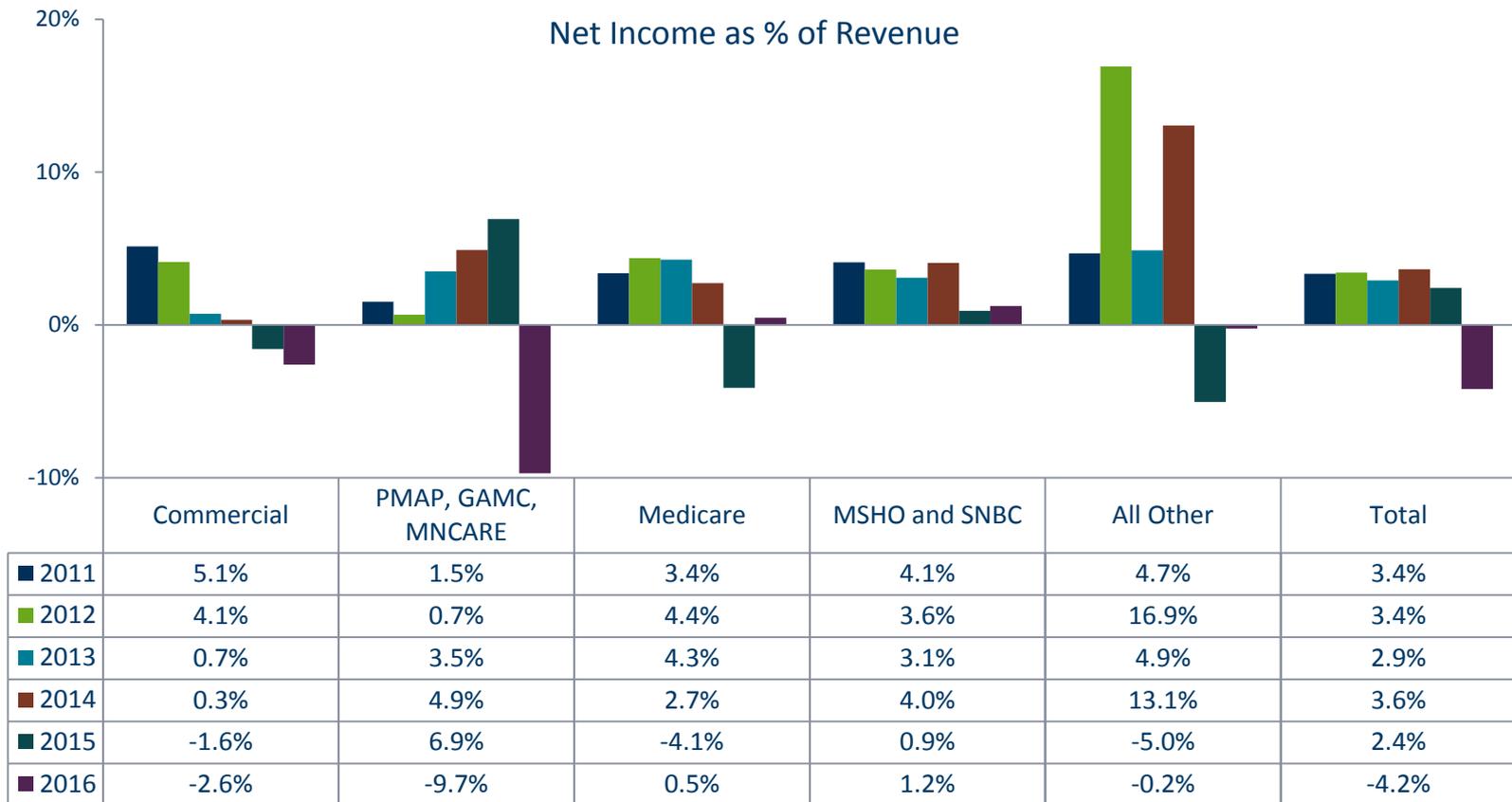


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[Summary of Graph](#)

Minnesota HMO Profitability by Product Line, 2011 to 2016



PMAP is Prepaid Medical Assistance Program; GAMC is General Assistance Medical Care; SNBC is Special Needs Basic Care, and MSHO is Minnesota Senior Health Options; All Other includes: Medicare Supplemental, Dental.

Source: MDH Health Economics Program analysis of HMO annual reports.

[Summary of Graph](#)

Sources of HMO Net Income, 2011 to 2016

	2011	2012	2013	2014	2015	2016
<u>Sources of Net Income (\$ millions):</u>						
Net underwriting gain/loss	\$161.6	\$174.9	\$173.0	\$231.6	\$158.6	-\$438.9
Investment Income	\$44.5	\$39.9	\$39.4	\$52.4	\$51.0	\$54.9
Other	\$27.5	\$35.5	\$13.7	\$16.8	\$6.5	\$24.7
Net Income	\$233.7	\$250.3	\$226.0	\$300.8	\$216.1	-\$359.3
Investment income as % of net income¹	19.1%	16.0%	17.4%	17.4%	23.6%	

¹ Investment income as a percent of net income is not listed when HMOs have a negative net income and a positive investment income. Minnesota products only.

Source: MDH Health Economics Program analysis of HMO annual reports.

Investment Income as a Percent of Net Income by HMO, 2016

	Investment Income (millions)	Net Income (millions)	Investment Income as % of Net Income ¹
Blue Plus	\$15.7	-\$156.7	
Group Health	\$2.5	-\$13.9	
HealthPartners, Inc.	\$6.5	\$22.2	29.4%
Gundersen	\$0.0	\$0.2	0.6%
Medica Health Plan	\$11.9	-\$186.6	
Hennepin Health	\$0.3	\$0.6	58.7%
PreferredOne Community Health Plan	\$0.1	\$0.1	52.1%
Sanford	\$0.0	-\$0.2	
UCare	\$17.9	-\$25.1	
All HMOs	\$54.9	-\$359.3	

¹ Investment income as a percent of net income is not listed for HMOs that have a negative net income and a positive investment income.

Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.

Source: MDH Health Economics Program analysis of HMO annual reports

Reserves, Medical Expenses, and Regulatory Minimum Level by HMO, 2016

	Reserves (\$ millions)	Total Expenses (\$ millions)	Reserves as % of Total Expenses	Reserves as % of Regulatory Level ²
Blue Plus	\$426.8	\$1,804.0	23.7%	588.8%
Group Health ¹	\$168.2	\$1,217.1	13.8%	482.2%
Gundersen	\$1.5	\$5.7	26.9%	236.9%
HealthPartners, Inc. ¹	\$911.4	\$1,245.1	73.2%	579.9%
Medica Health Plan	\$317.4	\$2,206.7	14.4%	349.4%
Hennepin Health	\$34.6	\$110.7	31.2%	716.4%
PreferredOne Community Health Plan	\$3.5	\$9.2	38.0%	589.9%
Sanford	\$1.5	\$3.0	49.3%	473.6%
UCare	\$516.2	\$1,577.4	32.7%	826.7%
All HMOs	\$2,381.0	\$8,179.0	29.1%	561.3%

¹ Fee-for-service revenue earned was subtracted from expenses to approximate member only expenses for these plans.

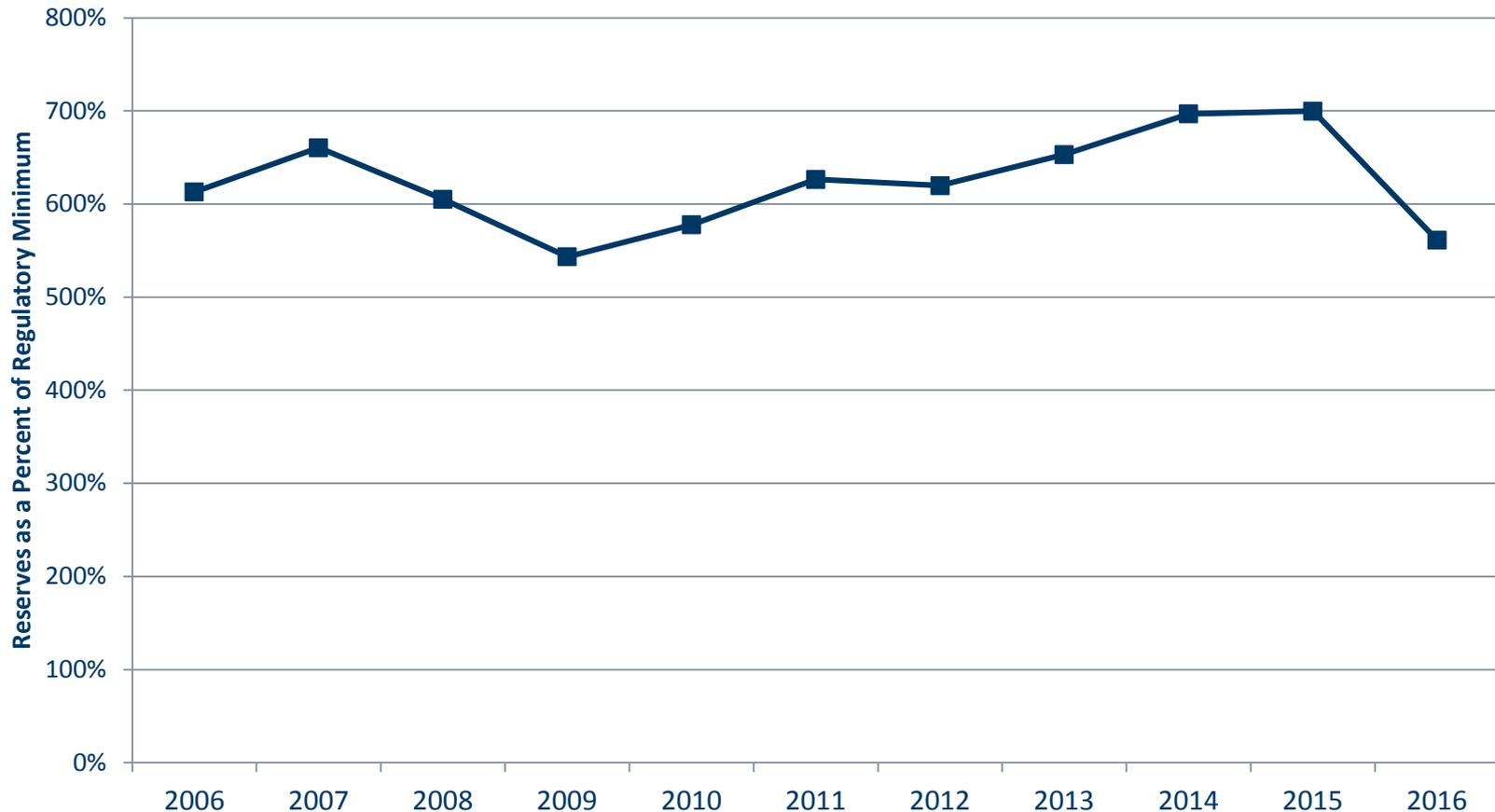
² "Regulatory level" is the authorized control level; total expenses is from line 16 of HMO Minnesota Supplement Report #1.

Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.

Minnesota products only.

Source: MDH Health Economics Program analysis of HMO annual reports.

Total Minnesota HMO Reserves Relative to Regulatory Minimum Levels, 2006 to 2016



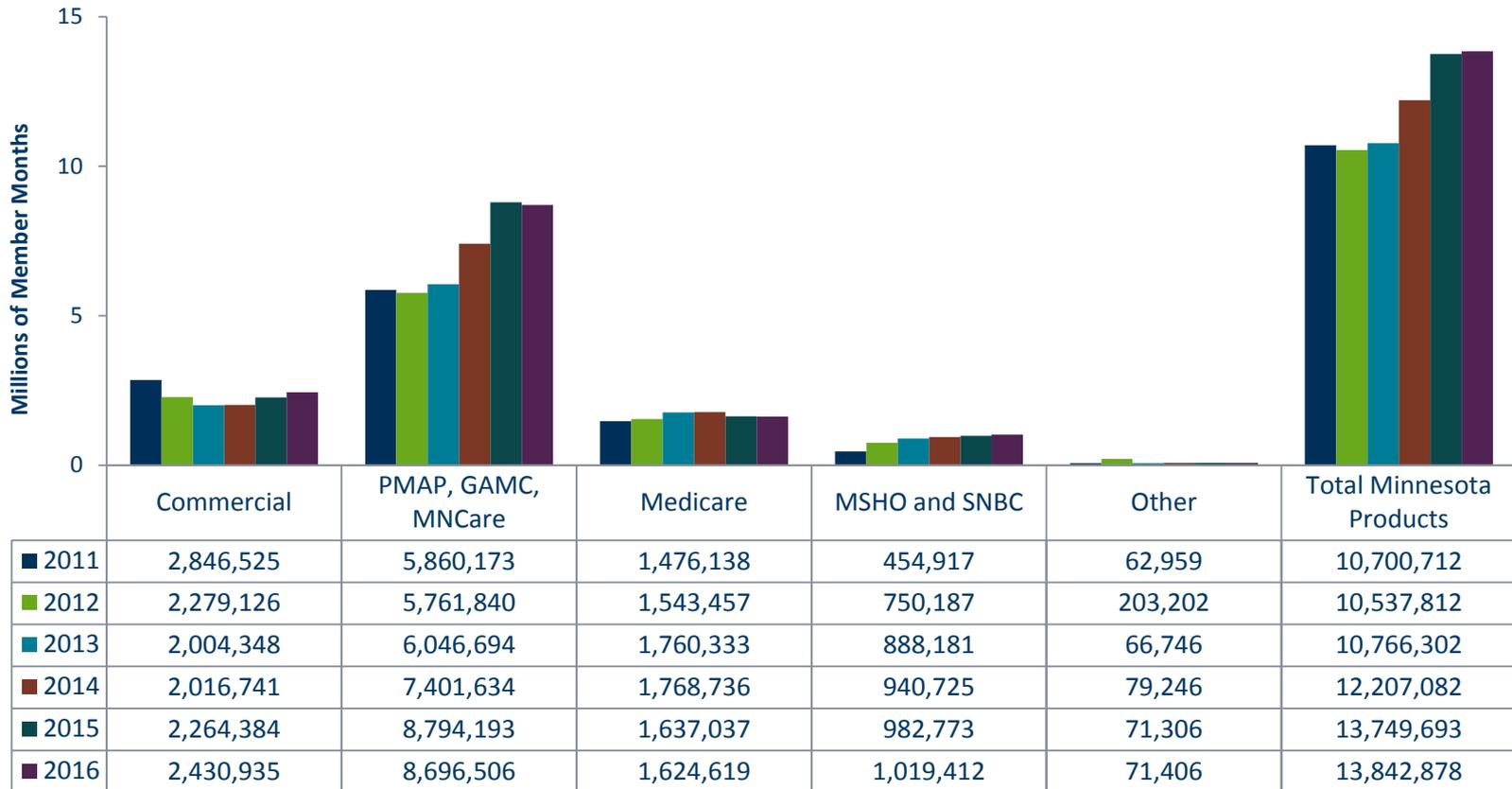
Source: MDH Health Economics Program analysis of HMO annual reports.

[Summary of Graph](#)

HMO Enrollment Statistics

Health Maintenance Organizations (HMO) are non-profit corporations which provide comprehensive health insurance coverage to Minnesotans. They also provide health care to state public programs enrollees through contracts with the Minnesota Department of Human Services and to Medicare beneficiaries through contracts with the Center for Medicare and Medicaid Services. HMOs are licensed pursuant to Minnesota Statutes, chapter 62D and Minnesota Rules, part 4685.

Minnesota HMO Member Months by Product Line, 2010 to 2016



Enrollment figures are as of December 31st of each year.

PMAP is Prepaid Medical Assistance Program; MSHO is Minnesota Senior Health Options; SNBC is Special Needs Basic Care; All Other includes: Medicare Supplemental, and Dental.

Source: MDH Health Economics Program analysis of HMO annual reports.

[Summary of Graph](#)

Distribution of Minnesota HMO Enrollment by Region, 2016

	Central	Twin Cities	Northeast	Northwest	South Central	Southeast	Southwest	West Central	Statewide
Blue Plus	72,204	130,729	24,514	13,941	15,371	16,250	23,714	24,194	320,917
GroupHealth	7,933	62,995	2,905	808	743	1,296	647	1,268	78,595
Gundersen	0	1	0	0	0	998	0	0	999
HealthPartners, Inc.	31,773	182,676	5,921	2,185	2,098	1,219	813	2,005	228,690
Medica Health Plan	13,258	262,634	15,727	647	10,043	25,967	9,136	1,207	338,619
Hennepin Health	27	12,073	3	4	4	12	7	4	12,134
PreferredOne Community Health Plan	168	458	8	25	38	132	14	185	1,028
Sanford	2	1	0	55	27	0	475	1	561
UCare	16,690	90,714	11,018	1,646	4,040	22,115	2,670	2,299	151,192
All HMOs	142,055	742,281	60,096	19,311	32,364	67,989	37,476	31,163	1,132,735

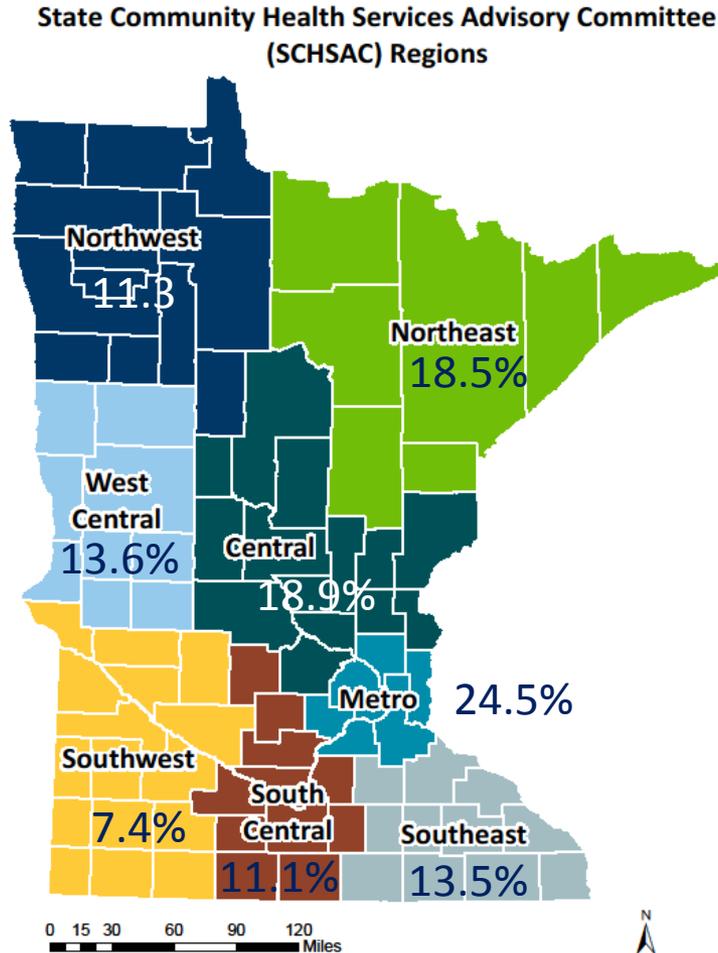
Enrollment figures are as of December 31st of each year. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.
Source: MDH Health Economics Program analysis of HMO annual reports

Minnesota HMO Enrollment as Percent of Regional Population, 2016

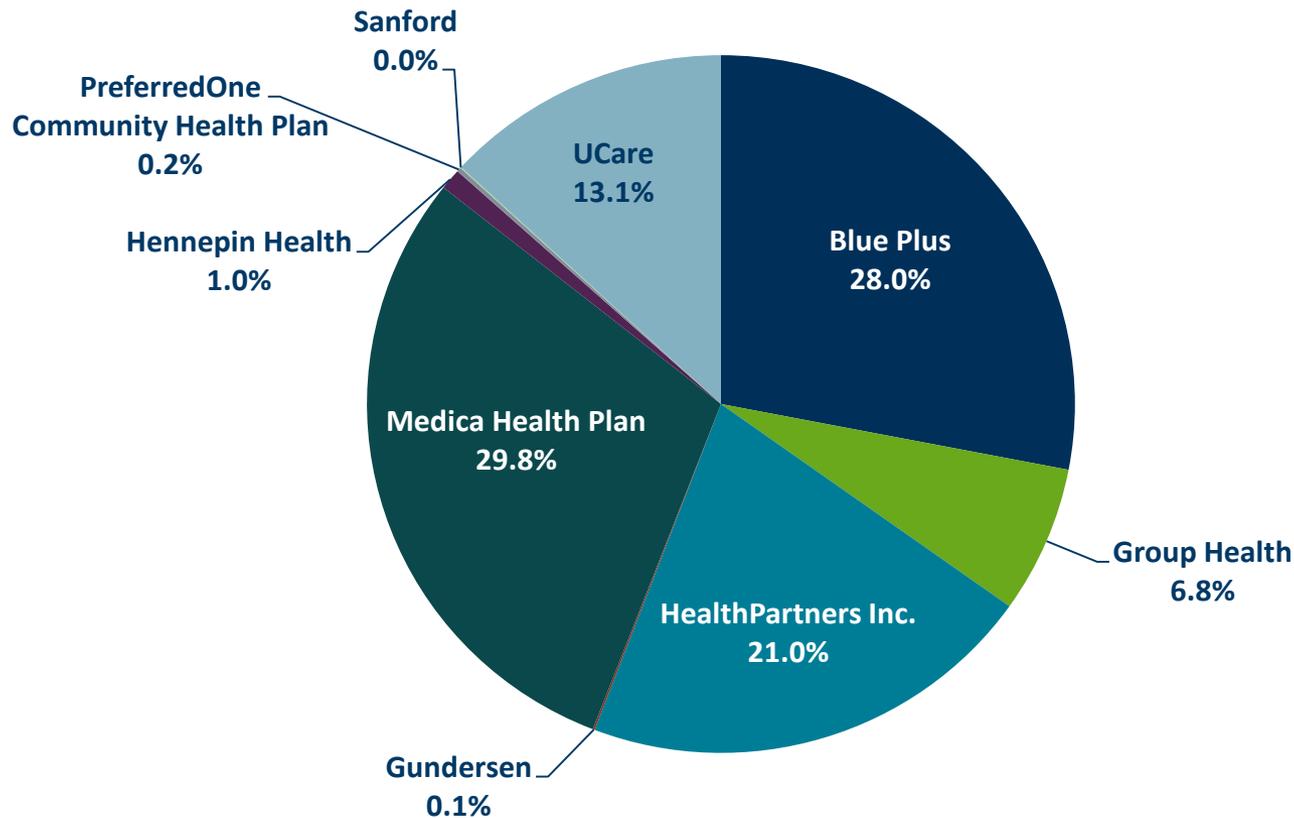
	Central	Twin Cities	Northeast	Northwest	South Central	Southeast	Southwest	West Central	Statewide
Blue Plus	9.6%	4.3%	7.5%	8.2%	5.3%	3.2%	4.7%	10.6%	5.8%
GroupHealth	1.1%	2.1%	0.9%	0.5%	0.3%	0.3%	0.1%	0.6%	1.4%
Gundersen	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%
HealthPartners, Inc.	4.2%	6.0%	1.8%	1.3%	0.7%	0.2%	0.2%	0.9%	4.1%
Medica Health Plan	1.8%	8.7%	4.8%	0.4%	3.5%	5.1%	1.8%	0.5%	6.1%
Hennepin Health	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
PreferredOne Community Health Plan	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%
Sanford	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%
UCare	2.2%	3.0%	3.4%	1.0%	1.4%	4.4%	0.5%	1.0%	2.7%
All HMOs	18.9%	24.5%	18.5%	11.3%	11.1%	13.5%	7.4%	13.6%	20.5%

Enrollment figures are as of December 31st of each year. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.
Source: MDH Health Economics Program analysis of HMO annual reports

Minnesota HMO Enrollment as of December 31st as Percent of Regional Population, 2016

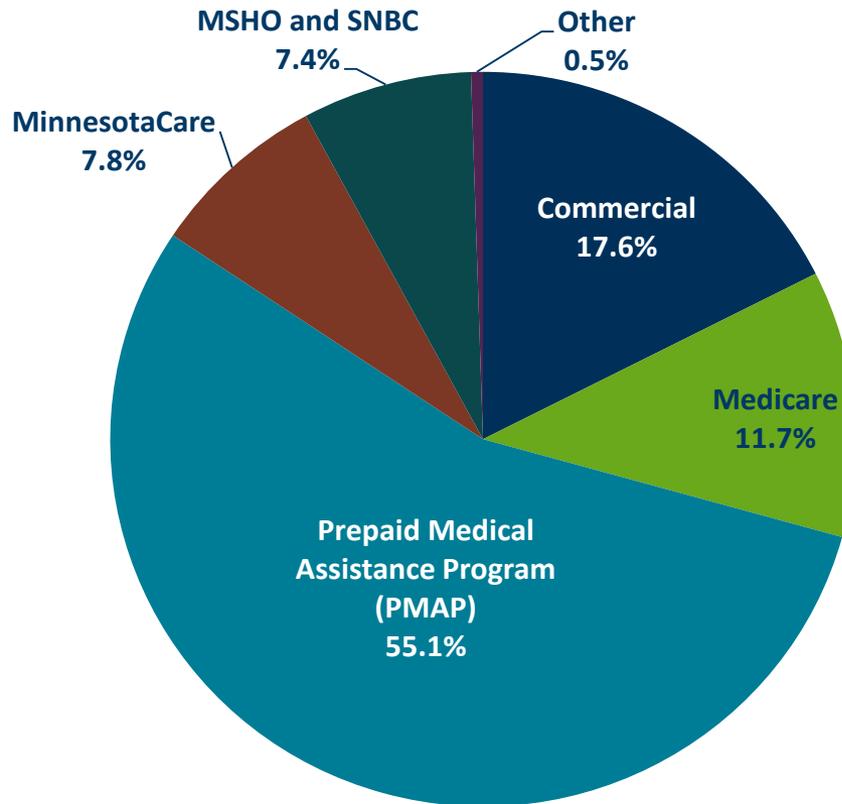


Minnesota HMO Member Months by Firm, 2016



Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.
Source: MDH Health Economics Program analysis of HMO annual reports
[Summary of Graph](#)

Minnesota HMO Member Months by Product Line, 2016

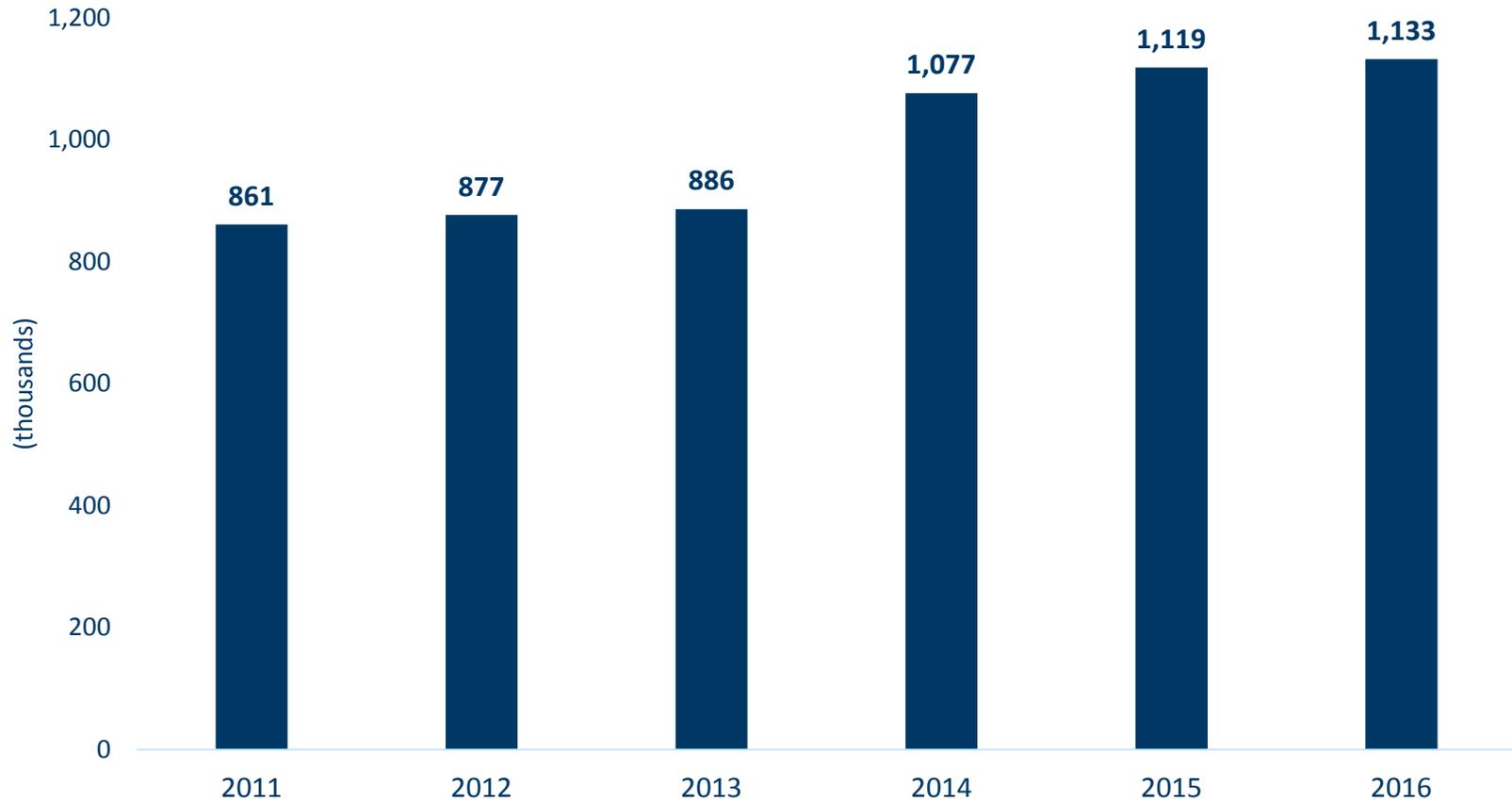


MSHO is Minnesota Senior Health Options; SNBC is Special Needs Basic Care.

Source: MDH Health Economics Program analysis of HMO annual reports

[Summary of Graph](#)

Total Minnesota HMO Enrollment, 2011 to 2016



Enrollment figures are as of December 31st of each year.

Source: MDH Health Economics Program analysis of HMO annual reports

[Summary of Graph](#)

Minnesota HMO Market Penetration, 2011 to 2016

HMO Enrollment and Population	2011	2012	2013	2014	2015	2016
Total HMO Enrollment	861,319	876,860	886,381	1,076,683	1,118,635	1,132,735
Minnesota Population	5,348,562	5,380,285	5,418,521	5,453,109	5,482,435	5,519,952
HMO Enrollment as Percent of Population, by Type of Product						
Commercial	4.0%	3.2%	2.9%	3.0%	3.2%	3.3%
Public	12.1%	13.1%	13.4%	16.7%	17.2%	17.3%
All Products	16.1%	16.3%	16.4%	19.7%	20.4%	20.5%

Enrollment figures are as of December 31st of each year.

Source: MDH Health Economics Program analysis of HMO annual reports, U.S. Census Bureau

HMO Enrollment in Minnesota by Product Line, 2011 to 2016

	2011	2012	2013	2014	2015	2016
Commercial	212,905	172,226	159,627	163,777	173,316	180,446
Public Programs						
Medicare Advantage	82,944	86,268	100,880	99,484	86,246	82,294
Other Medicare¹	77,860	110,323	118,661	126,541	129,619	134,258
PMAP/GAMC	367,290	389,496	376,538	610,650	614,431	647,955
MinnesotaCare	120,320	118,547	130,675	76,231	115,023	87,782
Public Programs, Total	648,414	704,634	726,754	912,906	945,319	952,289
All Products	861,319	876,860	886,381	1,076,683	1,118,635	1,132,735

Enrollment figures are as of December 31st of each year.

¹Other Medicare includes Medicare Cost, Minnesota Senior Health Options, Medicare Supplement, and Special Needs Basic Care.

PMAP is Prepaid Medical Assistance Program; GAMC is General Assistance Medical Care; MSHO is Minnesota Senior Health Options

Source: MDH Health Economics Program analysis of HMO annual reports

Rates of Enrollment Growth for Minnesota HMOs by Product Line, 2011 to 2016

	2011	2012	2013	2014	2015	2016
Commercial	-23.5%	-19.1%	-7.3%	2.6%	5.8%	4.1%
Public Programs						
Medicare Advantage	11.2%	4.0%	16.9%	-1.4%	-13.3%	-4.6%
Other Medicare¹	-16.7%	41.7%	7.6%	6.6%	2.4%	3.6%
PMAP/GAMC	20.2%	6.0%	-3.3%	62.2%	0.6%	5.5%
MinnesotaCare	-20.3%	-1.5%	10.2%	-41.7%	50.9%	-23.7%
Public Programs, Total	3.8%	8.7%	3.1%	25.6%	3.6%	0.7%
All Products	-4.6%	1.8%	1.1%	21.5%	3.9%	1.3%

Enrollment figures are as of December 31st of each year.

¹Other Medicare includes Medicare Cost, Minnesota Senior Health Options, Medicare Supplement, and Special Needs Basic Care.

PMAP is Prepaid Medical Assistance Program; GAMC is General Assistance Medical Care; MSHO is Minnesota Senior Health Options

Source: MDH Health Economics Program analysis of HMO annual reports

HMO Enrollment in Minnesota by Firm, 2011 to 2016

	2011	2012	2013	2014	2015	2016
Blue Plus	148,472	133,182	138,247	107,760	109,432	320,917
Group Health	50,827	51,397	53,874	59,396	67,561	78,595
Gundersen		33	430	796	908	999
HealthPartners, Inc.	227,872	225,421	215,547	254,784	238,184	228,690
Medica Health Plan	176,692	138,526	141,302	183,274	197,717	338,619
Hennepin Health	19,009	10,105	10,344	13,290	13,266	12,134
PreferredOne Community Health Plan	21,633	15,429	15,475	10,306	3,786	1,028
Sanford	899	750	616	457	574	561
UCare	215,915	302,017	310,546	446,620	487,207	151,192
All HMOs	861,319	876,860	886,381	1,076,683	1,118,635	1,132,735
Change from previous year	-4.6%	1.8%	1.1%	21.5%	3.9%	1.3%

Enrollment figures are as of December 31st of each year. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.
Source: MDH Health Economics Program analysis of HMO annual reports

Commercial Enrollment in Minnesota HMOs, 2011 to 2016

	2011	2012	2013	2014	2015	2016
Blue Plus	9,661	4,998	3,084	2,771	6,158	7,796
Group Health	10,151	8,884	7,950	12,107	18,761	25,580
Gundersen		33	64	203	245	282
HealthPartners, Inc.	157,709	141,152	131,648	136,984	133,781	130,014
Medica Health Plan	13,160	1,257	1,022	555	17	8
Hennepin Health	0	0	0	0	0	0
PreferredOne Community Health Plan	21,633	15,429	15,475	10,306	3,786	1,028
Sanford	591	473	384	280	417	442
UCare	0	0	0	571	10,151	15,296
All HMOs	212,905	172,226	159,627	163,777	173,316	180,446
Change from previous year	-23.5%	-19.1%	-7.3%	2.6%	5.8%	4.1%

Enrollment figures are as of December 31st of each year. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.
Source: MDH Health Economics Program analysis of HMO annual reports

Medicare Advantage Enrollment in Minnesota HMOs, 2011 to 2016

	2011	2012	2013	2014	2015	2016
Blue Plus	0	0	11,193	8,339	0	0
Group Health	0	0	0	0	0	0
Gundersen		0	366	593	663	717
HealthPartners, Inc.	16	31	31	42	45	49
Medica Health Plan	0	0	0	0	0	0
Hennepin Health	0	0	0	0	0	0
PreferredOne Community Health Plan	0	0	0	0	0	0
Sanford	308	0	0	0	0	0
UCare	82,620	86,237	89,290	90,510	85,538	81,528
All HMOs	82,944	86,268	100,880	99,484	86,246	82,294
Change from previous year	11.2%	4.0%	16.9%	-1.4%	-13.3%	-4.6%

Enrollment figures are as of December 31st of each year. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.
Source: MDH Health Economics Program analysis of HMO annual reports

Other Medicare¹ Enrollment in Minnesota HMOs, 2011 to 2016

	2011	2012	2013	2014	2015	2016
Blue Plus	9,422	8,878	8,415	7,960	7,484	7,611
Group Health	40,676	42,513	45,924	47,289	48,800	53,015
Gundersen		0	0	0	0	0
HealthPartners, Inc.	4,604	4,769	4,768	4,826	5,106	6,751
Medica Health Plan	12,562	25,686	27,907	32,377	32,673	26,140
Hennepin Health	1,286	3,373	3,514	3,296	2,718	2,323
PreferredOne Community Health Plan	0	0	0	0	0	0
Sanford	0	277	232	177	157	119
UCare	9,310	24,827	27,901	30,616	32,681	38,299
All HMOs	77,860	110,323	118,661	126,541	129,619	134,258
Change from previous year	-16.7%	41.7%	7.6%	6.6%	2.4%	3.6%

Enrollment figures are as of December 31st of each year. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.

¹Other Medicare includes Medicare Cost, Minnesota Senior Health Options, Medicare Supplement, and Special Needs Basic Care.

Source: MDH Health Economics Program analysis of HMO annual reports

PMAP Enrollment in Minnesota HMOs, 2011 to 2016

	2011	2012	2013	2014	2015	2016
Blue Plus	82,200	78,279	72,058	77,902	78,848	278,776
Group Health	0	0	0	0	0	0
Gundersen		0	0	0	0	0
HealthPartners, Inc.	49,508	60,953	58,456	103,420	85,278	76,085
Medica Health Plan	117,697	86,521	85,429	130,050	134,772	268,844
Hennepin Health	16,207	6,732	6,830	9,994	10,548	9,488
PreferredOne Community Health Plan	0	0	0	0	0	0
Sanford	0	0	0	0	0	0
UCare	101,678	157,011	153,765	289,284	304,985	14,762
All HMOs	367,290	389,496	376,538	610,650	614,431	647,955
Change from previous year	20.2%	6.0%	-3.3%	62.2%	0.6%	5.5%

Enrollment figures are as of December 31st of each year. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.

PMAP is Prepaid Medical Assistance Program; MSHO is Minnesota Senior Health Options

Source: MDH Health Economics Program Analysis of HMO Annual Report

MinnesotaCare Enrollment in Minnesota HMOs, 2011 to 2016

	2011	2012	2013	2014	2015	2016
Blue Plus	47,189	41,027	43,497	10,788	16,942	26,734
Group Health	0	0	0	0	0	0
Gundersen		0	0	0	0	0
HealthPartners, Inc.	16,035	18,516	20,644	9,512	13,974	15,791
Medica Health Plan	33,273	25,062	26,944	20,292	30,255	43,627
Hennepin Health	1,516	0	0	0	0	323
PreferredOne Community Health Plan	0	0	0	0	0	0
Sanford	0	0	0	0	0	0
UCare	22,307	33,942	39,590	35,639	53,852	1,307
All HMOs	120,320	118,547	130,675	76,231	115,023	87,782
Change from previous year	(20.3%)	(1.5%)	10.2%	(41.7%)	50.9%	(23.7%)

Enrollment figures are as of December 31st of each year. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.
Source: MDH Health Economics Program analysis of HMO annual reports

Distribution of Minnesota HMO Enrollment by Product Line, 2016

	Commercial	Medicare Advantage	Other Medicare ¹	PMAP	MNCare	All Products
Blue Plus	7,796	0	7,611	278,776	26,734	320,917
GroupHealth	25,580	0	53,015	0	0	78,595
Gundersen	282	717	0	0	0	999
HealthPartners, Inc.	130,014	49	6,751	76,085	15,791	228,690
Medica Health Plan	8	0	26,140	268,844	43,627	338,619
Hennepin Health	0	0	2,323	9,488	323	12,134
PreferredOne Community Health Plan	1,028	0	0	0	0	1,028
Sanford	442	0	119	0	0	561
UCare	15,296	81,528	38,299	14,762	1,307	151,192
All HMOs	180,446	82,294	134,258	647,955	87,782	1,132,735

Enrollment figures are as of December 31st of each year. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan.

¹Other Medicare includes Medicare Cost, Minnesota Senior Health Options, Medicare Supplement, and Special Needs Basic Care.

PMAP is Prepaid Medical Assistance Program; MSHO is Minnesota Senior Health Options

Source: MDH Health Economics Program analysis of HMO annual reports

Minnesota HMO Enrollment by Firm and Age, 2016

	<15	15-29	30-44	45-54	55-64	65+	Total
Blue Plus	39.8%	34.7%	30.5%	24.8%	22.2%	4.9%	28.5%
Group Health	0.7%	2.0%	2.6%	4.6%	11.3%	28.1%	7.1%
Gundersen	0.0%	0.0%	0.1%	0.1%	0.0%	0.4%	0.1%
HealthPartners, Inc.	18.7%	22.0%	25.8%	29.9%	24.2%	4.2%	19.8%
Medica Health Plan	38.6%	35.9%	32.2%	28.8%	26.2%	9.4%	30.1%
Hennepin Health	0.1%	1.5%	2.0%	2.2%	2.0%	0.1%	1.1%
PreferredOne Community Health Plan	0.1%	0.1%	0.1%	0.2%	0.2%	0.0%	0.1%
Sanford	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	0.1%
UCare	2.1%	3.7%	6.7%	9.5%	14.0%	52.8%	13.2%
All HMOs	100.0%						

Includes health plan members that are non-Minnesota residents. Prior to 2016 Hennepin Health was known as Metropolitan Health Plan. Enrollment figures are as of December 31st of each year.

Source: MDH Health Economics Program analysis of HMO annual reports.

Distribution of Total Minnesota HMO Enrollment by Product Line and Age, 2016

	<15	15-29	30-44	45-54	55-64	65+	Total
Commercial	16.7%	20.2%	23.8%	18.1%	18.9%	2.4%	100.0%
Medicare Advantage	0.0%	0.0%	0.1%	0.4%	2.0%	97.6%	100.0%
Other Medicare¹	0.0%	4.8%	8.7%	9.0%	14.9%	62.6%	100.0%
PMPA/GAMC	44.5%	24.4%	16.5%	7.5%	5.7%	1.4%	100.0%
MinnesotaCare	1.2%	23.9%	31.7%	18.0%	21.4%	3.9%	100.0%
Total	28.5%	19.5%	16.6%	9.6%	9.8%	16.2%	100.0%

Includes health plan members that are non-Minnesota residents for BluePlus, Group Health, Hennepin Health, HealthPartners, Medica, PreferredOne, Sanford, and UCare.

¹Other Medicare includes Medicare Cost, Minnesota Senior Health Options, Medicare Supplement, and Special Needs Basic Care.

PMPA is Prepaid Medical Assistance Program; GAMC is General Assistance Medical Care; MSHO is Minnesota Senior Health Options

Enrollment figures are as of December 31st of each year.

Source: MDH Health Economics Program analysis of HMO annual reports

Additional Information from the Health Economics Program Available Online

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- Publications
 - [Health Economics Program Publications](#)
- Health Care Market Statistics (Presentation Slide Decks)
 - [Health Economics Program Chartbook Homepage](#)

A summary of the charts and graphs contained within is provided at [Chartbook Summaries – Section 7](#). Direct links are listed on each page. Please contact the Health Economics Program at 651-201-3550 or health.hep@state.mn.us if additional assistance is needed for accessing this information.