

Testimony of Thomas R. McCarthy on Behalf of Aetna Inc.

Before the Florida Office of Insurance Regulation

Thomas R. McCarthy, PhD

Tallahassee, FL
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Overview

Figure 3

Distribution of All Florida Membership

Aetna

56,199

98,558

1,313,508

Total: 1,468,265

Humana

345,340

547,888

589,482

Total: 1,482,710

- Commercial
- Medicare Advantage
- Medicaid



Commercial

Commercial Insurance Enrollment and Shares

Florida

2015

Company	Enrollment	Share
Florida Blue	3,150,937	32.6%
UnitedHealth Group	1,976,110	20.5%
Aetna	1,313,508	13.6%
Cigna	1,164,988	12.1%
Humana	547,888	5.7%
Anthem	471,764	4.9%
SantaFe Healthcare	277,844	2.9%
Health Care Service Corporation	228,857	2.4%
Assurant	126,233	1.3%
Molina Healthcare	126,066	1.3%
Other ¹	268,672	2.8%
Total	9,652,867	100.0%

Aetna-Humana Combined **1,861,396** **19.3%**

¹ Other includes the enrollment shares for Medical Insurance Companies in Florida with a share of less than 1%
Sources: Aetna Enrollment Data, May 2015.

Humana Enrollment Data, June 2015.

HealthLeaders-Interstudy Managed Market Survey or, January 2015.

Florida Commercial Enrollment and Shares by Company
Small Group Plans
2014

Company	Covered Lives	Share
BCBS of Florida	343,285	40.5%
UnitedHealthcare	183,561	21.7%
Aetna	118,526	14.0%
Humana	81,242	9.6%
Neighborhood Health Partnership, Inc.	50,527	6.0%
AvMed, Inc.	33,233	3.9%
Capital Health Plan, Inc.	16,898	2.0%
Health First Health Plans, Inc.	12,593	1.5%
Other ¹	7,107	0.8%
Total	846,972	100.0%
Aetna-Humana Combined	199,768	23.6%

¹ Other includes the enrollment shares for Medical Insurance Companies in Florida with a share of less than 1%.

Florida Commercial Enrollment and Shares by Company
Large Group Plans
2014

Company	Covered Lives	Share
BCBS of Florida	486,502	35.3%
Aetna	211,100	15.3%
UnitedHealthcare	208,516	15.1%
Cigna	139,334	10.1%
Humana	101,766	7.4%
Capital Health Plan, Inc.	91,537	6.6%
Neighborhood Health Partnership, Inc.	56,330	4.1%
Health Care Service Corporation	31,847	2.3%
AvMed, Inc.	26,393	1.9%
Other ¹	26,262	1.9%
Total	1,379,587	100.0%
Aetna-Humana Combined	310,282	22.5%

¹ Other includes the enrollment shares for Medical Insurance Companies in Florida with a share of less than 1%.

Florida Commercial Enrollment and Shares by Company
Individually Underwritten Plans
2013 - 2014

Company	2013		2014	
	Covered		Covered	
	Lives	Share	Lives	Share
BCBS of Florida	351,236	43.1%	580,404	38.3%
Aetna	89,770	11.0%	305,542	20.3%
Humana	90,639	11.1%	260,760	17.3%
UnitedHealthcare	129,632	15.9%	116,574	7.8%
Cigna	85,629	10.5%	99,532	6.6%
Preferred Medical Plan, Inc.	18,575	2.3%	87,465	5.8%
Time Insurance Company	17,463	2.1%	27,476	1.8%
Other ¹	31,588	3.9%	25,811	1.7%
Total	814,532	100.0%	1,503,564	100.0%
Aetna-Humana Combined	180,409	22.1%	566,302	37.7%

¹ Other includes the enrollment shares for Medical Insurance Companies in Florida with a share of less than 1%.

Medicare

Florida Medicare Enrollment and Shares 2015

Company	Enrollment	Share
Traditional Medicare	2,369,661	64.4%
Humana	490,498	13.3%
UnitedHealth Group	308,001	8.4%
BCBS of Florida	151,574	4.1%
Aetna	79,693	2.2%
WellCare	72,525	2.0%
Cigna	49,082	1.3%
America's 1st Choice Holdings	39,578	1.1%
Other ¹	119,659	3.3%
Total	3,680,271	100.0%
Aetna-Humana Combined	570,191	15.5%

¹ Other includes the enrollment shares for Medical Insurance Companies in Florida with a share of less than 1%.

Sources: Aetna Enrollment Data, May 2015.

Centers for Medicare and Medicaid Services (CMS), "Monthly Enrollment by Contract/Plan/State/County for Medicare Advantage," June 2015.

CMS, "Plan Directory for Medicare Advantage, Cost, PACE, and Demonstration Organizations," June 2015.

CMS, "State County Penetration Data for Medicare Advantage," June 2015.

U.S. Census, "Core based statistical areas (CBSAs) and combined statistical areas (CSAs)," March 2014.

Medicaid

**Florida Medicaid Managed Medical Assistance
Enrollment and Shares
October 2015**

Plan	Enrollment	Share
Staywell Health Plan of Florida	691,084	20.3%
Centene	454,845	13.4%
Amerigroup Florida, Inc.	341,963	10.0%
Humana	326,457	9.6%
Prestige Health Choice	312,079	9.2%
United Healthcare of Florida	276,824	8.1%
Molina Healthcare of Florida	193,539	5.7%
Integral Quality Care	99,834	2.9%
Better Health	94,488	2.8%
Simply Healthcare Plans, Inc.	89,578	2.6%
Children's Medical Services Network	53,933	1.6%
Aetna	51,302	1.5%
SFCCN	42,603	1.3%
Magellan Complete Care, LLC	42,118	1.2%
Others ¹	335,851	9.9%
Total	3,406,498	100.0%
Aetna-Humana Combined	377,759	11.1%

¹ "Others" includes MMASC plans for 'AHF/Positive Healthcare', 'Freedom Health, Inc.', and FFS enrollees who are eligible for Medicaid Managed Care plans.

**Florida Medicaid Long Term Care
Enrollment and Shares
October 2015**

Plan	Enrollment	Share
Centene	35,860	39.9%
United Healthcare of Florida, Inc.	19,723	22.0%
Humana	18,883	21.0%
Molina Healthcare of Florida, Inc.	5,797	6.5%
Aetna	4,897	5.5%
Amerigroup Florida, Inc.	4,669	5.2%
Total	89,829	100.0%
Aetna-Humana Combined	23,780	26.5%