I. Commonwealth Care

Overall Commonwealth Care membership has increased in Q3FY12, compared to Q2FY12 due to the reintegration of the AWSS population. The vast majority of these new AWSS members are Plan Type 1 members who are not required to pay a premium, thus, resulting in an increase in the non-premium paying percentage of members. In addition, Network Health has continued to have the largest membership of all Commonwealth Care MCOs for the 3rd straight quarter.

CommCare Chart 1: Quarterly total enrollment for FY12 Q3

Net enrollment increased by about 9% between the second and third quarters of FY12. This is primarily due to the reintegration of CommCare Bridge members into CommCare effective March 2012. Percentage enrollment by non-premium paying members also increased in FY12 Q3.

CommCare Chart 2: Quarterly Additions/Terminations (excluding plan changes) for FY12 Q3

Net enrollment increased significantly from FY12 Q2 as a result of the reintegration of former CommCare Bridge members. Gross terminations remained within the historical range.
CommCare Chart 3: Enrollment by Plan Type for FY12 Q3

The percentage of members by Plan Type has not changed significantly.

CommCare Chart 4: Enrollment by MMCO for FY12 Q3

Percentage enrollment in CeltiCare increased by more than 7% in FY12 Q3. This increase is likely attributable to former CommCare Bridge members electing to remain with CeltiCare. Percentage enrollment in BMCHP and NHP declined by approximately 4.4% and 3.2% respectively.

CommCare Chart 5:

A. Quarterly enrollment by gender for FY12 Q3
Membership by gender remains consistent.

B. Enrollment by age for FY12 Q3
Percentage enrollment by age cohort did not change significantly.
II. Commonwealth Choice

As of March 2012, there were 38,747 paid members (26,574 paid subscribers and 12,173 dependents).

Enrollment decreased 6% from the previous quarter by 2,585 members. This can be attributed to the closed enrollment period of the non-group market that is now in effect as non-group subscribers account for 79% of total Commonwealth Choice enrollment.

As of February 2012, all eight Commonwealth Choice carriers are participating in the Business Express product for small group employers (beginning with coverage effective April 1, 2012).

CommChoice Chart 1: Quarterly total enrollment for FY12 Q3

Total enrollment decreased in FY12 Q3 to within historical levels.

CommChoice Chart 2: Enrollment by Benefit Level for FY12 Q3

Percentage enrollment by benefit level did not change significantly from FY12 Q2. The Bronze tier continues to retain roughly half of total membership.
CommChoice Chart 3: Enrollment by Health Plan for FY12 Q3

On November 1, 2011, BMCHP became the eighth carrier to participate in CommChoice. New subscribers were able to enroll in BMCHP for coverage effective as early as January 1, 2012. As of the end of FY12 Q3, 53 subscribers have enrolled in BMCHP. Enrollment in the other plans has not changed significantly.

CommChoice Chart 4: Enrollment by Rate Basis Type for FY12 Q3

Individual coverage remains the top-selling rate basis type by far.

CommChoice Chart 5: A: Quarterly enrollment by gender for FY12 Q3

Subscribership by gender remains consistent.

B: Enrollment by age for FY12 Q3

While the percentage enrollment by adults age 55-64 has increased slightly since FY12 Q2, the majority of members continue to be younger - about 53% are under age 45.
CommChoice Chart 6: Quarterly Voluntary Plan Enrollments for FY12 Q3

Employer and employee participation in the Voluntary Plan did not change significantly from FY12 Q2.

CommChoice Chart 7: Quarterly Contributory Plan Enrollments for FY12 Q3

Effective April 1, 2012, the Contributory Plan is closed to new and renewing employer groups and their employees. Eligible employers have the option to renew into Business Express.

CommChoice Chart 8: Quarterly Business Express Enrollments for FY12 Q3

Employer participation in Business Express grew slightly since FY12 Q2.
Non-group enrollment continues to retain roughly three-quarters of total membership.

YAP enrollment declined slightly in FY12 Q3.

Enrollment in the other products did not change significantly since FY12 Q2.