

Status of Michigan Citizens & Insurance Coverage

Data and Source of Data for Charts/Graphs

Overall Coverage

1. State Population:	9,970,000
2. Medicare	1,488,484
3. Medicaid	1,534,731
4. Dual Eligibles	187,741
5. Estimated Comm'l Pop (1-2-3+4)	7,134,526
6. Uninsured	1,043,000
7. Estimated Insured Pop (5-6)	6,091,526
8. Total BCBSM, BCN, M-Care Enroll	4,955,231
9. Less Medicare Supp and Med Adv Enroll	269,199
10. Less Out of State Enrollment	413,439
10. Net Blue Comm'l Enrollment (8-9-10)	4,272,593
11. Blue Comm'l Market Share (11/7)	70.14%
12. Aggregate HMO Commercial	1,070,516
13. HMO Percent (12/7)	17.57%
14. All other Carriers (7-10-12)	748,417
15. All other Carriers Percent (14/7)	12.29%

Sources

1. State Population per U.S. Census Bureau. Health Insurance Table HI05 available at <http://pubdb3.census.gov/macro/032007/health/toc.htm>
2. Medicare enrollment per Centers for Medicare and Medicaid Services, 2006 State Eligibles File, available at http://www.cms.hhs.gov/HealthPlanRepFileData/02_SC.asp#TopOfPage
3. Medicaid enrollment per Michigan Department of Human Services, Key Statistics Table for Current Month (Table 12 Medical Assistance Dec 2006), available at http://www.michigan.gov/dhs/0,1607,7-124-5458_7696_10831---,00.html
4. Dual eligibles represent individuals who have both Medicare and Medicaid coverage. Data available from Kaiser Family Foundation, State Health Facts.
6. Uninsured data per U.S. Census Bureau. Health Insurance Table HI05 available at <http://pubdb3.census.gov/macro/032007/health/toc.htm>
8. BCBSM reported total membership of 4,308,532 in its 2006 Management Discussion and Analysis filed with OFIS. BCN and M-Care reported total membership of 482,998 and 163,701 respectively per their 2006 Annual Statements, available at http://www.michigan.gov/cis/0,1607,7-154-10555_12902_18956-93711--,00.html
9. BCBSM publishes a Fact Book, which contains certain information concerning enrollment. According to the 2007 Fact Book, a portion of BCBSM enrollment includes members who reside outside of the state of Michigan. The difference between the total membership reported by BCBSM in its 2006 Management Discussion and Analysis filed with OFIS and the amount reported in the 2007 Fact Book represents an estimate of BCBSM's out of state membership.
10. BCBSM reported Medicare supplement and Medicare Advantage membership of 245,364 collectively in its 2006 Annual Statement, available at http://www.michigan.gov/cis/0,1607,7-154-10555_13251_13255---,00.html
BCN reported Medicare supplement and Medicare Advantage membership of 23,835 in its 2006 Annual Statement, available at http://www.michigan.gov/cis/0,1607,7-154-10555_12902_18956-93711--,00.html
M-Care did not report any Medicare supplement or Medicare Advantage membership in 2006.
12. HMO filings found at: www.michigan.gov http://www.michigan.gov/dleg/0,1607,7-154-10555_12902_18956-93711--,00.html Total enrollment for 2006 was then reduced by subtracting BCN, M-CARE, and all Medicaid enrollment for totals.

Individual market data from Michigan Office of Financial and Insurance Services Report, (FIS 0322): 2006 Michigan Health Insurance Enrollment, Individual Market.

2006 Michigan Health Insurance Enrollment (FIS 0322)
 Individual Market
Number & Market Share

Total Covered Lives
 388,285

BLUE CROSS BLUE SHIELD		
Blue Cross and Blue Shield of Michigan (BCBSM)	124,071	31.95%
BLUE CARE NETWORK OF MICHIGAN (BCN)	1,598	0.41%
BLUE CARE OF MICHIGAN, INC. (BCM)	1,644	0.42%
BCS INSURANCE COMPANY (BCS)	804	0.21%
BCS LIFE INSURANCE COMPANY (BCS Life)	75,683	19.49%
M-Care, Inc.	7,427	1.91%
Total BCBSM, BCN, BCM, BCS and BCS Life	<u>211,227</u>	<u>54.40%</u>
HMOs and AFFILIATES (MICHIGAN BASED)		
Health Alliance Plan	4,689	1.21%
Health Plus of Michigan	392	0.10%
Paramount Care of Michigan, Inc.	55	0.01%
Priority Health Plan	1,209	0.31%
Physician's Health Plan	387	0.10%
Total Health Care	22	0.01%
TOTAL MI BASED HMOs and AFFILIATES	<u>6,754</u>	<u>1.74%</u>
MAJOR INSURERS AND AFFILIATES		
American Community	21,827	5.62%
Aetna	16,114	4.15%
Cigna	9,844	2.54%
Humana	8,363	2.15%
United HealthCare	19,210	4.95%
TOTAL MAJOR INSURERS AND AFFILIATES	<u>75,358</u>	<u>19.4%</u>
TOTAL OTHER INSURERS AND AFFILIATES	<u>94,946</u>	<u>24.45%</u>
TOTAL LIVES ALL LINES & ALL INSURERS		388,285

* Includes Group Conversion.