

EMPLOYER

Commercial Market

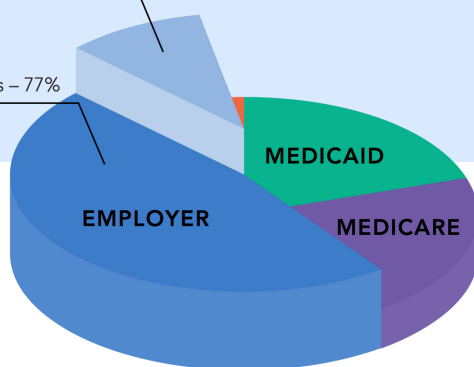
Nearly 60% of Michigan residents get their healthcare through their employers. The commercial market is made up of small groups, large employer groups, and self-insured groups.

MAHP MEMBERS AND OTHERS

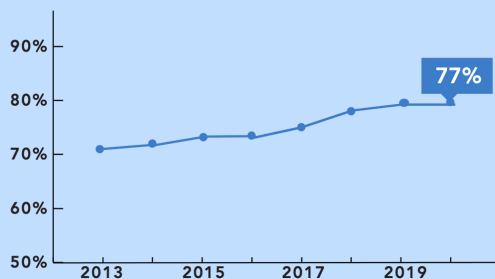
1.2 million residents - 23%

BCBSM

4.1 million residents - 77%



BCBSM has **77%** of Michigan's commercial healthcare market today.



The American Medical Association currently ranks Michigan as the **2ND least competitive** state for health insurance in the country.

How does BCBSM's **77%** market share compare to other insurance markets?


Predominant
Property & Casualty Insurer
State Farm
16%


Predominant
Auto Insurer
PROGRESSIVE
19%



MAHP Members


Aetna Better Health[®] of Michigan




McLaren
HEALTH PLAN

 meridian

 MOLINA[®]
HEALTHCARE

 PARAMOUNT
Affiliate of ProMedica

 Physicians
Health Plan

 Priority
Health

 RELIANCE[™]
HEALTHCARE

 UnitedHealthcare[®]
Community Plan

 UPH[®]
UPPER PENINSULA HEALTH PLAN



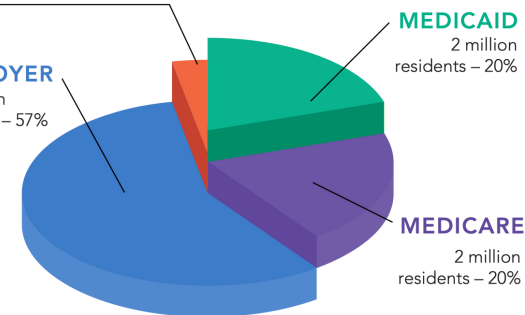
HEALTHCARE MARKETS IN MICHIGAN

INDIVIDUAL
300,000 residents - 3%

EMPLOYER
5.3 million
residents - 57%

MEDICAID
2 million
residents - 20%

MEDICARE
2 million
residents - 20%



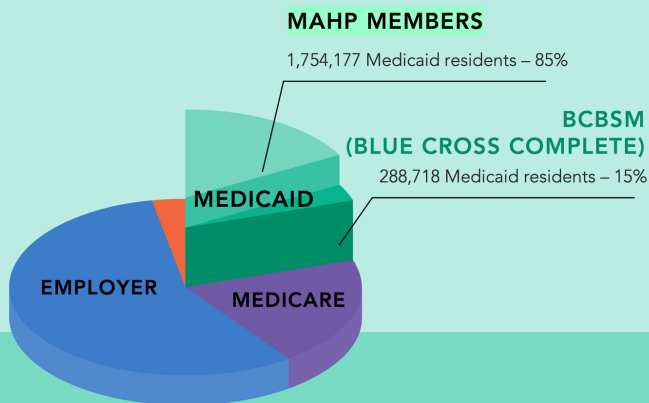
Learn more at
MAHP.ORG



MEDICAID

Government-Sponsored Market

2 million residents choose or are enrolled in Medicaid healthcare coverage from a list of eligible for-profit and non-profit health plans. These managed care plans provide comprehensive physical health and some mental health services. Michigan Association of Health Plans (MAHP) members provide healthcare to 85% of Michigan's Medicaid population.

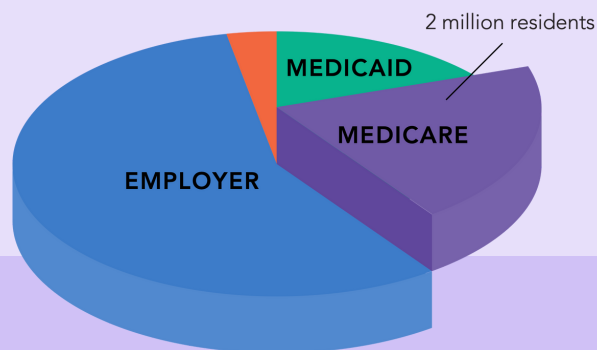
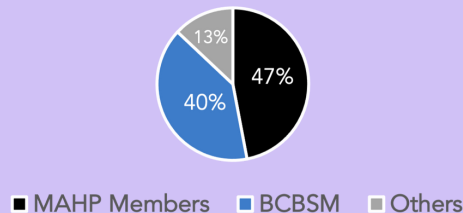


MEDICARE

Government-Sponsored Market

Medicare is a health insurance program that administers coverage to roughly two million Michigan residents. Roughly half of these beneficiaries access their benefits by self-referring to Medicare-participating providers while the other half select a managed care plan (Medicare Advantage) to coordinate and administer their Medicare-covered benefits through a health plan network.

Medicare Advantage Market Share
1 million residents



INDIVIDUAL

Federal "Exchange" Market

Michigan's individual market allows consumers to shop freely for healthcare. The federal healthcare exchange began in 2014 after the passage of the Affordable Care Act. Roughly 300K residents obtain healthcare from the federal exchange. Residents can choose appropriate coverage from different competing health plans on the exchange. Federal income tax subsidies are provided to individual purchasers based on income levels.

MAHP MEMBERS – 45%

BCBSM – 55%

