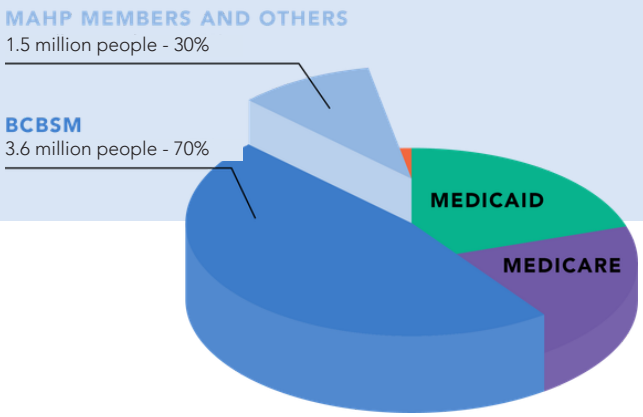
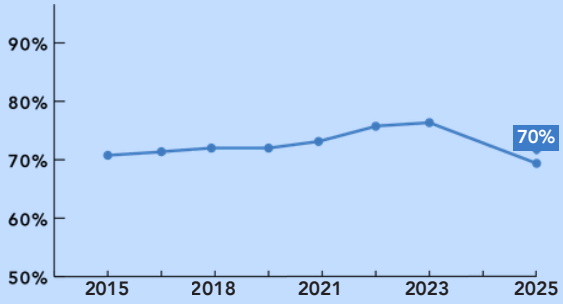
EMPLOYER

Commercial Market

More than half of Michigan residents get their healthcare through their employer. The commercial market is made up of a small group, large group, and self-insured group.



BCBSM has 70%
of Michigan's commercial healthcare market today.



The American Medical Association has ranked Michigan as one of the most uncompetitive states for health insurance in the country.

2024:
Michigan ranked 4TH least competitive

2022:
Michigan ranked 2ND least competitive

How does BCBSM's 70% market share compare to other insurance markets?

Predominant Property & Casualty Insurer
State Farm
16%

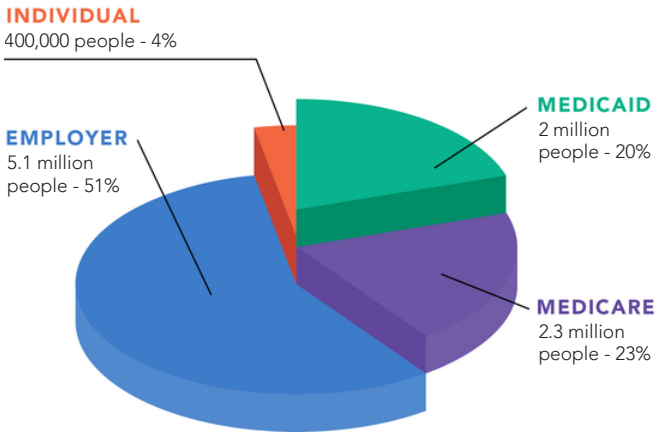
Predominant Auto Insurer
PROGRESSIVE
19%

MAHP Members

Aetna Better Health of Michigan
Health Alliance Plan by Henry Ford Health
Humana
McLaren Health Plan
meridian
Molina Healthcare
Priority Health
UnitedHealthcare Community Plan
UPHP Upper Peninsula Health Plan

mahp
Michigan Association of Health Plans

HEALTH CARE MARKETS IN MICHIGAN



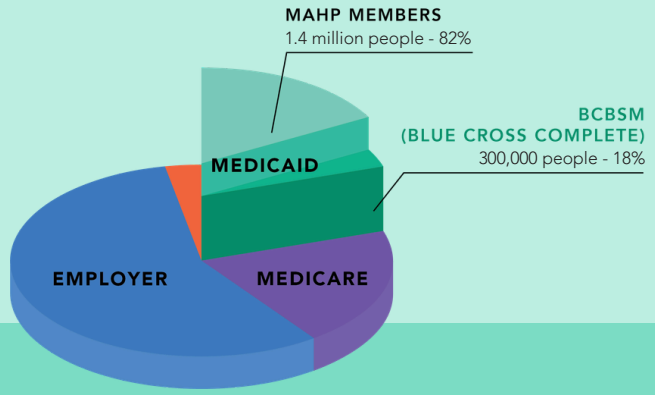
Learn more at
MAHP.ORG



MEDICAID

Government-Sponsored Market

2 million people 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 82% of Michigan's Medicaid population.

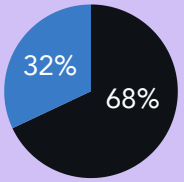


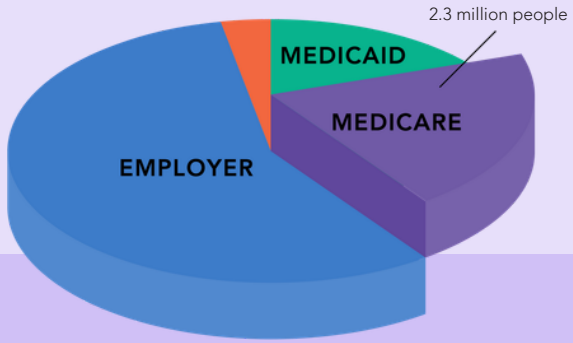
MEDICARE

Government-Sponsored Market

Medicare is a health insurance program that administers coverage to more than 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
1.3 million people







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 400K people 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.

