



December 2018 Medigap Enrollment & Market Share

Prepared for

**UnitedHealthcare Ins Co & UnitedHealthcare Ins Co of NY |
UnitedHealthcare Medicare & Retirement Insurance Solutions**

by Mark Farrah Associates

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Introduction

Medicare Supplement Insurance, also known as Medigap insurance, is health insurance sold by private insurance companies to fill coverage gaps for beneficiaries enrolled in the Original Medicare Program, Medicare Parts A and B. These policies help pay some of the health care costs that Original Medicare doesn't cover. Insurance companies offer standardized Medigap plan types that provide different levels of coverage based on benefits mandated by law.

This report was prepared expressly for use by UnitedHealthcare Ins Co & UnitedHealthcare Ins Co of NY | UnitedHealthcare Medicare & Retirement Insurance Solutions to objectively report UnitedHealth's Medigap membership and market share representing the AARP Medicare Supplement Program. The source of the data is the *Medicare Supplement Insurance Experience Exhibit* that insurers file annually with state insurance regulators and the National Association of Insurance Commissioners (NAIC). Membership and market share are "as reported" by carrier and aggregated by parent company to reflect Medigap business as of December 31, 2018. Enrollment figures for carriers other than UnitedHealthcare, while presented anonymously, are actual accounts.

Some beneficiaries are enrolled in "pre-standardized" Medigap plans; this refers to policies issued before the government developed the model to standardize benefits across plans. A few states also permit "other" Medigap plans to be offered. By statute, "other" plans differ from model standardized Medigap plans.

Note that a few Medigap plans that are regulated by the California Department of Managed Health Care are not included in enrollment totals and market share calculations for this report. This enrollment is noted in the California market overview.

Mark Farrah Associates is a licensed data distributor for the NAIC (National Association of Insurance Commissioners). Should you have questions about this report, please contact Mark Farrah Associates.

Though every effort was made to accurately report data as filed by carrier, Mark Farrah Associates does not guarantee freedom from errors and we do not assume liability for the accuracy of the information provided in this report. Should readers encounter data anomalies, please contact Mark Farrah Associates.

Mark Farrah Associates
P.O. Box 997
McMurray, Pennsylvania 15317

Phone: (724) 338-4100
www.markfarrah.com

United States Medigap Enrollment & Market Share by Leading Carrier

	Medigap Enrollment	Medigap Market Share
UNITEDHEALTHCARE INS CO *	4,554,171	33.52%
Medigap Carrier 2**	1,356,343	9.98%
Medigap Carrier 3**	702,423	5.17%
Medigap Carrier 4**	637,817	4.70%
Medigap Carrier 5**	590,497	4.35%
Medigap Carrier 6**	560,372	4.13%
Medigap Carrier 7**	309,007	2.27%
Medigap Carrier 8**	254,280	1.87%
Medigap Carrier 9**	228,247	1.68%
Medigap Carrier 10**	196,407	1.45%
Medigap Carrier 11**	182,839	1.35%
Medigap Carrier 12**	173,574	1.28%
Medigap Carrier 13**	170,754	1.26%
Medigap Carrier 14**	164,741	1.21%
Medigap Carrier 15**	161,424	1.19%
Medigap Carrier 16**	155,963	1.15%
Medigap Carrier 17**	148,983	1.10%
Medigap Carrier 18**	127,174	0.94%
Medigap Carrier 19**	126,410	0.93%
Medigap Carrier 20**	123,800	0.91%
All Other Medigap Carriers**	2,659,248	19.58%
Total	13,584,474	100.00%

*UNITEDHEALTHCARE INS CO includes UnitedHealthcare Ins Co & UnitedHealthcare Ins Co of NY.

**Membership and market share are “as reported” by carrier and aggregated by parent company (includes both individual and group insurance).

Key Observations:

- ❖ Over 13.5 million Medicare beneficiaries nationwide are enrolled in a Medigap plan.
- ❖ At over 4.5 million members, UnitedHealthcare covers more enrollees than any other company.
- ❖ UnitedHealthcare plans enroll 33.5% of the U.S. Medigap market.

United States Medigap Enrollment & Market Share by Standardized Plan Type

	Medigap Enrollment	Medigap Market Share
A	120,512	0.89%
B	227,255	1.67%
C	700,549	5.16%
D	146,328	1.08%
E	58,229	0.43%
F	7,043,142	51.85%
G	2,305,925	16.97%
H	33,299	0.25%
I	72,217	0.53%
J	407,964	3.00%
K	82,202	0.61%
L	47,858	0.35%
M	4,403	0.03%
N	1,342,350	9.88%
Other	753,034	5.54%
Pre-Standardized	239,207	1.76%
Total	13,584,474	100.00%

Key Observations:

- ❖ Nationwide, over 51% of all Medigap enrollees chose Plan F over other plan types.