

June 2012 Enrollment Summary Data
Covered Lives

Change in Commercial population		
Summary Box	Covered lives, December 2011 to June 2012	-2,896
	Covered lives, December 2005 to June 2012	-63,274

Drivers of recent change, Net Change in Covered Lives						
	BCBSRI	United	Tufts	Total	NET Change, Fully Insured + Self Insured	
BOX 1: Drivers of Change by Market and Company						
Self Insured	+1,188	+731	+382	+2,301	-2,896	
Fully Insured	-1,885	-4,641	+1,329	-5,197		
Large	+369	-1,707	+1,459	+121		
Small	-2,365	-2,934	-130	-5,429		
Individual	+111			+111		
Drivers of recent change, Percent Change in Covered Lives						
	BCBSRI	United	Tufts	Total	NET Change, Fully Insured + Self Insured	
Self Insured	+0.91%	+0.72%	+8.51%	+0.97%	-0.52%	
Fully Insured	-0.71%	-10.12%	+12.25%	-1.61%		
Large	+0.19%	-7.12%	+16.98%	-0.06%		
Small	-4.22%	-13.43%	-5.77%	-6.77%		
Individual	+0.74%			+0.74%		

BOX 2: Group Type Distribution and Change from Dec. 2011					
Percent of Total Market, by Type					
	Percent	Covered Lives	Covered Lived, Dec 2011	Change in mkt share from Dec. 2011 (percentage points)	
Self insured groups saw the largest gain from Dec. 2011 (0.63% increase), while small groups fell by nearly one percent					
Self Insured	43.0%	239,476	237,175	+0.63%	
Large	40.8%	227,413	227,292	+0.23%	
Small	13.4%	74,769	80,198	-0.90%	
Individual	2.7%	15,061	14,950	+0.03%	
Total		556,719	559,615		

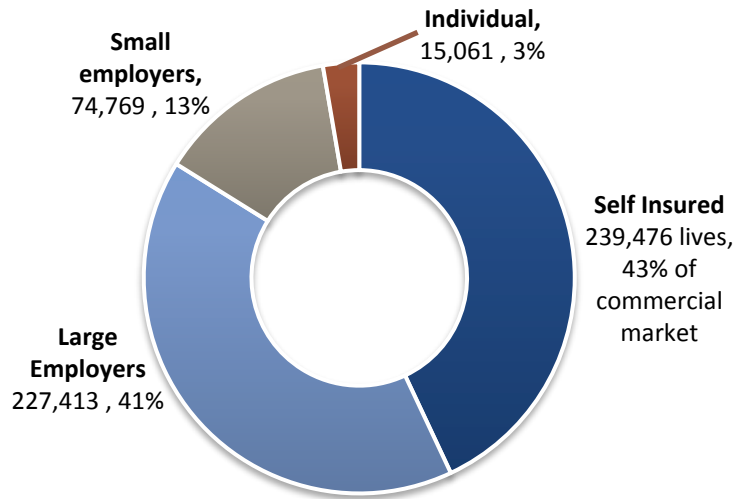
BOX 3: Company Market Share and Change from Dec. 2011					
Market Share, Commercial Market					
	Percent	Covered Lives	Covered Lived, Dec 2011	Change in mkt share from Dec. 2011 (percentage points)	
BCBSRI held approximately 71% of covered commercial lives, United held 26% and Tufts held approximately 3%. Both BCBSRI and Tufts gained total market share while United lost approximately 0.6% (3,910) of its market share from Dec. 2011. Note: because the size of the RI market decreased, BCBSRI lost membership while gaining market share.					
BCBSRI	71.1%	395,661	396,358	+0.24%	
United	25.9%	144,011	147,921	-0.56%	
Tufts	3.1%	17,047	15,336	+0.32%	
Total		556,719	559,615		

BOX 4: Change in selected group types from Dec. 2005									
Market Comparisons									
	Dec. 2005	Dec. 2006	Dec. 2007	Dec. 2008	Dec. 2009	Dec. 2010	Dec. 2011	Jun-12	
Self-insured groups continued to gain market share, having surpassed the size of the large group market in Dec. 2011. Self-insured covered lives represent 43% of this market.									
Self Insured	208,949	207,604	216,069	231,806	223,195	224,778	237,175	239,476	
Fully Insured	411,044	409,963	397,055	367,432	344,534	330,581	322,440	317,243	
Self-Insured	208,949	207,604	216,069	231,806	223,195	224,778	237,175	239,476	
Large Group	295,666	299,328	288,998	262,234	243,700	231,983	227,292	227,413	

Market Share by Market Type Jun 2012 Covered Lives

Total lives: 556,719

Chart A



Market Share by Company Jun 2012 Covered Lives

Total lives: 556,719

Chart B

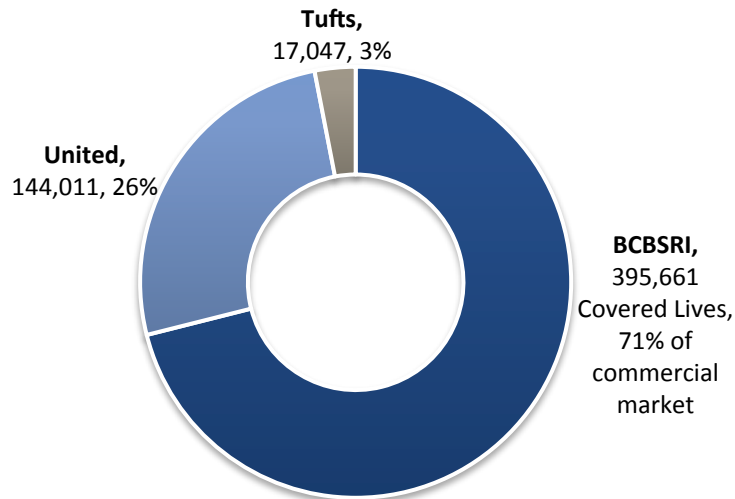


Chart C

Change in Covered Lives By Company
Dec. 2011 to June 2012

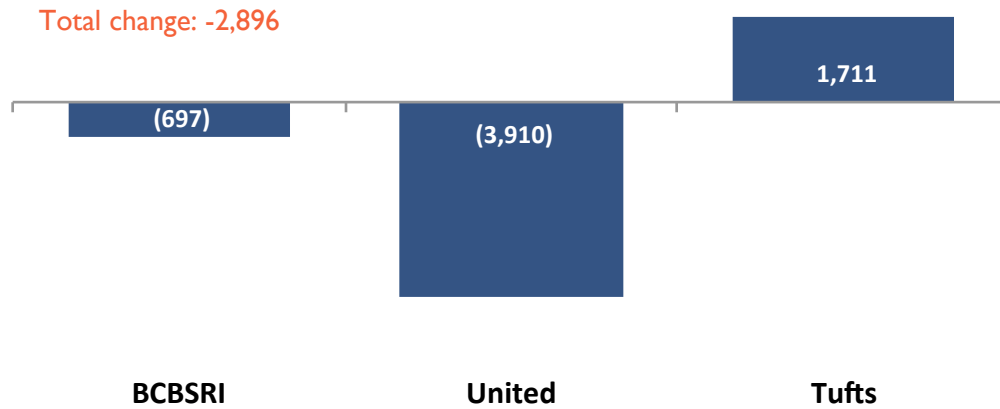
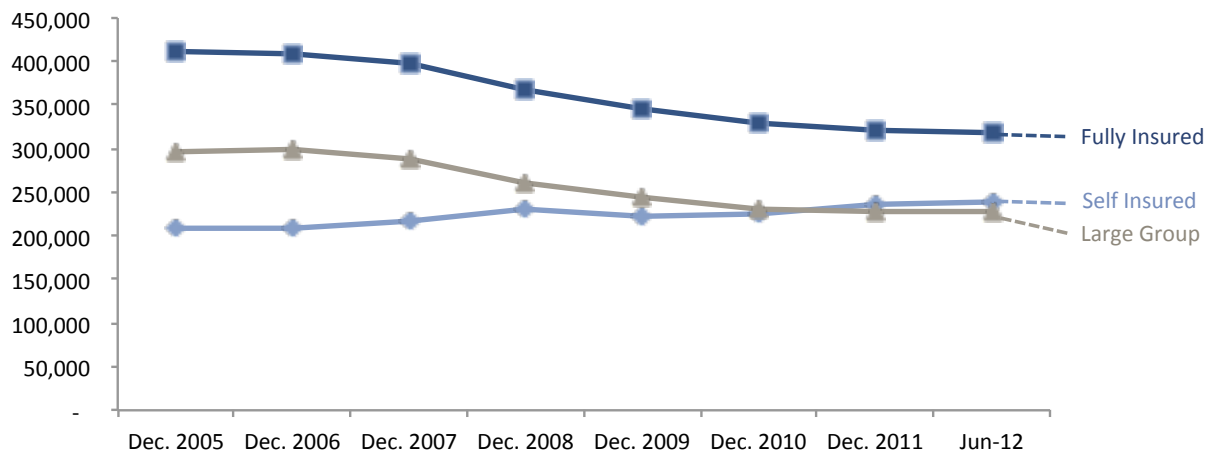


Chart D

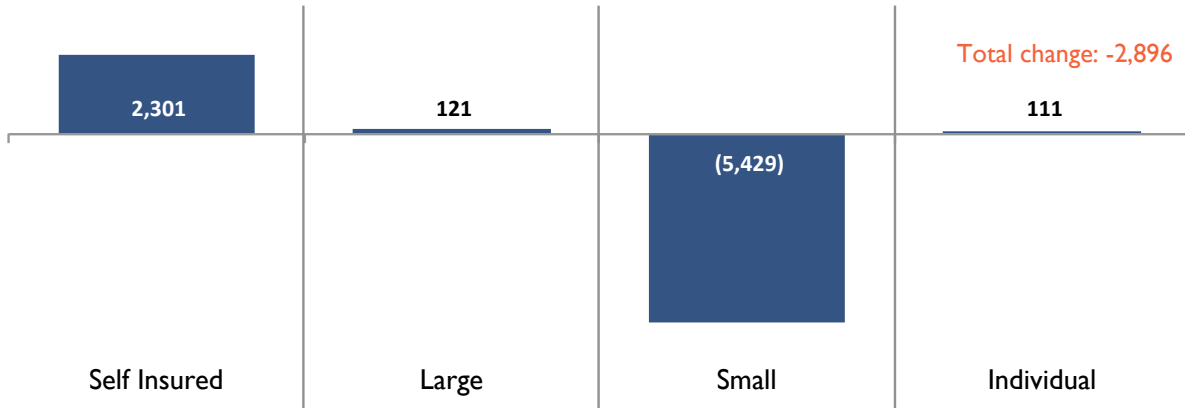
Trend in Covered Lives, Select Market Types



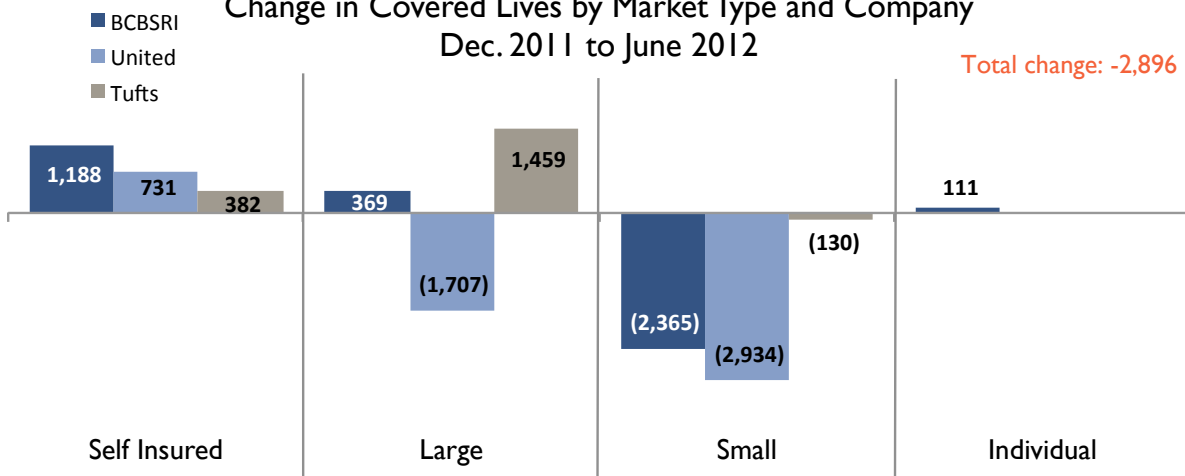
Charts

E + F

Change in Covered Lives By Market Type
 Dec. 2011 to June 2012



Change in Covered Lives by Market Type and Company
 Dec. 2011 to June 2012



Enrollment by Plan + Market

Reported by Carriers on special request, June 2012 in support of the Uninsured Study

		2005	2006	2007	2008	2009	2010	2011	Jun- 2012	December 2005 - June 2012		
										Net Change	% change	
Fully Insured Data	Large Employers	Total	295,666	299,328	288,998	262,234	243,700	231,983	227,292	227,413	(68,253)	-23%
		United	51,613	46,526	38,408	38,327	30,713	24,827	23,988	22,281	(29,332)	-57%
		BCBSRI	240,303	249,658	247,686	220,035	205,404	198,226	194,711	195,080	(45,223)	-19%
		Tufts	3,750	3,144	2,904	3,872	7,583	8,930	8,593	10,052	6,302	168%
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Large Employers, indexed to Dec. 2005	Total	1.00	1.01	0.98	0.89	0.82	0.78	0.77	0.77		
		United	1.00	0.90	0.74	0.74	0.60	0.48	0.46	0.43		
		BCBSRI	1.00	1.04	1.03	0.92	0.85	0.82	0.81	0.81		
		Tufts	1.00	0.84	0.77	1.03	2.02	2.38	2.29	2.68		
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Small Employers	Total	99,596	96,040	93,949	91,117	87,025	84,192	80,198	74,769	(24,827)	-25%
		United	19,595	18,815	17,514	18,568	22,400	23,225	21,855	18,921	(674)	-3%
		BCBSRI	78,578	76,048	75,106	71,195	61,674	58,488	56,090	53,725	(24,853)	-32%
		Tufts	1,423	1,177	1,329	1,354	2,951	2,479	2,253	2,123	700	49%
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Small Employers, indexed to Dec. 2005	Total	1.00	0.96	0.94	0.91	0.87	0.85	0.81	0.75		
		United	1.00	0.96	0.89	0.95	1.14	1.19	1.12	0.97		
		BCBSRI	1.00	0.97	0.96	0.91	0.78	0.74	0.71	0.68		
		Tufts	1.00	0.83	0.93	0.95	2.07	1.74	1.58	1.49		
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Individual	Total	15,782	14,595	14,108	14,081	13,809	14,406	14,950	15,061	(721)	-5%
		BCBSRI	15,780	14,595	14,108	14,080	13,807	14,403	14,948	15,059	(721)	-5%
		Tufts *	2	-	-	1	2	3	2	2	-	0%
		<i>* These are non-group members.</i>										
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Fully Insured Lives (LgG, SmG, Individual)	Total	411,044	409,963	397,055	367,432	344,534	330,581	322,440	317,243	(93,801)	-23%
		United	71,208	65,341	55,922	56,895	53,113	48,052	45,843	41,202	(30,006)	-42%
		BCBSRI	334,661	340,301	336,900	305,310	280,885	271,117	265,749	263,864	(70,797)	-21%
		Tufts	5,175	4,321	4,233	5,227	10,536	11,412	10,848	12,177	7,002	135%
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Self-Insured Data	Total	208,949	207,604	216,069	231,806	223,195	224,778	237,175	239,476	30,527	15%
		United	99,527	95,674	98,057	94,562	88,706	88,356	102,078	102,809	3,282	3%
		BCBSRI	105,917	108,156	114,175	134,029	122,223	132,564	130,609	131,797	25,880	24%
		Tufts	3,505	3,774	3,837	3,215	12,266	3,858	4,488	4,870	1,365	39%
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Self-Insured Employers, Indexed to Dec. 2005	Total	1.00	0.99	1.03	1.11	1.07	1.08	1.14	1.15		
		United	1.00	0.96	0.99	0.95	0.89	0.89	1.03	1.03		
		BCBSRI	1.00	1.02	1.08	1.27	1.15	1.25	1.23	1.24		
		Tufts	1.00	1.08	1.09	0.92	3.50	1.10	1.28	1.39		
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Total Covered Lives	Total	619,993	617,567	613,124	599,238	567,729	555,359	559,615	556,719	(63,274)	-10%
		UHC	170,735	161,015	153,979	151,457	141,819	136,408	147,921	144,011	(26,724)	-16%
		BCBS	440,578	448,457	451,075	439,339	403,108	403,681	396,358	395,661	(44,917)	-10%
		Tufts	8,680	8,095	8,070	8,442	22,802	15,270	15,336	17,047	8,367	96%
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Total Covered Lives, Indexed to Dec. 2005	Total	1.00	1.00	0.99	0.97	0.92	0.90	0.90	0.90		
		UHC	1.00	0.94	0.96	0.98	0.94	0.96	1.08	0.97		
		BCBSRI	1.00	1.02	1.01	0.97	0.92	1.00	0.98	1.00		
		Tufts	2.00	0.93	1.00	1.05	2.70	0.67	1.00	1.11		
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Net Change		(2,426)	(4,443)	(13,886)	(31,509)	(12,370)	4,256	(2,896)	(2,896)		
		UHC	(9,720)	(7,036)	(2,522)	(9,638)	(5,411)	11,513	(3,910)	(3,910)		
		BCBS	7,879	2,618	(11,736)	(36,231)	573	(7,323)	(697)	(697)		
		Tufts	(585)	(25)	372	14,360	(7,532)	66	1,711	1,711		
% Fully Insured			66%	66%	65%	61%	60%	58%	57%	-9.3%	-14%	
		December 05	December 06	December 07	December 08	December 09	December 10	December 11	June 12			
	Company Market Share	UHC	27.5%	26.1%	25.1%	25.3%	25.0%	24.6%	26.4%	25.9%	-1.7%	
		BCBS	71.1%	72.6%	73.6%	73.3%	71.0%	72.7%	70.8%	71.1%	0.0%	
		Tufts	1.4%	1.3%	1.3%	1.4%	4.0%	2.7%	2.7%	3.1%	1.7%	

Notes: Enrollment reflect RI residents, regardless of employer or insurer entity
 Large enrollment includes FEP and Host enrollment (which are RI residents as well)