



December 2021 Medigap Enrollment & Market Share

Prepared for

**UnitedHealthcare Ins Co, UnitedHealthcare Ins Co of America
& UnitedHealthcare Ins Co of NY**

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 America & UnitedHealthcare Ins Co of NY 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, 2021. 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.

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United States Medigap Enrollment & Market Share by Leading Carrier

	<i>Medigap Enrollment</i>	<i>Medigap Market Share</i>
UNITEDHEALTHCARE INS CO *	4,400,177	31.60%
Medigap Carrier 2**	1,365,659	9.81%
Medigap Carrier 3**	1,145,407	8.23%
Medigap Carrier 4**	692,882	4.98%
Medigap Carrier 5**	592,623	4.26%
Medigap Carrier 6**	498,322	3.58%
Medigap Carrier 7**	331,919	2.38%
Medigap Carrier 8**	243,268	1.75%
Medigap Carrier 9**	240,445	1.73%
Medigap Carrier 10**	203,398	1.46%
Medigap Carrier 11**	193,318	1.39%
Medigap Carrier 12**	170,546	1.22%
Medigap Carrier 13**	160,822	1.15%
Medigap Carrier 14**	157,386	1.13%
Medigap Carrier 15**	156,020	1.12%
Medigap Carrier 16**	149,337	1.07%
Medigap Carrier 17**	140,435	1.01%
Medigap Carrier 18**	134,521	0.97%
Medigap Carrier 19**	125,269	0.90%
Medigap Carrier 20**	123,622	0.89%
All Other Medigap Carriers**	2,700,144	19.39%
Total	13,925,520	100.00%

*UNITEDHEALTHCARE INS CO includes UnitedHealthcare Ins Co, UnitedHealthcare Ins Co of America & 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 13.9 million Medicare beneficiaries nationwide are enrolled in a Medigap plan.
- With 4.4 million members, UnitedHealthcare covers more enrollees than any other company.
- UnitedHealthcare plans enroll over 31% of the U.S. Medigap market.

United States Medigap Enrollment & Market Share by Standardized Plan Type

	<i>Medigap Enrollment</i>	<i>Medigap Market Share</i>
A	124,969	0.90%
B	182,682	1.31%
C	478,633	3.44%
D	152,085	1.09%
E	38,596	0.28%
F	5,735,212	41.18%
G	4,333,924	31.12%
H	21,891	0.16%
I	59,251	0.43%
J	300,074	2.15%
K	69,866	0.50%
L	33,648	0.24%
M	4,560	0.03%
N	1,379,059	9.90%
Other	840,894	6.04%
Pre-Standardized	170,176	1.22%
Total	13,925,520	100.00%

Key Observation:

- Nationwide, over 41% of all Medigap enrollees chose Plan F over other plan types.

New York Medigap Enrollment & Market Share by Leading Carrier

	<i>Medigap Enrollment</i>	<i>Medigap Market Share</i>
UNITEDHEALTHCARE INS CO of NY	366,439	75.73%
Medigap Carrier 2	48,846	10.09%
Medigap Carrier 3	33,487	6.92%
Medigap Carrier 4	11,139	2.30%
All Other Medigap Carriers	23,995	4.96%
Total	483,906	100.00%

Key Observations:

- Medigap plans provide supplemental coverage for 483,906 Medicare beneficiaries in New York.
- UnitedHealthcare provides Medigap coverage for close to 76% of those with policies in the state.

New York Medigap Enrollment & Market Share by Standardized Plan Type

	<i>Medigap Enrollment</i>	<i>Medigap Market Share</i>
A	11,962	2.47%
B	12,357	2.55%
C	15,627	3.23%
D	918	0.19%
E	2,662	0.55%
F	233,424	48.24%
G	53,061	10.97%
H	1,522	0.31%
I	4,483	0.93%
J	5,138	1.06%
K	8,924	1.84%
L	2,446	0.51%
M	5	0.00%
N	129,976	26.86%
Other	-	0.00%
Pre-Standardized	1,401	0.29%
Total	483,906	100.00%

Key Observation:

- In New York, over 48% of those enrolled in Medigap plans have chosen Plan F.