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RUPRI Center for Rural Health Policy Analysis

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Update on Rural Enrollment in Medicare Advantage: Growth Continues

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Enrollment in Medicare Advantage (MA) plans in rural areas grew more than 50% in the first three quarters of 2007 and has more than tripled since the inception of the MA program at the beginning of 2006. However, rural enrollment remains well below urban enrollment as a percentage of the eligible population. This brief updates early findings from analysis of the Medicare+Choice/MA program presented in previous RUPRI Center policy briefs.

Findings

Overall Enrollment

- As of September 2007, over 845,000 rural Medicare beneficiaries were enrolled in an MA plan, an increase of 56% since December 2006 and a 230% increase since December 2005. Overall, about 8.3 million Medicare beneficiaries from all counties were enrolled in an MA plan in September 2007, an increase of 42% since December 2005 (Tables 1 and 2).
- Despite significant growth in MA plans, only 9% of rural Medicare beneficiaries were enrolled in MA plans in September 2007, compared to 19% of all Medicare beneficiaries. However, this represents a significant growth in rural enrollment since 2005, when only 3.7% of rural Medicare beneficiaries were enrolled in MA plans (Tables 1 and 2).

 Over half (56%) of rural persons enrolled in MA or prepaid plans were in private fee-for-service (PFFS) plans, compared to only 15% of urban persons. In contrast, in urban areas 71% of enrollment was in HMO plans, even if that number is down from 84% in 2005 (Figure 1).

PFFS Enrollment

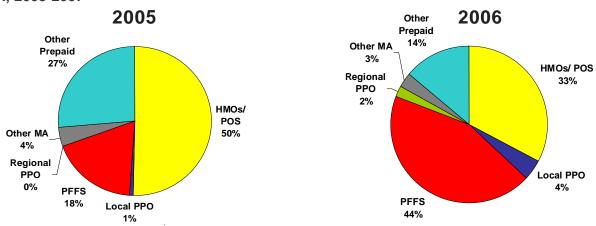
- The number of rural beneficiaries enrolled in MA PFFS plans in rural areas has increased eightfold since 2005 and has more than doubled since December 2006.
- Enrollment in MA PFFS plans was concentrated in counties where payment rates are still influenced by historically set "floor payments" in urban and rural areas. Over half of the MA PFFS enrollees were in urban counties at the urban floor, while 23% of enrollees were in rural counties at the rural floor, with the rest either between those amounts or above the urban floor (Figure 2).
- About 81% of the spending on MA PFFS plans was in counties above the rural floor (Figure 2), driven by the fact that payment rates in "urban floor counties" are higher than payment rates in "rural floor counties." About 54% of the payment for MA PFFS plans was in urban counties at the urban floor, 19% was in rural counties at the rural floor, and 23% was in counties above the urban floor.1

To access detailed data about MA enrollment and plans, click on the following URL: http://www.unmc.edu/ruprihealth/Pubs/PB2007-7%20Tables%20110507.pdf

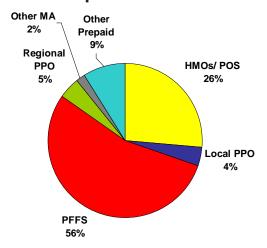
Concentration of Enrollment

- In September 2007, about 35% of total MA enrollment was concentrated in the West, with 28% in the South, 22% in the Northeast, and 16% in the Midwest. In contrast, MA enrollment in rural areas was concentrated in the South (37%) and Midwest (33%).
- Total MA PFFS enrollment was concentrated in the South (42%) and the Midwest (38%). Similarly, 42% of rural MA PFFS enrollment was in the South, and 41% was in the Midwest.
- Total MA enrollment was concentrated in a few states, with about 50% of MA enrollees in September 2007 residing in just five states (CA, FL, PA, NY and TX). About one-third of the total enrollment in MA PFFS plans in the United States was concentrated in five states, while over half of the MA PFFS enrollment in rural areas was concentrated in 10 states (Tables 1 and 2).

Figure 1. Rural Enrollment in Medicare Advantage and Other Prepaid Plans by Type of Plan, 2005-2007



September 2007



Source: RUPRI Center for Rural Health Policy Analysis.

Note: HMO = Health Maintenance Organization

MA = Medicare Advantage
PFFS = Private Fee-for-Service
POS = Point of Service

PPO = Preferred Provider Organization

Table 1. Enrollment in Medicare Advantage and Other Prepaid Plans by State, September 2007(1)

	Percent of eligibles er		TOTAL Enrolled in		Enrollme	nt in Medicare	e Advantage Pla	ns:		TOTAL			
STATE (2)	MA and Prepaid plans	MA Plans	MA and Prepaid Plans	TOTAL in MA Plans	HMO/POS	PFFS	Regional PPO	Local PPO	Other MA plans (3)	Enrolled in Prepaid plans (4)	TOTAL Medicare Eligibles		
UNITED	piano	WINTE TOTAL	Fialis	1 Idilo	111110/1 00	1110	rtogionarii o	Localii	piano (o)	piaris (4)	Liigibioo		
STATES	19.8%	18.9%	8,704,086	8,316,229	5,720,809	1,664,708	205,183	388,114	337,415	387,857	43,998,799		
AK	0.1%	0.1%	66	66	11			000,114	-	001,001	55,058		
AL	14.9%	14.7%	116,173	115,005	88,000	19,169	. 22	7,711	103	1,168	781,601		
AR	10.0%	9.9%	48,930	48,234	6,874	32,658	8,702	,	-	696	489,388		
AZ	34.9%	34.9%	286,021	285,578	242,205	31,963	3,661	7,476	273	443	818,639		
CA	41.9%	41.6%	1,839,626	1,826,624	1,620,285	35,377	32,094	659	138,209	13,002	4,386,037		
CO	31.3%	26.6%	169,517	144,055	123,409	16,786		3,860	-	25,462	542,294		
CT	10.5%	10.5%	56,731	56,731	49,087	5,159		2,422	63		540,669		
DC	8.2%	2.3%	6,373	1,772	795	844		133	-	4,601	77,597		
DE	2.6%	2.5%	3,387	3,367	538	1,924	596	309	-	20	132,269		
FL	24.6%	24.4%	770,849	766,537	603,811	45,896	59,492	21,104	36,234	4,312	3,135,438		
GA	10.7%	10.7%	115,403	115,403	20,248	73,514	14,959	6,585			1,076,986		
HI	36.0%	15.6%	68,214	29,586	22,591	2,339	1,373	3,267	16	38,628	189,271		
IA	11.2%	8.2%	56,116	41,225	5,243	32,663	3,060	259	-	14,891	502,547		
ID	21.5%	19.8%	42,649	39,372	16,464	18,728	•	4,180	-	3,277	198,714		
IL	8.1%	7.5%	141,572	131,828	69,445	43,513	3,413	15,341	116	9,744	1,749,064		
IN	9.9%	8.1%	92,394	76,072	77	66,299	2,707	6,989	-	16,322	934,910		
KS	7.3%	6.7%	30,137	27,564	9,862	12,420	37	5,245	-	2,573	412,026		
KY	11.1%	10.3%	78,295	72,611	17,506	49,074	1,679	4,352	-	5,684	704,727		
LA	17.3%	17.3%	111,043	110,979	86,269	23,097	626	618	369	64	642,618		
MA	17.2%	17.1%	173,394	171,821	134,871	,		9,609	7,222	•	1,007,212		
MD	6.0%	3.6%	43,375	25,832	15,311	3,394	265	6,113	749	17,543	718,839		
ME	2.6%	2.6%	6,243	6,243	758	4,290		1,195	-		243,190		
MI	15.3%	15.3%	235,251	234,830	45,353	187,422	1,017	922	116	421	1,537,840		
MN	30.2%	20.1%	218,185	145,097	39,272	60,366	11,565	-	33,894	73,088	721,521		
MO	16.2%	16.0%	152,491	151,171	105,615	30,462	3,763	11,331	-	1,320	942,794		
MS	6.8%	6.8%	32,063	32,035	2,719	29,210	106	. 4.046	-	28	471,940		
MT NC	11.8% 14.4%	11.8% 14.4%	18,073 190,455	18,062 . 190,243	80,497	16,652 106,165	364 242	1,046	- 95	11 212	153,286		
ND ND	5.9%	5.2%	6,290	5,499 .	00,497	5,398		3,244	93 78	791	1,318,792 106,313		
NE NE	9.1%	8.4%	24,398	22,520	8,924	12,060	23 1,504		32	1,878	267,836		
NH	2.5%	2.5%	4,841	4,841	50	,	1,504	45	32	1,070	194,363		
NJ	9.1%	9.1%	115,878	115,150	104,085	2,163	188	8,337	377	728	1,270,110		
NM	21.7%	21.4%	60,103	59,361	43,559	7,488	100	8,314	-	742	277,591		
NV	30.3%	30.2%	93,613	93,345	33,473	3,931	1,989	121	53,831	268	308,802		
NY	24.1%	23.5%	692,653	677,971	572,533	32,204	7,331	46,262	19,641	14,682	2,879,429		
OH	17.6%	16.2%	319,342	294,309	206,562	67,608	6,203	13,936	-	25,033	1,811,669		
OK	11.9%	11.9%	66,796	66,557	48,316	16,933	. 0,200	1,308	_	239	559,862		
OR	39.7%	34.4%	221,336	192,054	126,480	18,814		43,916	2,844	29,282	557,661		
PA	32.5%	32.1%	712,333	703,008	574,797	48,982	280	78,446	503	9,325	2,189,492		
RI	34.5%	34.4%	61,222	61,135	58,566	984		1,585	-		177,579		
SC	10.5%	10.5%	71,008	70,625	1,196	54,696	13,676	1,057	-	383	673,878		
SD	6.0%	6.0%	7,716	7,681	2,916	3,851	914		-	35	128,623		
TN	17.8%	17.7%	170,269	169,210	127,626	41,408	46	130	_	1,059	955,071		
TX	15.0%	14.0%	395,310	370,508	224,877	70,543	22,136	13,708	39,244	24,802	2,641,789		
UT	22.8%	22.1%	55,787	54,173	5,983	33,813		14,365	12	1,614	245,106		
VA	9.7%	8.3%	99,217	85,369	6,712	76,316	119	2,127	95	13,848	1,023,400		
VT	1.5%	1.5%	1,496	1,496 .		1,496			-		100,351		
WA	20.1%	20.0%	171,232	170,653	117,571	39,320		12,676	1,086	579	851,609		
WI	20.4%	19.0%	174,734	162,384	45,129	103,970	971	10,198	2,116	12,350	854,772		
WV	19.8%	15.9%	72,746	58,530	4,338	46,553	26	7,613	-	14,216	367,440		
WY	3.7%	2.6%	2,740	1,907 .		1,873	34	<u> </u>	-	833	73,560		

Source: RUPRI Center for Rural Health Policy Analysis, based on CMS data, as of September 2007.

Notes: (1) Excludes enrollment in any county and plan if the plan enrolls 10 or fewer enrollees in that county (due to restrictions

on data release by CMS), and excludes enrollees in Alaska and U.S. territories (due to data incompatibilities).

⁽²⁾ Some states not shown either because they have no rural areas or because the CMS data show no enrollees in rural areas (VT, AK, PR).

⁽³⁾ Includes demonstration plans, MSA plans, and other types of CPP plans.

⁽⁴⁾ Includes cost and PACE plans.

Table 2. RURAL Enrollment in Medicare Advantage and other Prepaid Plans by State, September 2007(1)

									TOTAL	Medicare	Percent of	
MA and Prepaid Prepaid Prepaid Prepaid TOTAL in Palas HMO/POS PFFS PPO Local PPO Other MA Plans Plans Plans MA Plans PFFS PPO Local PPO Plans Plans Plans Plans Plans Plans Plans PFFS PPO Local PPO Plans Plan		TOTAL		Plans:	Advantage	in Medicare	Enrollment					
Name	TOTAL	Enrolled in									MA and	
STATE	Medicare	Prepaid	Other MA		Regional			TOTAL in			Prepaid	
STATES	Eligibles	plans (4)	plans (3)	Local PPO	PPO	PFFS	HMO/POS	MA Plans		MA Plans	plans	STATE (2)
AK 0.1% 0.1% 15 15 15 15 16 16												UNITED
AL 6.8% 6.7% 17,641 17,539 9,388 7,317 821 13 10 AR 9.0% 8.9% 21,300 21,171 1,316 14,684 5,171 - - 12 AZ 16.2% 16.0% 18,865 18,708 10,472 6,6655 1,254 278 49 15 CA 5.7% 5.5% 8,802 8,484 5,053 1,521 1,910 - 31 CO 11.7% 3.9% 10,925 3,591 217 3,374 - 7,33 CT 4.1% 4.1% 1,994 1,994 1,762 215 17 - 7,33 CT 4.1% 4.1% 1,994 1,994 1,762 215 17 - 7,33 CT 4.1% 4.1% 4.1% 1,994 1,994 1,762 215 17 - 7,33 CT 4.1 4.1 1,984 <td< td=""><td>9,139,889</td><td>83,587</td><td>18,845</td><td>35,550</td><td>43,764</td><td>519,427</td><td>227,859</td><td>845,445</td><td>929,032</td><td>9.3%</td><td>10.2%</td><td>STATES</td></td<>	9,139,889	83,587	18,845	35,550	43,764	519,427	227,859	845,445	929,032	9.3%	10.2%	STATES
AZ	11,346		-			15 .		15 .	15	0.1%	0.1%	AK
AZ 16.2% 16.0% 18.865 18.708 10.472 6.655 1.254 278 49 15 CA 5.7% 5.5% 8.802 8.484 5,053 1,521 1,910 - - 7,33 CT 4.1% 1,994 1,994 1,762 215 17 - - 7,33 CT 4.1% 1,994 1,994 1,762 215 17 - - 7,33 CT 4.1% 1,994 1,994 1,762 215 17 - - 7,33 CE 1.7% 1.7% 672 652 377 192 83 - 22 FL 9.0% 9.0% 20,195 20,131 7,708 5,359 5,454 1,610 - 66 GA 8.5% 24,4619 24,619 162 18,868 5,357 232 - 10,71 1A 1 10,71 1A 1 <	260,225	102	13	821		7,317	9,388	17,539	17,641	6.7%	6.8%	AL
CA 5.7% 5.5% 8,802 8,484 5,053 1,521 1,910 - 31 CO 11.7% 3.9% 10,925 3,591 217 3,374 1.91 - 7,33 CT 4.1% 4.1% 1,994 1,994 1,762 215 17 - 7,33 DE 1.7% 4.17% 672 652 652 377 192 83 - 2 GA 8.5% 8.5% 24,619 24,619 162 18,868 5,357 232 - GA 8.5% 8.5% 24,619 24,619 162 18,868 5,357 232 - HI 3.55% 15.1% 18,8660 7,947 5,992 674 1,281 1 0.07 ID 13.3% 11.8% 10,258 9,097 1,237 7,822 38 - 11,61 IL 6.6% 5.6% 21,330 18,163	237,331	129	-		5,171	14,684	1,316	21,171	21,300	8.9%	9.0%	AR
CO 11.7% 3.9% 10.925 3.591 217 3,374 - 7,33 CT 4.1% 4.1994 1,994 1,762 215 17 - DE 1.7% 1.7% 672 652 377 192 83 - 2 FL 9.0% 9.0% 20,195 20,131 7,708 5,359 5,454 1,610 - 6 GA 8.5% 8.5% 24,619 24,619 162 18,868 5,357 232 - 10,71 IA 7.2% 5.9% 19,197 15,694 379 13,937 1,378 - 3,55 ID 13.3% 11.8% 10,258 9,097 1,237 7,822 38 - 11,61 IN 9,7% 9,0% 23,351 21,461 20,457 491 513 - 1,89 KS 2,4% 2.1% 4,358 3,767 3,555 12,547	116,584	157	49	278	1,254	6,655	10,472	18,708	18,865	16.0%	16.2%	AZ
CT 4.1% 4.1% 1,994 1,994 1,762 215 17 -	154,077	318	-		1,910	1,521	5,053	8,484	8,802	5.5%	5.7%	CA
DE 1.7% 1.7% 672 652 377 192 83 - 2 FL 9.0% 9.0% 20,195 20,131 7,708 5,359 5,454 1,610 - 6 GA 8.5% 8.5% 24,619 24,619 162 18,868 5,357 232 - HI 35.5% 15.1% 18,660 7,947 5,992 674 1,281 - 10,71 IA 7.2% 5.9% 19,197 15,694 379 13,397 1,378 - 3,50 ID 13.3% 11.8% 10,258 9,097 1,237 7,822 38 - 1,16 IL 6.6% 5.6% 21,330 18,163 1,589 13,541 11 3,006 16 3,16 IN 9.7% 9.0% 23,351 21,461 20,457 491 513 - 1,89 KS 2.4% 2.1% 4,358	93,013	7,334	-			3,374		3,591	10,925	3.9%	11.7%	CO
FL 9.0% 9.0% 20,195 20,131 7,708 5,359 5,454 1,610 - 66 GA 8.5% 8.5% 24,619 24,619 162 18,668 5,357 232 - 10,71 IH 35,5% 15.1% 18,660 7,947 5,992 674 1,281 - 10,71 IA 7.2% 5.9% 19,197 15,694 379 13,937 1,378 - 3,50 ID 13.3% 11.8% 10,258 9,097 1,237 7,622 38 - 1,16 IN 9.7% 9,0% 23,351 21,461 20,457 491 513 - 1,89 KS 2.4% 2.1% 4,358 3,767 3,755 12 - 59 KY 8.1% 6.8% 28,387 23,399 1,619 21,647 617 56 - 4,44 LA 6.6% 6.6% 12,505	48,373		-	17		215	1,762	1,994	1,994	4.1%	4.1%	CT
GA 8.5% 8.5% 24,619 24,619 162 18,868 5,357 232 - HI 35.5% 15.1% 18,660 7,947 5,992 674 1,281 - 10,71 IA 7.2% 5.9% 19,197 15,694 379 13,3937 1,378 - 3,50 ID 13.3% 11.8% 10,258 9,097 1,237 7,822 38 - 1,16 IL 6.6% 5.6% 21,330 18,163 1,589 13,541 11 3,006 16 3,16 IN 9.7% 9.0% 23,351 21,461 20,457 491 513 - 1,56 KS 2.4% 2.1% 4,358 3,767 3,755 12 - 59 KY 8.1% 6.8% 28,387 23,939 1,619 21,647 617 56 - 4,44 LA 6.6% 6.6% 12,505 12,	38,990	20	-	83	192	377	•	652	672	1.7%		DE
HI	224,383	64	-	1,610	5,454	5,359	7,708	20,131	20,195	9.0%	9.0%	FL
IA	290,584		-	232	5,357	18,868	162	24,619	24,619	8.5%	8.5%	GA
ID	52,534	10,713	-		1,281	674	5,992	7,947	18,660	15.1%	35.5%	HI
IL	266,817	3,503	-		1,378	13,937	379	15,694	19,197	5.9%	7.2%	IA
IN 9.7% 9.0% 23,351 21,461 20,457 491 513 - 1,899 KS 2.4% 2.1% 4,358 3,767 3,755 12 - 599 KY 8.1% 6.8% 28,387 23,939 1,619 21,647 617 56 - 4,44 6.6% 6.6% 12,505 12,505 2,524 9,573 226 182 MD 1.1% 1.0% 582 524 65 369 46 14 30 5 ME 2.0% 2.0% 2,204 2,204 51 1,867 286 - MI 14.1% 14.1% 49,588 49,588 1,466 48,036 86 - MI 14.1% 14.1% 49,588 49,588 1,466 48,036 86 - MM 23.6% 20.0% 62,780 53,291 2,696 31,392 5,098 14,105 9,48 MO 6.9% 6.8% 21,339 20,864 4,800 14,837 1,128 99 - 47 MS 5.6% 5.6% 16,244 16,244 260 15,963 21 - MM 10.2% 10.2% 10,535 10,524 9,646 221 657 - 1 NC 10.5% 10.4% 50,706 50,634 15,754 34,506 94 280 - 7 MN ND 5.4% 4.6% 3,681 3,085 3,074 11 59 NE 6.1% 5.4% 8,846 7,829 105 6,874 818 32 1,01 NH 1.7% 1.7% 1,445 1,445 1,445 1,445 1,445 1,445 1,445 1,445 1,445 1,445 1,445 1,445 1,445 1,56% 15.6% 43,663 43,411 22,423 3,403 3,259 - 28 NY 17.0% 16.9% 7,093 7,032 1,137 506 1,293 3,259 - 28 NY 15.6% 15.6% 43,663 43,411 22,423 13,267 670 7,051 - 25 OH 7.7% 7.5% 29,057 28,301 9,252 16,775 1,261 1,013 - 75 OK 3.7% 3.7% 9,063 8,938 1,076 7,612 250 - 12 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,707 70 -	76,898	1,161	-	38		7,822	1,237	9,097	10,258	11.8%	13.3%	ID
KS 2.4% 2.1% 4,358 3,767 3,755 12 - 59 KY 8.1% 6.8% 28,387 23,939 1,619 21,647 617 56 - 4,44 LA 6.6% 6.6% 12,505 12,505 2,524 9,573 226 182 MD 1.1% 1.0% 582 524 65 369 46 14 30 5 ME 2.0% 2.0% 2,204 2,204 51 1,867 286 - - MI 14.1% 14.1% 49,588 49,588 1,466 48,036 86 - - MN 23.6% 20.0% 62,780 53,291 2,696 31,392 5,098 14,105 9,48 MO 6.9% 6.8% 21,339 20,864 4,800 14,837 1,128 99 - 47 MT 10.2% 10.2% 10,535 10,524	323,114	3,167	16	3,006	11	13,541	1,589	18,163	21,330	5.6%	6.6%	IL
KY 8.1% 6.8% 28,387 23,939 1,619 21,647 617 56 - 4,44 LA 6.6% 6.6% 12,505 12,505 2,524 9,573 226 182 MD 1.1% 1.0% 582 524 65 369 46 14 30 5 ME 2.0% 2.0% 2,204 2,204 51 1,867 286 - MI 14.1% 14.1% 49,588 49,588 1,466 48,036 86 - - MN 23.6% 20.0% 62,780 53,291 2,696 31,392 5,098 14,105 9,48 MO 6.9% 6.8% 21,339 20,864 4,800 14,837 1,128 99 - 47 MS 5.6% 5.6% 16,244 16,244 260 15,963 21 - - NC 10.5% 10.4% 50,706 50,634	239,569	1,890	-	513	491	20,457		21,461	23,351	9.0%	9.7%	IN
LA 6.6% 6.6% 12,505 12,505 2,524 9,573 226 182 MD 1.1% 1.0% 582 524 65 369 46 14 30 5 ME 2.0% 2.0% 2,204 2,204 51 1,867 286 - MI 14.1% 14.1% 49,588 49,588 1,466 48,036 86 - MN 23.6% 20.0% 62,780 53,291 2,696 31,392 5,098 14,105 9,48 MO 6.9% 6.8% 21,339 20,864 4,800 14,837 1,128 99 - 47 MS 5.6% 5.6% 16,244 16,244 260 15,963 21 - MT 10.2% 10.2% 10,535 10,524 9,646 221 657 - 1 NC 10.5% 10.4% 50,706 50,634 15,754 34,506 94 280 - 7 ND 5.4% 4.6% 3,681 3,085 3,074 11 59 NE 6.1% 5.4% 8,846 7,829 105 6,874 818 32 1,01 NH 1.7% 1.7% 1,445 1	181,567	591	-	12		3,755		3,767	4,358	2.1%	2.4%	KS
MD 1.1% 1.0% 582 524 65 369 46 14 30 5 ME 2.0% 2.0% 2,204 2,204 51 1,867 286 - MI 14.1% 14.1% 49,588 49,588 1,466 48,036 86 - MN 23.6% 20.0% 62,780 53,291 2,696 31,392 5,098 14,105 9,48 MO 6.9% 6.8% 21,339 20,864 4,800 14,837 1,128 99 - 47 MS 5.6% 5.6% 16,244 16,244 260 15,963 21 - - MT 10.2% 10,535 10,524 9,646 221 657 - 1 NC 10.5% 10.4% 50,706 50,634 15,754 34,506 94 280 - 7 ND 5.4% 4.6% 3,681 3,085 3,074 <t< td=""><td>350,128</td><td>4,448</td><td>-</td><td>56</td><td>617</td><td>21,647</td><td>1,619</td><td>23,939</td><td>28,387</td><td>6.8%</td><td>8.1%</td><td>KY</td></t<>	350,128	4,448	-	56	617	21,647	1,619	23,939	28,387	6.8%	8.1%	KY
ME 2.0% 2.0% 2,204 2,204 51 1,867 286 - MI 14.1% 14.1% 49,588 49,588 1,466 48,036 86 - MN 23.6% 20.0% 62,780 53,291 2,696 31,392 5,098 14,105 9,48 MO 6.9% 6.8% 21,339 20,864 4,800 14,837 1,128 99 - 47 MS 5.6% 5.6% 16,244 16,244 260 15,963 21 - - MT 10.2% 10,255 10,524 9,646 221 657 - 1 NC 10.5% 10.4% 50,706 50,634 15,754 34,506 94 280 - 7 1 ND 5.4% 4.6% 3,681 3,085 3,074 818 32 1,01 NH 1.7% 1.7% 1,445 1,445 1,445 1,445 <td>190,073</td> <td></td> <td>182</td> <td></td> <td>226</td> <td>9,573</td> <td>2,524</td> <td>12,505</td> <td>12,505</td> <td>6.6%</td> <td>6.6%</td> <td>LA</td>	190,073		182		226	9,573	2,524	12,505	12,505	6.6%	6.6%	LA
MI 14.1% 14.1% 49,588 49,588 1,466 48,036 86 - - MN 23.6% 20.0% 62,780 53,291 2,696 31,392 5,098 14,105 9,48 MO 6.9% 6.8% 21,339 20,864 4,800 14,837 1,128 99 - 47 MS 5.6% 5.6% 16,244 16,244 260 15,963 21 - - MT 10.2% 10.2% 10,555 10,524 9,646 221 657 - 1 NC 10.5% 10.4% 50,706 50,634 15,754 34,506 94 280 - 7 ND 5.4% 4.6% 3,681 3,085 3,074 11 59 NE 6.1% 5.4% 8,846 7,829 105 6,874 818 32 1,01 NH 1.7% 1.745 1,445 1,445	51,293	58	30	14	46	369	65	524	582	1.0%	1.1%	MD
MN 23.6% 20.0% 62,780 53,291 2,696 31,392 5,098 14,105 9,48 MO 6.9% 6.8% 21,339 20,864 4,800 14,837 1,128 99 - 47 MS 5.6% 5.6% 16,244 16,244 260 15,963 21 - - - - MT 10.2% 10.2% 10,535 10,524 9,646 221 657 - 1 NC 10.5% 10.4% 50,706 50,634 15,754 34,506 94 280 - 7 ND 5.4% 4.6% 3,681 3,085 3,074 94 280 - 7 NE 6.1% 5.4% 8,846 7,829 105 6,874 818 32 1,01 NH 1.7% 1.7% 1,445 1,445 - - 28 NV 17.0% 16.9% 7,093 7,0	111,154		-	286		1,867	51	2,204	2,204	2.0%	2.0%	ME
MO 6.9% 6.8% 21,339 20,864 4,800 14,837 1,128 99 - 47 MS 5.6% 5.6% 16,244 16,244 260 15,963 21 - - MT 10.2% 10.2% 10,535 10,524 9,646 221 657 - 1 NC 10.5% 10.4% 50,706 50,634 15,754 34,506 94 280 - 7 ND 5.4% 4.6% 3,681 3,085 3,074 818 32 1,01 NE 6.1% 5.4% 8,846 7,829 105 6,874 818 32 1,01 NH 1.7% 1.7% 1,445 1,445 - - - NW 17.0% 16.9% 7,093 7,032 1,137 506 1,293 4,096 6 NY 15.6% 43,663 43,411 22,423 13,267 670	352,471		-		86	48,036	1,466	49,588	49,588	14.1%	14.1%	MI
MS 5.6% 5.6% 16,244 16,244 260 15,963 21 - MT 10.2% 10.2% 10,535 10,524 9,646 221 657 - 1 NC 10.5% 10.4% 50,706 50,634 15,754 34,506 94 280 - 7 ND 5.4% 4.6% 3,681 3,085 3,074 818 32 1,01 NE 6.1% 5.4% 8,846 7,829 105 6,874 818 32 1,01 NH 1.7% 1.7% 1,445 1,445 - - - - NW 17.0% 16.9% 7,093 7,032 1,137 506 1,293 4,096 6 NY 15.6% 43,663 43,411 22,423 13,267 670 7,051 - 25 OH 7.7% 7.5% 29,057 28,301 9,252 16,775 1,261	266,355	9,489	14,105		5,098	31,392	2,696	53,291	62,780	20.0%	23.6%	MN
MT 10.2% 10.2% 10,535 10,524 9,646 221 657 - 1 NC 10.5% 10.4% 50,706 50,634 15,754 34,506 94 280 - 7 ND 5.4% 4.6% 3,681 3,085 3,074 - 11 59 NE 6.1% 5.4% 8,846 7,829 105 6,874 818 32 1,01 NH 1.7% 1.7% 1,445 1,445 - - - - NM 6.7% 6.4% 7,224 6,937 275 3,403 3,259 - 28 NV 17.0% 16.9% 7,093 7,032 1,137 506 1,293 4,096 6 NY 15.6% 43,663 43,411 22,423 13,267 670 7,051 - 25 OH 7.7% 7.5% 29,057 28,301 9,252 16,775	308,512	475	-	99	1,128	14,837	4,800	20,864	21,339	6.8%	6.9%	MO
NC 10.5% 10.4% 50,706 50,634 15,754 34,506 94 280 - 7 ND 5.4% 4.6% 3,681 3,085 3,074 . 11 59 NE 6.1% 5.4% 8,846 7,829 105 6,874 818 . 32 1,01 NH 1.7% 1.7% 1,445 1,445 1,445 . <td>291,378</td> <td></td> <td>-</td> <td>•</td> <td>21</td> <td>15,963</td> <td>260</td> <td>16,244</td> <td>16,244</td> <td>5.6%</td> <td>5.6%</td> <td>MS</td>	291,378		-	•	21	15,963	260	16,244	16,244	5.6%	5.6%	MS
ND 5.4% 4.6% 3,681 3,085 3,074 11 59 NE 6.1% 5.4% 8,846 7,829 105 6,874 818 32 1,01 NH 1.7% 1.7% 1,445 1,445 1,445 - - - NM 6.7% 6.4% 7,224 6,937 275 3,403 3,259 - 28 NV 17.0% 16.9% 7,093 7,032 1,137 506 1,293 4,096 6 NY 15.6% 15.6% 43,663 43,411 22,423 13,267 670 7,051 - 25 OH 7.7% 7.5% 29,057 28,301 9,252 16,775 1,261 1,013 - 75 OK 3.7% 3.7% 9,063 8,938 1,076 7,612 250 - 12 OR 23.5% 17.1% 39,803 29,078 14,303 10,624	102,847	11	-	657	221	9,646		10,524	10,535	10.2%	10.2%	MT
NE 6.1% 5.4% 8,846 7,829 105 6,874 818 32 1,01 NH 1.7% 1.7% 1,445 1,445 1,445 -	484,988	72	-	280	94	34,506	15,754	50,634	50,706	10.4%	10.5%	NC
NH 1.7% 1.7% 1,445 1,445 1,445 -	67,733	596	11	•		3,074		3,085	3,681	4.6%	5.4%	ND
NM 6.7% 6.4% 7,224 6,937 275 3,403 3,259 - 28 NV 17.0% 16.9% 7,093 7,032 1,137 506 1,293 4,096 6 NY 15.6% 15.6% 43,663 43,411 22,423 13,267 670 7,051 - 25 OH 7.7% 7.5% 29,057 28,301 9,252 16,775 1,261 1,013 - 75 OK 3.7% 3.7% 9,063 8,938 1,076 7,612 250 - 12 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 PA 20.0% 19.4% 76,816 74,529 55,178 12,857 6,494 - 2,28 SC 8.6% 8.6% 16,214 16,214 39 11,398 4,707 70 -	144,830	1,017	32		818	6,874	105	7,829	8,846	5.4%	6.1%	NE
NV 17.0% 16.9% 7,093 7,032 1,137 506 1,293 4,096 6 NY 15.6% 15.6% 43,663 43,411 22,423 13,267 670 7,051 - 25 OH 7.7% 7.5% 29,057 28,301 9,252 16,775 1,261 1,013 - 75 OK 3.7% 3.7% 9,063 8,938 1,076 7,612 250 - 12 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 PA 20.0% 19.4% 76,816 74,529 55,178 12,857 6,494 - 2,28 SC 8.6% 8.6% 16,214 16,214 39 11,398 4,707 70 -	86,413		-	•		1,445		1,445	1,445	1.7%	1.7%	NH
NV 17.0% 16.9% 7,093 7,032 1,137 506 1,293 4,096 6 NY 15.6% 15.6% 43,663 43,411 22,423 13,267 670 7,051 - 25 OH 7.7% 7.5% 29,057 28,301 9,252 16,775 1,261 1,013 - 75 OK 3.7% 3.7% 9,063 8,938 1,076 7,612 250 - 12 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 PA 20.0% 19.4% 76,816 74,529 55,178 12,857 6,494 - 2,28 SC 8.6% 8.6% 16,214 16,214 39 11,398 4,707 70 -	108,036	287	-	3,259		3,403	275	6,937	7,224	6.4%	6.7%	NM
OH 7.7% 7.5% 29,057 28,301 9,252 16,775 1,261 1,013 - 75 OK 3.7% 3.7% 9,063 8,938 1,076 7,612 250 - 12 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 PA 20.0% 19.4% 76,816 74,529 55,178 12,857 6,494 - 2,28 SC 8.6% 8.6% 16,214 16,214 39 11,398 4,707 70 -	41,659	61	4,096	•	1,293		1,137	7,032	7,093	16.9%	17.0%	NV
OK 3.7% 3.7% 9,063 8,938 1,076 7,612 250 - 12 OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 PA 20.0% 19.4% 76,816 74,529 55,178 12,857 6,494 - 2,28 SC 8.6% 8.6% 16,214 16,214 39 11,398 4,707 70 -	279,042	252	-	7,051	670	13,267	22,423	43,411	43,663	15.6%	15.6%	NY
OR 23.5% 17.1% 39,803 29,078 14,303 10,624 4,125 26 10,72 PA 20.0% 19.4% 76,816 74,529 55,178 12,857 6,494 - 2,28 SC 8.6% 8.6% 16,214 16,214 39 11,398 4,707 70 -	376,505	756	-	1,013	1,261	16,775	9,252	28,301	29,057	7.5%	7.7%	OH
PA 20.0% 19.4% 76,816 74,529 55,178 12,857 6,494 - 2,28 SC 8.6% 8.6% 16,214 16,214 39 11,398 4,707 70 -	243,654	125	-	250		7,612	1,076	8,938	9,063	3.7%	3.7%	OK
SC 8.6% 8.6% 16,214 16,214 39 11,398 4,707 70 -	169,693	10,725	26	4,125		10,624	14,303	29,078	39,803	17.1%	23.5%	OR
	383,649	2,287	-	6,494		12,857	55,178	74,529	76,816	19.4%	20.0%	PA
SD 4.7% 4.7% 3.729 3.729 1.749 1.591 3.89 -	189,428		-	70	4,707	11,398	39	16,214	16,214	8.6%	8.6%	SC
,	79,803		-		389	1,591	1,749	3,729	3,729	4.7%	4.7%	SD
	317,307	347	-	28			19,304	32,574	32,921	10.3%	10.4%	TN
	522,610	5,332	77		4,323					4.8%	5.8%	TX
	37,383	414	-	156			118			14.7%	15.8%	UT
	231,718	2,916	-			,						
VT 1.8% 1.8% 1,313 1,313 . 1,313	73,839		-									
	144,190	110	-	225			6,037					WA
	281,635	3,512	208		241					19.8%	21.0%	WI
	181,071	10,794	-									
	50,641	354	-			,			,			WY

Source: RUPRI Center for Rural Health Policy Analysis, based on CMS data, as of September 2007.

Notes: (1) Excludes enrollment in any county and plan if the plan enrolls 10 or fewer enrollees in that county (due to restrictions on data release by CMS), and excludes enrollees in Alaska and US territories (due to data incompatibilities).

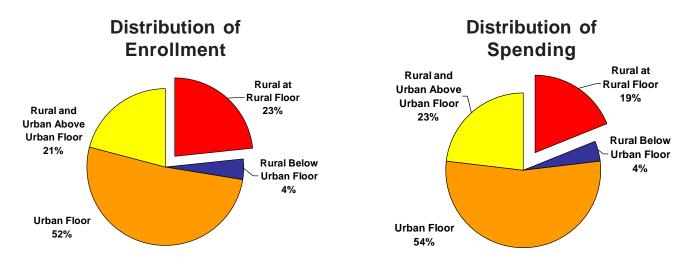
⁽²⁾ Some states not shown either because they have no rural areas or because the CMS data show no enrollees in rural areas (DC, NJ, VT, MA, NH, AK).

⁽³⁾ Includes demonstration plans, MSA plans, and other types of CPP plans.

⁽⁴⁾ Includes cost and PACE plans.

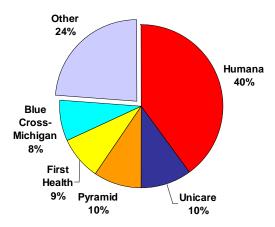
- Overall MA enrollment in rural areas in September 2007 was concentrated in several PFFS plans, with over 43% of rural overall MA enrollment being in just five organizations serving about 2,000 counties in the United States.
- About 76% of rural persons enrolled in MA PFFS plans in September 2007 were in plans managed by just five organizations serving about 2,000 counties in the United States, and 90% were enrolled in MA PFFS plans managed by eight organizations (Figure 3).

Figure 2. Medicare Advantage PFFS Enrollment by Payment Category, September 2007



Source: RUPRI Center for Rural Health Policy Analysis.

Figure 3. Concentration of Medicare Advantage PFFS Enrollment in Rural Areas, September 2007



Source: RUPRI Center for Rural Health Policy Analysis.

Note

¹County payment rates from Medicare for MA plans have been determined historically, a complicated set of regulations that have changed over time. In most cases in recent years, the county benchmark rate has been set by a "minimum update" to the previous year's rates. Therefore, county rates in 2007 are heavily influenced by the "floor" payment rates set in place in 2001. In the vast majority of rural counties in the United States, the payment rate in 2007 is about \$662, and these counties had a payment rate set at \$475 in 2001. In a large number of urban counties in the United States, the payment rate in 2007 is about \$732, and these counties had a payment rate set at \$525 in 2001. For the purposes of this analysis, counties are classified by the payment rate policies that governed them in 2001, whether or not their rates in 2007 are still at the amounts described above.

Sources and Resources

Web sites

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RUPRI Center for Rural Health Policy Analysis: http://www.unmc.edu/ruprihealth/

Kaiser Family Foundation, State Health Facts: http://www.statehealthfacts.org/

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