
April 1998

MEDICARE

Many HMOs Experience High Rates of Beneficiary Disenrollment



**Health, Education, and
Human Services Division**

B-279786

April 30, 1998

The Honorable Charles E. Grassley
Chairman
The Honorable John B. Breaux
Ranking Minority Member
Special Committee on Aging
United States Senate

Most Medicare beneficiaries live in areas where they can choose to receive health care through the program's traditional fee-for-service arrangement or from a managed care plan that contracts with Medicare. Many beneficiaries who wish to enroll in a health maintenance organization (HMO) can choose from among several available plans. In 1996, we recommended several steps that the Health Care Financing Administration (HCFA), the agency that administers the Medicare program, could take to help beneficiaries choose a managed care plan wisely.¹ Among other things, we recommended that HCFA publicize HMOs' disenrollment rates. Because Medicare beneficiaries enrolled in HMOs can easily switch to another plan or to fee-for-service, disenrollment rates may reflect beneficiaries' relative satisfaction with available HMOs.

In August 1997, the Congress enacted the Balanced Budget Act of 1997 (BBA) which, among other things, mandated that HCFA make comparative information available to beneficiaries, including data on health plans' disenrollment rates.² However, HCFA is not required to publish disenrollment rates until the fall of 1999, when the agency will conduct the first annual Medicare-sponsored health information fair. Moreover, the BBA is unclear as to whether HCFA must publish disenrollment rates for plans that have been in operation for less than 2 years.

This letter responds to your request that we evaluate the feasibility of computing HMO voluntary disenrollment rates from readily available data and analyze the extent to which these rates vary among plans. Specifically, we (1) calculated disenrollment rates for all Medicare HMOs operating in 1996, the most recent data available to us at the time of our analysis; (2) compared the disenrollment rates of plans operating in the same markets; (3) analyzed disenrollment rates of relatively new plans; and

¹Medicare: HCFA Should Release Data to Aid Consumers, Prompt Better HMO Performance (GAO/HEHS-97-23, Oct. 22, 1996).

²P.L. 105-33.

(4) computed the percentage of disenrollees who switched to fee-for-service.

To conduct our study, we analyzed the data HCFA provided us that contained the records of every beneficiary who was enrolled in a Medicare risk-contract HMO in 1996.³ We did not count as disenrollees individuals who died, lost their Medicare eligibility, or moved out of their plans' service areas. We were also careful not to count administrative changes, such as one plan merging with another, as disenrollment. Because disenrollment rates may be misleading for small or very new plans, we do not report rates for plans that have fewer than 250 members or that have operated for less than 7 months. Appendix I describes our methodology. We did our work between January 1997 and April 1998 in accordance with generally accepted government auditing standards.

Results in Brief

Annual disenrollment rates exceeded 20 percent of plans' average monthly membership at more than 40 Medicare HMOs in 1996. In one extreme case, the number of members who disenrolled from a plan equaled 71 percent of that plan's average monthly membership. In contrast, 32 HMOs had disenrollment rates below 5 percent. Comparing disenrollment rates among HMOs operating in different markets may be misleading. Local market characteristics, such as the competition between plans or beneficiaries' familiarity with managed care, may affect plans' disenrollment rates. In some cases, a rate that is relatively high in one market might be relatively low in another. For example, in 1996 the highest disenrollment rate in the Portland-Vancouver area (7.4 percent) was below the lowest rate in Miami (10.1 percent).

Among plans operating in the same market, disenrollment rates varied substantially. In many markets, the highest disenrollment rate exceeded the lowest disenrollment rate by more than fourfold. For example, in Houston, Texas, the highest disenrollment rate was nearly 56 percent while the lowest rate was 8 percent. The data clearly indicate that competing plans vary widely in their ability to retain members but do not reveal why. Disenrollment rates that are high relative to rates at competing plans could, for example, be caused by plans' poor marketing practices, less-generous benefits, higher beneficiary out-of-pocket costs, or inferior service.

³Approximately 87 percent of the beneficiaries enrolled in Medicare managed care in December 1996 were in "risk contract" HMOs, so-called because the plan assumes the financial risk of providing care for the fixed per-beneficiary fee that Medicare pays.

HMOs in operation for less than 2 years tended to have higher annual disenrollment rates than older plans. However, rapid disenrollment rates—that is, the percentage of new members who left within 3 months of their enrollment—tended to be slightly lower for plans that were in operation for less than 2 years. Many HMO members who disenroll switch to fee-for-service Medicare. In markets served by at least two plans, more than one-third of disenrollees switched to fee-for-service.

Background

The number of Medicare beneficiaries enrolled in risk-contract HMOs more than doubled over the past 3 years, from 2.3 million in December 1994 to 5.2 million in December 1997. The number of Medicare risk HMOs increased from 154 to 307 over the same time period. The growth in Medicare managed care enrollees and plans is expected to continue, fueled in part by the BBA, which provided for new types of Medicare managed care plans and increased plan payments in many areas that previously lacked a fee-for-service alternative.

Recognizing beneficiaries' need for comparative information on available choices, the Congress included several consumer information provisions in the BBA. To help beneficiaries judge quality and performance, HCFA is required to publicize plans' disenrollment rates, enrollee satisfaction measures, health outcome measures, and record of compliance with certain requirements. HCFA is also required to provide beneficiaries with comparative information on plans' benefits, premiums, service areas, and supplemental benefits. HCFA is working to meet these requirements and recently launched an Internet Web page containing data on HMOs' benefits and premiums.

As we reported in 1996, Medicare beneficiaries voluntarily disenroll from their HMOs for a variety of reasons.⁴ High disenrollment rates may result from the poor education of enrollees during an HMO's marketing and enrollment process: enrollees may be ill informed about HMO provider-choice restrictions in general or the operation of their particular plan. High disenrollment rates may also result from beneficiaries' dissatisfaction with access or quality of care. Alternatively, high disenrollments may reflect a different aspect of relative satisfaction—beneficiaries' awareness that competing HMOs are offering better benefits or lower premiums. A 1992 study reported that 48 percent of disenrollees from Medicare HMOs cited dissatisfaction as their reason for leaving, 23 percent cited a misunderstanding of HMO services or

⁴GAO/HEHS-97-23, Oct. 22, 1996.

procedures, and 29 percent cited some other reason.⁵ While rates alone cannot distinguish among possible causes for disenrollment, a relatively high disenrollment rate should caution beneficiaries to investigate further before enrolling.

Currently, Medicare beneficiaries enrolled in an HMO may decide each month to switch to another available managed care plan or to fee-for-service. However, BBA provisions will curtail this option beginning in 2002.⁶

Disenrollment Rates Exceed 20 Percent at Many Medicare HMOs

Many Medicare HMOs across the nation experience high rates of beneficiary disenrollment. In 1996, annual disenrollment equaled 71 percent of average plan membership at PCA Health Plans of Florida (PCA-Jacksonville, Florida)—the highest HMO contract service-area disenrollment rate in the nation that year.⁷ Nearly 1 of 6 beneficiaries who joined PCA left the plan within 3 months. Of the 194 HMOs that operated a Medicare risk contract for at least 7 months in 1996 and had at least 250 members, about one-fifth (41) had annual disenrollment rates in excess of 20 percent. Rapid disenrollment—that is, the percentage of new members who left their plans within the first 3 months—was 10 percent or higher at 21 HMOs. Despite sometimes sizable membership losses, most Medicare risk HMOs (90 percent) attracted enough new members to increase in size during 1996.

In contrast, a number of HMOs had low disenrollment rates. Annual voluntary disenrollment was less than 5 percent of average membership at 31 HMOs in 1996. Rapid disenrollment rates were below 3 percent at 65 HMOs. (See tables 1 and 2.) Some of the national variation in disenrollment rates may be the result of differences among markets. For example, disenrollment rates may tend to be high in areas where competition is strong or where many beneficiaries are unaccustomed to managed care. In some cases, a rate considered relatively high in one market may be

⁵Frank W. Porell and others, *Factors Associated with Disenrollment from Medicare HMOs: Findings from a Survey of Disenrollees* (Boston: Health Policy Research Consortium of Brandeis University, 1992).

⁶Every November beginning in 2001, beneficiaries will decide how they will receive their Medicare benefits during the following year by selecting traditional fee-for-service, a managed care plan, or some other available option specified in the BBA. With some exceptions, beneficiaries are expected to remain in the health plan they select for the entire calendar year. However, beneficiaries will be able to make one switch during the first 6 months of 2002. In 2003 and beyond, beneficiaries will be able to make one switch during the first 3 months of each year. These switches are in addition to those made during the planned annual open season.

⁷Some HMOs had higher disenrollment rates in portions of their service areas.

considered low in another. For example, in 1996 the highest annual disenrollment rate in the Portland-Vancouver area (7.4 percent) was less than the lowest rate in Miami (10.1 percent).

Table 1: Distribution of HMOs by Annual Disenrollment Rate, 1996

Annual disenrollment rate	Number of HMOs
Greater than 30%	20
21% - 30%	21
11% - 20%	60
5% - 10%	62
Less than 5%	31
Total HMOs^a	194

^aExcludes HMOs that operated less than 7 months in 1996 or that had an average monthly membership below 250.

Source: GAO analysis of HCFA data.

Table 2: Distribution of HMOs by Rapid Disenrollment Rate, 1996

Rapid disenrollment rate	Number of HMOs
Greater than 15%	4
10% - 15%	17
3% - 9%	108
Less than 3%	65
Total HMOs^a	194

^aExcludes HMOs that operated less than 7 months in 1996 or that had an average monthly membership below 250.

Source: GAO analysis of HCFA data.

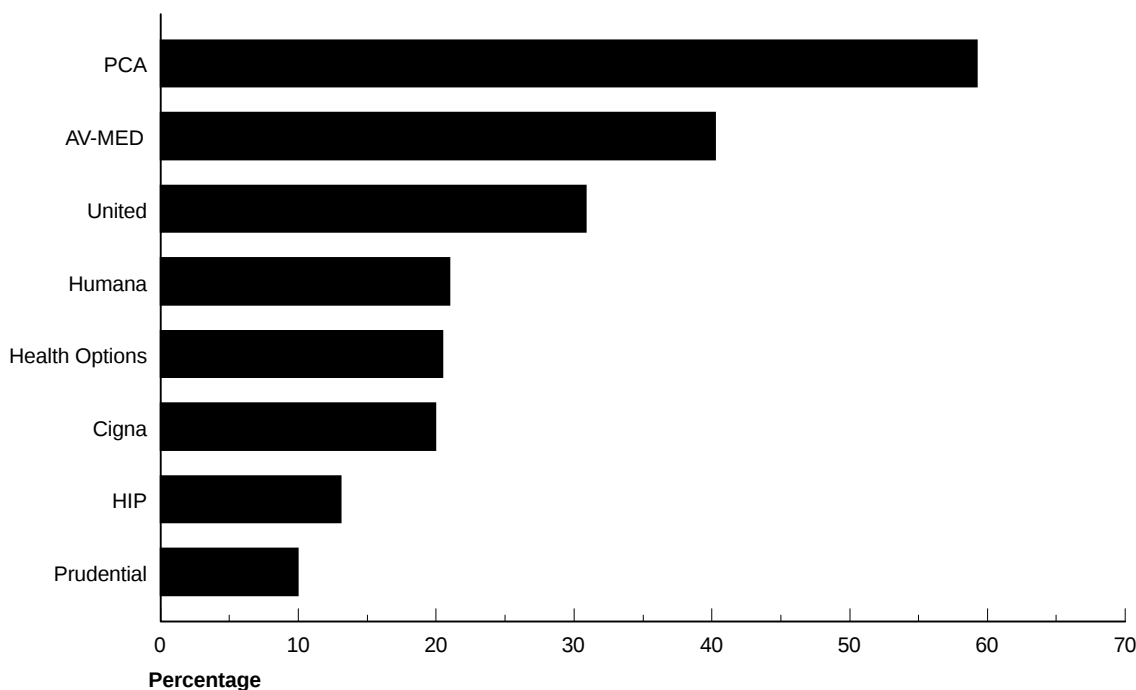
Among Competing HMOs, Disenrollment Rates Vary Widely

Among plans competing in the same market, disenrollment rates often vary widely.⁸ For example, in Tampa, Florida, PCA had an annual disenrollment rate of 59 percent in 1996—much higher than the 10-percent disenrollment rate at Prudential Health Care Plan (see fig. 1). Nearly 12 percent of all new PCA members left the plan within the first 3 months

⁸An HMO's service area may extend over a wide geographic area and encompass more than one market area. To facilitate fair comparisons among competing plans, we defined market areas and computed the annual disenrollment each plan experienced within those market areas. Because of data limitations, we calculated rapid disenrollment rates over plans' entire contract service areas. In appendix II, we group plans by market and present their market area annual disenrollment rates. In appendix II, we also list disenrollment rates for each plan's service area. For a particular plan, market area and service area disenrollment rates can differ because disenrollment is not evenly distributed over the plan's service area.

of enrolling, while only 3 percent of Prudential's new enrollees left that quickly. The differences in the disenrollment rates at the two plans cannot be explained by differences in plan size, experience, or market conditions. Both PCA and Prudential had been operating Medicare risk contracts for about 2 years and had approximately the same number of enrollees (7,600 and 9,200, respectively) in the Tampa market. Moreover, the wide variation in HMOs' disenrollment rates is not unique to the Tampa market. In 55 percent of the markets served by four or more HMOs, the highest disenrollment rate was greater than four times the lowest rate in that market. For example, disenrollment rates ranged from 8 percent to 56 percent in Houston, from 3 percent to 34 percent in Los Angeles, and from 8 percent to 38 percent in Washington, D.C.

Figure 1: Annual Rate of Voluntary Disenrollment at HMOs in the Tampa Market, 1996, as a Percentage of Average Number of Plan Members



Source: Group Health Plan File, Feb. 1997.

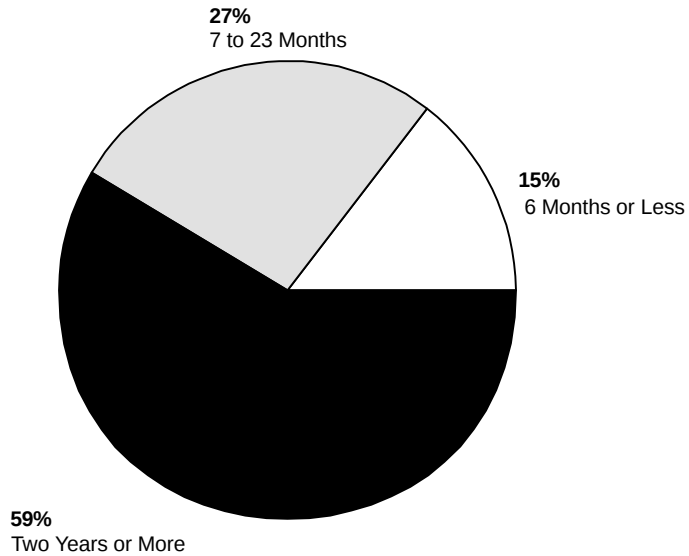
New Member Disenrollment Rates Are Slightly Lower in New HMOs

New plans tend to have higher annual disenrollment rates than more established plans. This may be because older plans have learned through experience how to better satisfy their Medicare members. Alternatively, older plans may have a larger proportion of members who are accustomed to managed care or who are reluctant to make any health care changes. Thus, lower disenrollment rates at established HMOs may partly reflect the characteristics of their members. This latter explanation is supported by the data on rapid disenrollment rates. The disenrollment rate of new enrollees varies substantially among HMOs but tends to be slightly lower at HMOs with less than 2 years of experience.

Because of the rapid growth of Medicare managed care, many plans are relatively new. In 1996, 41 percent of Medicare HMOs had operated for less than 2 years and 15 percent had operated for less than 7 months (see fig. 2). According to HCFA officials, the BBA requires the agency to disclose disenrollment rates only for plans in operation for 2 or more years. However, the law does not prohibit HCFA from publishing rates of plans with less operating experience. We calculated disenrollment rates for HMOs with as little as 7 months of experience and a minimum membership average of 250 members per month. Appendix II lists HMOs' years of experience and average monthly membership because this information may be important to beneficiaries considering a particular managed care plan. (Fig. 3 shows the distribution of HMOs by average monthly membership.)

Figure 2: Distribution of Medicare Risk HMOs by Years in Operation as of December 31, 1996

Age of Medicare Contract

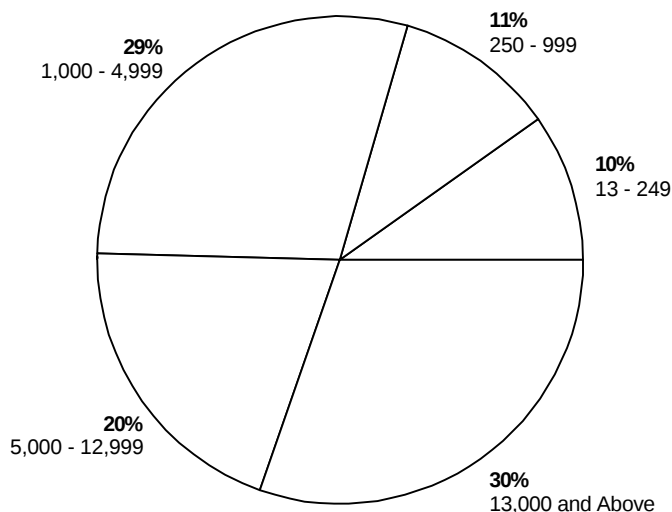


Note: Does not add to 100 percent because of rounding.

Source: HCFA Group Health Plan System.

Figure 3: Distribution of Medicare Risk HMOs by Size of Plan, 1996

Average Plan Membership



Source: HCFA Group Health Plan System.

Many HMO Disenrollees Switch to Fee-for-Service Instead of Another Available HMO

Many beneficiaries who disenroll from a managed care plan switch to traditional fee-for-service Medicare. In areas served by only one plan, HMO disenrollees have no other option. However, many disenrollees could join a different managed care plan but switch to fee-for-service instead. In the 92 urban market areas served by two or more plans, more than one-third (36 percent) of HMO disenrollees switched to fee-for-service. Even in markets served by multiple plans, the proportion of beneficiaries changing to fee-for-service can be high. For example, in Miami—a market served by nine HMOs—more than 46 percent of beneficiaries who disenrolled from United HealthCare of Florida during 1996 switched to fee-for-service rather than join another HMO. (The percentage of each plan's disenrollees who switched to fee-for-service is shown in app. II.)

Agency Comments and Our Evaluation

In commenting on a draft of this report, HCFA officials agreed that the variation of HMO disenrollment rates among plans operating in the same markets is useful information. HCFA is interested in making disenrollment information more meaningful by developing a disenrollment survey to determine why beneficiaries leave HMOs. In addition, HCFA officials said

they are interested in factors that might explain the variation in rates, such as quality of and access to care, NCQA accreditation, incidents of fraud or abuse, and the extent of the provider network. However, at the time the officials made these comments, HCFA had not decided on its methodology for calculating disenrollment rates or the minimum size and age of plans it would report rates on. HCFA officials said they will address these and many other methodological issues before HCFA publishes disenrollment rates—currently scheduled for the fall of 1999.

As agreed with your office, unless you publicly announce its contents earlier, we plan no further distribution of this report until 30 days after its issue date. We will then send copies to appropriate congressional committees, the Secretary of Health and Human Services, and others who are interested.

If you have any questions about this report, please contact me at (202) 512-7114 or James C. Cosgrove, Assistant Director, at (202) 512-7029. Other contributors include George M. Duncan, Beverly Ross, and Wayne Turowski.

Sincerely yours,

A handwritten signature in black ink that reads "William J. Scanlon". The signature is written in a cursive style with a large, stylized "W" and "S".

William J. Scanlon
Director, Health Financing
and Systems Issues

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Abbreviations

BBA	Balanced Budget Act of 1997
GHP	Group Health Plan
HCFA	Health Care Financing Administration
HMO	health maintenance organization
MSA	metropolitan statistical area
NECMA	New England county metropolitan area
PMSA	primary metropolitan statistical area

Methodology

We used Health Care Financing Administration (HCFA) data to compute beneficiary disenrollment rates for each health maintenance organization (HMO) that operated a Medicare risk contract during 1996. To measure voluntary disenrollment, we excluded disenrollments caused by death, loss of Medicare eligibility, or moves outside plans' service areas. We also did not count as voluntary disenrollment administrative changes such as one plan merging with another.

Data Sources

We used the February 1997 Group Health Plan (GHP) file to identify beneficiaries who were enrolled in a risk plan during any part of 1996. We then merged enrollees' GHP data with additional data contained in the enrollment database. From these data, we calculated monthly new enrollments, new disenrollments, and membership at all risk plans operating in 1996.

We used HCFA's October 1996 Service Area File to determine the counties and parts of counties each plan served. We used this information to group HMOs in market areas defined by metropolitan statistical areas (MSA) or New England county metropolitan areas (NECMA) in the six New England states. To calculate plans' market area disenrollment rates, we analyzed disenrollment within the MSA or NECMA in comparison with the plans' membership within the same area.

Rate Calculations

To compute total voluntary disenrollment rates, we first divided the sum of 1996 voluntary disenrollments by the number of member-months (the sum of total monthly enrollments for each month in 1996), to compute a rate of disenrollment per member-month. We then multiplied this result by 12 to obtain the rate per member-year (this rate could represent a single member who stayed in the plan for all 12 months or 12 members who each stayed in the plan for only 1 month). Finally, we multiplied the result by 100 to express disenrollment per 100 member-years. Conceptually, this disenrollment rate compares a plan's total voluntary disenrollment with its average monthly membership. For example, a plan that had voluntary disenrollments of 1,000 members during 1996 and averaged 5,000 members per month would have a total voluntary disenrollment rate of 20 percent. This methodology is conceptually similar to, but computationally somewhat different from, the methodology in our October 1996 report.⁹

⁹GAO/HEHS-97-23, Oct. 22, 1996.

We analyzed whether HMO disenrollees switched to a different managed care plan or to fee-for-service. For each HMO, we then calculated the proportion of disenrollees who switched to fee-for-service.

We computed each plan's rapid disenrollment rate by summing its 1996 disenrollments that occurred within 3 months of enrollment and divided that sum by total new enrollments from November 1995 to December 1996.

Medicare Risk HMO Voluntary Disenrollment Rates, 1996

The four tables in this appendix detail the voluntary disenrollment rates, by Bureau of the Census major geographic region—Northeast, South, Midwest, and West—for Medicare risk HMOs.

Explanation of Column Headings

- Metropolitan area: U.S. Bureau of the Census statistical area: metropolitan statistical areas (MSA), primary metropolitan statistical areas (PMSA), or New England county metropolitan areas (NECMA).
- HCFA contract #: Plan contract number assigned by HCFA.
- Plan name: Name of risk plan as reported by HCFA.
- Plan age: Number of years and months between the plan’s first enrollment of beneficiaries and December 31, 1996.
- Average monthly membership: Average monthly membership in 1996.
- Vol. rate: Voluntary annual disenrollment rate.
- FFS as % of vol.: Percentage of disenrollees who switched to Medicare fee-for-service.
- Rapid rate: Percentage of new members who disenrolled within 3 months of enrolling.

Sort Order

Plans are listed by census region and metropolitan area. In metropolitan areas with two or more plans, plans are listed in descending order of voluntary disenrollment rate.

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

Table II.1: Voluntary Disenrollment Rates for Medicare Risk HMOs, Northeast Region

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Albany-Schenectady-Troy, NY MSA									
H3361	WellCare of New York, Inc.	1/3	441	7.9	68.6	2,878	11.7	57.9	2.5
H3368	Capital Area Community HP	0/3	1,460	a	a	1,479	a	a	a
Allentown-Bethlehem-Easton, PA MSA									
H3962	Keystone Health Plan Central, Inc.	0/7	447	19.9	82.7	1,863	19.5	82.1	4.3
H3931	U.S. Health Care Systems of PA	11/2	5,408	6.4	85.0	63,494	5.3	62.1	3.3
H3956	Aetna Health Plans of Central/East PA	2/6	519	5.8	56.7	9,065	16.6	39.0	4.2
H3954	Geisinger Health Plan	2/9	99	a	a	15,028	3.0	73.6	1.8
Altoona, PA MSA									
H3957	Keystone Health Plan West	1/8	1,047	a	a	48,663	5.2	83.0	2.1
H3954	Geisinger Health Plan	2/9	184	a	a	15,028	3.0	73.6	1.8
Atlantic-Cape May, NJ PMSA									
H3152	HMO of New Jersey, Inc.	3/2	2,584	12.0	54.0	32,261	11.0	55.4	5.1
H3156	Amerihealth HMO, Inc.	0/11	395	9.9	71.8	2,056	9.1	66.8	2.7
H3157	Aetna Health Plans of New Jersey	0/11	924	7.3	58.1	11,688	9.1	51.2	1.9
H3154	Medigroup, Inc.	0/10	213	a	a	3,994	22.4	75.9	6.9
H3155	First Option Health Plan of NJ, Inc.	0/11	139	a	a	2,996	11.2	84.4	3.7
H3107	Oxford Health Plans (New Jersey), Inc.	4/10	16	a	a	9,417	8.1	65.5	3.6
H3158	HIP of New Jersey	1/0	27	a	a	4,513	6.8	41.2	2.1
Barnstable-Yarmouth, MA NECMA									
H2255	U.S. Healthcare, Inc. MASS	2/6	1,055	10.6	92.0	10,143	12.6	57.6	4.4
H2258	Pilgrim Health Care, Inc.	1/11	163	a	a	8,065	6.8	45.8	2.0
H2261	HMO BLUE, Inc.	0/10	101	a	a	9,759	5.2	44.4	2.0
Bergen-Passaic, NJ PMSA									
H3154	Medigroup, Inc.	0/10	609	22.1	72.3	3,994	22.4	75.9	6.9
H3152	HMO of New Jersey, Inc.	3/2	1,057	15.3	71.6	32,261	11.0	55.4	5.1
H3155	First Option Health Plan of NJ, Inc.	0/11	760	12.6	92.0	2,996	11.2	84.4	3.7
H3158	HIP of New Jersey	1/0	635	5.5	42.9	4,513	6.8	41.2	2.1
H3107	Oxford Health Plans (New Jersey), Inc.	4/10	5,425	4.7	67.6	9,417	8.1	65.5	3.6
H3157	Aetna Health Plans of New Jersey	0/11	216	a	a	11,688	9.1	51.2	1.9
Binghamton, NY MSA									
H3371	Community Health Plan	0/2	158	a	a	159	a	a	a

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Boston-Worcester-Lawrence-Lowell-Brockton, MA-NH NECMA									
H2255	U.S. Healthcare, Inc. MASS	2/6	8,274	12.4	53.6	10,143	12.6	57.6	4.4
H3049	U.S. HealthCare of New Hampshire, Inc.	2/6	848	12.0	96.1	967	13.3	91.5	6.4
H4102	United Health Plans of New England	8/11	3,062	9.8	30.1	14,317	4.8	49.4	2.0
H2261	HMO BLUE, Inc.	0/10	4,805	7.0	37.3	9,759	5.2	44.4	2.0
H2258	Pilgrim Health Care, Inc.	1/11	7,707	6.5	44.6	8,065	6.8	45.8	2.0
H2256	Tufts Associated HMO, Inc.	2/3	31,276	4.7	59.8	32,787	4.9	61.0	2.1
H2206	Harvard Community Health Plan	11/6	20,207	2.6	54.6	23,881	2.9	53.2	1.2
H9001	Fallon Community Health Plan, Inc.	11/9	26,105	1.3	50.3	27,811	1.5	49.9	0.8
H2204	Harvard Community Health Plan of N.E.	11/4	193	a	a	217	a	a	a
H4153	United Health Plans of New England	0/3	40	a	a	174	a	a	a
Buffalo-Niagara Falls, NY MSA									
H3362	Independent Health Assn.	0/8	1,548	8.8	93.4	1,608	9.4	94.1	2.8
H3351	Health Care Plan, Inc.	7/0	9,343	4.4	63.9	9,565	4.4	63.3	3.4
Dutchess County, NY PMSA									
H3361	WellCare of New York, Inc.	1/3	419	23.1	34.0	2,878	11.7	57.9	2.5
H3366	Physicians Health SVC of NY, Inc.	0/10	1	a	a	679	16.8	71.6	3.7
H3312	U.S. HealthCare, Inc.	10/1	110	a	a	15,096	12.9	57.3	5.8
H3373	Capital Area Community HP	0/2	147	a	a	214	a	a	a
Erie, PA MSA									
H3957	Keystone Health Plan West	1/8	1,800	a	a	48,663	5.2	83.0	2.1
Harrisburg-Lebanon-Carlisle, PA MSA									
H3962	Keystone Health Plan Central, Inc.	0/7	429	25.2	79.4	1,863	19.5	82.1	4.3
H3931	U.S. Health Care Systems of PA	11/2	1,167	12.3	75.5	63,494	5.3	62.1	3.3
H3956	Aetna Health Plans of Central/East PA	2/6	3,120	8.4	79.8	9,065	16.6	39.0	4.2
H3960	HealthAmerica of Central PA	0/5	108	a	a	153	a	a	a
Hartford, CT NECMA									
H0751	U.S. Healthcare, Inc.	2/6	3,123	10.8	93.8	6,712	12.0	86.1	4.4
H0752	Oxford Healthplan	0/10	126	a	a	1,390	13.7	50.3	4.2
Jamestown, NY MSA									
H3362	Independent Health Assn.	0/8	45	a	a	1,608	9.4	94.1	2.8
H3351	Health Care Plan, Inc.	7/0	33	a	a	9,565	4.4	63.3	3.4
Jersey City, NJ PMSA									
H3152	HMO of New Jersey, Inc.	3/2	450	23.4	72.4	32,261	11.0	55.4	5.1

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H3107	Oxford Health Plans (New Jersey), Inc.	4/10	670	12.1	80.2	9,417	8.1	65.5	3.6
H3154	Medigroup, Inc.	0/10	241	a	a	3,994	22.4	75.9	6.9
H3155	First Option Health Plan of NJ, Inc.	0/11	46	a	a	2,996	11.2	84.4	3.7
H3157	Aetna Health Plans of New Jersey	0/11	40	a	a	11,688	9.1	51.2	1.9
H3158	HIP of New Jersey	1/0	218	a	a	4,513	6.8	41.2	2.1
Johnstown, PA MSA									
H3957	Keystone Health Plan West	1/8	1,498	10.9	98.5	48,663	5.2	83.0	2.1
H3954	Geisinger Health Plan	2/9	28	a	a	15,028	3.0	73.6	1.8
Lancaster, PA MSA									
H3956	Aetna Health Plans of Central/East PA	2/6	427	14.8	79.4	9,065	16.6	39.0	4.2
H3931	U.S. Health Care Systems of PA	11/2	1,743	5.9	89.2	63,494	5.3	62.1	3.3
H3960	HealthAmerica of Central PA	0/5	30	a	a	153	a	a	a
Middlesex-Somerset-Hunterdon, NJ PMSA									
H3154	Medigroup, Inc.	0/10	386	21.5	76.8	3,994	22.4	75.9	6.9
H3157	Aetna Health Plans of New Jersey	0/11	2,032	11.2	46.9	11,688	9.1	51.2	1.9
H3152	HMO of New Jersey, Inc.	3/2	2,507	10.4	72.1	32,261	11.0	55.4	5.1
H3107	Oxford Health Plans (New Jersey), Inc.	4/10	342	8.2	71.4	9,417	8.1	65.5	3.6
H3158	HIP of New Jersey	1/0	1,634	4.4	63.9	4,513	6.8	41.2	2.1
H3155	First Option Health Plan of NJ, Inc.	0/11	214	a	a	2,996	11.2	84.4	3.7
Monmouth-Ocean, NJ PMSA									
H3154	Medigroup, Inc.	0/10	982	21.1	76.9	3,994	22.4	75.9	6.9
H3107	Oxford Health Plans (New Jersey), Inc.	4/10	319	20.3	60.0	9,417	8.1	65.5	3.6
H3152	HMO of New Jersey, Inc.	3/2	4,779	13.5	60.0	32,261	11.0	55.4	5.1
H3158	HIP of New Jersey	1/0	399	13.0	25.0	4,513	6.8	41.2	2.1
H3157	Aetna Health Plans of New Jersey	0/11	1,020	12.7	47.9	11,688	9.1	51.2	1.9
H3155	First Option Health Plan of NJ, Inc.	0/11	1,423	11.0	78.5	2,996	11.2	84.4	3.7
H3156	Amerihealth HMO, Inc.	0/11	65	a	a	2,056	9.1	66.8	2.7
Nassau-Suffolk, NY PMSA									
H3354	NYL Care	4/9	9,227	18.3	20.5	12,794	18.0	24.8	6.8
H3359	Managed Health, Inc.	2/6	560	10.9	24.6	1,344	10.3	24.5	3.3
H3312	U.S. HealthCare, Inc.	10/1	4,852	9.3	47.5	15,096	12.9	57.3	5.8
H3360	ChoiceCare Long Island, Inc.	1/4	4,192	6.8	55.9	4,449	7.9	57.3	2.2
H3307	Oxford Health Plans (New York), Inc.	5/0	25,669	5.8	48.2	88,850	7.0	59.8	3.6
H3330	HIP of Greater New York	9/5	12,285	4.2	41.6	51,339	5.2	47.6	4.2

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H3366	Physicians Health SVC of NY, Inc.	0/10	136	a	a	679	16.8	71.6	3.7
H3365	Cigna HealthCare of New York	0/3	46	a	a	259	a	a	a
H3370	Empire Blue Cross Blue Shield	0/4	16	a	a	904	a	a	a
New Haven-Bridgeport-Stamford-Waterbury-Danbury, CT NECMA									
H0751	U.S. Healthcare, Inc.	2/6	3,185	12.0	83.6	6,712	12.0	86.1	4.4
H0752	Oxford Healthplan	0/10	1,197	8.3	73.5	1,390	13.7	50.3	4.2
New London-Norwich, CT NECMA									
H0752	Oxford Healthplan	0/10	44	a	a	1,390	13.7	50.3	4.2
H0751	U.S. Healthcare, Inc.	2/6	130	a	a	6,712	12.0	86.1	4.4
New York, NY PMSA									
H3366	Physicians Health SVC of NY, Inc.	0/10	553	16.9	73.1	679	16.8	71.6	3.7
H3354	NYL Care	4/9	3,456	16.5	34.9	12,794	18.0	24.8	6.8
H3312	U.S. HealthCare, Inc.	10/1	9,018	13.4	60.9	15,096	12.9	57.3	5.8
H3359	Managed Health, Inc.	2/6	751	9.0	25.0	1,344	10.3	24.5	3.3
H3307	Oxford Health Plans (New York), Inc.	5/0	62,281	6.3	72.9	88,850	7.0	59.8	3.6
H3363	Kaiser Foundation HP of New York	1/1	1,015	4.7	31.3	1,086	4.8	28.8	1.7
H3330	HIP of Greater New York	9/5	38,126	4.1	57.2	51,339	5.2	47.6	4.2
H3361	WellCare of New York, Inc.	1/3	169	a	a	2,878	11.7	57.9	2.5
H3360	ChoiceCare Long Island, Inc.	1/4	244	a	a	4,449	7.9	57.3	2.2
H3365	Cigna HealthCare of New York	0/3	212	a	a	259	a	a	a
H3370	Empire Blue Cross Blue Shield	0/4	880	a	a	904	a	a	a
Newark, NJ PMSA									
H3154	Medigroup, Inc.	0/10	956	24.5	84.1	3,994	22.4	75.9	6.9
H3152	HMO of New Jersey, Inc.	3/2	2,293	12.8	75.5	32,261	11.0	55.4	5.1
H3155	First Option Health Plan of NJ, Inc.	0/11	297	9.5	96.2	2,996	11.2	84.4	3.7
H3157	Aetna Health Plans of New Jersey	0/11	721	9.2	39.3	11,688	9.1	51.2	1.9
H3107	Oxford Health Plans (New Jersey), Inc.	4/10	2,298	9.2	75.5	9,417	8.1	65.5	3.6
H3158	HIP of New Jersey	1/0	193	a	a	4,513	6.8	41.2	2.1
Newburgh, NY-PA PMSA									
H3361	WellCare of New York, Inc.	1/3	301	13.0	53.8	2,878	11.7	57.9	2.5
H3312	U.S. HealthCare, Inc.	10/1	824	10.1	81.9	15,096	12.9	57.3	5.8
H3366	Physicians Health SVC of NY, Inc.	0/10	1	a	a	679	16.8	71.6	3.7
H3307	Oxford Health Plans (New York), Inc.	5/0	159	a	a	88,850	7.0	59.8	3.6
H3953	HMO of Northeastern PA, Inc.	2/6	12	a	a	11,504	6.3	84.8	1.9

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Philadelphia, PA-NJ PMSA									
H3107	Oxford Health Plans (New Jersey), Inc.	4/10	251	23.9	47.3	9,417	8.1	65.5	3.6
H3154	Medigroup, Inc.	0/10	466	18.5	59.7	3,994	22.4	75.9	6.9
H3949	Greater Atlantic Health Service, Inc.	4/7	13,077	12.0	34.7	13,195	12.3	36.2	7.9
H3157	Aetna Health Plans of New Jersey	0/11	2,718	10.2	37.3	11,688	9.1	51.2	1.9
H3956	Aetna Health Plans of Central/East PA	2/6	1,962	10.0	59.7	9,065	16.6	39.0	4.2
H3152	HMO of New Jersey, Inc.	3/2	14,901	8.7	46.4	32,261	11.0	55.4	5.1
H3156	Amerihealth HMO, Inc.	0/11	1,309	8.0	61.9	2,056	9.1	66.8	2.7
H3158	HIP of New Jersey	1/0	1,261	6.5	23.2	4,513	6.8	41.2	2.1
H3952	Keystone Health Plan East, Inc.	3/10	67,789	4.7	77.4	68,163	4.9	76.9	2.6
H3931	U.S. Health Care Systems of PA	11/2	51,048	4.2	58.0	63,494	5.3	62.1	3.3
H3155	First Option Health Plan of NJ, Inc.	0/11	99	a	a	2,996	11.2	84.4	3.7
Pittsburgh, PA MSA									
H3951	U.S. Health Care Systems of PA	5/5	21,009	8.0	44.7	22,537	8.5	46.3	4.4
H3957	Keystone Health Plan West	1/8	42,661	4.7	80.1	48,663	5.2	83.0	2.1
H3959	HealthAmerica Pennsylvania, Inc.	0/10	3,519	2.3	52.5	3,613	2.5	53.7	0.7
Pittsfield, MA NECMA									
H2261	HMO BLUE, Inc.	0/10	8	a	a	9,759	5.2	44.4	2.0
Providence-Warwick-Pawtucket, RI NECMA									
H4149	Harvard Community Health Plan of N.E.	1/5	3,980	4.4	70.5	4,002	4.7	69.3	3.8
H4102	United Health Plans of New England	8/11	10,679	3.2	69.2	14,317	4.8	49.4	2.0
Reading, PA MSA									
H3956	Aetna Health Plans of Central/East PA	2/6	2,040	21.7	23.7	9,065	16.6	39.0	4.2
H3962	Keystone Health Plan Central, Inc.	0/7	448	9.9	84.6	1,863	19.5	82.1	4.3
H3931	U.S. Health Care Systems of PA	11/2	2,311	9.0	63.9	63,494	5.3	62.1	3.3
H3960	HealthAmerica of Central PA	0/5	6	a	a	153	a	a	a
Rochester, NY MSA									
H3305	Rochester Area HMO, Inc.	11/1	14,908	3.2	45.8	15,118	3.2	46.5	0.7
H3362	Independent Health Assoc.	0/8	8	a	a	1,608	9.4	94.1	2.8
H3351	Health Care Plan, Inc.	7/0	27	a	a	9,565	4.4	63.3	3.4
Scranton—Wilkes-Barre—Hazleton, PA MSA									
H3953	HMO of Northeastern PA, Inc.	2/6	7,256	5.2	74.1	11,504	6.3	84.8	1.9
H3954	Geisinger Health Plan	2/9	4,658	2.7	66.1	15,028	3.0	73.6	1.8
H3960	HealthAmerica of Central PA	0/5	36	a	a	153	a	a	a

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**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Sharon, PA MSA									
H3957	Keystone Health Plan West	1/8	762	11.6	100.0	48,663	5.2	83.0	2.1
Springfield, MA NECMA									
H2255	U.S. Healthcare, Inc. MASS	2/6	588	15.0	60.2	10,143	12.6	57.6	4.4
H2256	Tufts Associated HMO, Inc.	2/3	1,350	6.4	76.7	32,787	4.9	61.0	2.1
H2261	HMO BLUE, Inc.	0/10	4,732	2.8	47.7	9,759	5.2	44.4	2.0
H9001	Fallon Community Health Plan, Inc.	11/9	70	a	a	27,811	1.5	49.9	0.8
State College, PA MSA									
H3954	Geisinger Health Plan	2/9	1,912	2.2	69.8	15,028	3.0	73.6	1.8
H3961	HealthAmerica of Central PA	0/3	13	a	a	13	a	a	a
Trenton, NJ PMSA									
H3152	HMO of New Jersey, Inc.	3/2	2,125	7.1	60.9	32,261	11.0	55.4	5.1
H3157	Aetna Health Plans of New Jersey	0/11	1,214	4.0	56.8	11,688	9.1	51.2	1.9
H3154	Medigroup, Inc.	0/10	126	a	a	3,994	22.4	75.9	6.9
H3155	First Option Health Plan of NJ, Inc.	0/11	9	a	a	2,996	11.2	84.4	3.7
H3156	Amerihealth HMO, Inc.	0/11	90	a	a	2,056	9.1	66.8	2.7
H3107	Oxford Health Plans (New Jersey), Inc.	4/10	23	a	a	9,417	8.1	65.5	3.6
H3158	HIP of New Jersey	1/0	92	a	a	4,513	6.8	41.2	2.1
Vineland-Millville-Bridgeton, NJ PMSA									
H3152	HMO of New Jersey, Inc.	3/2	1,283	11.0	39.0	32,261	11.0	55.4	5.1
H3157	Aetna Health Plans of New Jersey	0/11	1,097	5.0	82.0	11,688	9.1	51.2	1.9
H3154	Medigroup, Inc.	0/10	3	a	a	3,994	22.4	75.9	6.9
H3155	First Option Health Plan of NJ, Inc.	0/11	27	a	a	2,996	11.2	84.4	3.7
H3156	Amerihealth HMO, Inc.	0/11	162	a	a	2,056	9.1	66.8	2.7
H3107	Oxford Health Plans (New Jersey), Inc.	4/10	11	a	a	9,417	8.1	65.5	3.6
Williamsport, PA MSA									
H3953	HMO of Northeastern PA, Inc.	2/6	4,050	8.1	98.5	11,504	6.3	84.8	1.9
H3954	Geisinger Health Plan	2/9	254	5.5	71.4	15,028	3.0	73.6	1.8
York, PA MSA									
H3956	Aetna Health Plans of Central/East PA	2/6	943	52.4	16.6	9,065	16.6	39.0	4.2
H3962	Keystone Health Plan Central, Inc.	0/7	413	17.4	92.9	1,863	19.5	82.1	4.3
H3931	U.S. Health Care Systems of PA	11/2	550	16.9	67.7	63,494	5.3	62.1	3.3
Others, Not in an MSA									
H3931	U.S. Health Care Systems of PA	11/2	627	14.5	81.3	63,494	5.3	62.1	3.3
H3951	U.S. Health Care Systems of PA	5/5	1,299	12.1	65.6	22,537	8.5	46.3	4.4

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H3957	Keystone Health Plan West	1/8	2,601	7.8	86.6	48,663	5.2	83.0	2.1
H3361	WellCare of New York, Inc.	1/3	1,501	6.5	81.6	2,878	11.7	57.9	2.5
H3954	Geisinger Health Plan	2/9	7,425	3.1	83.0	15,028	3.0	73.6	1.8
H3962	Keystone Health Plan Central, Inc.	0/7	115	a	a	1,863	19.5	82.1	4.3
H0752	Oxford Healthplan	0/10	4	a	a	1,390	13.7	50.3	4.2
H3049	U.S. HealthCare of New Hampshire, Inc.	2/6	54	a	a	967	13.3	91.5	6.4
H0751	U.S. Healthcare, Inc.	2/6	183	a	a	6,712	12.0	86.1	4.4
H3953	HMO of Northeastern PA, Inc.	2/6	95	a	a	11,504	6.3	84.8	1.9
H2261	HMO BLUE, Inc.	0/10	36	a	a	9,759	5.2	44.4	2.0
H3351	Health Care Plan, Inc.	7/0	118	a	a	9,565	4.4	63.3	3.4
H3305	Rochester Area HMO, Inc.	11/1	122	a	a	15,118	3.2	46.5	0.7
H3959	HealthAmerica Pennsylvania, Inc.	0/10	85	a	a	3,613	2.5	53.7	0.7
H9001	Fallon Community Health Plan, Inc.	11/9	13	a	a	27,811	1.5	49.9	0.8
H0851	Amerihealth HMO, Inc.	0/2	18	a	a	38	a	a	a
H3373	Capital Area Community HP	0/2	66	a	a	214	a	a	a
H3960	HealthAmerica of Central PA	0/5	2	a	a	153	a	a	a

^aThis plan either had an average enrollment of less than 250 or was in operation 6 months or less.

Table II.2: Voluntary Disenrollment Rates for Medicare Risk HMOs, Southern Region

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Atlanta, GA MSA									
H1155	United Healthcare of Georgia, Inc.	0/8	2,274	18.9	97.6	2,335	18.9	96.6	4.4
H1156	USHC of Georgia, Inc.	0/1	18	a	a	19	a	a	a
Austin-San Marcos, TX MSA									
H4557	PCA Health Plans of Texas, Inc.	3/10	4,438	6.6	96.6	18,517	35.1	53.6	13.8
H4558	NYLCARE Health Plans, Inc.	3/6	15	a	a	28,994	8.6	55.3	3.4
Baltimore, MD PMSA									
H2153	Optimum Choice, Inc.	2/5	2,332	29.2	22.9	11,611	59.9	40.2	6.0
H2101	HealthCare Corp. of the Mid-Atlantic	10/7	3,327	14.4	75.6	4,966	14.7	79.5	4.8
H2154	U.S. HealthCare Delaware	2/2	2,863	11.4	67.7	4,026	12.0	65.5	4.2
H2152	NYLCARE Health Plans, Inc.	2/5	672	10.3	60.9	4,804	8.1	60.9	2.5

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H2151	Chesapeake Health Plan, Inc.	2/7	5,386	7.6	73.1	5,829	8.5	70.0	3.0
H0951	Humana Group Health Plan, Inc.	1/11	36	a	a	7,497	23.0	77.0	8.1
Baton Rouge, LA MSA									
H1956	Advantage Health Plan, Inc.	0/10	461	32.3	66.1	3,028	26.7	76.5	8.8
H1954	Community Health Network of Louisiana	2/2	5,037	13.7	64.7	14,825	24.8	63.0	10.8
H1951	Ochsner Health Plan	2/1	4,301	10.3	33.5	21,558	9.5	42.9	4.2
H1955	Gulf South Health Plans, Inc.	1/9	2,597	5.7	46.9	3,686	8.3	51.1	3.0
Beaumont-Port Arthur, TX MSA									
H4558	NYLCARE Health Plans, Inc.	3/6	1,980	11.5	92.5	28,994	8.6	55.3	3.4
H4565	HMO Texas, L.C.	0/3	534	a	a	634	a	a	a
Birmingham, AL MSA									
H0151	United Healthcare of Alabama	1/9	5,303	10.7	91.4	5,384	11.0	90.5	4.5
H0150	Health Partners of Alabama	2/8	5,807	8.0	70.1	5,924	8.2	71.2	3.8
Brazoria, TX PMSA									
H4557	PCA Health Plans of Texas, Inc.	3/10	276	57.3	48.7	18,517	35.1	53.6	13.8
H4562	FHP of Texas, Inc.	1/7	292	35.9	68.6	3,381	36.6	47.3	10.7
H4510	Humana HP of Texas	8/7	358	25.2	74.4	19,813	22.2	49.2	10.0
H4558	NYLCARE Health Plans, Inc.	3/6	1,061	8.3	45.5	28,994	8.6	55.3	3.4
H4563	Prudential Health Care Plan, Inc.	1/11	74	a	a	5,392	29.8	47.0	9.5
H4565	HMO Texas, L.C.	0/3	3	a	a	634	a	a	a
Bryan-College Station, TX MSA									
H4557	PCA Health Plans of Texas, Inc.	3/10	10	a	a	18,517	35.1	53.6	13.8
H4590	Pacificare of Texas, Inc.	9/0	16	a	a	58,034	12.7	45.0	4.9
H4558	NYLCARE Health Plans, Inc.	3/6	3	a	a	28,994	8.6	55.3	3.4
Charleston-North Charleston, SC MSA									
H4249	Companion HealthCare Corporation	0/10	432	5.9	100.0	1,343	8.5	98.8	2.6
Clarksville-Hopkinsville, TN-KY MSA									
H4452	Health 1*2*3	0/9	38	a	a	915	13.0	100.0	3.4
Columbia, SC MSA									
H4249	Companion HealthCare Corporation	0/10	718	8.7	97.9	1,343	8.5	98.8	2.6
Corpus Christi, TX MSA									
H4504	Humana HP of Texas	11/0	8,551	12.0	98.6	8,747	12.3	98.0	7.5
H4557	PCA Health Plans of Texas, Inc.	3/10	3	a	a	18,517	35.1	53.6	13.8
H4558	NYLCARE Health Plans, Inc.	3/6	2	a	a	28,994	8.6	55.3	3.4

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Cumberland, MD-WV MSA									
H2153	Optimum Choice, Inc.	2/5	194	a	a	11,611	59.9	40.2	6.0
H2101	HealthCare Corp. of the Mid-Atlantic	10/7	156	a	a	4,966	14.7	79.5	4.8
H2151	Chesapeake Health Plan, Inc.	2/7	3	a	a	5,829	8.5	70.0	3.0
Dallas, TX PMSA									
H4507	NYLCARE Health Plans, Inc.	10/0	11,521	9.3	70.0	19,289	9.2	64.5	3.7
H4590	Pacificare of Texas, Inc.	9/0	7,606	8.9	83.1	58,034	12.7	45.0	4.9
Daytona Beach, FL MSA									
H1061	AV-MED Health Plan, Inc.	3/3	739	150.3	30.1	5,641	54.1	21.0	9.5
H1036	Humana Medical Plan, Inc.	11/9	21,158	10.0	53.7	216,043	17.5	32.5	8.4
H1035	Florida Health Care Plan, Inc.	11/2	13,096	4.9	49.8	13,399	5.0	49.2	2.6
Dover, DE MSA									
H0850	U.S. HealthCare Delaware	2/6	323	11.5	73.0	2,053	13.3	62.4	5.4
H2153	Optimum Choice, Inc.	2/5	50	a	a	11,611	59.9	40.2	6.0
H0851	Amerihealth HMO, Inc.	0/2	2	a	a	38	a	a	a
Florence, SC MSA									
H4249	Companion HealthCare Corporation	0/10	50	a	a	1,343	8.5	98.8	2.6
Fort Lauderdale, FL PMSA									
H1056	PCA Health Plans of Florida, Inc.	5/2	7,995	33.3	18.0	17,278	40.5	20.0	19.9
H1076	HIP Health Plan of Florida, Inc.	1/9	4,956	29.2	21.6	11,869	29.7	24.2	13.5
H1013	Foundation Health, A Florida Health Plan	9/7	11,115	27.4	17.2	26,070	34.6	21.6	22.5
H9011	United HealthCare of Florida, Inc.	11/9	9,110	22.3	21.4	49,307	16.6	41.2	11.3
H1073	Prudential Health Care Plan, Inc.	2/3	3,916	14.9	32.0	11,706	16.1	31.3	5.0
H1036	Humana Medical Plan, Inc.	11/9	40,057	14.0	25.5	216,043	17.5	32.5	8.4
H1026	Health Options, Inc.	11/9	15,352	11.7	29.6	45,247	12.3	34.4	6.1
H1016	AV-MED Health Plan, Inc.	11/9	9,161	9.1	31.3	21,614	10.9	31.9	6.6
H1078	Neighborhood Health Partnership, Inc.	1/6	206	a	a	3,378	19.6	35.1	6.7
Fort Myers-Cape Coral, FL MSA									
H1036	Humana Medical Plan, Inc.	11/9	1,850	15.2	97.5	216,043	17.5	32.5	8.4
H1068	PCA Health Plans of Florida, Inc.	2/3	9	a	a	10,304	51.7	18.7	11.6
Fort Pierce-Port St. Lucie, FL MSA									
H1036	Humana Medical Plan, Inc.	11/9	2,808	13.2	96.2	216,043	17.5	32.5	8.4
Fort Worth-Arlington, TX PMSA									
H4590	Pacificare of Texas, Inc.	9/0	1,476	14.8	52.1	58,034	12.7	45.0	4.9
H4507	NYLCARE Health Plans, Inc.	10/0	6,441	8.6	54.1	19,289	9.2	64.5	3.7

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H4559	Harris Health Plan, Inc.	2/0	18,171	7.8	80.9	18,585	7.9	80.6	4.3
Gainesville, FL MSA									
H1057	AV-MED Health Plan, Inc.	3/2	3,011	7.6	96.9	11,106	20.5	97.6	4.5
Galveston-Texas City, TX PMSA									
H4557	PCA Health Plans of Texas, Inc.	3/10	660	52.3	42.0	18,517	35.1	53.6	13.8
H4510	Humana HP of Texas	8/7	768	23.8	75.4	19,813	22.2	49.2	10.0
H4590	Pacificare of Texas, Inc.	9/0	2,159	11.6	65.6	58,034	12.7	45.0	4.9
H4558	NYLCARE Health Plans, Inc.	3/6	1,570	9.7	32.9	28,994	8.6	55.3	3.4
H4562	FHP of Texas, Inc.	1/7	79	a	a	3,381	36.6	47.3	10.7
H4563	Prudential Health Care Plan, Inc.	1/11	105	a	a	5,392	29.8	47.0	9.5
H4565	HMO Texas, L.C.	0/3	3	a	a	634	a	a	a
Greensboro—Winston-Salem—High Point, NC MSA									
H3449	Partners National Health Plans of NC	1/0	847	5.4	91.3	863	5.4	91.5	1.4
H3455	QualChoice of North Carolina, Inc.	0/1	20	a	a	20	a	a	a
H4250	Companion HealthCare Corporation	0/9	91	a	a	92	a	a	a
Hagerstown, MD PMSA									
H2153	Optimum Choice, Inc.	2/5	313	5.8	38.9	11,611	59.9	40.2	6.0
H2101	HealthCare Corp. of the Mid-Atlantic	10/7	188	a	a	4,966	14.7	79.5	4.8
H2151	Chesapeake Health Plan, Inc.	2/7	7	a	a	5,829	8.5	70.0	3.0
Houma, LA MSA									
H1954	Community Health Network of Louisiana	2/2	261	112.4	95.9	14,825	24.8	63.0	10.8
H1951	Ochsner Health Plan	2/1	828	15.3	56.7	21,558	9.5	42.9	4.2
H1956	Advantage Health Plan, Inc.	0/10	5	a	a	3,028	26.7	76.5	8.8
H1958	SMA HMO, Inc.	0/2	51	a	a	105	a	a	a
Houston, TX PMSA									
H4557	PCA Health Plans of Texas, Inc.	3/10	7,183	55.7	57.6	18,517	35.1	53.6	13.8
H4510	Humana HP of Texas	8/7	3,126	43.6	50.3	19,813	22.2	49.2	10.0
H4562	FHP of Texas, Inc.	1/7	2,930	36.4	45.2	3,381	36.6	47.3	10.7
H4563	Prudential Health Care Plan, Inc.	1/11	5,119	29.5	46.4	5,392	29.8	47.0	9.5
H4590	Pacificare of Texas, Inc.	9/0	16,584	18.6	38.3	58,034	12.7	45.0	4.9
H4558	NYLCARE Health Plans, Inc.	3/6	23,441	8.1	51.0	28,994	8.6	55.3	3.4
H4565	HMO Texas, L.C.	0/3	90	a	a	634	a	a	a
Jacksonville, FL MSA									
H1069	PCA Health Plans of Florida, Inc.	2/3	6,929	71.6	16.4	7,331	71.1	17.1	15.6
H1059	AV-MED Health Plan, Inc.	3/2	7,420	42.6	21.1	7,728	42.9	22.0	9.4

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H1036	Humana Medical Plan, Inc.	11/9	2,988	42.1	41.8	216,043	17.5	32.5	8.4
H1071	Health Options, Inc.	2/7	4,923	32.7	20.1	5,023	33.0	21.0	8.2
H1070	Prudential Health Care Plan, Inc.	2/4	5,146	12.3	28.5	5,330	12.4	30.0	4.2
H1088	Principal Health Care of Florida, Inc.	0/5	406	a	a	415	a	a	a
Lakeland-Winter Haven, FL MSA									
H1068	PCA Health Plans of Florida, Inc.	2/3	60	a	a	10,304	51.7	18.7	11.6
Little Rock-North Little Rock, AR MSA									
H0451	HMO Partners	0/9	1,998	9.7	87.7	2,964	10.8	92.1	3.1
H0453	HealthSource, Arkansas, Inc.	0/3	69	a	a	70	a	a	a
Louisville, KY-IN MSA									
H1890	Humana Health Plan, Inc.	9/1	6,606	17.2	99.6	6,872	17.3	99.3	7.9
Lynchburg, VA MSA									
H2157	Optimum Choice, Inc.	0/10	2	a	a	32	a	a	a
Melbourne-Titusville-Palm Bay, FL MSA									
H1036	Humana Medical Plan, Inc.	11/9	292	25.7	98.7	216,043	17.5	32.5	8.4
Miami, FL PMSA									
H1076	HIP Health Plan of Florida, Inc.	1/9	1,316	55.9	21.2	11,869	29.7	24.2	13.5
H1056	PCA Health Plans of Florida, Inc.	5/2	5,596	49.9	22.0	17,278	40.5	20.0	19.9
H1013	Foundation Health, A Florida Health Plan	9/7	9,557	37.3	25.4	26,070	34.6	21.6	22.5
H1078	Neighborhood Health Partnership, Inc.	1/6	3,104	18.1	35.2	3,378	19.6	35.1	6.7
H1073	Prudential Health Care Plan, Inc.	2/3	3,299	15.4	31.8	11,706	16.1	31.3	5.0
H1036	Humana Medical Plan, Inc.	11/9	27,529	14.9	30.3	216,043	17.5	32.5	8.4
H1026	Health Options, Inc.	11/9	10,919	14.4	33.6	45,247	12.3	34.4	6.1
H9011	United HealthCare of Florida, Inc.	11/9	34,681	11.8	46.4	49,307	16.6	41.2	11.3
H1016	AV-MED Health Plan, Inc.	11/9	7,730	10.1	30.8	21,614	10.9	31.9	6.6
Mobile, AL MSA									
H0152	United Healthcare of Alabama	1/9	5,765	15.0	99.9	5,847	15.4	98.1	6.5
Naples, FL MSA									
H1036	Humana Medical Plan, Inc.	11/9	9	a	a	216,043	17.5	32.5	8.4
Nashville, TN MSA									
H4452	Health 1*2*3	0/9	758	10.4	100.0	915	13.0	100.0	3.4
New Orleans, LA MSA									
H1954	Community Health Network of Louisiana	2/2	9,150	27.2	55.9	14,825	24.8	63.0	10.8
H1956	Advantage Health Plan, Inc.	0/10	2,151	22.8	84.1	3,028	26.7	76.5	8.8

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**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H1955	Gulf South Health Plans, Inc.	1/9	515	14.8	57.9	3,686	8.3	51.1	3.0
H1951	Ochsner Health Plan	2/1	14,993	8.5	40.7	21,558	9.5	42.9	4.2
H1958	SMA HMO, Inc.	0/2	52	a	a	105	a	a	a
Norfolk-Virginia Beach-Newport News, VA-NC MSA									
H2153	Optimum Choice, Inc.	2/5	1,013	137.8	50.5	11,611	59.9	40.2	6.0
H4949	Sentara Health Plans	5/9	5,058	14.0	59.2	5,131	14.1	59.7	5.4
Ocala, FL MSA									
H1057	AV-MED Health Plan, Inc.	3/2	4,084	36.5	98.3	11,106	20.5	97.6	4.5
Oklahoma City, OK MSA									
H3754	Pacificare of Oklahoma, Inc.	0/7	6,882	8.6	59.1	7,011	8.7	59.8	2.0
H3749	Pacificare of Oklahoma, Inc.	5/11	2,841	5.0	96.5	16,652	6.6	61.1	3.0
H3755	Community Care HMO, Inc.	0/6	204	a	a	1,094	a	a	a
H3756	HealthCare Oklahoma, Inc.	0/3	84	a	a	88	a	a	a
H3757	Bluelincs HMO, Inc.	0/2	54	a	a	75	a	a	a
Orlando, FL MSA									
H1067	PCA Health Plans of Florida, Inc.	2/3	4,322	66.0	15.8	4,651	64.1	17.1	13.5
H1061	AV-MED Health Plan, Inc.	3/3	4,730	38.7	13.7	5,641	54.1	21.0	9.5
H1036	Humana Medical Plan, Inc.	11/9	23,889	19.0	22.5	216,043	17.5	32.5	8.4
H1081	Prudential Health Care Plan, Inc.	1/4	4,666	6.0	47.5	4,816	7.2	53.6	1.4
H1095	Health Options, Inc.	0/6	2,133	a	a	2,198	a	a	a
Punta Gorda, FL MSA									
H1036	Humana Medical Plan, Inc.	11/9	336	29.2	88.8	216,043	17.5	32.5	8.4
H1068	PCA Health Plans of Florida, Inc.	2/3	9	a	a	10,304	51.7	18.7	11.6
Richmond-Petersburg, VA MSA									
H2153	Optimum Choice, Inc.	2/5	1,191	125.2	41.2	11,611	59.9	40.2	6.0
H2152	NYLCARE Health Plans, Inc.	2/5	195	a	a	4,804	8.1	60.9	2.5
H4951	Cigna HealthCare of Virginia	0/2	72	a	a	74	a	a	a
Roanoke, VA MSA									
H2157	Optimum Choice, Inc.	0/10	17	a	a	32	a	a	a
San Antonio, TX MSA									
H4560	Prudential Health Care Plan, Inc.	2/1	1,441	40.3	26.2	1,452	41.0	26.2	14.6
H4557	PCA Health Plans of Texas, Inc.	3/10	5,029	28.9	35.7	18,517	35.1	53.6	13.8
H4510	Humana HP of Texas	8/7	14,806	17.3	43.5	19,813	22.2	49.2	10.0
H4590	Pacificare of Texas, Inc.	9/0	28,966	9.8	37.5	58,034	12.7	45.0	4.9
H4558	NYLCARE Health Plans, Inc.	3/6	4	a	a	28,994	8.6	55.3	3.4

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**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Sarasota-Bradenton, FL MSA									
H1068	PCA Health Plans of Florida, Inc.	2/3	2,290	27.2	35.9	10,304	51.7	18.7	11.6
H1036	Humana Medical Plan, Inc.	11/9	2,930	25.1	91.2	216,043	17.5	32.5	8.4
Tampa-St. Petersburg-Clearwater, FL MSA									
H1068	PCA Health Plans of Florida, Inc.	2/3	7,583	59.3	14.8	10,304	51.7	18.7	11.6
H1062	AV-MED Health Plan, Inc.	3/2	15,834	40.3	13.6	18,168	40.6	23.1	8.9
H1080	United Health Care of FL, Inc.	0/11	4,021	30.9	26.6	4,187	30.4	27.5	6.7
H1036	Humana Medical Plan, Inc.	11/9	58,174	21.0	22.4	216,043	17.5	32.5	8.4
H1082	Health Options, Inc.	0/9	10,003	20.5	50.8	10,319	20.9	50.8	5.9
H1087	Cigna HealthCare of Florida, Inc.	1/2	1,247	20.0	26.5	1,269	19.9	27.4	5.0
H1084	HIP Health Plan of Florida	1/2	1,012	13.1	42.1	1,068	13.9	41.9	3.9
H1074	Prudential Health Care Plan, Inc.	2/0	9,157	10.0	39.1	9,459	10.3	39.7	3.3
Tulsa, OK MSA									
H3749	Pacificare of Oklahoma, Inc.	5/11	12,250	6.9	53.1	16,652	6.6	61.1	3.0
H3755	Community Care HMO, Inc.	0/6	872	a	a	1,094	a	a	a
H3757	Bluelincs HMO, Inc.	0/2	45	a	a	75	a	a	a
Washington, DC-MD-VA-WV PMSA									
H2153	Optimum Choice, Inc.	2/5	4,203	37.5	35.0	11,611	59.9	40.2	6.0
H0951	Humana Group Health Plan, Inc.	1/11	7,182	23.0	77.0	7,497	23.0	77.0	8.1
H2154	U.S. HealthCare Delaware	2/2	446	15.0	64.2	4,026	12.0	65.5	4.2
H2152	NYLCARE Health Plans, Inc.	2/5	3,796	7.5	57.7	4,804	8.1	60.9	2.5
H2101	HealthCare Corp. of the Mid-Atlantic	10/7	230	a	a	4,966	14.7	79.5	4.8
H2151	Chesapeake Health Plan, Inc.	2/7	165	a	a	5,829	8.5	70.0	3.0
H0953	U.S. HealthCare Delaware	2/5	80	a	a	83	a	a	a
West Palm Beach-Boca Raton, FL MSA									
H1013	Foundation Health, A Florida Health Plan	9/7	4,701	44.5	15.4	26,070	34.6	21.6	22.5
H1056	PCA Health Plans of Florida, Inc.	5/2	2,720	43.1	15.2	17,278	40.5	20.0	19.9
H9011	United HealthCare of Florida, Inc.	11/9	4,458	26.6	25.0	49,307	16.6	41.2	11.3
H1076	HIP Health Plan of Florida, Inc.	1/9	4,921	24.0	25.9	11,869	29.7	24.2	13.5
H1073	Prudential Health Care Plan, Inc.	2/3	4,376	17.1	28.9	11,706	16.1	31.3	5.0
H1036	Humana Medical Plan, Inc.	11/9	27,168	14.2	27.8	216,043	17.5	32.5	8.4
H1016	AV-MED Health Plan, Inc.	11/9	4,313	14.0	28.9	21,614	10.9	31.9	6.6
H1026	Health Options, Inc.	11/9	17,994	10.6	36.0	45,247	12.3	34.4	6.1
H1078	Neighborhood Health Partnership, Inc.	1/6	17	a	a	3,378	19.6	35.1	6.7

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Wilmington-Newark, DE-MD PMSA									
H0850	U.S. HealthCare Delaware	2/6	1,435	12.5	63.9	2,053	13.3	62.4	5.4
H3157	Aetna Health Plans of New Jersey	0/11	1,364	7.5	74.5	11,688	9.1	51.2	1.9
H2154	U.S. HealthCare Delaware	2/2	367	5.4	60.0	4,026	12.0	65.5	4.2
H2153	Optimum Choice, Inc.	2/5	33	a	a	11,611	59.9	40.2	6.0
H2101	HealthCare Corp. of the Mid-Atlantic	10/7	45	a	a	4,966	14.7	79.5	4.8
H2151	Chesapeake Health Plan, Inc.	2/7	198	a	a	5,829	8.5	70.0	3.0
H0851	Amerihealth HMO, Inc.	0/2	19	a	a	38	a	a	a
Others, Not in an MSA									
H2153	Optimum Choice, Inc.	2/5	2,121	71.0	39.8	11,611	59.9	40.2	6.0
H1954	Community Health Network of Louisiana	2/2	371	66.6	96.4	14,825	24.8	63.0	10.8
H1062	AV-MED Health Plan, Inc.	3/2	1,551	43.6	97.8	18,168	40.6	23.1	8.9
H1956	Advantage Health Plan, Inc.	0/10	396	41.8	63.0	3,028	26.7	76.5	8.8
H4557	PCA Health Plans of Texas, Inc.	3/10	579	27.6	52.5	18,517	35.1	53.6	13.8
H1036	Humana Medical Plan, Inc.	11/9	1,362	17.0	94.4	216,043	17.5	32.5	8.4
H0850	U.S. HealthCare Delaware	2/6	268	15.3	58.5	2,053	13.3	62.4	5.4
H1955	Gulf South Health Plans, Inc.	1/9	548	13.3	52.1	3,686	8.3	51.1	3.0
H0451	HMO Partners	0/9	942	13.0	98.9	2,964	10.8	92.1	3.1
H4590	Pacificare of Texas, Inc.	9/0	831	12.4	76.7	58,034	12.7	45.0	4.9
H1057	AV-MED Health Plan, Inc.	3/2	3,563	12.3	96.8	11,106	20.5	97.6	4.5
H1951	Ochsner Health Plan	2/1	1,075	10.1	56.9	21,558	9.5	42.9	4.2
H2101	HealthCare Corp. of the Mid-Atlantic	10/7	1,079	9.7	92.4	4,966	14.7	79.5	4.8
H4558	NYLCARE Health Plans, Inc.	3/6	814	9.6	96.2	28,994	8.6	55.3	3.4
H1069	PCA Health Plans of Florida, Inc.	2/3	177	a	a	7,331	71.1	17.1	15.6
H1068	PCA Health Plans of Florida, Inc.	2/3	26	a	a	10,304	51.7	18.7	11.6
H1059	AV-MED Health Plan, Inc.	3/2	164	a	a	7,728	42.9	22.0	9.4
H4510	Humana HP of Texas	8/7	249	a	a	19,813	22.2	49.2	10.0
H4452	Health 1*2*3	0/9	127	a	a	915	13.0	100.0	3.4
H1070	Prudential Health Care Plan, Inc.	2/4	82	a	a	5,330	12.4	30.0	4.2
H4249	Companion HealthCare Corporation	0/10	129	a	a	1,343	8.5	98.8	2.6
H2151	Chesapeake Health Plan, Inc.	2/7	24	a	a	5,829	8.5	70.0	3.0
H2152	NYLCARE Health Plans, Inc.	2/5	80	a	a	4,804	8.1	60.9	2.5
H1958	SMA HMO, Inc.	0/2	4	a	a	105	a	a	a
H2157	Optimum Choice, Inc.	0/10	10	a	a	32	a	a	a

(continued)

Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H3755	Community Care HMO, Inc.	0/6	10	a	a	1,094	a	a	a
H3756	HealthCare Oklahoma, Inc.	0/3	2	a	a	88	a	a	a
H3757	Bluelincs HMO, Inc.	0/2	6	a	a	75	a	a	a

^aThis plan either had an average enrollment of less than 250 or was in operation 6 months or less.

Table II.3: Voluntary Disenrollment Rates for Medicare Risk HMOs, Midwest Region

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Akron, OH PMSA									
H3607	Kaiser Foundation HP of Ohio	10/0	2,785	7.6	54.0	21,161	4.8	62.8	2.7
H3655	Community Insurance Company	2/1	173	a	a	6,687	12.6	62.5	4.1
H3659	United HealthCare of Ohio, Inc.	0/6	110	a	a	5,314	a	a	a
H3660	SummaCare, Inc.	0/5	738	a	a	863	a	a	a
Bloomington, IN MSA									
H1551	HealthSource Indiana Managed Care Plan	5/5	27	a	a	382	15.1	100.0	4.8
Canton-Massillon, OH MSA									
H3655	Community Insurance Company	2/1	150	a	a	6,687	12.6	62.5	4.1
H3607	Kaiser Foundation HP of Ohio	10/0	116	a	a	21,161	4.8	62.8	2.7
H3659	United HealthCare of Ohio, Inc.	0/6	227	a	a	5,314	a	a	a
H3660	SummaCare, Inc.	0/5	69	a	a	863	a	a	a
Chicago, IL PMSA									
H1460	FHP of Illinois, Inc.	0/11	1,291	50.5	47.0	1,307	50.8	47.1	12.8
H1461	NYLCARE, Inc.	1/2	857	29.0	58.6	868	28.9	58.6	7.7
H1458	Health Direct Insurance, Inc.	2/0	2,740	23.4	57.9	2,766	23.6	57.9	6.8
H1406	Humana Health Plan, Inc.	11/6	39,272	13.0	57.0	41,686	13.6	60.4	7.7
H9045	United HealthCare of Illinois	11/6	45,524	9.2	49.2	45,919	9.3	49.4	4.9
Cincinnati, OH-KY-IN PMSA									
H3658	FHP of Ohio, Inc.	0/7	2,014	14.8	90.8	3,187	23.9	72.1	5.8
H3655	Community Insurance Company	2/1	4,921	9.4	57.1	6,687	12.6	62.5	4.1
H3659	United HealthCare of Ohio, Inc.	0/6	579	a	a	5,314	a	a	a
Cleveland-Lorain-Elyria, OH PMSA									
H3657	QualChoice Health Plan	0/9	575	15.8	70.6	583	16.2	71.8	3.8

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H3654	Prudential Health Care Plan of N. Ohio	2/4	8,002	13.6	59.4	8,062	13.7	59.6	4.8
H3656	Aetna Health Plans of Ohio, Inc.	2/1	5,919	11.0	60.1	5,959	11.1	59.7	4.7
H3607	Kaiser Foundation HP of Ohio	10/0	17,901	4.2	64.8	21,161	4.8	62.8	2.7
H3655	Community Insurance Company	2/1	248	a	a	6,687	12.6	62.5	4.1
H3659	United HealthCare of Ohio, Inc.	0/6	408	a	a	5,314	a	a	a
H3660	SummaCare, Inc.	0/5	72	a	a	863	a	a	a
Columbus, OH MSA									
H3655	Community Insurance Company	2/1	265	32.5	75.6	6,687	12.6	62.5	4.1
H3659	United HealthCare of Ohio, Inc.	0/6	978	a	a	5,314	a	a	a
Dayton-Springfield, OH MSA									
H3658	FHP of Ohio, Inc.	0/7	834	44.0	56.5	3,187	23.9	72.1	5.8
H3655	Community Insurance Company	2/1	292	21.2	79.0	6,687	12.6	62.5	4.1
H3659	United HealthCare of Ohio, Inc.	0/6	1,189	a	a	5,314	a	a	a
Detroit, MI PMSA									
H2312	Health Alliance Plan of Michigan	10/0	7,376	7.2	97.5	7,481	7.3	97.1	2.9
Gary, IN PMSA									
H1406	Humana Health Plan, Inc.	11/6	1,804	22.1	99.2	41,686	13.6	60.4	7.7
Hamilton-Middletown, OH PMSA									
H3658	FHP of Ohio, Inc.	0/7	309	25.5	71.7	3,187	23.9	72.1	5.8
H3655	Community Insurance Company	2/1	588	12.4	38.4	6,687	12.6	62.5	4.1
H3659	United HealthCare of Ohio, Inc.	0/6	125	a	a	5,314	a	a	a
Indianapolis, IN MSA									
H9028	Maxicare Indiana, Inc.	11/9	3,027	7.1	73.5	3,076	7.3	72.9	3.2
H1557	Anthem Health of Indiana, Inc.	0/5	255	a	a	276	a	a	a
Jackson, MI MSA									
H9009	Blue Care Network-Health Central	11/9	130	a	a	4,308	1.4	95.1	0.5
Kankakee, IL PMSA									
H9045	United HealthCare of Illinois	11/6	21	a	a	45,919	9.3	49.4	4.9
Kansas City, MO-KS MSA									
H2652	Total Health Care	6/10	3,891	29.4	20.6	3,949	29.2	20.7	3.0
H2656	Good Health HMO, Inc.	2/8	4,589	19.2	53.7	4,653	19.2	53.9	6.5
H2649	Humana Kansas City, Inc.	7/0	14,206	10.3	46.4	14,482	10.3	47.1	4.7
H1751	Kaiser Foundation HP of KS City, Inc.	0/5	857	a	a	888	a	a	a
H2666	HealthNet	0/5	1,299	a	a	1,308	a	a	a

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

		Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
HCFA contract #	Plan name		Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Kokomo, IN MSA									
H1557	Anthem Health of Indiana, Inc.	0/5	8	a	a	276	a	a	a
Lansing-East Lansing, MI MSA									
H9009	Blue Care Network-Health Central	11/9	3,858	1.3	94.1	4,308	1.4	95.1	0.5
Milwaukee-Waukesha, WI PMSA									
H5253	PrimeCare Health Plan, Inc.	1/3	2,501	6.4	98.1	2,539	6.5	97.0	1.9
Minneapolis-St. Paul, MN-WI MSA									
H2455	Blue Plus, Inc.	2/0	684	5.0	70.6	696	4.9	70.6	1.2
H9006	Medica	11/9	39,690	3.0	87.0	40,513	3.3	86.4	1.2
H9005	Group Health Plan, Inc.	11/9	17,126	3.0	74.0	17,473	3.1	74.9	1.8
Omaha, NE-IA MSA									
H2802	United HealthCare of the Midlands, Inc.	11/3	3,865	8.5	61.9	3,922	8.5	62.1	3.1
H2849	Exclusive HealthCare, Inc.	0/2	718	a	a	724	a	a	a
St. Louis, MO-IL MSA									
H2658	Gencare Health Systems, Inc.	1/11	1,764	22.4	21.3	1,781	22.6	21.7	8.4
H2659	HMO Missouri, Inc.	1/9	4,926	12.4	51.9	4,991	12.5	51.9	5.0
H2654	Gencare Health Systems, Inc.	4/1	15,773	8.2	65.9	15,936	8.3	66.0	2.9
H2663	Group Health Plan, Inc.	1/0	9,993	2.9	70.8	10,212	3.0	71.0	1.1
Toledo, OH MSA									
H3649	Family Health Plan, Inc.	3/9	2,268	6.7	25.5	2,422	6.6	25.6	1.9
H3653	Paramount Care, Inc.	1/9	1,857	2.8	100.0	1,937	2.8	100.0	1.0
Wichita, KS MSA									
H1750	Preferred Plus of Kansas, Inc.	0/6	122	a	a	123	a	a	a
Youngstown-Warren, OH MSA									
H3655	Community Insurance Company	2/1	226	a	a	6,687	12.6	62.5	4.1
H3659	United HealthCare of Ohio, Inc.	0/6	912	a	a	5,314	a	a	a
Others, Not in an MSA									
H1551	HealthSource Indiana Managed Care Plan	5/5	351	14.6	100.0	382	15.1	100.0	4.8
H3655	Community Insurance Company	2/1	103	a	a	6,687	12.6	62.5	4.1
H3649	Family Health Plan, Inc.	3/9	106	a	a	2,422	6.6	25.6	1.9
H9006	Medica	11/9	88	a	a	40,513	3.3	86.4	1.2
H9005	Group Health Plan, Inc.	11/9	89	a	a	17,473	3.1	74.9	1.8
H2663	Group Health Plan, Inc.	1/0	103	a	a	10,212	3.0	71.0	1.1
H3653	Paramount Care, Inc.	1/9	58	a	a	1,937	2.8	100.0	1.0
H9009	Blue Care Network-Health Central	11/9	95	a	a	4,308	1.4	95.1	0.5

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H1557	Anthem Health of Indiana, Inc.	0/5	7	a	a	276	a	a	a
H3659	United HealthCare of Ohio, Inc.	0/6	709	a	a	5,314	a	a	a

^aThis plan either had an average enrollment of less than 250 or was in operation 6 months or less.

Table II.4: Voluntary Disenrollment Rates for Medicare Risk HMOs, Western Region

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Albuquerque, NM MSA									
H3249	QualMed, New Mexico	4/9	1,830	9.7	35.0	1,953	11.7	34.5	4.2
H3204	FHP of New Mexico, Inc.	10/9	16,039	4.9	43.3	17,491	5.4	48.6	3.8
H3250	Presbyterian Health Plan, Inc.	3/0	1,548	4.6	45.1	1,571	4.7	47.3	1.3
H3251	Lovelace Health Plan, Inc.	3/0	9,785	2.8	59.3	13,106	4.0	56.8	2.0
Bakersfield, CA MSA									
H0523	Aetna HP of California, Inc.	10/5	563	17.6	34.3	55,036	11.5	26.5	5.0
H9030	FHP, Inc.	11/9	4,873	17.2	35.4	200,230	12.6	26.7	6.7
H0563	Health Net	4/1	1,901	9.0	31.4	50,913	13.6	22.0	5.1
H0543	Pacificare of CA, Inc.	11/4	14,345	8.2	23.3	284,714	7.3	33.1	4.0
H0526	Kaiser Foundation HP, Inc.	9/0	2,918	4.6	50.0	3,142	4.8	48.3	3.4
H0564	CaliforniaCare Health Plans	3/4	92	a	a	1,303	32.5	37.1	10.1
H0576	Prudential Health Care Plan of CA	2/6	189	a	a	2,698	22.7	35.5	8.6
H0554	CareAmerica Health Plans	6/2	2	a	a	38,358	17.1	27.5	9.0
Bellingham, WA MSA									
H5050	Group Health Coop. of Puget Sound	8/0	1,162	4.6	55.6	50,900	4.0	36.1	1.9
H5063	Options Health Care, Inc.	0/4	18	a	a	974	a	a	a
Boulder-Longmont, CO PMSA									
H0609	FHP of Colorado, Inc.	10/6	1,098	5.7	52.4	40,369	7.0	44.1	3.0
H0630	Kaiser Foundation HP of Colo.	11/1	3,881	4.2	41.5	32,721	4.4	31.3	2.3
H0603	HMO Colorado, Inc.	11/0	59	a	a	2,347	16.4	16.8	3.3
H0615	Qual-Med, Inc., Denver	8/5	146	a	a	7,383	14.0	21.6	3.6
Bremerton, WA PMSA									
H5050	Group Health Coop. of Puget Sound	8/0	2,349	5.4	37.3	50,900	4.0	36.1	1.9
H5055	Qual-Med Washington Health Plan, Inc.	2/11	18	a	a	275	10.9	46.7	2.8

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H5063	Options Health Care, Inc.	0/4	108	a	a	974	a	a	a
Chico-Paradise, CA MSA									
H0562	Health Net	4/1	3,209	29.9	19.4	58,588	11.2	23.3	3.7
H0598	PacifiCare of CA, Inc.	1/4	3,026	8.1	80.8	3,074	8.4	78.4	2.8
Colorado Springs, CO MSA									
H0609	FHP of Colorado, Inc.	10/6	6,845	4.2	92.3	40,369	7.0	44.1	3.0
Denver, CO PMSA									
H0659	Cigna HealthCare of Colorado, Inc.	2/2	3,175	24.8	17.6	3,246	24.9	18.0	6.2
H0603	HMO Colorado, Inc.	11/0	2,021	15.2	17.2	2,347	16.4	16.8	3.3
H0615	Qual-Med, Inc., Denver	8/5	7,145	13.0	20.6	7,383	14.0	21.6	3.6
H0609	FHP of Colorado, Inc.	10/6	26,780	8.5	33.6	40,369	7.0	44.1	3.0
H0630	Kaiser Foundation HP of Colo.	11/1	25,555	4.2	27.6	32,721	4.4	31.3	2.3
H0660	Mutual of Omaha of Colorado	0/2	229	a	a	232	a	a	a
Eugene-Springfield, OR MSA									
H3805	Pacificare of Oregon	10/11	700	6.9	45.8	35,938	8.2	43.3	2.7
H3858	SelectCare Health Plans	1/3	4,609	6.5	58.2	8,353	4.9	64.1	2.6
Flagstaff, AZ-UT MSA									
H0303	FHP, Inc.	10/9	52	a	a	86,650	7.0	34.6	2.9
H0356	Premier HealthCare, Inc.	0/5	72	a	a	1,255	a	a	a
Fort Collins-Loveland, CO MSA									
H0630	Kaiser Foundation HP of Colo.	11/1	293	3.4	80.0	32,721	4.4	31.3	2.3
Fresno, CA MSA									
H0570	Health Net	3/2	3,995	49.2	19.1	4,248	47.7	19.5	4.9
H0590	CaliforniaCare Health Plans	1/3	326	44.4	64.1	332	44.3	63.9	10.5
H0559	Pacificare of California, Inc.	4/9	7,371	9.4	41.8	89,360	8.9	40.0	3.5
H0584	Kaiser Foundation HP, Inc.	1/11	5,355	3.6	67.2	5,790	4.0	64.7	2.0
Greeley, CO PMSA									
H0630	Kaiser Foundation HP of Colo.	11/1	327	3.1	70.0	32,721	4.4	31.3	2.3
Honolulu, HI MSA									
H1230	Kaiser Foundation HP, Inc.	10/8	10,191	1.9	85.1	13,795	2.0	81.1	1.2
Las Vegas, NV-AZ MSA									
H2931	Health Plan of Nevada, Inc.	11/6	22,964	57.8	6.6	24,892	55.5	8.5	8.3
H2959	Humana Health Plan, Inc.	1/2	2,928	21.1	38.9	3,035	21.3	38.6	5.3
H2949	FHP, Inc.	4/2	20,120	13.0	22.3	21,374	13.1	23.4	3.5
H0303	FHP, Inc.	10/9	19	a	a	86,650	7.0	34.6	2.9
H0356	Premier HealthCare, Inc.	0/5	429	a	a	1,255	a	a	a

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Los Angeles-Long Beach, CA PMSA									
H0557	Foundation Health, A California Plan	4/7	3,491	33.7	38.1	8,344	28.8	33.9	9.7
H0576	Prudential Health Care Plan of CA	2/6	820	26.6	44.5	2,698	22.7	35.5	8.6
H0564	CaliforniaCare Health Plans	3/4	384	25.8	33.3	1,303	32.5	37.1	10.1
H9016	Watts Foundation Health, Inc./ United Health Plan	11/9	9,680	20.5	48.3	12,334	22.0	49.7	18.6
H0558	MaxiCare, A California Corporation	5/1	1,780	19.0	55.0	2,864	23.7	46.8	10.0
H0523	Aetna HP of California, Inc.	10/5	7,450	17.8	32.3	55,036	11.5	26.5	5.0
H0554	CareAmerica Health Plans	6/2	25,111	15.0	31.1	38,358	17.1	27.5	9.0
H0581	Cigna Healthcare of California	2/6	9,705	14.5	36.2	13,496	15.9	32.6	8.6
H0563	Health Net	4/1	11,876	13.4	26.7	50,913	13.6	22.0	5.1
H9030	FHP, Inc.	11/9	86,171	11.1	28.5	200,230	12.6	26.7	6.7
H0543	Pacificare of CA, Inc.	11/4	71,399	8.0	31.3	284,714	7.3	33.1	4.0
H0545	Inter Valley Health Plan, Inc.	10/7	7,695	5.7	23.4	13,112	10.4	15.2	3.7
H0524	Kaiser Foundation HP, Inc.	9/4	82,382	2.7	62.3	169,003	2.9	55.5	2.8
H0504	California Physicians' Services Corp.	0/5	112	a	a	204	a	a	a
Medford-Ashland, OR MSA									
H3805	Pacificare of Oregon	10/11	1,299	5.9	63.6	35,938	8.2	43.3	2.7
H3855	Providence Health Plans	2/8	3,168	4.4	61.9	3,240	4.6	63.1	2.1
Merced, CA MSA									
H0568	National Med, Inc.	3/1	1,002	5.4	63.0	11,152	5.1	33.9	1.7
H0559	Pacificare of California, Inc.	4/9	104	a	a	89,360	8.9	40.0	3.5
Modesto, CA MSA									
H0559	Pacificare of California, Inc.	4/9	6,674	13.8	20.2	89,360	8.9	40.0	3.5
H0580	FHP, Inc.	1/10	2,751	6.6	36.5	13,124	14.4	43.8	5.8
H0568	National Med, Inc.	3/1	7,858	5.0	24.9	11,152	5.1	33.9	1.7
H0586	Foundation Health, A California Plan	2/9	20	a	a	12,319	11.6	30.6	4.5
Oakland, CA PMSA									
H0580	FHP, Inc.	1/10	2,296	18.9	50.7	13,124	14.4	43.8	5.8
H0594	Lifeguard, Inc.	1/3	460	13.7	22.2	2,930	12.5	40.1	3.8
H0577	Prudential Health Care Plan of CA	2/6	973	12.4	36.4	2,711	15.6	29.8	7.1
H0547	Aetna Health Plan of California, Inc.	10/11	3,478	9.1	30.2	26,859	5.4	37.2	3.1
H0562	Health Net	4/1	15,718	9.1	25.9	58,588	11.2	23.3	3.7
H0559	Pacificare of California, Inc.	4/9	17,371	7.2	39.3	89,360	8.9	40.0	3.5
H0583	Kaiser Foundation HP, Inc.	2/6	41,836	1.2	40.2	142,719	1.8	47.3	0.9
H0591	CaliforniaCare Health Plans	1/3	202	a	a	650	43.9	35.8	10.2

(continued)

**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H0588	Cigna Healthcare of California	1/4	136	a	a	859	21.9	40.4	7.9
H0568	National Med, Inc.	3/1	2	a	a	11,152	5.1	33.9	1.7
H0599	California Physicians' Services Corp.	0/6	27	a	a	133	a	a	a
Olympia, WA PMSA									
H5005	Pacificare of Washington, Inc.	9/2	1,811	6.5	65.0	43,797	6.6	47.5	2.7
H5050	Group Health Coop. of Puget Sound	8/0	4,031	3.4	40.9	50,900	4.0	36.1	1.9
H5055	Qual-Med Washington Health Plan, Inc.	2/11	39	a	a	275	10.9	46.7	2.8
H5063	Options Health Care, Inc.	0/4	73	a	a	974	a	a	a
Orange County, CA PMSA									
H0558	MaxiCare, A California Corporation	5/1	895	33.0	39.3	2,864	23.7	46.8	10.0
H9016	Watts Foundation Health, Inc./ United Health Plan	11/9	509	31.3	45.3	12,334	22.0	49.7	18.6
H0576	Prudential Health Care Plan of CA	2/6	327	22.6	40.5	2,698	22.7	35.5	8.6
H0523	Aetna HP of California, Inc.	10/5	2,439	20.3	23.6	55,036	11.5	26.5	5.0
H0554	CareAmerica Health Plans	6/2	4,257	16.0	24.5	38,358	17.1	27.5	9.0
H0563	Health Net	4/1	6,678	13.8	18.1	50,913	13.6	22.0	5.1
H0581	Cigna Healthcare of California	2/6	1,796	11.3	20.7	13,496	15.9	32.6	8.6
H9030	FHP, Inc.	11/9	33,450	10.2	18.7	200,230	12.6	26.7	6.7
H0543	Pacificare of CA, Inc.	11/4	39,566	6.4	37.0	284,714	7.3	33.1	4.0
H0524	Kaiser Foundation HP, Inc.	9/4	13,610	3.3	52.2	169,003	2.9	55.5	2.8
H0564	CaliforniaCare Health Plans	3/4	117	a	a	1,303	32.5	37.1	10.1
H0557	Foundation Health, A California Plan	4/7	12	a	a	8,344	28.8	33.9	9.7
H0545	Inter Valley Health Plan, Inc.	10/7	127	a	a	13,112	10.4	15.2	3.7
H0504	California Physicians' Services Corp.	0/5	42	a	a	204	a	a	a
Phoenix-Mesa, AZ MSA									
H0307	Humana Health Plan, Inc.	8/7	17,575	16.4	26.1	18,273	17.1	28.2	7.1
H0350	Maricopa County Health Plan	3/0	2,017	11.2	63.1	2,105	11.4	65.3	2.7
H0351	Intergroup Prepaid Health Serv of AZ, Inc.	4/8	21,629	9.4	36.5	39,571	8.5	44.0	3.2
H0352	Partners Health Plan of Arizona, Inc.	4/5	386	9.3	47.2	18,974	5.1	50.1	2.1
H0303	FHP, Inc.	10/9	61,837	6.9	29.9	86,650	7.0	34.6	2.9
H0354	Cigna HealthCare of Arizona, Inc.	4/0	27,002	6.0	41.2	29,459	6.8	40.3	3.4
H0355	Blue Cross/Blue Shield of Ariz.	0/5	455	a	a	600	a	a	a
H0356	Premier HealthCare, Inc.	0/5	13	a	a	1,255	a	a	a
Portland-Vancouver, OR-WA PMSA									
H3805	Pacificare of Oregon	10/11	25,316	7.4	28.1	35,938	8.2	43.3	2.7

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**Appendix II
Medicare Risk HMO Voluntary
Disenrollment Rates, 1996**

HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H3856	HMO Oregon	3/0	16,460	6.0	57.6	16,876	6.3	57.5	4.3
H9003	Kaiser Foundation HP of the NW	11/9	22,063	5.2	50.5	32,390	5.1	52.6	2.9
H9047	Providence Health Plans	9/10	22,683	3.5	47.6	24,208	3.8	49.9	2.7
H5005	Pacificare of Washington, Inc.	9/2	4,743	3.0	81.1	43,797	6.6	47.5	2.7
H3857	SelectCare Health Plans	2/2	176	a	a	1,800	8.2	61.9	2.3
H9049	HMO Oregon, Inc.	8/10	16	a	a	22	a	a	a
Provo-Orem, UT MSA									
H4653	FHP of Utah, Inc.	0/4	1,014	a	a	5,647	a	a	a
Pueblo, CO MSA									
H0609	FHP of Colorado, Inc.	10/6	4,876	2.1	94.2	40,369	7.0	44.1	3.0
Redding, CA MSA									
H0593	National Med, Inc.	0/9	415	7.7	100.0	523	6.6	100.0	2.6
Reno, NV MSA									
H2931	Health Plan of Nevada, Inc.	11/6	739	18.3	54.1	24,892	55.5	8.5	8.3
H2960	Hometown Health Plan	1/1	3,445	5.8	64.2	3,550	6.0	65.7	1.6
Riverside-San Bernardino, CA PMSA									
H0554	CareAmerica Health Plans	6/2	6,333	25.2	18.2	38,358	17.1	27.5	9.0
H0576	Prudential Health Care Plan of CA	2/6	661	22.1	28.1	2,698	22.7	35.5	8.6
H0557	Foundation Health, A California Plan	4/7	2,254	22.0	29.4	8,344	28.8	33.9	9.7
H0581	Cigna Healthcare of California	2/6	418	18.4	16.9	13,496	15.9	32.6	8.6
H0545	Inter Valley Health Plan, Inc.	10/7	4,761	17.3	9.2	13,112	10.4	15.2	3.7
H9030	FHP, Inc.	11/9	31,051	14.0	21.0	200,230	12.6	26.7	6.7
H0563	Health Net	4/1	7,239	13.3	21.3	50,913	13.6	22.0	5.1
H0523	Aetna HP of California, Inc.	10/5	36,394	9.2	21.0	55,036	11.5	26.5	5.0
H0543	Pacificare of CA, Inc.	11/4	42,470	8.0	28.0	284,714	7.3	33.1	4.0
H0524	Kaiser Foundation HP, Inc.	9/4	26,840	3.0	44.3	169,003	2.9	55.5	2.8
H0564	CaliforniaCare Health Plans	3/4	163	a	a	1,303	32.5	37.1	10.1
H0558	MaxiCare, A California Corporation	5/1	113	a	a	2,864	23.7	46.8	10.0
H0504	California Physicians' Services Corp.	0/5	40	a	a	204	a	a	a
Sacramento, CA PMSA									
H0577	Prudential Health Care Plan of CA	2/6	716	21.4	18.3	2,711	15.6	29.8	7.1
H0562	Health Net	4/1	9,352	19.9	11.5	58,588	11.2	23.3	3.7
H0580	FHP, Inc.	1/10	1,842	18.5	38.8	13,124	14.4	43.8	5.8
H0586	Foundation Health, A California Plan	2/9	11,555	11.2	28.4	12,319	11.6	30.6	4.5
H0559	Pacificare of California, Inc.	4/9	10,990	7.5	32.6	89,360	8.9	40.0	3.5
H0583	Kaiser Foundation HP, Inc.	2/6	22,169	1.8	31.6	142,719	1.8	47.3	0.9

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**Appendix II
Medicare Risk HMO Voluntary
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HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H0591	CaliforniaCare Health Plans	1/3	205	a	a	650	43.9	35.8	10.2
H0599	California Physicians' Services Corp.	0/6	57	a	a	133	a	a	a
Salem, OR PMSA									
H3805	Pacificare of Oregon	10/11	2,244	14.3	57.6	35,938	8.2	43.3	2.7
H9003	Kaiser Foundation HP of the NW	11/9	5,251	4.0	54.2	32,390	5.1	52.6	2.9
H3858	SelectCare Health Plans	1/3	1,680	2.6	81.8	8,353	4.9	64.1	2.6
H9047	Providence Health Plans	9/10	140	a	a	24,208	3.8	49.9	2.7
Salinas, CA MSA									
H0559	Pacificare of California, Inc.	4/9	3,287	7.2	95.7	89,360	8.9	40.0	3.5
Salt Lake City-Ogden, UT MSA									
H4651	IHC Care, Inc.	0/8	1,822	7.2	54.5	1,855	7.4	53.8	1.7
H4653	FHP of Utah, Inc.	0/4	4,383	a	a	5,647	a	a	a
San Diego, CA MSA									
H0581	Cigna Healthcare of California	2/6	1,109	30.5	26.9	13,496	15.9	32.6	8.6
H9030	FHP, Inc.	11/9	26,731	14.8	25.9	200,230	12.6	26.7	6.7
H0563	Health Net	4/1	8,370	12.4	22.8	50,913	13.6	22.0	5.1
H0543	Pacificare of CA, Inc.	11/4	68,771	5.8	32.6	284,714	7.3	33.1	4.0
H0524	Kaiser Foundation HP, Inc.	9/4	26,080	2.0	58.6	169,003	2.9	55.5	2.8
H0564	CaliforniaCare Health Plans	3/4	130	a	a	1,303	32.5	37.1	10.1
H0557	Foundation Health, A California Plan	4/7	15	a	a	8,344	28.8	33.9	9.7
H0576	Prudential Health Care Plan of CA	2/6	178	a	a	2,698	22.7	35.5	8.6
San Francisco, CA PMSA									
H0580	FHP, Inc.	1/10	1,750	23.7	50.8	13,124	14.4	43.8	5.8
H0588	Cigna Healthcare of California	1/4	521	23.0	40.0	859	21.9	40.4	7.9
H0577	Prudential Health Care Plan of CA	2/6	430	14.2	29.5	2,711	15.6	29.8	7.1
H0559	Pacificare of California, Inc.	4/9	6,585	11.4	30.4	89,360	8.9	40.0	3.5
H0562	Health Net	4/1	18,216	5.9	31.3	58,588	11.2	23.3	3.7
H0547	Aetna Health Plan of California, Inc.	10/11	20,424	3.6	39.6	26,859	5.4	37.2	3.1
H0583	Kaiser Foundation HP, Inc.	2/6	28,830	1.3	47.9	142,719	1.8	47.3	0.9
H0591	CaliforniaCare Health Plans	1/3	44	a	a	650	43.9	35.8	10.2
H0594	Lifeguard, Inc.	1/3	173	a	a	2,930	12.5	40.1	3.8
H0571	Chinese Community Health Plan	0/8	169	a	a	174	a	a	a
H0599	California Physicians' Services Corp.	0/6	36	a	a	133	a	a	a
San Jose, CA PMSA									
H0577	Prudential Health Care Plan of CA	2/6	553	13.4	39.2	2,711	15.6	29.8	7.1
H0594	Lifeguard, Inc.	1/3	2,216	12.2	45.4	2,930	12.5	40.1	3.8

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HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H0547	Aetna Health Plan of California, Inc.	10/11	2,575	12.2	31.9	26,859	5.4	37.2	3.1
H0580	FHP, Inc.	1/10	3,847	11.1	34.2	13,124	14.4	43.8	5.8
H0559	Pacificare of California, Inc.	4/9	20,098	7.6	37.5	89,360	8.9	40.0	3.5
H0562	Health Net	4/1	3,920	7.2	31.7	58,588	11.2	23.3	3.7
H0583	Kaiser Foundation HP, Inc.	2/6	18,221	1.1	42.6	142,719	1.8	47.3	0.9
H0591	CaliforniaCare Health Plans	1/3	164	a	a	650	43.9	35.8	10.2
H0588	Cigna Healthcare of California	1/4	191	a	a	859	21.9	40.4	7.9
H0599	California Physicians' Services Corp.	0/6	19	a	a	133	a	a	a
San Luis Obispo-Atascadero-Paso Robles, CA MSA									
H0563	Health Net	4/1	3,674	20.4	10.9	50,913	13.6	22.0	5.1
H0595	Lifeguard, Inc.	2/0	834	20.0	25.7	1,036	19.7	29.9	6.4
H0576	Prudential Health Care Plan of CA	2/6	338	8.9	40.0	2,698	22.7	35.5	8.6
H0543	Pacificare of CA, Inc.	11/4	6,036	7.6	44.8	284,714	7.3	33.1	4.0
H0564	CaliforniaCare Health Plans	3/4	127	a	a	1,303	32.5	37.1	10.1
Santa Barbara-Santa Maria-Lompoc, CA MSA									
H9030	FHP, Inc.	11/9	551	19.4	53.3	200,230	12.6	26.7	6.7
H0563	Health Net	4/1	6,679	12.3	13.5	50,913	13.6	22.0	5.1
H0543	Pacificare of CA, Inc.	11/4	9,712	7.3	35.0	284,714	7.3	33.1	4.0
H0564	CaliforniaCare Health Plans	3/4	220	a	a	1,303	32.5	37.1	10.1
Santa Cruz-Watsonville, CA PMSA									
H0559	Pacificare of California, Inc.	4/9	3,363	3.9	94.7	89,360	8.9	40.0	3.5
Santa Fe, NM MSA									
H3204	FHP of New Mexico, Inc.	10/9	1,038	8.3	68.6	17,491	5.4	48.6	3.8
H3251	Lovelace Health Plan, Inc.	3/0	1,688	8.1	30.1	13,106	4.0	56.8	2.0
H3249	QualMed, New Mexico	4/9	96	a	a	1,953	11.7	34.5	4.2
Santa Rosa, CA PMSA									
H0562	Health Net	4/1	840	23.2	13.8	58,588	11.2	23.3	3.7
H0559	Pacificare of California, Inc.	4/9	1,362	18.4	32.3	89,360	8.9	40.0	3.5
H0566	Health Plan of the Redwoods	3/4	9,602	6.5	33.7	9,773	6.5	34.5	2.5
H0583	Kaiser Foundation HP, Inc.	2/6	7,870	1.3	52.0	142,719	1.8	47.3	0.9
H0580	FHP, Inc.	1/10	3	a	a	13,124	14.4	43.8	5.8
Seattle-Bellevue-Everett, WA PMSA									
H5052	Providence Good Health Plan of Washington	3/7	9,381	9.4	33.9	16,004	7.9	39.8	2.4
H5005	Pacificare of Washington, Inc.	9/2	25,735	4.4	50.5	43,797	6.6	47.5	2.7
H5050	Group Health Coop. of Puget Sound	8/0	34,040	3.6	29.5	50,900	4.0	36.1	1.9

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HCFA contract #	Plan name	Plan age yrs./ mos.	Within metropolitan areas			Overall contract statistics			
			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H5055	Qual-Med Washington Health Plan, Inc.	2/11	117	a	a	275	10.9	46.7	2.8
H5063	Options Health Care, Inc.	0/4	603	a	a	974	a	a	a
Spokane, WA MSA									
H5053	Qual-Med, Inland Northwest Division	3/7	1,852	8.9	31.1	2,250	8.2	33.7	1.6
H5066	Medical Service Corporation of E. WA	0/7	667	6.9	85.2	669	6.9	85.2	2.0
H5005	Pacificare of Washington, Inc.	9/2	1,258	6.9	49.4	43,797	6.6	47.5	2.7
H5052	Providence Good Health Plan of Washington	3/7	2,828	4.5	37.0	16,004	7.9	39.8	2.4
H5069	Group Health Northwest	0/10	698	2.8	43.8	709	2.9	41.2	0.7
Stockton-Lodi, CA MSA									
H0559	Pacificare of California, Inc.	4/9	6,810	7.9	48.8	89,360	8.9	40.0	3.5
H0583	Kaiser Foundation HP, Inc.	2/6	3,454	4.3	33.1	142,719	1.8	47.3	0.9
H0568	National Med, Inc.	3/1	1,618	3.5	29.8	11,152	5.1	33.9	1.7
H0586	Foundation Health, A California Plan	2/9	152	a	a	12,319	11.6	30.6	4.5
Tacoma, WA PMSA									
H5005	Pacificare of Washington, Inc.	9/2	6,432	16.9	30.3	43,797	6.6	47.5	2.7
H5052	Providence Good Health Plan of Washigton	3/7	586	16.2	45.3	16,004	7.9	39.8	2.4
H5050	Group Health Coop. of Puget Sound	8/0	4,162	4.0	38.8	50,900	4.0	36.1	1.9
H5055	Qual-Med Washington Health Plan, Inc.	2/11	93	a	a	275	10.9	46.7	2.8
H5063	Options Health Care, Inc.	0/4	86	a	a	974	a	a	a
Tucson, AZ MSA									
H0354	Cigna HealthCare of Arizona, Inc.	4/0	1,827	15.5	25.4	29,459	6.8	40.3	3.4
H0351	Intergroup Prepaid Health Serv of AZ, Inc.	4/8	10,010	7.3	38.3	39,571	8.5	44.0	3.2
H0303	FHP, Inc.	10/9	22,144	5.6	37.0	86,650	7.0	34.6	2.9
H0352	Partners Health Plan of Arizona, Inc.	4/5	16,005	4.4	45.8	18,974	5.1	50.1	2.1
H0307	Humana Health Plan, Inc.	8/7	97	a	a	18,273	17.1	28.2	7.1
H0355	Blue Cross/Blue Shield of Ariz.	0/5	128	a	a	600	a	a	a
H0356	Premier HealthCare, Inc.	0/5	4	a	a	1,255	a	a	a
Vallejo-Fairfield-Napa, CA PMSA									
H0562	Health Net	4/1	1,086	15.7	13.5	58,588	11.2	23.3	3.7
H0559	Pacificare of California, Inc.	4/9	3,677	11.7	41.9	89,360	8.9	40.0	3.5
H0583	Kaiser Foundation HP, Inc.	2/6	8,836	1.3	58.8	142,719	1.8	47.3	0.9
H0580	FHP, Inc.	1/10	12	a	a	13,124	14.4	43.8	5.8

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			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
Ventura, CA PMSA									
H0557	Foundation Health, A California Plan	4/7	2,468	27.3	27.5	8,344	28.8	33.9	9.7
H9030	FHP, Inc.	11/9	3,666	20.1	19.4	200,230	12.6	26.7	6.7
H0523	Aetna HP of California, Inc.	10/5	960	16.4	33.8	55,036	11.5	26.5	5.0
H0563	Health Net	4/1	2,999	12.1	28.7	50,913	13.6	22.0	5.1
H0543	Pacificare of CA, Inc.	11/4	13,726	6.1	37.4	284,714	7.3	33.1	4.0
H0524	Kaiser Foundation HP, Inc.	9/4	2,104	2.3	52.1	169,003	2.9	55.5	2.8
H0564	CaliforniaCare Health Plans	3/4	31	a	a	1,303	32.5	37.1	10.1
H0576	Prudential Health Care Plan of CA	2/6	131	a	a	2,698	22.7	35.5	8.6
H0554	CareAmerica Health Plans	6/2	49	a	a	38,358	17.1	27.5	9.0
H0581	Cigna Healthcare of California	2/6	187	a	a	13,496	15.9	32.6	8.6
H0545	Inter Valley Health Plan, Inc.	10/7	3	a	a	13,112	10.4	15.2	3.7
Visalia-Tulare-Porterville, CA MSA									
H0559	Pacificare of California, Inc.	4/9	385	19.0	98.6	89,360	8.9	40.0	3.5
H0570	Health Net	3/2	141	a	a	4,248	47.7	19.5	4.9
H9030	FHP, Inc.	11/9	76	a	a	200,230	12.6	26.7	6.7
H0584	Kaiser Foundation HP, Inc.	1/11	35	a	a	5,790	4.0	64.7	2.0
Yolo, CA PMSA									
H0586	Foundation Health, A California Plan	2/9	343	9.3	34.4	12,319	11.6	30.6	4.5
H0562	Health Net	4/1	3,111	3.4	65.7	58,588	11.2	23.3	3.7
H0583	Kaiser Foundation HP, Inc.	2/6	1,348	1.5	5.0	142,719	1.8	47.3	0.9
Yuba City, CA MSA									
H0562	Health Net	4/1	1,126	7.0	79.7	58,588	11.2	23.3	3.7
H0583	Kaiser Foundation HP, Inc.	2/6	96	a	a	142,719	1.8	47.3	0.9
Yuma, AZ MSA									
H0303	FHP, Inc.	10/9	27	a	a	86,650	7.0	34.6	2.9
H0352	Partners Health Plan of Arizona, Inc.	4/5	9	a	a	18,974	5.1	50.1	2.1
H0356	Premier HealthCare, Inc.	0/5	532	a	a	1,255	a	a	a
Others, Not in an MSA									
H0303	FHP, Inc.	10/9	539	24.3	55.7	86,650	7.0	34.6	2.9
H2931	Health Plan of Nevada, Inc.	11/6	575	12.5	94.4	24,892	55.5	8.5	8.3
H0609	FHP of Colorado, Inc.	10/6	461	10.8	98.0	40,369	7.0	44.1	3.0
H0562	Health Net	4/1	651	9.5	93.5	58,588	11.2	23.3	3.7
H3805	Pacificare of Oregon	10/11	5,833	8.6	87.6	35,938	8.2	43.3	2.7
H3857	SelectCare Health Plans	2/2	1,566	7.9	63.7	1,800	8.2	61.9	2.3
H9047	Providence Health Plans	9/10	912	7.7	67.1	24,208	3.8	49.9	2.7

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			Average monthly enrollment	Vol. rate	FFS as % of vol.	Average monthly enrollment	Vol. rate	FFS as % of vol.	Rapid rate
H5005	Pacificare of Washington, Inc.	9/2	3,225	6.6	80.3	43,797	6.6	47.5	2.7
H0352	Partners Health Plan of Arizona, Inc.	4/5	2,314	6.3	51.7	18,974	5.1	50.1	2.1
H5050	Group Health Coop. of Puget Sound	8/0	2,950	6.0	47.8	50,900	4.0	36.1	1.9
H0568	National Med, Inc.	3/1	448	5.1	87.0	11,152	5.1	33.9	1.7
H0351	Intergroup Prepaid Health Serv of AZ, Inc.	4/8	6,924	4.7	73.5	39,571	8.5	44.0	3.2
H5052	Providence Good Health Plan of Washington	3/7	3,084	4.2	71.5	16,004	7.9	39.8	2.4
H9003	Kaiser Foundation HP of the NW	11/9	3,780	3.6	51.8	32,390	5.1	52.6	2.9
H3251	Lovelace Health Plan, Inc.	3/0	741	3.1	52.2	13,106	4.0	56.8	2.0
H3858	SelectCare Health Plans	1/3	1,952	2.8	80.0	8,353	4.9	64.1	2.6
H1230	Kaiser Foundation HP, Inc.	10/8	3,370	1.1	81.6	13,795	2.0	81.1	1.2
H0570	Health Net	3/2	1	a	a	4,248	47.7	19.5	4.9
H0581	Cigna Healthcare of California	2/6	36	a	a	13,496	15.9	32.6	8.6
H0615	Qual-Med, Inc, Denver	8/5	9	a	a	7,383	14.0	21.6	3.6
H9030	FHP, Inc.	11/9	137	a	a	200,230	12.6	26.7	6.7
H0559	Pacificare of California, Inc.	4/9	139	a	a	89,360	8.9	40.0	3.5
H4651	IHC Care, Inc.	0/8	6	a	a	1,855	7.4	53.8	1.7
H0593	National Med, Inc.	0/9	101	a	a	523	6.6	100.0	2.6
H3204	FHP of New Mexico, Inc.	10/9	53	a	a	17,491	5.4	48.6	3.8
H0630	Kaiser Foundation HP of Colo.	11/1	192	a	a	32,721	4.4	31.3	2.3
H0584	Kaiser Foundation HP, Inc.	1/11	103	a	a	5,790	4.0	64.7	2.0
H0583	Kaiser Foundation HP, Inc.	2/6	141	a	a	142,719	1.8	47.3	0.9
H0356	Premier HealthCare, Inc.	0/5	348	a	a	1,255	a	a	a
H4653	FHP of Utah, Inc.	0/4	202	a	a	5,647	a	a	a
H5063	Options Health Care, Inc.	0/4	47	a	a	974	a	a	a

^aThis plan either had an average enrollment of less than 250 or was in operation 6 months or less.

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