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RUPRI Rural Health Panel

A Report on Enrollment: Rural Medicare Beneficiaries in Medicare+Choice Plans

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INTRODUCTION

The Medicare+Choice program was created by the Balanced Budget Act (BBA) of 1997 (Public Law 105-33), signed into law by President Clinton in August 1997. The legislation changed the method for computing capitation rates paid to Medicare+Choice plans, beginning in January 1998. The initial impact was on managed care plans that had been active prior to the BBA, but new Medicare+Choice plans, which began enrolling persons in January 1999, are also being impacted. The changes in the policy for setting payment to plans were much anticipated, for reasons that included its potential to spur growth in managed care in areas that previously had lower rates, especially rural areas.

This policy brief describes the experience to date with the Medicare+Choice program, focusing on changes in enrollment and plan formation through Fall 1999. We include a particular focus on changes occurring in rural counties. This updates previous reports by the RUPRI Health Panel on the progress of the Medicare+Choice program. Data are not available to examine county-specific enrollment after October 1999. However, we do know that after January 1, 2000 access to Medicare+Choice plans will decline by 10% in rural areas. The impact of plans withdrawing from the program is mitigated somewhat by new plans being offered in 84 rural counties, affecting 200,000 beneficiaries (Health Care Financing Administration, 1999).

ENROLLMENT

Table 1 shows that enrollment in Medicare+Choice plans throughout the U.S. has increased approximately 19% from December 1997 to October 1999, from roughly 5.3 million to 6.3 million enrollees. Although enrollment has continued to grow, the rate of growth in Medicare managed care has slowed considerably since enactment of the BBA provisions (see Table 2).² Regionally, Medicare+Choice enrollment has grown the fastest in the

²Some of the enrollment data presented is slightly underestimated because of a change in reporting that the Health Care Financing Administration (HCFA) implemented in response to the BBA. HCFA interprets the BBA to restrict their release of data in counties and plans where enrollment is very low. Thus, if a plan has 10 or fewer enrollees in a specific county, HCFA does not release the number of persons enrolled in that county for that plan. However, in the vast majority of these cases, if a plan enrolls fewer than 10 persons in a service area it is likely that those persons will be "snowbirds" because of the way enrollment is reported; enrollment is reported on the basis of the person's address on their social security record, not on their actual physical address (McBride, 1999). Thus, the effect of HCFA's disclosure policy on enrollment has led to a small undercounting of enrollment, and an even smaller undercounting of true enrollment in the plans in specific counties once the snowbird problem is accounted for. Analysis of the last quarter when all enrollment was reported (September 1998) indicates that about 86,000 enrollees in that quarter would not have been reported if enrollment of 10 or fewer in a county-plan combination were censored. This represents about 1.4% of Medicare+Choice enrollment in that quarter. However, the reader should keep in mind that this problem may lead to a more significant undercount in rural counties because of the likelihood that rural plans will enroll fewer persons in each county.

Midwest (36.1%) and slowest in the West (6.7%), but this, to a large extent, reflects the initial levels of enrollment in both areas (low in the Midwest and high in the West).

These summary figures understate the degree of change underway in the Medicare+Choice program. For example, when looking at total U.S. Medicare+Choice enrollment by state in Table 1, five states (Wisconsin, North Carolina, Tennessee, West Virginia, and Idaho) saw a significant increase in their enrollment from December 1997 to October 1999 (ignoring states that had huge growth rates because their enrollment started from a small base). On the other hand, four states (Delaware, South Carolina, Utah, and Vermont) experienced a large decrease in their total Medicare+Choice enrollment. In Utah, the enrollment in Medicare+Choice has been almost eliminated.

The BBA contained provisions designed to stimulate more rapid growth in Medicare+Choice enrollment and the number of Medicare+Choice plans in non-metropolitan areas (McBride and Mueller, 1999). Although enrollment in Medicare+Choice plans in non-metropolitan counties continues to lag considerably behind the enrollment in metropolitan areas, the growth has nevertheless been faster in non-metropolitan counties (Table 2). The average annual percent change in enrollees from December 1997 to October 1999 was 13.25% (45,563 enrollees) in non-metropolitan counties, as compared to 10.49% (972,245 enrollees) in metropolitan counties. Despite this growth, enrollment in non-metropolitan counties is only 2.5%, as compared to 20.3% in metropolitan counties.

As of October 1999, rural enrollees accounted for less than 4% (232,790 enrollees) of all U.S. Medicare+Choice enrollment. Table 3 shows the rural Medicare+Choice enrollment by region. There was noticeably higher enrollment growth from December 1997 to October 1999 in rural counties in the Northeast (43.8%) and Midwest (92.7%). It is important to note, however, that as of October 1999, the Midwest accounted for only 5.2% of rural Medicare+Choice enrollees. The remaining regions, the Northeast, South, and West, accounted for 32.8%, 31.3%, and 30.7% of rural Medicare+Choice enrollees, respectively.

Some states have experienced rapid growth in Medicare+Choice enrollment in rural counties from December 1997 to October 1999, specifically: Massachusetts, Missouri, North Carolina, Oklahoma, South Dakota, and Tennessee. In contrast, other states have seen rapid declines in rural enrollment. For example, Florida rural Medicare+Choice enrollment dropped from 14,379 enrollees in December 1997 to 8,244 enrollees in September 1999. One explanation for Florida's 42.7% decrease in rural enrollment was the non-renewal of Humana Medical Plan, Inc. and AvMed, Inc. in January 1999, dropping 6,607 and 1,799 enrollees respectively. Five states have seen all or almost all of their entire Medicare+Choice rural enrollment disappear—Delaware, Texas, Utah, South Carolina, and Vermont. One explanation for these significant decreases could be January 1999 plan non-renewals in each state. For example:

- In Delaware, rural Medicare+Choice enrollment decreased 96.9% from December 1997 to October 1999. Three plans—Aetna U.S. Healthcare, Inc.; Amerihealth HMO; and Optimum Choice, Inc.—withdrew from Sussex County, dropping 1,160; 829; and 363 enrollees respectively.
- Texas experienced a 94.1% decrease in rural Medicare+Choice enrollment from December 1997 to October 1999. A total of 453 enrollees were dropped by the non-renewal of PCA Health Plans of Texas; Aetna U.S. Healthcare, Inc.; Humana Health Plans of Texas; and NYLCare, an Aetna U.S. Healthcare Company.

Note that South Carolina, Utah, and Vermont did not lose that many people in aggregate, especially at the rural level. Though their percentage change is large, the actual drop in enrollment is small and did not need a non-renewal to trigger it.

There have been further changes in the availability of plans in 2000, as 101 rural counties have been impacted by plan non-renewals. Of those 101 rural counties, 27 were left with only one Medicare+Choice plan. Furthermore, 65 rural counties were left with no Medicare+Choice plan, leaving over 27,000 beneficiaries without access to a Medicare+Choice plan, as of early 2000. Conversely 13 new contracts were initiated in 2000, and 9 service areas expanded. These activities affected 73 rural counties and 200,000 beneficiaries who previously had no access to Medicare+Choice plans. The net impact for 2000 will be a change from 23% of rural beneficiaries having access to

Medicare+Choice plans, to 21% having that access (Health Care Financing Administration, 1999).

This instability, through increases and decreases, demonstrates that there is significant turmoil in the Medicare+Choice program. Table 4 further disaggregates the change and shows the rural counties in the U.S. with the biggest positive and negative changes in rural Medicare+Choice enrollment over this period. The following rural counties had the biggest increase in enrollment:

- Litchfield, Connecticut, increase of 2,812 enrollees;
- Northumberland, Pennsylvania, increase of 2,352 enrollees; and
- Deschutes, Oregon, increase of 2,062 enrollees.

Those rural counties with the largest decrease in enrollment include:

- Sussex, Delaware, decrease of 1,914 enrollees;
- Grant, Washington, decrease of 1,730 enrollees; and
- Citrus, Florida, decrease of 1,623 enrollees.

NEW CONTRACTS SIGNED

From January 1998 through November 1999, 66 new contracts were signed between HCFA and Medicare+Choice plans, 44 in 1998 and 22 in 1999 (See Table 5). The new plans were distributed regionally as follows: 16 in the Northeast, 15 in the Midwest, 24 in the South, and 11 in the West.

A total of 22 new rural Medicare risk contracts—16 in 1998 and 6 in 1999—were created January 1998 through November 1999 (see Table 6). Regionally, new rural Medicare risk plans were distributed as follows: 6 in the Northeast, 5 in the Midwest, 7 in the South, and 4 in the West. By October 1999, 6 of the new plans had a considerable number of enrollees:

- Central Oregon Independent Health Services, with its main office in Bend, Oregon, with 3,177 rural enrollees (out of a total 3,201 enrollees);
- Pacificare of Oregon, Inc., with its main office in Oswego, Oregon, with 2,897 rural enrollees (out of 7,294 total enrollees);
- Community Health Plan of Ohio, of Newark, Ohio, with 2,714 rural enrollees (out of 5,201 total enrollees), but is not renewing in 6 rural counties, affecting 810 beneficiaries in 2000;
- Beacon Health Plans, Inc., of Coral Gables, Florida, with 1,253 rural enrollees (out of 1,785 total enrollees);
- Texas Health Choice, of Dallas, Texas, with 1,019 rural enrollees (out of 4,839 total enrollees); and
- Medspan Health Options, Inc., of Hartford, Connecticut, with 968 rural enrollees (out of 8,268 total enrollees).

While some of these plans appear to be urban plans with a strong rural presence, two of the plans appear to be primarily focused in rural areas (Central Oregon Independent Health Services and Beacon Health Plans). It is important to note, however, that the number of enrollees in the previously mentioned plans are small in comparison to the large urban plans. These rural plans may falter without rapid increases in enrollment, or they may be models of how Medicare+Choice plans can exist in rural areas.

CONTINUED TRACKING EFFORTS

The Panel's analysis of enrollment patterns is part of a larger effort to understand the impacts of changes in Medicare policies on the rural health delivery system. We will continue to track changes in benefits and premiums as well as dis-enrollment (including plan withdrawals) and new enrollment. Furthermore, we will continue to watch for and report on policy changes that could affect enrollment, such as the Balanced Budget Refinement Act (BBRA) and changes in payment (getting above the 2% increase). In closing, we welcome your comments regarding this RUPRI Rural Health Panel brief.

Table 1.

Total Medicare+Choice enrollment by state, December 1996 through October 1999

State	October 1999		December 1998		December 1997		December 1996		Percent growth 1997 to 1999
	Enrollees	Percent (a)	Enrollees	Percent (a)	Enrollees	Percent (a)	Enrollees	Percent (a)	
U.S. Total	6,304,849	15.8%	5,967,388	15.1%	5,287,041	13.7%	4,197,210	11.1%	19.3%
By Region:									
Northeast	1,596,781	19.3%	1,502,207	18.2%	1,256,544	15.2%	873,862	10.6%	27.1%
Connecticut	107,027	20.4%	102,196	19.5%	68,501	13.1%	13,834	2.7%	56.2%
Delaware	3,707	3.3%	2,573	2.3%	8,492	7.8%	6,539	6.1%	-56.3%
Maine	1,166	0.5%	623	0.3%	37	0.0%	12	0.0%	3051.4%
Massachusetts	235,479	24.0%	221,348	22.6%	187,602	19.2%	142,360	14.6%	25.5%
New Hampshire	15,290	8.9%	15,629	9.6%	11,496	7.2%	1,894	1.1%	33.0%
New Jersey	192,161	15.7%	180,690	14.8%	147,442	12.1%	96,039	7.9%	30.3%
New York	433,469	15.7%	405,389	14.7%	360,057	13.1%	259,785	9.5%	20.4%
Pennsylvania	549,253	25.7%	518,231	24.2%	440,152	20.6%	335,378	15.7%	24.8%
Rhode Island	59,229	34.0%	55,505	31.8%	32,739	18.8%	18,021	10.4%	80.9%
Vermont	0	0.0%	23	0.0%	26	0.0%	0	0.0%	-100.0%
Midwest	767,087	8.1%	703,905	7.6%	563,452	6.2%	364,564	4.1%	36.1%
Illinois	163,070	9.7%	150,809	9.0%	134,771	8.1%	107,623	6.5%	21.0%
Indiana	16,649	1.9%	15,010	1.7%	11,477	1.3%	7,140	0.9%	45.1%
Iowa	2,989	0.6%	2,816	0.6%	2,311	0.6%	949	0.3%	29.3%
Kansas	24,203	6.1%	21,195	5.4%	16,766	4.4%	12,035	3.7%	44.4%
Michigan	71,920	5.0%	60,588	4.3%	39,241	2.8%	18,846	1.4%	83.3%
Minnesota	48,125	7.2%	49,240	7.6%	56,702	9.0%	59,974	9.6%	-15.1%
Missouri	122,438	13.9%	110,592	12.9%	85,935	10.2%	61,297	7.3%	42.5%
N.Dakota	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Nebraska	11,740	4.5%	11,442	4.6%	9,905	4.1%	5,347	2.2%	18.5%
Ohio	275,576	15.8%	255,761	14.7%	192,447	11.1%	86,628	5.0%	43.2%
S. Dakota	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Wisconsin	30,377	3.8%	26,452	3.4%	13,897	1.8%	4,725	0.7%	118.6%
South	1,621,106	11.5%	1,508,805	10.9%	1,291,901	9.5%	979,580	7.4%	25.5%
Alabama	52,499	7.5%	46,943	6.8%	33,969	5.0%	22,128	3.4%	54.5%
Arkansas	17,913	4.0%	15,241	3.5%	10,160	2.4%	5,163	1.3%	76.3%
D.C.	6,136	7.8%	5,598	7.1%	6,094	7.6%	4,724	5.9%	0.7%
Florida	775,204	27.3%	747,679	26.4%	683,472	24.5%	576,278	21.0%	13.4%
Georgia	43,354	4.7%	37,729	4.3%	24,502	3.0%	5,785	0.8%	76.9%
Kentucky	25,144	3.9%	22,278	3.6%	16,992	2.8%	10,006	1.7%	48.0%
Louisiana	105,969	17.0%	102,958	16.6%	83,482	13.6%	53,360	9.0%	26.9%
Maryland	85,220	13.1%	76,289	11.8%	77,919	12.2%	45,369	7.2%	9.4%
Mississippi	32	0.0%	44	0.0%	53	0.0%	41	0.0%	-39.6%
North Carolina	42,757	3.7%	32,087	2.9%	16,254	1.5%	2,217	0.2%	163.1%
Oklahoma	49,096	9.5%	44,737	8.7%	35,662	7.1%	27,157	5.7%	37.7%
South Carolina	990	0.2%	1,056	0.2%	3,441	0.6%	2,765	0.5%	-71.2%
Tennessee	39,883	4.7%	32,297	3.9%	14,381	1.8%	2,844	0.4%	177.3%
Texas	335,675	14.6%	309,884	13.8%	261,585	11.8%	207,900	9.7%	28.3%
Virginia	38,425	4.3%	33,513	3.8%	23,935	2.8%	13,806	1.6%	60.5%
West Virginia	2,809	0.8%	472	0.1%	0	0.0%	37	0.0%	n.a.
West	2,319,875	30.4%	2,252,471	29.9%	2,175,144	29.4%	1,979,204	27.2%	6.7%
Alaska	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Arizona	266,611	39.2%	259,503	38.8%	240,712	36.7%	212,795	33.3%	10.8%
California	1,488,285	37.5%	1,444,408	36.8%	1,406,371	36.3%	1,309,749	34.3%	5.8%
Colorado	142,532	30.1%	135,063	28.9%	118,962	25.9%	95,677	21.4%	19.8%
Hawaii	18,715	11.2%	16,472	10.0%	15,179	9.4%	14,383	9.0%	23.3%
Idaho	5,635	3.4%	3,949	2.4%	849	0.5%	146	0.1%	563.7%
Montana	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Nevada	41,161	17.3%	47,008	20.4%	45,857	20.7%	37,998	18.0%	-10.2%
New Mexico	43,859	18.5%	42,241	18.0%	39,982	17.4%	36,037	16.0%	9.7%
Oregon	131,905	26.5%	128,814	26.0%	123,211	25.1%	119,462	24.5%	7.1%
Utah	89	0.0%	81	0.0%	20,194	10.1%	12,161	6.2%	-99.6%
Washington	181,083	24.2%	174,932	23.6%	163,827	22.4%	140,796	19.5%	10.5%
Wyoming	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.

SOURCE: Rural Policy Research Institute (RUPRI) Rural Health Panel, based on data in the RUPRI Medicare County Capitation File.

NOTE: (a) Percent of Medicare eligibles in the county.

Table 2.

Enrollment in Medicare HMO risk plans, December 1996 through October 1999, by location and county capitation rate

	Risk enrollees (a)					HMO enrollment rate (b)				Average annual percent change in risk enrollees			
	Dec. 96	Dec. 97	Dec. 98	Oct. 99	Change 12/97-10/99	Dec. 96	Dec 97	Dec. 98	Oct. 99	Dec. 97	Dec. 98	Dec. 97	Dec. 96
										to Oct. 99	to Oct. 99	to Dec. 98	to Dec. 97
By Location:													
Metro counties	4,079,618	5,099,814	5,755,201	6,072,059	972,245	14.04%	17.33%	19.36%	20.27%	10.49%	7.41%	12.85%	25.01%
Central Metro	3,112,002	3,689,404	4,053,930	4,252,772	563,368	19.76%	23.24%	25.38%	26.49%	8.46%	6.59%	9.88%	18.55%
Other Metro	967,616	1,410,410	1,701,271	1,819,287	408,877	7.27%	10.41%	12.37%	13.09%	15.66%	9.35%	20.62%	45.76%
Nonmetro counties	117,592	187,227	212,187	232,790	45,563	1.39%	2.12%	2.31%	2.45%	13.25%	13.15%	13.33%	59.22%
Nonmetro Adjacent	98,651	160,598	187,366	202,831	42,233	2.08%	3.24%	3.66%	3.87%	14.27%	11.15%	16.67%	62.79%
Nonmetro Nonadjacent	18,941	26,629	24,821	29,959	3,330	0.51%	0.69%	0.61%	0.70%	6.96%	28.51%	-6.79%	40.59%
TOTAL	4,197,210	5,287,041	5,967,388	6,304,849	1,017,808	11.19%	13.83%	15.34%	15.98%	10.58%	7.61%	12.87%	25.97%
ALL counties													
By 1999 Capitation rate:													
\$380 (floor)	76,911	106,266	112,520	127,596	21,330	1.44%	1.92%	1.95%	2.14%	11.02%	18.25%	5.89%	38.17%
\$380-399	133,914	178,589	181,693	196,201	17,612	4.33%	5.61%	5.61%	5.95%	5.52%	10.79%	1.74%	33.36%
\$400-\$499	940,794	1,322,251	1,576,437	1,685,076	362,825	7.40%	10.18%	11.91%	12.55%	14.86%	9.29%	19.22%	40.55%
\$500-\$599	2,010,198	2,480,659	2,806,329	2,946,379	465,720	18.20%	22.14%	24.80%	25.83%	10.33%	6.71%	13.13%	23.40%
\$600 or more	1,035,393	1,199,276	1,290,409	1,349,597	150,321	19.53%	22.56%	24.19%	25.22%	6.98%	6.16%	7.60%	15.83%
TOTAL	4,197,210	5,287,041	5,967,388	6,304,849	1,017,808	11.19%	13.83%	15.34%	15.98%	10.58%	7.61%	12.87%	25.97%
NONMETRO counties													
By 1999 Capitation rate:													
\$380 (floor)	24,584	34,202	33,377	40,112	5,910	0.73%	0.98%	0.91%	1.04%	9.54%	27.77%	-2.41%	39.12%
\$380-399	18,471	26,668	29,104	31,802	5,134	1.60%	2.20%	2.37%	2.51%	10.58%	12.55%	9.13%	44.38%
\$400-\$499	54,772	93,308	109,192	114,684	21,376	1.68%	2.74%	3.09%	3.16%	12.51%	6.76%	17.02%	70.36%
\$500-\$599	17,027	28,664	37,622	41,735	13,071	2.71%	4.35%	5.55%	6.03%	23.95%	14.84%	31.25%	68.34%
\$600 or more	2,738	4,385	2,892	4,457	72	4.48%	7.23%	4.53%	6.67%	0.93%	78.02%	-34.05%	60.15%
TOTAL	117,592	187,227	212,187	232,790	45,563	1.39%	2.12%	2.31%	2.45%	13.25%	13.15%	13.33%	59.22%
METRO counties													
By 1999 Capitation rate:													
\$380 (floor)	52,327	72,064	79,143	87,484	15,420	2.61%	3.50%	3.77%	4.13%	11.72%	14.29%	9.82%	37.72%
\$380-399	115,443	151,921	152,589	164,399	12,478	5.95%	7.69%	7.59%	8.10%	4.61%	10.45%	0.44%	31.60%
\$400-\$499	886,022	1,228,943	1,467,245	1,570,392	341,449	9.36%	12.81%	15.11%	16.01%	15.04%	9.48%	19.39%	38.70%
\$500-\$599	1,993,171	2,451,995	2,768,707	2,904,644	452,649	19.14%	23.25%	26.03%	27.12%	10.16%	6.60%	12.92%	23.02%
\$600 or more	1,032,655	1,194,891	1,287,517	1,345,140	150,249	19.71%	22.74%	24.43%	25.45%	7.00%	6.01%	7.75%	15.71%
TOTAL	4,079,618	5,099,814	5,755,201	6,072,059	972,245	14.04%	17.33%	19.36%	20.27%	10.49%	7.41%	12.85%	25.01%

SOURCE: Rural Policy Research Institute (RUPRI) Rural Health Panel, based on data in the RUPRI Medicare County Capitation File.

NOTE: (a) Alaska excluded from analysis, and enrollment excludes enrollees in plans that have 10 or fewer persons enrolled in that county because HCFA has decided not to release that data.

(b) HMO enrollment rate = Medicare risk enrollees as a percent of total Medicare eligibles in the county.

Table 3.

Medicare+Choice enrollment in rural counties, by state, December 1996 through September 1999

State	September 1999		December 1998		December 1997		December 1996		Percent growth 1997 to 1999
	Enrollees	Percent (a)	Enrollees	Percent (a)	Enrollees	Percent (a)	Enrollees	Percent (a)	
U.S. Total	232,790	2.5%	212,187	2.3%	187,227	2.1%	117,592	1.4%	24.3%
By Region:									
Northeast	76,473	7.8%	71,807	7.4%	57,076	6.0%	29,160	3.1%	34.0%
Connecticut	4,926	11.0%	6,142	13.7%	3,357	7.5%	988	2.2%	46.7%
Delaware	61	0.2%	55	0.2%	1,975	6.7%	1,395	4.9%	-96.9%
Maine	478	0.4%	254	0.2%	12	0.0%	12	0.0%	3883.3%
Massachusetts	1,198	7.8%	961	6.3%	452	3.0%	161	1.1%	165.0%
New Hampshire	2,380	3.1%	2,370	3.4%	2,365	3.4%	105	0.1%	0.6%
New Jersey	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
New York	10,619	4.3%	9,854	4.1%	8,597	3.5%	3,269	1.4%	23.5%
Pennsylvania	53,624	15.3%	49,126	14.0%	38,692	11.1%	22,489	6.5%	38.6%
Rhode Island	3,187	23.0%	3,033	22.0%	1,611	11.9%	741	5.5%	97.8%
Vermont	0	0.0%	12	0.0%	15	0.0%	0	0.0%	-100.0%
Midwest	12,051	0.4%	9,643	0.3%	6,284	0.2%	2,722	0.1%	91.8%
Illinois	426	0.1%	207	0.1%	564	0.2%	254	0.1%	-24.5%
Indiana	47	0.0%	50	0.0%	91	0.0%	14	0.0%	-48.4%
Iowa	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Kansas	36	0.0%	17	0.0%	0	0.0%	0	0.0%	n.a.
Michigan	355	0.1%	342	0.1%	278	0.1%	226	0.1%	27.7%
Minnesota	100	0.0%	137	0.1%	274	0.1%	291	0.1%	-63.5%
Missouri	1,749	0.5%	1,206	0.4%	243	0.1%	87	0.0%	619.8%
North Dakota	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Nebraska	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Ohio	8,787	2.6%	7,362	2.2%	4,818	1.4%	1,835	0.6%	82.4%
South Dakota	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Wisconsin	551	0.2%	322	0.1%	16	0.0%	15	0.0%	3343.8%
South	72,818	1.7%	64,121	1.6%	53,821	1.4%	27,285	0.7%	35.3%
Alabama	2,543	1.0%	2,168	0.9%	1,500	0.6%	181	0.1%	69.5%
Arkansas	5,107	1.9%	4,028	1.6%	2,873	1.2%	1,773	0.8%	77.8%
D.C.	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Florida	8,244	3.6%	8,073	3.6%	14,379	6.5%	9,994	4.6%	-42.7%
Georgia	365	0.1%	270	0.1%	79	0.0%	0	0.0%	362.0%
Kentucky	26	0.0%	14	0.0%	0	0.0%	0	0.0%	n.a.
Louisiana	16,821	10.0%	15,915	9.6%	11,436	7.3%	4,453	3.1%	47.1%
Maryland	7,653	12.5%	7,720	12.7%	9,673	16.2%	6,036	10.3%	-20.9%
Mississippi	14	0.0%	21	0.0%	19	0.0%	13	0.0%	-26.3%
North Carolina	7,427	1.6%	6,336	1.4%	3,674	0.9%	27	0.0%	102.2%
Oklahoma	3,927	1.6%	2,510	1.1%	407	0.2%	51	0.0%	864.9%
South Carolina	0	0.0%	0	0.0%	394	0.2%	266	0.1%	-100.0%
Tennessee	4,278	1.3%	3,389	1.1%	1,462	0.5%	367	0.1%	192.6%
Texas	15,800	3.0%	13,326	2.6%	7,639	1.5%	4,064	0.9%	106.8%
Virginia	594	0.2%	351	0.1%	286	0.1%	60	0.0%	107.7%
West Virginia	19	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
West	71,448	5.6%	66,616	5.4%	70,046	5.8%	58,425	4.9%	2.0%
Alaska	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Arizona	17,826	16.4%	17,082	16.0%	15,789	15.2%	12,658	12.5%	12.9%
California	8,279	4.7%	9,035	5.2%	9,393	5.4%	7,110	4.1%	-11.9%
Colorado	2,923	2.7%	2,701	2.5%	2,127	2.0%	1,071	1.1%	37.4%
Hawaii	4,779	10.6%	4,251	9.6%	3,809	8.7%	3,587	8.4%	25.5%
Idaho	487	0.4%	296	0.3%	188	0.2%	146	0.1%	159.0%
Montana	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.
Nevada	1,332	4.0%	1,332	4.0%	1,484	4.7%	1,062	3.5%	-10.2%
New Mexico	2,412	2.2%	2,305	2.1%	2,112	2.0%	1,492	1.4%	14.2%
Oregon	11,918	6.7%	9,062	5.1%	10,151	5.8%	11,212	6.5%	17.4%
Utah	38	0.1%	40	0.1%	648	1.2%	374	0.7%	-94.1%
Washington	21,454	12.8%	20,512	12.4%	24,345	14.9%	19,713	12.4%	-11.9%
Wyoming	0	0.0%	0	0.0%	0	0.0%	0	0.0%	n.a.

SOURCE: Rural Policy Research Institute (RUPRI) Rural Health Panel, based on data in the RUPRI Medicare County Capitation File.

NOTE: (a) Percent of Medicare eligibles in the county.

Table 4.

Rural counties with biggest change in Medicare risk enrollees between December 1997 and October 1999

Rank	County	State	Type of county	Capitation rate 1999	Change in risk enrollees	Change in Total enrollees (1)	Percent in risk plans Oct. 1999	Percent in risk plans Dec. 1997
RURAL Counties: 25 counties with biggest positive change								
1	LITCHFIELD	CT	Rural Adj	\$474	2,812	2,779	15.79%	6.08%
2	NORTHUMBERLND	PA	Rural Adj	\$437	2,352	2,352	37.24%	25.47%
3	DESCHUTES	OR	Rural NAdj	\$380	2,062	2,031	12.86%	0.62%
4	YAVAPAI	AZ	Rural Adj	\$380	1,658	1,655	11.89%	7.59%
5	LAWRENCE	PA	Rural Adj	\$535	1,609	1,609	26.33%	18.81%
6	NEWPORT	RI	Rural Adj	\$449	1,576	1,450	23.00%	11.85%
7	SURRY	NC	Rural Adj	\$406	1,479	1,479	25.80%	15.43%
8	ULSTER	NY	Rural Adj	\$444	1,207	1,133	18.69%	14.59%
9	BRADFORD	PA	Rural Adj	\$380	1,130	1,130	29.30%	19.83%
10	MONROE	PA	Rural Adj	\$524	1,123	1,121	11.91%	6.45%
11	ANGELINA	TX	Rural NAdj	\$493	1,032	1,032	9.50%	1.21%
12	WALKER	AL	Rural Adj	\$581	998	912	17.02%	10.45%
13	GARLAND	AR	Rural Adj	\$459	994	990	13.52%	9.28%
14	CLEARFIELD	PA	Rural Adj	\$534	933	870	14.65%	8.61%
15	WISE	TX	Rural Adj	\$395	922	895	22.52%	5.74%
16	ROCKINGHAM	NC	Rural Adj	\$406	919	916	8.73%	3.26%
17	VAN ZANDT	TX	Rural Adj	\$462	916	901	11.06%	0.15%
18	LEWIS	WA	Rural Adj	\$424	896	948	28.06%	21.93%
19	MIFFLIN	PA	Rural Adj	\$517	894	894	30.10%	20.03%
20	ARMSTRONG	PA	Rural Adj	\$518	874	813	25.46%	20.17%
21	SCHUYLKILL	PA	Rural Adj	\$476	860	860	12.62%	9.86%
22	COWLITZ	WA	Rural Adj	\$391	826	777	40.05%	35.10%
23	WASHINGTON	LA	Rural Adj	\$662	812	812	19.48%	9.46%
24	INDIANA	PA	Rural Adj	\$546	777	595	20.59%	15.23%
25	WILKES	NC	Rural NAdj	\$393	765	760	16.45%	9.55%
RURAL Counties: 25 counties with biggest negative change								
1	SUSSEX	DE	Rural Adj	\$464	-1,914	-1,781	0.19%	6.72%
2	GRANT	WA	Rural NAdj	\$380	-1,730	-1,662	0.29%	17.56%
3	CITRUS	FL	Rural Adj	\$464	-1,623	-1,638	0.33%	4.96%
4	OKEECHOBEE	FL	Rural Adj	\$721	-1,502	-1,516	0.99%	22.93%
5	CHELAN	WA	Rural NAdj	\$380	-1,420	-1,323	0.44%	18.35%
6	WINDHAM	CT	Rural Adj	\$471	-1,243	-1,282	2.35%	10.10%
7	HIGHLANDS	FL	Rural Adj	\$460	-1,216	-1,224	0.16%	4.84%
8	DOUGLAS	WA	Rural NAdj	\$380	-1,197	-1,102	0.18%	19.11%
9	OKANOGAN	WA	Rural NAdj	\$380	-1,135	-1,094	0.54%	18.61%
10	INDIAN RIVER	FL	Rural Adj	\$486	-1,100	-1,111	3.23%	6.69%
11	CRAWFORD	PA	Rural Adj	\$442	-933	-933	9.70%	15.55%
12	DOUGLAS	OR	Rural Adj	\$380	-816	511	3.40%	7.46%
13	CHESHIRE	NH	Rural Adj	\$380	-648	-644	3.19%	9.01%
14	LINN	OR	Rural Adj	\$380	-640	-34	15.98%	20.02%
15	COSHOCTON	OH	Rural Adj	\$414	-607	-612	0.18%	10.07%
16	KINGS	CA	Rural Adj	\$421	-598	-614	5.20%	10.95%
17	HENDRY	FL	Rural Adj	\$509	-598	-598	2.20%	18.90%
18	DELAWARE	NY	Rural Adj	\$390	-578	-275	0.34%	6.55%
19	WICOMICO	MD	Rural NAdj	\$397	-525	-525	12.43%	17.14%
20	MACOUPIN	IL	Rural Adj	\$412	-480	-271	0.50%	5.29%
21	GLENN	CA	Rural Adj	\$453	-473	-485	1.40%	12.71%
22	COLORADO	TX	Rural NAdj	\$384	-366	-350	4.87%	14.21%
23	GILCHRIST	FL	Rural Adj	\$477	-309	-309	4.76%	20.55%
24	GONZALES	TX	Rural Adj	\$380	-295	-295	0.38%	8.72%
25	ST. MARYS	MD	Rural Adj	\$517	-285	-292	5.48%	9.26%

SOURCE: Rural Policy Research Institute (RUPRI) Rural Health Panel, based on data in the RUPRI Medicare County Capitation File.

NOTES: (1) Total enrollees in all types of Medicare HMOs, including risk, cost, demo and HCPP plans.

Table 5.

New contracts signed between HCFA and Medicare risk plans, January 1998 through November 1999

Date of contract Month	Year	Name of company	Location of organization			Type of plan		Profit/Nonprofit Status	Number of enrollees							
			City	State	Region	Type	Organization		Oct. 99	Jun. 99	Mar.99	Dec. 98	Sept. 98	Jun. 98	Mar. 98	
1	January	1998	Cigna Healthcare of Kansas/Missouri	Overland Park	KS	M	HMO	IPA	Profit	1,242	1,468	1,483	1,283	641	17	0
2	January	1998	Community Health Plan of Ohio	Newark	OH	M	HMO	IPA	Nonprofit	5,201	5,250	4,938	4,543	2,596	1,510	720
3	January	1998	Healthamerica PI,DBA Healthassurance	Pittsburgh	OH	M	HMO	Group	Profit	1,155	1,109	1,057	950	0	0	0
4	January	1998	Bluecross & Blueshield United of WI	Milwaukee	WI	M	HMO	Group	Nonprofit	5,631	4,672	3,213	1,885	1,076	431	0
5	January	1998	Bluecross & Blueshield United of WI	Milwaukee	WI	M	HMO	Group	Nonprofit	709	645	533	466	347	167	0
6	January	1998	Humana WI Health Organization Ins Corp	Milwaukee	WI	M	HMO	IPA	Profit	3,264	4,185	3,815	2,756	1,818	941	127
7	January	1998	Kaiser Foundation Health Plan of CT	Rocky Hill	CT	N	HMO	Group	Nonprofit	3,316	3,458	3,373	3,045	1,538	1,233	289
8	January	1998	Cigna Healthcare of Delaware, Inc.	Wilmington	DE	N	HMO	IPA	Profit	3,553	3,521	3,364	2,427	0	0	0
9	January	1998	Cigna Healthcare of Pennsylvania, Inc.	Wilmington	DE	N	HMO	IPA	Profit	0	0	0	0	0	0	0
10	January	1998	Cigna Healthcare of New Jersey, Inc.	Wilmington	NJ	N	HMO	IPA	Profit	39	36	0	0	0	0	0
11	January	1998	Healthcentral Inc.	Harrisburg	PA	N	HMO	Group	Nonprofit	6,873	6,791	6,734	6,345	1,300	373	0
12	January	1998	Florida Health Choice, Inc.	Delray Beach	FL	S	HMO	IPA	Nonprofit	10,864	14,767	14,320	13,250	8,514	6,686	2,069
13	January	1998	Cigna Healthcare of Georgia, Inc.	Atlanta	GA	S	HMO	IPA	Profit	9,110	8,460	7,446	6,243	2,402	939	0
14	January	1998	Anthem Health Plans of Kentucky, Inc.	Louisville	KY	S	HMO	IPA	Profit	620	168	61	0	0	0	0
15	January	1998	Cariten Health Plan	Knoxville	TN	S	HMO	IPA	Profit	2,840	2,536	2,132	1,714	1,262	827	104
16	January	1998	Texas Health Choice	Dallas	TX	S	HMO	IPA	Profit	4,839	3,492	3,313	3,040	1,989	1,465	1,258
17	January	1998	Coventry HP of WV DBA Healthassurance	Pittsburgh	WV	S	HMO	Group	Profit	947	899	827	472	0	0	0
18	January	1998	Qual-med, Inc., Colorado Springs	Pueblo	CO	W	HMO	IPA	Profit	112	162	213	290	304	245	221
19	January	1998	Qual-med, Inc., Pueblo	Pueblo	CO	W	HMO	IPA	Profit	432	464	911	1,474	1,965	1,629	1,174
20	January	1998	Pacificare of Oregon II	Lake Oswego	OR	W	HMO	Group	Profit	7,294	7,374	7,344	7,324	7,750	7,680	7,539
21	January	1998	Pacificare of Oregon II	Lake Oswego	OR	W	HMO	Group	Profit	954	1,398	1,400	1,410	1,838	1,840	1,887
22	February	1998	Medspan Health Options, Inc	Hartford	CT	N	HMO	Group	Profit	8,268	7,451	6,510	4,872	2,335	1,208	283
23	February	1998	Tufts Health Plan of New England, Inc.	Waltham	MA	N	HMO	IPA	Profit	87	86	80	75	74	67	24
24	February	1998	NYLcare Health Plans of Maine Inc.	Portland	ME	N	HMO	Group	Profit	1,097	946	750	594	377	221	0
25	February	1998	New York Care Plus Insurance Co, Inc.	Buffalo	NY	N	HMO	IPA	Nonprofit	5,875	5,356	4,642	3,684	1,341	916	89
26	February	1998	New York Care Plus Insurance Co., Inc	Albany	NY	N	HMO	IPA	Nonprofit	3,939	2,275	1,663	1,229	726	304	0
27	February	1998	Physicians Healthcare Plans, Inc	Coral Gables	FL	S	HMO	IPA	Profit	3,298	2,737	2,210	832	580	258	0
28	February	1998	Cigna Healthcare Mid-atlantic, Inc.	Columbia	MD	S	HMO	Group	Profit	7,729	6,731	4,461	2,963	0	0	0
29	February	1998	United Healthcare of Tennessee, Inc.	Nashville	TN	S	HMO	IPA	Profit	471	492	374	190	0	0	0
30	February	1998	United Healthcare of Tennessee, Inc.	Nashville	TN	S	HMO	IPA	Profit	109	134	84	31	0	0	0
31	February	1998	United Healthcare of Tennessee, Inc.	Nashville	TN	S	HMO	IPA	Profit	18	21	19	11	0	0	0
32	February	1998	HMO Blue Northeast Texas	Richardson	TX	S	HMO	Group	Profit	578	1,285	572	408	194	13	0
33	February	1998	Healthkeepers, Inc.	Richmond	VA	S	HMO	IPA	Nonprofit	2,179	2,925	2,488	1,948	756	323	0
34	April	1998	Mercy Health Plans of Missouri	St. Louis	MO	M	HMO	IPA	Profit	1,703	1,553	1,338	1,117	149	17	0
35	April	1998	Healthcare Partners Plans, Inc	Tyler	TX	S	HMO	IPA	Profit	3,893	4,475	3,890	3,038	1,757	677	0
36	May	1998	Ucare Minnesota	St. Paul	MN	M	HMO	IPA	Nonprofit	10,743	6,211	5,689	5,227	441	0	0
37	May	1998	United Healthcare of the Midwest, Inc.	St. Louis	MO	M	HMO	Group	Profit	726	1,293	818	406	90	0	0
38	May	1998	Viva Health, Inc.	Birmingham	AL	S	HMO	IPA	Profit	1,290	1,106	675	365	84	0	0
39	May	1998	Seton Health Plan	Austin	TX	S	HMO	Group	Profit	1,331	466	325	194	21	0	0
40	May	1998	Carelink Health Plans	Charleston	WV	S	HMO	Group	Profit	0	0	0	0	0	0	0
41	May	1998	Aetna U.S. Healthcare Inc.	Seattle	WA	W	HMO	Group	Profit	9,918	9,753	9,502	9,039	7,749	3,521	0
42	June	1998	Qualmed Plans for Health, W. PA, Inc	Pittsburgh	PA	N	HMO	IPA	Nonprofit	2,405	2,258	2,151	2,060	1,894	0	0
43	July	1998	Xantus Corporation	Nashville	TN	S	HMO	IPA	Profit	0	0	0	0	0	0	0
44	August	1998	Accord Health Plan	Westmont	IL	M	HMO	Group	Profit	509	716	607	425	0	0	0
45	January	1999	Americhoice	Newark	NJ	N	HMO	Group	Profit	0	0	0	0	0	0	0
46	January	1999	Americhoice	New York	NY	N	HMO	Staff	Profit	0	0	0	0	0	0	0
47	January	1999	Beacon Health Plans, Inc.	Coral Gables	FL	S	HMO	Group	Profit	1,785	1,429	1,162	0	0	0	0
48	January	1999	Health Plan Hawaii	Honolulu	HI	W	HMO	IPA	Nonprofit	950	269	0	0	0	0	0
49	January	1999	Central Oregon Independent Health Services	Bend	OR	W	HMO	Group	Profit	3,201	2,612	1,786	0	0	0	0
50	January	1999	First Choice Health Plan	Seattle	WA	W	HMO	Group	Profit	1,655	1,060	952	0	0	0	0
51	February	1999	OSF Healthplans, Inc.	Peoria	IL	M	HMO	IPA	Profit	946	722	451	0	0	0	0
52	February	1999	Network Health Plan of Wisconsin,inc	Brookfield	WI	M	HMO	Group	Profit	979	525	83	0	0	0	0
53	February	1999	Health Plan of the Upper Ohio Valley	St. Clairsville	WV	S	HMO	IPA	Nonprofit	3,584	1,597	340	0	0	0	0
54	February	1999	St. Joseph Healthcare PSO, Inc.	Albuquerque	NM	W	PSO	Group	Profit	2,958	1,694	750	0	0	0	0
55	March	1999	HMO Louisiana, Inc.	Baton Rouge	LA	S	HMO	Group	Profit	3,521	458	0	0	0	0	0
56	March	1999	Methodistcare, Inc.	Houston	TX	S	HMO	Group	Profit	2,501	1,418	71	0	0	0	0
57	May	1999	Principal Health Care of KC, Inc	Kansas City	MO	M	HMO	Group	Profit	1,512	385	0	0	0	0	0
58	May	1999	Preferred Medical Plan, Inc.	Coral Gables	FL	S	HMO	Group	Profit	94	44	0	0	0	0	0
59	June	1999	Americhoice	Philadelphia	PA	N	HMO	Group	Profit	0	0	0	0	0	0	0
60	July	1999	Sagamore Health Network, Inc.	Carmel	IN	M	HMO	Group	Profit	103	0	0	0	0	0	0
61	July	1999	Principal Health Care of Delaware, Inc	Wilmington	DE	N	HMO	Group	Profit	0	0	0	0	0	0	0
62	August	1999	Gundersen Lutheran Health Plan	La Crosse	WI	M	HMO	Staff	Nonprofit	49	0	0	0	0	0	0
63	August	1999	Capital District Physicians' HP, Inc.	Albany	NY	N	HMO	Group	Nonprofit	0	0	0	0	0	0	0
64	August	1999	Maxicare Louisiana, Inc.	New Orleans	LA	S	HMO	IPA	Profit	274	0	0	0	0	0	0
65	August	1999	Sun Health Medisun, Inc.	Sun City	AZ	W	HMO	Group	Profit	459	0	0	0	0	0	0
66	August	1999	Western Health Advantage	Sacramento	CA	W	HMO	Group	Nonprofit	0	0	0	0	0	0	0

SOURCE: Rural Policy Research Institute (RUPRI) Rural Health Panel, based on data in the RUPRI Medicare County Capitation File.

Table 6.

Enrollment in rural counties by new Medicare+Choice plans created January 1998 through November 1999

Date of contract		Name of company	Location of organization		Type of plan		Profit/Nonprofit Status	Number of enrollees							
Month	Year		City	State	Type	Organization		Sept. '99	June '99	March '99	Dec. '98	Sept. '98	June '98	March '98	
1	January	1999	Beacon Health Plans, Inc.	Coral Gables	FL	HMO	Group	Profit	1,253	1,156	1,038	0	0	0	0
2	January	1999	Central Oregon Independent Health Services	Bend	OR	HMO	Group	Profit	3,177	2,600	1,786	0	0	0	0
3	January	1999	Health Plan Hawaii	Honolulu	HI	HMO	IPA	NonProfit	279	91	0	0	0	0	0
4	February	1999	Health Plan of the Upper Ohio Valley	St. Clairsville	OH	HMO	IPA	NonProfit	177	73	0	0	0	0	0
5	February	1999	OSF Healthplans, Inc.	Peoria	IL	HMO	IPA	Profit	188	134	73	0	0	0	0
6	February	1999	St. Joseph Healthcare PSO, Inc.	Albuquerque	NM	PSO	Group	Profit	51	28	13	0	0	0	0
7	June	1998	Qualmed Plans for Health, W. PA., Inc	Pittsburgh	PA	HMO	IPA	NonProfit	11	0	0	0	0	0	0
8	January	1998	Bluecross & Blueshield United of WI	Milwaukee	WI	HMO	Group	NonProfit	514	439	344	294	199	79	0
9	January	1998	Cariten Health Plan	Knoxville	TN	HMO	IPA	Profit	672	616	518	438	327	185	0
10	January	1998	Cigna Healthcare of Georgia, Inc.	Atlanta	GA	HMO	IPA	Profit	13	0	0	0	0	0	0
11	January	1998	Community Health Plan of Ohio	Newark	OH	HMO	IPA	NonProfit	2,714	2,714	2,582	2,384	1,609	832	348
12	January	1998	Florida Health Choice, Inc.	Delray Beach	FL	HMO	IPA	NonProfit	13	13	13	19	12	0	0
13	January	1998	Healthcentral Inc.	Harrisburg	PA	HMO	Group	NonProfit	47	48	51	50	38	11	0
14	January	1998	Humana WI Health Organization Ins Corp.	Milwaukee	WI	HMO	IPA	Profit	23	34	22	0	0	0	0
15	January	1998	Kaiser Foundation Health Plan of CT	Rocky Hill	CT	HMO	Group	NonProfit	17	18	32	31	0	0	0
16	January	1998	Pacificare of Oregon II	Lake Oswego	OR	HMO	Group	Profit	2,897	2,952	2,969	3,078	3,589	3,612	3,615
17	January	1998	Texas Health Choice, L.c.	Dallas	TX	HMO	IPA	Profit	30	30	40	36	14	11	0
18	February	1998	Medspan Health Options, Inc	Hartford	CT	HMO	Group	Profit	968	925	839	710	465	239	37
19	February	1998	New York Care Plus Insurance Co., Inc	Albany	NY	HMO	IPA	NonProfit	701	613	524	419	272	119	0
20	February	1998	NYLcare Health Plans of Maine Inc.	Portland	ME	HMO	Group	Profit	446	384	294	236	153	81	0
21	April	1998	Healthcare Partners Plans, Inc	Tyler	TX	HMO	IPA	Profit	1,019	1,218	1,032	770	357	133	0
22	April	1998	Mercy Health Plans of Missouri	St Louis	MO	HMO	IPA	Profit	193	181	165	138	32	0	0

SOURCE: Rural Policy Research Institute (RUPRI) Rural Health Panel, based on data in the RUPRI Medicare County Capitation File.

NOTE: Number of enrollees may include enrollees not residing in the state in which the organization is located, but residing in an adjacent state.

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