

Table 12.10
Changes in Access to or Coverage Under a Zero Premium Plan:
Calendar Years 1999-2006

Year	Medicare+Choice/Medicare Advantage Coordinated Care Plans (CCP)	
	Overall Medicare Population with Access to Zero Premium	Enrollees with Zero Premium Plan
	Percent	
1999	61	68
2000	53	61
2001	39	45
2002	34	39
2003	29	38
2004	40	48 ¹
2005	42	58 ¹
2006	61	52 ²

¹A change in methodology applies beginning in 2004. Because health plans are reporting enrollments by benefit package to CMS when an organization offers more than one benefit package in a given county, the 2004 and 2005 figures for enrollees choosing zero premium plans show enrollment at the actual "plan" level (that is, by benefit package). In prior years, enrollees were assigned to zero premium plans if one was offered by the organization in the county of residence of the individual. The figures for 2004 and 2005 would be a higher number if the methodology used in prior years were continued for 2004 and thereafter.

²For 2006 the following conventions were observed: Zero premium refers to combined part C and part D zero premium. CCP includes Special Needs Plans (SNP), but excludes Employer only. Only plans with plan type Health Maintenance Organizations (HMO), HMO Point of Service (HMOPOS), Preferred Provider Organization (PPO), Provider Sponsored Organizations (PSO) were included in the analysis. Enrollee coverage is the percent of actual CCP enrollment with zero premium.

NOTES: The 2005 data are as of March 2005. The 2006 data are as of December 2006.

SOURCES: Centers for Medicare & Medicaid Services: Analysis of submitted bids from Health Plan Management System (HPMS) data; data development by the Office of Research, Development, and Information.