

TOP CDHP PROVIDERS FOR EMPLOYER-SPONSORED PLANS

Ranked by number of covered lives in employer-sponsored consumer-directed health plans



STATE OF THE CDHP INDUSTRY

Consumer-directed health plans combine a tax-advantaged health savings or reimbursement account with a high-deductible plan and support tools for evaluating treatment options, cost and quality. After the initial launch by early independent providers, more traditional health insurance companies such as Aetna, Humana and Blue Cross/Blue Shield affiliates entered the market. Small employers and retailers formed the vanguard for CDHPs, with a significant number adopting the plans in 2004. Small-employer dominance is reflected in

this year's list, with most of the providers reporting large numbers of employer clients and relatively small numbers of covered lives. Total enrollment in both employer-sponsored and individual CDHPs rose from about 3 million in January 2005 to 6 million in January 2006, still a small percentage of the 177 million enrollees and dependents with private health insurance coverage, according to the U.S. Government Accountability Office. The companies listed here represent 5.4 million covered lives.

RANK '06	Company, Web address	Number of covered lives in employer-sponsored CDHPs	Number of employer CDHP clients	Year CDHPs first offered	Key CDHP clients
1.	UNITED HEALTH GROUP www.unitedhealthcare.com	1,801,498	15,537	2002	American Financial Group, SkyWest Airlines, Wendy's
2.	AETNA www.aetna.com	1,007,483	2,766	2002	Would not disclose
3.	WELLPOINT www.wellpoint.com	698,000	Would not disclose	2000	Silgan, Fujitsu, Banta
4.	MERITAIN HEALTH www.meritain.com	656,919	118	2001	Oshkosh Truck, Columbus McKinnon
5.	HUMANA www.humana.com	412,149	2,250	2001	Would not disclose
6.	CIGNA www.cigna.com	250,000	200	2003	Would not disclose
7.	BLUE CROSS AND BLUE SHIELD OF MINNESOTA www.bluecrossmn.com	147,193	2,576	2002	GMAC-RFC
8.	BLUECROSS BLUESHIELD OF TENNESSEE www.bcbst.com	80,730	2,062	2004	Would not disclose
9.	DESTINY HEALTH www.destinyhealth.com	70,000	2,000	2000	Employers' Coalition on Health member companies
10.	MEDICA www.medica.com	57,900	1,580	2003	University of Minnesota
11.	FISERV HEALTH www.fiservhealth.com	55,649	61	2003	Would not disclose
12.	BLUE CROSS AND BLUE SHIELD OF LOUISIANA www.bcbsla.com	55,196	2,631	2004	Kinsey Interests, Teche Federal Savings Bank, Tangipahoa Parish (Louisiana) government
13.	BLUE CROSS AND BLUE SHIELD OF MASSACHUSETTS www.bluecrossma.com	50,194	2,200	2004	Would not disclose
14.	GREAT-WEST www.gwl.com	29,676	111	2004	Faison Enterprises, Huntington House, Air Comfort, Variform
15.	PRINCIPAL FINANCIAL GROUP www.principal.com	21,296	966	2004	Would not disclose
16.	BENEMAX www.benemax.com	20,000	175	1985	MultiGen-Paradigm, Crosby's Markets, Acme Packet

Sources: Companies

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