By mid-1999, the HMO-enrollment growth rate had hit its lowest level of the decade — 2.6 percent from July 1, 1998 to June 30, 1999. A closer analysis may be even more troubling for HMOs: From Jan. 1 to June 30, 1999, total enrollment actually dropped for the first time, by 0.6 percent. After peaking at 81.5 million members by the end of 1998, HMOs lost more than half a million enrollees during the first six months of 1999 — a time when many plans raised premiums to cover operating losses. The figures suggest an industry that has moved well beyond the growth phase into consolidation, and that is struggling to define itself as it matures.

**HMO enrollment growth rates, 1990–99**
12-month periods ending June 30

**HMOs remain popular on the coasts**
Enrollment growth or loss by region

**1998–99: The big get bigger**
Enrollment growth or loss by plan size

**Not-for-profit plans lose ground**
Enrollment growth by tax status

**Plans become less distinct**
Enrollment change, by plan type

**The number of new plans levels off**
Plans established in the 12 months prior to June 1 of years denoted