



# COMPETITION in HEALTH INSURANCE

A comprehensive study of U.S. markets





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## **Acknowledgments**

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# I. Introduction and background

This is the 18th edition of the American Medical Association's "Competition in health insurance: A comprehensive study of U.S. markets." This report presents new data on the degree of competition in health insurance markets across the country. It is intended to help researchers, policymakers, and federal and state regulators identify markets where consolidation among health insurers may cause competitive harm to consumers and providers of care.

This study addresses the following questions: Are health insurance markets competitive, or do health insurers exercise market power? Are proposed mergers between insurers likely to maintain, enhance or create such power? These are important questions of public policy because the use of market power harms society in both output and input markets. When an insurer exercises market power in its *output* market (the sale of insurance coverage), premiums are higher than in a competitive market. When an insurer exercises market power in its *input* market (e.g., physician services), payments to health care providers are below competitive levels. In both settings, the quantity of insurance coverage provided is lower than in a competitive market. In short, the exercise of market power adversely affects health insurance coverage and health care.

A first step in assessing the existence of or the potential for market power is to examine market concentration, as high concentration tends to lower competition and facilitate the exercise of market power. The U.S. Department of Justice (DOJ) and the Federal Trade Commission (FTC) examine market concentration in their evaluation of proposed mergers between firms.<sup>1</sup> Thus, it is critical to have this type of information readily available. In this study, we present new information on market concentration in the health insurance industry. Using 2018 data from Decision Resources Group (DRG),<sup>2</sup> the most comprehensive and consistent source of data on enrollment in health maintenance organization (HMO), preferred provider organization (PPO), point-of-service (POS), public health exchange and consumer-driven health plans (CDHP),<sup>3</sup> we report the two largest insurers'

commercial market shares and Herfindahl-Hirschman Indices (HHIs) for 382 metropolitan statistical areas (MSAs),<sup>4</sup> the 50 states and the District of Columbia.<sup>5</sup>

Among the key findings in this year's update is that, based on the DOJ/FTC Horizontal Merger Guidelines, 75% of 382 MSA-level markets studied were highly concentrated (HHI > 2,500). The average market was also highly concentrated, with an HHI of 3504. Other findings are that in 91% of MSA-level markets, at least one insurer had a commercial market share of 30% or greater, and in 48% of markets, a single insurer's share was at least 50%.

To assess whether markets are becoming more or less concentrated, this year we also calculated changes in market concentration (HHI) between 2014 and 2018. Not only are most markets highly concentrated, on net they are becoming more concentrated over time. We find that the share of markets that are highly concentrated increased from 71% to 75% during this period. On average, market concentration levels also increased, with the average market HHI rising by 145 points.<sup>6</sup> Fifty-eight percent of markets experienced an increase in the HHI, and in 20% of markets the increase was at least 500 points. In markets with a rise in the HHI, the average increase was 498 points.

We found evidence of increases in concentration in markets that were already highly concentrated in 2014 as well as in those that were not. More than half (54%) of the markets that were highly concentrated in 2014 became even more concentrated in 2018. Twenty-seven percent of the markets that were *not* highly concentrated in 2014 experienced an increase in the HHI large enough to place them in the highly concentrated category in 2018. Another 40% also had an increase, though not large enough to make them highly concentrated.

1. U.S. Department of Justice and Federal Trade Commission, Horizontal Merger Guidelines. Issued Aug. 19, 2010.

2. Decision Resources Group was formerly known as HealthLeaders-InterStudy—a Decision Resources Group company.

3. We do not report CHDP enrollments as a separate plan type. CHDP lives are *bolded on* to the other plan types, most frequently to PPO plans.

4. Due to a major change in MSA definitions between the 2017 and 2018–2019 "Competition in health insurance" Updates, not all data presented here are directly comparable to data from pre-2018 Updates. For a detailed description of those changes, see footnote 5 in last year's study at [https://www.ama-assn.org/system/files/2018-11/competition-health-insurance-us-markets\\_1.pdf](https://www.ama-assn.org/system/files/2018-11/competition-health-insurance-us-markets_1.pdf). In contrast, this year a single MSA was added to the MSA delineations.

5. For convenience, the District of Columbia is classified as a "state" in this study.

6. Given the significant change in MSA definitions/delineations noted in footnote 4, we calculated this increase of 145 points on the set of 319 MSAs that were present in both 2014 and 2018. When all MSAs are included, the increase is 182 points. The increase in the share of markets that are highly concentrated, 71% to 75%, is the same whether it is based on all MSAs or only those present in both years of data.

High concentration levels in health insurance markets are largely the result of consolidation (i.e., mergers and acquisitions), which can lead to the exercise of market power and, in turn, harm to consumers and providers of care. Both consummated and proposed consolidation of health insurers should raise serious antitrust concerns. Conceptually, mergers and acquisitions can have beneficial and harmful effects on consumers. However, only the latter has been observed. It appears that consolidation has resulted in the possession and exercise of health insurer *monopoly power*—the ability to raise and maintain premiums above competitive levels—instead of the passing of any benefits obtained through to consumers.

Research suggests that health insurers exercise market power and that competition among them lowers health plan premiums. One study assessed whether health insurers charge higher premiums to employers that earn higher profits—i.e., whether they engage in *direct price discrimination*. This would imply that insurers exercise market power. The study found evidence of this behavior and concluded that health insurers possess and exercise market power in an increasing number of geographic markets.<sup>7</sup> Another study examined the effect of changes in market concentration (HHI) on premiums across the United States. Using the 1999 merger between Aetna and Prudential as an instrumental variable for the HHI, it found that changes in market concentration were positively associated with premiums.<sup>8</sup> A 2013 case study examined the 2008 merger between UnitedHealth and Sierra Health Services, which led to a large increase in concentration in Nevada health insurance markets. The study concluded that premiums in Nevada markets increased in the wake of the merger.<sup>9</sup> Other research found evidence that competition in the public health exchanges—in the form of more insurers—also lowered premiums.<sup>10</sup> Finally, eliminating an insurer for an employer to choose from can lead to large (16.6%) increases in premiums.<sup>11</sup>

High barriers to entry into health insurance markets also enable insurers to exercise market power.<sup>12</sup> Examples of barriers include state regulatory requirements, the cost of developing a provider network and the development of sufficient business to permit the spreading of risk. Evaluating entry barriers is critical to antitrust analysis. If entry were easy, neither high market shares nor high concentration levels would necessarily translate into higher premiums because potential entry would force insurers to keep premiums in check. However, barriers to entry allow insurers with market power to charge premiums above competitive levels for an extended period of time.

Health insurer consolidation can lead to the exercise of another type of market power. Where health insurers have market power in their output market (i.e., monopoly power), it is very likely they also have market power in their input market (e.g., in the purchasing of physician services). This is because, geographically, these markets roughly coincide.<sup>13</sup> Market power in input markets is known as *monopsony power*—the ability to reduce and maintain input prices (e.g., prices paid to physicians) below competitive levels. The exercise of monopsony power would also reduce the quantity (or quality) of health care below competitive levels and in turn harm consumers. Research finds evidence that insurer consolidation leads to the exercise of monopsony power vis-à-vis physicians in the form of lower physician earnings and employment.<sup>14</sup> For these reasons, proposed mergers that create or increase insurers' monopsony power should also raise antitrust concerns.<sup>15</sup>

In fact, the DOJ has challenged three health insurer mergers based in part on the merged entity's potential to exercise monopsony power over physicians.<sup>16,17</sup> In the Aetna-Prudential and the United-Pacificare cases, the DOJ

7. Dafny L. Are Health Insurance Markets Competitive? *Am Econ Rev.* 2010;100(4):1399–1431.

8. Dafny L., Duggan, M., Ramanarayanan, S. Paying a Premium on Your Premium? Consolidation in the US Health Insurance Industry. *Am Econ Rev.* 2012;102(2):1161–1185.

9. Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. *Health Management, Policy and Innovation.* 2013;1(3):16-35. Available at <http://hmpi.org/wp-content/uploads/2017/02/HMPI-Guardado-Emmons-Kane-Price-Effects-of-a-Larger-Merger-of-Health-Insurers.pdf>. Accessed May 22, 2019.

10. Dafny, L., Gruber, J., Ody, C. More Insurers Lower Premiums: Evidence from Initial Pricing in the Health Insurance Marketplaces. *American Journal of Health Economics.* 2015; 1(1):53-81, and Abraham, J., Drake, C., McCullough J., Simon, K. What Drives Insurer Participation and Premiums in the Federally-Facilitated Marketplace? *International Journal of Health Economics and Management.* 2017; Apr 2017:1-18.

11. Ho, K., Lee R.S. Insurer Competition in Health Care Markets. *Econometrica.* 2017; 85(2):379-417.

12. Robinson J. Consolidation and the transformation of competition in health insurance. *Health Aff.* 2004;31(6):12–24.

13. See e.g., Capps, C. Buyer Power in Health Plan Mergers. *J Comp Law and Econ.* 2009;6:375–391.

14. Dafny L., Duggan, M., Ramanarayanan, S. Paying a Premium on Your Premium? Consolidation in the US Health Insurance Industry. *Am Econ Rev.* 2012;102(2):1161–1185.

15. Schwartz, M. Buyer Power Concerns and the Aetna-Prudential Merger. Fifth Annual Health Care Antitrust Forum, Northwestern University School of Law, Chicago, Ill., October 1999. [www.justice.gov/atr/public/speeches/3924.pdf](http://www.justice.gov/atr/public/speeches/3924.pdf). Accessed May 22, 2019.

16. See Complaints, *U.S. v. Aetna Inc.* (June 21, 1999), *U.S. v. UnitedHealth Group Inc.* (Dec. 20, 2005) and *U.S. and multiple states v. Anthem, Inc. and Cigna Corp.* (July 21, 2016).

17. In another proposed merger in 2010, the DOJ announced that it would file an antitrust lawsuit to block Blue Cross Blue Shield of Michigan from acquiring Physicians Health Plan of Mid-Michigan. As a result, the companies abandoned the acquisition. The DOJ argued that the merger would allow the merged entity to control physician payment and thereby lower the quality of care. See DOJ. Press release. March 8, 2010. [www.justice.gov/atr/public/press\\_releases/2010/256259.htm](http://www.justice.gov/atr/public/press_releases/2010/256259.htm). Accessed May 22, 2019.



focused on the increased difficulty a physician practice could face in replacing business should the merged insurer terminate its contract. The DOJ considered two *buy-side* shares—the share of individual practice revenue accounted for by the merging insurers, and insurers’ locality-wide post-merger share of patients.<sup>18</sup> A high post-merger share of physician practice revenue increases monopsony power by making it more costly for the practice to replace lost patients. This effect is reinforced in markets with a high post-merger share of patients as it would shrink the pool of potential replacement patients in the event of a contract termination. As we have found in the past, this edition of “Competition in health insurance” strongly suggests that most markets are characterized by insurers with high market shares of patients, which increases the risk of the exercise of monopsony power.

Another factor that increases this risk is that most physicians work in small practices. Fifty-seven percent of those providing patient care are in practices with 10 or fewer physicians.<sup>19</sup> Under antitrust law, independent physicians cannot negotiate collectively with health insurers. This imbalance in relative size leaves most physicians with a weak bargaining position relative to commercial payers. To the extent there is anticompetitive behavior by insurers, this would compromise the quantity and quality of care.

In the third, and perhaps most important of those merger cases, the DOJ and state attorneys general from multiple states filed suit in July 2016 to block Anthem’s acquisition of Cigna.<sup>20</sup> Among other things, the plaintiffs alleged that “Anthem’s high market shares already give it significant bargaining leverage with doctors and hospitals,” and that “... this merger would substantially increase Anthem’s ability to dictate the reimbursement it pays providers, threatening the availability and quality of medical care.” Notably, Anthem did not dispute that it would lower provider reimbursement, but instead claimed that those savings would result from efficiencies, which it could then pass through to consumers as lower premiums. However, the courts found that those purported efficiencies were not cognizable.<sup>21</sup> In February 2017, the U.S. District Court sided with the plaintiffs, and this decision was affirmed by the Second Circuit Court of Appeals. Although Anthem continued its attempt to acquire Cigna, the merger was ultimately abandoned in May 2017.

In sum, we find that the majority of health insurance markets in the United States are highly concentrated and that, on average, markets are becoming even more concentrated over time. Coupled with evidence on their anticompetitive behavior, this strongly suggests that health insurers are exercising market power in many parts of the country and, in turn, causing competitive harm to consumers and providers of care.

18. Capps, C. Buyer Power in Health Plan Mergers. *J Comp Law and Econ.* 2009;6:375–391.

19. Kane C. Updated Data on Physician Practice Arrangements: For the First Time, Fewer Physicians are Owners than Employees. Policy Research Perspectives, 2019–3. <https://www.ama-assn.org/system/files/2019-05/prp-fewer-owners-benchmark-survey-2018.pdf>. Published May 2019. Accessed May 21, 2019.

20. See Complaint at <https://www.justice.gov/opa/file/877886/download>. Accessed May 22, 2019.

21. See the blog *Code Red: Two Economists Examine the U.S. Healthcare System, The Anthem-Cigna Merger*. Available at <https://coderedblog.com/2017/07/18/the-anthem-cigna-merger/>. Accessed Oct. 1, 2018.

## II. Data and methodology

### A. Product and geographic market definition

In order to calculate firms’ market shares, we first define the market in which competition takes place. Markets are characterized by two aspects: a product market and a geographic market. A *product market* is a product or group of products for which there are no adequate substitutes. In the health insurance industry, the main product types are PPO, HMO, POS and the exchanges (EXCH). Because it is not clear whether they are substitutes, we examine those products separately in addition to a combined HMO+PPO+POS+EXCH product market.

The other dimension that needs to be defined is the relevant geographic market. The *geographic market* is the area within which consumers can turn to alternative producers in response to an increase in price. In determining the extent of the market for health insurance, distance is a critical consideration. The local nature of health care delivery and the marketing and other business practices of health insurers strongly suggest that health insurance markets are local. Consumers buy coverage that serves them close to where they work and live. Thus, this 2019 update reports data at the MSA level as well as the state level.



## B. Data

The data used for this study were obtained from the Decision Resources Group (DRG) Managed Market Surveyor. The data for the HMO, PPO and POS products are as of Jan. 1, 2018, and for the exchanges as of July 1, 2018. DRG collects commercial medical enrollment data from managed care organizations (MCO) through the DRG National Medical and Pharmacy Census. MCOs are asked for their national, state and county level enrollment for each product type (e.g., PPO) and funding type (e.g., fully insured). In cases where MCOs do not provide county level enrollment, DRG may use previously reported enrollment data to calculate county level shares of state enrollment. The county level enrollment is then aggregated to the state level. Commercial enrollment is based on the membership's residence and includes Individual, Group, Federal Employee Health Benefit Plan, Consumer Driven Health Plan (CDHP),<sup>22</sup> State/Local Employee Plan, Blue Card HOME, Student Health, EPO and public health exchange lives.

DRG started collecting public exchange data as of its January 2014 Census.<sup>23</sup> Those data are based on enrollees who paid premiums for coverage. We include data on individuals and families but *exclude* Small Business Health Insurance Option Program (SHOP) lives.

Our objective is to present data on competition in commercial health insurance markets. Accordingly, we report market shares and HHIs for a combined HMO+PPO+POS+EXCH commercial product market as well as for HMO, PPO, POS and exchange markets separately. The key variables we use from the DRG Managed Market Surveyor to obtain this information are:

- Commercial HMO enrollment
- Commercial PPO enrollment
- Commercial POS enrollment
- Public exchange enrollment

For each MSA and state, we use enrollment in those products to calculate:

- Health insurer market shares
- Market-level Herfindahl-Hirschman Indices (HHIs)

22. CDHP-covered lives are not reported as a separate category, but are instead *boltd on* to the other product types, most frequently to PPO plans.

23. When exchange lives were not available from the health insurers or secondary research, DRG estimated enrollment using a regression model.

We seek to calculate market shares and HHIs based on enrollment in fully and self-insured plans. To do so, however, we do not use the entire database as provided by DRG; we exclude certain MCOs and geographic areas. First, with two exceptions, we exclude insurers' enrollment from states where they are not licensed to sell insurance. Blue Cross Blue Shield Association (BCBS) companies that use the Blue brand typically do not compete with one another. Yet some BCBS insurers report enrollment in other Blue insurers' states where they are not licensed.<sup>24</sup> We exclude that enrollment because there is no competition among branded companies and to avoid double-counting lives.

In other cases, a Blue company (e.g., Independence) may own a subsidiary that does not use the Blue brand (e.g., AmeriHealth). Because branded and non-branded insurers can compete with each other, we do not exclude the non-branded companies. For example, AmeriHealth is owned by Independence Health Group and sells insurance in New Jersey, where Horizon BCBSNJ also operates. Because AmeriHealth is unbranded, we do not exclude it from New Jersey.

The second exception is that we do not exclude enrollment of *non*-BCBS insurers in states adjacent to their license-state. This is because the data are based on the membership's residence.<sup>25,26</sup>

Second, we only present market shares and HHIs for areas where the enrollment data plausibly capture a reasonable fraction of the insured population. Specifically, we calculate the ratio of total commercial enrollment reported by all health insurers in an area to an estimate of the commercially-insured population, and only present

24. This is due to the BlueCard® program, which enables members of one BCBS company to get health care while traveling or living in another BCBS company's service area. It is designed for members who have a child attending an out-of-state school, have family members living in different service areas, have a long-term work assignment in another state, or are retirees with dual residence. Claims payment, adjustments, and issue resolutions are done by the local Blue. See: [https://www.bcbsil.com/pdf/standards/manual/bluecard\\_program\\_manual.pdf](https://www.bcbsil.com/pdf/standards/manual/bluecard_program_manual.pdf). Accessed May 21, 2019.

25. For example, an insurer may be licensed in New York, but could also report enrollees in New Jersey. We keep the New Jersey enrollees in the data because they may work in New York but live in New Jersey. However, we do not include BCBS enrollments reported in neighboring states because that enrollment is often too large to plausibly represent neighboring states' residents. It most likely is due to the BlueCard® program.

26. We make one other minor exclusion. Self-insured employers typically use third-party administrators (TPA) to administer benefits. If TPAs are also risk-bearing insurers, they are included in this study. We exclude other non-risk-bearing MCOs—typically known as *PPO rental networks*—since they are not insurers—i.e. never bear risk—and to avoid double counting enrollees. There were only three of them in the 2018 DRG data so the implications of their exclusions are negligible.

areas where this ratio is between 30% and 150%.<sup>27</sup> In this edition, one MSA is excluded because of this criterion. The data perform well in the remaining areas. On average, the state- and MSA-level data respectively capture 82% and 80% of the commercially-insured populations.<sup>28</sup>

Finally, for HMO, PPO, POS and the combined product markets, we only present data for areas where there are at least 5,000 reported enrollees in that product across all insurers. Accordingly, we do not present HMO data for Alaska, Montana, Nebraska, Wyoming and 152 MSAs, and we do not report POS data for Hawaii and 79 MSAs because each of those areas had fewer than 5,000 reported enrollees in those products. Finally, for the exchanges, we only present data in areas where there are at least 1,000 reported enrollees across all insurers. We do not report exchange data for six MSAs due to that restriction.<sup>29,30</sup>

### C. Market share and HHI calculations

This study reports competition data for five product markets (HMO+PPO+POS+EXCH, HMO, PPO, POS and EXCH). For each product market, we calculate the market share in a geographic area by dividing an insurer's enrollment by the sum of all insurers' enrollment and multiplying the result by 100.

We also present the market-level HHI for each product market. The HHI is a measure of market concentration, which is a useful indicator of market power and serves as a signal of the likely impact of a merger on competition. The DOJ and FTC use the HHI as an aid in assessing the potential for anticompetitive effects of proposed horizontal mergers. Higher HHIs indicate greater concentration.

The HHI is the sum of the squared market shares of all firms in a market. To illustrate, suppose a market consisted of four firms and that each one held a 25% share. The HHI

for that market would be 2,500:

$$25^2 + 25^2 + 25^2 + 25^2 = 2,500$$

If the number of firms in a market increased, the HHI would generally decrease, and vice versa. The largest value the HHI can reach is 10,000, which is obtained when there is a single firm in the market—i.e., a monopoly.

### D. DOJ/FTC merger guidelines

In evaluating horizontal mergers, the DOJ and FTC consider both the post-merger market concentration level and the increase in concentration resulting from a merger. Markets are classified into three types:

- Unconcentrated markets: HHI below 1,500
- Moderately concentrated markets: HHI between 1,500 and 2,500
- Highly concentrated markets: HHI above 2,500<sup>31</sup>

Additionally, the DOJ and FTC employ the following general standards to evaluate the competitive effects of a merger:

- Small change in concentration: Mergers involving an increase in the HHI of less than 100 points are unlikely to have adverse competitive effects and ordinarily require no further analysis.
- Unconcentrated markets: Mergers resulting in unconcentrated markets are unlikely to have adverse competitive effects and ordinarily require no further analysis.
- Moderately concentrated markets: Mergers resulting in moderately concentrated markets that involve an increase in the HHI of more than 100 points potentially raise significant competitive concerns and often warrant scrutiny.
- Highly concentrated markets: Mergers resulting in highly concentrated markets that involve an increase in the HHI of between 100 points and 200 points potentially raise significant competitive concerns and often warrant scrutiny. Mergers resulting in highly concentrated markets that involve an increase in the HHI of more than 200 points will be presumed to be likely to enhance market power. The presumption may be rebutted by persuasive evidence showing that the merger is unlikely to enhance market power.

27. The commercially-insured population (INS) was calculated as:  $INS = POP - UNINS - (MEDICARE + MEDICAID - DUAL)$ , where POP is population, UNINS is number of uninsured persons, MEDICARE is number of Medicare beneficiaries, MEDICAID is the number of Medicaid beneficiaries, and DUAL represents persons eligible for both Medicare and Medicaid benefits.

28. The distributions of these ratios are as follows. States: Four percent of states,  $\geq 0.30$  and  $< 0.50$ ; 20% of states,  $\geq 0.50$  and  $< 0.70$ ; 49% of states  $\geq 0.70$  and  $< 0.90$ , and 27% of states  $\geq 0.90$ . MSAs: Five percent of MSAs,  $\geq 0.30$  and  $< 0.50$ ; 30% of MSAs,  $\geq 0.50$  and  $< 0.70$ ; 37% of MSAs  $\geq 0.70$  and  $< 0.90$ , and 29% of MSAs  $\geq 0.90$ .

29. Although we do not present data for areas where there are fewer than 5000 reported enrollees in products other than the exchanges and fewer than 1000 enrollees in the exchanges, we still include those enrollments in the calculation of the combined product market (HMO+PPO+POS+EXCH).

30. In addition, we exclude state- and MSA-level exchange data for Montana and exchange data for the Bismarck, ND and Fargo, ND-MN MSAs because they appeared to be incomplete. As a result, the combined product market for these geographic areas only consists of HMO+PPO+POS lives.

31. See Section 5.3 of the Department of Justice and Federal Trade Commission Horizontal Merger Guidelines. Issued Aug. 19, 2010.

## III. Summary of findings and conclusion

The results are presented in Section IV. Tables 1–5 report the HHI and market shares of the two largest insurers in each state and MSA. Table 1 presents this information for the combined HMO+PPO+POS+EXCH product market while Tables 2, 3, 4 and 5 pertain to the HMO, PPO, POS, and exchange markets, respectively.<sup>32</sup> Finally, Table 6 reports the HHIs by product type for all states and MSAs, as well as the mean and median HHI for each product across MSAs. The HMO, PPO and POS data are from Jan. 1, 2018, and the exchange data are from July 1, 2018.

After implementing the restrictions discussed in Section II.B, the numbers of states and MSAs for which we report data differ by product market. Data for the combined HMO+PPO+POS+EXCH market and the PPO market are reported for 382 MSAs and 51 states, HMO data are reported for 230 MSAs and 47 states, POS data are presented for 303 MSAs and 50 states, and exchange data are reported for 371 MSAs and 50 states. A summary of the MSA-level findings is presented below.

### A. Market concentration (HHI)

In terms of market concentration (HHI), we found the following:

- Seventy-five percent (285) of the combined **HMO+PPO+POS+EXCH** markets are highly concentrated (HHI>2,500).
- Ninety-seven percent (223) of the **HMO** markets are highly concentrated (HHI>2,500).
- Eighty-seven percent (333) of the **PPO** markets are highly concentrated (HHI>2,500).
- One hundred percent (302) of the **POS** markets are highly concentrated (HHI>2,500).
- Ninety-nine percent (367) of the **exchanges** are highly concentrated (HHI>2,500).
- The average HHI in the combined **HMO+PPO+POS+EXCH** markets was 3504, and the median HHI was 3211.

- The average HHI in the **HMO** markets was 5564, and the median HHI was 5142.
- The average HHI in the **PPO** markets was 4243, and the median HHI was 3914.
- The average HHI in the **POS** markets was 7169, and the median HHI was 7132.
- The average HHI in the **exchanges** was 6896, and the median HHI was 6339.

### B. Market concentration (HHI) changes in combined HMO+PPO+POS+EXCH markets, 2014–2018

In terms of changes in market concentration (HHI), we found the following:

- The average HHI increased by 145 points between 2014 and 2018.<sup>33</sup>
- The share of markets that are highly concentrated increased from 71% to 75% between 2014 and 2018.<sup>34</sup>
- Among the 58% of markets that experienced an increase in the HHI between 2014 and 2018, the average increase was 498 points.
- Fifty percent of all markets experienced an increase in the HHI of at least 100 points between 2014 and 2018.
- Twenty percent of all markets experienced an increase in the HHI of at least 500 points between 2014 and 2018.
- Fifty-four percent of markets that were already highly concentrated in 2014 experienced an increase in the HHI between 2014 and 2018.
- Of the markets that were not highly concentrated in 2014, 27% experienced an increase in the HHI large enough to place them in the highly concentrated category in 2018. Another 40% also had an increase, though not large enough to make them highly concentrated.

32. The HHIs and market shares are rounded. As a result, in a few HMO, POS and exchange markets where the second largest insurer has very few covered lives (Tables 2, 4 and 5), the market share appears as zero. However, the actual, unrounded shares are just above 0%.

33. Given the significant change in MSA definitions/delineations noted in footnote 4, we calculated the increase of 145 points from the set of 319 MSAs that were present in both 2014 and 2018. When all MSAs are included, the increase is 182 points.

34. The increase in the share of markets that are highly concentrated, 71% to 75%, is the same whether it is based on all MSAs or only those present in both years of data.

## C. Market shares

In terms of market shares, we found the following:

### HMO+PPO+POS+EXCH product market

- In 91% (348) of the MSAs, at least one insurer had a combined HMO+PPO+POS+EXCH market share of 30% or greater.
- In 48% (182) of the MSAs, one insurer had a combined HMO+PPO+POS+EXCH market share of 50% or greater.
- In 13% (48) of the MSAs, one insurer had a combined HMO+PPO+POS+EXCH market share of 70% or greater.

### HMO product market

- In 99% (227) of the MSAs, at least one insurer had an HMO market share of 30% or greater.
- In 78% (179) of the MSAs, one insurer had an HMO market share of 50% or greater.
- In 43% (98) of the MSAs, one insurer had an HMO market share of 70% or greater.

### PPO product market

- In 97% (372) of the MSAs, at least one insurer had a PPO market share of 30% or greater.
- In 60% (230) of the MSAs, one insurer had a PPO market share of 50% or greater.
- In 25% (94) of the MSAs, one insurer had a PPO market share of 70% or greater.

### POS product market

- In 100% (303) of the MSAs, at least one insurer had a POS market share of 30% or greater.
- In 92% (279) of the MSAs, one insurer had a POS market share of 50% or greater.
- In 67% (202) of the MSAs, one insurer had a POS market share of 70% or greater.

### Exchanges

- In 99% (368) of the MSAs, at least one insurer had an exchange market share of 30% or greater.
- In 87% (324) of the MSAs, one insurer had an exchange market share of 50% or greater.
- In 58% (217) of the MSAs, one insurer had an exchange market share of 70% or greater.

## D. Conclusion

In this study, we present data on competition in health insurance markets across the United States. Specifically, we report market share and concentration (HHI) data for 51 states (including the District of Columbia) and 382 MSAs. This is the most complete picture available of competition in health insurance markets. Our data are based on commercial enrollment in HMO, PPO, POS and public exchange plans, and include participation in consumer-driven health plans.

We find that the majority of U.S. commercial health insurance markets are highly concentrated, and that, on average, markets are becoming even more concentrated over time. These markets are ripe for the exercise of health insurer market power, which harms consumers and providers of care. Our findings should prompt federal and state antitrust authorities to vigorously examine the competitive effects of proposed mergers between health insurers.

Given the uncertainty in predicting the competitive effects of consolidation, some mergers that are allowed cause competitive harm. For example, in 2008 a merger between UnitedHealth and Sierra was allowed under the condition that UnitedHealth divest most of its Medicare Advantage business in the Las Vegas area.<sup>35</sup> Nevertheless, we found in other work that premiums in the commercial health insurance markets in Nevada increased in the wake of that merger.<sup>36</sup> Retrospective studies on health insurer consolidation add to our understanding of its competitive effects.<sup>37</sup> Such retrospective studies complement the present methodology of predicting the competitive effects of mergers at the time of announcement and, in turn, help guide merger enforcement policy.

After years of largely unchallenged consolidation in the health insurance industry, a few more recent attempts to consolidate have received closer scrutiny. In 2007, a merger proposed by Independence Blue Cross and Highmark was called off because the Pennsylvania Insurance Department insisted that one of them drop its Blues brand. The companies refused and instead called

35. See Final Judgement at: <http://www.justice.gov/atr/cases/f237600/237613.htm>. Accessed May 22, 2019.

36. Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. *Health Management, Policy and Innovation*. 2013;1(3):16-35. Available at <http://hmpi.org/wp-content/uploads/2017/02/HMPI-Guardado-Emmons-Kane-Price-Effects-of-a-Larger-Merger-of-Health-Insurers.pdf>. Accessed May 22, 2019.

37. Ashenfelter, O.C., Hosken D., Weinberg M. Generating Evidence to Guide Merger Enforcement. National Bureau of Economic Research Working Paper 14798; March 2009.

off the merger. In 2010, Blue Cross Blue Shield of Michigan called off its acquisition of Physicians Health Plan of Mid-Michigan because the DOJ announced that it would file a lawsuit to block the acquisition.

Most notably, in 2015, two mergers involving four of the largest health insurers in the country were announced. Anthem attempted to acquire Cigna, and Aetna sought to acquire Humana. Proposed mergers of this magnitude are precisely the motivation for this study—to help identify markets where mergers would cause competitive harm. Upon announcement of these mergers, the AMA used data from previous editions of “Competition in health insurance” to assess their competitive effects. Specifically, we calculated the changes in market concentration (HHI) that would result from the mergers and, according to the DOJ/FTC Horizontal Merger Guidelines, classified markets based on how anticompetitive the mergers would be. We found that the mergers would be deemed anticompetitive in numerous markets across the United States.<sup>38</sup> Consistent with our findings and after close to a year of antitrust scrutiny, the DOJ and attorneys general from multiple states sued to block both acquisitions.<sup>39</sup> After intense battle in the courts, the DOJ and state attorneys general ultimately prevailed, and both mergers were abandoned by the merging parties. Our studies will continue to monitor competition in health insurance markets and be used to assess the competitive effects of proposed mergers among health insurers.

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38. See <https://www.ama-assn.org/about/competition-health-insurance-research>. Accessed May 22, 2019.

39. See lawsuits announcement at <https://www.justice.gov/opa/pr/justice-department-and-state-attorneys-general-sue-block-anthem-s-acquisition-cigna-aetna-s>. Accessed May 22, 2019.



## IV. State and MSA tables

**Table 1. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018**  
*Combined HMO+PPO+POS+EXCH (total) product markets*

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>Alabama</b>	7443	BCBS AL	86	UnitedHealth Group	6
Anniston-Oxford-Jacksonville, AL	8344	BCBS AL	91	Cigna	3
Auburn-Opelika, AL	7332	BCBS AL	85	UnitedHealth Group	5
Birmingham-Hoover, AL	7110	BCBS AL	84	UnitedHealth Group	8
Daphne-Fairhope-Foley, AL	6733	BCBS AL	81	UnitedHealth Group	10
Decatur, AL	7823	BCBS AL	88	UnitedHealth Group	4
Dothan, AL	7936	BCBS AL	89	UnitedHealth Group	5
Florence-Muscle Shoals, AL	7677	BCBS AL	87	Cigna	5
Gadsden, AL	8172	BCBS AL	90	UnitedHealth Group	4
Huntsville, AL	7554	BCBS AL	87	UnitedHealth Group	4
Mobile, AL	7051	BCBS AL	83	UnitedHealth Group	8
Montgomery, AL	7679	BCBS AL	87	UnitedHealth Group	6
Tuscaloosa, AL	8312	BCBS AL	91	Triton (Viva Hlth)	3
<b>Alaska</b>	4612	Aetna	62	Premera	28
Anchorage, AK	3873	Aetna	53	Premera	31
Fairbanks, AK	4475	Aetna	59	Premera	31
<b>Arizona</b>	2234	UnitedHealth Group	32	Aetna	22
Flagstaff, AZ	3851	BCBS AZ	57	Aetna	21
Lake Havasu City-Kingman, AZ	3367	BCBS AZ	50	UnitedHealth Group	26
Phoenix-Mesa-Scottsdale, AZ	2279	UnitedHealth Group	33	Aetna	21
Prescott, AZ	3795	BCBS AZ	57	UnitedHealth Group	19
Sierra Vista-Douglas, AZ	2738	BCBS AZ	43	UnitedHealth Group	23
Tucson, AZ	2484	UnitedHealth Group	40	BCBS AZ	20
Yuma, AZ	3372	BCBS AZ	54	UnitedHealth Group	15
<b>Arkansas</b>	2715	BCBS AR	44	UnitedHealth Group	21
Fayetteville-Springdale-Rogers, AR-MO	2351	BCBS AR	41	UnitedHealth Group	16
Fort Smith, AR-OK	2014	UnitedHealth Group	27	BCBS AR	25
Hot Springs, AR	2942	BCBS AR	47	UnitedHealth Group	22
Jonesboro, AR	2868	BCBS AR	44	Cigna	21
Little Rock-North Little Rock-Conway, AR	2892	BCBS AR	43	UnitedHealth Group	28
Pine Bluff, AR	3762	BCBS AR	58	UnitedHealth Group	16
<b>California</b>	2136	Kaiser	35	Anthem	23
Bakersfield, CA	2606	Anthem	36	Kaiser	27
Chico, CA	4278	Anthem	56	BS of CA	33
El Centro, CA	2507	BS of CA	41	Anthem	21
Fresno, CA	2526	Anthem	35	BS of CA	25
Hanford-Corcoran, CA	2919	Anthem	43	BS of CA	30
Los Angeles-Long Beach-Anaheim, CA	2011	Kaiser	32	Anthem	24
Madera, CA	3159	Anthem	49	Kaiser	20
Merced, CA	3780	Anthem	56	BS of CA	24

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Modesto, CA	2939	Kaiser	45	Anthem	26
Napa, CA	3642	Kaiser	49	Anthem	34
Oxnard-Thousand Oaks-Ventura, CA	2254	Anthem	34	Kaiser	23
Redding, CA	4492	Anthem	60	BS of CA	29
Riverside-San Bernardino-Ontario, CA	2579	Kaiser	44	Anthem	18
Sacramento--Roseville--Arden-Arcade, CA	2849	Kaiser	49	Anthem	14
Salinas, CA	3643	Anthem	52	BS of CA	30
San Diego-Carlsbad, CA	1571	Kaiser	29	Anthem	16
San Francisco-Oakland-Hayward, CA	2788	Kaiser	48	Anthem	15
San Jose-Sunnyvale-Santa Clara, CA	2262	Kaiser	40	Anthem	18
San Luis Obispo-Paso Robles-Arroyo Grande, CA	3695	Anthem	51	BS of CA	32
Santa Cruz-Watsonville, CA	2248	Anthem	35	BS of CA	24
Santa Maria-Santa Barbara, CA	2690	Anthem	36	BS of CA	34
Santa Rosa, CA	3758	Kaiser	58	Anthem	14
Stockton-Lodi, CA	3477	Kaiser	53	Anthem	22
Vallejo-Fairfield, CA	4916	Kaiser	69	Anthem	11
Visalia-Porterville, CA	3876	Anthem	57	BS of CA	24
Yuba City, CA	4357	Anthem	63	BS of CA	15
<b>Colorado</b>	1977	UnitedHealth Group	24	Anthem	22
Boulder, CO	2012	Anthem	25	UnitedHealth Group	22
Colorado Springs, CO	1906	Anthem	25	UnitedHealth Group	23
Denver-Aurora-Lakewood, CO	2095	UnitedHealth Group	27	Kaiser	24
Fort Collins, CO	2430	Anthem	39	UnitedHealth Group	20
Grand Junction, CO	2867	UnitedHealth Group	38	Cigna	27
Greeley, CO	2030	Cigna	27	UnitedHealth Group	21
Pueblo, CO	2468	Anthem	35	UnitedHealth Group	27
<b>Connecticut</b>	2258	Anthem	35	Cigna	19
Bridgeport-Stamford-Norwalk, CT	2127	UnitedHealth Group	26	Anthem	24
Hartford-West Hartford-East Hartford, CT	2285	Anthem	35	Cigna	22
New Haven-Milford, CT	2546	Anthem	42	Cigna	18
Norwich-New London, CT	3268	Anthem	50	UnitedHealth Group	24
<b>Delaware</b>	4906	Highmark	66	Aetna	22
Dover, DE	5607	Highmark	73	Aetna	17
<b>District of Columbia</b>	1976	CareFirst	32	UnitedHealth Group	20
Washington-Arlington-Alexandria, DC-VA-MD-WV	1709	CareFirst	26	UnitedHealth Group	16
<b>Florida</b>	2455	BCBS FL	40	UnitedHealth Group	21
Cape Coral-Fort Myers, FL	3249	BCBS FL	49	UnitedHealth Group	19
Crestview-Fort Walton Beach-Destin, FL	4697	BCBS FL	66	UnitedHealth Group	15
Deltona-Daytona Beach-Ormond Beach, FL	3108	BCBS FL	49	UnitedHealth Group	21
Gainesville, FL	5387	BCBS FL	72	Aetna	10
Homosassa Springs, FL	4119	BCBS FL	59	UnitedHealth Group	23
Jacksonville, FL	3211	BCBS FL	50	UnitedHealth Group	18
Lakeland-Winter Haven, FL	2283	BCBS FL	34	UnitedHealth Group	24
Miami-Fort Lauderdale-West Palm Beach, FL	1894	BCBS FL	29	UnitedHealth Group	22
Naples-Immokalee-Marco Island, FL	3720	BCBS FL	55	Cigna	20



**Table 1.** (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. *Combined HMO+PPO+POS+EXCH (total) product markets*

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
North Port-Sarasota-Bradenton, FL	3108	BCBS FL	48	UnitedHealth Group	19
Ocala, FL	4517	BCBS FL	64	UnitedHealth Group	15
Orlando-Kissimmee-Sanford, FL	2561	BCBS FL	34	Cigna	28
Palm Bay-Melbourne-Titusville, FL	2199	BCBS FL	30	Cigna	26
Panama City, FL	5684	BCBS FL	74	UnitedHealth Group	13
Pensacola-Ferry Pass-Brent, FL	4443	BCBS FL	62	UnitedHealth Group	21
Port St. Lucie, FL	3751	BCBS FL	57	Cigna	15
Punta Gorda, FL	3239	BCBS FL	50	UnitedHealth Group	19
Sebastian-Vero Beach, FL	3765	BCBS FL	57	UnitedHealth Group	16
Sebring, FL	4260	BCBS FL	61	UnitedHealth Group	21
Tallahassee, FL	8024	BCBS FL	89	UnitedHealth Group	6
Tampa-St. Petersburg-Clearwater, FL	2285	BCBS FL	31	UnitedHealth Group	29
The Villages, FL	4935	BCBS FL	67	UnitedHealth Group	18
<b>Georgia</b>	2284	Anthem	40	UnitedHealth Group	15
Albany, GA	3980	Anthem	59	UnitedHealth Group	18
Athens-Clarke County, GA	3163	Anthem	52	UnitedHealth Group	15
Atlanta-Sandy Springs-Roswell, GA	1947	Anthem	34	UnitedHealth Group	16
Augusta-Richmond County, GA-SC	2743	Anthem	44	BCBS SC	19
Brunswick, GA	4242	Anthem	61	UnitedHealth Group	18
Columbus, GA-AL	3645	Anthem	58	BCBS AL	10
Dalton, GA	3200	Anthem	41	Cigna	35
Gainesville, GA	2341	Anthem	41	UnitedHealth Group	14
Hinesville, GA	5536	Anthem	73	UnitedHealth Group	9
Macon-Bibb County, GA	4238	Anthem	62	UnitedHealth Group	17
Rome, GA	2584	Anthem	43	Cigna	20
Savannah, GA	2531	Anthem	40	UnitedHealth Group	21
Valdosta, GA	5502	Anthem	72	UnitedHealth Group	13
Warner Robins, GA	5494	Anthem	73	UnitedHealth Group	10
<b>Hawaii</b>	4953	HMSA (BCBS HI)	67	Kaiser	21
Kahului-Wailuku-Lahaina, HI	3983	Kaiser	46	HMSA (BCBS HI)	42
Urban Honolulu, HI	5156	HMSA (BCBS HI)	69	Kaiser	18
<b>Idaho</b>	2394	BC of ID	44	Cambia	14
Boise City, ID	2196	BC of ID	40	Cambia	14
Coeur d'Alene, ID	1961	BC of ID	36	Kaiser	17
Idaho Falls, ID	2928	BC of ID	51	Cambia	10
Lewiston, ID-WA	2490	Premera	38	BC of ID	25
Pocatello, ID	2990	BC of ID	50	Cambia	14
Twin Falls, ID	2198	BC of ID	39	Cambia	17
<b>Illinois</b>	3850	HCSC (BCBS)	58	UnitedHealth Group	15
Bloomington, IL	3851	HCSC (BCBS)	58	Aetna	18
Carbondale-Marion, IL	2536	HCSC (BCBS)	41	Aetna	19
Champaign-Urbana, IL	4628	Hlth Alliance	65	HCSC (BCBS)	17
Chicago-Naperville-Elgin, IL-IN-WI	3849	HCSC (BCBS)	59	UnitedHealth Group	15
Danville, IL	3363	HCSC (BCBS)	43	Hlth Alliance	37
Davenport-Moline-Rock Island, IA-IL	2769	UnitedHealth Group	41	HCSC (BCBS)	27

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Decatur, IL	5061	HCSC (BCBS)	69	UnitedHealth Group	11
Kankakee, IL	4177	HCSC (BCBS)	62	UnitedHealth Group	13
Peoria, IL	3098	HCSC (BCBS)	48	UnitedHealth Group	25
Rockford, IL	4955	HCSC (BCBS)	68	UnitedHealth Group	12
Springfield, IL	3240	HCSC (BCBS)	48	Hlth Alliance	25
<b>Indiana</b>	3479	Anthem	55	UnitedHealth Group	17
Bloomington, IN	3389	Anthem	54	IU Health	16
Columbus, IN	3309	Anthem	51	S.E. Indiana Hlth	22
Elkhart-Goshen, IN	4036	Anthem	60	UnitedHealth Group	14
Evansville, IN-KY	3926	Anthem	60	UnitedHealth Group	15
Fort Wayne, IN	3361	Anthem	54	UnitedHealth Group	17
Indianapolis-Carmel-Anderson, IN	3754	Anthem	57	UnitedHealth Group	19
Kokomo, IN	5813	Anthem	75	UnitedHealth Group	10
Lafayette-West Lafayette, IN	2811	Anthem	40	UnitedHealth Group	30
Michigan City-La Porte, IN	4672	Anthem	66	UnitedHealth Group	14
Muncie, IN	4212	Anthem	62	IU Health	15
South Bend-Mishawaka, IN-MI	2659	Anthem	46	BCBS MI	14
Terre Haute, IN	5236	Anthem	71	UnitedHealth Group	10
<b>Iowa</b>	3401	Wellmark (BCBS)	50	UnitedHealth Group	28
Ames, IA	5177	Wellmark (BCBS)	69	UnitedHealth Group	19
Cedar Rapids, IA	3485	Wellmark (BCBS)	54	UnitedHealth Group	18
Davenport-Moline-Rock Island, IA-IL	2769	UnitedHealth Group	41	HCSC (BCBS)	27
Des Moines-West Des Moines, IA	3272	UnitedHealth Group	40	Wellmark (BCBS)	39
Dubuque, IA	3485	Wellmark (BCBS)	48	UnitedHealth Group	31
Iowa City, IA	5734	Wellmark (BCBS)	74	UnitedHealth Group	13
Sioux City, IA-NE-SD	2437	Wellmark (BCBS)	40	UnitedHealth Group	25
Waterloo-Cedar Falls, IA	3626	UnitedHealth Group	45	Wellmark (BCBS)	38
<b>Kansas</b>	2412	BCBS KS	40	Aetna	16
Lawrence, KS	3259	BCBS KS	51	Cigna	15
Manhattan, KS	6107	BCBS KS	77	UnitedHealth Group	8
Topeka, KS	5639	BCBS KS	74	UnitedHealth Group	12
Wichita, KS	3239	BCBS KS	44	Aetna	31
<b>Kentucky</b>	4121	Anthem	61	Humana	14
Bowling Green, KY	5301	Anthem	72	UnitedHealth Group	9
Elizabethtown-Fort Knox, KY	4711	Anthem	65	Humana	20
Lexington-Fayette, KY	3922	Anthem	59	Humana	16
Louisville/Jefferson County, KY-IN	3694	Anthem	57	Humana	14
Owensboro, KY	6465	Anthem	79	UnitedHealth Group	11
<b>Louisiana</b>	5384	LA Hlth Serv & Ind (BCBS)	72	UnitedHealth Group	12
Alexandria, LA	5711	LA Hlth Serv & Ind (BCBS)	74	UnitedHealth Group	14
Baton Rouge, LA	5656	LA Hlth Serv & Ind (BCBS)	74	UnitedHealth Group	9
Hammond, LA	5607	LA Hlth Serv & Ind (BCBS)	74	UnitedHealth Group	11
Houma-Thibodaux, LA	5438	LA Hlth Serv & Ind (BCBS)	72	UnitedHealth Group	14
Lafayette, LA	5939	LA Hlth Serv & Ind (BCBS)	76	UnitedHealth Group	11
Lake Charles, LA	5291	LA Hlth Serv & Ind (BCBS)	71	UnitedHealth Group	11
Monroe, LA	5407	LA Hlth Serv & Ind (BCBS)	72	UnitedHealth Group	16

**Table 1.** (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. *Combined HMO+PPO+POS+EXCH (total) product markets*

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Orleans-Metairie, LA	4915	LA Hlth Serv & Ind (BCBS)	68	UnitedHealth Group	16
Shreveport-Bossier City, LA	5633	LA Hlth Serv & Ind (BCBS)	74	UnitedHealth Group	11
<b>Maine</b>	2660	Anthem	45	Harvard Pilgrim	15
Bangor, ME	2408	Anthem	39	Cigna	20
Lewiston-Auburn, ME	2625	Anthem	43	Cigna	19
Portland-South Portland, ME	2522	Anthem	42	Harvard Pilgrim	18
<b>Maryland</b>	2843	CareFirst	46	UnitedHealth Group	15
Baltimore-Columbia-Towson, MD	3197	CareFirst	51	Cigna	16
California-Lexington Park, MD	4233	CareFirst	62	Cigna	13
Cumberland, MD-WV	2567	CareFirst	34	UnitedHealth Group	30
Hagerstown-Martinsburg, MD-WV	1883	CareFirst	23	UnitedHealth Group	21
Salisbury, MD-DE	2930	Highmark	44	CareFirst	26
<b>Massachusetts</b>	2051	BCBS MA	37	Harvard Pilgrim	17
Barnstable Town, MA	2648	BCBS MA	42	Harvard Pilgrim	25
Boston-Cambridge-Newton, MA-NH	1800	BCBS MA	33	Harvard Pilgrim	18
Pittsfield, MA	3037	BCBS MA	51	Tufts	14
Springfield, MA	1770	BCBS MA	26	Tufts	24
Worcester, MA-CT	1559	BCBS MA	29	Tufts	15
<b>Michigan</b>	4648	BCBS MI	67	Spectrum Hlth	9
Ann Arbor, MI	5937	BCBS MI	76	Aetna	8
Battle Creek, MI	6011	BCBS MI	77	UnitedHealth Group	10
Bay City, MI	5521	BCBS MI	73	Henry Ford HS	14
Detroit-Warren-Dearborn, MI	4668	BCBS MI	67	Henry Ford HS	10
Flint, MI	4750	BCBS MI	67	Henry Ford HS	14
Grand Rapids-Wyoming, MI	3961	BCBS MI	57	Spectrum Hlth	26
Jackson, MI	5891	BCBS MI	76	Henry Ford HS	9
Kalamazoo-Portage, MI	5103	BCBS MI	69	UnitedHealth Group	17
Lansing-East Lansing, MI	5277	BCBS MI	69	Sparrow (Physicians HP)	23
Midland, MI	5385	BCBS MI	70	Aetna	22
Monroe, MI	5054	BCBS MI	70	Henry Ford HS	7
Muskegon, MI	4676	BCBS MI	65	Spectrum Hlth	20
Niles-Benton Harbor, MI	4625	BCBS MI	66	Henry Ford HS	14
Saginaw, MI	4814	BCBS MI	66	Henry Ford HS	19
<b>Minnesota</b>	2923	BCBS MN	47	Medica	21
Duluth, MN-WI	2443	BCBS MN	42	Medica	19
Mankato-North Mankato, MN	4214	BCBS MN	58	Medica	27
Minneapolis-St. Paul-Bloomington, MN-WI	2476	BCBS MN	41	Medica	18
Rochester, MN	4428	BCBS MN	60	Medica	28
St. Cloud, MN	3316	BCBS MN	50	Medica	22
<b>Mississippi</b>	3499	BCBS MS	54	UnitedHealth Group	19
Gulfport-Biloxi-Pascagoula, MS	3800	BCBS MS	58	UnitedHealth Group	17
Hattiesburg, MS	3569	BCBS MS	49	UnitedHealth Group	32
Jackson, MS	3995	BCBS MS	60	UnitedHealth Group	14
<b>Missouri</b>	1914	Anthem	26	UnitedHealth Group	25
Cape Girardeau, MO-IL	3076	Anthem	41	UnitedHealth Group	35
Columbia, MO	3569	UnitedHealth Group	54	Aetna	15

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Jefferson City, MO	3085	Anthem	38	UnitedHealth Group	37
Joplin, MO	2059	Anthem	35	UnitedHealth Group	19
Kansas City, MO-KS	2909	BCBS KS City	47	UnitedHealth Group	18
Springfield, MO	1596	UnitedHealth Group	21	Anthem	18
St. Joseph, MO-KS	3914	BCBS KS City	60	UnitedHealth Group	11
St. Louis, MO-IL	2313	UnitedHealth Group	33	Anthem	26
<b>Montana</b>	3294	HCSC (BCBS)	44	Cigna	35
Billings, MT	3312	HCSC (BCBS)	48	Cigna	29
Great Falls, MT	3896	HCSC (BCBS)	53	Cigna	32
Missoula, MT	3491	HCSC (BCBS)	45	Cigna	37
<b>Nebraska</b>	3154	BCBS NE	47	UnitedHealth Group	26
Grand Island, NE	3747	BCBS NE	57	UnitedHealth Group	18
Lincoln, NE	3466	BCBS NE	50	UnitedHealth Group	28
Omaha-Council Bluffs, NE-IA	2700	BCBS NE	35	UnitedHealth Group	35
<b>Nevada</b>	2581	UnitedHealth Group	43	Anthem	20
Carson City, NV	2463	Anthem	43	UHS (Prominence HP)	17
Las Vegas-Henderson-Paradise, NV	3364	UnitedHealth Group	54	Anthem	15
Reno, NV	1954	UnitedHealth Group	30	Anthem	22
<b>New Hampshire</b>	2961	Anthem	47	Cigna	19
Manchester-Nashua, NH	2788	Anthem	45	Cigna	18
<b>New Jersey</b>	2650	Horizon BCBS	40	Aetna	24
Atlantic City-Hammonton, NJ	6310	Horizon BCBS	79	Aetna	8
Ocean City, NJ	5908	Horizon BCBS	76	Aetna	8
Trenton, NJ	2932	Horizon BCBS	39	Aetna	34
Vineland-Bridgeton, NJ	3894	Horizon BCBS	56	Aetna	26
<b>New Mexico</b>	2627	HCSC (BCBS)	42	Presbyterian	25
Albuquerque, NM	2468	Presbyterian	35	HCSC (BCBS)	31
Farmington, NM	2544	HCSC (BCBS)	41	UnitedHealth Group	21
Las Cruces, NM	3382	HCSC (BCBS)	55	Presbyterian	12
Santa Fe, NM	2555	HCSC (BCBS)	39	Presbyterian	27
<b>New York</b>	1493	UnitedHealth Group	26	Anthem	16
Albany-Schenectady-Troy, NY	2159	CDPHP	33	UnitedHealth Group	21
Binghamton, NY	3707	Lifetime Hlthcare	55	UnitedHealth Group	23
Buffalo-Cheektowaga-Niagara Falls, NY	2695	Independent Hlth	44	HealthNow NY (BCBS)	22
Elmira, NY	4921	Lifetime Hlthcare	65	UnitedHealth Group	25
Glens Falls, NY	1839	UnitedHealth Group	25	CDPHP	24
Ithaca, NY	3259	Aetna	39	Lifetime Hlthcare	39
Kingston, NY	2179	UnitedHealth Group	35	MVP Hlth Care	25
New York-Newark-Jersey City, NY-NJ-PA	1678	UnitedHealth Group	27	Anthem	18
Rochester, NY	6263	Lifetime Hlthcare	78	MVP Hlth Care	8
Syracuse, NY	5044	Lifetime Hlthcare	69	UnitedHealth Group	15
Utica-Rome, NY	3883	Lifetime Hlthcare	56	UnitedHealth Group	23
Watertown-Fort Drum, NY	4064	Lifetime Hlthcare	59	UnitedHealth Group	20
<b>North Carolina</b>	3651	BCBS NC	54	UnitedHealth Group	20
Asheville, NC	4217	BCBS NC	60	UnitedHealth Group	19
Burlington, NC	3612	BCBS NC	53	UnitedHealth Group	23

**Table 1.** (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. *Combined HMO+PPO+POS+EXCH (total) product markets*

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Charlotte-Concord-Gastonia, NC-SC	2543	BCBS NC	39	UnitedHealth Group	22
Durham-Chapel Hill, NC	3442	BCBS NC	51	Aetna	21
Fayetteville, NC	3726	BCBS NC	55	UnitedHealth Group	21
Goldensboro, NC	5808	BCBS NC	75	Cigna	11
Greensboro-High Point, NC	3727	BCBS NC	52	UnitedHealth Group	28
Greenville, NC	6531	BCBS NC	80	Cigna	9
Hickory-Lenoir-Morganton, NC	4779	BCBS NC	65	UnitedHealth Group	21
New Bern, NC	5414	BCBS NC	72	Cigna	13
Raleigh, NC	3245	BCBS NC	48	UnitedHealth Group	21
Rocky Mount, NC	5334	BCBS NC	71	UnitedHealth Group	12
Wilmington, NC	3873	BCBS NC	52	UnitedHealth Group	33
Winston-Salem, NC	3650	BCBS NC	53	UnitedHealth Group	21
<b>North Dakota</b>	3928	BCBS ND	56	Sanford	26
Bismarck, ND	3790	BCBS ND	55	Sanford	26
Fargo, ND-MN	2223	BCBS ND	36	BCBS MN	21
Grand Forks, ND-MN	2463	BCBS ND	38	BCBS MN	23
<b>Ohio</b>	2111	Anthem	32	Medical Mutual	25
Akron, OH	2446	Medical Mutual	38	Anthem	28
Canton-Massillon, OH	2073	Medical Mutual	35	Anthem	24
Cincinnati, OH-KY-IN	2880	Anthem	46	UnitedHealth Group	23
Cleveland-Elyria, OH	2868	Medical Mutual	47	Anthem	21
Columbus, OH	2224	UnitedHealth Group	30	Anthem	27
Dayton, OH	2624	Anthem	43	UnitedHealth Group	25
Lima, OH	2610	Medical Mutual	41	Anthem	26
Mansfield, OH	3225	Medical Mutual	51	Anthem	19
Springfield, OH	1928	Anthem	31	UnitedHealth Group	21
Toledo, OH	2037	Medical Mutual	31	Anthem	21
Weirton-Steubenville, WV-OH	2097	Anthem	38	Aetna	16
Youngstown-Warren-Boardman, OH-PA	1956	Anthem	31	Medical Mutual	27
<b>Oklahoma</b>	3318	HCSC (BCBS)	52	UnitedHealth Group	19
Enid, OK	3474	HCSC (BCBS)	55	UnitedHealth Group	16
Lawton, OK	4535	HCSC (BCBS)	66	UnitedHealth Group	10
Oklahoma City, OK	3219	HCSC (BCBS)	52	UnitedHealth Group	18
Tulsa, OK	2829	HCSC (BCBS)	43	UnitedHealth Group	27
<b>Oregon</b>	1499	Cambia	20	Providence Hlth	20
Albany, OR	1518	Cambia	27	UnitedHealth Group	16
Bend-Redmond, OR	1833	Cambia	31	PacificSource	19
Corvallis, OR	1698	Cambia	31	Aetna	15
Eugene, OR	1920	Cambia	25	PacificSource	24
Grants Pass, OR	2207	Cambia	35	Moda Health	24
Medford, OR	2014	Cambia	34	Moda Health	21
Portland-Vancouver-Hillsboro, OR-WA	1767	Kaiser	29	Providence Hlth	22
Salem, OR	1984	Kaiser	33	Cambia	22
<b>Pennsylvania</b>	1704	Highmark	27	Aetna	19
Allentown-Bethlehem-Easton, PA-NJ	1976	Highmark	34	Capital BC	20
Altoona, PA	2784	Highmark	35	UPMC	35

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Bloomsburg-Berwick, PA	3464	Geisinger	51	Highmark	22
Chambersburg-Waynesboro, PA	3140	Highmark	47	Capital BC	27
East Stroudsburg, PA	3479	Highmark	54	Aetna	14
Erie, PA	3126	Highmark	45	UPMC	27
Gettysburg, PA	2827	Highmark	41	Capital BC	31
Harrisburg-Carlisle, PA	2916	Highmark	44	Capital BC	26
Johnstown, PA	2984	Highmark	38	UPMC	35
Lancaster, PA	3199	Highmark	47	Capital BC	29
Lebanon, PA	3211	Highmark	47	Capital BC	29
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2444	Independence Hlth Grp	38	Aetna	27
Pittsburgh, PA	2846	UPMC	36	Highmark	35
Reading, PA	2695	Highmark	42	Capital BC	26
Scranton-Wilkes-Barre-Hazleton, PA	3415	Highmark	49	Geisinger	30
State College, PA	2796	Highmark	41	Capital BC	23
Williamsport, PA	2792	Highmark	45	Geisinger	21
York-Hanover, PA	2724	Highmark	40	Capital BC	30
<b>Rhode Island</b>	3047	BCBS RI	42	UnitedHealth Group	34
Providence-Warwick, RI-MA	1782	BCBS RI	24	UnitedHealth Group	24
<b>South Carolina</b>	4832	BCBS SC	67	UnitedHealth Group	14
Charleston-North Charleston, SC	4889	BCBS SC	67	Cigna	14
Columbia, SC	5598	BCBS SC	73	UnitedHealth Group	11
Florence, SC	4944	BCBS SC	67	UnitedHealth Group	17
Greenville-Anderson-Mauldin, SC	4268	BCBS SC	61	UnitedHealth Group	17
Hilton Head Island-Bluffton-Beaufort, SC	4641	BCBS SC	65	UnitedHealth Group	15
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	3196	BCBS SC	50	UnitedHealth Group	18
Spartanburg, SC	4753	BCBS SC	66	UnitedHealth Group	17
Sumter, SC	5890	BCBS SC	75	Cigna	12
<b>South Dakota</b>	2790	Avera Hlth	35	Wellmark (BCBS)	33
Rapid City, SD	2696	Wellmark (BCBS)	35	Avera Hlth	31
Sioux Falls, SD	2518	Wellmark (BCBS)	34	Avera Hlth	28
<b>Tennessee</b>	2985	BCBS TN	44	Cigna	26
Chattanooga, TN-GA	2561	BCBS TN	42	Cigna	18
Clarksville, TN-KY	2202	Anthem	32	BCBS TN	29
Cleveland, TN	3654	BCBS TN	54	Cigna	25
Jackson, TN	3108	BCBS TN	44	Cigna	29
Johnson City, TN	4572	BCBS TN	65	UnitedHealth Group	14
Kingsport-Bristol-Bristol, TN-VA	2615	BCBS TN	32	Anthem	32
Knoxville, TN	3283	BCBS TN	48	UnitedHealth Group	22
Memphis, TN-MS-AR	2752	Cigna	42	BCBS TN	25
Morristown, TN	3979	BCBS TN	57	Cigna	22
Nashville-Davidson-Murfreesboro-Franklin, TN	2625	BCBS TN	38	Cigna	25
<b>Texas</b>	2142	HCSC (BCBS)	33	UnitedHealth Group	21
Abilene, TX	3137	HCSC (BCBS)	50	UnitedHealth Group	16
Amarillo, TX	2324	HCSC (BCBS)	37	UnitedHealth Group	22
Austin-Round Rock, TX	1974	UnitedHealth Group	25	HCSC (BCBS)	25
Beaumont-Port Arthur, TX	2378	HCSC (BCBS)	37	UnitedHealth Group	20



**Table 1.** (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. *Combined HMO+PPO+POS+EXCH (total) product markets*

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Brownsville-Harlingen, TX	3592	HCSC (BCBS)	57	UnitedHealth Group	14
College Station-Bryan, TX	2482	HCSC (BCBS)	43	Scott & White Hlth	16
Corpus Christi, TX	2652	HCSC (BCBS)	41	UnitedHealth Group	25
Dallas-Fort Worth-Arlington, TX	2296	HCSC (BCBS)	32	UnitedHealth Group	24
El Paso, TX	2206	HCSC (BCBS)	34	Aetna	27
Houston-The Woodlands-Sugar Land, TX	1929	HCSC (BCBS)	25	UnitedHealth Group	22
Killeen-Temple, TX	1845	Scott & White Hlth	26	HCSC (BCBS)	26
Laredo, TX	4394	HCSC (BCBS)	64	UnitedHealth Group	12
Longview, TX	3318	HCSC (BCBS)	49	UnitedHealth Group	23
Lubbock, TX	3069	HCSC (BCBS)	48	UnitedHealth Group	21
McAllen-Edinburg-Mission, TX	3346	HCSC (BCBS)	54	UnitedHealth Group	14
Midland, TX	3882	HCSC (BCBS)	59	UnitedHealth Group	16
Odessa, TX	3969	HCSC (BCBS)	59	UnitedHealth Group	16
San Angelo, TX	3478	HCSC (BCBS)	53	Aetna	20
San Antonio-New Braunfels, TX	2149	HCSC (BCBS)	29	Aetna	25
Sherman-Denison, TX	2696	HCSC (BCBS)	40	UnitedHealth Group	23
Texarkana, TX-AR	2679	HCSC (BCBS)	47	BCBS AR	12
Tyler, TX	3121	HCSC (BCBS)	49	UnitedHealth Group	21
Victoria, TX	2937	HCSC (BCBS)	45	UnitedHealth Group	19
Waco, TX	1890	HCSC (BCBS)	31	Scott & White Hlth	21
Wichita Falls, TX	3557	HCSC (BCBS)	54	UnitedHealth Group	16
<b>Utah</b>	2804	Intermountain	47	Cambia	14
Logan, UT-ID	2851	Intermountain	47	Cigna	16
Ogden-Clearfield, UT	2967	Intermountain	49	Cigna	14
Provo-Orem, UT	3437	Intermountain	54	Cigna	16
Salt Lake City, UT	2771	Intermountain	46	Cambia	14
St. George, UT	3113	Intermountain	51	UnitedHealth Group	15
<b>Vermont</b>	3699	BCBS VT	54	Cigna	24
Burlington-South Burlington, VT	4073	BCBS VT	58	Cigna	25
<b>Virginia</b>	2377	Anthem	42	Cigna	14
Blacksburg-Christiansburg-Radford, VA	4991	Anthem	68	Aetna	17
Charlottesville, VA	2859	Anthem	39	Aetna	34
Harrisonburg, VA	5070	Anthem	69	Sentara (Optima Hlth)	15
Lynchburg, VA	3828	Anthem	58	Centra (Piedmont)	18
Richmond, VA	3471	Anthem	51	Cigna	25
Roanoke, VA	4539	Anthem	64	Aetna	19
Staunton-Waynesboro, VA	5022	Anthem	68	Aetna	19
Virginia Beach-Norfolk-Newport News, VA-NC	3124	Anthem	46	Sentara (Optima Hlth)	29
Winchester, VA-WV	3957	Anthem	60	Cigna	12
<b>Washington</b>	1705	Kaiser	22	Cambia	21
Bellingham, WA	2165	Kaiser	32	Cambia	26
Bremerton-Silverdale, WA	2091	Kaiser	37	Premera	16
Kennewick-Richland, WA	2032	Premera	29	Kaiser	26
Longview, WA	3013	Kaiser	50	Premera	18
Mount Vernon-Anacortes, WA	2038	Cambia	30	Kaiser	25
Olympia-Tumwater, WA	1746	Kaiser	31	Aetna	15



State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Seattle-Tacoma-Bellevue, WA	1744	Premera	23	Kaiser	21
Spokane-Spokane Valley, WA	1851	Premera	29	Kaiser	24
Walla Walla, WA	2127	Premera	31	Kaiser	29
Wenatchee, WA	2388	Premera	41	Hlth Alliance	17
Yakima, WA	1862	Premera	25	Kaiser	24
<b>West Virginia</b>	2652	Highmark	44	Aetna	20
Beckley, WV	3695	Highmark	58	UnitedHealth Group	10
Charleston, WV	2809	Highmark	47	Aetna	16
Huntington-Ashland, WV-KY-OH	2542	Anthem	44	Highmark	18
Morgantown, WV	3142	Highmark	50	Aetna	20
Parkersburg-Vienna, WV	3276	Highmark	53	Cigna	14
Wheeling, WV-OH	1982	Anthem	36	Highmark	16
<b>Wisconsin</b>	1419	UnitedHealth Group	28	Anthem	19
Appleton, WI	2211	UnitedHealth Group	42	Anthem	13
Eau Claire, WI	1815	Marshfield (Security HP)	25	Anthem	24
Fond du Lac, WI	2386	UnitedHealth Group	34	University HC (Unity)	31
Green Bay, WI	1883	UnitedHealth Group	37	Anthem	11
Janesville-Beloit, WI	1886	University HC (Unity)	30	SSM Health (Dean HP)	24
La Crosse-Onalaska, WI-MN	1530	Gundersen HP	31	Anthem	13
Madison, WI	1771	SSM Health (Dean HP)	29	GHC of S.C. WI	19
Milwaukee-Waukesha-West Allis, WI	3142	UnitedHealth Group	50	Anthem	23
Oshkosh-Neenah, WI	2441	UnitedHealth Group	44	Anthem	17
Racine, WI	3118	UnitedHealth Group	51	Anthem	19
Sheboygan, WI	3013	UnitedHealth Group	50	Anthem	19
Wausau, WI	2105	UnitedHealth Group	31	Anthem	22
<b>Wyoming</b>	3116	Cigna	45	BCBS WY	27
Casper, WY	4370	Cigna	62	UnitedHealth Group	18
Cheyenne, WY	3589	Cigna	50	BCBS WY	30

## Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program (January 1, 2018), Managed Market Surveyor Suite | State Medical | Program (January 1, 2018), and Managed Market Surveyor | Data Extraction (Health Exchange) © 2018 DR/Decision Resources, LLC. All rights reserved.
2. Data for the exchanges are as of July 1, 2018.
3. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the combined HMO+PPO+POS+EXCH (TOTAL) product market are reported. However, all state and MSA-level data for Montana and data for the Bismarck, ND and Fargo, ND-MN MSAs exclude exchange enrollment data because those data appeared to be incomplete.
4. Data are based on enrollments in both fully and self-insured health plans.

**Table 2. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018  
HMO product markets**

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>Alabama</b>	8760	Triton (Viva Hlth)	93	UnitedHealth Group	6
Birmingham-Hoover, AL	7728	Triton (Viva Hlth)	87	UnitedHealth Group	13
Huntsville, AL	8952	Triton (Viva Hlth)	94	UnitedHealth Group	6
<b>Arizona</b>	2371	BCBS AZ	32	UnitedHealth Group	28
Phoenix-Mesa-Scottsdale, AZ	2365	BCBS AZ	32	UnitedHealth Group	24
Tucson, AZ	2934	UnitedHealth Group	38	BCBS AZ	35
<b>Arkansas</b>	5190	Catholic Hlth Initiatives	68	BCBS AR	20
Fayetteville-Springdale-Rogers, AR-MO	4133	Catholic Hlth Initiatives	59	BCBS AR	17
Little Rock-North Little Rock-Conway, AR	4408	Catholic Hlth Initiatives	60	UnitedHealth Group	23
<b>California</b>	4915	Kaiser	69	BS of CA	8
Bakersfield, CA	4497	Kaiser	63	BS of CA	20
Chico, CA	4327	Anthem	47	BS of CA	46
El Centro, CA	3476	BS of CA	53	SIMNSA HP	22
Fresno, CA	4532	Kaiser	65	Anthem	13
Hanford-Corcoran, CA	1945	BS of CA	24	UnitedHealth Group	21
Los Angeles-Long Beach-Anaheim, CA	4510	Kaiser	65	BS of CA	11
Madera, CA	3991	Kaiser	59	Anthem	20
Merced, CA	3135	Kaiser	45	Anthem	29
Modesto, CA	6309	Kaiser	79	BS of CA	6
Napa, CA	8043	Kaiser	89	Anthem	8
Oxnard-Thousand Oaks-Ventura, CA	4060	Kaiser	61	BS of CA	12
Redding, CA	8590	Anthem	92	Kaiser	7
Riverside-San Bernardino-Ontario, CA	5234	Kaiser	71	BS of CA	11
Sacramento--Roseville--Arden-Arcade, CA	5048	Kaiser	70	Western Hlth Advantage	12
Salinas, CA	5356	Anthem	68	Kaiser	27
San Diego-Carlsbad, CA	2986	Kaiser	51	Sharp HealthCare	12
San Francisco-Oakland-Hayward, CA	6789	Kaiser	82	BS of CA	6
San Jose-Sunnyvale-Santa Clara, CA	6776	Kaiser	82	Anthem	4
San Luis Obispo-Paso Robles-Arroyo Grande, CA	3124	UnitedHealth Group	36	BS of CA	31
Santa Cruz-Watsonville, CA	2917	Kaiser	45	BS of CA	23
Santa Maria-Santa Barbara, CA	2298	BS of CA	34	Anthem	25
Santa Rosa, CA	6948	Kaiser	83	Western Hlth Advantage	8
Stockton-Lodi, CA	7120	Kaiser	84	BS of CA	5
Vallejo-Fairfield, CA	7875	Kaiser	89	Western Hlth Advantage	3
Visalia-Porterville, CA	2591	BS of CA	38	Anthem	30
Yuba City, CA	4375	Kaiser	55	Anthem	36
<b>Colorado</b>	5624	Kaiser	74	Anthem	12
Boulder, CO	6335	Kaiser	78	Anthem	13
Colorado Springs, CO	4758	Kaiser	66	Anthem	14
Denver-Aurora-Lakewood, CO	6785	Kaiser	82	Anthem	7
Fort Collins, CO	3985	Kaiser	56	Anthem	28
Grand Junction, CO	7185	UnitedHealth Group	84	Anthem	14
Greeley, CO	4890	Kaiser	68	Anthem	13
Pueblo, CO	4718	Kaiser	65	Anthem	17
<b>Connecticut</b>	4480	Anthem	62	EmblemHealth	24
Bridgeport-Stamford-Norwalk, CT	4264	Anthem	59	UnitedHealth Group	24

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Hartford-West Hartford-East Hartford, CT	4429	Anthem	60	EmblemHealth	27
New Haven-Milford, CT	4599	Anthem	61	EmblemHealth	29
Norwich-New London, CT	7193	Anthem	84	EmblemHealth	10
<b>Delaware</b>	4951	Highmark	57	Aetna	42
Dover, DE	4891	Aetna	50	Highmark	49
<b>District of Columbia</b>	3556	Kaiser	45	CareFirst	35
Washington-Arlington-Alexandria, DC-VA-MD-WV	3204	Kaiser	40	CareFirst	38
<b>Florida</b>	2613	BCBS FL	42	SantaFe (AvMed)	19
Cape Coral-Fort Myers, FL	5794	BCBS FL	74	UnitedHealth Group	15
Deltona-Daytona Beach-Ormond Beach, FL	6241	BCBS FL	78	UnitedHealth Group	11
Gainesville, FL	3231	BCBS FL	46	Humana	24
Jacksonville, FL	3888	BCBS FL	58	UnitedHealth Group	15
Lakeland-Winter Haven, FL	2526	BCBS FL	40	SantaFe (AvMed)	19
Miami-Fort Lauderdale-West Palm Beach, FL	2553	SantaFe (AvMed)	37	UnitedHealth Group	23
Naples-Immokalee-Marco Island, FL	5370	BCBS FL	70	UnitedHealth Group	22
North Port-Sarasota-Bradenton, FL	4725	BCBS FL	65	Aetna	18
Ocala, FL	4326	BCBS FL	61	UnitedHealth Group	21
Orlando-Kissimmee-Sanford, FL	2879	BCBS FL	41	UnitedHealth Group	28
Palm Bay-Melbourne-Titusville, FL	5425	Health First Hlth	71	BCBS FL	17
Pensacola-Ferry Pass-Brent, FL	7135	BCBS FL	83	UnitedHealth Group	16
Port St. Lucie, FL	4466	BCBS FL	64	Aetna	14
Punta Gorda, FL	6584	BCBS FL	80	Aetna	13
Sebastian-Vero Beach, FL	5162	Health First Hlth	70	UnitedHealth Group	15
Tallahassee, FL	9888	BCBS FL	99	UnitedHealth Group	0
Tampa-St. Petersburg-Clearwater, FL	2663	BCBS FL	43	UnitedHealth Group	18
<b>Georgia</b>	2889	Kaiser	40	Anthem	31
Athens-Clarke County, GA	2755	Anthem	41	Humana	25
Atlanta-Sandy Springs-Roswell, GA	3166	Kaiser	48	Anthem	22
Augusta-Richmond County, GA-SC	5358	Anthem	71	UnitedHealth Group	16
Columbus, GA-AL	6207	Anthem	78	Triton (Viva Hlth)	11
Gainesville, GA	2419	Anthem	34	Humana	24
Macon-Bibb County, GA	4310	Anthem	61	Humana	23
Savannah, GA	4553	Anthem	63	UnitedHealth Group	19
Warner Robins, GA	8146	Anthem	90	Aetna	4
<b>Hawaii</b>	5125	HMSA (BCBS HI)	58	Kaiser	42
Kahului-Wailuku-Lahaina, HI	6265	Kaiser	75	HMSA (BCBS HI)	25
Urban Honolulu, HI	5295	HMSA (BCBS HI)	62	Kaiser	38
<b>Idaho</b>	5292	Intermountain	67	Kaiser	27
Boise City, ID	8290	Intermountain	91	Aetna	8
Coeur d'Alene, ID	6496	Kaiser	77	Intermountain	22
<b>Illinois</b>	6230	HCSC (BCBS)	78	Hlth Alliance	10
Bloomington, IL	7157	Hlth Alliance	84	Humana	11
Champaign-Urbana, IL	9743	Hlth Alliance	99	Aetna	1
Chicago-Naperville-Elgin, IL-IN-WI	7626	HCSC (BCBS)	87	UnitedHealth Group	5
Davenport-Moline-Rock Island, IA-IL	3826	UnitedHealth Group	52	Wellmark (BCBS)	28

**Table 2.** (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. *HMO product markets*

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Peoria, IL	3077	Hlth Alliance	36	HCSC (BCBS)	35
Rockford, IL	6256	HCSC (BCBS)	78	Humana	14
Springfield, IL	4511	Hlth Alliance	58	HCSC (BCBS)	33
<b>Indiana</b>	3668	IU Health	49	Physicians Hlth Plan	33
Bloomington, IN	8203	IU Health	90	Physicians Hlth Plan	8
Indianapolis-Carmel-Anderson, IN	3381	Physicians Hlth Plan	45	Anthem	31
Lafayette-West Lafayette, IN	8282	IU Health	91	Physicians Hlth Plan	8
Muncie, IN	8091	IU Health	90	Physicians Hlth Plan	8
South Bend-Mishawaka, IN-MI	3989	BCBS MI	54	Physicians Hlth Plan	26
<b>Iowa</b>	3927	Wellmark (BCBS)	57	Medical Associates	19
Ames, IA	4443	Wellmark (BCBS)	56	UnitedHealth Group	34
Cedar Rapids, IA	4904	Wellmark (BCBS)	58	Medical Associates	40
Davenport-Moline-Rock Island, IA-IL	3826	UnitedHealth Group	52	Wellmark (BCBS)	28
Des Moines-West Des Moines, IA	4148	Wellmark (BCBS)	48	UnitedHealth Group	41
Iowa City, IA	9306	Wellmark (BCBS)	96	UnitedHealth Group	2
Sioux City, IA-NE-SD	3583	Wellmark (BCBS)	50	Sanford	30
<b>Kansas</b>	3806	Aetna	54	BCBS KS	26
Wichita, KS	7964	Aetna	89	BCBS KS	11
<b>Kentucky</b>	3292	Humana	36	Anthem	34
Lexington-Fayette, KY	3345	Humana	37	UnitedHealth Group	34
Louisville/Jefferson County, KY-IN	3105	Humana	40	Anthem	32
<b>Louisiana</b>	5469	LA Hlth Serv & Ind (BCBS)	72	Vantage Hlth	11
Baton Rouge, LA	5604	LA Hlth Serv & Ind (BCBS)	73	Vantage Hlth	14
Houma-Thibodaux, LA	7833	LA Hlth Serv & Ind (BCBS)	88	Aetna	5
Lafayette, LA	7805	LA Hlth Serv & Ind (BCBS)	88	Humana	5
Lake Charles, LA	6493	LA Hlth Serv & Ind (BCBS)	79	Vantage Hlth	15
New Orleans-Metairie, LA	4331	LA Hlth Serv & Ind (BCBS)	63	Vantage Hlth	12
Shreveport-Bossier City, LA	4672	LA Hlth Serv & Ind (BCBS)	64	Aetna	20
<b>Maine</b>	4894	Harvard Pilgrim	60	Anthem	36
Bangor, ME	5153	Harvard Pilgrim	62	Anthem	35
Lewiston-Auburn, ME	4775	Harvard Pilgrim	57	Anthem	39
Portland-South Portland, ME	5238	Harvard Pilgrim	65	Anthem	32
<b>Maryland</b>	4324	CareFirst	60	Kaiser	24
Baltimore-Columbia-Towson, MD	5273	CareFirst	70	Kaiser	15
California-Lexington Park, MD	5810	CareFirst	74	Aetna	16
Hagerstown-Martinsburg, MD-WV	3744	CareFirst	57	UnitedHealth Group	16
Salisbury, MD-DE	2759	CareFirst	34	Aetna	28
<b>Massachusetts</b>	2770	BCBS MA	43	Harvard Pilgrim	25
Barnstable Town, MA	3965	BCBS MA	55	Harvard Pilgrim	29
Boston-Cambridge-Newton, MA-NH	2683	BCBS MA	39	Harvard Pilgrim	31
Pittsfield, MA	5172	BCBS MA	69	Baystate	16
Springfield, MA	2660	Baystate	34	BCBS MA	33
Worcester, MA-CT	2652	BCBS MA	42	Baystate	23
<b>Michigan</b>	3836	BCBS MI	56	Spectrum Hlth	21
Ann Arbor, MI	5672	BCBS MI	73	Spectrum Hlth	14

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Battle Creek, MI	6818	BCBS MI	80	Spectrum Hlth	19
Bay City, MI	5071	BCBS MI	64	Henry Ford HS	31
Detroit-Warren-Dearborn, MI	4069	BCBS MI	56	Henry Ford HS	29
Flint, MI	3772	BCBS MI	46	Henry Ford HS	40
Grand Rapids-Wyoming, MI	5520	Spectrum Hlth	66	BCBS MI	34
Jackson, MI	4957	BCBS MI	65	Spectrum Hlth	26
Kalamazoo-Portage, MI	6073	BCBS MI	73	Spectrum Hlth	27
Lansing-East Lansing, MI	5157	Sparrow (Physicians HP)	62	BCBS MI	36
Midland, MI	8899	BCBS MI	94	Henry Ford HS	6
Monroe, MI	3336	BCBS MI	49	Henry Ford HS	25
Muskegon, MI	5034	Spectrum Hlth	54	BCBS MI	46
Niles-Benton Harbor, MI	7093	BCBS MI	82	Spectrum Hlth	17
Saginaw, MI	4155	BCBS MI	51	Henry Ford HS	39
<b>Minnesota</b>	4279	BCBS MN	49	HealthPartners	44
Minneapolis-St. Paul-Bloomington, MN-WI	3287	HealthPartners	43	BCBS MN	32
<b>Mississippi</b>	5910	UnitedHealth Group	73	Cigna	25
<b>Missouri</b>	5674	BCBS KS City	73	Anthem	18
Kansas City, MO-KS	6413	BCBS KS City	79	Humana	9
St. Louis, MO-IL	2745	Anthem	42	HCSC (BCBS)	22
<b>Nevada</b>	6841	UnitedHealth Group	82	Renown Hlth	7
Las Vegas-Henderson-Paradise, NV	8925	UnitedHealth Group	94	Anthem	3
Reno, NV	2972	Renown Hlth	40	UnitedHealth Group	27
<b>New Hampshire</b>	5375	Anthem	64	Harvard Pilgrim	36
Manchester-Nashua, NH	5422	Anthem	65	Harvard Pilgrim	35
<b>New Jersey</b>	4323	Aetna	62	UnitedHealth Group	18
Trenton, NJ	7361	Aetna	85	UnitedHealth Group	6
Vineland-Bridgeton, NJ	9206	Aetna	96	Horizon BCBS	2
<b>New Mexico</b>	5094	Presbyterian	69	HCSC (BCBS)	15
Albuquerque, NM	5131	Presbyterian	69	HCSC (BCBS)	18
Las Cruces, NM	4834	Presbyterian	66	Evolent (True Hlth)	17
Santa Fe, NM	8041	Presbyterian	89	HCSC (BCBS)	9
<b>New York</b>	2864	EmblemHealth	48	MVP Hlth Care	18
Albany-Schenectady-Troy, NY	5196	CDPHP	68	MVP Hlth Care	21
Buffalo-Cheektowaga-Niagara Falls, NY	6364	Independent Hlth	78	HealthNow NY (BCBS)	15
Kingston, NY	4447	MVP Hlth Care	55	CDPHP	38
New York-Newark-Jersey City, NY-NJ-PA	3534	EmblemHealth	56	UnitedHealth Group	10
Rochester, NY	5063	MVP Hlth Care	59	Lifetime Hlthcare	39
Utica-Rome, NY	9481	MVP Hlth Care	97	CDPHP	2
<b>North Carolina</b>	5339	UnitedHealth Group	72	Aetna	9
Asheville, NC	6909	UnitedHealth Group	81	BCBS NC	16
Charlotte-Concord-Gastonia, NC-SC	5723	UnitedHealth Group	73	Aetna	19
Durham-Chapel Hill, NC	5861	UnitedHealth Group	75	BCBS NC	10
Greensboro-High Point, NC	8080	UnitedHealth Group	90	Aetna	5
Hickory-Lenoir-Morganton, NC	5222	UnitedHealth Group	66	BCBS NC	29
Raleigh, NC	5826	UnitedHealth Group	75	Aetna	10
Winston-Salem, NC	7623	UnitedHealth Group	87	BCBS NC	8

**Table 2.** (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. *HMO product markets*

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>North Dakota</b>	9709	Sanford	99	Avera Hlth	1
Bismarck, ND	9984	Sanford	100	UnitedHealth Group	0
Fargo, ND-MN	9705	Sanford	99	BCBS MN	1
Grand Forks, ND-MN	9671	Sanford	98	BCBS MN	2
<b>Ohio</b>	2043	Humana	31	ProMedica	27
Akron, OH	2257	Hlth Plan Upper Ohio	34	Aetna	24
Cincinnati, OH-KY-IN	5064	Humana	69	Anthem	13
Cleveland-Elyria, OH	3476	Medical Mutual	51	Aetna	22
Columbus, OH	3503	Aetna	44	UnitedHealth Group	32
Dayton, OH	6673	Humana	81	Premier Health	9
Toledo, OH	9391	ProMedica	97	Medical Mutual	2
<b>Oklahoma</b>	3683	CommunityCare	53	GlobalHealth	25
Oklahoma City, OK	3310	CommunityCare	49	UnitedHealth Group	23
Tulsa, OK	4284	CommunityCare	61	GlobalHealth	23
<b>Oregon</b>	9436	Kaiser	97	PacificSource	3
Eugene, OR	7462	PacificSource	85	Kaiser	15
Portland-Vancouver-Hillsboro, OR-WA	9889	Kaiser	99	PacificSource	0
Salem, OR	9817	Kaiser	99	PacificSource	1
<b>Pennsylvania</b>	2311	Independence Hlth Grp	36	Aetna	20
Allentown-Bethlehem-Easton, PA-NJ	3003	Aetna	45	Capital BC	27
Bloomsburg-Berwick, PA	9676	Geisinger	98	Capital BC	2
East Stroudsburg, PA	4428	Highmark	58	Geisinger	31
Erie, PA	6224	Highmark	76	Aetna	20
Harrisburg-Carlisle, PA	4036	Aetna	55	Capital BC	23
Lancaster, PA	4362	Capital BC	55	Aetna	35
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4398	Independence Hlth Grp	56	Aetna	36
Pittsburgh, PA	4188	Highmark	48	UPMC	42
Reading, PA	4412	Capital BC	49	Aetna	45
Scranton-Wilkes-Barre-Hazleton, PA	6509	Geisinger	78	Highmark	21
State College, PA	4085	Highmark	48	Geisinger	41
Williamsport, PA	5819	Geisinger	71	Highmark	27
York-Hanover, PA	3553	Aetna	47	Capital BC	35
<b>Rhode Island</b>	4270	Tufts	54	Harvard Pilgrim	35
Providence-Warwick, RI-MA	4055	BCBS MA	59	Harvard Pilgrim	19
<b>South Carolina</b>	7480	BCBS SC	86	UnitedHealth Group	7
Charleston-North Charleston, SC	8150	BCBS SC	90	Aetna	6
Columbia, SC	7571	BCBS SC	86	Aetna	9
Greenville-Anderson-Mauldin, SC	9144	BCBS SC	96	UnitedHealth Group	2
<b>South Dakota</b>	4996	Avera Hlth	52	Sanford	48
Rapid City, SD	4998	Sanford	50	Avera Hlth	50
Sioux Falls, SD	5355	Sanford	64	Avera Hlth	36
<b>Tennessee</b>	3966	Humana	58	Cigna	17
Chattanooga, TN-GA	5068	Anthem	67	Humana	22
Kingsport-Bristol-Bristol, TN-VA	5311	Anthem	69	UnitedHealth Group	20
Memphis, TN-MS-AR	4335	Cigna	61	Aetna	22



State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>Texas</b>	1588	Scott & White Hlth	25	Covenant (FirstCare)	24
Abilene, TX	8894	Covenant (FirstCare)	94	UnitedHealth Group	6
Amarillo, TX	9588	Covenant (FirstCare)	98	UnitedHealth Group	2
Austin-Round Rock, TX	2663	Sendero Hlth Plans	37	Scott & White Hlth	33
College Station-Bryan, TX	5108	Scott & White Hlth	62	Covenant (FirstCare)	36
Dallas-Fort Worth-Arlington, TX	3837	Aetna	51	HCSC (BCBS)	30
Houston-The Woodlands-Sugar Land, TX	1997	Aetna	29	Memorial Hermann	25
Killeen-Temple, TX	5186	Scott & White Hlth	63	Covenant (FirstCare)	35
Lubbock, TX	9773	Covenant (FirstCare)	99	HCSC (BCBS)	1
Midland, TX	9747	Covenant (FirstCare)	99	HCSC (BCBS)	1
San Antonio-New Braunfels, TX	3456	University HS (CFHP)	47	UnitedHealth Group	33
Waco, TX	5503	Scott & White Hlth	67	Covenant (FirstCare)	31
<b>Utah</b>	7420	Intermountain	85	Aetna	13
Logan, UT-ID	7911	Intermountain	88	Aetna	11
Ogden-Clearfield, UT	6231	Intermountain	75	Aetna	24
Provo-Orem, UT	8590	Intermountain	92	Aetna	6
Salt Lake City, UT	7632	Intermountain	87	Aetna	11
St. George, UT	8180	Intermountain	90	Aetna	8
<b>Vermont</b>	7234	BCBS VT	84	MVP Hlth Care	13
Burlington-South Burlington, VT	8151	BCBS VT	90	MVP Hlth Care	10
<b>Virginia</b>	2103	Anthem	31	Kaiser	25
Blacksburg-Christiansburg-Radford, VA	6235	Anthem	77	Sentara (Optima Hlth)	14
Charlottesville, VA	3149	Anthem	47	Centra (Piedmont)	22
Harrisonburg, VA	5667	Anthem	71	Sentara (Optima Hlth)	25
Lynchburg, VA	3496	Anthem	47	Centra (Piedmont)	26
Richmond, VA	4005	Anthem	59	Sentara (Optima Hlth)	16
Roanoke, VA	4881	Anthem	66	Sentara (Optima Hlth)	19
Staunton-Waynesboro, VA	6351	Anthem	78	Sentara (Optima Hlth)	14
Virginia Beach-Norfolk-Newport News, VA-NC	5446	Sentara (Optima Hlth)	67	Anthem	32
Winchester, VA-WV	3771	Anthem	56	Sentara (Optima Hlth)	21
<b>Washington</b>	9924	Kaiser	100	UnitedHealth Group	0
Bellingham, WA	9980	Kaiser	100	UnitedHealth Group	0
Bremerton-Silverdale, WA	9985	Kaiser	100	UnitedHealth Group	0
Kennewick-Richland, WA	9835	Kaiser	99	UnitedHealth Group	1
Longview, WA	9994	Kaiser	100	UnitedHealth Group	0
Olympia-Tumwater, WA	9977	Kaiser	100	UnitedHealth Group	0
Seattle-Tacoma-Bellevue, WA	9929	Kaiser	100	UnitedHealth Group	0
Spokane-Spokane Valley, WA	9973	Kaiser	100	UnitedHealth Group	0
Yakima, WA	8520	Kaiser	92	Hlth Alliance	8
<b>West Virginia</b>	5994	Hlth Plan Upper Ohio	76	UnitedHealth Group	8
<b>Wisconsin</b>	1472	University HC (Unity)	25	SSM Health (Dean HP)	21
Appleton, WI	3574	Marshfield (Security HP)	55	Ascension	18
Eau Claire, WI	7961	Marshfield (Security HP)	89	Humana	10
Fond du Lac, WI	6270	University HC (Unity)	78	SSM Health (Dean HP)	7
Green Bay, WI	3036	Marshfield (Security HP)	47	SSM Health (Dean HP)	25
Janesville-Beloit, WI	4312	University HC (Unity)	55	SSM Health (Dean HP)	35



**Table 2.** (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. HMO product markets**

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
La Crosse-Onalaska, WI-MN	3444	Gundersen HP	45	Hlth Tradition HP	31
Madison, WI	2533	SSM Health (Dean HP)	33	University HC (Unity)	25
Milwaukee-Waukesha-West Allis, WI	2062	UnitedHealth Group	28	Ascension	26
Oshkosh-Neenah, WI	4152	Marshfield (Security HP)	61	Ascension	15
Wausau, WI	4040	Marshfield (Security HP)	55	GHC of Eau Claire	25

## Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program (January 1, 2018), Managed Market Surveyor Suite | State Medical | Program (January 1, 2018), © 2018 DR/Decision Resources, LLC. All rights reserved.
2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the HMO product market are reported.
3. Data are based on enrollments in both fully and self-insured health plans.
4. We do not present data for geographic areas with fewer than 5,000 reported HMO enrollees.
5. The HHIs and market shares are rounded. As a result, in a few markets where the second largest insurer has very few covered lives, the market share appears as zero. The actual, unrounded shares are just above 0 percent.

**Table 3. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018  
PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>Alabama</b>	8556	BCBS AL	92	Cigna	4
Anniston-Oxford-Jacksonville, AL	8912	BCBS AL	94	Cigna	3
Auburn-Opelika, AL	8506	BCBS AL	92	Cigna	5
Birmingham-Hoover, AL	8487	BCBS AL	92	Cigna	4
Daphne-Fairhope-Foley, AL	7941	BCBS AL	89	Cigna	5
Decatur, AL	8759	BCBS AL	93	Cigna	4
Dothan, AL	9033	BCBS AL	95	Cigna	3
Florence-Muscle Shoals, AL	8440	BCBS AL	92	Cigna	5
Gadsden, AL	9099	BCBS AL	95	Cigna	3
Huntsville, AL	8343	BCBS AL	91	Cigna	5
Mobile, AL	8253	BCBS AL	91	Cigna	5
Montgomery, AL	8755	BCBS AL	93	Cigna	3
Tuscaloosa, AL	9190	BCBS AL	96	Cigna	2
<b>Alaska</b>	5099	Aetna	67	Premera	24
Anchorage, AK	4348	Aetna	60	Premera	27
Fairbanks, AK	4880	Aetna	64	Premera	28
<b>Arizona</b>	2847	Aetna	35	BCBS AZ	29
Flagstaff, AZ	4220	BCBS AZ	59	Aetna	25
Lake Havasu City-Kingman, AZ	3656	BCBS AZ	56	Cigna	18
Phoenix-Mesa-Scottsdale, AZ	2897	Aetna	34	Cigna	33
Prescott, AZ	4198	BCBS AZ	61	Aetna	15
Sierra Vista-Douglas, AZ	3228	BCBS AZ	50	Cigna	22
Tucson, AZ	2840	BCBS AZ	38	Aetna	30
Yuma, AZ	3753	BCBS AZ	57	Cigna	16
<b>Arkansas</b>	3797	BCBS AR	56	Cigna	20
Fayetteville-Springdale-Rogers, AR-MO	3087	BCBS AR	49	Cigna	17
Fort Smith, AR-OK	2496	HCSC (BCBS)	32	BCBS AR	31
Hot Springs, AR	4059	BCBS AR	61	Cigna	14
Jonesboro, AR	4282	BCBS AR	53	Cigna	38
Little Rock-North Little Rock-Conway, AR	4378	BCBS AR	62	Cigna	21
Pine Bluff, AR	5649	BCBS AR	74	Cigna	12
<b>California</b>	2985	Anthem	45	BS of CA	25
Bakersfield, CA	4107	Anthem	58	BS of CA	26
Chico, CA	4487	Anthem	57	BS of CA	35
El Centro, CA	3769	BS of CA	54	Anthem	28
Fresno, CA	3925	Anthem	49	BS of CA	38
Hanford-Corcoran, CA	4307	Anthem	54	BS of CA	36
Los Angeles-Long Beach-Anaheim, CA	3115	Anthem	47	BS of CA	25
Madera, CA	4995	Anthem	66	BS of CA	24
Merced, CA	4295	Anthem	55	BS of CA	35
Modesto, CA	3485	Anthem	48	BS of CA	31
Napa, CA	5079	Anthem	68	BS of CA	20
Oxnard-Thousand Oaks-Ventura, CA	3492	Anthem	53	BS of CA	23
Redding, CA	4252	Anthem	55	BS of CA	35
Riverside-San Bernardino-Ontario, CA	3244	Anthem	49	BS of CA	22
Sacramento--Roseville--Arden-Arcade, CA	2928	Anthem	45	BS of CA	24

**Table 3.** (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Salinas, CA	4102	Anthem	54	BS of CA	34
San Diego-Carlsbad, CA	2423	Anthem	37	BS of CA	20
San Francisco-Oakland-Hayward, CA	2495	Anthem	34	BS of CA	25
San Jose-Sunnyvale-Santa Clara, CA	2485	Anthem	34	Aetna	24
San Luis Obispo-Paso Robles-Arroyo Grande, CA	4553	Anthem	61	BS of CA	28
Santa Cruz-Watsonville, CA	3573	Anthem	51	BS of CA	28
Santa Maria-Santa Barbara, CA	3085	Anthem	41	BS of CA	33
Santa Rosa, CA	3172	Anthem	44	BS of CA	33
Stockton-Lodi, CA	3416	Anthem	51	BS of CA	23
Vallejo-Fairfield, CA	2999	Anthem	46	BS of CA	23
Visalia-Porterville, CA	4432	Anthem	60	BS of CA	27
Yuba City, CA	5739	Anthem	73	BS of CA	19
<b>Colorado</b>	3125	Cigna	43	Anthem	30
Boulder, CO	3021	Cigna	38	Anthem	33
Colorado Springs, CO	2970	Cigna	38	Anthem	33
Denver-Aurora-Lakewood, CO	3481	Cigna	51	Anthem	24
Fort Collins, CO	3567	Anthem	49	Cigna	32
Grand Junction, CO	3499	Cigna	52	Anthem	26
Greeley, CO	3717	Cigna	52	Anthem	24
Pueblo, CO	4014	Anthem	54	Cigna	32
<b>Connecticut</b>	2828	Anthem	33	Cigna	31
Bridgeport-Stamford-Norwalk, CT	2767	Cigna	34	Aetna	32
Hartford-West Hartford-East Hartford, CT	3003	Cigna	35	Anthem	33
New Haven-Milford, CT	2944	Anthem	39	Cigna	28
Norwich-New London, CT	3697	Anthem	54	Cigna	20
<b>Delaware</b>	5342	Highmark	70	Aetna	21
Dover, DE	6464	Highmark	79	Aetna	12
<b>District of Columbia</b>	1863	Aetna	25	Cigna	23
Washington-Arlington-Alexandria, DC-VA-MD-WV	2279	Cigna	33	Aetna	24
<b>Florida</b>	3148	BCBS FL	43	Cigna	29
Cape Coral-Fort Myers, FL	2872	BCBS FL	38	Aetna	28
Crestview-Fort Walton Beach-Destin, FL	5210	BCBS FL	71	Aetna	11
Deltona-Daytona Beach-Ormond Beach, FL	2984	BCBS FL	42	Cigna	27
Gainesville, FL	6339	BCBS FL	78	Aetna	14
Homosassa Springs, FL	5133	BCBS FL	70	Cigna	10
Jacksonville, FL	3918	BCBS FL	55	Aetna	26
Lakeland-Winter Haven, FL	3125	BCBS FL	41	Cigna	31
Miami-Fort Lauderdale-West Palm Beach, FL	3094	BCBS FL	36	Cigna	36
Naples-Immokalee-Marco Island, FL	3584	BCBS FL	49	Cigna	33
North Port-Sarasota-Bradenton, FL	3017	BCBS FL	45	Aetna	24
Ocala, FL	5380	BCBS FL	72	Aetna	12
Orlando-Kissimmee-Sanford, FL	3609	Cigna	50	BCBS FL	27
Palm Bay-Melbourne-Titusville, FL	3458	Cigna	49	BCBS FL	30
Panama City, FL	6451	BCBS FL	79	Cigna	10
Pensacola-Ferry Pass-Brent, FL	5324	BCBS FL	71	Aetna	13
Port St. Lucie, FL	4295	BCBS FL	60	Cigna	24

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Punta Gorda, FL	3172	BCBS FL	47	Cigna	23
Sebastian-Vero Beach, FL	5203	BCBS FL	70	Cigna	16
Sebring, FL	5269	BCBS FL	71	Cigna	11
Tallahassee, FL	6056	BCBS FL	77	Cigna	11
Tampa-St. Petersburg-Clearwater, FL	2872	BCBS FL	33	Cigna	33
The Villages, FL	4987	BCBS FL	69	UnitedHealth Group	10
<b>Georgia</b>	3109	Anthem	41	Aetna	28
Albany, GA	4754	Anthem	66	Cigna	14
Athens-Clarke County, GA	3414	Anthem	50	Cigna	25
Atlanta-Sandy Springs-Roswell, GA	3071	Anthem	38	Aetna	29
Augusta-Richmond County, GA-SC	2501	Anthem	35	BCBS SC	28
Brunswick, GA	3648	Anthem	54	Cigna	22
Columbus, GA-AL	3591	Anthem	55	Cigna	18
Dalton, GA	3712	Cigna	51	Anthem	30
Gainesville, GA	3409	Anthem	47	Cigna	28
Hinesville, GA	4659	Anthem	65	Cigna	17
Macon-Bibb County, GA	4686	Anthem	65	Aetna	18
Rome, GA	3469	Anthem	42	Cigna	38
Savannah, GA	2793	Anthem	36	Cigna	31
Valdosta, GA	4808	Anthem	67	Cigna	15
Warner Robins, GA	4745	Anthem	67	Cigna	10
<b>Hawaii</b>	6004	HMSA (BCBS HI)	76	Univ Hlth Alliance	12
Kahului-Wailuku-Lahaina, HI	5317	HMSA (BCBS HI)	70	Univ Hlth Alliance	18
Urban Honolulu, HI	5978	HMSA (BCBS HI)	76	Univ Hlth Alliance	12
<b>Idaho</b>	2871	BC of ID	48	Cambia	19
Boise City, ID	2712	BC of ID	45	Cambia	18
Coeur d'Alene, ID	1938	BC of ID	33	Cambia	20
Idaho Falls, ID	3488	BC of ID	55	Cambia	13
Lewiston, ID-WA	2632	Premera	40	BC of ID	22
Pocatello, ID	3117	BC of ID	51	Cambia	17
Twin Falls, ID	2843	BC of ID	46	Cambia	22
<b>Illinois</b>	4648	HCSC (BCBS)	65	Aetna	18
Bloomington, IL	5069	HCSC (BCBS)	68	Aetna	21
Carbondale-Marion, IL	3328	HCSC (BCBS)	48	Aetna	24
Champaign-Urbana, IL	3029	Hlth Alliance	38	HCSC (BCBS)	36
Chicago-Naperville-Elgin, IL-IN-WI	4574	HCSC (BCBS)	65	Aetna	12
Danville, IL	4632	HCSC (BCBS)	65	Hlth Alliance	16
Davenport-Moline-Rock Island, IA-IL	2800	HCSC (BCBS)	44	Wellmark (BCBS)	22
Decatur, IL	6626	HCSC (BCBS)	81	Aetna	9
Kankakee, IL	5831	HCSC (BCBS)	75	Cigna	11
Peoria, IL	3557	HCSC (BCBS)	54	UnitedHealth Group	22
Rockford, IL	5829	HCSC (BCBS)	75	Cigna	11
Springfield, IL	4276	HCSC (BCBS)	61	Aetna	19
<b>Indiana</b>	4768	Anthem	66	Cigna	15
Bloomington, IN	5895	Anthem	75	Aetna	14
Columbus, IN	5681	Anthem	74	Aetna	14

**Table 3.** (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Elkhart-Goshen, IN	5079	Anthem	68	Cigna	21
Evansville, IN-KY	5399	Anthem	72	Cigna	13
Fort Wayne, IN	4535	Anthem	64	Cigna	19
Indianapolis-Carmel-Anderson, IN	5276	Anthem	71	Cigna	14
Kokomo, IN	7432	Anthem	86	Cigna	7
Lafayette-West Lafayette, IN	3871	Anthem	53	UnitedHealth Group	32
Michigan City-La Porte, IN	6424	Anthem	79	Cigna	12
Muncie, IN	7082	Anthem	84	Cigna	9
South Bend-Mishawaka, IN-MI	3248	Anthem	51	BCBS MI	18
Terre Haute, IN	6200	Anthem	78	Cigna	10
<b>Iowa</b>	5499	Wellmark (BCBS)	72	Cigna	15
Ames, IA	7780	Wellmark (BCBS)	88	Cigna	5
Cedar Rapids, IA	5375	Wellmark (BCBS)	71	Cigna	18
Davenport-Moline-Rock Island, IA-IL	2800	HCSC (BCBS)	44	Wellmark (BCBS)	22
Des Moines-West Des Moines, IA	4776	Wellmark (BCBS)	65	Cigna	19
Dubuque, IA	5186	Wellmark (BCBS)	68	Cigna	23
Iowa City, IA	7597	Wellmark (BCBS)	87	Cigna	7
Sioux City, IA-NE-SD	3720	Wellmark (BCBS)	58	Cigna	13
Waterloo-Cedar Falls, IA	5251	Wellmark (BCBS)	68	Cigna	25
<b>Kansas</b>	3013	BCBS KS	47	BCBS KS City	19
Lawrence, KS	3516	BCBS KS	52	Cigna	21
Manhattan, KS	6246	BCBS KS	78	Aetna	6
Topeka, KS	6757	BCBS KS	82	Cigna	7
Wichita, KS	4391	BCBS KS	60	Aetna	28
<b>Kentucky</b>	5101	Anthem	70	Humana	14
Bowling Green, KY	6123	Anthem	77	Cigna	8
Elizabethtown-Fort Knox, KY	5081	Anthem	68	Humana	20
Lexington-Fayette, KY	4803	Anthem	67	Humana	15
Louisville/Jefferson County, KY-IN	4917	Anthem	68	Humana	15
Owensboro, KY	8051	Anthem	89	Cigna	7
<b>Louisiana</b>	6811	LA Hlth Serv & Ind (BCBS)	82	Cigna	8
Alexandria, LA	7445	LA Hlth Serv & Ind (BCBS)	86	Cigna	5
Baton Rouge, LA	6903	LA Hlth Serv & Ind (BCBS)	82	Cigna	8
Hammond, LA	6831	LA Hlth Serv & Ind (BCBS)	82	Cigna	8
Houma-Thibodaux, LA	7009	LA Hlth Serv & Ind (BCBS)	83	Cigna	8
Lafayette, LA	7294	LA Hlth Serv & Ind (BCBS)	85	Cigna	7
Lake Charles, LA	6479	LA Hlth Serv & Ind (BCBS)	80	Cigna	11
Monroe, LA	7368	LA Hlth Serv & Ind (BCBS)	86	Cigna	5
New Orleans-Metairie, LA	6625	LA Hlth Serv & Ind (BCBS)	81	Cigna	8
Shreveport-Bossier City, LA	6979	LA Hlth Serv & Ind (BCBS)	83	Cigna	7
<b>Maine</b>	2831	Anthem	41	Cigna	24
Bangor, ME	2775	Cigna	33	Anthem	32
Lewiston-Auburn, ME	2860	Anthem	35	Cigna	32
Portland-South Portland, ME	2658	Anthem	38	Cigna	24
<b>Maryland</b>	2995	Cigna	36	CareFirst	31
Baltimore-Columbia-Towson, MD	3270	Cigna	38	CareFirst	37

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
California-Lexington Park, MD	3221	Cigna	48	CareFirst	25
Cumberland, MD-WV	2978	Cigna	38	CareFirst	36
Hagerstown-Martinsburg, MD-WV	2533	Cigna	35	Aetna	25
Salisbury, MD-DE	3590	Highmark	53	CareFirst	24
<b>Massachusetts</b>	2477	BCBS MA	40	Tufts	19
Barnstable Town, MA	2729	BCBS MA	40	Harvard Pilgrim	29
Boston-Cambridge-Newton, MA-NH	2145	BCBS MA	37	Harvard Pilgrim	15
Pittsfield, MA	2873	BCBS MA	44	Tufts	20
Springfield, MA	2494	Cigna	31	Tufts	28
Worcester, MA-CT	1766	BCBS MA	25	Tufts	21
<b>Michigan</b>	5925	BCBS MI	76	Aetna	9
Ann Arbor, MI	6891	BCBS MI	82	Aetna	10
Battle Creek, MI	7503	BCBS MI	86	Spectrum Hlth	4
Bay City, MI	6246	BCBS MI	78	Henry Ford HS	11
Detroit-Warren-Dearborn, MI	6157	BCBS MI	78	Aetna	8
Flint, MI	6432	BCBS MI	80	Aetna	7
Grand Rapids-Wyoming, MI	5342	BCBS MI	72	Spectrum Hlth	10
Jackson, MI	6928	BCBS MI	83	Henry Ford HS	10
Kalamazoo-Portage, MI	7463	BCBS MI	86	Aetna	4
Lansing-East Lansing, MI	7759	BCBS MI	88	Sparrow (Physicians HP)	3
Midland, MI	5263	BCBS MI	67	Aetna	27
Monroe, MI	6863	BCBS MI	82	Aetna	8
Muskegon, MI	5704	BCBS MI	74	Spectrum Hlth	9
Niles-Benton Harbor, MI	5116	BCBS MI	69	Henry Ford HS	18
Saginaw, MI	5658	BCBS MI	73	Henry Ford HS	15
<b>Minnesota</b>	3472	BCBS MN	52	Medica	23
Duluth, MN-WI	3208	BCBS MN	49	Medica	22
Mankato-North Mankato, MN	4565	BCBS MN	61	Medica	27
Minneapolis-St. Paul-Bloomington, MN-WI	3039	BCBS MN	47	Medica	21
Rochester, MN	4792	BCBS MN	63	Medica	28
St. Cloud, MN	3851	BCBS MN	55	Medica	25
<b>Mississippi</b>	5524	BCBS MS	72	Cigna	14
Gulfport-Biloxi-Pascagoula, MS	5780	BCBS MS	75	Cigna	13
Hattiesburg, MS	6187	BCBS MS	78	Cigna	10
Jackson, MS	5858	BCBS MS	75	Aetna	11
<b>Missouri</b>	2085	Anthem	28	BCBS KS City	23
Cape Girardeau, MO-IL	2889	Anthem	48	Cigna	16
Columbia, MO	2712	Aetna	40	Anthem	27
Jefferson City, MO	3004	Anthem	44	Aetna	27
Joplin, MO	2475	Anthem	38	CoxHealth	22
Kansas City, MO-KS	4137	BCBS KS City	60	Cigna	18
Springfield, MO	2059	CoxHealth	29	Aetna	22
St. Joseph, MO-KS	4952	BCBS KS City	68	Aetna	11
St. Louis, MO-IL	2418	Anthem	34	Cigna	27
<b>Montana</b>	3617	HCSC (BCBS)	47	Cigna	37
Billings, MT	3753	HCSC (BCBS)	52	Cigna	31

**Table 3.** (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Great Falls, MT	4321	HCSC (BCBS)	56	Cigna	34
Missoula, MT	3766	HCSC (BCBS)	47	Cigna	39
<b>Nebraska</b>	5363	BCBS NE	71	Aetna	16
Grand Island, NE	6250	BCBS NE	78	Aetna	9
Lincoln, NE	6092	BCBS NE	77	Aetna	14
Omaha-Council Bluffs, NE-IA	3989	BCBS NE	58	Aetna	23
<b>Nevada</b>	1987	Anthem	29	Aetna	22
Carson City, NV	3342	Anthem	53	UHS (Prominence HP)	15
Las Vegas-Henderson-Paradise, NV	1934	Anthem	24	Aetna	21
Reno, NV	2040	Anthem	33	Renown Hlth	22
<b>New Hampshire</b>	3175	Cigna	46	Anthem	29
Manchester-Nashua, NH	3111	Cigna	47	Anthem	25
<b>New Jersey</b>	2862	Aetna	38	Horizon BCBS	29
Atlantic City-Hammonton, NJ	5663	Horizon BCBS	74	Aetna	12
Ocean City, NJ	3937	Horizon BCBS	58	Aetna	19
Trenton, NJ	3693	Aetna	55	Horizon BCBS	21
Vineland-Bridgeton, NJ	3230	Horizon BCBS	46	Cigna	26
<b>New Mexico</b>	4546	HCSC (BCBS)	65	Presbyterian	15
Albuquerque, NM	3546	HCSC (BCBS)	52	Presbyterian	25
Farmington, NM	4192	HCSC (BCBS)	61	Cigna	18
Las Cruces, NM	5891	HCSC (BCBS)	76	Cigna	9
Santa Fe, NM	4491	HCSC (BCBS)	63	Presbyterian	16
<b>New York</b>	1403	Aetna	18	UnitedHealth Group	17
Albany-Schenectady-Troy, NY	1965	HealthNow NY (BCBS)	24	UnitedHealth Group	24
Binghamton, NY	3912	Lifetime Hlthcare	58	UnitedHealth Group	21
Buffalo-Cheektowaga-Niagara Falls, NY	1940	HealthNow NY (BCBS)	33	Independent Hlth	20
Elmira, NY	5602	Lifetime Hlthcare	73	UnitedHealth Group	17
Glens Falls, NY	1760	UnitedHealth Group	24	CDPHP	22
Ithaca, NY	3363	Aetna	41	Lifetime Hlthcare	39
Kingston, NY	2094	UnitedHealth Group	34	MVP Hlth Care	25
New York-Newark-Jersey City, NY-NJ-PA	1649	Aetna	23	Anthem	19
Rochester, NY	6751	Lifetime Hlthcare	82	Aetna	5
Syracuse, NY	5648	Lifetime Hlthcare	74	UnitedHealth Group	11
Utica-Rome, NY	4637	Lifetime Hlthcare	64	UnitedHealth Group	21
Watertown-Fort Drum, NY	4359	Lifetime Hlthcare	62	UnitedHealth Group	17
<b>North Carolina</b>	4444	BCBS NC	61	Cigna	22
Asheville, NC	4544	BCBS NC	63	Cigna	21
Burlington, NC	4689	BCBS NC	64	Cigna	19
Charlotte-Concord-Gastonia, NC-SC	2970	BCBS NC	41	Cigna	30
Durham-Chapel Hill, NC	4156	BCBS NC	57	Aetna	28
Fayetteville, NC	4644	BCBS NC	63	Cigna	24
Goldsboro, NC	6803	BCBS NC	81	Cigna	14
Greensboro-High Point, NC	4828	BCBS NC	65	Cigna	22
Greenville, NC	7108	BCBS NC	83	Cigna	11
Hickory-Lenoir-Morganton, NC	6345	BCBS NC	78	Cigna	14
New Bern, NC	5276	BCBS NC	70	Cigna	17



State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Raleigh, NC	4157	BCBS NC	58	Cigna	23
Rocky Mount, NC	6802	BCBS NC	82	Cigna	11
Wilmington, NC	5020	BCBS NC	68	Cigna	18
Winston-Salem, NC	4424	BCBS NC	58	Cigna	31
<b>North Dakota</b>	6703	BCBS ND	81	Medica	6
Bismarck, ND	6602	BCBS ND	81	Medica	6
Fargo, ND-MN	3174	BCBS ND	47	BCBS MN	27
Grand Forks, ND-MN	3383	BCBS ND	47	BCBS MN	30
<b>Ohio</b>	2670	Anthem	36	Medical Mutual	32
Akron, OH	2952	Medical Mutual	45	Anthem	27
Canton-Massillon, OH	2889	Medical Mutual	45	Anthem	25
Cincinnati, OH-KY-IN	4389	Anthem	64	Aetna	11
Cleveland-Elyria, OH	3591	Medical Mutual	55	Anthem	20
Columbus, OH	2492	Anthem	33	Aetna	30
Dayton, OH	3852	Anthem	60	Aetna	10
Lima, OH	2919	Medical Mutual	44	Anthem	27
Mansfield, OH	3943	Medical Mutual	58	Anthem	18
Springfield, OH	2759	Anthem	44	Medical Mutual	21
Toledo, OH	2677	Medical Mutual	39	Anthem	26
Weirton-Steubenville, WV-OH	2313	Anthem	37	Aetna	22
Youngstown-Warren-Boardman, OH-PA	2234	Anthem	32	Medical Mutual	30
<b>Oklahoma</b>	4754	HCSC (BCBS)	66	Aetna	16
Enid, OK	4994	HCSC (BCBS)	68	Cigna	15
Lawton, OK	5562	HCSC (BCBS)	73	Cigna	11
Oklahoma City, OK	4633	HCSC (BCBS)	65	Aetna	15
Tulsa, OK	4177	HCSC (BCBS)	60	Aetna	21
<b>Oregon</b>	2046	Cambia	32	Providence Hlth	26
Albany, OR	2164	Cambia	38	PacificSource	14
Bend-Redmond, OR	2239	Cambia	40	Moda Health	15
Corvallis, OR	2361	Cambia	40	Aetna	19
Eugene, OR	2164	Cambia	32	PacificSource	25
Grants Pass, OR	2704	Cambia	44	PacificSource	21
Medford, OR	2287	Cambia	40	PacificSource	15
Portland-Vancouver-Hillsboro, OR-WA	2205	Providence Hlth	36	Cambia	24
Salem, OR	2424	Cambia	40	Providence Hlth	22
<b>Pennsylvania</b>	2013	Highmark	32	Aetna	23
Allentown-Bethlehem-Easton, PA-NJ	2492	Highmark	40	Capital BC	22
Altoona, PA	3127	Highmark	38	UPMC	37
Bloomsburg-Berwick, PA	2848	Highmark	42	Capital BC	25
Chambersburg-Waynesboro, PA	3454	Highmark	49	Capital BC	29
East Stroudsburg, PA	4136	Highmark	61	Aetna	17
Erie, PA	3589	Highmark	50	UPMC	28
Gettysburg, PA	3497	Highmark	50	Capital BC	29
Harrisburg-Carlisle, PA	3402	Highmark	48	Capital BC	28
Johnstown, PA	3253	Highmark	42	UPMC	34
Lancaster, PA	3587	Highmark	50	Capital BC	30

**Table 3.** (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lebanon, PA	3614	Highmark	50	Capital BC	30
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2573	Independence Hlth Grp	35	Aetna	33
Pittsburgh, PA	3078	Highmark	39	UPMC	35
Reading, PA	3112	Highmark	46	Capital BC	27
Scranton--Wilkes-Barre--Hazleton, PA	4387	Highmark	63	Aetna	14
State College, PA	3074	Highmark	42	Aetna	26
Williamsport, PA	3356	Highmark	53	Aetna	13
York-Hanover, PA	3283	Highmark	48	Capital BC	28
<b>Rhode Island</b>	5008	BCBS RI	69	Cigna	10
Providence-Warwick, RI-MA	2709	BCBS RI	46	BCBS MA	18
<b>South Carolina</b>	5550	BCBS SC	72	Cigna	17
Charleston-North Charleston, SC	5408	BCBS SC	71	Cigna	18
Columbia, SC	6442	BCBS SC	79	Cigna	12
Florence, SC	6113	BCBS SC	76	Cigna	17
Greenville-Anderson-Mauldin, SC	4941	BCBS SC	66	Cigna	21
Hilton Head Island-Bluffton-Beaufort, SC	4791	BCBS SC	66	Cigna	18
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	3438	BCBS SC	53	Cigna	18
Spartanburg, SC	5768	BCBS SC	74	Cigna	16
Sumter, SC	6569	BCBS SC	80	Cigna	15
<b>South Dakota</b>	4361	Wellmark (BCBS)	61	Avera Hlth	25
Rapid City, SD	4563	Wellmark (BCBS)	63	Avera Hlth	24
Sioux Falls, SD	3986	Wellmark (BCBS)	57	Avera Hlth	25
<b>Tennessee</b>	3798	BCBS TN	52	Cigna	30
Chattanooga, TN-GA	3464	BCBS TN	52	Cigna	23
Clarksville, TN-KY	2742	BCBS TN	38	Anthem	32
Cleveland, TN	4279	BCBS TN	57	Cigna	31
Jackson, TN	3477	BCBS TN	44	Cigna	35
Johnson City, TN	6280	BCBS TN	78	Cigna	14
Kingsport-Bristol-Bristol, TN-VA	3056	BCBS TN	40	Anthem	28
Knoxville, TN	4255	BCBS TN	57	Cigna	31
Memphis, TN-MS-AR	3395	Cigna	47	BCBS TN	32
Morristown, TN	5094	BCBS TN	65	Cigna	29
Nashville-Davidson--Murfreesboro--Franklin, TN	3497	BCBS TN	49	Cigna	28
<b>Texas</b>	3302	HCSC (BCBS)	45	Aetna	29
Abilene, TX	5088	HCSC (BCBS)	69	Aetna	17
Amarillo, TX	3662	HCSC (BCBS)	54	Cigna	20
Austin-Round Rock, TX	3167	HCSC (BCBS)	39	Aetna	35
Beaumont-Port Arthur, TX	3447	HCSC (BCBS)	49	Aetna	27
Brownsville-Harlingen, TX	5772	HCSC (BCBS)	75	Aetna	13
College Station-Bryan, TX	4417	HCSC (BCBS)	62	Cigna	23
Corpus Christi, TX	3970	HCSC (BCBS)	56	Aetna	25
Dallas-Fort Worth-Arlington, TX	3206	HCSC (BCBS)	41	Aetna	28
El Paso, TX	3297	HCSC (BCBS)	41	Aetna	37
Houston-The Woodlands-Sugar Land, TX	3111	HCSC (BCBS)	38	Aetna	30
Killeen-Temple, TX	2430	HCSC (BCBS)	37	Cigna	21
Laredo, TX	6101	HCSC (BCBS)	77	Aetna	11

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, TX	4226	HCSC (BCBS)	59	Cigna	19
Lubbock, TX	5507	HCSC (BCBS)	73	Aetna	13
McAllen-Edinburg-Mission, TX	5444	HCSC (BCBS)	72	Aetna	15
Midland, TX	6090	HCSC (BCBS)	77	Cigna	11
Odessa, TX	6466	HCSC (BCBS)	79	Cigna	10
San Angelo, TX	4484	HCSC (BCBS)	61	Aetna	28
San Antonio-New Braunfels, TX	3516	HCSC (BCBS)	44	Aetna	38
Sherman-Denison, TX	3179	HCSC (BCBS)	45	Aetna	25
Texarkana, TX-AR	3862	HCSC (BCBS)	59	Aetna	11
Tyler, TX	4892	HCSC (BCBS)	67	Aetna	17
Victoria, TX	3462	HCSC (BCBS)	50	Aetna	25
Waco, TX	3096	HCSC (BCBS)	48	Cigna	19
Wichita Falls, TX	4467	HCSC (BCBS)	62	Aetna	20
<b>Utah</b>	2607	Intermountain	40	Cambia	21
Logan, UT-ID	2755	Intermountain	41	Cigna	26
Ogden-Clearfield, UT	2802	Intermountain	44	Cigna	21
Provo-Orem, UT	3193	Intermountain	48	Cigna	25
Salt Lake City, UT	2616	Intermountain	40	Cambia	22
St. George, UT	2605	Intermountain	43	Cambia	19
<b>Vermont</b>	3501	Cigna	51	BCBS VT	27
Burlington-South Burlington, VT	3916	Cigna	55	BCBS VT	28
<b>Virginia</b>	3617	Anthem	53	Cigna	22
Blacksburg-Christiansburg-Radford, VA	5030	Anthem	66	Aetna	25
Charlottesville, VA	3758	Aetna	46	Anthem	39
Harrisonburg, VA	6552	Anthem	80	Cigna	9
Lynchburg, VA	4733	Anthem	66	Cigna	12
Richmond, VA	4060	Anthem	55	Cigna	28
Roanoke, VA	4547	Anthem	61	Aetna	27
Staunton-Waynesboro, VA	4963	Anthem	65	Aetna	27
Virginia Beach-Norfolk-Newport News, VA-NC	4332	Anthem	62	Cigna	16
Winchester, VA-WV	4250	Anthem	61	Cigna	17
<b>Washington</b>	2125	Cambia	29	Premera	27
Bellingham, WA	2362	Cambia	39	Aetna	16
Bremerton-Silverdale, WA	1686	Premera	21	Cambia	21
Kennewick-Richland, WA	2338	Premera	37	Aetna	24
Longview, WA	2602	Premera	43	Cambia	17
Mount Vernon-Anacortes, WA	2516	Cambia	40	Premera	21
Olympia-Tumwater, WA	1731	Aetna	21	Cambia	21
Seattle-Tacoma-Bellevue, WA	2232	Premera	30	Cambia	27
Spokane-Spokane Valley, WA	2428	Premera	40	Aetna	16
Walla Walla, WA	2643	Premera	44	Kaiser	17
Wenatchee, WA	2953	Premera	47	Hlth Alliance	19
Yakima, WA	2284	Premera	32	Cambia	27
<b>West Virginia</b>	3542	Highmark	51	Aetna	26
Beckley, WV	5038	Highmark	69	Cigna	11
Charleston, WV	3972	Highmark	57	Aetna	22

**Table 3.** (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Huntington-Ashland, WV-KY-OH	2861	Anthem	46	Highmark	23
Morgantown, WV	4049	Highmark	57	Aetna	24
Parkersburg-Vienna, WV	4524	Highmark	64	Cigna	18
Wheeling, WV-OH	2248	Anthem	35	Aetna	21
<b>Wisconsin</b>	2100	Anthem	39	Aetna	16
Appleton, WI	2033	Anthem	29	Cigna	28
Eau Claire, WI	2182	Anthem	38	Cigna	17
Fond du Lac, WI	2063	Anthem	36	Humana	19
Green Bay, WI	1723	Cigna	27	Anthem	24
Janesville-Beloit, WI	1899	Anthem	35	UnitedHealth Group	15
La Crosse-Onalaska, WI-MN	2047	Gundersen HP	36	Anthem	18
Madison, WI	1829	Anthem	36	Cigna	11
Milwaukee-Waukesha-West Allis, WI	2838	Anthem	48	Cigna	14
Oshkosh-Neenah, WI	2326	Anthem	39	Cigna	21
Racine, WI	2251	Anthem	38	Cigna	19
Sheboygan, WI	2474	Anthem	45	Humana	13
Wausau, WI	3526	Anthem	56	Cigna	12
<b>Wyoming</b>	4155	Cigna	60	BCBS WY	17
Casper, WY	6267	Cigna	78	BCBS WY	9
Cheyenne, WY	4627	Cigna	62	BCBS WY	26

## Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program (January 1, 2018), Managed Market Surveyor Suite | State Medical | Program (January 1, 2018), © 2018 DR/Decision Resources, LLC. All rights reserved.
2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the PPO product market are reported.
3. Data are based on enrollments in both fully and self-insured health plans.

**Table 4. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018  
POS product markets**

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>Alabama</b>	8556	UnitedHealth Group	92	BCBS AL	8
Auburn-Opelika, AL	5340	BCBS AL	63	UnitedHealth Group	37
Birmingham-Hoover, AL	9002	UnitedHealth Group	95	BCBS AL	5
Daphne-Fairhope-Foley, AL	9761	UnitedHealth Group	99	BCBS AL	1
Huntsville, AL	7619	UnitedHealth Group	86	BCBS AL	14
Mobile, AL	9214	UnitedHealth Group	96	BCBS AL	4
Montgomery, AL	9875	UnitedHealth Group	99	BCBS AL	1
<b>Alaska</b>	10000	UnitedHealth Group	100	-	-
<b>Arizona</b>	8923	UnitedHealth Group	94	Cigna	4
Lake Havasu City-Kingman, AZ	9172	UnitedHealth Group	96	Humana	4
Phoenix-Mesa-Scottsdale, AZ	9001	UnitedHealth Group	95	Cigna	4
Prescott, AZ	9318	UnitedHealth Group	96	Humana	3
Sierra Vista-Douglas, AZ	9301	UnitedHealth Group	96	Humana	3
Tucson, AZ	8444	UnitedHealth Group	92	Cigna	7
<b>Arkansas</b>	4192	UnitedHealth Group	57	BCBS AR	25
Fayetteville-Springdale-Rogers, AR-MO	3061	UnitedHealth Group	42	BCBS AR	28
Fort Smith, AR-OK	5803	UnitedHealth Group	74	BCBS AR	15
Hot Springs, AR	4388	UnitedHealth Group	60	BCBS AR	23
Jonesboro, AR	3741	UnitedHealth Group	49	BCBS AR	29
Little Rock-North Little Rock-Conway, AR	4889	UnitedHealth Group	65	BCBS AR	20
Pine Bluff, AR	3949	UnitedHealth Group	53	BCBS AR	27
<b>California</b>	4455	UnitedHealth Group	54	Anthem	39
Bakersfield, CA	5269	Anthem	64	UnitedHealth Group	34
Chico, CA	5599	Anthem	67	UnitedHealth Group	32
Fresno, CA	5109	Anthem	59	UnitedHealth Group	40
Hanford-Corcoran, CA	5027	Anthem	55	UnitedHealth Group	44
Los Angeles-Long Beach-Anaheim, CA	3909	UnitedHealth Group	45	Anthem	42
Madera, CA	5762	Anthem	70	UnitedHealth Group	30
Merced, CA	5743	Anthem	70	UnitedHealth Group	30
Modesto, CA	5003	Anthem	57	UnitedHealth Group	41
Napa, CA	5587	Anthem	68	UnitedHealth Group	32
Oxnard-Thousand Oaks-Ventura, CA	4641	Anthem	53	UnitedHealth Group	42
Redding, CA	6429	Anthem	77	UnitedHealth Group	23
Riverside-San Bernardino-Ontario, CA	3835	UnitedHealth Group	48	Anthem	38
Sacramento--Roseville--Arden-Arcade, CA	5141	UnitedHealth Group	62	Anthem	36
Salinas, CA	5062	Anthem	56	UnitedHealth Group	44
San Diego-Carlsbad, CA	5045	UnitedHealth Group	65	Anthem	29
San Francisco-Oakland-Hayward, CA	5875	UnitedHealth Group	73	Anthem	24
San Jose-Sunnyvale-Santa Clara, CA	6183	UnitedHealth Group	76	Anthem	22
San Luis Obispo-Paso Robles-Arroyo Grande, CA	5993	Anthem	73	UnitedHealth Group	27
Santa Cruz-Watsonville, CA	4825	UnitedHealth Group	53	Anthem	45
Santa Maria-Santa Barbara, CA	3888	Anthem	49	UnitedHealth Group	36
Santa Rosa, CA	5101	UnitedHealth Group	61	Anthem	38
Stockton-Lodi, CA	4849	UnitedHealth Group	52	Anthem	47
Vallejo-Fairfield, CA	5151	UnitedHealth Group	62	Anthem	36
Visalia-Porterville, CA	5511	Anthem	67	UnitedHealth Group	32
Yuba City, CA	6061	Anthem	73	UnitedHealth Group	27

**Table 4.** (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>Colorado</b>	6775	UnitedHealth Group	80	Anthem	18
Boulder, CO	6354	UnitedHealth Group	77	Anthem	22
Colorado Springs, CO	6354	UnitedHealth Group	77	Anthem	21
Denver-Aurora-Lakewood, CO	7581	UnitedHealth Group	86	Anthem	12
Fort Collins, CO	5503	UnitedHealth Group	67	Anthem	31
Grand Junction, CO	6184	UnitedHealth Group	75	Anthem	23
Greeley, CO	6714	UnitedHealth Group	80	Anthem	19
Pueblo, CO	6242	UnitedHealth Group	75	Anthem	25
<b>Connecticut</b>	3733	UnitedHealth Group	46	Anthem	36
Bridgeport-Stamford-Norwalk, CT	4736	UnitedHealth Group	63	Anthem	23
Hartford-West Hartford-East Hartford, CT	3499	UnitedHealth Group	40	Anthem	39
New Haven-Milford, CT	3680	Anthem	48	UnitedHealth Group	32
Norwich-New London, CT	4619	UnitedHealth Group	58	Anthem	35
<b>Delaware</b>	6969	UnitedHealth Group	81	Highmark	18
<b>District of Columbia</b>	4977	CareFirst	53	UnitedHealth Group	46
Washington-Arlington-Alexandria, DC-VA-MD-WV	4168	UnitedHealth Group	50	CareFirst	40
<b>Florida</b>	9135	UnitedHealth Group	96	Cigna	3
Cape Coral-Fort Myers, FL	9939	UnitedHealth Group	100	Cigna	0
Crestview-Fort Walton Beach-Destin, FL	9966	UnitedHealth Group	100	Cigna	0
Deltona-Daytona Beach-Ormond Beach, FL	7000	UnitedHealth Group	82	BCBS FL	16
Gainesville, FL	9132	UnitedHealth Group	95	Humana	4
Homosassa Springs, FL	9737	UnitedHealth Group	99	Humana	1
Jacksonville, FL	9591	UnitedHealth Group	98	Humana	2
Lakeland-Winter Haven, FL	8142	UnitedHealth Group	90	Cigna	9
Miami-Fort Lauderdale-West Palm Beach, FL	8756	UnitedHealth Group	93	Cigna	6
Naples-Immokalee-Marco Island, FL	9936	UnitedHealth Group	100	Cigna	0
North Port-Sarasota-Bradenton, FL	9637	UnitedHealth Group	98	Humana	2
Ocala, FL	8364	UnitedHealth Group	91	Cigna	8
Orlando-Kissimmee-Sanford, FL	9311	UnitedHealth Group	96	Cigna	2
Palm Bay-Melbourne-Titusville, FL	9679	UnitedHealth Group	98	Cigna	1
Panama City, FL	9967	UnitedHealth Group	100	Cigna	0
Pensacola-Ferry Pass-Brent, FL	9982	UnitedHealth Group	100	Cigna	0
Port St. Lucie, FL	8378	UnitedHealth Group	91	Cigna	8
Punta Gorda, FL	9955	UnitedHealth Group	100	Cigna	0
Sebastian-Vero Beach, FL	9410	UnitedHealth Group	97	Humana	2
Tallahassee, FL	9955	UnitedHealth Group	100	Cigna	0
Tampa-St. Petersburg-Clearwater, FL	9661	UnitedHealth Group	98	Humana	1
<b>Georgia</b>	4387	Anthem	49	UnitedHealth Group	44
Albany, GA	5127	Anthem	58	UnitedHealth Group	42
Athens-Clarke County, GA	5960	Anthem	72	UnitedHealth Group	28
Atlanta-Sandy Springs-Roswell, GA	4193	UnitedHealth Group	48	Anthem	43
Augusta-Richmond County, GA-SC	5005	UnitedHealth Group	52	Anthem	48
Brunswick, GA	5017	Anthem	53	UnitedHealth Group	47
Columbus, GA-AL	6123	Anthem	74	UnitedHealth Group	26
Dalton, GA	6920	Anthem	81	UnitedHealth Group	19
Gainesville, GA	4020	Anthem	50	UnitedHealth Group	37



State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Hinesville, GA	6303	Anthem	76	UnitedHealth Group	24
Macon-Bibb County, GA	4411	Anthem	52	UnitedHealth Group	41
Rome, GA	4202	Anthem	57	UnitedHealth Group	27
Savannah, GA	4987	UnitedHealth Group	52	Anthem	48
Valdosta, GA	5908	Anthem	71	UnitedHealth Group	29
Warner Robins, GA	6059	Anthem	73	UnitedHealth Group	27
<b>Idaho</b>	6822	UnitedHealth Group	80	BC of ID	20
Boise City, ID	7877	UnitedHealth Group	88	BC of ID	12
Coeur d'Alene, ID	4998	BC of ID	50	UnitedHealth Group	50
<b>Illinois</b>	9420	UnitedHealth Group	97	Hlth Alliance	3
Bloomington, IL	5537	UnitedHealth Group	66	Hlth Alliance	33
Champaign-Urbana, IL	5762	Hlth Alliance	70	UnitedHealth Group	30
Chicago-Naperville-Elgin, IL-IN-WI	7767	UnitedHealth Group	87	Anthem	12
Davenport-Moline-Rock Island, IA-IL	9504	UnitedHealth Group	97	Wellmark (BCBS)	2
Kankakee, IL	9782	UnitedHealth Group	99	Hlth Alliance	1
Peoria, IL	8118	UnitedHealth Group	89	Hlth Alliance	10
Rockford, IL	9976	UnitedHealth Group	100	Hlth Alliance	0
Springfield, IL	8044	UnitedHealth Group	89	Hlth Alliance	11
<b>Indiana</b>	4600	Anthem	50	UnitedHealth Group	46
Bloomington, IN	4796	Anthem	61	UnitedHealth Group	32
Columbus, IN	3763	S.E. Indiana Hlth	48	Anthem	33
Elkhart-Goshen, IN	4981	Anthem	59	UnitedHealth Group	39
Evansville, IN-KY	4539	Anthem	50	UnitedHealth Group	45
Fort Wayne, IN	4941	UnitedHealth Group	50	Anthem	50
Indianapolis-Carmel-Anderson, IN	4784	UnitedHealth Group	52	Anthem	46
Kokomo, IN	5744	Anthem	70	UnitedHealth Group	29
Lafayette-West Lafayette, IN	5015	UnitedHealth Group	53	Anthem	47
Michigan City-La Porte, IN	5071	Anthem	58	UnitedHealth Group	41
Muncie, IN	5606	Anthem	68	UnitedHealth Group	31
South Bend-Mishawaka, IN-MI	4503	Anthem	49	UnitedHealth Group	45
Terre Haute, IN	5740	Anthem	70	UnitedHealth Group	30
<b>Iowa</b>	8732	UnitedHealth Group	93	Wellmark (BCBS)	7
Cedar Rapids, IA	8157	UnitedHealth Group	90	Wellmark (BCBS)	10
Davenport-Moline-Rock Island, IA-IL	9504	UnitedHealth Group	97	Wellmark (BCBS)	2
Des Moines-West Des Moines, IA	9298	UnitedHealth Group	96	Wellmark (BCBS)	4
Dubuque, IA	8986	UnitedHealth Group	95	Wellmark (BCBS)	5
Iowa City, IA	7132	UnitedHealth Group	83	Wellmark (BCBS)	17
Sioux City, IA-NE-SD	9115	UnitedHealth Group	95	Wellmark (BCBS)	5
Waterloo-Cedar Falls, IA	9444	UnitedHealth Group	97	Wellmark (BCBS)	3
<b>Kansas</b>	9790	UnitedHealth Group	99	Humana	1
Lawrence, KS	9983	UnitedHealth Group	100	Cigna	0
Topeka, KS	9957	UnitedHealth Group	100	Humana	0
Wichita, KS	9981	UnitedHealth Group	100	Cigna	0
<b>Kentucky</b>	4071	Anthem	45	UnitedHealth Group	44
Bowling Green, KY	4139	Anthem	51	UnitedHealth Group	37

**Table 4.** (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Elizabethtown-Fort Knox, KY	4168	Anthem	55	UnitedHealth Group	30
Lexington-Fayette, KY	4062	Anthem	52	UnitedHealth Group	35
Louisville/Jefferson County, KY-IN	4232	UnitedHealth Group	49	Anthem	42
Owensboro, KY	4471	Anthem	50	UnitedHealth Group	44
<b>Louisiana</b>	8778	UnitedHealth Group	93	Humana	6
Alexandria, LA	9042	UnitedHealth Group	95	Humana	5
Baton Rouge, LA	8448	UnitedHealth Group	92	Humana	8
Hammond, LA	8545	UnitedHealth Group	92	Humana	8
Houma-Thibodaux, LA	8940	UnitedHealth Group	94	Humana	6
Lafayette, LA	8618	UnitedHealth Group	93	Humana	7
Lake Charles, LA	8620	UnitedHealth Group	93	Humana	7
Monroe, LA	9167	UnitedHealth Group	96	Humana	4
New Orleans-Metairie, LA	9041	UnitedHealth Group	95	Humana	5
Shreveport-Bossier City, LA	8512	UnitedHealth Group	92	Humana	8
<b>Maine</b>	6478	Anthem	77	UnitedHealth Group	23
Bangor, ME	6892	Anthem	81	UnitedHealth Group	19
Lewiston-Auburn, ME	6500	Anthem	77	UnitedHealth Group	23
Portland-South Portland, ME	6001	Anthem	72	UnitedHealth Group	27
<b>Maryland</b>	4938	UnitedHealth Group	51	CareFirst	49
Baltimore-Columbia-Towson, MD	5001	UnitedHealth Group	53	CareFirst	46
California-Lexington Park, MD	6311	CareFirst	76	UnitedHealth Group	24
Cumberland, MD-WV	7891	UnitedHealth Group	88	CareFirst	11
Hagerstown-Martinsburg, MD-WV	6329	UnitedHealth Group	77	CareFirst	18
Salisbury, MD-DE	5988	UnitedHealth Group	75	CareFirst	19
<b>Massachusetts</b>	7385	UnitedHealth Group	85	BCBS MA	15
Barnstable Town, MA	7392	UnitedHealth Group	85	BCBS MA	15
Boston-Cambridge-Newton, MA-NH	5027	UnitedHealth Group	67	Anthem	21
Springfield, MA	8280	UnitedHealth Group	91	EmblemHealth	6
Worcester, MA-CT	4611	UnitedHealth Group	63	Anthem	25
<b>Michigan</b>	7164	UnitedHealth Group	83	Spectrum Hlth	15
Ann Arbor, MI	5787	UnitedHealth Group	70	Spectrum Hlth	30
Battle Creek, MI	8084	UnitedHealth Group	89	Spectrum Hlth	11
Detroit-Warren-Dearborn, MI	7024	UnitedHealth Group	82	Spectrum Hlth	16
Flint, MI	5861	UnitedHealth Group	72	Spectrum Hlth	24
Grand Rapids-Wyoming, MI	7230	UnitedHealth Group	83	Spectrum Hlth	17
Kalamazoo-Portage, MI	8727	UnitedHealth Group	93	Spectrum Hlth	7
Niles-Benton Harbor, MI	7427	UnitedHealth Group	85	Spectrum Hlth	15
<b>Minnesota</b>	6886	UnitedHealth Group	81	HealthPartners	19
Duluth, MN-WI	5794	UnitedHealth Group	74	Anthem	18
Minneapolis-St. Paul-Bloomington, MN-WI	5671	UnitedHealth Group	72	HealthPartners	19
Rochester, MN	8825	UnitedHealth Group	94	HealthPartners	6
St. Cloud, MN	5496	UnitedHealth Group	66	HealthPartners	34
<b>Mississippi</b>	9980	UnitedHealth Group	100	Cigna	0
Gulfport-Biloxi-Pascagoula, MS	9953	UnitedHealth Group	100	Cigna	0
Hattiesburg, MS	10000	UnitedHealth Group	100	-	-
Jackson, MS	9998	UnitedHealth Group	100	Cigna	0

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>Missouri</b>	6384	UnitedHealth Group	76	Anthem	23
Cape Girardeau, MO-IL	6369	UnitedHealth Group	76	Anthem	24
Columbia, MO	8637	UnitedHealth Group	93	Anthem	7
Jefferson City, MO	6725	UnitedHealth Group	79	Anthem	21
Joplin, MO	5292	UnitedHealth Group	62	Anthem	38
Kansas City, MO-KS	9740	UnitedHealth Group	99	Humana	1
Springfield, MO	6835	UnitedHealth Group	80	Anthem	20
St. Louis, MO-IL	6842	UnitedHealth Group	80	Anthem	19
<b>Montana</b>	9059	UnitedHealth Group	95	HCSC (BCBS)	5
<b>Nebraska</b>	10000	UnitedHealth Group	100	Cigna	0
Lincoln, NE	10000	UnitedHealth Group	100	-	-
Omaha-Council Bluffs, NE-IA	9924	UnitedHealth Group	100	Wellmark (BCBS)	0
<b>Nevada</b>	6259	UnitedHealth Group	75	Anthem	24
Las Vegas-Henderson-Paradise, NV	6885	UnitedHealth Group	81	Anthem	18
Reno, NV	7316	UnitedHealth Group	84	Anthem	16
<b>New Hampshire</b>	4870	UnitedHealth Group	53	Anthem	45
Manchester-Nashua, NH	5146	UnitedHealth Group	61	Anthem	38
<b>New Jersey</b>	5038	Horizon BCBS	59	UnitedHealth Group	39
Atlantic City-Hammonton, NJ	8485	Horizon BCBS	92	UnitedHealth Group	7
Ocean City, NJ	8820	Horizon BCBS	94	UnitedHealth Group	5
Trenton, NJ	5604	Horizon BCBS	68	UnitedHealth Group	30
Vineland-Bridgeton, NJ	8459	Horizon BCBS	92	UnitedHealth Group	7
<b>New Mexico</b>	7192	UnitedHealth Group	83	Presbyterian	17
Albuquerque, NM	6373	UnitedHealth Group	76	Presbyterian	24
Farmington, NM	9676	UnitedHealth Group	98	Presbyterian	2
Las Cruces, NM	9897	UnitedHealth Group	99	Presbyterian	1
Santa Fe, NM	8566	UnitedHealth Group	92	Presbyterian	8
<b>New York</b>	4873	UnitedHealth Group	65	Anthem	25
Albany-Schenectady-Troy, NY	3482	UnitedHealth Group	48	CDPHP	28
Buffalo-Cheektowaga-Niagara Falls, NY	7196	Independent Hlth	84	UnitedHealth Group	11
Kingston, NY	6024	UnitedHealth Group	73	Anthem	25
New York-Newark-Jersey City, NY-NJ-PA	4200	UnitedHealth Group	58	Horizon BCBS	23
Rochester, NY	6463	Lifetime Hlthcare	77	UnitedHealth Group	22
Syracuse, NY	8898	UnitedHealth Group	94	Lifetime Hlthcare	5
Utica-Rome, NY	9781	UnitedHealth Group	99	CDPHP	1
<b>North Carolina</b>	8382	UnitedHealth Group	91	BCBS NC	8
Asheville, NC	8098	UnitedHealth Group	89	BCBS NC	11
Burlington, NC	8901	UnitedHealth Group	94	BCBS NC	6
Charlotte-Concord-Gastonia, NC-SC	8760	UnitedHealth Group	93	BCBS NC	6
Durham-Chapel Hill, NC	8174	UnitedHealth Group	90	BCBS NC	10
Fayetteville, NC	7746	UnitedHealth Group	87	BCBS NC	13
Greensboro-High Point, NC	9109	UnitedHealth Group	95	BCBS NC	5
Greenville, NC	6878	UnitedHealth Group	81	BCBS NC	19
Hickory-Lenoir-Morganton, NC	8980	UnitedHealth Group	95	BCBS NC	5
Raleigh, NC	8817	UnitedHealth Group	94	BCBS NC	6

**Table 4.** (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Rocky Mount, NC	8209	UnitedHealth Group	90	BCBS NC	10
Wilmington, NC	9138	UnitedHealth Group	95	BCBS NC	4
Winston-Salem, NC	8413	UnitedHealth Group	91	BCBS NC	9
<b>North Dakota</b>	9877	UnitedHealth Group	99	HealthPartners	1
Fargo, ND-MN	9586	UnitedHealth Group	98	HealthPartners	2
<b>Ohio</b>	4683	UnitedHealth Group	61	Anthem	30
Akron, OH	4285	UnitedHealth Group	53	Anthem	37
Canton-Massillon, OH	4579	UnitedHealth Group	59	Anthem	33
Cincinnati, OH-KY-IN	4457	UnitedHealth Group	59	Anthem	29
Cleveland-Elyria, OH	4690	UnitedHealth Group	61	Anthem	30
Columbus, OH	6810	UnitedHealth Group	80	Anthem	20
Dayton, OH	4748	UnitedHealth Group	62	Anthem	28
Lima, OH	3591	UnitedHealth Group	46	Medical Mutual	29
Mansfield, OH	5273	UnitedHealth Group	66	Anthem	30
Springfield, OH	3842	UnitedHealth Group	56	Anthem	21
Toledo, OH	3458	UnitedHealth Group	42	Anthem	30
Weirton-Steubenville, WV-OH	4836	Anthem	52	UnitedHealth Group	46
Youngstown-Warren-Boardman, OH-PA	3676	UnitedHealth Group	47	Anthem	34
<b>Oklahoma</b>	9995	UnitedHealth Group	100	Cigna	0
Oklahoma City, OK	9989	UnitedHealth Group	100	Cigna	0
Tulsa, OK	9997	UnitedHealth Group	100	Cigna	0
<b>Oregon</b>	9110	UnitedHealth Group	95	Centene	5
Albany, OR	10000	UnitedHealth Group	100	-	-
Eugene, OR	10000	UnitedHealth Group	100	-	-
Portland-Vancouver-Hillsboro, OR-WA	9058	UnitedHealth Group	95	Centene	5
Salem, OR	10000	UnitedHealth Group	100	-	-
<b>Pennsylvania</b>	7782	UnitedHealth Group	87	Independence Hlth Grp	12
Allentown-Bethlehem-Easton, PA-NJ	5019	UnitedHealth Group	56	Horizon BCBS	43
East Stroudsburg, PA	9902	UnitedHealth Group	100	Cigna	0
Erie, PA	9985	UnitedHealth Group	100	UPMC	0
Harrisburg-Carlisle, PA	9950	UnitedHealth Group	100	Cigna	0
Lancaster, PA	9880	UnitedHealth Group	99	Independence Hlth Grp	0
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	3911	UnitedHealth Group	52	Horizon BCBS	33
Pittsburgh, PA	9806	UnitedHealth Group	99	UPMC	1
Reading, PA	9942	UnitedHealth Group	100	Independence Hlth Grp	0
Scranton--Wilkes-Barre--Hazleton, PA	9528	UnitedHealth Group	98	Geisinger	2
York-Hanover, PA	9952	UnitedHealth Group	100	Cigna	0
<b>Rhode Island</b>	9959	UnitedHealth Group	100	Cigna	0
Providence-Warwick, RI-MA	9581	UnitedHealth Group	98	BCBS MA	2
<b>South Carolina</b>	9959	UnitedHealth Group	100	Cigna	0
Charleston-North Charleston, SC	9973	UnitedHealth Group	100	Cigna	0
Columbia, SC	9995	UnitedHealth Group	100	Cigna	0
Florence, SC	9994	UnitedHealth Group	100	Cigna	0
Greenville-Anderson-Mauldin, SC	9981	UnitedHealth Group	100	Cigna	0
Hilton Head Island-Bluffton-Beaufort, SC	9645	UnitedHealth Group	98	Cigna	2
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	9527	UnitedHealth Group	98	BCBS NC	2
Spartanburg, SC	9980	UnitedHealth Group	100	Cigna	0

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>South Dakota</b>	9955	UnitedHealth Group	100	HealthPartners	0
Sioux Falls, SD	9948	UnitedHealth Group	100	HealthPartners	0
<b>Tennessee</b>	9123	UnitedHealth Group	95	Humana	3
Chattanooga, TN-GA	4453	UnitedHealth Group	61	Anthem	26
Clarksville, TN-KY	3861	UnitedHealth Group	49	Anthem	34
Cleveland, TN	7530	UnitedHealth Group	86	Humana	9
Johnson City, TN	8615	UnitedHealth Group	93	Humana	7
Kingsport-Bristol-Bristol, TN-VA	4671	UnitedHealth Group	56	Anthem	40
Knoxville, TN	9002	UnitedHealth Group	95	Humana	5
Memphis, TN-MS-AR	9635	UnitedHealth Group	98	BCBS AR	1
Morristown, TN	8809	UnitedHealth Group	94	Humana	6
Nashville-Davidson--Murfreesboro--Franklin, TN	9911	UnitedHealth Group	100	Humana	0
<b>Texas</b>	8510	UnitedHealth Group	92	Humana	4
Abilene, TX	8659	UnitedHealth Group	93	Humana	7
Amarillo, TX	9588	UnitedHealth Group	98	Humana	2
Austin-Round Rock, TX	9115	UnitedHealth Group	95	Humana	4
Beaumont-Port Arthur, TX	8261	UnitedHealth Group	91	Humana	5
Brownsville-Harlingen, TX	8526	UnitedHealth Group	92	Humana	8
College Station-Bryan, TX	6656	UnitedHealth Group	80	Humana	16
Corpus Christi, TX	9178	UnitedHealth Group	96	Humana	4
Dallas-Fort Worth-Arlington, TX	9182	UnitedHealth Group	96	Humana	4
El Paso, TX	7923	UnitedHealth Group	88	Humana	12
Houston-The Woodlands-Sugar Land, TX	7488	UnitedHealth Group	86	Cigna	10
Killeen-Temple, TX	6370	UnitedHealth Group	78	Humana	16
Laredo, TX	8509	UnitedHealth Group	92	Humana	8
Longview, TX	9633	UnitedHealth Group	98	Humana	2
Lubbock, TX	8743	UnitedHealth Group	93	Humana	7
McAllen-Edinburg-Mission, TX	8325	UnitedHealth Group	91	Humana	9
Midland, TX	8904	UnitedHealth Group	94	Humana	6
Odessa, TX	8880	UnitedHealth Group	94	Humana	6
San Angelo, TX	8454	UnitedHealth Group	92	Humana	8
San Antonio-New Braunfels, TX	8976	UnitedHealth Group	95	Humana	5
Sherman-Denison, TX	8996	UnitedHealth Group	95	Humana	5
Texarkana, TX-AR	4992	UnitedHealth Group	68	BCBS AR	16
Tyler, TX	8870	UnitedHealth Group	94	Humana	6
Victoria, TX	8788	UnitedHealth Group	94	Humana	6
Waco, TX	5658	UnitedHealth Group	71	Scott & White Hlth	23
Wichita Falls, TX	8630	UnitedHealth Group	93	Humana	7
<b>Utah</b>	9974	UnitedHealth Group	100	Cigna	0
Logan, UT-ID	9996	UnitedHealth Group	100	Cigna	0
Ogden-Clearfield, UT	9969	UnitedHealth Group	100	Cigna	0
Provo-Orem, UT	9975	UnitedHealth Group	100	Cigna	0
Salt Lake City, UT	9974	UnitedHealth Group	100	Cigna	0
St. George, UT	9976	UnitedHealth Group	100	Cigna	0
<b>Vermont</b>	6862	BCBS VT	81	UnitedHealth Group	18
Burlington-South Burlington, VT	6470	BCBS VT	77	UnitedHealth Group	23

**Table 4.** (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2018. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>Virginia</b>	3278	UnitedHealth Group	44	Anthem	33
Blacksburg-Christiansburg-Radford, VA	5111	Anthem	58	UnitedHealth Group	42
Charlottesville, VA	3949	Anthem	50	UnitedHealth Group	36
Harrisonburg, VA	4220	Anthem	58	Sentara (Optima Hlth)	24
Lynchburg, VA	5371	Anthem	65	UnitedHealth Group	35
Richmond, VA	4867	Anthem	50	UnitedHealth Group	48
Roanoke, VA	5109	Anthem	58	UnitedHealth Group	42
Staunton-Waynesboro, VA	4874	Anthem	63	UnitedHealth Group	29
Virginia Beach-Norfolk-Newport News, VA-NC	3479	Sentara (Optima Hlth)	42	Anthem	34
Winchester, VA-WV	4408	Anthem	50	UnitedHealth Group	43
<b>Washington</b>	9871	UnitedHealth Group	99	Cigna	1
Kennewick-Richland, WA	9997	UnitedHealth Group	100	Cigna	0
Olympia-Tumwater, WA	9900	UnitedHealth Group	99	Cigna	1
Seattle-Tacoma-Bellevue, WA	9819	UnitedHealth Group	99	Cigna	1
Spokane-Spokane Valley, WA	9993	UnitedHealth Group	100	Cigna	0
<b>West Virginia</b>	8148	UnitedHealth Group	90	Hlth Plan Upper Ohio	7
Huntington-Ashland, WV-KY-OH	4507	Anthem	51	UnitedHealth Group	44
Wheeling, WV-OH	4739	Anthem	49	UnitedHealth Group	48
<b>Wisconsin</b>	5629	UnitedHealth Group	72	Anthem	19
Appleton, WI	7060	UnitedHealth Group	83	Anthem	10
Eau Claire, WI	5169	UnitedHealth Group	66	Anthem	28
Fond du Lac, WI	6482	UnitedHealth Group	80	Anthem	9
Green Bay, WI	6902	UnitedHealth Group	82	Anthem	9
Janesville-Beloit, WI	2449	UnitedHealth Group	33	Anthem	31
La Crosse-Onalaska, WI-MN	4696	UnitedHealth Group	62	Anthem	28
Madison, WI	2571	Anthem	32	UnitedHealth Group	29
Milwaukee-Waukesha-West Allis, WI	6872	UnitedHealth Group	81	Anthem	15
Oshkosh-Neenah, WI	6999	UnitedHealth Group	83	Anthem	12
Racine, WI	7193	UnitedHealth Group	84	Anthem	12
Sheboygan, WI	7077	UnitedHealth Group	83	Anthem	12
Wausau, WI	6191	UnitedHealth Group	76	Anthem	21
<b>Wyoming</b>	10000	UnitedHealth Group	100	-	-

## Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program (January 1, 2018), Managed Market Surveyor Suite | State Medical | Program (January 1, 2018), © 2018 DR/Decision Resources, LLC. All rights reserved.
2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the POS product market are reported.
3. Data are based on enrollments in both fully and self-insured health plans.
4. We do not present data for geographic areas with fewer than 5,000 reported POS enrollees.
5. The HHIs and market shares are rounded. As a result, in a few markets where the second largest insurer has very few covered lives, the market share appears as zero. The actual, unrounded shares are just above 0 percent.



**Table 5. Market concentration (HHI) and largest insurers' market shares, as of July 1, 2018**  
*Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>Alabama</b>	9854	BCBS AL	99	Bright Health	1
Anniston-Oxford-Jacksonville, AL	10000	BCBS AL	100	-	-
Auburn-Opelika, AL	10000	BCBS AL	100	-	-
Birmingham-Hoover, AL	9374	BCBS AL	97	Bright Health	3
Daphne-Fairhope-Foley, AL	10000	BCBS AL	100	-	-
Decatur, AL	10000	BCBS AL	100	-	-
Dothan, AL	10000	BCBS AL	100	-	-
Florence-Muscle Shoals, AL	10000	BCBS AL	100	-	-
Gadsden, AL	10000	BCBS AL	100	-	-
Huntsville, AL	10000	BCBS AL	100	-	-
Mobile, AL	10000	BCBS AL	100	-	-
Montgomery, AL	10000	BCBS AL	100	-	-
Tuscaloosa, AL	10000	BCBS AL	100	-	-
<b>Alaska</b>	10000	Premera	100	-	-
Anchorage, AK	10000	Premera	100	-	-
Fairbanks, AK	10000	Premera	100	-	-
<b>Arizona</b>	6110	Centene	74	BCBS AZ	26
Flagstaff, AZ	10000	BCBS AZ	100	-	-
Lake Havasu City-Kingman, AZ	10000	BCBS AZ	100	-	-
Phoenix-Mesa-Scottsdale, AZ	8462	Centene	92	BCBS AZ	8
Prescott, AZ	10000	BCBS AZ	100	-	-
Sierra Vista-Douglas, AZ	10000	BCBS AZ	100	-	-
Tucson, AZ	10000	Centene	100	-	-
Yuma, AZ	10000	BCBS AZ	100	-	-
<b>Arkansas</b>	4387	BCBS AR	60	Catholic Hlth Initiatives	22
Fayetteville-Springdale-Rogers, AR-MO	3777	BCBS AR	54	Catholic Hlth Initiatives	24
Fort Smith, AR-OK	3975	HCSC (BCBS)	52	BCBS AR	33
Hot Springs, AR	4153	BCBS AR	56	Catholic Hlth Initiatives	25
Jonesboro, AR	4693	BCBS AR	63	Centene	18
Little Rock-North Little Rock-Conway, AR	4148	BCBS AR	56	Catholic Hlth Initiatives	25
Pine Bluff, AR	4167	BCBS AR	57	Catholic Hlth Initiatives	25
<b>California</b>	2444	Kaiser	34	BS of CA	32
Bakersfield, CA	3931	BS of CA	52	Kaiser	29
Chico, CA	5002	BS of CA	52	Anthem	48
El Centro, CA	8138	Molina Hlthcare	90	BS of CA	10
Fresno, CA	5244	BS of CA	61	Kaiser	39
Hanford-Corcoran, CA	7789	BS of CA	87	Kaiser	13
Los Angeles-Long Beach-Anaheim, CA	2247	BS of CA	31	Centene	24
Madera, CA	5331	BS of CA	63	Kaiser	37
Merced, CA	7936	Anthem	88	BS of CA	11
Modesto, CA	4639	Kaiser	60	Anthem	32
Napa, CA	5413	Kaiser	71	Western Hlth Advantage	15
Oxnard-Thousand Oaks-Ventura, CA	5999	BS of CA	72	Kaiser	28
Redding, CA	5015	Anthem	53	BS of CA	47
Riverside-San Bernardino-Ontario, CA	2883	BS of CA	36	Centene	29
Sacramento--Roseville--Arden-Arcade, CA	5313	Kaiser	67	BS of CA	28

**Table 5.** (continued)Market concentration (HHI) and largest insurers' market shares, as of July 1, 2018. *Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Salinas, CA	9724	BS of CA	99	Kaiser	1
San Diego-Carlsbad, CA	2180	Kaiser	26	Sharp HealthCare	23
San Francisco-Oakland-Hayward, CA	5353	Kaiser	69	BS of CA	23
San Jose-Sunnyvale-Santa Clara, CA	3318	Kaiser	49	Valley Hlth	21
San Luis Obispo-Paso Robles-Arroyo Grande, CA	9998	BS of CA	100	Kaiser	0
Santa Cruz-Watsonville, CA	4605	Kaiser	53	BS of CA	42
Santa Maria-Santa Barbara, CA	9994	BS of CA	100	Kaiser	0
Santa Rosa, CA	5216	Kaiser	69	Western Hlth Advantage	17
Stockton-Lodi, CA	5416	Kaiser	69	Anthem	24
Vallejo-Fairfield, CA	7220	Kaiser	84	Western Hlth Advantage	9
Visalia-Porterville, CA	7082	Anthem	83	BS of CA	13
Yuba City, CA	4637	BS of CA	60	Anthem	31
<b>Colorado</b>	2895	Kaiser	43	Anthem	25
Boulder, CO	3624	Kaiser	50	Cigna	24
Colorado Springs, CO	4177	Kaiser	59	Bright Health	20
Denver-Aurora-Lakewood, CO	3234	Kaiser	46	Cigna	28
Fort Collins, CO	5944	Kaiser	72	Anthem	27
Grand Junction, CO	5180	Anthem	59	UnitedHealth Group	41
Greeley, CO	5720	Kaiser	70	Anthem	28
Pueblo, CO	5208	Kaiser	60	Anthem	40
<b>Connecticut</b>	6667	EmblemHealth	79	Anthem	21
Bridgeport-Stamford-Norwalk, CT	7648	EmblemHealth	86	Anthem	14
Hartford-West Hartford-East Hartford, CT	7930	EmblemHealth	88	Anthem	12
New Haven-Milford, CT	7070	EmblemHealth	82	Anthem	18
Norwich-New London, CT	6291	Anthem	75	EmblemHealth	25
<b>Delaware</b>	10000	Highmark	100	-	-
Dover, DE	10000	Highmark	100	-	-
<b>District of Columbia</b>	6766	CareFirst	80	Kaiser	20
Washington-Arlington-Alexandria, DC-VA-MD-WV	3941	Kaiser	55	Cigna	21
<b>Florida</b>	5536	BCBS FL	70	Centene	26
Cape Coral-Fort Myers, FL	10000	BCBS FL	100	-	-
Crestview-Fort Walton Beach-Destin, FL	10000	BCBS FL	100	-	-
Deltona-Daytona Beach-Ormond Beach, FL	5523	BCBS FL	69	Health First Hlth	28
Gainesville, FL	9860	BCBS FL	99	Centene	1
Homosassa Springs, FL	7249	BCBS FL	84	Centene	16
Jacksonville, FL	7004	BCBS FL	82	Centene	16
Lakeland-Winter Haven, FL	4721	BCBS FL	57	Centene	37
Miami-Fort Lauderdale-West Palm Beach, FL	4475	BCBS FL	51	Centene	43
Naples-Immokalee-Marco Island, FL	10000	BCBS FL	100	-	-
North Port-Sarasota-Bradenton, FL	7842	BCBS FL	88	Centene	12
Ocala, FL	7793	BCBS FL	87	Centene	13
Orlando-Kissimmee-Sanford, FL	7937	BCBS FL	89	Centene	9
Palm Bay-Melbourne-Titusville, FL	6765	BCBS FL	80	Health First Hlth	20
Panama City, FL	10000	BCBS FL	100	-	-
Pensacola-Ferry Pass-Brent, FL	10000	BCBS FL	100	-	-
Port St. Lucie, FL	6754	BCBS FL	80	Centene	20

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Punta Gorda, FL	7067	BCBS FL	82	Centene	18
Sebastian-Vero Beach, FL	9457	BCBS FL	97	Health First Hlth	3
Sebring, FL	10000	BCBS FL	100	-	-
Tallahassee, FL	10000	BCBS FL	100	-	-
Tampa-St. Petersburg-Clearwater, FL	5535	BCBS FL	69	Centene	28
The Villages, FL	10000	BCBS FL	100	-	-
<b>Georgia</b>	3456	Centene	51	Kaiser	22
Albany, GA	9995	Centene	100	Kaiser	0
Athens-Clarke County, GA	8592	Centene	92	Anthem	8
Atlanta-Sandy Springs-Roswell, GA	5185	Centene	64	Kaiser	32
Augusta-Richmond County, GA-SC	5600	Anthem	67	BCBS SC	33
Brunswick, GA	10000	Anthem	100	-	-
Columbus, GA-AL	6595	Centene	78	BCBS AL	22
Dalton, GA	10000	Alliant Hlth Plans	100	-	-
Gainesville, GA	9536	Alliant Hlth Plans	98	Kaiser	2
Hinesville, GA	10000	Anthem	100	-	-
Macon-Bibb County, GA	9908	Anthem	100	Kaiser	0
Rome, GA	9727	Alliant Hlth Plans	99	Kaiser	1
Savannah, GA	6376	Centene	76	Anthem	24
Valdosta, GA	9993	Anthem	100	Kaiser	0
Warner Robins, GA	10000	Anthem	100	-	-
<b>Hawaii</b>	5021	HMSA (BCBS HI)	53	Kaiser	47
Kahului-Wailuku-Lahaina, HI	5282	Kaiser	62	HMSA (BCBS HI)	38
Urban Honolulu, HI	5233	HMSA (BCBS HI)	61	Kaiser	39
<b>Idaho</b>	3590	BC of ID	47	Montana Health CO-OP	26
Boise City, ID	3391	Intermountain	38	BC of ID	35
Coeur d'Alene, ID	5335	BC of ID	66	Montana Health CO-OP	31
Idaho Falls, ID	3992	BC of ID	54	Montana Health CO-OP	28
Lewiston, ID-WA	5691	BC of ID	70	Premera	29
Pocatello, ID	9139	BC of ID	96	Montana Health CO-OP	4
Twin Falls, ID	3509	Montana Health CO-OP	43	Intermountain	34
<b>Illinois</b>	5813	HCSC (BCBS)	75	Hlth Alliance	11
Bloomington, IL	5044	HCSC (BCBS)	55	Hlth Alliance	45
Carbondale-Marion, IL	5006	HCSC (BCBS)	52	Hlth Alliance	48
Champaign-Urbana, IL	9812	Hlth Alliance	99	HCSC (BCBS)	1
Chicago-Naperville-Elgin, IL-IN-WI	5665	HCSC (BCBS)	73	Centene	14
Danville, IL	8325	Hlth Alliance	91	HCSC (BCBS)	9
Davenport-Moline-Rock Island, IA-IL	4007	HCSC (BCBS)	51	Medica	34
Decatur, IL	5711	Hlth Alliance	69	HCSC (BCBS)	31
Kankakee, IL	3454	HCSC (BCBS)	41	Hlth Alliance	34
Peoria, IL	5102	Hlth Alliance	57	HCSC (BCBS)	43
Rockford, IL	10000	HCSC (BCBS)	100	-	-
Springfield, IL	5650	Hlth Alliance	68	HCSC (BCBS)	32
<b>Indiana</b>	5001	Centene	51	CareSource	49
Bloomington, IN	8216	CareSource	90	Centene	10
Columbus, IN	10000	CareSource	100	-	-

**Table 5.** (continued)Market concentration (HHI) and largest insurers' market shares, as of July 1, 2018. *Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Elkhart-Goshen, IN	5890	Centene	71	CareSource	29
Evansville, IN-KY	7709	Centene	87	Anthem	13
Fort Wayne, IN	5032	Centene	54	CareSource	46
Indianapolis-Carmel-Anderson, IN	5000	CareSource	50	Centene	50
Kokomo, IN	5001	CareSource	51	Centene	49
Lafayette-West Lafayette, IN	7667	CareSource	87	Centene	13
Michigan City-La Porte, IN	5022	CareSource	53	Centene	47
Muncie, IN	10000	CareSource	100	-	-
South Bend-Mishawaka, IN-MI	3712	Centene	45	CareSource	39
Terre Haute, IN	10000	CareSource	100	-	-
<b>Iowa</b>	10000	Medica	100	-	-
Cedar Rapids, IA	10000	Medica	100	-	-
Davenport-Moline-Rock Island, IA-IL	4007	HCSC (BCBS)	51	Medica	34
Des Moines-West Des Moines, IA	10000	Medica	100	-	-
Dubuque, IA	10000	Medica	100	-	-
Iowa City, IA	10000	Medica	100	-	-
Sioux City, IA-NE-SD	7275	Medica	85	Avera Hlth	10
Waterloo-Cedar Falls, IA	10000	Medica	100	-	-
<b>Kansas</b>	4684	BCBS KS	63	Centene	23
Lawrence, KS	9119	BCBS KS	95	Medica	5
Manhattan, KS	9127	BCBS KS	95	Medica	5
Topeka, KS	9121	BCBS KS	95	Medica	5
Wichita, KS	9120	BCBS KS	95	Medica	5
<b>Kentucky</b>	5480	CareSource	65	Anthem	35
Bowling Green, KY	10000	Anthem	100	-	-
Elizabethtown-Fort Knox, KY	8222	Anthem	90	CareSource	10
Lexington-Fayette, KY	10000	CareSource	100	-	-
Louisville/Jefferson County, KY-IN	7414	CareSource	85	Centene	15
Owensboro, KY	10000	Anthem	100	-	-
<b>Louisiana</b>	8142	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Alexandria, LA	8143	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Baton Rouge, LA	8141	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Hammond, LA	8143	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Houma-Thibodaux, LA	8143	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Lafayette, LA	8142	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Lake Charles, LA	8148	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Monroe, LA	8136	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
New Orleans-Metairie, LA	8141	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Shreveport-Bossier City, LA	8141	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
<b>Maine</b>	5103	Community Hlth Options	57	Harvard Pilgrim	43
Bangor, ME	7429	Community Hlth Options	85	Harvard Pilgrim	15
Lewiston-Auburn, ME	5013	Community Hlth Options	53	Harvard Pilgrim	47
Portland-South Portland, ME	5032	Harvard Pilgrim	54	Community Hlth Options	46
<b>Maryland</b>	5033	CareFirst	54	Kaiser	46
Baltimore-Columbia-Towson, MD	5061	CareFirst	56	Kaiser	44
California-Lexington Park, MD	9959	CareFirst	100	Kaiser	0

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Cumberland, MD-WV	6504	CareFirst	77	Highmark	23
Hagerstown-Martinsburg, MD-WV	5434	CareFirst	65	Highmark	35
Salisbury, MD-DE	5013	Highmark	53	CareFirst	47
<b>Massachusetts</b>	3746	Tufts	50	BMC HealthNet	34
Barnstable Town, MA	3740	Tufts	50	BMC HealthNet	34
Boston-Cambridge-Newton, MA-NH	3422	Tufts	47	BMC HealthNet	33
Pittsfield, MA	3115	Tufts	45	BMC HealthNet	31
Springfield, MA	3343	Tufts	47	BMC HealthNet	32
Worcester, MA-CT	2695	Tufts	41	BMC HealthNet	28
<b>Michigan</b>	4339	BCBS MI	63	Spectrum Hlth	16
Ann Arbor, MI	4309	BCBS MI	61	Molina Hlthcare	17
Battle Creek, MI	6207	BCBS MI	76	Spectrum Hlth	20
Bay City, MI	6269	BCBS MI	77	Spectrum Hlth	20
Detroit-Warren-Dearborn, MI	3684	BCBS MI	56	Spectrum Hlth	15
Flint, MI	4603	BCBS MI	64	Spectrum Hlth	17
Grand Rapids-Wyoming, MI	4499	BCBS MI	64	Spectrum Hlth	17
Jackson, MI	6211	BCBS MI	76	Spectrum Hlth	20
Kalamazoo-Portage, MI	5807	BCBS MI	74	Spectrum Hlth	19
Lansing-East Lansing, MI	4156	Sparrow (Physicians HP)	53	BCBS MI	35
Midland, MI	6273	BCBS MI	77	Spectrum Hlth	20
Monroe, MI	5803	BCBS MI	74	Spectrum Hlth	19
Muskegon, MI	6209	BCBS MI	76	Spectrum Hlth	20
Niles-Benton Harbor, MI	6208	BCBS MI	76	Spectrum Hlth	20
Saginaw, MI	6266	BCBS MI	76	Spectrum Hlth	20
<b>Minnesota</b>	2704	UCare	31	Medica	30
Duluth, MN-WI	3643	UCare	53	Medica	24
Mankato-North Mankato, MN	5784	Medica	70	BCBS MN	30
Minneapolis-St. Paul-Bloomington, MN-WI	3478	HealthPartners	43	UCare	38
Rochester, MN	5785	Medica	70	BCBS MN	30
St. Cloud, MN	4184	HealthPartners	60	Medica	17
<b>Mississippi</b>	10000	Centene	100	-	-
Gulfport-Biloxi-Pascagoula, MS	10000	Centene	100	-	-
Hattiesburg, MS	10000	Centene	100	-	-
Jackson, MS	10000	Centene	100	-	-
<b>Missouri</b>	3675	Cigna	47	Centene	32
Cape Girardeau, MO-IL	9320	Anthem	96	HCSC (BCBS)	3
Columbia, MO	10000	Cigna	100	-	-
Jefferson City, MO	10000	Anthem	100	-	-
Joplin, MO	10000	Centene	100	-	-
Kansas City, MO-KS	3648	Centene	45	Cigna	38
Springfield, MO	7104	Centene	82	Anthem	18
St. Joseph, MO-KS	8953	Centene	94	BCBS KS	5
St. Louis, MO-IL	4885	Cigna	65	Centene	21
<b>Nebraska</b>	10000	Medica	100	-	-
Grand Island, NE	10000	Medica	100	-	-

**Table 5.** (continued)Market concentration (HHI) and largest insurers' market shares, as of July 1, 2018. *Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lincoln, NE	10000	Medica	100	-	-
Omaha-Council Bluffs, NE-IA	10000	Medica	100	-	-
<b>Nevada</b>	5442	UnitedHealth Group	65	Centene	35
Carson City, NV	10000	Centene	100	-	-
Las Vegas-Henderson-Paradise, NV	5895	UnitedHealth Group	71	Centene	29
Reno, NV	5835	UnitedHealth Group	70	Centene	30
<b>New Hampshire</b>	6647	Anthem	80	Centene	12
Manchester-Nashua, NH	6500	Anthem	79	Centene	12
<b>New Jersey</b>	4754	Horizon BCBS	54	Independence Hlth Grp	43
Atlantic City-Hammonton, NJ	5065	Horizon BCBS	56	Independence Hlth Grp	44
Ocean City, NJ	5065	Horizon BCBS	56	Independence Hlth Grp	44
Trenton, NJ	4690	Horizon BCBS	54	Independence Hlth Grp	43
Vineland-Bridgeton, NJ	5065	Horizon BCBS	56	Independence Hlth Grp	44
<b>New Mexico</b>	4492	Molina Hlthcare	59	New Mexico Hlth Conn.	31
Albuquerque, NM	4289	Molina Hlthcare	53	New Mexico Hlth Conn.	38
Las Cruces, NM	5044	Molina Hlthcare	67	New Mexico Hlth Conn.	21
Santa Fe, NM	4780	Molina Hlthcare	64	New Mexico Hlth Conn.	25
<b>New York</b>	2125	Centene	41	Healthfirst	13
Albany-Schenectady-Troy, NY	4054	CDPHP	48	MVP Hlth Care	41
Buffalo-Cheektowaga-Niagara Falls, NY	4192	HealthNow NY (BCBS)	46	Independent Hlth	44
Ithaca, NY	8118	Lifetime Hlthcare	89	MVP Hlth Care	11
Kingston, NY	4801	MVP Hlth Care	65	CDPHP	21
New York-Newark-Jersey City, NY-NJ-PA	1807	Horizon BCBS	28	Independence Hlth Grp	22
Rochester, NY	3648	Lifetime Hlthcare	42	MVP Hlth Care	40
Syracuse, NY	4536	Centene	54	Lifetime Hlthcare	40
Utica-Rome, NY	4947	Lifetime Hlthcare	57	MVP Hlth Care	41
<b>North Carolina</b>	9299	BCBS NC	96	Cigna	4
Asheville, NC	10000	BCBS NC	100	-	-
Burlington, NC	10000	BCBS NC	100	-	-
Charlotte-Concord-Gastonia, NC-SC	7797	BCBS NC	87	BCBS SC	13
Durham-Chapel Hill, NC	7925	BCBS NC	88	Cigna	12
Fayetteville, NC	10000	BCBS NC	100	-	-
Goldsmoro, NC	10000	BCBS NC	100	-	-
Greensboro-High Point, NC	10000	BCBS NC	100	-	-
Greenville, NC	10000	BCBS NC	100	-	-
Hickory-Lenoir-Morganton, NC	10000	BCBS NC	100	-	-
New Bern, NC	10000	BCBS NC	100	-	-
Raleigh, NC	6761	BCBS NC	80	Cigna	20
Rocky Mount, NC	6136	BCBS NC	74	Cigna	26
Wilmington, NC	10000	BCBS NC	100	-	-
Winston-Salem, NC	10000	BCBS NC	100	-	-
<b>North Dakota</b>	5786	BCBS ND	70	Sanford	30
Grand Forks, ND-MN	6000	BCBS ND	75	Medica	17
<b>Ohio</b>	2689	CareSource	36	Medical Mutual	34
Akron, OH	3512	CareSource	42	Medical Mutual	39
Canton-Massillon, OH	2970	Centene	39	Molina Hlthcare	34



State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Cincinnati, OH-KY-IN	3297	CareSource	49	Centene	20
Cleveland-Elyria, OH	3960	Medical Mutual	54	Oscar	25
Columbus, OH	4526	Medical Mutual	49	CareSource	46
Dayton, OH	5487	CareSource	71	Molina Hlthcare	15
Lima, OH	5089	Medical Mutual	57	Centene	43
Mansfield, OH	10000	Medical Mutual	100	-	-
Springfield, OH	3753	CareSource	54	Medical Mutual	25
Toledo, OH	3482	Medical Mutual	45	CareSource	36
Weirton-Steubenville, WV-OH	6976	CareSource	81	Highmark	19
Youngstown-Warren-Boardman, OH-PA	2170	CareSource	28	Medical Mutual	25
<b>Oklahoma</b>	10000	HCSC (BCBS)	100	-	-
Enid, OK	10000	HCSC (BCBS)	100	-	-
Lawton, OK	10000	HCSC (BCBS)	100	-	-
Oklahoma City, OK	10000	HCSC (BCBS)	100	-	-
Tulsa, OK	10000	HCSC (BCBS)	100	-	-
<b>Oregon</b>	3340	Providence Hlth	47	Kaiser	24
Albany, OR	5786	Providence Hlth	70	Kaiser	30
Bend-Redmond, OR	4791	PacificSource	61	Providence Hlth	32
Corvallis, OR	5978	Providence Hlth	72	Kaiser	28
Eugene, OR	7171	Providence Hlth	83	Moda Health	17
Grants Pass, OR	8825	Moda Health	94	Providence Hlth	6
Medford, OR	8095	Moda Health	89	Providence Hlth	11
Portland-Vancouver-Hillsboro, OR-WA	3637	Kaiser	44	Providence Hlth	40
Salem, OR	3715	Kaiser	47	Providence Hlth	34
<b>Pennsylvania</b>	2536	Independence Hlth Grp	38	UPMC	25
Allentown-Bethlehem-Easton, PA-NJ	2854	Geisinger	40	Highmark	25
Altoona, PA	9438	UPMC	97	Geisinger	2
Bloomsburg-Berwick, PA	5422	Capital BC	65	Geisinger	35
Chambersburg-Waynesboro, PA	8941	Highmark	94	Capital BC	6
East Stroudsburg, PA	5027	Geisinger	54	Highmark	46
Erie, PA	8201	UPMC	90	Highmark	10
Gettysburg, PA	5716	Capital BC	69	Geisinger	31
Harrisburg-Carlisle, PA	4680	Geisinger	52	Highmark	44
Johnstown, PA	9519	UPMC	98	Geisinger	1
Lancaster, PA	3999	Geisinger	49	Highmark	37
Lebanon, PA	10000	Geisinger	100	-	-
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	7083	Independence Hlth Grp	83	Horizon BCBS	9
Pittsburgh, PA	7952	UPMC	88	Highmark	12
Reading, PA	2855	UPMC	33	Geisinger	33
Scranton--Wilkes-Barre--Hazleton, PA	5027	Geisinger	54	Highmark	46
State College, PA	6049	UPMC	76	Capital BC	17
Williamsport, PA	6121	UPMC	74	Geisinger	26
York-Hanover, PA	5717	Capital BC	69	Geisinger	31
<b>Rhode Island</b>	6038	Neighborhood HP	73	BCBS RI	27
Providence-Warwick, RI-MA	2717	Neighborhood HP	42	Tufts	22

**Table 5.** (continued)Market concentration (HHI) and largest insurers' market shares, as of July 1, 2018. *Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
<b>South Carolina</b>	10000	BCBS SC	100	-	-
Charleston-North Charleston, SC	10000	BCBS SC	100	-	-
Columbia, SC	10000	BCBS SC	100	-	-
Florence, SC	10000	BCBS SC	100	-	-
Greenville-Anderson-Mauldin, SC	10000	BCBS SC	100	-	-
Hilton Head Island-Bluffton-Beaufort, SC	10000	BCBS SC	100	-	-
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	6339	BCBS SC	76	BCBS NC	24
Spartanburg, SC	10000	BCBS SC	100	-	-
Sumter, SC	10000	BCBS SC	100	-	-
<b>South Dakota</b>	5003	Sanford	51	Avera Hlth	49
Rapid City, SD	6565	Sanford	78	Avera Hlth	22
Sioux Falls, SD	5369	Sanford	64	Avera Hlth	36
<b>Tennessee</b>	4383	BCBS TN	57	Cigna	31
Chattanooga, TN-GA	6265	BCBS TN	75	Alliant Hlth Plans	25
Clarksville, TN-KY	3408	Oscar	37	Cigna	37
Cleveland, TN	10000	BCBS TN	100	-	-
Jackson, TN	10000	BCBS TN	100	-	-
Johnson City, TN	5203	BCBS TN	60	Cigna	40
Kingsport-Bristol-Bristol, TN-VA	3502	BCBS TN	41	Anthem	36
Knoxville, TN	10000	BCBS TN	100	-	-
Memphis, TN-MS-AR	6535	Cigna	78	Centene	20
Morristown, TN	10000	BCBS TN	100	-	-
Nashville-Davidson--Murfreeseboro--Franklin, TN	4075	Cigna	50	Oscar	37
<b>Texas</b>	2126	HCSC (BCBS)	30	Centene	23
Abilene, TX	5033	Covenant (FirstCare)	54	HCSC (BCBS)	46
Amarillo, TX	6021	Covenant (FirstCare)	73	HCSC (BCBS)	27
Austin-Round Rock, TX	3855	Oscar	43	Centene	43
Beaumont-Port Arthur, TX	2920	Molina Hlthcare	35	CHRISTUS	30
Brownsville-Harlingen, TX	3864	Molina Hlthcare	52	HCSC (BCBS)	28
College Station-Bryan, TX	5257	HCSC (BCBS)	61	Centene	39
Corpus Christi, TX	5279	CHRISTUS	62	HCSC (BCBS)	38
Dallas-Fort Worth-Arlington, TX	3623	HCSC (BCBS)	47	Molina Hlthcare	27
El Paso, TX	3851	Molina Hlthcare	51	HCSC (BCBS)	28
Houston-The Woodlands-Sugar Land, TX	3148	Molina Hlthcare	36	Community Hlth Choice	35
Killeen-Temple, TX	5652	HCSC (BCBS)	68	Centene	32
Laredo, TX	5006	Molina Hlthcare	52	HCSC (BCBS)	48
Longview, TX	10000	HCSC (BCBS)	100	-	-
Lubbock, TX	5002	HCSC (BCBS)	51	Covenant (FirstCare)	49
McAllen-Edinburg-Mission, TX	3864	Molina Hlthcare	52	HCSC (BCBS)	28
Midland, TX	5070	HCSC (BCBS)	56	Covenant (FirstCare)	44
Odessa, TX	6089	Covenant (FirstCare)	73	HCSC (BCBS)	27
San Angelo, TX	10000	HCSC (BCBS)	100	-	-
San Antonio-New Braunfels, TX	4073	Oscar	49	Centene	39
Sherman-Denison, TX	10000	HCSC (BCBS)	100	-	-
Texarkana, TX-AR	3292	CHRISTUS	46	HCSC (BCBS)	28
Tyler, TX	5279	CHRISTUS	62	HCSC (BCBS)	38

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Victoria, TX	10000	HCSC (BCBS)	100	-	-
Waco, TX	3463	Centene	39	Covenant (FirstCare)	37
Wichita Falls, TX	10000	HCSC (BCBS)	100	-	-
<b>Utah</b>	8252	Intermountain	90	Univ of Utah Health	10
Logan, UT-ID	7878	Intermountain	88	Univ of Utah Health	9
Ogden-Clearfield, UT	8252	Intermountain	90	Univ of Utah Health	10
Provo-Orem, UT	8252	Intermountain	90	Univ of Utah Health	10
Salt Lake City, UT	8252	Intermountain	90	Univ of Utah Health	10
St. George, UT	8253	Intermountain	90	Univ of Utah Health	10
<b>Vermont</b>	5508	BCBS VT	66	MVP Hlth Care	34
Burlington-South Burlington, VT	5508	BCBS VT	66	MVP Hlth Care	34
<b>Virginia</b>	2228	Cigna	29	Kaiser	25
Blacksburg-Christiansburg-Radford, VA	9974	Anthem	100	Kaiser	0
Charlottesville, VA	7989	Sentara (Optima Hlth)	89	Centra (Piedmont)	11
Harrisonburg, VA	9996	Sentara (Optima Hlth)	100	Kaiser	0
Lynchburg, VA	9994	Centra (Piedmont)	100	Sentara (Optima Hlth)	0
Richmond, VA	8356	Cigna	91	Anthem	8
Roanoke, VA	9988	Anthem	100	Kaiser	0
Staunton-Waynesboro, VA	9891	Anthem	99	Sentara (Optima Hlth)	1
Virginia Beach-Norfolk-Newport News, VA-NC	9384	Sentara (Optima Hlth)	97	BCBS NC	3
Winchester, VA-WV	8314	Anthem	91	Highmark	9
<b>Washington</b>	2870	Kaiser	39	Centene	26
Bellingham, WA	5684	Kaiser	68	Premera	32
Bremerton-Silverdale, WA	5684	Kaiser	68	Premera	32
Kennewick-Richland, WA	3544	Kaiser	41	Centene	37
Longview, WA	6031	Kaiser	73	Premera	27
Mount Vernon-Anacortes, WA	10000	Kaiser	100	-	-
Olympia-Tumwater, WA	2677	Kaiser	33	Centene	30
Seattle-Tacoma-Bellevue, WA	2756	Kaiser	34	Centene	32
Spokane-Spokane Valley, WA	2670	Centene	32	Kaiser	30
Walla Walla, WA	3546	Kaiser	43	Centene	35
Wenatchee, WA	10000	Centene	100	-	-
Yakima, WA	5009	Kaiser	52	Centene	48
<b>West Virginia</b>	5921	Highmark	71	CareSource	29
Beckley, WV	5042	Highmark	55	CareSource	45
Charleston, WV	5134	Highmark	58	CareSource	42
Huntington-Ashland, WV-KY-OH	6021	CareSource	73	Highmark	27
Morgantown, WV	5227	Highmark	61	CareSource	39
Parkersburg-Vienna, WV	5092	CareSource	57	Highmark	43
Wheeling, WV-OH	6420	CareSource	77	Highmark	23
<b>Wisconsin</b>	1628	Common Ground	28	SSM Health (Dean HP)	16
Appleton, WI	6105	Common Ground	74	Ascension	26
Eau Claire, WI	6275	Marshfield (Security HP)	75	Medica	25
Fond du Lac, WI	6573	SSM Health (Dean HP)	78	Common Ground	22
Green Bay, WI	9995	Common Ground	100	SSM Health (Dean HP)	0
Janesville-Beloit, WI	4768	MercyCare	59	SSM Health (Dean HP)	35

**Table 5.** (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2018. Exchanges**

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
La Crosse-Onalaska, WI-MN	5613	University HC (Unity)	69	Medica	28
Madison, WI	4601	SSM Health (Dean HP)	63	GHC of S.C. WI	23
Milwaukee-Waukesha-West Allis, WI	3609	Children's Hosp of WI-CCHP	47	Common Ground	35
Oshkosh-Neenah, WI	6927	Common Ground	81	Ascension	19
Racine, WI	5378	Children's Hosp of WI-CCHP	66	Common Ground	32
Sheboygan, WI	9975	Common Ground	100	SSM Health (Dean HP)	0
Wausau, WI	5264	Marshfield (Security HP)	62	WPS Health	38
<b>Wyoming</b>	10000	BCBS WY	100	-	-
Casper, WY	10000	BCBS WY	100	-	-
Cheyenne, WY	10000	BCBS WY	100	-	-

## Notes:

1. Source: Managed Market Surveyor | Data Extraction (Health Exchange) © 2018 DR/Decision Resources, LLC. All rights reserved. Data are as of July 1, 2018.
2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the exchange are reported.
3. We do not present data for geographic areas with fewer than 1,000 reported exchange enrollees.
4. We exclude all data for Montana and data for the Bismarck, ND and Fargo, ND-MN MSAs because those data appeared to be incomplete.
5. The HHIs and market shares are rounded. As a result, in a few markets where the second largest insurer has very few covered lives, the market share appears as zero. The actual, unrounded shares are just above 0 percent.

**Table 6. State and MSA HHI by product type, as of Jan. 1, 2018**

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
<b>Alabama</b>	7443	8760	8556	8556	9854
Anniston-Oxford-Jacksonville, AL	8344	-	8912	-	10000
Auburn-Opelika, AL	7332	-	8506	5340	10000
Birmingham-Hoover, AL	7110	7728	8487	9002	9374
Daphne-Fairhope-Foley, AL	6733	-	7941	9761	10000
Decatur, AL	7823	-	8759	-	10000
Dothan, AL	7936	-	9033	-	10000
Florence-Muscle Shoals, AL	7677	-	8440	-	10000
Gadsden, AL	8172	-	9099	-	10000
Huntsville, AL	7554	8952	8343	7619	10000
Mobile, AL	7051	-	8253	9214	10000
Montgomery, AL	7679	-	8755	9875	10000
Tuscaloosa, AL	8312	-	9190	-	10000
<b>Alaska</b>	4612	-	5099	10000	10000
Anchorage, AK	3873	-	4348	-	10000
Fairbanks, AK	4475	-	4880	-	10000
<b>Arizona</b>	2234	2371	2847	8923	6110
Flagstaff, AZ	3851	-	4220	-	10000
Lake Havasu City-Kingman, AZ	3367	-	3656	9172	10000
Phoenix-Mesa-Scottsdale, AZ	2279	2365	2897	9001	8462
Prescott, AZ	3795	-	4198	9318	10000
Sierra Vista-Douglas, AZ	2738	-	3228	9301	10000
Tucson, AZ	2484	2934	2840	8444	10000
Yuma, AZ	3372	-	3753	-	10000
<b>Arkansas</b>	2715	5190	3797	4192	4387
Fayetteville-Springdale-Rogers, AR-MO	2351	4133	3087	3061	3777
Fort Smith, AR-OK	2014	-	2496	5803	3975
Hot Springs, AR	2942	-	4059	4388	4153
Jonesboro, AR	2868	-	4282	3741	4693
Little Rock-North Little Rock-Conway, AR	2892	4408	4378	4889	4148
Pine Bluff, AR	3762	-	5649	3949	4167
<b>California</b>	2136	4915	2985	4455	2444
Bakersfield, CA	2606	4497	4107	5269	3931
Chico, CA	4278	4327	4487	5599	5002
El Centro, CA	2507	3476	3769	-	8138
Fresno, CA	2526	4532	3925	5109	5244
Hanford-Corcoran, CA	2919	1945	4307	5027	7789
Los Angeles-Long Beach-Anaheim, CA	2011	4510	3115	3909	2247
Madera, CA	3159	3991	4995	5762	5331
Merced, CA	3780	3135	4295	5743	7936
Modesto, CA	2939	6309	3485	5003	4639
Napa, CA	3642	8043	5079	5587	5413
Oxnard-Thousand Oaks-Ventura, CA	2254	4060	3492	4641	5999
Redding, CA	4492	8590	4252	6429	5015
Riverside-San Bernardino-Ontario, CA	2579	5234	3244	3835	2883
Sacramento--Roseville--Arden-Arcade, CA	2849	5048	2928	5141	5313

**Table 6.** (continued)

State and MSA HHI by product type, as of Jan. 1, 2018

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Salinas, CA	3643	5356	4102	5062	9724
San Diego-Carlsbad, CA	1571	2986	2423	5045	2180
San Francisco-Oakland-Hayward, CA	2788	6789	2495	5875	5353
San Jose-Sunnyvale-Santa Clara, CA	2262	6776	2485	6183	3318
San Luis Obispo-Paso Robles-Arroyo Grande, CA	3695	3124	4553	5993	9998
Santa Cruz-Watsonville, CA	2248	2917	3573	4825	4605
Santa Maria-Santa Barbara, CA	2690	2298	3085	3888	9994
Santa Rosa, CA	3758	6948	3172	5101	5216
Stockton-Lodi, CA	3477	7120	3416	4849	5416
Vallejo-Fairfield, CA	4916	7875	2999	5151	7220
Visalia-Porterville, CA	3876	2591	4432	5511	7082
Yuba City, CA	4357	4375	5739	6061	4637
<b>Colorado</b>	1977	5624	3125	6775	2895
Boulder, CO	2012	6335	3021	6354	3624
Colorado Springs, CO	1906	4758	2970	6354	4177
Denver-Aurora-Lakewood, CO	2095	6785	3481	7581	3234
Fort Collins, CO	2430	3985	3567	5503	5944
Grand Junction, CO	2867	7185	3499	6184	5180
Greeley, CO	2030	4890	3717	6714	5720
Pueblo, CO	2468	4718	4014	6242	5208
<b>Connecticut</b>	2258	4480	2828	3733	6667
Bridgeport-Stamford-Norwalk, CT	2127	4264	2767	4736	7648
Hartford-West Hartford-East Hartford, CT	2285	4429	3003	3499	7930
New Haven-Milford, CT	2546	4599	2944	3680	7070
Norwich-New London, CT	3268	7193	3697	4619	6291
<b>Delaware</b>	4906	4951	5342	6969	10000
Dover, DE	5607	4891	6464	-	10000
<b>District of Columbia</b>	1976	3556	1863	4977	6766
Washington-Arlington-Alexandria, DC-VA-MD-WV	1709	3204	2279	4168	3941
<b>Florida</b>	2455	2613	3148	9135	5536
Cape Coral-Fort Myers, FL	3249	5794	2872	9939	10000
Crestview-Fort Walton Beach-Destin, FL	4697	-	5210	9966	10000
Deltona-Daytona Beach-Ormond Beach, FL	3108	6241	2984	7000	5523
Gainesville, FL	5387	3231	6339	9132	9860
Homosassa Springs, FL	4119	-	5133	9737	7249
Jacksonville, FL	3211	3888	3918	9591	7004
Lakeland-Winter Haven, FL	2283	2526	3125	8142	4721
Miami-Fort Lauderdale-West Palm Beach, FL	1894	2553	3094	8756	4475
Naples-Immokalee-Marco Island, FL	3720	5370	3584	9936	10000
North Port-Sarasota-Bradenton, FL	3108	4725	3017	9637	7842
Ocala, FL	4517	4326	5380	8364	7793
Orlando-Kissimmee-Sanford, FL	2561	2879	3609	9311	7937
Palm Bay-Melbourne-Titusville, FL	2199	5425	3458	9679	6765
Panama City, FL	5684	-	6451	9967	10000
Pensacola-Ferry Pass-Brent, FL	4443	7135	5324	9982	10000
Port St. Lucie, FL	3751	4466	4295	8378	6754



State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Punta Gorda, FL	3239	6584	3172	9955	7067
Sebastian-Vero Beach, FL	3765	5162	5203	9410	9457
Sebring, FL	4260	-	5269	-	10000
Tallahassee, FL	8024	9888	6056	9955	10000
Tampa-St. Petersburg-Clearwater, FL	2285	2663	2872	9661	5535
The Villages, FL	4935	-	4987	-	10000
<b>Georgia</b>	2284	2889	3109	4387	3456
Albany, GA	3980	-	4754	5127	9995
Athens-Clarke County, GA	3163	2755	3414	5960	8592
Atlanta-Sandy Springs-Roswell, GA	1947	3166	3071	4193	5185
Augusta-Richmond County, GA-SC	2743	5358	2501	5005	5600
Brunswick, GA	4242	-	3648	5017	10000
Columbus, GA-AL	3645	6207	3591	6123	6595
Dalton, GA	3200	-	3712	6920	10000
Gainesville, GA	2341	2419	3409	4020	9536
Hinesville, GA	5536	-	4659	6303	10000
Macon-Bibb County, GA	4238	4310	4686	4411	9908
Rome, GA	2584	-	3469	4202	9727
Savannah, GA	2531	4553	2793	4987	6376
Valdosta, GA	5502	-	4808	5908	9993
Warner Robins, GA	5494	8146	4745	6059	10000
<b>Hawaii</b>	4953	5125	6004	-	5021
Kahului-Wailuku-Lahaina, HI	3983	6265	5317	-	5282
Urban Honolulu, HI	5156	5295	5978	-	5233
<b>Idaho</b>	2394	5292	2871	6822	3590
Boise City, ID	2196	8290	2712	7877	3391
Coeur d'Alene, ID	1961	6496	1938	4998	5335
Idaho Falls, ID	2928	-	3488	-	3992
Lewiston, ID-WA	2490	-	2632	-	5691
Pocatello, ID	2990	-	3117	-	9139
Twin Falls, ID	2198	-	2843	-	3509
<b>Illinois</b>	3850	6230	4648	9420	5813
Bloomington, IL	3851	7157	5069	5537	5044
Carbondale-Marion, IL	2536	-	3328	-	5006
Champaign-Urbana, IL	4628	9743	3029	5762	9812
Chicago-Naperville-Elgin, IL-IN-WI	3849	7626	4574	7767	5665
Danville, IL	3363	-	4632	-	8325
Davenport-Moline-Rock Island, IA-IL	2769	3826	2800	9504	4007
Decatur, IL	5061	-	6626	-	5711
Kankakee, IL	4177	-	5831	9782	3454
Peoria, IL	3098	3077	3557	8118	5102
Rockford, IL	4955	6256	5829	9976	10000
Springfield, IL	3240	4511	4276	8044	5650
<b>Indiana</b>	3479	3668	4768	4600	5001
Bloomington, IN	3389	8203	5895	4796	8216
Columbus, IN	3309	-	5681	3763	10000

**Table 6.** (continued)

State and MSA HHI by product type, as of Jan. 1, 2018

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Elkhart-Goshen, IN	4036	-	5079	4981	5890
Evansville, IN-KY	3926	-	5399	4539	7709
Fort Wayne, IN	3361	-	4535	4941	5032
Indianapolis-Carmel-Anderson, IN	3754	3381	5276	4784	5000
Kokomo, IN	5813	-	7432	5744	5001
Lafayette-West Lafayette, IN	2811	8282	3871	5015	7667
Michigan City-La Porte, IN	4672	-	6424	5071	5022
Muncie, IN	4212	8091	7082	5606	10000
South Bend-Mishawaka, IN-MI	2659	3989	3248	4503	3712
Terre Haute, IN	5236	-	6200	5740	10000
<b>Iowa</b>	3401	3927	5499	8732	10000
Ames, IA	5177	4443	7780	-	-
Cedar Rapids, IA	3485	4904	5375	8157	10000
Davenport-Moline-Rock Island, IA-IL	2769	3826	2800	9504	4007
Des Moines-West Des Moines, IA	3272	4148	4776	9298	10000
Dubuque, IA	3485	-	5186	8986	10000
Iowa City, IA	5734	9306	7597	7132	10000
Sioux City, IA-NE-SD	2437	3583	3720	9115	7275
Waterloo-Cedar Falls, IA	3626	-	5251	9444	10000
<b>Kansas</b>	2412	3806	3013	9790	4684
Lawrence, KS	3259	-	3516	9983	9119
Manhattan, KS	6107	-	6246	-	9127
Topeka, KS	5639	-	6757	9957	9121
Wichita, KS	3239	7964	4391	9981	9120
<b>Kentucky</b>	4121	3292	5101	4071	5480
Bowling Green, KY	5301	-	6123	4139	10000
Elizabethtown-Fort Knox, KY	4711	-	5081	4168	8222
Lexington-Fayette, KY	3922	3345	4803	4062	10000
Louisville/Jefferson County, KY-IN	3694	3105	4917	4232	7414
Owensboro, KY	6465	-	8051	4471	10000
<b>Louisiana</b>	5384	5469	6811	8778	8142
Alexandria, LA	5711	-	7445	9042	8143
Baton Rouge, LA	5656	5604	6903	8448	8141
Hammond, LA	5607	-	6831	8545	8143
Houma-Thibodaux, LA	5438	7833	7009	8940	8143
Lafayette, LA	5939	7805	7294	8618	8142
Lake Charles, LA	5291	6493	6479	8620	8148
Monroe, LA	5407	-	7368	9167	8136
New Orleans-Metairie, LA	4915	4331	6625	9041	8141
Shreveport-Bossier City, LA	5633	4672	6979	8512	8141
<b>Maine</b>	2660	4894	2831	6478	5103
Bangor, ME	2408	5153	2775	6892	7429
Lewiston-Auburn, ME	2625	4775	2860	6500	5013
Portland-South Portland, ME	2522	5238	2658	6001	5032
<b>Maryland</b>	2843	4324	2995	4938	5033
Baltimore-Columbia-Towson, MD	3197	5273	3270	5001	5061

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
California-Lexington Park, MD	4233	5810	3221	6311	9959
Cumberland, MD-WV	2567	-	2978	7891	6504
Hagerstown-Martinsburg, MD-WV	1883	3744	2533	6329	5434
Salisbury, MD-DE	2930	2759	3590	5988	5013
<b>Massachusetts</b>	2051	2770	2477	7385	3746
Barnstable Town, MA	2648	3965	2729	7392	3740
Boston-Cambridge-Newton, MA-NH	1800	2683	2145	5027	3422
Pittsfield, MA	3037	5172	2873	-	3115
Springfield, MA	1770	2660	2494	8280	3343
Worcester, MA-CT	1559	2652	1766	4611	2695
<b>Michigan</b>	4648	3836	5925	7164	4339
Ann Arbor, MI	5937	5672	6891	5787	4309
Battle Creek, MI	6011	6818	7503	8084	6207
Bay City, MI	5521	5071	6246	-	6269
Detroit-Warren-Dearborn, MI	4668	4069	6157	7024	3684
Flint, MI	4750	3772	6432	5861	4603
Grand Rapids-Wyoming, MI	3961	5520	5342	7230	4499
Jackson, MI	5891	4957	6928	-	6211
Kalamazoo-Portage, MI	5103	6073	7463	8727	5807
Lansing-East Lansing, MI	5277	5157	7759	-	4156
Midland, MI	5385	8899	5263	-	6273
Monroe, MI	5054	3336	6863	-	5803
Muskegon, MI	4676	5034	5704	-	6209
Niles-Benton Harbor, MI	4625	7093	5116	7427	6208
Saginaw, MI	4814	4155	5658	-	6266
<b>Minnesota</b>	2923	4279	3472	6886	2704
Duluth, MN-WI	2443	-	3208	5794	3643
Mankato-North Mankato, MN	4214	-	4565	-	5784
Minneapolis-St. Paul-Bloomington, MN-WI	2476	3287	3039	5671	3478
Rochester, MN	4428	-	4792	8825	5785
St. Cloud, MN	3316	-	3851	5496	4184
<b>Mississippi</b>	3499	5910	5524	9980	10000
Gulfport-Biloxi-Pascagoula, MS	3800	-	5780	9953	10000
Hattiesburg, MS	3569	-	6187	10000	10000
Jackson, MS	3995	-	5858	9998	10000
<b>Missouri</b>	1914	5674	2085	6384	3675
Cape Girardeau, MO-IL	3076	-	2889	6369	9320
Columbia, MO	3569	-	2712	8637	10000
Jefferson City, MO	3085	-	3004	6725	10000
Joplin, MO	2059	-	2475	5292	10000
Kansas City, MO-KS	2909	6413	4137	9740	3648
Springfield, MO	1596	-	2059	6835	7104
St. Joseph, MO-KS	3914	-	4952	-	8953
St. Louis, MO-IL	2313	2745	2418	6842	4885
<b>Montana</b>	3294	-	3617	9059	-
Billings, MT	3312	-	3753	-	-

**Table 6.** (continued)

State and MSA HHI by product type, as of Jan. 1, 2018

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Great Falls, MT	3896	-	4321	-	-
Missoula, MT	3491	-	3766	-	-
<b>Nebraska</b>	3154	-	5363	10000	10000
Grand Island, NE	3747	-	6250	-	10000
Lincoln, NE	3466	-	6092	10000	10000
Omaha-Council Bluffs, NE-IA	2700	-	3989	9924	10000
<b>Nevada</b>	2581	6841	1987	6259	5442
Carson City, NV	2463	-	3342	-	10000
Las Vegas-Henderson-Paradise, NV	3364	8925	1934	6885	5895
Reno, NV	1954	2972	2040	7316	5835
<b>New Hampshire</b>	2961	5375	3175	4870	6647
Manchester-Nashua, NH	2788	5422	3111	5146	6500
<b>New Jersey</b>	2650	4323	2862	5038	4754
Atlantic City-Hammonton, NJ	6310	-	5663	8485	5065
Ocean City, NJ	5908	-	3937	8820	5065
Trenton, NJ	2932	7361	3693	5604	4690
Vineland-Bridgeton, NJ	3894	9206	3230	8459	5065
<b>New Mexico</b>	2627	5094	4546	7192	4492
Albuquerque, NM	2468	5131	3546	6373	4289
Farmington, NM	2544	-	4192	9676	-
Las Cruces, NM	3382	4834	5891	9897	5044
Santa Fe, NM	2555	8041	4491	8566	4780
<b>New York</b>	1493	2864	1403	4873	2125
Albany-Schenectady-Troy, NY	2159	5196	1965	3482	4054
Binghamton, NY	3707	-	3912	-	-
Buffalo-Cheektowaga-Niagara Falls, NY	2695	6364	1940	7196	4192
Elmira, NY	4921	-	5602	-	-
Glens Falls, NY	1839	-	1760	-	-
Ithaca, NY	3259	-	3363	-	8118
Kingston, NY	2179	4447	2094	6024	4801
New York-Newark-Jersey City, NY-NJ-PA	1678	3534	1649	4200	1807
Rochester, NY	6263	5063	6751	6463	3648
Syracuse, NY	5044	-	5648	8898	4536
Utica-Rome, NY	3883	9481	4637	9781	4947
Watertown-Fort Drum, NY	4064	-	4359	-	-
<b>North Carolina</b>	3651	5339	4444	8382	9299
Asheville, NC	4217	6909	4544	8098	10000
Burlington, NC	3612	-	4689	8901	10000
Charlotte-Concord-Gastonia, NC-SC	2543	5723	2970	8760	7797
Durham-Chapel Hill, NC	3442	5861	4156	8174	7925
Fayetteville, NC	3726	-	4644	7746	10000
Goldsboro, NC	5808	-	6803	-	10000
Greensboro-High Point, NC	3727	8080	4828	9109	10000
Greenville, NC	6531	-	7108	6878	10000
Hickory-Lenoir-Morganton, NC	4779	5222	6345	8980	10000
New Bern, NC	5414	-	5276	-	10000

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Raleigh, NC	3245	5826	4157	8817	6761
Rocky Mount, NC	5334	-	6802	8209	6136
Wilmington, NC	3873	-	5020	9138	10000
Winston-Salem, NC	3650	7623	4424	8413	10000
<b>North Dakota</b>	3928	9709	6703	9877	5786
Bismarck, ND	3790	9984	6602	-	-
Fargo, ND-MN	2223	9705	3174	9586	-
Grand Forks, ND-MN	2463	9671	3383	-	6000
<b>Ohio</b>	2111	2043	2670	4683	2689
Akron, OH	2446	2257	2952	4285	3512
Canton-Massillon, OH	2073	-	2889	4579	2970
Cincinnati, OH-KY-IN	2880	5064	4389	4457	3297
Cleveland-Elyria, OH	2868	3476	3591	4690	3960
Columbus, OH	2224	3503	2492	6810	4526
Dayton, OH	2624	6673	3852	4748	5487
Lima, OH	2610	-	2919	3591	5089
Mansfield, OH	3225	-	3943	5273	10000
Springfield, OH	1928	-	2759	3842	3753
Toledo, OH	2037	9391	2677	3458	3482
Weirton-Steubenville, WV-OH	2097	-	2313	4836	6976
Youngstown-Warren-Boardman, OH-PA	1956	-	2234	3676	2170
<b>Oklahoma</b>	3318	3683	4754	9995	10000
Enid, OK	3474	-	4994	-	10000
Lawton, OK	4535	-	5562	-	10000
Oklahoma City, OK	3219	3310	4633	9989	10000
Tulsa, OK	2829	4284	4177	9997	10000
<b>Oregon</b>	1499	9436	2046	9110	3340
Albany, OR	1518	-	2164	10000	5786
Bend-Redmond, OR	1833	-	2239	-	4791
Corvallis, OR	1698	-	2361	-	5978
Eugene, OR	1920	7462	2164	10000	7171
Grants Pass, OR	2207	-	2704	-	8825
Medford, OR	2014	-	2287	-	8095
Portland-Vancouver-Hillsboro, OR-WA	1767	9889	2205	9058	3637
Salem, OR	1984	9817	2424	10000	3715
<b>Pennsylvania</b>	1704	2311	2013	7782	2536
Allentown-Bethlehem-Easton, PA-NJ	1976	3003	2492	5019	2854
Altoona, PA	2784	-	3127	-	9438
Bloomsburg-Berwick, PA	3464	9676	2848	-	5422
Chambersburg-Waynesboro, PA	3140	-	3454	-	8941
East Stroudsburg, PA	3479	4428	4136	9902	5027
Erie, PA	3126	6224	3589	9985	8201
Gettysburg, PA	2827	-	3497	-	5716
Harrisburg-Carlisle, PA	2916	4036	3402	9950	4680
Johnstown, PA	2984	-	3253	-	9519
Lancaster, PA	3199	4362	3587	9880	3999

**Table 6.** (continued)

State and MSA HHI by product type, as of Jan. 1, 2018

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Lebanon, PA	3211	-	3614	-	10000
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2444	4398	2573	3911	7083
Pittsburgh, PA	2846	4188	3078	9806	7952
Reading, PA	2695	4412	3112	9942	2855
Scranton--Wilkes-Barre--Hazleton, PA	3415	6509	4387	9528	5027
State College, PA	2796	4085	3074	-	6049
Williamsport, PA	2792	5819	3356	-	6121
York-Hanover, PA	2724	3553	3283	9952	5717
<b>Rhode Island</b>	3047	4270	5008	9959	6038
Providence-Warwick, RI-MA	1782	4055	2709	9581	2717
<b>South Carolina</b>	4832	7480	5550	9959	10000
Charleston-North Charleston, SC	4889	8150	5408	9973	10000
Columbia, SC	5598	7571	6442	9995	10000
Florence, SC	4944	-	6113	9994	10000
Greenville-Anderson-Mauldin, SC	4268	9144	4941	9981	10000
Hilton Head Island-Bluffton-Beaufort, SC	4641	-	4791	9645	10000
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	3196	-	3438	9527	6339
Spartanburg, SC	4753	-	5768	9980	10000
Sumter, SC	5890	-	6569	-	10000
<b>South Dakota</b>	2790	4996	4361	9955	5003
Rapid City, SD	2696	4998	4563	-	6565
Sioux Falls, SD	2518	5355	3986	9948	5369
<b>Tennessee</b>	2985	3966	3798	9123	4383
Chattanooga, TN-GA	2561	5068	3464	4453	6265
Clarksville, TN-KY	2202	-	2742	3861	3408
Cleveland, TN	3654	-	4279	7530	10000
Jackson, TN	3108	-	3477	-	10000
Johnson City, TN	4572	-	6280	8615	5203
Kingsport-Bristol-Bristol, TN-VA	2615	5311	3056	4671	3502
Knoxville, TN	3283	-	4255	9002	10000
Memphis, TN-MS-AR	2752	4335	3395	9635	6535
Morristown, TN	3979	-	5094	8809	10000
Nashville-Davidson--Murfreesboro--Franklin, TN	2625	-	3497	9911	4075
<b>Texas</b>	2142	1588	3302	8510	2126
Abilene, TX	3137	8894	5088	8659	5033
Amarillo, TX	2324	9588	3662	9588	6021
Austin-Round Rock, TX	1974	2663	3167	9115	3855
Beaumont-Port Arthur, TX	2378	-	3447	8261	2920
Brownsville-Harlingen, TX	3592	-	5772	8526	3864
College Station-Bryan, TX	2482	5108	4417	6656	5257
Corpus Christi, TX	2652	-	3970	9178	5279
Dallas-Fort Worth-Arlington, TX	2296	3837	3206	9182	3623
El Paso, TX	2206	-	3297	7923	3851
Houston-The Woodlands-Sugar Land, TX	1929	1997	3111	7488	3148
Killeen-Temple, TX	1845	5186	2430	6370	5652
Laredo, TX	4394	-	6101	8509	5006



State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Longview, TX	3318	-	4226	9633	10000
Lubbock, TX	3069	9773	5507	8743	5002
McAllen-Edinburg-Mission, TX	3346	-	5444	8325	3864
Midland, TX	3882	9747	6090	8904	5070
Odessa, TX	3969	-	6466	8880	6089
San Angelo, TX	3478	-	4484	8454	10000
San Antonio-New Braunfels, TX	2149	3456	3516	8976	4073
Sherman-Denison, TX	2696	-	3179	8996	10000
Texarkana, TX-AR	2679	-	3862	4992	3292
Tyler, TX	3121	-	4892	8870	5279
Victoria, TX	2937	-	3462	8788	10000
Waco, TX	1890	5503	3096	5658	3463
Wichita Falls, TX	3557	-	4467	8630	10000
<b>Utah</b>	2804	7420	2607	9974	8252
Logan, UT-ID	2851	7911	2755	9996	7878
Ogden-Clearfield, UT	2967	6231	2802	9969	8252
Provo-Orem, UT	3437	8590	3193	9975	8252
Salt Lake City, UT	2771	7632	2616	9974	8252
St. George, UT	3113	8180	2605	9976	8253
<b>Vermont</b>	3699	7234	3501	6862	5508
Burlington-South Burlington, VT	4073	8151	3916	6470	5508
<b>Virginia</b>	2377	2103	3617	3278	2228
Blacksburg-Christiansburg-Radford, VA	4991	6235	5030	5111	9974
Charlottesville, VA	2859	3149	3758	3949	7989
Harrisonburg, VA	5070	5667	6552	4220	9996
Lynchburg, VA	3828	3496	4733	5371	9994
Richmond, VA	3471	4005	4060	4867	8356
Roanoke, VA	4539	4881	4547	5109	9988
Staunton-Waynesboro, VA	5022	6351	4963	4874	9891
Virginia Beach-Norfolk-Newport News, VA-NC	3124	5446	4332	3479	9384
Winchester, VA-WV	3957	3771	4250	4408	8314
<b>Washington</b>	1705	9924	2125	9871	2870
Bellingham, WA	2165	9980	2362	-	5684
Bremerton-Silverdale, WA	2091	9985	1686	-	5684
Kennewick-Richland, WA	2032	9835	2338	9997	3544
Longview, WA	3013	9994	2602	-	6031
Mount Vernon-Anacortes, WA	2038	-	2516	-	10000
Olympia-Tumwater, WA	1746	9977	1731	9900	2677
Seattle-Tacoma-Bellevue, WA	1744	9929	2232	9819	2756
Spokane-Spokane Valley, WA	1851	9973	2428	9993	2670
Walla Walla, WA	2127	-	2643	-	3546
Wenatchee, WA	2388	-	2953	-	10000
Yakima, WA	1862	8520	2284	-	5009
<b>West Virginia</b>	2652	5994	3542	8148	5921
Beckley, WV	3695	-	5038	-	5042
Charleston, WV	2809	-	3972	-	5134

**Table 6.** (continued)

State and MSA HHI by product type, as of Jan. 1, 2018

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Huntington-Ashland, WV-KY-OH	2542	-	2861	4507	6021
Morgantown, WV	3142	-	4049	-	5227
Parkersburg-Vienna, WV	3276	-	4524	-	5092
Wheeling, WV-OH	1982	-	2248	4739	6420
<b>Wisconsin</b>	1419	1472	2100	5629	1628
Appleton, WI	2211	3574	2033	7060	6105
Eau Claire, WI	1815	7961	2182	5169	6275
Fond du Lac, WI	2386	6270	2063	6482	6573
Green Bay, WI	1883	3036	1723	6902	9995
Janesville-Beloit, WI	1886	4312	1899	2449	4768
La Crosse-Onalaska, WI-MN	1530	3444	2047	4696	5613
Madison, WI	1771	2533	1829	2571	4601
Milwaukee-Waukesha-West Allis, WI	3142	2062	2838	6872	3609
Oshkosh-Neenah, WI	2441	4152	2326	6999	6927
Racine, WI	3118	-	2251	7193	5378
Sheboygan, WI	3013	-	2474	7077	9975
Wausau, WI	2105	4040	3526	6191	5264
<b>Wyoming</b>	3116	-	4155	10000	10000
Casper, WY	4370	-	6267	-	10000
Cheyenne, WY	3589	-	4627	-	10000
<b>Mean MSA-Level HHI</b>	3504	5564	4243	7169	6896
<b>Median MSA-Level HHI</b>	3211	5142	3914	7132	6339

## Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program (January 1, 2018), Managed Market Surveyor Suite | State Medical | Program (January 1, 2018), and Managed Market Surveyor | Data Extraction (Health Exchange) © 2018 DR/Decision Resources, LLC. All rights reserved.
2. Data for the exchanges are as of July 1, 2018.
3. State and MSA-level Herfindahl-Hirschman Indices (HHIs) are reported. The "Total HHI" pertains to the combined HMO+PPO+POS+EXCH product market. However, all state and MSA-level data for Montana and data for the Bismarck, ND and Fargo, ND-MN MSAs exclude exchange enrollment data because those data appeared to be incomplete.
4. We do not present product-specific data for geographic areas with i) fewer than 5,000 reported enrollees in the TOTAL, HMO, PPO and POS product markets or ii) fewer than 1,000 reported enrollees in the exchanges. In the 2019 Update, these restrictions only affected HMO, POS and exchange markets.

