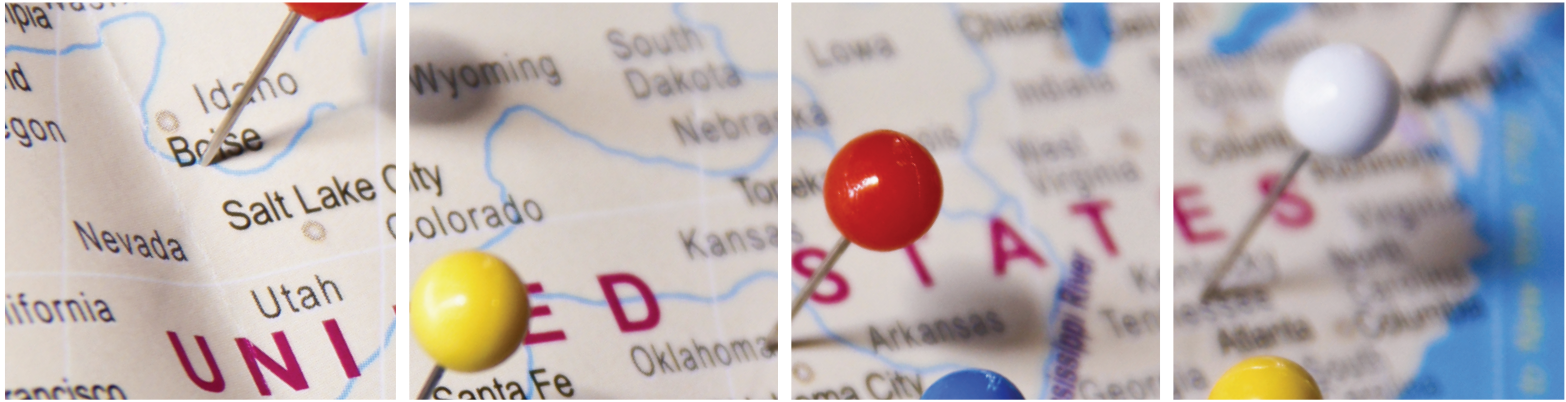


2020 UPDATE



COMPETITION in HEALTH INSURANCE

A comprehensive study of U.S. markets

Acknowledgments

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I. Introduction and background

This is the 19th edition of the American Medical Association's "Competition in health insurance: A comprehensive study of U.S. markets." This study 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.¹ 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 2019 data from Decision Resources Group (DRG),² 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),³ we report the two largest

insurers' commercial market shares and Herfindahl-Hirschman Indices (HHIs) for 384 metropolitan statistical areas (MSAs), the 50 states and the District of Columbia.⁴

Among the key findings in this year's update is that, based on the DOJ/FTC Horizontal Merger Guidelines, 74% of MSA-level markets were highly concentrated (HHI > 2500). The average market was also highly concentrated, with an HHI of 3473. Other findings are that in 92% 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%.

We also calculated changes in market concentration between 2014 and 2019.⁵ Despite a small decrease in 2019, we found an upward trend in concentration over this period. On net, markets are more concentrated than they were five years ago. The share of markets that are highly concentrated increased from 71% to 74%. The level of market concentration also increased, with the average HHI rising by 151 points.⁶ Fifty-six percent of markets experienced an increase in the HHI, and in 17% of markets the increase was at least 500 points. In markets with a rise in the HHI, the average increase was 481 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 (52%) of the markets that were highly concentrated in 2014 became even more concentrated by 2019. Twenty-five 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 by 2019. Another 40% also had an increase, though not large enough to make them highly concentrated.

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

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 CDHP enrollments as a separate plan type. CDHP lives are *bolted on* to the other plan types, most frequently to PPO plans.

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

5. There was a change in MSA definitions between the 2016 and 2017 data. For a detailed description of this change, see footnote 5 in the AMA's 2018 "Competition in health insurance" study at https://www.ama-assn.org/system/files/2018-11/competition-health-insurance-us-markets_1.pdf.

6. The change in MSA definitions noted in footnote 5 above factors into the long-term measurement of changes in HHI. However, we believe the impact to be minor. For further details, see footnote 33, below.

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.⁷ 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.⁸ 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.⁹ Other research found evidence that competition in the public health exchanges—in the form of more insurers—also lowered premiums.¹⁰ Finally, eliminating an insurer for an employer to choose from can lead to large (16.6%) increases in premiums.¹¹

High barriers to entry into health insurance markets also enable insurers to exercise market power.¹² 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.¹³ 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.¹⁴ For these reasons, proposed mergers that create or increase insurers' monopsony power should also raise antitrust concerns.¹⁵

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.^{16, 17} In the Aetna-Prudential and the United-Pacificare cases, the DOJ focused on the increased difficulty a physician practice could face in replacing business should the merged insurer terminate its contract.

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. *HMPI.* 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 July 20, 2020.

10. Dafny, L., Gruber, J., Ody, C. More Insurers Lower Premiums: Evidence from Initial Pricing in the Health Insurance Marketplaces. *Am J Health Econ.* 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? *Int J Health Econ Manag.* 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. Accessed July 20, 2020.

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. Accessed July 20, 2020.

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.¹⁸ 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.¹⁹ 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.²⁰ 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.²¹ 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 more concentrated in 2019 than they were in 2014. 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 July 20, 2020.

20. See Complaint at <https://www.justice.gov/opa/file/877886/download>. Accessed July 20, 2020.

21. See the blog *Code Red: Two Economists Examine the U.S. Healthcare System, The Anthem-Cigna Merger*. Available at <https://codereblog.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, “Competition in health insurance” 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, 2019, and for the exchanges as of July 1, 2019. 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),²² 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.²³ 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.²⁴ 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.^{25,26}

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 areas where this ratio is between

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. Accessed July 20, 2020.

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 2019 DRG data so the implications of their exclusions are negligible.

30% and 150%.²⁷ In this edition, however, no areas are excluded because of this criterion. The data perform well in capturing insured lives. On average, the state- and MSA-level data respectively capture 82% and 79% of the commercially insured populations.²⁸

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, Mississippi, Montana, Nebraska, Wyoming and 156 MSAs, and we do not report POS data for Hawaii and 80 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.^{29, 30}

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 2500:

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

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 2,500³¹

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, ≥ 0.30 and < 0.50 ; 20% of states, ≥ 0.50 and < 0.70 ; 47% of states ≥ 0.70 and < 0.90 , and 29% of states ≥ 0.90 . MSAs: Three percent of MSAs, ≥ 0.30 and < 0.50 ; 31% of MSAs, ≥ 0.50 and < 0.70 ; 37% of MSAs ≥ 0.70 and < 0.90 , and 29% of MSAs ≥ 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 North Dakota 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.³² 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, 2019, and the exchange data are from July 1, 2019.

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 384 MSAs and 51 states, HMO data are reported for 228 MSAs and 46 states, POS data are presented for 304 MSAs and 50 states, and exchange data are reported for 375 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-four percent (284) of the combined **HMO+PPO+POS+EXCH** markets are highly concentrated (HHI>2,500).
- Ninety-six percent (220) of the **HMO** markets are highly concentrated (HHI>2,500).
- Eighty-six percent (330) of the **PPO** markets are highly concentrated (HHI>2,500).
- One hundred percent (303) of the **POS** markets are highly concentrated (HHI>2,500).
- Ninety-nine percent (371) of the **exchanges** are highly concentrated (HHI>2,500).
- The average HHI in the combined **HMO+PPO+POS+EXCH** markets was 3473, and the median HHI was 3176.

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%.

- The average HHI in the **HMO** markets was 5404, and the median HHI was 4917.
- The average HHI in the **PPO** markets was 4182, and the median HHI was 3843.
- The average HHI in the **POS** markets was 7076, and the median HHI was 6771.
- The average HHI in the **exchanges** was 6623, and the median HHI was 6157.

B. Market concentration (HHI) changes in combined HMO+PPO+POS+EXCH markets, 2014–2019

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

- The average HHI increased by 151 points between 2014 and 2019.³³
- The share of markets that are highly concentrated increased from 71% to 74% between 2014 and 2019.³⁴
- Fifty-six percent of markets experienced an increase in the HHI between 2014 and 2019. Among those markets, the average increase was 481 points.³⁵
- Forty-eight percent of markets experienced an increase in the HHI of at least 100 points between 2014 and 2019.

33. The change in MSA definitions between the 2016 data and that which followed factors into the long-term measurement of changes in HHI. However, we believe the impact to be minor. First, the areas around some of the largest U.S. cities were, through 2016, represented in the data as metropolitan divisions—components of MSAs. After 2016 they were instead included as a smaller number of MSAs “proper.” This change from a greater number of less populous areas (which tend to have higher HHIs) to a smaller number of more populous areas (which tend to have lower HHIs) likely leads to an *understatement* in the average HHI increase over time. Second, about 7% of MSAs are “new” in the data for 2017–2019. Previously they were micropolitan statistical areas. They did not have population counts large enough to be considered metropolitan. These relatively lower-population areas tend to be more concentrated and their movement into the MSA category likely leads to an *overstatement* in the average HHI increase over time. Because they account for a small share of MSAs, we expect that their upward influence is small. Indeed, when we compared only the 318 areas that were considered MSAs and had identical codes in 2014 and 2019 the increase in the average HHI was slightly lower (103 points). The comparison of the 318 areas, however, has the drawback of also excluding some areas whose codes changed for the reason of “name alone” or who had only minor changes in their geographic boundaries. Thus, making comparisons on the full set of data in both years is our preferred approach.

34. The increase in the share of markets that are highly concentrated, 71% to 74%, is the same whether it is based on all MSAs or only the 318 MSAs with identical codes in both years of data.

35. This increase and the statistics in the following four bullets are based on the 318 MSAs with identical codes in 2014 and 2019.

- Seventeen percent of markets experienced an increase in the HHI of at least 500 points between 2014 and 2019.
- Fifty-two percent of markets that were already highly concentrated in 2014 experienced an increase in the HHI between 2014 and 2019.
- Of the markets that were not highly concentrated in 2014, 25% experienced an increase in the HHI large enough to place them in the highly concentrated category by 2019. Another 40% also had an increase, though not large enough to make them highly concentrated.

C. Market shares

In terms of market shares, we found the following:

HMO+PPO+POS+EXCH product market

- In 92% (353) of the MSAs, at least one insurer had a combined HMO+PPO+POS+EXCH market share of 30% or greater.
- In 48% (183) of the MSAs, one insurer had a combined HMO+PPO+POS+EXCH market share of 50% or greater.
- In 10% (38) of the MSAs, one insurer had a combined HMO+PPO+POS+EXCH market share of 70% or greater.

HMO product market

- In 98% (224) of the MSAs, at least one insurer had an HMO market share of 30% or greater.
- In 73% (166) of the MSAs, one insurer had an HMO market share of 50% or greater.
- In 41% (94) of the MSAs, one insurer had an HMO market share of 70% or greater.

PPO product market

- In 96% (370) of the MSAs, at least one insurer had a PPO market share of 30% or greater.
- In 61% (235) of the MSAs, one insurer had a PPO market share of 50% or greater.
- In 24% (91) of the MSAs, one insurer had a PPO market share of 70% or greater.

POS product market

- In 100% (304) 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 66% (202) of the MSAs, one insurer had a POS market share of 70% or greater.

Exchanges

- In 98% (369) of the MSAs, at least one insurer had an exchange market share of 30% or greater.
- In 84% (314) of the MSAs, one insurer had an exchange market share of 50% or greater.
- In 56% (210) 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 384 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, as well as an upward trend in average market concentration between 2014 and 2019. 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.³⁶ Nevertheless, we found in other work that premiums in the commercial health insurance markets in Nevada increased in the wake of that merger.³⁷ Retrospective studies on health insurer consolidation

36. See Final Judgement at: <http://www.justice.gov/atr/cases/f237600/237613.htm>. Accessed July 20, 2020.

37. Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. *HMPI*. 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 July 20, 2020.

add to our understanding of its competitive effects.³⁸ 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 subsequent 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 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 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.³⁹ 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.⁴⁰ 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.

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

39. See <https://www.ama-assn.org/about/competition-health-insurance-research>. Accessed July 20, 2020.

40. 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 July 20, 2020.

IV. State and MSA tables

**Table 1. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019
Combined HMO+PPO+POS+EXCH (total) product markets**

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	7461	BCBS AL	86	UnitedHealth Group	6
Anniston-Oxford, AL	8313	BCBS AL	91	Cigna	2
Auburn-Opelika, AL	6980	BCBS AL	83	Cigna	6
Birmingham-Hoover, AL	7148	BCBS AL	84	UnitedHealth Group	8
Daphne-Fairhope-Foley, AL	6725	BCBS AL	81	UnitedHealth Group	9
Decatur, AL	7683	BCBS AL	87	Cigna	5
Dothan, AL	7960	BCBS AL	89	UnitedHealth Group	5
Florence-Muscle Shoals, AL	7636	BCBS AL	87	Cigna	5
Gadsden, AL	8261	BCBS AL	91	UnitedHealth Group	4
Huntsville, AL	7523	BCBS AL	86	Cigna	4
Mobile, AL	7240	BCBS AL	85	UnitedHealth Group	7
Montgomery, AL	7717	BCBS AL	88	UnitedHealth Group	5
Tuscaloosa, AL	8290	BCBS AL	91	UnitedHealth Group	3
Alaska	4333	Aetna	51	Premera	42
Anchorage, AK	4036	Premera	47	Aetna	42
Fairbanks, AK	4400	Aetna	47	Premera	47
Arizona	2273	UnitedHealth Group	31	Aetna	23
Flagstaff, AZ	4618	BCBS AZ	66	UnitedHealth Group	12
Lake Havasu City-Kingman, AZ	3377	BCBS AZ	50	UnitedHealth Group	26
Phoenix-Mesa-Chandler, AZ	2302	UnitedHealth Group	32	Cigna	22
Prescott Valley-Prescott, AZ	3728	BCBS AZ	56	UnitedHealth Group	20
Sierra Vista-Douglas, AZ	2819	BCBS AZ	44	UnitedHealth Group	22
Tucson, AZ	2622	UnitedHealth Group	40	BCBS AZ	24
Yuma, AZ	3476	BCBS AZ	55	UnitedHealth Group	13
Arkansas	3054	BCBS AR	49	UnitedHealth Group	19
Fayetteville-Springdale-Rogers, AR	3069	BCBS AR	50	UnitedHealth Group	16
Fort Smith, AR-OK	1982	BCBS AR	29	UnitedHealth Group	26
Hot Springs, AR	3221	BCBS AR	52	UnitedHealth Group	19
Jonesboro, AR	3427	BCBS AR	54	UnitedHealth Group	15
Little Rock-North Little Rock-Conway, AR	3157	BCBS AR	48	UnitedHealth Group	25
Pine Bluff, AR	4424	BCBS AR	64	UnitedHealth Group	13
California	2161	Kaiser	36	Anthem	23
Bakersfield, CA	2714	Anthem	39	Kaiser	26
Chico, CA	4339	Anthem	58	BS of CA	31
El Centro, CA	2541	BS of CA	42	Anthem	20
Fresno, CA	2544	Anthem	36	BS of CA	25
Hanford-Corcoran, CA	2745	Anthem	40	BS of CA	30
Los Angeles-Long Beach-Anaheim, CA	2031	Kaiser	32	Anthem	25
Madera, CA	2533	Anthem	35	Kaiser	26
Merced, CA	3835	Anthem	57	BS of CA	22
Modesto, CA	3030	Kaiser	46	Anthem	26
Napa, CA	3519	Kaiser	49	Anthem	32

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Oxnard-Thousand Oaks-Ventura, CA	2335	Anthem	36	Kaiser	23
Redding, CA	4798	Anthem	64	BS of CA	25
Riverside-San Bernardino-Ontario, CA	2640	Kaiser	44	Anthem	19
Sacramento-Roseville-Folsom, CA	2932	Kaiser	50	Anthem	14
Salinas, CA	3571	Anthem	52	BS of CA	28
San Diego-Chula Vista-Carlsbad, CA	1559	Kaiser	29	Anthem	16
San Francisco-Oakland-Berkeley, CA	2811	Kaiser	48	Anthem	15
San Jose-Sunnyvale-Santa Clara, CA	2245	Kaiser	39	Anthem	18
San Luis Obispo-Paso Robles, CA	3765	Anthem	52	BS of CA	30
Santa Cruz-Watsonville, CA	2184	Anthem	35	BS of CA	20
Santa Maria-Santa Barbara, CA	3134	Anthem	45	BS of CA	32
Santa Rosa-Petaluma, CA	4195	Kaiser	62	Anthem	13
Stockton, CA	3589	Kaiser	55	Anthem	22
Vallejo, CA	5059	Kaiser	70	Anthem	10
Visalia, CA	3994	Anthem	58	BS of CA	23
Yuba City, CA	3817	Anthem	57	BS of CA	18
Colorado	1975	UnitedHealth Group	25	Anthem	22
Boulder, CO	2016	Cigna	25	UnitedHealth Group	22
Colorado Springs, CO	1940	UnitedHealth Group	25	Anthem	25
Denver-Aurora-Lakewood, CO	2065	UnitedHealth Group	26	Kaiser	24
Fort Collins, CO	2359	Anthem	37	UnitedHealth Group	20
Grand Junction, CO	3152	UnitedHealth Group	45	Anthem	24
Greeley, CO	1988	Cigna	24	UnitedHealth Group	23
Pueblo, CO	2413	Anthem	34	UnitedHealth Group	27
Connecticut	2193	Anthem	33	UnitedHealth Group	19
Bridgeport-Stamford-Norwalk, CT	2193	UnitedHealth Group	29	Anthem	24
Hartford-East Hartford-Middletown, CT	2160	Anthem	32	Cigna	23
New Haven-Milford, CT	2413	Anthem	38	Aetna	21
Norwich-New London, CT	3062	Anthem	47	UnitedHealth Group	25
Delaware	4719	Highmark	64	Aetna	24
Dover, DE	5405	Highmark	71	Aetna	20
District of Columbia	1926	CareFirst	30	UnitedHealth Group	21
Washington-Arlington-Alexandria, DC-VA-MD-WV	1686	CareFirst	25	UnitedHealth Group	16
Florida	2358	BCBS FL	38	UnitedHealth Group	21
Cape Coral-Fort Myers, FL	3175	BCBS FL	49	UnitedHealth Group	19
Crestview-Fort Walton Beach-Destin, FL	4563	BCBS FL	65	UnitedHealth Group	15
Deltona-Daytona Beach-Ormond Beach, FL	2603	BCBS FL	39	UnitedHealth Group	27
Gainesville, FL	5429	BCBS FL	72	Aetna	11
Homosassa Springs, FL	4067	BCBS FL	59	UnitedHealth Group	23
Jacksonville, FL	3272	BCBS FL	51	Aetna	18
Lakeland-Winter Haven, FL	2252	BCBS FL	31	UnitedHealth Group	25
Miami-Fort Lauderdale-Pompano Beach, FL	1828	BCBS FL	27	UnitedHealth Group	23
Naples-Marco Island, FL	3644	BCBS FL	54	Cigna	20
North Port-Sarasota-Bradenton, FL	2996	BCBS FL	46	UnitedHealth Group	20
Ocala, FL	4670	BCBS FL	65	UnitedHealth Group	17
Orlando-Kissimmee-Sanford, FL	2429	BCBS FL	32	Cigna	28

Table 1. (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. *Combined HMO+PPO+POS+EXCH (total) product markets*

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Palm Bay-Melbourne-Titusville, FL	2249	BCBS FL	32	Cigna	26
Panama City, FL	5381	BCBS FL	72	UnitedHealth Group	13
Pensacola-Ferry Pass-Brent, FL	4154	BCBS FL	60	UnitedHealth Group	20
Port St. Lucie, FL	3706	BCBS FL	57	UnitedHealth Group	15
Punta Gorda, FL	3188	BCBS FL	50	UnitedHealth Group	19
Sebastian-Vero Beach, FL	4007	BCBS FL	60	UnitedHealth Group	16
Sebring-Avon Park, FL	3284	BCBS FL	50	UnitedHealth Group	21
Tallahassee, FL	7757	BCBS FL	88	UnitedHealth Group	7
Tampa-St. Petersburg-Clearwater, FL	2276	BCBS FL	32	UnitedHealth Group	27
The Villages, FL	4823	BCBS FL	66	UnitedHealth Group	18
Georgia	2356	Anthem	41	UnitedHealth Group	15
Albany, GA	4136	Anthem	62	UnitedHealth Group	13
Athens-Clarke County, GA	2925	Anthem	49	UnitedHealth Group	14
Atlanta-Sandy Springs-Alpharetta, GA	2114	Anthem	36	UnitedHealth Group	17
Augusta-Richmond County, GA-SC	2517	Anthem	41	BCBS SC	20
Brunswick, GA	3129	Anthem	52	UnitedHealth Group	13
Columbus, GA-AL	3104	Anthem	52	Cigna	12
Dalton, GA	2968	Anthem	39	Cigna	35
Gainesville, GA	2429	Anthem	41	Cigna	19
Hinesville, GA	4182	Anthem	63	Humana	9
Macon-Bibb County, GA	3542	Anthem	55	UnitedHealth Group	17
Rome, GA	2887	Anthem	46	Cigna	22
Savannah, GA	2120	Anthem	36	UnitedHealth Group	17
Valdosta, GA	5014	Anthem	69	UnitedHealth Group	13
Warner Robins, GA	5456	Anthem	73	UnitedHealth Group	8
Hawaii	4901	HMSA (BCBS HI)	66	Kaiser	21
Kahului-Wailuku-Lahaina, HI	3919	Kaiser	46	HMSA (BCBS HI)	42
Urban Honolulu, HI	5097	HMSA (BCBS HI)	68	Kaiser	18
Idaho	2468	BC of ID	45	Cambia	13
Boise City, ID	2305	BC of ID	42	Cambia	13
Coeur d'Alene, ID	1927	BC of ID	35	Kaiser	18
Idaho Falls, ID	2896	BC of ID	50	Intermountain	13
Lewiston, ID-WA	2230	Premera	31	BC of ID	25
Pocatello, ID	3542	BC of ID	56	Cambia	13
Twin Falls, ID	2413	BC of ID	43	Cambia	14
Illinois	3913	HCSC (BCBS)	59	UnitedHealth Group	15
Bloomington, IL	4670	HCSC (BCBS)	66	Hlth Alliance	13
Carbondale-Marion, IL	2644	HCSC (BCBS)	44	Cigna	17
Champaign-Urbana, IL	4260	Hlth Alliance	62	HCSC (BCBS)	15
Chicago-Naperville-Elgin, IL-IN-WI	3911	HCSC (BCBS)	59	UnitedHealth Group	14
Danville, IL	3176	HCSC (BCBS)	45	Hlth Alliance	32
Davenport-Moline-Rock Island, IA-IL	2643	UnitedHealth Group	40	HCSC (BCBS)	28
Decatur, IL	4865	HCSC (BCBS)	68	UnitedHealth Group	11
Kankakee, IL	4244	HCSC (BCBS)	62	UnitedHealth Group	13
Peoria, IL	3121	HCSC (BCBS)	47	UnitedHealth Group	27

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Rockford, IL	4820	HCSC (BCBS)	67	UnitedHealth Group	12
Springfield, IL	2965	HCSC (BCBS)	46	Hlth Alliance	22
Indiana	3553	Anthem	56	UnitedHealth Group	16
Bloomington, IN	3930	Anthem	60	IU Health	12
Columbus, IN	3246	Anthem	51	S.E. Indiana Hlth	23
Elkhart-Goshen, IN	4000	Anthem	60	UnitedHealth Group	16
Evansville, IN-KY	3907	Anthem	60	UnitedHealth Group	15
Fort Wayne, IN	3194	Anthem	52	UnitedHealth Group	17
Indianapolis-Carmel-Anderson, IN	3804	Anthem	58	UnitedHealth Group	20
Kokomo, IN	5640	Anthem	74	UnitedHealth Group	11
Lafayette-West Lafayette, IN	2844	Anthem	46	IU Health	19
Michigan City-La Porte, IN	4705	Anthem	67	UnitedHealth Group	14
Muncie, IN	4212	Anthem	62	IU Health	14
South Bend-Mishawaka, IN-MI	2898	Anthem	49	BCBS MI	14
Terre Haute, IN	5291	Anthem	72	UnitedHealth Group	9
Iowa	3177	Wellmark (BCBS)	47	UnitedHealth Group	29
Ames, IA	4672	Wellmark (BCBS)	64	UnitedHealth Group	22
Cedar Rapids, IA	3563	Wellmark (BCBS)	54	UnitedHealth Group	20
Davenport-Moline-Rock Island, IA-IL	2643	UnitedHealth Group	40	HCSC (BCBS)	28
Des Moines-West Des Moines, IA	3192	UnitedHealth Group	40	Wellmark (BCBS)	38
Dubuque, IA	3030	Wellmark (BCBS)	44	UnitedHealth Group	30
Iowa City, IA	4611	Wellmark (BCBS)	66	UnitedHealth Group	12
Sioux City, IA-NE-SD	2070	Wellmark (BCBS)	32	UnitedHealth Group	28
Waterloo-Cedar Falls, IA	3139	UnitedHealth Group	44	Wellmark (BCBS)	32
Kansas	2471	BCBS KS	42	Aetna	16
Lawrence, KS	3181	BCBS KS	50	Aetna	15
Manhattan, KS	5950	BCBS KS	76	UnitedHealth Group	7
Topeka, KS	5642	BCBS KS	74	UnitedHealth Group	11
Wichita, KS	3270	BCBS KS	44	Aetna	33
Kentucky	4409	Anthem	64	Humana	14
Bowling Green, KY	4290	Anthem	62	Humana	17
Elizabethtown-Fort Knox, KY	5159	Anthem	70	Humana	15
Lexington-Fayette, KY	4667	Anthem	65	Humana	17
Louisville/Jefferson County, KY-IN	3948	Anthem	60	UnitedHealth Group	13
Owensboro, KY	5715	Anthem	74	UnitedHealth Group	11
Louisiana	4269	LA Hlth Serv & Ind (BCBS)	62	UnitedHealth Group	17
Alexandria, LA	4792	LA Hlth Serv & Ind (BCBS)	67	UnitedHealth Group	18
Baton Rouge, LA	4449	LA Hlth Serv & Ind (BCBS)	64	UnitedHealth Group	13
Hammond, LA	4575	LA Hlth Serv & Ind (BCBS)	65	UnitedHealth Group	15
Houma-Thibodaux, LA	4539	LA Hlth Serv & Ind (BCBS)	64	UnitedHealth Group	20
Lafayette, LA	4700	LA Hlth Serv & Ind (BCBS)	66	UnitedHealth Group	16
Lake Charles, LA	4259	LA Hlth Serv & Ind (BCBS)	62	UnitedHealth Group	15
Monroe, LA	4376	LA Hlth Serv & Ind (BCBS)	62	UnitedHealth Group	22
New Orleans-Metairie, LA	3918	LA Hlth Serv & Ind (BCBS)	58	UnitedHealth Group	20
Shreveport-Bossier City, LA	4627	LA Hlth Serv & Ind (BCBS)	66	UnitedHealth Group	16

Table 1. (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. *Combined HMO+PPO+POS+EXCH (total) product markets*

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Maine	2818	Anthem	47	Harvard Pilgrim	13
Bangor, ME	2570	Anthem	43	Cigna	20
Lewiston-Auburn, ME	2530	Anthem	41	Cigna	20
Portland-South Portland, ME	2765	Anthem	46	Harvard Pilgrim	16
Maryland	2813	CareFirst	46	Aetna	15
Baltimore-Columbia-Towson, MD	3146	CareFirst	50	Cigna	15
California-Lexington Park, MD	3986	CareFirst	59	Aetna	13
Cumberland, MD-WV	2587	CareFirst	37	UnitedHealth Group	26
Hagerstown-Martinsburg, MD-WV	1880	CareFirst	23	Cigna	21
Salisbury, MD-DE	2846	Highmark	43	CareFirst	27
Massachusetts	2004	BCBS MA	36	Tufts	18
Barnstable Town, MA	2661	BCBS MA	36	Harvard Pilgrim	34
Boston-Cambridge-Newton, MA-NH	1731	BCBS MA	31	Harvard Pilgrim	16
Pittsfield, MA	2936	BCBS MA	49	Baystate	17
Springfield, MA	1802	BCBS MA	27	Baystate	21
Worcester, MA-CT	1676	BCBS MA	32	Tufts	14
Michigan	4724	BCBS MI	67	Spectrum Hlth	10
Ann Arbor, MI	6142	BCBS MI	78	Aetna	7
Battle Creek, MI	5796	BCBS MI	75	UnitedHealth Group	9
Bay City, MI	5725	BCBS MI	74	Henry Ford HS	12
Detroit-Warren-Dearborn, MI	4815	BCBS MI	68	Henry Ford HS	9
Flint, MI	4910	BCBS MI	68	Henry Ford HS	13
Grand Rapids-Kentwood, MI	4060	BCBS MI	57	Spectrum Hlth	27
Jackson, MI	5925	BCBS MI	76	Henry Ford HS	9
Kalamazoo-Portage, MI	5282	BCBS MI	70	UnitedHealth Group	16
Lansing-East Lansing, MI	5634	BCBS MI	72	Sparrow (Physicians HP)	19
Midland, MI	5544	BCBS MI	71	Aetna	21
Monroe, MI	5205	BCBS MI	71	Henry Ford HS	7
Muskegon, MI	4720	BCBS MI	65	Spectrum Hlth	21
Niles, MI	5376	BCBS MI	72	UnitedHealth Group	7
Saginaw, MI	4919	BCBS MI	67	Henry Ford HS	18
Minnesota	2771	BCBS MN	45	HealthPartners	19
Duluth, MN-WI	2723	BCBS MN	46	HealthPartners	16
Mankato, MN	4580	BCBS MN	63	Medica	22
Minneapolis-St. Paul-Bloomington, MN-WI	2252	BCBS MN	38	HealthPartners	23
Rochester, MN	4754	BCBS MN	65	Medica	22
St. Cloud, MN	3345	BCBS MN	51	HealthPartners	20
Mississippi	3584	BCBS MS	55	UnitedHealth Group	17
Gulfport-Biloxi, MS	3949	BCBS MS	60	UnitedHealth Group	16
Hattiesburg, MS	3589	BCBS MS	52	UnitedHealth Group	27
Jackson, MS	4137	BCBS MS	62	UnitedHealth Group	13
Missouri	1907	Anthem	26	UnitedHealth Group	26
Cape Girardeau, MO-IL	3236	Anthem	41	UnitedHealth Group	38
Columbia, MO	3691	UnitedHealth Group	55	Anthem	21
Jefferson City, MO	3058	Anthem	39	UnitedHealth Group	36

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Joplin, MO	2082	Anthem	35	UnitedHealth Group	20
Kansas City, MO-KS	2740	BCBS KS City	45	UnitedHealth Group	18
Springfield, MO	1661	UnitedHealth Group	25	Anthem	18
St. Joseph, MO-KS	3799	BCBS KS City	59	UnitedHealth Group	12
St. Louis, MO-IL	2270	UnitedHealth Group	33	Anthem	26
Montana	2901	HCSC (BCBS)	41	Cigna	32
Billings, MT	3060	HCSC (BCBS)	45	Cigna	30
Great Falls, MT	3545	HCSC (BCBS)	51	Cigna	29
Missoula, MT	3086	HCSC (BCBS)	43	Cigna	34
Nebraska	3076	BCBS NE	46	UnitedHealth Group	28
Grand Island, NE	3638	BCBS NE	55	UnitedHealth Group	20
Lincoln, NE	3470	BCBS NE	50	UnitedHealth Group	30
Omaha-Council Bluffs, NE-IA	2727	UnitedHealth Group	35	BCBS NE	35
Nevada	2318	UnitedHealth Group	38	Anthem	22
Carson City, NV	2123	Anthem	37	UHS (Prominence HP)	18
Las Vegas-Henderson-Paradise, NV	2776	UnitedHealth Group	46	Anthem	18
Reno, NV	1944	UnitedHealth Group	28	Anthem	26
New Hampshire	2894	Anthem	47	Cigna	20
Manchester-Nashua, NH	2874	Anthem	46	Cigna	18
New Jersey	2659	Horizon BCBS	40	Aetna	24
Atlantic City-Hammonton, NJ	6537	Horizon BCBS	80	Aetna	8
Ocean City, NJ	6034	Horizon BCBS	77	Aetna	9
Trenton-Princeton, NJ	2991	Horizon BCBS	39	Aetna	34
Vineland-Bridgeton, NJ	4246	Horizon BCBS	58	Aetna	28
New Mexico	2729	HCSC (BCBS)	44	Presbyterian	25
Albuquerque, NM	2467	Presbyterian	34	HCSC (BCBS)	32
Farmington, NM	2707	HCSC (BCBS)	42	UnitedHealth Group	22
Las Cruces, NM	3984	HCSC (BCBS)	61	Presbyterian	12
Santa Fe, NM	2385	HCSC (BCBS)	36	Presbyterian	28
New York	1542	UnitedHealth Group	27	Anthem	16
Albany-Schenectady-Troy, NY	2463	CDPHP	39	UnitedHealth Group	25
Binghamton, NY	3729	Lifetime Hlthcare	55	UnitedHealth Group	23
Buffalo-Cheektowaga, NY	2839	Independent Hlth	48	Lifetime Hlthcare	14
Elmira, NY	4453	Lifetime Hlthcare	62	UnitedHealth Group	23
Glens Falls, NY	1973	UnitedHealth Group	28	CDPHP	28
Ithaca, NY	3201	Lifetime Hlthcare	40	Aetna	37
Kingston, NY	2178	UnitedHealth Group	36	MVP Hlth Care	24
New York-Newark-Jersey City, NY-NJ-PA	1676	UnitedHealth Group	26	Anthem	18
Poughkeepsie-Newburgh-Middletown, NY	1903	UnitedHealth Group	30	Anthem	24
Rochester, NY	6073	Lifetime Hlthcare	77	MVP Hlth Care	9
Syracuse, NY	4847	Lifetime Hlthcare	67	UnitedHealth Group	16
Utica-Rome, NY	3663	Lifetime Hlthcare	54	UnitedHealth Group	24
Watertown-Fort Drum, NY	3706	Lifetime Hlthcare	55	UnitedHealth Group	21
North Carolina	3720	BCBS NC	55	UnitedHealth Group	19
Asheville, NC	4446	BCBS NC	63	UnitedHealth Group	18

Table 1. (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. *Combined HMO+PPO+POS+EXCH (total) product markets*

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Burlington, NC	3599	BCBS NC	53	UnitedHealth Group	19
Charlotte-Concord-Gastonia, NC-SC	2536	BCBS NC	39	UnitedHealth Group	21
Durham-Chapel Hill, NC	3490	BCBS NC	52	Aetna	20
Fayetteville, NC	4441	BCBS NC	63	UnitedHealth Group	20
Goldensboro, NC	5825	BCBS NC	75	Cigna	13
Greensboro-High Point, NC	3801	BCBS NC	54	UnitedHealth Group	26
Greenville, NC	6501	BCBS NC	80	Cigna	12
Hickory-Lenoir-Morganton, NC	4874	BCBS NC	66	UnitedHealth Group	21
Jacksonville, NC	5710	BCBS NC	74	UnitedHealth Group	10
New Bern, NC	6279	BCBS NC	78	Cigna	10
Raleigh-Cary, NC	3179	BCBS NC	48	UnitedHealth Group	21
Rocky Mount, NC	5086	BCBS NC	69	UnitedHealth Group	13
Wilmington, NC	3881	BCBS NC	52	UnitedHealth Group	32
Winston-Salem, NC	3644	BCBS NC	52	Cigna	22
North Dakota	3710	BCBS ND	54	Sanford	26
Bismarck, ND	3703	BCBS ND	54	Sanford	27
Fargo, ND-MN	2199	BCBS ND	34	BCBS MN	24
Grand Forks, ND-MN	2340	BCBS ND	34	BCBS MN	27
Ohio	2170	Anthem	33	Medical Mutual	25
Akron, OH	2412	Medical Mutual	39	Anthem	25
Canton-Massillon, OH	2055	Medical Mutual	36	Anthem	22
Cincinnati, OH-KY-IN	3133	Anthem	50	UnitedHealth Group	23
Cleveland-Elyria, OH	2845	Medical Mutual	46	Anthem	21
Columbus, OH	2151	UnitedHealth Group	29	Anthem	27
Dayton-Kettering, OH	3153	Anthem	50	UnitedHealth Group	23
Lima, OH	2517	Medical Mutual	41	Anthem	24
Mansfield, OH	2985	Medical Mutual	48	Anthem	19
Springfield, OH	2285	Anthem	37	UnitedHealth Group	22
Toledo, OH	1993	Medical Mutual	31	Anthem	22
Weirton-Steubenville, WV-OH	2035	Anthem	36	Medical Mutual	18
Youngstown-Warren-Boardman, OH-PA	1907	Anthem	29	Medical Mutual	27
Oklahoma	3531	HCSC (BCBS)	55	UnitedHealth Group	17
Enid, OK	3820	HCSC (BCBS)	58	UnitedHealth Group	15
Lawton, OK	4896	HCSC (BCBS)	69	UnitedHealth Group	9
Oklahoma City, OK	3424	HCSC (BCBS)	54	UnitedHealth Group	16
Tulsa, OK	2910	HCSC (BCBS)	45	UnitedHealth Group	25
Oregon	1477	Cambia	21	Kaiser	20
Albany-Lebanon, OR	1517	Cambia	27	UnitedHealth Group	14
Bend, OR	1847	Cambia	29	PacificSource	25
Corvallis, OR	2008	Cambia	37	Moda Health	14
Eugene-Springfield, OR	1926	PacificSource	30	Cambia	25
Grants Pass, OR	1922	Cambia	27	PacificSource	23
Medford, OR	1899	Cambia	32	Moda Health	19
Portland-Vancouver-Hillsboro, OR-WA	1744	Kaiser	29	Providence Hlth	20
Salem, OR	1995	Kaiser	33	Cambia	23

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Pennsylvania	1723	Highmark	28	Aetna	20
Allentown-Bethlehem-Easton, PA-NJ	1928	Highmark	33	Capital BC	18
Altoona, PA	2771	Highmark	35	UPMC	35
Bloomsburg-Berwick, PA	3722	Geisinger	55	Highmark	21
Chambersburg-Waynesboro, PA	3263	Highmark	50	Capital BC	22
East Stroudsburg, PA	3492	Highmark	55	Aetna	13
Erie, PA	3073	Highmark	43	UPMC	30
Gettysburg, PA	2791	Highmark	45	Capital BC	23
Harrisburg-Carlisle, PA	2838	Highmark	45	Capital BC	21
Johnstown, PA	3001	Highmark	39	UPMC	34
Lancaster, PA	3124	Highmark	47	Capital BC	27
Lebanon, PA	3459	Highmark	53	Capital BC	21
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2365	Independence Hlth Grp	35	Aetna	29
Pittsburgh, PA	2833	UPMC	36	Highmark	35
Reading, PA	2655	Highmark	42	Capital BC	24
Scranton--Wilkes-Barre, PA	3408	Highmark	49	Geisinger	30
State College, PA	2902	Highmark	43	Aetna	24
Williamsport, PA	2612	Highmark	42	Geisinger	22
York-Hanover, PA	2680	Highmark	43	Capital BC	23
Rhode Island	2937	BCBS RI	39	UnitedHealth Group	35
Providence-Warwick, RI-MA	1741	UnitedHealth Group	24	BCBS RI	22
South Carolina	4573	BCBS SC	64	Cigna	15
Charleston-North Charleston, SC	4926	BCBS SC	68	Cigna	12
Columbia, SC	5003	BCBS SC	68	Cigna	14
Florence, SC	4770	BCBS SC	66	UnitedHealth Group	16
Greenville-Anderson, SC	4028	BCBS SC	58	Cigna	20
Hilton Head Island-Bluffton, SC	5051	BCBS SC	69	UnitedHealth Group	13
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2955	BCBS SC	47	UnitedHealth Group	18
Spartanburg, SC	4313	BCBS SC	61	Cigna	19
Sumter, SC	4940	BCBS SC	67	Cigna	17
South Dakota	2696	Avera Hlth	34	Wellmark (BCBS)	32
Rapid City, SD	2640	Wellmark (BCBS)	38	Avera Hlth	25
Sioux Falls, SD	2496	Wellmark (BCBS)	32	Avera Hlth	30
Tennessee	2957	BCBS TN	44	Cigna	26
Chattanooga, TN-GA	2457	BCBS TN	40	Cigna	19
Clarksville, TN-KY	2266	Anthem	32	BCBS TN	30
Cleveland, TN	3463	BCBS TN	51	Cigna	25
Jackson, TN	3111	BCBS TN	45	Cigna	28
Johnson City, TN	4578	BCBS TN	64	Cigna	14
Kingsport-Bristol, TN-VA	2657	BCBS TN	38	Anthem	26
Knoxville, TN	3267	BCBS TN	47	Cigna	23
Memphis, TN-MS-AR	2632	Cigna	42	BCBS TN	25
Morristown, TN	4029	BCBS TN	58	Cigna	21
Nashville-Davidson--Murfreesboro--Franklin, TN	2609	BCBS TN	37	Cigna	25

Table 1. (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. *Combined HMO+PPO+POS+EXCH (total) product markets*

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Texas	2332	HCSC (BCBS)	36	UnitedHealth Group	21
Abilene, TX	3413	HCSC (BCBS)	54	UnitedHealth Group	16
Amarillo, TX	2437	HCSC (BCBS)	40	UnitedHealth Group	20
Austin-Round Rock-Georgetown, TX	2222	HCSC (BCBS)	31	UnitedHealth Group	25
Beaumont-Port Arthur, TX	2556	HCSC (BCBS)	40	UnitedHealth Group	20
Brownsville-Harlingen, TX	3977	HCSC (BCBS)	60	UnitedHealth Group	14
College Station-Bryan, TX	2875	HCSC (BCBS)	45	Baylor Scott & White	22
Corpus Christi, TX	2986	HCSC (BCBS)	45	UnitedHealth Group	24
Dallas-Fort Worth-Arlington, TX	2408	HCSC (BCBS)	35	UnitedHealth Group	23
El Paso, TX	2270	HCSC (BCBS)	36	Aetna	27
Houston-The Woodlands-Sugar Land, TX	2079	HCSC (BCBS)	29	UnitedHealth Group	21
Killeen-Temple, TX	2311	Baylor Scott & White	33	HCSC (BCBS)	28
Laredo, TX	4780	HCSC (BCBS)	67	UnitedHealth Group	12
Longview, TX	3161	HCSC (BCBS)	49	UnitedHealth Group	21
Lubbock, TX	3292	HCSC (BCBS)	52	UnitedHealth Group	19
McAllen-Edinburg-Mission, TX	3651	HCSC (BCBS)	57	UnitedHealth Group	14
Midland, TX	3697	HCSC (BCBS)	56	UnitedHealth Group	16
Odessa, TX	4207	HCSC (BCBS)	62	UnitedHealth Group	14
San Angelo, TX	3618	HCSC (BCBS)	54	Aetna	20
San Antonio-New Braunfels, TX	2418	HCSC (BCBS)	35	Aetna	24
Sherman-Denison, TX	2847	HCSC (BCBS)	43	UnitedHealth Group	22
Texarkana, TX-AR	2865	HCSC (BCBS)	49	BCBS AR	13
Tyler, TX	3403	HCSC (BCBS)	53	UnitedHealth Group	20
Victoria, TX	2996	HCSC (BCBS)	46	UnitedHealth Group	19
Waco, TX	2313	HCSC (BCBS)	34	Baylor Scott & White	27
Wichita Falls, TX	3831	HCSC (BCBS)	57	UnitedHealth Group	16
Utah	2457	Intermountain	42	Cambia	14
Logan, UT-ID	2706	Intermountain	46	UnitedHealth Group	16
Ogden-Clearfield, UT	2331	Intermountain	39	Aetna	17
Provo-Orem, UT	3152	Intermountain	51	Cigna	18
Salt Lake City, UT	2443	Intermountain	42	Cigna	15
St. George, UT	2869	Intermountain	48	UnitedHealth Group	15
Vermont	3624	BCBS VT	53	Cigna	25
Burlington-South Burlington, VT	4057	BCBS VT	58	Cigna	25
Virginia	2317	Anthem	41	Cigna	15
Blacksburg-Christiansburg, VA	4207	Anthem	61	Aetna	19
Charlottesville, VA	2927	Aetna	38	Anthem	36
Harrisonburg, VA	4819	Anthem	67	Sentara (Optima Hlth)	12
Lynchburg, VA	3904	Anthem	60	Centra (Piedmont)	12
Richmond, VA	3158	Anthem	47	Cigna	25
Roanoke, VA	3663	Anthem	54	Aetna	25
Staunton, VA	4126	Anthem	59	Aetna	25
Virginia Beach-Norfolk-Newport News, VA-NC	3384	Anthem	52	Sentara (Optima Hlth)	22
Winchester, VA-WV	3536	Anthem	55	Aetna	13

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Washington	1699	Kaiser	23	Premera	21
Bellingham, WA	2066	Kaiser	33	Cambia	21
Bremerton-Silverdale-Port Orchard, WA	2038	Kaiser	30	Cambia	27
Kennewick-Richland, WA	2124	Premera	31	Kaiser	27
Longview, WA	3289	Kaiser	53	Premera	18
Mount Vernon-Anacortes, WA	1936	Kaiser	28	Cambia	23
Olympia-Lacey-Tumwater, WA	1749	Kaiser	29	Premera	20
Seattle-Tacoma-Bellevue, WA	1721	Kaiser	22	Premera	22
Spokane-Spokane Valley, WA	2157	Premera	36	Kaiser	22
Walla Walla, WA	2034	Premera	33	Kaiser	21
Wenatchee, WA	2483	Premera	43	Hlth Alliance	16
Yakima, WA	1909	Premera	26	Kaiser	26
West Virginia	2560	Highmark	42	Aetna	20
Beckley, WV	3464	Highmark	55	UnitedHealth Group	13
Charleston, WV	2553	Highmark	42	Aetna	18
Huntington-Ashland, WV-KY-OH	2792	Anthem	48	Highmark	15
Morgantown, WV	3226	Highmark	52	Aetna	14
Parkersburg-Vienna, WV	3204	Highmark	52	Cigna	15
Wheeling, WV-OH	1947	Anthem	36	Highmark	15
Wisconsin	1501	UnitedHealth Group	28	Anthem	20
Appleton, WI	2197	UnitedHealth Group	42	Anthem	13
Eau Claire, WI	1503	Anthem	23	Marshfield (Security HP)	21
Fond du Lac, WI	2499	Quartz	35	UnitedHealth Group	33
Green Bay, WI	1739	UnitedHealth Group	35	Anthem	12
Janesville-Beloit, WI	2146	Quartz	35	SSM Health (Dean HP)	23
La Crosse-Onalaska, WI-MN	1582	Quartz	30	Anthem	15
Madison, WI	2231	Quartz	30	SSM Health (Dean HP)	30
Milwaukee-Waukesha, WI	3248	UnitedHealth Group	50	Anthem	26
Oshkosh-Neenah, WI	2430	UnitedHealth Group	44	Anthem	16
Racine, WI	3260	UnitedHealth Group	53	Anthem	18
Sheboygan, WI	3021	UnitedHealth Group	50	Anthem	18
Wausau-Weston, WI	1948	UnitedHealth Group	29	Anthem	23
Wyoming	3086	Cigna	44	BCBS WY	28
Casper, WY	4326	Cigna	61	BCBS WY	17
Cheyenne, WY	3494	Cigna	48	BCBS WY	31

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical Program | January 1, 2019 | Managed Market Surveyor | Selected Geographies | January 1, 2019, and Managed Market Surveyor | Data Extraction | Enterprise License © 2019 DR/Decision Resources, LLC. All rights reserved.
2. Data point for the exchanges is July 1, 2019.
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 North Dakota exclude exchange enrollment 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, 2019
HMO product markets**

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8790	Triton (Viva Hlth)	94	UnitedHealth Group	6
Birmingham-Hoover, AL	7899	Triton (Viva Hlth)	88	UnitedHealth Group	12
Arizona	2677	BCBS AZ	33	Aetna	29
Phoenix-Mesa-Chandler, AZ	2936	BCBS AZ	37	Aetna	33
Tucson, AZ	2825	UnitedHealth Group	42	Humana	19
Arkansas	6641	Catholic Hlth Initiatives	80	UnitedHealth Group	12
Fayetteville-Springdale-Rogers, AR	6978	Catholic Hlth Initiatives	83	UnitedHealth Group	9
Little Rock-North Little Rock-Conway, AR	5504	Catholic Hlth Initiatives	70	UnitedHealth Group	23
California	4798	Kaiser	68	BS of CA	8
Bakersfield, CA	4239	Kaiser	60	BS of CA	19
Chico, CA	4535	Anthem	56	BS of CA	37
El Centro, CA	3187	BS of CA	48	SIMNSA HP	25
Fresno, CA	4392	Kaiser	63	Anthem	17
Hanford-Corcoran, CA	1950	Anthem	23	UnitedHealth Group	21
Los Angeles-Long Beach-Anaheim, CA	4384	Kaiser	64	BS of CA	10
Madera, CA	4281	Kaiser	62	Anthem	16
Merced, CA	3426	Kaiser	44	Anthem	37
Modesto, CA	6294	Kaiser	79	Anthem	8
Napa, CA	7184	Kaiser	84	Anthem	10
Oxnard-Thousand Oaks-Ventura, CA	3790	Kaiser	57	Anthem	16
Redding, CA	9010	Anthem	95	Kaiser	4
Riverside-San Bernardino-Ontario, CA	5235	Kaiser	71	BS of CA	11
Sacramento-Roseville-Folsom, CA	5095	Kaiser	70	Western Hlth Advantage	12
Salinas, CA	5922	Anthem	73	Kaiser	23
San Diego-Chula Vista-Carlsbad, CA	2843	Kaiser	50	Sharp HealthCare	12
San Francisco-Oakland-Berkeley, CA	6692	Kaiser	81	Anthem	5
San Jose-Sunnyvale-Santa Clara, CA	6623	Kaiser	81	Anthem	6
San Luis Obispo-Paso Robles, CA	3181	Anthem	38	UnitedHealth Group	31
Santa Cruz-Watsonville, CA	2726	Kaiser	45	BS of CA	18
Santa Maria-Santa Barbara, CA	2557	Anthem	39	BS of CA	27
Santa Rosa-Petaluma, CA	7713	Kaiser	88	Western Hlth Advantage	4
Stockton, CA	7020	Kaiser	83	Anthem	6
Vallejo, CA	7752	Kaiser	88	Western Hlth Advantage	4
Visalia, CA	2707	Anthem	40	BS of CA	30
Yuba City, CA	3877	Kaiser	49	Anthem	38
Colorado	5292	Kaiser	71	Anthem	13
Boulder, CO	6227	Kaiser	77	Anthem	14
Colorado Springs, CO	4864	Kaiser	67	Anthem	16
Denver-Aurora-Lakewood, CO	6482	Kaiser	80	Anthem	8
Fort Collins, CO	4186	Kaiser	56	Anthem	31
Grand Junction, CO	8092	UnitedHealth Group	89	Anthem	9
Greeley, CO	4649	Kaiser	65	Anthem	16
Pueblo, CO	4475	Kaiser	63	Anthem	20
Connecticut	5684	Anthem	74	EmblemHealth	14
Bridgeport-Stamford-Norwalk, CT	5950	Anthem	75	UnitedHealth Group	15

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Hartford-East Hartford-Middletown, CT	5317	Anthem	71	EmblemHealth	16
New Haven-Milford, CT	5773	Anthem	74	EmblemHealth	16
Norwich-New London, CT	8021	Anthem	89	EmblemHealth	5
Delaware	4833	Highmark	49	Aetna	49
Dover, DE	4931	Aetna	54	Highmark	45
District of Columbia	2948	Kaiser	40	CareFirst	29
Washington-Arlington-Alexandria, DC-VA-MD-WV	2971	Kaiser	37	CareFirst	35
Florida	2479	BCBS FL	39	UnitedHealth Group	21
Cape Coral-Fort Myers, FL	4202	BCBS FL	61	UnitedHealth Group	16
Deltona-Daytona Beach-Ormond Beach, FL	6265	BCBS FL	78	UnitedHealth Group	15
Gainesville, FL	3189	BCBS FL	48	SantaFe (AvMed)	21
Jacksonville, FL	3629	BCBS FL	55	UnitedHealth Group	18
Lakeland-Winter Haven, FL	2389	BCBS FL	36	UnitedHealth Group	21
Miami-Fort Lauderdale-Pompano Beach, FL	2495	SantaFe (AvMed)	34	UnitedHealth Group	27
Naples-Marco Island, FL	3761	BCBS FL	55	UnitedHealth Group	20
North Port-Sarasota-Bradenton, FL	4128	BCBS FL	58	Aetna	26
Ocala, FL	5164	BCBS FL	66	UnitedHealth Group	27
Orlando-Kissimmee-Sanford, FL	2876	BCBS FL	38	UnitedHealth Group	33
Palm Bay-Melbourne-Titusville, FL	4916	Health First Hlth	67	BCBS FL	19
Pensacola-Ferry Pass-Brent, FL	5394	BCBS FL	70	UnitedHealth Group	16
Port St. Lucie, FL	4239	BCBS FL	61	UnitedHealth Group	15
Punta Gorda, FL	4945	BCBS FL	68	Aetna	14
Sebastian-Vero Beach, FL	5612	Health First Hlth	72	UnitedHealth Group	21
Tallahassee, FL	9836	BCBS FL	99	UnitedHealth Group	0
Tampa-St. Petersburg-Clearwater, FL	2541	BCBS FL	40	UnitedHealth Group	20
Georgia	3164	Anthem	42	Kaiser	34
Albany, GA	9330	Anthem	97	UnitedHealth Group	3
Athens-Clarke County, GA	3626	Anthem	53	Humana	23
Atlanta-Sandy Springs-Alpharetta, GA	3228	Kaiser	44	Anthem	33
Augusta-Richmond County, GA-SC	4181	Anthem	59	Humana	26
Columbus, GA-AL	4971	Anthem	65	Humana	26
Gainesville, GA	3410	Anthem	52	Kaiser	20
Macon-Bibb County, GA	5576	Anthem	72	Humana	18
Savannah, GA	4057	Anthem	52	Humana	36
Warner Robins, GA	7433	Anthem	86	Humana	8
Hawaii	5095	HMSA (BCBS HI)	57	Kaiser	43
Kahului-Wailuku-Lahaina, HI	6404	Kaiser	76	HMSA (BCBS HI)	24
Urban Honolulu, HI	5244	HMSA (BCBS HI)	61	Kaiser	39
Idaho	4174	Intermountain	48	Kaiser	42
Boise City, ID	6426	Intermountain	78	Aetna	19
Coeur d'Alene, ID	7951	Kaiser	88	Intermountain	11
Illinois	6415	HCSC (BCBS)	79	Hlth Alliance	9
Bloomington, IL	7055	Hlth Alliance	83	Humana	10
Champaign-Urbana, IL	9618	Hlth Alliance	98	Aetna	1
Chicago-Naperville-Elgin, IL-IN-WI	7906	HCSC (BCBS)	89	UnitedHealth Group	4

Table 2. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. HMO product markets

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Davenport-Moline-Rock Island, IA-IL	2781	UnitedHealth Group	41	Wellmark (BCBS)	22
Peoria, IL	3282	Hlth Alliance	42	HCSC (BCBS)	35
Rockford, IL	5782	HCSC (BCBS)	75	Humana	10
Springfield, IL	4258	Hlth Alliance	55	HCSC (BCBS)	34
Indiana	4181	IU Health	51	Physicians Hlth Plan	40
Bloomington, IN	8091	IU Health	89	Physicians Hlth Plan	9
Indianapolis-Carmel-Anderson, IN	4615	Physicians Hlth Plan	63	IU Health	23
Lafayette-West Lafayette, IN	8076	IU Health	89	Physicians Hlth Plan	10
Muncie, IN	8098	IU Health	89	Physicians Hlth Plan	9
Iowa	3915	Wellmark (BCBS)	57	Medical Associates	18
Ames, IA	4320	Wellmark (BCBS)	56	UnitedHealth Group	33
Cedar Rapids, IA	7300	Wellmark (BCBS)	84	Medical Associates	13
Davenport-Moline-Rock Island, IA-IL	2781	UnitedHealth Group	41	Wellmark (BCBS)	22
Des Moines-West Des Moines, IA	4032	Wellmark (BCBS)	45	UnitedHealth Group	43
Iowa City, IA	4840	Wellmark (BCBS)	52	Medical Associates	46
Waterloo-Cedar Falls, IA	4450	Wellmark (BCBS)	50	Medical Associates	44
Kansas	4813	Aetna	65	BCBS KS	23
Wichita, KS	8327	Aetna	91	BCBS KS	8
Kentucky	3278	Humana	36	UnitedHealth Group	33
Lexington-Fayette, KY	3395	UnitedHealth Group	37	Humana	37
Louisville/Jefferson County, KY-IN	3039	Humana	36	UnitedHealth Group	33
Louisiana	4165	LA Hlth Serv & Ind (BCBS)	60	Vantage Hlth	17
Baton Rouge, LA	4176	LA Hlth Serv & Ind (BCBS)	59	Vantage Hlth	20
Lafayette, LA	6732	LA Hlth Serv & Ind (BCBS)	81	Humana	7
New Orleans-Metairie, LA	3378	LA Hlth Serv & Ind (BCBS)	49	Aetna	26
Shreveport-Bossier City, LA	3570	LA Hlth Serv & Ind (BCBS)	49	Aetna	29
Maine	4780	Anthem	60	Harvard Pilgrim	34
Bangor, ME	4694	Anthem	58	Harvard Pilgrim	36
Lewiston-Auburn, ME	5052	Anthem	64	Harvard Pilgrim	30
Portland-South Portland, ME	4745	Anthem	58	Harvard Pilgrim	38
Maryland	3985	CareFirst	57	Kaiser	23
Baltimore-Columbia-Towson, MD	4881	CareFirst	67	Kaiser	15
California-Lexington Park, MD	5044	CareFirst	66	Aetna	25
Hagerstown-Martinsburg, MD-WV	3702	CareFirst	56	UnitedHealth Group	15
Salisbury, MD-DE	2823	Aetna	34	CareFirst	31
Massachusetts	3081	BCBS MA	47	Harvard Pilgrim	24
Barnstable Town, MA	4102	BCBS MA	56	Harvard Pilgrim	30
Boston-Cambridge-Newton, MA-NH	2965	BCBS MA	43	Harvard Pilgrim	29
Pittsfield, MA	4859	BCBS MA	63	Baystate	29
Springfield, MA	2871	BCBS MA	36	Baystate	36
Worcester, MA-CT	2983	BCBS MA	49	Harvard Pilgrim	15
Michigan	3765	BCBS MI	55	Spectrum Hlth	23
Ann Arbor, MI	6068	BCBS MI	76	Spectrum Hlth	14
Battle Creek, MI	6655	BCBS MI	79	Spectrum Hlth	20
Bay City, MI	5480	BCBS MI	69	Henry Ford HS	27

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Detroit-Warren-Dearborn, MI	4379	BCBS MI	61	Henry Ford HS	24
Flint, MI	3864	BCBS MI	51	Henry Ford HS	34
Grand Rapids-Kentwood, MI	5421	Spectrum Hlth	65	BCBS MI	35
Jackson, MI	4718	BCBS MI	63	Spectrum Hlth	24
Kalamazoo-Portage, MI	6463	BCBS MI	77	Spectrum Hlth	23
Lansing-East Lansing, MI	4724	Sparrow (Physicians HP)	52	BCBS MI	45
Midland, MI	9018	BCBS MI	95	Henry Ford HS	5
Monroe, MI	3729	BCBS MI	55	Henry Ford HS	22
Muskegon, MI	5003	Spectrum Hlth	53	BCBS MI	47
Niles, MI	7217	BCBS MI	83	Spectrum Hlth	16
Saginaw, MI	4221	BCBS MI	53	Henry Ford HS	37
Minnesota	4950	HealthPartners	64	BCBS MN	28
Minneapolis-St. Paul-Bloomington, MN-WI	4471	HealthPartners	63	BCBS MN	17
Missouri	4100	BCBS KS City	56	Anthem	30
Kansas City, MO-KS	6054	BCBS KS City	76	Aetna	15
St. Louis, MO-IL	4028	Anthem	60	HCSC (BCBS)	12
Nevada	7271	UnitedHealth Group	85	Renown Hlth	5
Las Vegas-Henderson-Paradise, NV	9078	UnitedHealth Group	95	Aetna	3
Reno, NV	3397	Renown Hlth	43	UHS (Prominence HP)	36
New Hampshire	5446	Anthem	65	Harvard Pilgrim	34
Manchester-Nashua, NH	5680	Anthem	69	Harvard Pilgrim	31
New Jersey	4631	Aetna	65	UnitedHealth Group	17
Trenton-Princeton, NJ	7674	Aetna	87	UnitedHealth Group	6
Vineland-Bridgeton, NJ	9358	Aetna	97	Horizon BCBS	2
New Mexico	5640	Presbyterian	73	Evolent (True Hlth)	11
Albuquerque, NM	5133	Presbyterian	69	Evolent (True Hlth)	14
Las Cruces, NM	7607	Presbyterian	87	HCSC (BCBS)	6
Santa Fe, NM	6966	Presbyterian	83	Evolent (True Hlth)	7
New York	2485	Anthem	34	EmblemHealth	33
Albany-Schenectady-Troy, NY	4917	CDPHP	67	MVP Hlth Care	18
Buffalo-Cheektowaga, NY	5559	Independent Hlth	71	HealthNow NY (BCBS)	23
Kingston, NY	3603	MVP Hlth Care	48	CDPHP	34
New York-Newark-Jersey City, NY-NJ-PA	3156	EmblemHealth	40	Anthem	38
Poughkeepsie-Newburgh-Middletown, NY	3028	Anthem	43	MVP Hlth Care	29
Rochester, NY	5013	MVP Hlth Care	57	Lifetime Hlthcare	42
Syracuse, NY	6964	MVP Hlth Care	82	Lifetime Hlthcare	16
Utica-Rome, NY	9415	MVP Hlth Care	97	CDPHP	3
North Carolina	5517	UnitedHealth Group	73	FirstHealth	8
Asheville, NC	6869	UnitedHealth Group	81	BCBS NC	19
Charlotte-Concord-Gastonia, NC-SC	5672	UnitedHealth Group	73	BCBS SC	12
Durham-Chapel Hill, NC	5699	UnitedHealth Group	74	BCBS NC	10
Greensboro-High Point, NC	8381	UnitedHealth Group	91	BCBS NC	4
Raleigh-Cary, NC	5374	UnitedHealth Group	71	Cigna	16
Winston-Salem, NC	7728	UnitedHealth Group	87	BCBS NC	9

Table 2. (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. *HMO product markets*

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
North Dakota	9698	Sanford	98	Avera Hlth	1
Bismarck, ND	9978	Sanford	100	HealthPartners	0
Fargo, ND-MN	9700	Sanford	98	BCBS MN	1
Grand Forks, ND-MN	9718	Sanford	99	BCBS MN	1
Ohio	1976	ProMedica	31	Humana	21
Akron, OH	2040	Aetna	30	Humana	25
Cincinnati, OH-KY-IN	3006	Humana	46	UnitedHealth Group	24
Cleveland-Elyria, OH	2780	Aetna	35	Medical Mutual	34
Columbus, OH	3659	Humana	49	Aetna	30
Toledo, OH	8424	ProMedica	92	Humana	4
Youngstown-Warren-Boardman, OH-PA	2082	Highmark	32	Aetna	21
Oklahoma	3325	CommunityCare	49	GlobalHealth	25
Oklahoma City, OK	2906	CommunityCare	43	UnitedHealth Group	24
Tulsa, OK	4031	CommunityCare	58	GlobalHealth	23
Oregon	9411	Kaiser	97	PacificSource	3
Eugene-Springfield, OR	5731	PacificSource	69	Kaiser	31
Portland-Vancouver-Hillsboro, OR-WA	9883	Kaiser	99	PacificSource	0
Salem, OR	9818	Kaiser	99	PacificSource	1
Pennsylvania	2334	Independence Hlth Grp	36	Aetna	22
Allentown-Bethlehem-Easton, PA-NJ	3297	Aetna	51	Capital BC	23
Bloomsburg-Berwick, PA	9752	Geisinger	99	Capital BC	1
East Stroudsburg, PA	3789	Highmark	47	Geisinger	38
Erie, PA	5874	Highmark	74	Aetna	20
Harrisburg-Carlisle, PA	4161	Aetna	57	Geisinger	22
Lancaster, PA	4405	Capital BC	50	Aetna	43
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4343	Independence Hlth Grp	52	Aetna	39
Pittsburgh, PA	4068	Highmark	47	UPMC	42
Reading, PA	4671	Aetna	53	Capital BC	43
Scranton--Wilkes-Barre, PA	6855	Geisinger	81	Highmark	18
State College, PA	4125	Highmark	52	Geisinger	37
Williamsport, PA	5909	Geisinger	72	Highmark	26
York-Hanover, PA	3549	Aetna	49	Capital BC	30
Rhode Island	4548	Tufts	58	Harvard Pilgrim	34
Providence-Warwick, RI-MA	4183	BCBS MA	60	Harvard Pilgrim	18
South Carolina	7713	BCBS SC	87	UnitedHealth Group	6
Charleston-North Charleston, SC	7761	BCBS SC	88	Aetna	9
Columbia, SC	8314	BCBS SC	91	Aetna	6
Greenville-Anderson, SC	8855	BCBS SC	94	UnitedHealth Group	3
South Dakota	4988	Avera Hlth	51	Sanford	49
Rapid City, SD	4998	Sanford	51	Avera Hlth	48
Sioux Falls, SD	5493	Sanford	66	Avera Hlth	34
Tennessee	4233	Humana	61	Aetna	15
Chattanooga, TN-GA	6094	Anthem	76	Humana	16
Kingsport-Bristol, TN-VA	4609	Anthem	62	UnitedHealth Group	26
Memphis, TN-MS-AR	2885	Humana	36	Cigna	29

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Texas	2475	Baylor Scott & White	45	Aetna	12
Amarillo, TX	9117	Baylor Scott & White	95	UnitedHealth Group	3
Austin-Round Rock-Georgetown, TX	2742	Baylor Scott & White	36	Sendero Hlth Plans	34
College Station-Bryan, TX	9725	Baylor Scott & White	99	UnitedHealth Group	1
Dallas-Fort Worth-Arlington, TX	3081	Aetna	42	HCSC (BCBS)	31
Houston-The Woodlands-Sugar Land, TX	1646	Aetna	25	Memorial Hermann	17
Killeen-Temple, TX	9723	Baylor Scott & White	99	Humana	1
Lubbock, TX	9415	Baylor Scott & White	97	HCSC (BCBS)	1
San Antonio-New Braunfels, TX	2997	University HS (CFHP)	43	UnitedHealth Group	29
Waco, TX	9667	Baylor Scott & White	98	Humana	1
Utah	6133	Intermountain	75	Aetna	24
Logan, UT-ID	8171	Intermountain	90	Aetna	9
Ogden-Clearfield, UT	5076	Intermountain	58	Aetna	41
Provo-Orem, UT	7859	Intermountain	88	Aetna	10
Salt Lake City, UT	6639	Intermountain	79	Aetna	18
St. George, UT	7657	Intermountain	87	Aetna	11
Vermont	8806	BCBS VT	94	Harvard Pilgrim	3
Burlington-South Burlington, VT	9479	BCBS VT	97	MVP Hlth Care	2
Virginia	1894	Kaiser	26	Anthem	23
Blacksburg-Christiansburg, VA	5585	Anthem	73	Sentara (Optima Hlth)	15
Charlottesville, VA	2557	Anthem	35	Centra (Piedmont)	26
Harrisonburg, VA	4352	Anthem	60	Sentara (Optima Hlth)	24
Lynchburg, VA	3276	Anthem	44	Centra (Piedmont)	28
Richmond, VA	2942	Anthem	43	Aetna	23
Roanoke, VA	3615	Anthem	49	Aetna	28
Staunton, VA	4520	Anthem	62	Aetna	22
Virginia Beach-Norfolk-Newport News, VA-NC	5486	Sentara (Optima Hlth)	68	Anthem	28
Winchester, VA-WV	3086	Anthem	49	Sentara (Optima Hlth)	21
Washington	9939	Kaiser	100	UnitedHealth Group	0
Bellingham, WA	9990	Kaiser	100	UnitedHealth Group	0
Bremerton-Silverdale-Port Orchard, WA	9983	Kaiser	100	UnitedHealth Group	0
Kennewick-Richland, WA	9954	Kaiser	100	UnitedHealth Group	0
Longview, WA	9994	Kaiser	100	UnitedHealth Group	0
Olympia-Lacey-Tumwater, WA	9980	Kaiser	100	UnitedHealth Group	0
Seattle-Tacoma-Bellevue, WA	9946	Kaiser	100	UnitedHealth Group	0
Spokane-Spokane Valley, WA	9987	Kaiser	100	UnitedHealth Group	0
Yakima, WA	8637	Kaiser	93	Hlth Alliance	7
West Virginia	5328	Hlth Plan Upper Ohio	71	UnitedHealth Group	11
Wisconsin	1840	Quartz	32	SSM Health (Dean HP)	21
Appleton, WI	2525	Marshfield (Security HP)	40	Ascension	24
Eau Claire, WI	3890	Marshfield (Security HP)	57	Anthem	20
Fond du Lac, WI	5747	Quartz	75	SSM Health (Dean HP)	8
Green Bay, WI	2323	Marshfield (Security HP)	36	SSM Health (Dean HP)	23
Janesville-Beloit, WI	3966	Quartz	55	SSM Health (Dean HP)	29
La Crosse-Onalaska, WI-MN	2802	Marshfield (Security HP)	38	Quartz	32

Table 2. (continued)Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. *HMO product markets*

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Madison, WI	3232	Quartz	40	SSM Health (Dean HP)	33
Milwaukee-Waukesha, WI	2818	Anthem	44	Ascension	22
Oshkosh-Neenah, WI	2709	Marshfield (Security HP)	43	Ascension	20
Racine, WI	2719	Anthem	37	Ascension	31
Sheboygan, WI	2195	Anthem	28	Ascension	26
Wausau-Weston, WI	2902	Marshfield (Security HP)	46	Anthem	18

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical Program | January 1, 2019 | Managed Market Surveyor | Selected Geographies | January 1, 2019 | Enterprise License © 2019 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, 2019
PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8442	BCBS AL	92	Cigna	4
Anniston-Oxford, AL	8795	BCBS AL	94	Cigna	3
Auburn-Opelika, AL	7831	BCBS AL	88	Cigna	8
Birmingham-Hoover, AL	8391	BCBS AL	91	Cigna	4
Daphne-Fairhope-Foley, AL	7765	BCBS AL	88	Cigna	5
Decatur, AL	8464	BCBS AL	92	Cigna	6
Dothan, AL	8935	BCBS AL	94	Cigna	3
Florence-Muscle Shoals, AL	8301	BCBS AL	91	Cigna	5
Gadsden, AL	9072	BCBS AL	95	Cigna	2
Huntsville, AL	8211	BCBS AL	90	Cigna	5
Mobile, AL	8365	BCBS AL	91	Cigna	4
Montgomery, AL	8661	BCBS AL	93	Cigna	3
Tuscaloosa, AL	9133	BCBS AL	96	Cigna	2
Alaska	4524	Aetna	54	Premera	39
Anchorage, AK	4192	Aetna	46	Premera	45
Fairbanks, AK	4537	Aetna	50	Premera	45
Arizona	2907	Aetna	35	BCBS AZ	29
Flagstaff, AZ	5262	BCBS AZ	71	Aetna	12
Lake Havasu City-Kingman, AZ	3731	BCBS AZ	56	Cigna	18
Phoenix-Mesa-Chandler, AZ	2974	Aetna	34	Cigna	34
Prescott Valley-Prescott, AZ	4235	BCBS AZ	61	Aetna	16
Sierra Vista-Douglas, AZ	3437	BCBS AZ	52	Cigna	21
Tucson, AZ	2973	BCBS AZ	38	Aetna	33
Yuma, AZ	3908	BCBS AZ	58	Cigna	16
Arkansas	4503	BCBS AR	64	Cigna	15
Fayetteville-Springdale-Rogers, AR	4371	BCBS AR	62	Cigna	18
Fort Smith, AR-OK	2548	BCBS AR	36	HCSC (BCBS)	24
Hot Springs, AR	4556	BCBS AR	65	Cigna	12
Jonesboro, AR	5268	BCBS AR	69	Cigna	21
Little Rock-North Little Rock-Conway, AR	4992	BCBS AR	68	Cigna	16
Pine Bluff, AR	6349	BCBS AR	79	Cigna	9
California	3092	Anthem	47	BS of CA	23
Bakersfield, CA	4355	Anthem	61	BS of CA	24
Chico, CA	4613	Anthem	60	BS of CA	32
El Centro, CA	3842	BS of CA	55	Anthem	26
Fresno, CA	3994	Anthem	51	BS of CA	36
Hanford-Corcoran, CA	4107	Anthem	52	BS of CA	37
Los Angeles-Long Beach-Anaheim, CA	3235	Anthem	49	BS of CA	23
Madera, CA	4039	Anthem	54	BS of CA	33
Merced, CA	4372	Anthem	58	BS of CA	32
Modesto, CA	3637	Anthem	51	BS of CA	29
Napa, CA	4994	Anthem	67	BS of CA	20
Oxnard-Thousand Oaks-Ventura, CA	3711	Anthem	55	BS of CA	22
Redding, CA	4559	Anthem	60	BS of CA	30
Riverside-San Bernardino-Ontario, CA	3473	Anthem	53	BS of CA	19

Table 3. (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Sacramento-Roseville-Folsom, CA	2945	Anthem	45	BS of CA	23
Salinas, CA	4088	Anthem	55	BS of CA	32
San Diego-Chula Vista-Carlsbad, CA	2527	Anthem	39	BS of CA	20
San Francisco-Oakland-Berkeley, CA	2550	Anthem	37	BS of CA	22
San Jose-Sunnyvale-Santa Clara, CA	2582	Anthem	36	Aetna	24
San Luis Obispo-Paso Robles, CA	4801	Anthem	64	BS of CA	25
Santa Cruz-Watsonville, CA	3760	Anthem	55	BS of CA	24
Santa Maria-Santa Barbara, CA	3841	Anthem	53	BS of CA	31
Santa Rosa-Petaluma, CA	3077	Anthem	43	BS of CA	32
Stockton, CA	3616	Anthem	54	BS of CA	21
Vallejo, CA	2887	Anthem	44	BS of CA	21
Visalia, CA	4688	Anthem	63	BS of CA	25
Yuba City, CA	5219	Anthem	68	BS of CA	24
Colorado	3186	Cigna	45	Anthem	27
Boulder, CO	3373	Cigna	49	Anthem	23
Colorado Springs, CO	2949	Cigna	39	Anthem	31
Denver-Aurora-Lakewood, CO	3565	Cigna	52	Anthem	22
Fort Collins, CO	3310	Anthem	42	Cigna	36
Grand Junction, CO	3742	Cigna	53	Anthem	29
Greeley, CO	3636	Cigna	52	Aetna	23
Pueblo, CO	3667	Anthem	47	Cigna	37
Connecticut	2780	Cigna	31	Aetna	31
Bridgeport-Stamford-Norwalk, CT	2764	Aetna	34	Cigna	33
Hartford-East Hartford-Middletown, CT	3014	Cigna	38	Aetna	29
New Haven-Milford, CT	2869	Aetna	34	Anthem	32
Norwich-New London, CT	3392	Anthem	49	Aetna	22
Delaware	5235	Highmark	69	Aetna	22
Dover, DE	6322	Highmark	78	Aetna	13
District of Columbia	2098	CareFirst	32	Aetna	21
Washington-Arlington-Alexandria, DC-VA-MD-WV	2182	CareFirst	28	Cigna	26
Florida	3097	BCBS FL	42	Cigna	29
Cape Coral-Fort Myers, FL	2852	BCBS FL	38	Aetna	28
Crestview-Fort Walton Beach-Destin, FL	5013	BCBS FL	69	Aetna	12
Deltona-Daytona Beach-Ormond Beach, FL	2887	BCBS FL	41	Cigna	28
Gainesville, FL	6306	BCBS FL	78	Aetna	14
Homosassa Springs, FL	5023	BCBS FL	69	Cigna	10
Jacksonville, FL	3979	BCBS FL	56	Aetna	26
Lakeland-Winter Haven, FL	2939	Cigna	36	BCBS FL	33
Miami-Fort Lauderdale-Pompano Beach, FL	3047	BCBS FL	36	Cigna	34
Naples-Marco Island, FL	3521	BCBS FL	48	Cigna	33
North Port-Sarasota-Bradenton, FL	2947	BCBS FL	43	Aetna	24
Ocala, FL	5087	BCBS FL	69	Aetna	13
Orlando-Kissimmee-Sanford, FL	3513	Cigna	50	BCBS FL	26
Palm Bay-Melbourne-Titusville, FL	3479	Cigna	50	BCBS FL	29
Panama City, FL	6339	BCBS FL	79	Cigna	9

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Pensacola-Ferry Pass-Brent, FL	4985	BCBS FL	68	Aetna	14
Port St. Lucie, FL	4223	BCBS FL	60	Cigna	23
Punta Gorda, FL	3122	BCBS FL	46	Cigna	24
Sebastian-Vero Beach, FL	5185	BCBS FL	70	Cigna	16
Sebring-Avon Park, FL	3561	BCBS FL	52	Cigna	27
Tallahassee, FL	5882	BCBS FL	75	Cigna	10
Tampa-St. Petersburg-Clearwater, FL	2882	BCBS FL	33	Cigna	33
The Villages, FL	4832	BCBS FL	67	Aetna	10
Georgia	2930	Anthem	34	Aetna	30
Albany, GA	4357	Anthem	62	Aetna	16
Athens-Clarke County, GA	2883	Anthem	40	Cigna	30
Atlanta-Sandy Springs-Alpharetta, GA	3004	Cigna	33	Aetna	32
Augusta-Richmond County, GA-SC	2493	BCBS SC	32	Anthem	32
Brunswick, GA	3714	Anthem	55	Cigna	21
Columbus, GA-AL	2939	Anthem	44	Cigna	26
Dalton, GA	3843	Cigna	56	Anthem	19
Gainesville, GA	3149	Cigna	42	Anthem	30
Hinesville, GA	4411	Anthem	63	Cigna	15
Macon-Bibb County, GA	3851	Anthem	56	Aetna	22
Rome, GA	3268	Cigna	45	Anthem	30
Savannah, GA	2651	Cigna	34	Anthem	30
Valdosta, GA	3875	Anthem	58	Cigna	18
Warner Robins, GA	5984	Anthem	76	Aetna	8
Hawaii	5919	HMSA (BCBS HI)	75	Univ Hlth Alliance	13
Kahului-Wailuku-Lahaina, HI	5188	HMSA (BCBS HI)	69	Univ Hlth Alliance	19
Urban Honolulu, HI	5925	HMSA (BCBS HI)	75	Univ Hlth Alliance	13
Idaho	3014	BC of ID	50	Cambia	17
Boise City, ID	2865	BC of ID	47	Cambia	17
Coeur d'Alene, ID	1864	BC of ID	30	Cambia	23
Idaho Falls, ID	3751	BC of ID	58	Cigna	12
Lewiston, ID-WA	2376	Premera	33	Cambia	26
Pocatello, ID	3654	BC of ID	57	Cambia	16
Twin Falls, ID	3218	BC of ID	52	Cambia	19
Illinois	4621	HCSC (BCBS)	65	Aetna	17
Bloomington, IL	6211	HCSC (BCBS)	78	Aetna	9
Carbondale-Marion, IL	3383	HCSC (BCBS)	52	Cigna	22
Champaign-Urbana, IL	2562	Hlth Alliance	36	HCSC (BCBS)	29
Chicago-Naperville-Elgin, IL-IN-WI	4557	HCSC (BCBS)	65	Aetna	13
Danville, IL	4312	HCSC (BCBS)	63	Hlth Alliance	15
Davenport-Moline-Rock Island, IA-IL	2727	HCSC (BCBS)	45	Wellmark (BCBS)	19
Decatur, IL	6190	HCSC (BCBS)	78	Aetna	8
Kankakee, IL	5815	HCSC (BCBS)	75	Aetna	11
Peoria, IL	3506	HCSC (BCBS)	52	UnitedHealth Group	26
Rockford, IL	5726	HCSC (BCBS)	74	Cigna	12
Springfield, IL	3663	HCSC (BCBS)	56	Aetna	19

Table 3. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Indiana	4621	Anthem	65	Cigna	16
Bloomington, IN	5992	Anthem	76	Aetna	12
Columbus, IN	5318	Anthem	71	Aetna	16
Elkhart-Goshen, IN	4866	Anthem	67	Cigna	18
Evansville, IN-KY	5029	Anthem	69	Cigna	16
Fort Wayne, IN	4082	Anthem	59	Cigna	22
Indianapolis-Carmel-Anderson, IN	5077	Anthem	69	Cigna	15
Kokomo, IN	6793	Anthem	82	Cigna	9
Lafayette-West Lafayette, IN	5206	Anthem	71	Cigna	10
Michigan City-La Porte, IN	5926	Anthem	75	Cigna	14
Muncie, IN	6575	Anthem	80	Cigna	11
South Bend-Mishawaka, IN-MI	3336	Anthem	52	BCBS MI	18
Terre Haute, IN	6002	Anthem	76	Cigna	12
Iowa	4916	Wellmark (BCBS)	67	Cigna	17
Ames, IA	7219	Wellmark (BCBS)	85	Aetna	6
Cedar Rapids, IA	4964	Wellmark (BCBS)	67	Cigna	20
Davenport-Moline-Rock Island, IA-IL	2727	HCSC (BCBS)	45	Wellmark (BCBS)	19
Des Moines-West Des Moines, IA	4445	Wellmark (BCBS)	62	Cigna	21
Dubuque, IA	5115	Wellmark (BCBS)	68	Cigna	22
Iowa City, IA	7166	Wellmark (BCBS)	84	Cigna	9
Sioux City, IA-NE-SD	2834	Wellmark (BCBS)	47	Cigna	16
Waterloo-Cedar Falls, IA	4516	Wellmark (BCBS)	59	Cigna	32
Kansas	3074	BCBS KS	48	BCBS KS City	18
Lawrence, KS	3464	BCBS KS	51	Cigna	20
Manhattan, KS	6105	BCBS KS	77	Aetna	6
Topeka, KS	6631	BCBS KS	81	Cigna	8
Wichita, KS	4438	BCBS KS	60	Aetna	28
Kentucky	5462	Anthem	72	Humana	14
Bowling Green, KY	4759	Anthem	66	Humana	17
Elizabethtown-Fort Knox, KY	5783	Anthem	74	Humana	14
Lexington-Fayette, KY	5796	Anthem	74	Humana	16
Louisville/Jefferson County, KY-IN	5056	Anthem	69	Humana	13
Owensboro, KY	6843	Anthem	82	Humana	9
Louisiana	5751	LA Hlth Serv & Ind (BCBS)	75	Cigna	10
Alexandria, LA	6583	LA Hlth Serv & Ind (BCBS)	81	Cigna	7
Baton Rouge, LA	5800	LA Hlth Serv & Ind (BCBS)	75	Cigna	11
Hammond, LA	5918	LA Hlth Serv & Ind (BCBS)	76	Cigna	10
Houma-Thibodaux, LA	6306	LA Hlth Serv & Ind (BCBS)	79	Cigna	9
Lafayette, LA	6148	LA Hlth Serv & Ind (BCBS)	77	Cigna	11
Lake Charles, LA	5541	LA Hlth Serv & Ind (BCBS)	73	Cigna	14
Monroe, LA	6385	LA Hlth Serv & Ind (BCBS)	79	Cigna	8
New Orleans-Metairie, LA	5649	LA Hlth Serv & Ind (BCBS)	74	Cigna	10
Shreveport-Bossier City, LA	6138	LA Hlth Serv & Ind (BCBS)	78	Cigna	8
Maine	2866	Anthem	42	Cigna	25
Bangor, ME	2751	Cigna	35	Anthem	34

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lewiston-Auburn, ME	2826	Cigna	35	Anthem	30
Portland-South Portland, ME	2853	Anthem	42	Cigna	23
Maryland	3458	CareFirst	48	Cigna	27
Baltimore-Columbia-Towson, MD	3655	CareFirst	50	Cigna	30
California-Lexington Park, MD	4477	CareFirst	62	Cigna	23
Cumberland, MD-WV	3116	CareFirst	41	Cigna	35
Hagerstown-Martinsburg, MD-WV	2430	Cigna	33	Aetna	24
Salisbury, MD-DE	3429	Highmark	50	CareFirst	26
Massachusetts	2212	BCBS MA	37	Tufts	19
Barnstable Town, MA	3006	Harvard Pilgrim	44	BCBS MA	30
Boston-Cambridge-Newton, MA-NH	1881	BCBS MA	33	Tufts	16
Pittsfield, MA	2850	BCBS MA	46	Cigna	21
Springfield, MA	2265	Cigna	31	BCBS MA	26
Worcester, MA-CT	1825	BCBS MA	28	Tufts	18
Michigan	6074	BCBS MI	77	Aetna	8
Ann Arbor, MI	7075	BCBS MI	84	Aetna	9
Battle Creek, MI	7154	BCBS MI	84	Spectrum Hlth	4
Bay City, MI	6387	BCBS MI	79	Henry Ford HS	10
Detroit-Warren-Dearborn, MI	6185	BCBS MI	78	Aetna	8
Flint, MI	6502	BCBS MI	80	Aetna	7
Grand Rapids-Kentwood, MI	5449	BCBS MI	73	Spectrum Hlth	10
Jackson, MI	7182	BCBS MI	84	Henry Ford HS	9
Kalamazoo-Portage, MI	7662	BCBS MI	87	Henry Ford HS	3
Lansing-East Lansing, MI	7992	BCBS MI	89	Aetna	3
Midland, MI	5359	BCBS MI	68	Aetna	26
Monroe, MI	6789	BCBS MI	82	Aetna	9
Muskegon, MI	5798	BCBS MI	75	Spectrum Hlth	9
Niles, MI	6068	BCBS MI	77	Henry Ford HS	8
Saginaw, MI	5802	BCBS MI	75	Henry Ford HS	14
Minnesota	3318	BCBS MN	51	HealthPartners	18
Duluth, MN-WI	3499	BCBS MN	53	HealthPartners	18
Mankato, MN	4963	BCBS MN	66	Medica	22
Minneapolis-St. Paul-Bloomington, MN-WI	2744	BCBS MN	44	HealthPartners	22
Rochester, MN	5139	BCBS MN	68	Medica	23
St. Cloud, MN	3936	BCBS MN	57	Medica	18
Mississippi	5623	BCBS MS	73	Cigna	14
Gulfport-Biloxi, MS	6001	BCBS MS	76	Cigna	10
Hattiesburg, MS	6410	BCBS MS	79	Cigna	9
Jackson, MS	6002	BCBS MS	76	Aetna	11
Missouri	2154	Anthem	32	BCBS KS City	22
Cape Girardeau, MO-IL	3118	Anthem	51	Cigna	12
Columbia, MO	2742	Anthem	42	Aetna	22
Jefferson City, MO	3240	Anthem	48	Aetna	26
Joplin, MO	2610	Anthem	41	CoxHealth	22
Kansas City, MO-KS	3795	BCBS KS City	56	Cigna	19

Table 3. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Springfield, MO	2054	CoxHealth	28	Anthem	23
St. Joseph, MO-KS	4876	BCBS KS City	68	Aetna	13
St. Louis, MO-IL	2468	Anthem	35	Cigna	28
Montana	3510	HCSC (BCBS)	44	Cigna	39
Billings, MT	3553	HCSC (BCBS)	47	Cigna	36
Great Falls, MT	4234	HCSC (BCBS)	55	Cigna	34
Missoula, MT	3638	HCSC (BCBS)	44	Cigna	40
Nebraska	5161	BCBS NE	69	Aetna	17
Grand Island, NE	6223	BCBS NE	78	Aetna	9
Lincoln, NE	6063	BCBS NE	76	Aetna	14
Omaha-Council Bluffs, NE-IA	3968	BCBS NE	57	Aetna	24
Nevada	2009	Anthem	30	Aetna	20
Carson City, NV	2766	Anthem	46	UHS (Prominence HP)	17
Las Vegas-Henderson-Paradise, NV	1955	Anthem	26	Cigna	20
Reno, NV	2190	Anthem	36	Renown Hlth	20
New Hampshire	3055	Cigna	42	Anthem	34
Manchester-Nashua, NH	2911	Cigna	43	Anthem	28
New Jersey	2872	Aetna	37	Horizon BCBS	31
Atlantic City-Hammonton, NJ	6083	Horizon BCBS	77	Aetna	11
Ocean City, NJ	4335	Horizon BCBS	62	Aetna	19
Trenton-Princeton, NJ	3618	Aetna	52	Horizon BCBS	24
Vineland-Bridgeton, NJ	3770	Horizon BCBS	54	Aetna	24
New Mexico	4733	HCSC (BCBS)	66	Presbyterian	13
Albuquerque, NM	3745	HCSC (BCBS)	55	Presbyterian	23
Farmington, NM	4191	HCSC (BCBS)	60	Cigna	20
Las Cruces, NM	6382	HCSC (BCBS)	79	Cigna	8
Santa Fe, NM	4333	HCSC (BCBS)	62	Presbyterian	16
New York	1468	Aetna	18	UnitedHealth Group	18
Albany-Schenectady-Troy, NY	2191	UnitedHealth Group	31	CDPHP	30
Binghamton, NY	4068	Lifetime Hlthcare	59	UnitedHealth Group	22
Buffalo-Cheektowaga, NY	1783	Independent Hlth	25	Lifetime Hlthcare	23
Elmira, NY	5186	Lifetime Hlthcare	70	UnitedHealth Group	15
Glens Falls, NY	1951	UnitedHealth Group	29	CDPHP	26
Ithaca, NY	3314	Lifetime Hlthcare	40	Aetna	38
Kingston, NY	2190	UnitedHealth Group	36	MVP Hlth Care	23
New York-Newark-Jersey City, NY-NJ-PA	1676	Aetna	23	Anthem	20
Poughkeepsie-Newburgh-Middletown, NY	1798	UnitedHealth Group	26	Anthem	23
Rochester, NY	6728	Lifetime Hlthcare	81	MVP Hlth Care	6
Syracuse, NY	5458	Lifetime Hlthcare	72	UnitedHealth Group	12
Utica-Rome, NY	4430	Lifetime Hlthcare	62	UnitedHealth Group	22
Watertown-Fort Drum, NY	4137	Lifetime Hlthcare	60	UnitedHealth Group	19
North Carolina	4455	BCBS NC	62	Cigna	22
Asheville, NC	4743	BCBS NC	65	Cigna	20
Burlington, NC	4393	BCBS NC	61	Cigna	22
Charlotte-Concord-Gastonia, NC-SC	2913	BCBS NC	41	Cigna	30

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Durham-Chapel Hill, NC	4116	BCBS NC	57	Aetna	26
Fayetteville, NC	5605	BCBS NC	73	Cigna	12
Goldensboro, NC	6579	BCBS NC	80	Cigna	15
Greensboro-High Point, NC	4841	BCBS NC	65	Cigna	22
Greenville, NC	6651	BCBS NC	80	Cigna	15
Hickory-Lenoir-Morganton, NC	6424	BCBS NC	79	Cigna	13
Jacksonville, NC	6135	BCBS NC	77	Aetna	12
New Bern, NC	6284	BCBS NC	78	Cigna	12
Raleigh-Cary, NC	4038	BCBS NC	56	Cigna	24
Rocky Mount, NC	6402	BCBS NC	79	Cigna	12
Wilmington, NC	4970	BCBS NC	67	Cigna	18
Winston-Salem, NC	4335	BCBS NC	57	Cigna	33
North Dakota	6548	BCBS ND	80	Cigna	6
Bismarck, ND	6517	BCBS ND	80	Aetna	6
Fargo, ND-MN	3130	BCBS ND	44	BCBS MN	31
Grand Forks, ND-MN	3308	BCBS ND	44	BCBS MN	34
Ohio	2677	Anthem	36	Medical Mutual	33
Akron, OH	3031	Medical Mutual	47	Anthem	25
Canton-Massillon, OH	2975	Medical Mutual	47	Anthem	22
Cincinnati, OH-KY-IN	4292	Anthem	63	Aetna	12
Cleveland-Elyria, OH	3605	Medical Mutual	55	Anthem	21
Columbus, OH	2464	Anthem	33	Aetna	30
Dayton-Kettering, OH	4118	Anthem	62	Aetna	10
Lima, OH	2912	Medical Mutual	45	Anthem	25
Mansfield, OH	3715	Medical Mutual	56	Anthem	19
Springfield, OH	2919	Anthem	47	Aetna	18
Toledo, OH	2685	Medical Mutual	39	Anthem	26
Weirton-Steubenville, WV-OH	2296	Anthem	37	Aetna	21
Youngstown-Warren-Boardman, OH-PA	2177	Medical Mutual	31	Anthem	30
Oklahoma	4895	HCSC (BCBS)	67	Aetna	15
Enid, OK	5425	HCSC (BCBS)	71	Cigna	17
Lawton, OK	5848	HCSC (BCBS)	75	Cigna	10
Oklahoma City, OK	4756	HCSC (BCBS)	66	Aetna	14
Tulsa, OK	4214	HCSC (BCBS)	60	Aetna	20
Oregon	2016	Cambia	32	Providence Hlth	24
Albany-Lebanon, OR	2186	Cambia	38	PacificSource	15
Bend, OR	2114	Cambia	37	PacificSource	16
Corvallis, OR	2853	Cambia	47	Moda Health	18
Eugene-Springfield, OR	2174	Cambia	31	PacificSource	27
Grants Pass, OR	2383	Cambia	36	PacificSource	29
Medford, OR	2166	Cambia	37	PacificSource	18
Portland-Vancouver-Hillsboro, OR-WA	2169	Providence Hlth	32	Cambia	28
Salem, OR	2432	Cambia	40	Providence Hlth	20
Pennsylvania	2077	Highmark	34	Aetna	23
Allentown-Bethlehem-Easton, PA-NJ	2432	Highmark	41	Capital BC	19

Table 3. (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Altoona, PA	3117	Highmark	39	UPMC	36
Bloomsburg-Berwick, PA	2922	Highmark	46	Capital BC	22
Chambersburg-Waynesboro, PA	3854	Highmark	57	Capital BC	21
East Stroudsburg, PA	4287	Highmark	62	Aetna	16
Erie, PA	3488	Highmark	46	UPMC	32
Gettysburg, PA	3597	Highmark	54	Capital BC	23
Harrisburg-Carlisle, PA	3356	Highmark	51	Capital BC	21
Johnstown, PA	3290	Highmark	43	UPMC	34
Lancaster, PA	3517	Highmark	51	Capital BC	26
Lebanon, PA	3972	Highmark	58	Capital BC	20
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2490	Aetna	35	Independence Hlth Grp	31
Pittsburgh, PA	3081	Highmark	39	UPMC	35
Reading, PA	3087	Highmark	47	Capital BC	24
Scranton--Wilkes-Barre, PA	4446	Highmark	64	Aetna	14
State College, PA	3146	Highmark	43	Aetna	27
Williamsport, PA	3120	Highmark	50	UPMC	16
York-Hanover, PA	3292	Highmark	51	Capital BC	23
Rhode Island	4697	BCBS RI	67	Cigna	11
Providence-Warwick, RI-MA	2512	BCBS RI	43	BCBS MA	18
South Carolina	5198	BCBS SC	69	Cigna	20
Charleston-North Charleston, SC	5531	BCBS SC	72	Cigna	16
Columbia, SC	5611	BCBS SC	72	Cigna	18
Florence, SC	5642	BCBS SC	72	Cigna	20
Greenville-Anderson, SC	4656	BCBS SC	62	Cigna	27
Hilton Head Island-Bluffton, SC	5188	BCBS SC	70	Cigna	14
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	3094	BCBS SC	49	Cigna	18
Spartanburg, SC	5034	BCBS SC	66	Cigna	26
Sumter, SC	5582	BCBS SC	71	Cigna	23
South Dakota	4234	Wellmark (BCBS)	60	Avera Hlth	24
Rapid City, SD	6102	Wellmark (BCBS)	77	Cigna	7
Sioux Falls, SD	3703	Wellmark (BCBS)	52	Avera Hlth	29
Tennessee	3819	BCBS TN	52	Cigna	30
Chattanooga, TN-GA	3540	BCBS TN	53	Cigna	24
Clarksville, TN-KY	2711	BCBS TN	37	Anthem	32
Cleveland, TN	4251	BCBS TN	56	Cigna	31
Jackson, TN	3498	BCBS TN	45	Cigna	34
Johnson City, TN	6088	BCBS TN	76	Cigna	15
Kingsport-Bristol, TN-VA	3282	BCBS TN	46	Cigna	26
Knoxville, TN	4340	BCBS TN	58	Cigna	31
Memphis, TN-MS-AR	3399	Cigna	48	BCBS TN	31
Morristown, TN	5227	BCBS TN	67	Cigna	26
Nashville-Davidson--Murfreesboro--Franklin, TN	3509	BCBS TN	48	Cigna	29
Texas	3265	HCSC (BCBS)	45	Aetna	29
Abilene, TX	4878	HCSC (BCBS)	67	Aetna	17
Amarillo, TX	3438	HCSC (BCBS)	51	Cigna	22

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Austin-Round Rock-Georgetown, TX	3215	HCSC (BCBS)	39	Aetna	37
Beaumont-Port Arthur, TX	3405	HCSC (BCBS)	49	Aetna	27
Brownsville-Harlingen, TX	5849	HCSC (BCBS)	75	Aetna	12
College Station-Bryan, TX	4377	HCSC (BCBS)	61	Cigna	23
Corpus Christi, TX	4115	HCSC (BCBS)	58	Aetna	26
Dallas-Fort Worth-Arlington, TX	3150	HCSC (BCBS)	40	Aetna	28
El Paso, TX	3265	HCSC (BCBS)	41	Aetna	37
Houston-The Woodlands-Sugar Land, TX	3102	HCSC (BCBS)	38	Aetna	30
Killeen-Temple, TX	2459	HCSC (BCBS)	37	Cigna	21
Laredo, TX	6148	HCSC (BCBS)	77	Aetna	10
Longview, TX	4254	HCSC (BCBS)	60	Cigna	19
Lubbock, TX	4992	HCSC (BCBS)	68	Aetna	17
McAllen-Edinburg-Mission, TX	5452	HCSC (BCBS)	72	Aetna	15
Midland, TX	5257	HCSC (BCBS)	70	Cigna	18
Odessa, TX	6320	HCSC (BCBS)	78	Cigna	11
San Angelo, TX	4400	HCSC (BCBS)	60	Aetna	28
San Antonio-New Braunfels, TX	3503	HCSC (BCBS)	44	Aetna	38
Sherman-Denison, TX	3142	HCSC (BCBS)	45	Aetna	25
Texarkana, TX-AR	3858	HCSC (BCBS)	59	Aetna	13
Tyler, TX	4765	HCSC (BCBS)	66	Aetna	17
Victoria, TX	3325	HCSC (BCBS)	48	Aetna	24
Waco, TX	3193	HCSC (BCBS)	50	Aetna	18
Wichita Falls, TX	4526	HCSC (BCBS)	63	Aetna	21
Utah	2324	Intermountain	35	Cambia	22
Logan, UT-ID	2491	Intermountain	39	Cigna	24
Ogden-Clearfield, UT	2269	Intermountain	32	Cambia	25
Provo-Orem, UT	3019	Intermountain	45	Cigna	29
Salt Lake City, UT	2338	Intermountain	35	Cigna	22
St. George, UT	2244	Intermountain	37	Cambia	17
Vermont	3486	Cigna	51	BCBS VT	26
Burlington-South Burlington, VT	3858	Cigna	55	BCBS VT	27
Virginia	3055	Anthem	46	Cigna	23
Blacksburg-Christiansburg, VA	3805	Anthem	53	Aetna	28
Charlottesville, VA	3765	Aetna	52	Anthem	30
Harrisonburg, VA	5473	Anthem	72	Aetna	13
Lynchburg, VA	3921	Anthem	58	Cigna	16
Richmond, VA	3745	Anthem	50	Cigna	31
Roanoke, VA	3807	Anthem	49	Aetna	35
Staunton, VA	4211	Anthem	53	Aetna	36
Virginia Beach-Norfolk-Newport News, VA-NC	4495	Anthem	64	Cigna	16
Winchester, VA-WV	3806	Anthem	56	Aetna	19
Washington	2101	Cambia	28	Premera	27
Bellingham, WA	2058	Cambia	31	Premera	18
Bremerton-Silverdale-Port Orchard, WA	2105	Cambia	36	Kaiser	15
Kennewick-Richland, WA	2491	Premera	40	Aetna	22

Table 3. (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, WA	2845	Premera	47	Aetna	15
Mount Vernon-Anacortes, WA	2199	Cambia	32	Premera	24
Olympia-Lacey-Tumwater, WA	1810	Premera	26	Aetna	20
Seattle-Tacoma-Bellevue, WA	2167	Premera	28	Cambia	26
Spokane-Spokane Valley, WA	3021	Premera	50	Aetna	15
Walla Walla, WA	2671	Premera	43	Cambia	24
Wenatchee, WA	3255	Premera	51	Hlth Alliance	19
Yakima, WA	2311	Premera	35	Cambia	22
West Virginia	3481	Highmark	50	Aetna	25
Beckley, WV	4858	Highmark	68	Aetna	13
Charleston, WV	3633	Highmark	53	Aetna	23
Huntington-Ashland, WV-KY-OH	3121	Anthem	50	Highmark	20
Morgantown, WV	4330	Highmark	62	Aetna	17
Parkersburg-Vienna, WV	4429	Highmark	63	Cigna	18
Wheeling, WV-OH	2201	Anthem	36	Highmark	19
Wisconsin	1959	Anthem	37	Cigna	14
Appleton, WI	1963	Cigna	31	Anthem	25
Eau Claire, WI	1795	Anthem	29	Cigna	22
Fond du Lac, WI	1735	Anthem	31	Cigna	17
Green Bay, WI	1710	Cigna	27	Anthem	22
Janesville-Beloit, WI	1587	Anthem	28	UnitedHealth Group	15
La Crosse-Onalaska, WI-MN	1994	Quartz	35	BCBS MN	20
Madison, WI	1565	Anthem	31	Aetna	12
Milwaukee-Waukesha, WI	2929	Anthem	49	Cigna	14
Oshkosh-Neenah, WI	2040	Anthem	32	Cigna	25
Racine, WI	2071	Anthem	34	Cigna	21
Sheboygan, WI	1915	Anthem	36	Cigna	13
Wausau-Weston, WI	2476	Anthem	44	Humana	15
Wyoming	4089	Cigna	60	BCBS WY	17
Casper, WY	6074	Cigna	77	BCBS WY	10
Cheyenne, WY	4443	Cigna	61	BCBS WY	26

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical Program | January 1, 2019 | Managed Market Surveyor | Selected Geographies | January 1, 2019 | Enterprise License © 2019 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, 2019
POS product markets**

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8393	UnitedHealth Group	91	BCBS AL	9
Auburn-Opelika, AL	5475	BCBS AL	65	UnitedHealth Group	35
Birmingham-Hoover, AL	9003	UnitedHealth Group	95	BCBS AL	5
Daphne-Fairhope-Foley, AL	9723	UnitedHealth Group	99	BCBS AL	1
Huntsville, AL	7378	UnitedHealth Group	84	BCBS AL	16
Mobile, AL	9126	UnitedHealth Group	95	BCBS AL	5
Montgomery, AL	9861	UnitedHealth Group	99	BCBS AL	1
Alaska	10000	UnitedHealth Group	100	-	-
Arizona	8959	UnitedHealth Group	95	Cigna	4
Lake Havasu City-Kingman, AZ	9408	UnitedHealth Group	97	Humana	3
Phoenix-Mesa-Chandler, AZ	9030	UnitedHealth Group	95	Cigna	4
Prescott Valley-Prescott, AZ	9503	UnitedHealth Group	97	Humana	2
Sierra Vista-Douglas, AZ	9526	UnitedHealth Group	98	Humana	2
Tucson, AZ	8507	UnitedHealth Group	92	Cigna	7
Arkansas	4029	UnitedHealth Group	55	BCBS AR	25
Fayetteville-Springdale-Rogers, AR	3484	UnitedHealth Group	43	BCBS AR	31
Fort Smith, AR-OK	5279	UnitedHealth Group	69	BCBS AR	17
Hot Springs, AR	4211	UnitedHealth Group	57	BCBS AR	23
Jonesboro, AR	3533	UnitedHealth Group	44	BCBS AR	30
Little Rock-North Little Rock-Conway, AR	4747	UnitedHealth Group	64	BCBS AR	20
Pine Bluff, AR	3850	UnitedHealth Group	52	BCBS AR	26
California	4944	UnitedHealth Group	64	Anthem	27
Bakersfield, CA	4847	Anthem	55	UnitedHealth Group	43
Chico, CA	5030	Anthem	55	UnitedHealth Group	45
Fresno, CA	4935	UnitedHealth Group	53	Anthem	46
Hanford-Corcoran, CA	5300	UnitedHealth Group	63	Anthem	37
Los Angeles-Long Beach-Anaheim, CA	4013	UnitedHealth Group	54	Anthem	30
Merced, CA	5100	Anthem	59	UnitedHealth Group	40
Modesto, CA	4882	UnitedHealth Group	53	Anthem	45
Napa, CA	4928	Anthem	51	UnitedHealth Group	49
Oxnard-Thousand Oaks-Ventura, CA	4587	UnitedHealth Group	52	Anthem	43
Redding, CA	5595	Anthem	67	UnitedHealth Group	33
Riverside-San Bernardino-Ontario, CA	4127	UnitedHealth Group	57	Anthem	27
Sacramento-Roseville-Folsom, CA	6093	UnitedHealth Group	75	Anthem	23
Salinas, CA	5194	UnitedHealth Group	60	Anthem	40
San Diego-Chula Vista-Carlsbad, CA	5708	UnitedHealth Group	73	Anthem	20
San Francisco-Oakland-Berkeley, CA	6773	UnitedHealth Group	81	Anthem	16
San Jose-Sunnyvale-Santa Clara, CA	7328	UnitedHealth Group	85	Anthem	13
San Luis Obispo-Paso Robles, CA	5104	Anthem	59	UnitedHealth Group	40
Santa Cruz-Watsonville, CA	5252	UnitedHealth Group	64	Anthem	33
Santa Maria-Santa Barbara, CA	3669	UnitedHealth Group	44	Anthem	39
Santa Rosa-Petaluma, CA	5982	UnitedHealth Group	73	Anthem	25
Stockton, CA	5264	UnitedHealth Group	64	Anthem	34
Vallejo, CA	6215	UnitedHealth Group	76	Anthem	22
Visalia, CA	4917	Anthem	53	UnitedHealth Group	46
Yuba City, CA	5036	Anthem	55	UnitedHealth Group	45

Table 4. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Colorado	6686	UnitedHealth Group	79	Anthem	19
Boulder, CO	6559	UnitedHealth Group	78	Anthem	21
Colorado Springs, CO	6351	UnitedHealth Group	77	Anthem	22
Denver-Aurora-Lakewood, CO	7428	UnitedHealth Group	85	Anthem	14
Fort Collins, CO	5351	UnitedHealth Group	65	Anthem	34
Grand Junction, CO	6236	UnitedHealth Group	75	Anthem	24
Greeley, CO	6577	UnitedHealth Group	79	Anthem	20
Pueblo, CO	6079	UnitedHealth Group	73	Anthem	26
Connecticut	4010	UnitedHealth Group	54	Anthem	29
Bridgeport-Stamford-Norwalk, CT	5358	UnitedHealth Group	70	Anthem	19
Hartford-East Hartford-Middletown, CT	3586	UnitedHealth Group	48	Anthem	30
New Haven-Milford, CT	3586	UnitedHealth Group	41	Anthem	39
Norwich-New London, CT	5148	UnitedHealth Group	65	Anthem	29
Delaware	7021	UnitedHealth Group	82	Highmark	18
District of Columbia	9821	UnitedHealth Group	99	Cigna	1
Washington-Arlington-Alexandria, DC-VA-MD-WV	6691	UnitedHealth Group	80	Anthem	18
Florida	9125	UnitedHealth Group	95	Cigna	3
Cape Coral-Fort Myers, FL	9685	UnitedHealth Group	98	Humana	1
Crestview-Fort Walton Beach-Destin, FL	9447	UnitedHealth Group	97	Humana	3
Deltona-Daytona Beach-Ormond Beach, FL	7987	UnitedHealth Group	89	BCBS FL	10
Gainesville, FL	9234	UnitedHealth Group	96	Humana	4
Homosassa Springs, FL	9788	UnitedHealth Group	99	Humana	1
Jacksonville, FL	9646	UnitedHealth Group	98	Humana	1
Lakeland-Winter Haven, FL	8096	UnitedHealth Group	89	Cigna	10
Miami-Fort Lauderdale-Pompano Beach, FL	8761	UnitedHealth Group	93	Cigna	6
Naples-Marco Island, FL	9645	UnitedHealth Group	98	Humana	1
North Port-Sarasota-Bradenton, FL	9705	UnitedHealth Group	99	Humana	1
Ocala, FL	8477	UnitedHealth Group	92	Cigna	7
Orlando-Kissimmee-Sanford, FL	9355	UnitedHealth Group	97	Cigna	2
Palm Bay-Melbourne-Titusville, FL	9244	UnitedHealth Group	96	Humana	2
Panama City, FL	9555	UnitedHealth Group	98	Humana	2
Pensacola-Ferry Pass-Brent, FL	9655	UnitedHealth Group	98	Humana	2
Port St. Lucie, FL	8152	UnitedHealth Group	90	Cigna	9
Punta Gorda, FL	9662	UnitedHealth Group	98	Humana	1
Sebastian-Vero Beach, FL	9468	UnitedHealth Group	97	Cigna	2
Tallahassee, FL	9575	UnitedHealth Group	98	Humana	2
Tampa-St. Petersburg-Clearwater, FL	9660	UnitedHealth Group	98	Humana	1
Georgia	4560	Anthem	54	UnitedHealth Group	40
Albany, GA	5128	Anthem	65	UnitedHealth Group	31
Athens-Clarke County, GA	5308	Anthem	69	UnitedHealth Group	22
Atlanta-Sandy Springs-Alpharetta, GA	4509	Anthem	49	UnitedHealth Group	46
Augusta-Richmond County, GA-SC	4431	Anthem	49	UnitedHealth Group	45
Brunswick, GA	4736	Anthem	59	UnitedHealth Group	34
Columbus, GA-AL	5619	Anthem	72	UnitedHealth Group	19
Dalton, GA	6652	Anthem	80	UnitedHealth Group	13

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Gainesville, GA	4893	Anthem	61	UnitedHealth Group	33
Hinesville, GA	5415	Anthem	70	UnitedHealth Group	20
Macon-Bibb County, GA	4799	Anthem	58	UnitedHealth Group	38
Rome, GA	5812	Anthem	73	UnitedHealth Group	19
Savannah, GA	4138	Anthem	49	UnitedHealth Group	40
Valdosta, GA	5305	Anthem	69	UnitedHealth Group	22
Warner Robins, GA	5952	Anthem	73	UnitedHealth Group	25
Idaho	6488	UnitedHealth Group	77	BC of ID	23
Boise City, ID	7652	UnitedHealth Group	86	BC of ID	14
Coeur d'Alene, ID	5051	BC of ID	55	UnitedHealth Group	45
Illinois	9417	UnitedHealth Group	97	Hlth Alliance	3
Bloomington, IL	5604	UnitedHealth Group	67	Hlth Alliance	33
Champaign-Urbana, IL	5911	Hlth Alliance	71	UnitedHealth Group	29
Chicago-Naperville-Elgin, IL-IN-WI	7624	UnitedHealth Group	86	Anthem	13
Davenport-Moline-Rock Island, IA-IL	9414	UnitedHealth Group	97	Wellmark (BCBS)	2
Kankakee, IL	9624	UnitedHealth Group	98	Hlth Alliance	2
Peoria, IL	7749	UnitedHealth Group	87	Hlth Alliance	13
Rockford, IL	9978	UnitedHealth Group	100	Hlth Alliance	0
Springfield, IL	7982	UnitedHealth Group	89	Hlth Alliance	11
Indiana	4713	Anthem	55	UnitedHealth Group	41
Bloomington, IN	5334	Anthem	68	UnitedHealth Group	25
Columbus, IN	3738	S.E. Indiana Hlth	45	Anthem	37
Elkhart-Goshen, IN	5019	Anthem	60	UnitedHealth Group	37
Evansville, IN-KY	4670	Anthem	54	UnitedHealth Group	41
Fort Wayne, IN	4888	Anthem	52	UnitedHealth Group	47
Indianapolis-Carmel-Anderson, IN	4810	Anthem	51	UnitedHealth Group	47
Kokomo, IN	6107	Anthem	74	UnitedHealth Group	26
Lafayette-West Lafayette, IN	4933	Anthem	52	UnitedHealth Group	48
Michigan City-La Porte, IN	5459	Anthem	66	UnitedHealth Group	34
Muncie, IN	6190	Anthem	75	UnitedHealth Group	25
South Bend-Mishawaka, IN-MI	4696	Anthem	56	UnitedHealth Group	39
Terre Haute, IN	6123	Anthem	74	UnitedHealth Group	25
Iowa	8367	UnitedHealth Group	91	Wellmark (BCBS)	9
Ames, IA	7138	UnitedHealth Group	83	Wellmark (BCBS)	17
Cedar Rapids, IA	7697	UnitedHealth Group	87	Wellmark (BCBS)	13
Davenport-Moline-Rock Island, IA-IL	9414	UnitedHealth Group	97	Wellmark (BCBS)	2
Des Moines-West Des Moines, IA	9009	UnitedHealth Group	95	Wellmark (BCBS)	5
Dubuque, IA	8608	UnitedHealth Group	92	Wellmark (BCBS)	8
Iowa City, IA	6453	UnitedHealth Group	77	Wellmark (BCBS)	23
Sioux City, IA-NE-SD	9118	UnitedHealth Group	95	Wellmark (BCBS)	5
Waterloo-Cedar Falls, IA	9264	UnitedHealth Group	96	Wellmark (BCBS)	4
Kansas	9808	UnitedHealth Group	99	Humana	1
Lawrence, KS	9650	UnitedHealth Group	98	Humana	2
Topeka, KS	9826	UnitedHealth Group	99	Humana	1
Wichita, KS	9880	UnitedHealth Group	99	Humana	1

Table 4. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kentucky	3974	UnitedHealth Group	46	Anthem	42
Bowling Green, KY	3833	Anthem	43	UnitedHealth Group	42
Elizabethtown-Fort Knox, KY	4032	Anthem	53	UnitedHealth Group	32
Lexington-Fayette, KY	3865	Anthem	48	UnitedHealth Group	36
Louisville/Jefferson County, KY-IN	4193	UnitedHealth Group	48	Anthem	42
Owensboro, KY	4362	Anthem	46	UnitedHealth Group	46
Louisiana	8949	UnitedHealth Group	94	Humana	5
Alexandria, LA	9157	UnitedHealth Group	96	Humana	4
Baton Rouge, LA	8694	UnitedHealth Group	93	Humana	7
Hammond, LA	8750	UnitedHealth Group	93	Humana	6
Houma-Thibodaux, LA	9085	UnitedHealth Group	95	Humana	5
Lafayette, LA	8855	UnitedHealth Group	94	Humana	6
Lake Charles, LA	8782	UnitedHealth Group	93	Humana	6
Monroe, LA	9216	UnitedHealth Group	96	Humana	4
New Orleans-Metairie, LA	9186	UnitedHealth Group	96	Humana	4
Shreveport-Bossier City, LA	8711	UnitedHealth Group	93	Humana	7
Maine	5105	Anthem	57	UnitedHealth Group	42
Bangor, ME	5153	Anthem	59	UnitedHealth Group	41
Lewiston-Auburn, ME	5058	Anthem	56	UnitedHealth Group	44
Portland-South Portland, ME	5009	Anthem	53	UnitedHealth Group	47
Maryland	9748	UnitedHealth Group	99	Cigna	1
Baltimore-Columbia-Towson, MD	9904	UnitedHealth Group	100	Cigna	0
Cumberland, MD-WV	9802	UnitedHealth Group	99	Hlth Plan Upper Ohio	1
Hagerstown-Martinsburg, MD-WV	8904	UnitedHealth Group	94	Cigna	4
Salisbury, MD-DE	8494	UnitedHealth Group	92	Highmark	8
Massachusetts	9807	UnitedHealth Group	99	Cigna	0
Boston-Cambridge-Newton, MA-NH	6363	UnitedHealth Group	76	Anthem	23
Springfield, MA	8436	UnitedHealth Group	92	EmblemHealth	6
Worcester, MA-CT	5475	UnitedHealth Group	69	Anthem	26
Michigan	6770	UnitedHealth Group	80	Spectrum Hlth	18
Ann Arbor, MI	5470	UnitedHealth Group	66	Spectrum Hlth	34
Battle Creek, MI	7771	UnitedHealth Group	87	Spectrum Hlth	13
Detroit-Warren-Dearborn, MI	6629	UnitedHealth Group	79	Spectrum Hlth	19
Flint, MI	5454	UnitedHealth Group	67	Spectrum Hlth	30
Grand Rapids-Kentwood, MI	6725	UnitedHealth Group	79	Spectrum Hlth	20
Kalamazoo-Portage, MI	8439	UnitedHealth Group	91	Spectrum Hlth	9
Niles, MI	6841	UnitedHealth Group	80	Spectrum Hlth	20
Minnesota	6953	UnitedHealth Group	81	HealthPartners	19
Duluth, MN-WI	6343	UnitedHealth Group	78	Anthem	15
Minneapolis-St. Paul-Bloomington, MN-WI	5851	UnitedHealth Group	74	HealthPartners	19
Rochester, MN	8940	UnitedHealth Group	94	HealthPartners	6
St. Cloud, MN	5446	UnitedHealth Group	65	HealthPartners	35
Mississippi	9980	UnitedHealth Group	100	Cigna	0
Gulfport-Biloxi, MS	9959	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 (%)
Missouri	7255	UnitedHealth Group	84	Anthem	16
Cape Girardeau, MO-IL	7175	UnitedHealth Group	83	Anthem	17
Columbia, MO	8909	UnitedHealth Group	94	Anthem	6
Jefferson City, MO	7384	UnitedHealth Group	85	Anthem	15
Joplin, MO	6016	UnitedHealth Group	73	Anthem	27
Kansas City, MO-KS	9862	UnitedHealth Group	99	Humana	0
Springfield, MO	7868	UnitedHealth Group	88	Anthem	12
St. Joseph, MO-KS	9980	UnitedHealth Group	100	Humana	0
St. Louis, MO-IL	7602	UnitedHealth Group	86	Anthem	14
Montana	9458	UnitedHealth Group	97	HCSC (BCBS)	3
Nebraska	9999	UnitedHealth Group	100	Cigna	0
Lincoln, NE	10000	UnitedHealth Group	100	-	-
Omaha-Council Bluffs, NE-IA	9898	UnitedHealth Group	99	Wellmark (BCBS)	1
Nevada	6032	UnitedHealth Group	73	Anthem	27
Las Vegas-Henderson-Paradise, NV	6231	UnitedHealth Group	75	Anthem	24
Reno, NV	7107	UnitedHealth Group	82	Anthem	17
New Hampshire	4885	UnitedHealth Group	55	Anthem	43
Manchester-Nashua, NH	5098	UnitedHealth Group	60	Anthem	39
New Jersey	5059	Horizon BCBS	60	UnitedHealth Group	39
Atlantic City-Hammonton, NJ	8572	Horizon BCBS	92	UnitedHealth Group	7
Ocean City, NJ	8935	Horizon BCBS	94	UnitedHealth Group	5
Trenton-Princeton, NJ	5726	Horizon BCBS	70	UnitedHealth Group	29
Vineland-Bridgeton, NJ	8410	Horizon BCBS	91	UnitedHealth Group	8
New Mexico	6949	UnitedHealth Group	81	Presbyterian	19
Albuquerque, NM	6135	UnitedHealth Group	74	Presbyterian	26
Farmington, NM	9649	UnitedHealth Group	98	Presbyterian	2
Santa Fe, NM	8403	UnitedHealth Group	91	Presbyterian	9
New York	6614	UnitedHealth Group	80	Anthem	10
Albany-Schenectady-Troy, NY	4688	UnitedHealth Group	58	CDPHP	36
Buffalo-Cheektowaga, NY	6857	Independent Hlth	82	UnitedHealth Group	12
Kingston, NY	8439	UnitedHealth Group	92	Anthem	7
New York-Newark-Jersey City, NY-NJ-PA	4871	UnitedHealth Group	64	Horizon BCBS	26
Poughkeepsie-Newburgh-Middletown, NY	6760	UnitedHealth Group	80	Anthem	19
Rochester, NY	4845	UnitedHealth Group	54	Lifetime Hlthcare	44
Syracuse, NY	8968	UnitedHealth Group	95	Lifetime Hlthcare	5
Utica-Rome, NY	9808	UnitedHealth Group	99	CDPHP	1
North Carolina	8527	UnitedHealth Group	92	BCBS NC	7
Asheville, NC	8425	UnitedHealth Group	91	BCBS NC	9
Burlington, NC	8630	UnitedHealth Group	93	BCBS NC	7
Charlotte-Concord-Gastonia, NC-SC	8878	UnitedHealth Group	94	BCBS NC	6
Durham-Chapel Hill, NC	8270	UnitedHealth Group	91	BCBS NC	9
Fayetteville, NC	8160	UnitedHealth Group	90	BCBS NC	10
Greensboro-High Point, NC	9175	UnitedHealth Group	96	BCBS NC	4
Hickory-Lenoir-Morganton, NC	9040	UnitedHealth Group	95	BCBS NC	5
Raleigh-Cary, NC	8888	UnitedHealth Group	94	BCBS NC	5

Table 4. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Rocky Mount, NC	8396	UnitedHealth Group	91	BCBS NC	9
Wilmington, NC	9270	UnitedHealth Group	96	BCBS NC	4
Winston-Salem, NC	8586	UnitedHealth Group	92	BCBS NC	8
North Dakota	9890	UnitedHealth Group	99	HealthPartners	1
Fargo, ND-MN	9629	UnitedHealth Group	98	HealthPartners	2
Ohio	4508	UnitedHealth Group	58	Anthem	32
Akron, OH	3918	UnitedHealth Group	50	Anthem	37
Canton-Massillon, OH	3985	UnitedHealth Group	54	Anthem	32
Cincinnati, OH-KY-IN	4757	UnitedHealth Group	60	Anthem	33
Cleveland-Elyria, OH	4112	UnitedHealth Group	56	Anthem	29
Columbus, OH	6347	UnitedHealth Group	77	Anthem	21
Dayton-Kettering, OH	5181	UnitedHealth Group	63	Anthem	34
Lima, OH	3294	UnitedHealth Group	43	Medical Mutual	28
Mansfield, OH	4690	UnitedHealth Group	62	Anthem	28
Springfield, OH	4392	UnitedHealth Group	60	Anthem	25
Toledo, OH	3168	UnitedHealth Group	39	Anthem	30
Weirton-Steubenville, WV-OH	3225	Anthem	37	UnitedHealth Group	35
Youngstown-Warren-Boardman, OH-PA	3468	UnitedHealth Group	44	Anthem	34
Oklahoma	9994	UnitedHealth Group	100	Cigna	0
Oklahoma City, OK	9989	UnitedHealth Group	100	Cigna	0
Tulsa, OK	9996	UnitedHealth Group	100	Cigna	0
Oregon	9253	UnitedHealth Group	96	Centene	4
Albany-Lebanon, OR	10000	UnitedHealth Group	100	-	-
Eugene-Springfield, OR	10000	UnitedHealth Group	100	-	-
Portland-Vancouver-Hillsboro, OR-WA	9204	UnitedHealth Group	96	Centene	4
Salem, OR	10000	UnitedHealth Group	100	-	-
Pennsylvania	8006	UnitedHealth Group	89	Independence Hlth Grp	10
Allentown-Bethlehem-Easton, PA-NJ	5047	UnitedHealth Group	57	Horizon BCBS	42
Chambersburg-Waynesboro, PA	9893	UnitedHealth Group	99	Cigna	1
East Stroudsburg, PA	9892	UnitedHealth Group	99	Cigna	1
Erie, PA	10000	UnitedHealth Group	100	-	-
Harrisburg-Carlisle, PA	9959	UnitedHealth Group	100	Cigna	0
Lancaster, PA	9898	UnitedHealth Group	99	Cigna	0
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4108	UnitedHealth Group	54	Horizon BCBS	33
Pittsburgh, PA	9838	UnitedHealth Group	99	UPMC	1
Reading, PA	9953	UnitedHealth Group	100	Independence Hlth Grp	0
Scranton--Wilkes-Barre, PA	9621	UnitedHealth Group	98	Geisinger	2
York-Hanover, PA	9965	UnitedHealth Group	100	Cigna	0
Rhode Island	9962	UnitedHealth Group	100	EmblemHealth	0
Providence-Warwick, RI-MA	9958	UnitedHealth Group	100	Cigna	0
South Carolina	9957	UnitedHealth Group	100	Cigna	0
Charleston-North Charleston, SC	9969	UnitedHealth Group	100	Cigna	0
Columbia, SC	9997	UnitedHealth Group	100	Cigna	0
Florence, SC	9991	UnitedHealth Group	100	Cigna	0
Greenville-Anderson, SC	9976	UnitedHealth Group	100	Cigna	0

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Hilton Head Island-Bluffton, SC	9619	UnitedHealth Group	98	Cigna	2
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	9602	UnitedHealth Group	98	BCBS NC	2
Spartanburg, SC	9968	UnitedHealth Group	100	Cigna	0
South Dakota	9950	UnitedHealth Group	100	HealthPartners	0
Sioux Falls, SD	9940	UnitedHealth Group	100	HealthPartners	0
Tennessee	9126	UnitedHealth Group	95	Humana	3
Chattanooga, TN-GA	4234	UnitedHealth Group	57	Anthem	29
Clarksville, TN-KY	4455	UnitedHealth Group	58	Anthem	31
Cleveland, TN	8518	UnitedHealth Group	92	Humana	4
Jackson, TN	8915	UnitedHealth Group	94	Humana	5
Johnson City, TN	9394	UnitedHealth Group	97	Humana	3
Kingsport-Bristol, TN-VA	4945	UnitedHealth Group	57	Anthem	41
Knoxville, TN	9560	UnitedHealth Group	98	Humana	2
Memphis, TN-MS-AR	9140	UnitedHealth Group	96	Humana	2
Morristown, TN	9457	UnitedHealth Group	97	Humana	3
Nashville-Davidson--Murfreesboro--Franklin, TN	9499	UnitedHealth Group	97	Humana	2
Texas	6326	UnitedHealth Group	78	HCSC (BCBS)	16
Abilene, TX	5915	UnitedHealth Group	74	HCSC (BCBS)	21
Amarillo, TX	6341	UnitedHealth Group	77	HCSC (BCBS)	19
Austin-Round Rock-Georgetown, TX	6496	UnitedHealth Group	78	HCSC (BCBS)	18
Beaumont-Port Arthur, TX	5953	UnitedHealth Group	75	HCSC (BCBS)	17
Brownsville-Harlingen, TX	6341	UnitedHealth Group	78	HCSC (BCBS)	17
College Station-Bryan, TX	5109	UnitedHealth Group	69	HCSC (BCBS)	15
Corpus Christi, TX	6960	UnitedHealth Group	82	HCSC (BCBS)	15
Dallas-Fort Worth-Arlington, TX	6873	UnitedHealth Group	81	HCSC (BCBS)	16
El Paso, TX	5696	UnitedHealth Group	72	HCSC (BCBS)	20
Houston-The Woodlands-Sugar Land, TX	5793	UnitedHealth Group	74	HCSC (BCBS)	14
Killeen-Temple, TX	4575	UnitedHealth Group	64	HCSC (BCBS)	16
Laredo, TX	6176	UnitedHealth Group	76	HCSC (BCBS)	18
Longview, TX	7102	UnitedHealth Group	83	HCSC (BCBS)	14
Lubbock, TX	5830	UnitedHealth Group	73	HCSC (BCBS)	23
McAllen-Edinburg-Mission, TX	6465	UnitedHealth Group	79	HCSC (BCBS)	15
Midland, TX	6752	UnitedHealth Group	81	HCSC (BCBS)	15
Odessa, TX	6382	UnitedHealth Group	78	HCSC (BCBS)	17
San Angelo, TX	5863	UnitedHealth Group	73	HCSC (BCBS)	21
San Antonio-New Braunfels, TX	6680	UnitedHealth Group	80	HCSC (BCBS)	16
Sherman-Denison, TX	6330	UnitedHealth Group	77	HCSC (BCBS)	19
Texarkana, TX-AR	4154	UnitedHealth Group	61	BCBS AR	14
Tyler, TX	6769	UnitedHealth Group	81	HCSC (BCBS)	15
Victoria, TX	6357	UnitedHealth Group	78	HCSC (BCBS)	18
Waco, TX	4349	UnitedHealth Group	59	Baylor Scott & White	27
Wichita Falls, TX	5843	UnitedHealth Group	73	HCSC (BCBS)	22
Utah	9973	UnitedHealth Group	100	Cigna	0
Logan, UT-ID	10000	UnitedHealth Group	100	-	-
Ogden-Clearfield, UT	9977	UnitedHealth Group	100	Cigna	0

Table 4. (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2019. POS product markets**

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Provo-Orem, UT	9968	UnitedHealth Group	100	Cigna	0
Salt Lake City, UT	9971	UnitedHealth Group	100	Cigna	0
St. George, UT	9974	UnitedHealth Group	100	Cigna	0
Vermont	7035	BCBS VT	82	UnitedHealth Group	16
Burlington-South Burlington, VT	6693	BCBS VT	79	UnitedHealth Group	21
Virginia	4098	UnitedHealth Group	48	Anthem	42
Blacksburg-Christiansburg, VA	5530	Anthem	66	UnitedHealth Group	34
Charlottesville, VA	3865	Anthem	48	UnitedHealth Group	36
Harrisonburg, VA	4534	Anthem	61	Sentara (Optima Hlth)	24
Lynchburg, VA	5654	Anthem	69	UnitedHealth Group	30
Richmond, VA	4936	Anthem	53	UnitedHealth Group	46
Roanoke, VA	4992	Anthem	53	UnitedHealth Group	47
Staunton, VA	4804	Anthem	63	UnitedHealth Group	28
Virginia Beach-Norfolk-Newport News, VA-NC	3475	Sentara (Optima Hlth)	39	Anthem	38
Winchester, VA-WV	4459	Anthem	50	UnitedHealth Group	44
Washington	9921	UnitedHealth Group	100	Cigna	0
Kennewick-Richland, WA	9990	UnitedHealth Group	100	Cigna	0
Olympia-Lacey-Tumwater, WA	9982	UnitedHealth Group	100	Cigna	0
Seattle-Tacoma-Bellevue, WA	9891	UnitedHealth Group	99	Cigna	1
Spokane-Spokane Valley, WA	9991	UnitedHealth Group	100	Cigna	0
West Virginia	8060	UnitedHealth Group	89	Hlth Plan Upper Ohio	6
Charleston, WV	8663	UnitedHealth Group	93	Hlth Plan Upper Ohio	7
Huntington-Ashland, WV-KY-OH	4349	Anthem	49	UnitedHealth Group	43
Wheeling, WV-OH	4268	UnitedHealth Group	48	Anthem	44
Wisconsin	5989	UnitedHealth Group	75	Anthem	17
Appleton, WI	7593	UnitedHealth Group	87	Anthem	8
Eau Claire, WI	5053	UnitedHealth Group	66	Anthem	27
Fond du Lac, WI	6921	UnitedHealth Group	83	Anthem	7
Green Bay, WI	7252	UnitedHealth Group	85	Anthem	8
Janesville-Beloit, WI	2548	UnitedHealth Group	38	Anthem	26
La Crosse-Onalaska, WI-MN	5325	UnitedHealth Group	69	Anthem	23
Madison, WI	2365	UnitedHealth Group	31	Anthem	25
Milwaukee-Waukesha, WI	7383	UnitedHealth Group	85	Anthem	13
Oshkosh-Neenah, WI	7520	UnitedHealth Group	86	Anthem	10
Racine, WI	7814	UnitedHealth Group	88	Anthem	10
Sheboygan, WI	7536	UnitedHealth Group	86	Anthem	10
Wausau-Weston, WI	5846	UnitedHealth Group	74	Anthem	18
Wyoming	10000	UnitedHealth Group	100	-	-

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical Program | January 1, 2019 | Managed Market Surveyor | Selected Geographies | January 1, 2019 | Enterprise License © 2019 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, 2019 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	9854	BCBS AL	99	Bright Health	1
Anniston-Oxford, AL	10000	BCBS AL	100	-	-
Auburn-Opelika, AL	10000	BCBS AL	100	-	-
Birmingham-Hoover, AL	9363	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	-	-
Alaska	10000	Premera	100	-	-
Anchorage, AK	10000	Premera	100	-	-
Fairbanks, AK	10000	Premera	100	-	-
Arizona	4253	Centene	55	BCBS AZ	34
Flagstaff, AZ	10000	BCBS AZ	100	-	-
Lake Havasu City-Kingman, AZ	10000	BCBS AZ	100	-	-
Phoenix-Mesa-Chandler, AZ	6134	Centene	77	Bright Health	8
Prescott Valley-Prescott, AZ	10000	BCBS AZ	100	-	-
Sierra Vista-Douglas, AZ	10000	BCBS AZ	100	-	-
Tucson, AZ	4687	BCBS AZ	60	Centene	33
Yuma, AZ	10000	BCBS AZ	100	-	-
Arkansas	5370	BCBS AR	64	Centene	36
Fayetteville-Springdale-Rogers, AR	5370	BCBS AR	64	Centene	36
Fort Smith, AR-OK	3473	BCBS AR	44	HCSC (BCBS)	31
Hot Springs, AR	5369	BCBS AR	64	Centene	36
Jonesboro, AR	5371	BCBS AR	64	Centene	36
Little Rock-North Little Rock-Conway, AR	5370	BCBS AR	64	Centene	36
Pine Bluff, AR	5368	BCBS AR	64	Centene	36
California	2411	Kaiser	35	BS of CA	31
Bakersfield, CA	4821	BS of CA	63	Kaiser	27
Chico, CA	5004	BS of CA	52	Anthem	48
El Centro, CA	8342	Molina Hlthcare	91	BS of CA	9
Fresno, CA	5595	BS of CA	67	Kaiser	33
Hanford-Corcoran, CA	8457	BS of CA	92	Kaiser	8
Los Angeles-Long Beach-Anaheim, CA	2174	BS of CA	29	Centene	24
Madera, CA	5609	BS of CA	67	Kaiser	33
Merced, CA	8088	Anthem	89	BS of CA	10
Modesto, CA	5266	Kaiser	68	Anthem	25
Napa, CA	5794	Kaiser	74	Western Hlth Advantage	14
Oxnard-Thousand Oaks-Ventura, CA	6116	BS of CA	74	Kaiser	26
Redding, CA	5143	Anthem	59	BS of CA	41
Riverside-San Bernardino-Ontario, CA	2854	BS of CA	36	Centene	28

Table 5. (continued)Market concentration (HHI) and largest insurers' market shares, as of July 1, 2019. *Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Sacramento-Roseville-Folsom, CA	5259	Kaiser	66	BS of CA	29
Salinas, CA	9699	BS of CA	98	Kaiser	2
San Diego-Chula Vista-Carlsbad, CA	2102	Kaiser	28	Centene	21
San Francisco-Oakland-Berkeley, CA	5621	Kaiser	72	BS of CA	21
San Jose-Sunnyvale-Santa Clara, CA	3306	Kaiser	47	Valley Hlth	28
San Luis Obispo-Paso Robles, CA	9997	BS of CA	100	Kaiser	0
Santa Cruz-Watsonville, CA	4775	Kaiser	58	BS of CA	37
Santa Maria-Santa Barbara, CA	9992	BS of CA	100	Kaiser	0
Santa Rosa-Petaluma, CA	5584	Kaiser	72	Western Hlth Advantage	16
Stockton, CA	6202	Kaiser	76	Anthem	18
Vallejo, CA	7601	Kaiser	87	Western Hlth Advantage	8
Visalia, CA	6881	Anthem	82	BS of CA	15
Yuba City, CA	4069	BS of CA	47	Anthem	42
Colorado	2702	Kaiser	38	Anthem	28
Boulder, CO	3337	Kaiser	47	Anthem	24
Colorado Springs, CO	3843	Kaiser	56	Bright Health	20
Denver-Aurora-Lakewood, CO	2897	Kaiser	41	Cigna	27
Fort Collins, CO	5012	Kaiser	61	Anthem	36
Grand Junction, CO	5618	Anthem	68	UnitedHealth Group	32
Greeley, CO	4771	Kaiser	55	Anthem	42
Pueblo, CO	5513	Anthem	66	Kaiser	33
Connecticut	6727	EmblemHealth	79	Anthem	21
Bridgeport-Stamford-Norwalk, CT	6792	EmblemHealth	80	Anthem	20
Hartford-East Hartford-Middletown, CT	6911	EmblemHealth	81	Anthem	19
New Haven-Milford, CT	6829	EmblemHealth	80	Anthem	20
Norwich-New London, CT	5454	EmblemHealth	65	Anthem	35
Delaware	10000	Highmark	100	-	-
Dover, DE	10000	Highmark	100	-	-
District of Columbia	7095	CareFirst	82	Kaiser	18
Washington-Arlington-Alexandria, DC-VA-MD-WV	3180	Kaiser	37	Cigna	35
Florida	5029	BCBS FL	63	Centene	32
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	6428	Centene	77	BCBS FL	22
Gainesville, FL	9874	BCBS FL	99	Centene	1
Homosassa Springs, FL	7122	BCBS FL	83	Centene	17
Jacksonville, FL	7274	BCBS FL	84	Centene	15
Lakeland-Winter Haven, FL	6080	BCBS FL	74	Centene	23
Miami-Fort Lauderdale-Pompano Beach, FL	4599	Centene	55	BCBS FL	40
Naples-Marco Island, FL	10000	BCBS FL	100	-	-
North Port-Sarasota-Bradenton, FL	7863	BCBS FL	88	Centene	12
Ocala, FL	9815	BCBS FL	99	Centene	1
Orlando-Kissimmee-Sanford, FL	6489	BCBS FL	79	Oscar	14
Palm Bay-Melbourne-Titusville, FL	9174	BCBS FL	96	Health First Hlth	4
Panama City, FL	10000	BCBS FL	100	-	-

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Pensacola-Ferry Pass-Brent, FL	10000	BCBS FL	100	-	-
Port St. Lucie, FL	6871	BCBS FL	81	Centene	19
Punta Gorda, FL	8301	BCBS FL	91	Centene	9
Sebastian-Vero Beach, FL	10000	BCBS FL	100	-	-
Sebring-Avon Park, FL	10000	BCBS FL	100	-	-
Tallahassee, FL	10000	BCBS FL	100	-	-
Tampa-St. Petersburg-Clearwater, FL	5752	BCBS FL	71	Centene	27
The Villages, FL	10000	BCBS FL	100	-	-
Georgia	4352	Centene	60	Anthem	26
Albany, GA	10000	Centene	100	-	-
Athens-Clarke County, GA	9431	Centene	97	Anthem	3
Atlanta-Sandy Springs-Alpharetta, GA	4328	Centene	56	Anthem	32
Augusta-Richmond County, GA-SC	5041	BCBS SC	55	Anthem	45
Brunswick, GA	10000	Centene	100	-	-
Columbus, GA-AL	7127	Centene	83	BCBS AL	17
Dalton, GA	5123	Alliant Hlth Plans	58	Centene	42
Gainesville, GA	8702	Alliant Hlth Plans	93	Anthem	6
Hinesville, GA	10000	Centene	100	-	-
Macon-Bibb County, GA	9503	Centene	97	Anthem	2
Rome, GA	8353	Alliant Hlth Plans	91	Anthem	8
Savannah, GA	10000	Centene	100	-	-
Valdosta, GA	10000	Anthem	100	-	-
Warner Robins, GA	10000	Centene	100	-	-
Hawaii	5338	HMSA (BCBS HI)	63	Kaiser	37
Kahului-Wailuku-Lahaina, HI	5017	Kaiser	53	HMSA (BCBS HI)	47
Urban Honolulu, HI	5705	HMSA (BCBS HI)	69	Kaiser	31
Idaho	3879	Intermountain	47	BC of ID	38
Boise City, ID	4095	Intermountain	54	BC of ID	31
Coeur d'Alene, ID	5003	BC of ID	61	Montana Health CO-OP	35
Idaho Falls, ID	5556	Intermountain	70	BC of ID	25
Lewiston, ID-WA	6837	BC of ID	81	Premera	18
Pocatello, ID	9039	BC of ID	95	Montana Health CO-OP	5
Twin Falls, ID	4450	Intermountain	61	Montana Health CO-OP	22
Illinois	6360	HCSC (BCBS)	79	Hlth Alliance	9
Bloomington, IL	6277	HCSC (BCBS)	75	Hlth Alliance	25
Carbondale-Marion, IL	5308	HCSC (BCBS)	62	Hlth Alliance	38
Champaign-Urbana, IL	9472	Hlth Alliance	97	HCSC (BCBS)	3
Chicago-Naperville-Elgin, IL-IN-WI	6116	HCSC (BCBS)	77	Centene	13
Danville, IL	7692	Hlth Alliance	87	HCSC (BCBS)	13
Davenport-Moline-Rock Island, IA-IL	3962	HCSC (BCBS)	52	Medica	33
Decatur, IL	5113	HCSC (BCBS)	58	Hlth Alliance	42
Kankakee, IL	3648	HCSC (BCBS)	48	Hlth Alliance	28
Peoria, IL	5004	HCSC (BCBS)	51	Hlth Alliance	49
Rockford, IL	8642	HCSC (BCBS)	93	Quartz	7
Springfield, IL	5048	HCSC (BCBS)	55	Hlth Alliance	45

Table 5. (continued)Market concentration (HHI) and largest insurers' market shares, as of July 1, 2019. *Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Indiana	5220	Centene	60	CareSource	40
Bloomington, IN	7008	CareSource	82	Centene	18
Columbus, IN	7231	CareSource	83	Centene	17
Elkhart-Goshen, IN	6026	Centene	73	CareSource	27
Evansville, IN-KY	7421	Centene	85	Anthem	15
Fort Wayne, IN	6794	Centene	80	CareSource	20
Indianapolis-Carmel-Anderson, IN	5051	Centene	55	CareSource	45
Kokomo, IN	5305	Centene	62	CareSource	38
Lafayette-West Lafayette, IN	6397	CareSource	76	Centene	24
Michigan City-La Porte, IN	5121	Centene	58	CareSource	42
Muncie, IN	6685	CareSource	79	Centene	21
South Bend-Mishawaka, IN-MI	3508	CareSource	43	Centene	38
Terre Haute, IN	5249	Centene	61	CareSource	39
Iowa	8866	Medica	94	Wellmark (BCBS)	6
Ames, IA	8852	Medica	94	Wellmark (BCBS)	6
Cedar Rapids, IA	8863	Medica	94	Wellmark (BCBS)	6
Davenport-Moline-Rock Island, IA-IL	3962	HCSC (BCBS)	52	Medica	33
Des Moines-West Des Moines, IA	8867	Medica	94	Wellmark (BCBS)	6
Dubuque, IA	8860	Medica	94	Wellmark (BCBS)	6
Iowa City, IA	8860	Medica	94	Wellmark (BCBS)	6
Sioux City, IA-NE-SD	6517	Medica	80	Sanford	9
Waterloo-Cedar Falls, IA	8852	Medica	94	Wellmark (BCBS)	6
Kansas	4879	BCBS KS	65	Centene	24
Lawrence, KS	9293	BCBS KS	96	Medica	4
Manhattan, KS	9287	BCBS KS	96	Medica	4
Topeka, KS	9296	BCBS KS	96	Medica	4
Wichita, KS	9295	BCBS KS	96	Medica	4
Kentucky	5120	Anthem	58	CareSource	42
Bowling Green, KY	10000	Anthem	100	-	-
Elizabethtown-Fort Knox, KY	9465	Anthem	97	CareSource	3
Lexington-Fayette, KY	5136	CareSource	58	Anthem	42
Louisville/Jefferson County, KY-IN	3877	CareSource	46	Anthem	40
Owensboro, KY	10000	Anthem	100	-	-
Louisiana	8142	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Alexandria, LA	8135	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Baton Rouge, LA	8144	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Hammond, LA	8140	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Houma-Thibodaux, LA	8138	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Lafayette, LA	8137	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Lake Charles, LA	8143	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Monroe, LA	8148	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
New Orleans-Metairie, LA	8142	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Shreveport-Bossier City, LA	8140	LA Hlth Serv & Ind (BCBS)	90	Vantage Hlth	10
Maine	3499	Community Hlth Options	42	Anthem	34
Bangor, ME	3984	Community Hlth Options	48	Anthem	38

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lewiston-Auburn, ME	3492	Community Hlth Options	42	Anthem	33
Portland-South Portland, ME	3382	Community Hlth Options	39	Anthem	31
Maryland	5060	CareFirst	55	Kaiser	45
Baltimore-Columbia-Towson, MD	5095	CareFirst	57	Kaiser	43
California-Lexington Park, MD	10000	CareFirst	100	-	-
Cumberland, MD-WV	7184	CareFirst	83	Highmark	17
Hagerstown-Martinsburg, MD-WV	5596	CareFirst	67	Highmark	32
Salisbury, MD-DE	4999	CareFirst	51	Highmark	49
Massachusetts	4112	Tufts	55	BMC HealthNet	32
Barnstable Town, MA	4168	Tufts	55	BMC HealthNet	33
Boston-Cambridge-Newton, MA-NH	3797	Tufts	53	BMC HealthNet	31
Pittsfield, MA	3531	Tufts	50	BMC HealthNet	30
Springfield, MA	3249	Tufts	47	BMC HealthNet	27
Worcester, MA-CT	3410	Tufts	50	BMC HealthNet	29
Michigan	4939	BCBS MI	68	Spectrum Hlth	17
Ann Arbor, MI	5278	BCBS MI	70	Spectrum Hlth	18
Battle Creek, MI	6163	BCBS MI	76	Spectrum Hlth	20
Bay City, MI	6537	BCBS MI	78	Spectrum Hlth	20
Detroit-Warren-Dearborn, MI	4345	BCBS MI	62	Spectrum Hlth	16
Flint, MI	4683	BCBS MI	65	Spectrum Hlth	17
Grand Rapids-Kentwood, MI	5101	BCBS MI	69	Spectrum Hlth	18
Jackson, MI	6157	BCBS MI	76	Spectrum Hlth	20
Kalamazoo-Portage, MI	6001	BCBS MI	75	Spectrum Hlth	20
Lansing-East Lansing, MI	4011	Sparrow (Physicians HP)	48	BCBS MI	39
Midland, MI	6536	BCBS MI	78	Spectrum Hlth	20
Monroe, MI	6004	BCBS MI	75	Spectrum Hlth	20
Muskegon, MI	6158	BCBS MI	76	Spectrum Hlth	20
Niles, MI	6157	BCBS MI	76	Spectrum Hlth	20
Saginaw, MI	6538	BCBS MI	78	Spectrum Hlth	20
Minnesota	2588	UCare	32	Medica	24
Duluth, MN-WI	3182	UCare	48	Medica	23
Mankato, MN	5068	Medica	56	BCBS MN	44
Minneapolis-St. Paul-Bloomington, MN-WI	3287	HealthPartners	40	UCare	38
Rochester, MN	5068	Medica	56	BCBS MN	44
St. Cloud, MN	3508	HealthPartners	52	UCare	21
Mississippi	10000	Centene	100	-	-
Gulfport-Biloxi, MS	10000	Centene	100	-	-
Hattiesburg, MS	10000	Centene	100	-	-
Jackson, MS	10000	Centene	100	-	-
Missouri	3706	Centene	47	Cigna	35
Cape Girardeau, MO-IL	9470	Anthem	97	HCSC (BCBS)	2
Columbia, MO	6809	Cigna	80	Anthem	20
Jefferson City, MO	10000	Anthem	100	-	-
Joplin, MO	10000	Centene	100	-	-
Kansas City, MO-KS	3864	Centene	53	Cigna	27

Table 5. (continued)Market concentration (HHI) and largest insurers' market shares, as of July 1, 2019. *Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Springfield, MO	10000	Centene	100	-	-
St. Joseph, MO-KS	8867	Centene	94	BCBS KS	6
St. Louis, MO-IL	3900	Cigna	48	Centene	37
Montana	3435	HCSC (BCBS)	38	Montana Health CO-OP	37
Billings, MT	4711	HCSC (BCBS)	58	Montana Health CO-OP	37
Great Falls, MT	3490	HCSC (BCBS)	40	Montana Health CO-OP	37
Missoula, MT	3746	HCSC (BCBS)	46	Montana Health CO-OP	37
Nebraska	10000	Medica	100	-	-
Grand Island, NE	10000	Medica	100	-	-
Lincoln, NE	10000	Medica	100	-	-
Omaha-Council Bluffs, NE-IA	9925	Medica	100	Wellmark (BCBS)	0
Nevada	5048	UnitedHealth Group	55	Centene	45
Carson City, NV	10000	Centene	100	-	-
Las Vegas-Henderson-Paradise, NV	5197	UnitedHealth Group	60	Centene	40
Reno, NV	5175	UnitedHealth Group	59	Centene	41
New Hampshire	4915	Anthem	64	Centene	28
Manchester-Nashua, NH	4786	Anthem	63	Centene	28
New Jersey	4601	Independence Hlth Grp	50	Horizon BCBS	45
Atlantic City-Hammonton, NJ	5014	Independence Hlth Grp	53	Horizon BCBS	47
Ocean City, NJ	5014	Independence Hlth Grp	53	Horizon BCBS	47
Trenton-Princeton, NJ	4520	Independence Hlth Grp	50	Horizon BCBS	45
Vineland-Bridgeton, NJ	5014	Independence Hlth Grp	53	Horizon BCBS	47
New Mexico	4971	Molina Hlthcare	61	New Mexico Hlth Conn.	35
Albuquerque, NM	4708	Molina Hlthcare	52	New Mexico Hlth Conn.	44
Las Cruces, NM	6217	Molina Hlthcare	77	New Mexico Hlth Conn.	19
Santa Fe, NM	4997	Molina Hlthcare	62	New Mexico Hlth Conn.	34
New York	1981	Centene	39	Healthfirst	15
Albany-Schenectady-Troy, NY	2637	Centene	34	CDPHP	26
Binghamton, NY	4544	Centene	58	Lifetime Hlthcare	34
Buffalo-Cheektowaga, NY	3143	Centene	40	HealthNow NY (BCBS)	29
Glens Falls, NY	3284	Centene	49	HealthNow NY (BCBS)	22
Ithaca, NY	6673	Lifetime Hlthcare	79	MVP Hlth Care	21
Kingston, NY	3918	Centene	51	MVP Hlth Care	36
New York-Newark-Jersey City, NY-NJ-PA	1643	Independence Hlth Grp	24	Horizon BCBS	22
Poughkeepsie-Newburgh-Middletown, NY	5441	Centene	71	MVP Hlth Care	20
Rochester, NY	4161	MVP Hlth Care	50	Lifetime Hlthcare	39
Syracuse, NY	4429	Centene	52	Lifetime Hlthcare	41
Utica-Rome, NY	3721	Centene	49	Lifetime Hlthcare	30
North Carolina	9554	BCBS NC	98	Centene	1
Asheville, NC	10000	BCBS NC	100	-	-
Burlington, NC	10000	BCBS NC	100	-	-
Charlotte-Concord-Gastonia, NC-SC	8005	BCBS NC	89	BCBS SC	11
Durham-Chapel Hill, NC	8566	BCBS NC	92	Centene	5
Fayetteville, NC	10000	BCBS NC	100	-	-
Goldensboro, NC	10000	BCBS NC	100	-	-

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Greensboro-High Point, NC	10000	BCBS NC	100	-	-
Greenville, NC	10000	BCBS NC	100	-	-
Hickory-Lenoir-Morganton, NC	10000	BCBS NC	100	-	-
Jacksonville, NC	10000	BCBS NC	100	-	-
New Bern, NC	10000	BCBS NC	100	-	-
Raleigh-Cary, NC	7555	BCBS NC	86	Centene	10
Rocky Mount, NC	6013	BCBS NC	73	Cigna	27
Wilmington, NC	10000	BCBS NC	100	-	-
Winston-Salem, NC	10000	BCBS NC	100	-	-
Ohio	2439	Medical Mutual	38	CareSource	26
Akron, OH	3535	Medical Mutual	42	CareSource	40
Canton-Massillon, OH	4474	Centene	62	Aultman Hlth	23
Cincinnati, OH-KY-IN	2735	CareSource	34	Centene	33
Cleveland-Elyria, OH	4258	Medical Mutual	59	CareSource	21
Columbus, OH	3778	Medical Mutual	51	CareSource	28
Dayton-Kettering, OH	3529	Centene	41	CareSource	37
Mansfield, OH	9969	Medical Mutual	100	CareSource	0
Springfield, OH	3538	Centene	42	Medical Mutual	36
Toledo, OH	3090	Medical Mutual	45	CareSource	27
Weirton-Steubenville, WV-OH	5659	CareSource	73	Anthem	16
Youngstown-Warren-Boardman, OH-PA	2501	Medical Mutual	26	CareSource	25
Oklahoma	9579	HCSC (BCBS)	98	Medica	2
Enid, OK	9581	HCSC (BCBS)	98	Medica	2
Lawton, OK	9581	HCSC (BCBS)	98	Medica	2
Oklahoma City, OK	9579	HCSC (BCBS)	98	Medica	2
Tulsa, OK	9579	HCSC (BCBS)	98	Medica	2
Oregon	2765	Providence Hlth	38	Kaiser	25
Albany-Lebanon, OR	5863	Providence Hlth	71	Kaiser	29
Bend, OR	6946	PacificSource	82	Providence Hlth	13
Corvallis, OR	6276	Providence Hlth	75	Kaiser	25
Eugene-Springfield, OR	3300	PacificSource	47	Providence Hlth	25
Grants Pass, OR	8459	Moda Health	92	Providence Hlth	8
Medford, OR	7435	Moda Health	85	Providence Hlth	15
Portland-Vancouver-Hillsboro, OR-WA	3355	Kaiser	43	Providence Hlth	38
Salem, OR	3691	Kaiser	49	Providence Hlth	28
Pennsylvania	2711	Independence Hlth Grp	40	UPMC	28
Allentown-Bethlehem-Easton, PA-NJ	3139	Capital BC	49	Geisinger	20
Altoona, PA	9643	UPMC	98	Geisinger	1
Bloomsburg-Berwick, PA	5017	Capital BC	58	Geisinger	40
Chambersburg-Waynesboro, PA	6604	Capital BC	78	Highmark	22
East Stroudsburg, PA	5016	Geisinger	53	Highmark	47
Erie, PA	8320	UPMC	91	Highmark	9
Gettysburg, PA	4584	Capital BC	55	Geisinger	38
Harrisburg-Carlisle, PA	3189	Capital BC	45	UPMC	29
Johnstown, PA	9574	UPMC	98	Geisinger	1

Table 5. (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2019. Exchanges**

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lancaster, PA	3982	Capital BC	58	Geisinger	18
Lebanon, PA	3742	Capital BC	48	Geisinger	33
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	7164	Independence Hlth Grp	84	Horizon BCBS	7
Pittsburgh, PA	9175	UPMC	96	Highmark	4
Reading, PA	3399	UPMC	44	Capital BC	35
Scranton--Wilkes-Barre, PA	4950	Geisinger	52	Highmark	47
State College, PA	3903	UPMC	52	Capital BC	28
Williamsport, PA	5197	UPMC	60	Geisinger	40
York-Hanover, PA	4469	Capital BC	55	Geisinger	38
Rhode Island	6644	Neighborhood HP	79	BCBS RI	21
Providence-Warwick, RI-MA	2874	Neighborhood HP	43	Tufts	26
South Carolina	9905	BCBS SC	100	Centene	0
Charleston-North Charleston, SC	9454	BCBS SC	97	Centene	3
Columbia, SC	10000	BCBS SC	100	-	-
Florence, SC	10000	BCBS SC	100	-	-
Greenville-Anderson, SC	10000	BCBS SC	100	-	-
Hilton Head Island-Bluffton, SC	10000	BCBS SC	100	-	-
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	6063	BCBS SC	73	BCBS NC	27
Spartanburg, SC	10000	BCBS SC	100	-	-
Sumter, SC	10000	BCBS SC	100	-	-
South Dakota	5003	Sanford	51	Avera Hlth	49
Rapid City, SD	5003	Sanford	51	Avera Hlth	49
Sioux Falls, SD	5003	Sanford	51	Avera Hlth	49
Tennessee	3701	BCBS TN	52	Cigna	30
Chattanooga, TN-GA	5167	BCBS TN	59	Centene	41
Clarksville, TN-KY	2338	Cigna	31	Anthem	27
Cleveland, TN	7558	BCBS TN	86	Centene	14
Jackson, TN	10000	BCBS TN	100	-	-
Johnson City, TN	5451	BCBS TN	65	Cigna	35
Kingsport-Bristol, TN-VA	3736	BCBS TN	48	Anthem	32
Knoxville, TN	6804	BCBS TN	81	Cigna	11
Memphis, TN-MS-AR	3562	Cigna	50	Centene	30
Morristown, TN	7510	BCBS TN	86	Cigna	10
Nashville-Davidson--Murfreesboro--Franklin, TN	3778	Cigna	56	Bright Health	19
Texas	2578	HCSC (BCBS)	42	Centene	20
Abilene, TX	6049	HCSC (BCBS)	73	Baylor Scott & White	27
Amarillo, TX	5062	Baylor Scott & White	56	HCSC (BCBS)	44
Austin-Round Rock-Georgetown, TX	2624	Oscar	34	Centene	24
Beaumont-Port Arthur, TX	2587	Community Hlth Choice	31	Molina Hlthcare	26
Brownsville-Harlingen, TX	3503	HCSC (BCBS)	39	Molina Hlthcare	38
College Station-Bryan, TX	5593	HCSC (BCBS)	67	Centene	33
Corpus Christi, TX	5045	HCSC (BCBS)	55	CHRISTUS	45
Dallas-Fort Worth-Arlington, TX	4003	HCSC (BCBS)	54	Centene	26
El Paso, TX	2729	Oscar	36	HCSC (BCBS)	26
Houston-The Woodlands-Sugar Land, TX	2591	Community Hlth Choice	31	Molina Hlthcare	27

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Killeen-Temple, TX	6027	HCSC (BCBS)	73	Centene	27
Laredo, TX	5288	HCSC (BCBS)	62	Molina Hlthcare	38
Longview, TX	5302	HCSC (BCBS)	62	CHRISTUS	38
Lubbock, TX	5977	HCSC (BCBS)	72	Baylor Scott & White	28
McAllen-Edinburg-Mission, TX	3503	HCSC (BCBS)	39	Molina Hlthcare	38
Midland, TX	6318	HCSC (BCBS)	76	Baylor Scott & White	24
Odessa, TX	5036	Baylor Scott & White	54	HCSC (BCBS)	46
San Angelo, TX	10000	HCSC (BCBS)	100	-	-
San Antonio-New Braunfels, TX	3680	HCSC (BCBS)	48	Oscar	31
Sherman-Denison, TX	10000	HCSC (BCBS)	100	-	-
Texarkana, TX-AR	3242	HCSC (BCBS)	42	CHRISTUS	35
Tyler, TX	5045	HCSC (BCBS)	55	CHRISTUS	45
Victoria, TX	10000	HCSC (BCBS)	100	-	-
Waco, TX	3334	HCSC (BCBS)	34	Centene	33
Wichita Falls, TX	10000	HCSC (BCBS)	100	-	-
Utah	8211	Intermountain	90	Univ of Utah Health	10
Logan, UT-ID	8108	Intermountain	90	Univ of Utah Health	9
Ogden-Clearfield, UT	8212	Intermountain	90	Univ of Utah Health	10
Provo-Orem, UT	8207	Intermountain	90	Univ of Utah Health	10
Salt Lake City, UT	8206	Intermountain	90	Univ of Utah Health	10
St. George, UT	8207	Intermountain	90	Univ of Utah Health	10
Vermont	5004	MVP Hlth Care	51	BCBS VT	49
Burlington-South Burlington, VT	5004	MVP Hlth Care	51	BCBS VT	49
Virginia	3146	Anthem	40	Cigna	37
Blacksburg-Christiansburg, VA	10000	Anthem	100	-	-
Charlottesville, VA	7173	Anthem	83	Sentara (Optima Hlth)	15
Harrisonburg, VA	5670	Anthem	68	Sentara (Optima Hlth)	32
Lynchburg, VA	6517	Anthem	78	Centra (Piedmont)	22
Richmond, VA	6789	Cigna	81	Virginia Premier	11
Roanoke, VA	10000	Anthem	100	-	-
Staunton, VA	8528	Anthem	92	Centra (Piedmont)	8
Virginia Beach-Norfolk-Newport News, VA-NC	4846	Anthem	59	Sentara (Optima Hlth)	36
Winchester, VA-WV	8259	Anthem	90	Highmark	10
Washington	2870	Kaiser	39	Centene	26
Bellingham, WA	5354	Kaiser	63	Premera	37
Bremerton-Silverdale-Port Orchard, WA	5354	Kaiser	63	Premera	37
Kennewick-Richland, WA	3488	Kaiser	42	Centene	34
Longview, WA	8153	Kaiser	90	Premera	10
Mount Vernon-Anacortes, WA	10000	Kaiser	100	-	-
Olympia-Lacey-Tumwater, WA	2550	Premera	28	Kaiser	27
Seattle-Tacoma-Bellevue, WA	2771	Kaiser	36	Centene	29
Spokane-Spokane Valley, WA	2546	Premera	28	Centene	28
Walla Walla, WA	3335	Premera	34	Kaiser	33
Wenatchee, WA	10000	Centene	100	-	-
Yakima, WA	5075	Kaiser	56	Centene	44

Table 5. (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2019. Exchanges**

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
West Virginia	5621	Highmark	68	CareSource	32
Charleston, WV	5066	Highmark	56	CareSource	44
Huntington-Ashland, WV-KY-OH	4601	CareSource	62	Anthem	21
Morgantown, WV	5105	Highmark	57	CareSource	43
Wheeling, WV-OH	5437	CareSource	71	Anthem	15
Wisconsin	1794	Common Ground	34	SSM Health (Dean HP)	16
Appleton, WI	6763	Common Ground	80	Ascension	20
Eau Claire, WI	6579	Marshfield (Security HP)	78	Medica	22
Fond du Lac, WI	5806	SSM Health (Dean HP)	71	Common Ground	26
Green Bay, WI	7840	Common Ground	88	Molina Hlthcare	12
Janesville-Beloit, WI	3490	MercyCare	42	SSM Health (Dean HP)	35
La Crosse-Onalaska, WI-MN	5776	Quartz	72	Medica	25
Madison, WI	4571	SSM Health (Dean HP)	61	Quartz	27
Milwaukee-Waukesha, WI	3596	Common Ground	54	Children's Hosp of WI-CCHP	21
Oshkosh-Neenah, WI	7243	Common Ground	84	Ascension	16
Racine, WI	3852	Common Ground	56	Children's Hosp of WI-CCHP	22
Sheboygan, WI	9950	Common Ground	100	Ascension	0
Wausau-Weston, WI	5360	Marshfield (Security HP)	63	WPS Health	37
Wyoming	10000	BCBS WY	100	-	-
Casper, WY	10000	BCBS WY	100	-	-
Cheyenne, WY	10000	BCBS WY	100	-	-

Notes:

1. Source: Managed Market Surveyor | Data Extraction | Enterprise License © 2019 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 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 North Dakota 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, 2019

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Alabama	7461	8790	8442	8393	9854
Awnniston-Oxford, AL	8313	-	8795	-	10000
Auburn-Opelika, AL	6980	-	7831	5475	10000
Birmingham-Hoover, AL	7148	7899	8391	9003	9363
Daphne-Fairhope-Foley, AL	6725	-	7765	9723	10000
Decatur, AL	7683	-	8464	-	10000
Dothan, AL	7960	-	8935	-	10000
Florence-Muscle Shoals, AL	7636	-	8301	-	10000
Gadsden, AL	8261	-	9072	-	10000
Huntsville, AL	7523	-	8211	7378	10000
Mobile, AL	7240	-	8365	9126	10000
Montgomery, AL	7717	-	8661	9861	10000
Tuscaloosa, AL	8290	-	9133	-	10000
Alaska	4333	-	4524	10000	10000
Anchorage, AK	4036	-	4192	-	10000
Fairbanks, AK	4400	-	4537	-	10000
Arizona	2273	2677	2907	8959	4253
Flagstaff, AZ	4618	-	5262	-	10000
Lake Havasu City-Kingman, AZ	3377	-	3731	9408	10000
Phoenix-Mesa-Chandler, AZ	2302	2936	2974	9030	6134
Prescott Valley-Prescott, AZ	3728	-	4235	9503	10000
Sierra Vista-Douglas, AZ	2819	-	3437	9526	10000
Tucson, AZ	2622	2825	2973	8507	4687
Yuma, AZ	3476	-	3908	-	10000
Arkansas	3054	6641	4503	4029	5370
Fayetteville-Springdale-Rogers, AR	3069	6978	4371	3484	5370
Fort Smith, AR-OK	1982	-	2548	5279	3473
Hot Springs, AR	3221	-	4556	4211	5369
Jonesboro, AR	3427	-	5268	3533	5371
Little Rock-North Little Rock-Conway, AR	3157	5504	4992	4747	5370
Pine Bluff, AR	4424	-	6349	3850	5368
California	2161	4798	3092	4944	2411
Bakersfield, CA	2714	4239	4355	4847	4821
Chico, CA	4339	4535	4613	5030	5004
El Centro, CA	2541	3187	3842	-	8342
Fresno, CA	2544	4392	3994	4935	5595
Hanford-Corcoran, CA	2745	1950	4107	5300	8457
Los Angeles-Long Beach-Anaheim, CA	2031	4384	3235	4013	2174
Madera, CA	2533	4281	4039	-	5609
Merced, CA	3835	3426	4372	5100	8088
Modesto, CA	3030	6294	3637	4882	5266
Napa, CA	3519	7184	4994	4928	5794
Oxnard-Thousand Oaks-Ventura, CA	2335	3790	3711	4587	6116
Redding, CA	4798	9010	4559	5595	5143
Riverside-San Bernardino-Ontario, CA	2640	5235	3473	4127	2854

Table 6. (continued)**State and MSA HHI by product type, as of Jan. 1, 2019**

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Sacramento-Roseville-Folsom, CA	2932	5095	2945	6093	5259
Salinas, CA	3571	5922	4088	5194	9699
San Diego-Chula Vista-Carlsbad, CA	1559	2843	2527	5708	2102
San Francisco-Oakland-Berkeley, CA	2811	6692	2550	6773	5621
San Jose-Sunnyvale-Santa Clara, CA	2245	6623	2582	7328	3306
San Luis Obispo-Paso Robles, CA	3765	3181	4801	5104	9997
Santa Cruz-Watsonville, CA	2184	2726	3760	5252	4775
Santa Maria-Santa Barbara, CA	3134	2557	3841	3669	9992
Santa Rosa-Petaluma, CA	4195	7713	3077	5982	5584
Stockton, CA	3589	7020	3616	5264	6202
Vallejo, CA	5059	7752	2887	6215	7601
Visalia, CA	3994	2707	4688	4917	6881
Yuba City, CA	3817	3877	5219	5036	4069
Colorado	1975	5292	3186	6686	2702
Boulder, CO	2016	6227	3373	6559	3337
Colorado Springs, CO	1940	4864	2949	6351	3843
Denver-Aurora-Lakewood, CO	2065	6482	3565	7428	2897
Fort Collins, CO	2359	4186	3310	5351	5012
Grand Junction, CO	3152	8092	3742	6236	5618
Greeley, CO	1988	4649	3636	6577	4771
Pueblo, CO	2413	4475	3667	6079	5513
Connecticut	2193	5684	2780	4010	6727
Bridgeport-Stamford-Norwalk, CT	2193	5950	2764	5358	6792
Hartford-East Hartford-Middletown, CT	2160	5317	3014	3586	6911
New Haven-Milford, CT	2413	5773	2869	3586	6829
Norwich-New London, CT	3062	8021	3392	5148	5454
Delaware	4719	4833	5235	7021	10000
Dover, DE	5405	4931	6322	-	10000
District of Columbia	1926	2948	2098	9821	7095
Washington-Arlington-Alexandria, DC-VA-MD-WV	1686	2971	2182	6691	3180
Florida	2358	2479	3097	9125	5029
Cape Coral-Fort Myers, FL	3175	4202	2852	9685	10000
Crestview-Fort Walton Beach-Destin, FL	4563	-	5013	9447	10000
Deltona-Daytona Beach-Ormond Beach, FL	2603	6265	2887	7987	6428
Gainesville, FL	5429	3189	6306	9234	9874
Homosassa Springs, FL	4067	-	5023	9788	7122
Jacksonville, FL	3272	3629	3979	9646	7274
Lakeland-Winter Haven, FL	2252	2389	2939	8096	6080
Miami-Fort Lauderdale-Pompano Beach, FL	1828	2495	3047	8761	4599
Naples-Marco Island, FL	3644	3761	3521	9645	10000
North Port-Sarasota-Bradenton, FL	2996	4128	2947	9705	7863
Ocala, FL	4670	5164	5087	8477	9815
Orlando-Kissimmee-Sanford, FL	2429	2876	3513	9355	6489
Palm Bay-Melbourne-Titusville, FL	2249	4916	3479	9244	9174
Panama City, FL	5381	-	6339	9555	10000

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Pensacola-Ferry Pass-Brent, FL	4154	5394	4985	9655	10000
Port St. Lucie, FL	3706	4239	4223	8152	6871
Punta Gorda, FL	3188	4945	3122	9662	8301
Sebastian-Vero Beach, FL	4007	5612	5185	9468	10000
Sebring-Avon Park, FL	3284	-	3561	-	10000
Tallahassee, FL	7757	9836	5882	9575	10000
Tampa-St. Petersburg-Clearwater, FL	2276	2541	2882	9660	5752
The Villages, FL	4823	-	4832	-	10000
Georgia	2356	3164	2930	4560	4352
Albany, GA	4136	9330	4357	5128	10000
Athens-Clarke County, GA	2925	3626	2883	5308	9431
Atlanta-Sandy Springs-Alpharetta, GA	2114	3228	3004	4509	4328
Augusta-Richmond County, GA-SC	2517	4181	2493	4431	5041
Brunswick, GA	3129	-	3714	4736	10000
Columbus, GA-AL	3104	4971	2939	5619	7127
Dalton, GA	2968	-	3843	6652	5123
Gainesville, GA	2429	3410	3149	4893	8702
Hinesville, GA	4182	-	4411	5415	10000
Macon-Bibb County, GA	3542	5576	3851	4799	9503
Rome, GA	2887	-	3268	5812	8353
Savannah, GA	2120	4057	2651	4138	10000
Valdosta, GA	5014	-	3875	5305	10000
Warner Robins, GA	5456	7433	5984	5952	10000
Hawaii	4901	5095	5919	-	5338
Kahului-Wailuku-Lahaina, HI	3919	6404	5188	-	5017
Urban Honolulu, HI	5097	5244	5925	-	5705
Idaho	2468	4174	3014	6488	3879
Boise City, ID	2305	6426	2865	7652	4095
Coeur d'Alene, ID	1927	7951	1864	5051	5003
Idaho Falls, ID	2896	-	3751	-	5556
Lewiston, ID-WA	2230	-	2376	-	6837
Pocatello, ID	3542	-	3654	-	9039
Twin Falls, ID	2413	-	3218	-	4450
Illinois	3913	6415	4621	9417	6360
Bloomington, IL	4670	7055	6211	5604	6277
Carbondale-Marion, IL	2644	-	3383	-	5308
Champaign-Urbana, IL	4260	9618	2562	5911	9472
Chicago-Naperville-Elgin, IL-IN-WI	3911	7906	4557	7624	6116
Danville, IL	3176	-	4312	-	7692
Davenport-Moline-Rock Island, IA-IL	2643	2781	2727	9414	3962
Decatur, IL	4865	-	6190	-	5113
Kankakee, IL	4244	-	5815	9624	3648
Peoria, IL	3121	3282	3506	7749	5004
Rockford, IL	4820	5782	5726	9978	8642
Springfield, IL	2965	4258	3663	7982	5048

Table 6. (continued)

State and MSA HHI by product type, as of Jan. 1, 2019

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Indiana	3553	4181	4621	4713	5220
Bloomington, IN	3930	8091	5992	5334	7008
Columbus, IN	3246	-	5318	3738	7231
Elkhart-Goshen, IN	4000	-	4866	5019	6026
Evansville, IN-KY	3907	-	5029	4670	7421
Fort Wayne, IN	3194	-	4082	4888	6794
Indianapolis-Carmel-Anderson, IN	3804	4615	5077	4810	5051
Kokomo, IN	5640	-	6793	6107	5305
Lafayette-West Lafayette, IN	2844	8076	5206	4933	6397
Michigan City-La Porte, IN	4705	-	5926	5459	5121
Muncie, IN	4212	8098	6575	6190	6685
South Bend-Mishawaka, IN-MI	2898	-	3336	4696	3508
Terre Haute, IN	5291	-	6002	6123	5249
Iowa	3177	3915	4916	8367	8866
Ames, IA	4672	4320	7219	7138	8852
Cedar Rapids, IA	3563	7300	4964	7697	8863
Davenport-Moline-Rock Island, IA-IL	2643	2781	2727	9414	3962
Des Moines-West Des Moines, IA	3192	4032	4445	9009	8867
Dubuque, IA	3030	-	5115	8608	8860
Iowa City, IA	4611	4840	7166	6453	8860
Sioux City, IA-NE-SD	2070	-	2834	9118	6517
Waterloo-Cedar Falls, IA	3139	4450	4516	9264	8852
Kansas	2471	4813	3074	9808	4879
Lawrence, KS	3181	-	3464	9650	9293
Manhattan, KS	5950	-	6105	-	9287
Topeka, KS	5642	-	6631	9826	9296
Wichita, KS	3270	8327	4438	9880	9295
Kentucky	4409	3278	5462	3974	5120
Bowling Green, KY	4290	-	4759	3833	10000
Elizabethtown-Fort Knox, KY	5159	-	5783	4032	9465
Lexington-Fayette, KY	4667	3395	5796	3865	5136
Louisville/Jefferson County, KY-IN	3948	3039	5056	4193	3877
Owensboro, KY	5715	-	6843	4362	10000
Louisiana	4269	4165	5751	8949	8142
Alexandria, LA	4792	-	6583	9157	8135
Baton Rouge, LA	4449	4176	5800	8694	8144
Hammond, LA	4575	-	5918	8750	8140
Houma-Thibodaux, LA	4539	-	6306	9085	8138
Lafayette, LA	4700	6732	6148	8855	8137
Lake Charles, LA	4259	-	5541	8782	8143
Monroe, LA	4376	-	6385	9216	8148
New Orleans-Metairie, LA	3918	3378	5649	9186	8142
Shreveport-Bossier City, LA	4627	3570	6138	8711	8140
Maine	2818	4780	2866	5105	3499
Bangor, ME	2570	4694	2751	5153	3984

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Lewiston-Auburn, ME	2530	5052	2826	5058	3492
Portland-South Portland, ME	2765	4745	2853	5009	3382
Maryland	2813	3985	3458	9748	5060
Baltimore-Columbia-Towson, MD	3146	4881	3655	9904	5095
California-Lexington Park, MD	3986	5044	4477	-	10000
Cumberland, MD-WV	2587	-	3116	9802	7184
Hagerstown-Martinsburg, MD-WV	1880	3702	2430	8904	5596
Salisbury, MD-DE	2846	2823	3429	8494	4999
Massachusetts	2004	3081	2212	9807	4112
Barnstable Town, MA	2661	4102	3006	-	4168
Boston-Cambridge-Newton, MA-NH	1731	2965	1881	6363	3797
Pittsfield, MA	2936	4859	2850	-	3531
Springfield, MA	1802	2871	2265	8436	3249
Worcester, MA-CT	1676	2983	1825	5475	3410
Michigan	4724	3765	6074	6770	4939
Ann Arbor, MI	6142	6068	7075	5470	5278
Battle Creek, MI	5796	6655	7154	7771	6163
Bay City, MI	5725	5480	6387	-	6537
Detroit-Warren-Dearborn, MI	4815	4379	6185	6629	4345
Flint, MI	4910	3864	6502	5454	4683
Grand Rapids-Kentwood, MI	4060	5421	5449	6725	5101
Jackson, MI	5925	4718	7182	-	6157
Kalamazoo-Portage, MI	5282	6463	7662	8439	6001
Lansing-East Lansing, MI	5634	4724	7992	-	4011
Midland, MI	5544	9018	5359	-	6536
Monroe, MI	5205	3729	6789	-	6004
Muskegon, MI	4720	5003	5798	-	6158
Niles, MI	5376	7217	6068	6841	6157
Saginaw, MI	4919	4221	5802	-	6538
Minnesota	2771	4950	3318	6953	2588
Duluth, MN-WI	2723	-	3499	6343	3182
Mankato, MN	4580	-	4963	-	5068
Minneapolis-St. Paul-Bloomington, MN-WI	2252	4471	2744	5851	3287
Rochester, MN	4754	-	5139	8940	5068
St. Cloud, MN	3345	-	3936	5446	3508
Mississippi	3584	-	5623	9980	10000
Gulfport-Biloxi, MS	3949	-	6001	9959	10000
Hattiesburg, MS	3589	-	6410	10000	10000
Jackson, MS	4137	-	6002	9998	10000
Missouri	1907	4100	2154	7255	3706
Cape Girardeau, MO-IL	3236	-	3118	7175	9470
Columbia, MO	3691	-	2742	8909	6809
Jefferson City, MO	3058	-	3240	7384	10000
Joplin, MO	2082	-	2610	6016	10000
Kansas City, MO-KS	2740	6054	3795	9862	3864

Table 6. (continued)

State and MSA HHI by product type, as of Jan. 1, 2019

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Springfield, MO	1661	-	2054	7868	10000
St. Joseph, MO-KS	3799	-	4876	9980	8867
St. Louis, MO-IL	2270	4028	2468	7602	3900
Montana	2901	-	3510	9458	3435
Billings, MT	3060	-	3553	-	4711
Great Falls, MT	3545	-	4234	-	3490
Missoula, MT	3086	-	3638	-	3746
Nebraska	3076	-	5161	9999	10000
Grand Island, NE	3638	-	6223	-	10000
Lincoln, NE	3470	-	6063	10000	10000
Omaha-Council Bluffs, NE-IA	2727	-	3968	9898	9925
Nevada	2318	7271	2009	6032	5048
Carson City, NV	2123	-	2766	-	10000
Las Vegas-Henderson-Paradise, NV	2776	9078	1955	6231	5197
Reno, NV	1944	3397	2190	7107	5175
New Hampshire	2894	5446	3055	4885	4915
Manchester-Nashua, NH	2874	5680	2911	5098	4786
New Jersey	2659	4631	2872	5059	4601
Atlantic City-Hammonton, NJ	6537	-	6083	8572	5014
Ocean City, NJ	6034	-	4335	8935	5014
Trenton-Princeton, NJ	2991	7674	3618	5726	4520
Vineland-Bridgeton, NJ	4246	9358	3770	8410	5014
New Mexico	2729	5640	4733	6949	4971
Albuquerque, NM	2467	5133	3745	6135	4708
Farmington, NM	2707	-	4191	9649	-
Las Cruces, NM	3984	7607	6382	-	6217
Santa Fe, NM	2385	6966	4333	8403	4997
New York	1542	2485	1468	6614	1981
Albany-Schenectady-Troy, NY	2463	4917	2191	4688	2637
Binghamton, NY	3729	-	4068	-	4544
Buffalo-Cheektowaga, NY	2839	5559	1783	6857	3143
Elmira, NY	4453	-	5186	-	-
Glens Falls, NY	1973	-	1951	-	3284
Ithaca, NY	3201	-	3314	-	6673
Kingston, NY	2178	3603	2190	8439	3918
New York-Newark-Jersey City, NY-NJ-PA	1676	3156	1676	4871	1643
Poughkeepsie-Newburgh-Middletown, NY	1903	3028	1798	6760	5441
Rochester, NY	6073	5013	6728	4845	4161
Syracuse, NY	4847	6964	5458	8968	4429
Utica-Rome, NY	3663	9415	4430	9808	3721
Watertown-Fort Drum, NY	3706	-	4137	-	-
North Carolina	3720	5517	4455	8527	9554
Asheville, NC	4446	6869	4743	8425	10000
Burlington, NC	3599	-	4393	8630	10000
Charlotte-Concord-Gastonia, NC-SC	2536	5672	2913	8878	8005

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Durham-Chapel Hill, NC	3490	5699	4116	8270	8566
Fayetteville, NC	4441	-	5605	8160	10000
Goldensboro, NC	5825	-	6579	-	10000
Greensboro-High Point, NC	3801	8381	4841	9175	10000
Greenville, NC	6501	-	6651	-	10000
Hickory-Lenoir-Morganton, NC	4874	-	6424	9040	10000
Jacksonville, NC	5710	-	6135	-	10000
New Bern, NC	6279	-	6284	-	10000
Raleigh-Cary, NC	3179	5374	4038	8888	7555
Rocky Mount, NC	5086	-	6402	8396	6013
Wilmington, NC	3881	-	4970	9270	10000
Winston-Salem, NC	3644	7728	4335	8586	10000
North Dakota	3710	9698	6548	9890	-
Bismarck, ND	3703	9978	6517	-	-
Fargo, ND-MN	2199	9700	3130	9629	-
Grand Forks, ND-MN	2340	9718	3308	-	-
Ohio	2170	1976	2677	4508	2439
Akron, OH	2412	2040	3031	3918	3535
Canton-Massillon, OH	2055	-	2975	3985	4474
Cincinnati, OH-KY-IN	3133	3006	4292	4757	2735
Cleveland-Elyria, OH	2845	2780	3605	4112	4258
Columbus, OH	2151	3659	2464	6347	3778
Dayton-Kettering, OH	3153	-	4118	5181	3529
Lima, OH	2517	-	2912	3294	-
Mansfield, OH	2985	-	3715	4690	9969
Springfield, OH	2285	-	2919	4392	3538
Toledo, OH	1993	8424	2685	3168	3090
Weirton-Steubenville, WV-OH	2035	-	2296	3225	5659
Youngstown-Warren-Boardman, OH-PA	1907	2082	2177	3468	2501
Oklahoma	3531	3325	4895	9994	9579
Enid, OK	3820	-	5425	-	9581
Lawton, OK	4896	-	5848	-	9581
Oklahoma City, OK	3424	2906	4756	9989	9579
Tulsa, OK	2910	4031	4214	9996	9579
Oregon	1477	9411	2016	9253	2765
Albany-Lebanon, OR	1517	-	2186	10000	5863
Bend, OR	1847	-	2114	-	6946
Corvallis, OR	2008	-	2853	-	6276
Eugene-Springfield, OR	1926	5731	2174	10000	3300
Grants Pass, OR	1922	-	2383	-	8459
Medford, OR	1899	-	2166	-	7435
Portland-Vancouver-Hillsboro, OR-WA	1744	9883	2169	9204	3355
Salem, OR	1995	9818	2432	10000	3691
Pennsylvania	1723	2334	2077	8006	2711
Allentown-Bethlehem-Easton, PA-NJ	1928	3297	2432	5047	3139

Table 6. (continued)**State and MSA HHI by product type, as of Jan. 1, 2019**

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Altoona, PA	2771	-	3117	-	9643
Bloomsburg-Berwick, PA	3722	9752	2922	-	5017
Chambersburg-Waynesboro, PA	3263	-	3854	9893	6604
East Stroudsburg, PA	3492	3789	4287	9892	5016
Erie, PA	3073	5874	3488	10000	8320
Gettysburg, PA	2791	-	3597	-	4584
Harrisburg-Carlisle, PA	2838	4161	3356	9959	3189
Johnstown, PA	3001	-	3290	-	9574
Lancaster, PA	3124	4405	3517	9898	3982
Lebanon, PA	3459	-	3972	-	3742
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2365	4343	2490	4108	7164
Pittsburgh, PA	2833	4068	3081	9838	9175
Reading, PA	2655	4671	3087	9953	3399
Scranton--Wilkes-Barre, PA	3408	6855	4446	9621	4950
State College, PA	2902	4125	3146	-	3903
Williamsport, PA	2612	5909	3120	-	5197
York-Hanover, PA	2680	3549	3292	9965	4469
Rhode Island	2937	4548	4697	9962	6644
Providence-Warwick, RI-MA	1741	4183	2512	9958	2874
South Carolina	4573	7713	5198	9957	9905
Charleston-North Charleston, SC	4926	7761	5531	9969	9454
Columbia, SC	5003	8314	5611	9997	10000
Florence, SC	4770	-	5642	9991	10000
Greenville-Anderson, SC	4028	8855	4656	9976	10000
Hilton Head Island-Bluffton, SC	5051	-	5188	9619	10000
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2955	-	3094	9602	6063
Spartanburg, SC	4313	-	5034	9968	10000
Sumter, SC	4940	-	5582	-	10000
South Dakota	2696	4988	4234	9950	5003
Rapid City, SD	2640	4998	6102	-	5003
Sioux Falls, SD	2496	5493	3703	9940	5003
Tennessee	2957	4233	3819	9126	3701
Chattanooga, TN-GA	2457	6094	3540	4234	5167
Clarksville, TN-KY	2266	-	2711	4455	2338
Cleveland, TN	3463	-	4251	8518	7558
Jackson, TN	3111	-	3498	8915	10000
Johnson City, TN	4578	-	6088	9394	5451
Kingsport-Bristol, TN-VA	2657	4609	3282	4945	3736
Knoxville, TN	3267	-	4340	9560	6804
Memphis, TN-MS-AR	2632	2885	3399	9140	3562
Morristown, TN	4029	-	5227	9457	7510
Nashville-Davidson--Murfreesboro--Franklin, TN	2609	-	3509	9499	3778
Texas	2332	2475	3265	6326	2578
Abilene, TX	3413	-	4878	5915	6049
Amarillo, TX	2437	9117	3438	6341	5062

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Austin-Round Rock-Georgetown, TX	2222	2742	3215	6496	2624
Beaumont-Port Arthur, TX	2556	-	3405	5953	2587
Brownsville-Harlingen, TX	3977	-	5849	6341	3503
College Station-Bryan, TX	2875	9725	4377	5109	5593
Corpus Christi, TX	2986	-	4115	6960	5045
Dallas-Fort Worth-Arlington, TX	2408	3081	3150	6873	4003
El Paso, TX	2270	-	3265	5696	2729
Houston-The Woodlands-Sugar Land, TX	2079	1646	3102	5793	2591
Killeen-Temple, TX	2311	9723	2459	4575	6027
Laredo, TX	4780	-	6148	6176	5288
Longview, TX	3161	-	4254	7102	5302
Lubbock, TX	3292	9415	4992	5830	5977
McAllen-Edinburg-Mission, TX	3651	-	5452	6465	3503
Midland, TX	3697	-	5257	6752	6318
Odessa, TX	4207	-	6320	6382	5036
San Angelo, TX	3618	-	4400	5863	10000
San Antonio-New Braunfels, TX	2418	2997	3503	6680	3680
Sherman-Denison, TX	2847	-	3142	6330	10000
Texarkana, TX-AR	2865	-	3858	4154	3242
Tyler, TX	3403	-	4765	6769	5045
Victoria, TX	2996	-	3325	6357	10000
Waco, TX	2313	9667	3193	4349	3334
Wichita Falls, TX	3831	-	4526	5843	10000
Utah	2457	6133	2324	9973	8211
Logan, UT-ID	2706	8171	2491	10000	8108
Ogden-Clearfield, UT	2331	5076	2269	9977	8212
Provo-Orem, UT	3152	7859	3019	9968	8207
Salt Lake City, UT	2443	6639	2338	9971	8206
St. George, UT	2869	7657	2244	9974	8207
Vermont	3624	8806	3486	7035	5004
Burlington-South Burlington, VT	4057	9479	3858	6693	5004
Virginia	2317	1894	3055	4098	3146
Blacksburg-Christiansburg, VA	4207	5585	3805	5530	10000
Charlottesville, VA	2927	2557	3765	3865	7173
Harrisonburg, VA	4819	4352	5473	4534	5670
Lynchburg, VA	3904	3276	3921	5654	6517
Richmond, VA	3158	2942	3745	4936	6789
Roanoke, VA	3663	3615	3807	4992	10000
Staunton, VA	4126	4520	4211	4804	8528
Virginia Beach-Norfolk-Newport News, VA-NC	3384	5486	4495	3475	4846
Winchester, VA-WV	3536	3086	3806	4459	8259
Washington	1699	9939	2101	9921	2870
Bellingham, WA	2066	9990	2058	-	5354
Bremerton-Silverdale-Port Orchard, WA	2038	9983	2105	-	5354
Kennewick-Richland, WA	2124	9954	2491	9990	3488

Table 6. (continued)**State and MSA HHI by product type, as of Jan. 1, 2019**

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Longview, WA	3289	9994	2845	-	8153
Mount Vernon-Anacortes, WA	1936	-	2199	-	10000
Olympia-Lacey-Tumwater, WA	1749	9980	1810	9982	2550
Seattle-Tacoma-Bellevue, WA	1721	9946	2167	9891	2771
Spokane-Spokane Valley, WA	2157	9987	3021	9991	2546
Walla Walla, WA	2034	-	2671	-	3335
Wenatchee, WA	2483	-	3255	-	10000
Yakima, WA	1909	8637	2311	-	5075
West Virginia	2560	5328	3481	8060	5621
Beckley, WV	3464	-	4858	-	-
Charleston, WV	2553	-	3633	8663	5066
Huntington-Ashland, WV-KY-OH	2792	-	3121	4349	4601
Morgantown, WV	3226	-	4330	-	5105
Parkersburg-Vienna, WV	3204	-	4429	-	-
Wheeling, WV-OH	1947	-	2201	4268	5437
Wisconsin	1501	1840	1959	5989	1794
Appleton, WI	2197	2525	1963	7593	6763
Eau Claire, WI	1503	3890	1795	5053	6579
Fond du Lac, WI	2499	5747	1735	6921	5806
Green Bay, WI	1739	2323	1710	7252	7840
Janesville-Beloit, WI	2146	3966	1587	2548	3490
La Crosse-Onalaska, WI-MN	1582	2802	1994	5325	5776
Madison, WI	2231	3232	1565	2365	4571
Milwaukee-Waukesha, WI	3248	2818	2929	7383	3596
Oshkosh-Neenah, WI	2430	2709	2040	7520	7243
Racine, WI	3260	2719	2071	7814	3852
Sheboygan, WI	3021	2195	1915	7536	9950
Wausau-Weston, WI	1948	2902	2476	5846	5360
Wyoming	3086	-	4089	10000	10000
Casper, WY	4326	-	6074	-	10000
Cheyenne, WY	3494	-	4443	-	10000
Mean MSA-Level HHI	3473	5404	4182	7076	6623
Median MSA-Level HHI	3176	4917	3843	6771	6157

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical Program | January 1, 2019 | Managed Market Surveyor | Selected Geographies | January 1, 2019, and Managed Market Surveyor | Data Extraction | Enterprise License © 2019 DR/Decision Resources, LLC. All rights reserved.
2. Data point for the exchanges is July 1, 2019.
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 North Dakota exclude exchange enrollment 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 2020 Update, these restrictions only affected HMO, POS and exchange markets.

