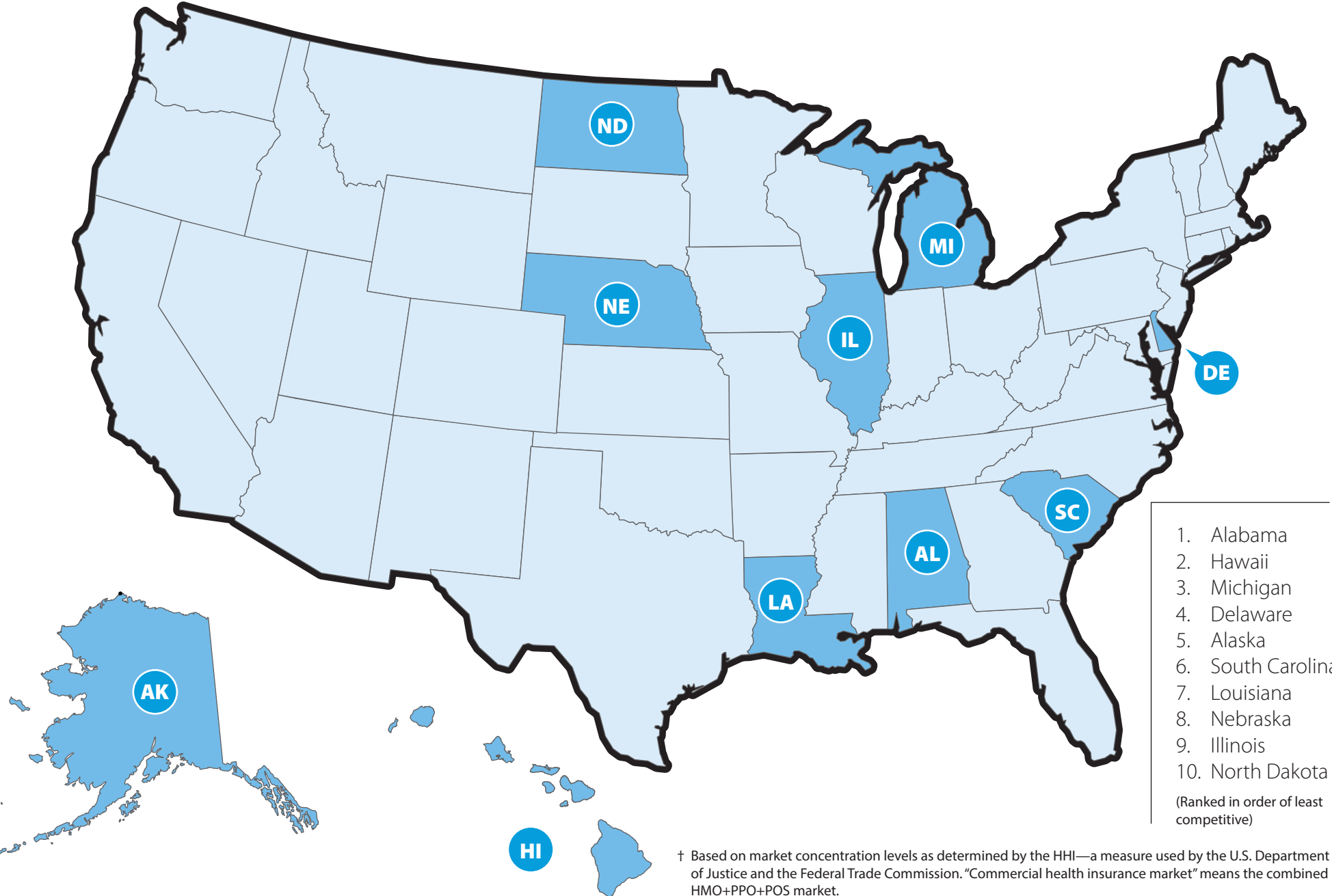


# Top 10 states with the least competitive commercial health insurance markets<sup>†</sup>



<sup>†</sup> Based on market concentration levels as determined by the HHI—a measure used by the U.S. Department of Justice and the Federal Trade Commission. “Commercial health insurance market” means the combined HMO+PPO+POS market.