

2018 UPDATE



COMPETITION in HEALTH INSURANCE

A comprehensive study of U.S. markets

Acknowledgments

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Table of contents

I. Introduction and background	2
II. Data and methodology	4
A. Product and geographic market definition	4
B. Data	4
C. Market share and HHI calculations	6
D. DOJ/FTC merger guidelines	6
III. Summary of findings and conclusion	6
A. Market concentration (HHI)	7
B. Market shares	7
C. Conclusion	8
IV. State and MSA tables	9
Table 1. Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017 <i>Combined HMO+PPO+POS+EXCH (total) product markets</i>	9
Table 2. Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017 <i>HMO product markets</i>	19
Table 3. Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017 <i>PPO product markets</i>	26
Table 4. Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017 <i>POS product markets</i>	36
Table 5. Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017 <i>Exchanges</i>	44
Table 6. State and MSA HHI by product type, as of Feb. 1, 2017	53

I. Introduction and background

This is the 17th edition of the American Medical Association's "Competition in health insurance: A comprehensive study of U.S. markets." This report presents new data on the degree of competition in health insurance markets across the country. It is intended to help researchers, policymakers, and federal and state regulators identify markets where consolidation among health insurers may cause competitive harm to consumers and providers of care.

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

A first step in assessing the existence of or the potential for market power is to examine market concentration, as high concentration tends to lower competition and facilitate the exercise of market power. The U.S. Department of Justice (DOJ) and the Federal Trade Commission (FTC) examine market concentration in their evaluation of proposed mergers between firms.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 2017 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 380 metropolitan statistical areas (MSAs),

the 50 states and the District of Columbia.⁴ Due to a change in MSA definitions in the data used for this year's "Competition in health insurance" update, not all data presented here for 2017 are directly comparable to data for previous years.⁵

Among the key findings in this year's update is that, based on the DOJ/FTC Horizontal Merger Guidelines, 73 percent of 380 MSAs studied were highly concentrated ($\text{HHI} > 2,500$).⁶ The average MSA was also highly concentrated, with an HHI of 3464. Another finding is that in 91 percent of MSAs, at least one insurer had a commercial market share of 30 percent or greater. Finally, in 46 percent of MSAs, a single insurer's market share was at least 50 percent.

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

Research suggests that health insurers exercise market

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- 4. For convenience, the District of Columbia (DC) is classified as a "state" in this study; this helps distinguish the state-level data (DC) from the MSA-level data (Washington-Arlington-Alexandria, DC-VA-MD-WV).
 - 5. DRG made two sets of changes to metropolitan area definitions. First, the DRG data for 2017 used in this Update defined all metropolitan areas as *metropolitan statistical areas* (MSAs) based on the U.S. Office of Management and Budget (OMB), July 2015 delineations. In contrast, DRG data for previous years were based on older OMB delineations. In addition, DRG changed the level at which it reported enrollments for some metropolitan areas. In data used for previous Updates, metropolitan areas were mostly defined as MSAs, but some were *metropolitan divisions* and *New England city town and areas* (NECTAs). Very large MSAs (e.g., New York) are divided into multiple metropolitan divisions, and NECTAs don't line up exactly with the underlying areas covered by their correlate MSAs. In the 2018 Update, there are no metropolitan divisions or NECTAs; all metropolitan areas are defined as MSAs. As a result of those changes, about 16 percent of MSAs in the 2018 Update were not in previous Updates. Of those, 45 percent were formerly *micropolitan* statistical areas, 24 percent were formerly included as NECTAs, 16 percent were formerly included as metropolitan divisions, and 13 percent had some other change in delineation, such as in name. The areas that were formerly micropolitan experienced population growth large enough by the time of the July 2015 OMB delineations to newly be considered metropolitan.
 - 6. This statistic (73 percent) and all the statistics in the rest of this paragraph are a bit higher than those reported in last year's Update—hinting at a small increase in market concentration between 2016 and 2017. However, those increases are largely due to the change in MSA definitions—in particular, the addition of *micropolitan areas*—indicated in the previous paragraph. Once we limit the data to MSAs present in both years, the 111-point increase in the average HHI falls to 33 points, and the other increases vanish.

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.

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 Finally, other research found evidence that competition in the public health exchanges—in the form of more insurers—also lowered premiums.¹⁰

High barriers to entry into health insurance markets also enable insurers to exercise market power.¹¹ 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.¹² 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.¹³ For these reasons, proposed mergers that create or increase insurers' monopsony power should also raise antitrust concerns.¹⁴

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.^{15,16} 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. 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.¹⁷ 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-eight percent of those providing patient care are in practices with 10

7. Dafny L. Are Health Insurance Markets Competitive? *Am Econ Rev*. 2010;100(4):1399–1431.
8. Dafny L, Duggan, M., Ramanarayanan, S. Paying a Premium on Your Premium? Consolidation in the US Health Insurance Industry. *Am Econ Rev*. 2012;102(2):1161–1185.
9. Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. *Health Management, Policy and Innovation*. 2013;1(3):16–35. Available at <http://hmpi.org/wp-content/uploads/2017/02/HMPI-Guardado-Emmons-Kane-Price-Effects-of-a-Larger-Merger-of-Health-Insurers.pdf>. Accessed Oct. 1, 2018.
10. Dafny, L., Gruber, J., Ody, C. More Insurers Lower Premiums: Evidence from Initial Pricing in the Health Insurance Marketplaces. *American Journal of Health Economics*. 2015; 1(1):53–81, and Abraham, J., Drake, C., McCullough J., Simon, K. What Drives Insurer Participation and Premiums in the Federally-Facilitated Marketplace? *International Journal of Health Economics and Management*. 2017; Apr 2017: 1–18.
11. Robinson J. Consolidation and the transformation of competition in health insurance. *Health Aff*. 2004;31(6):12–24.

12. See e.g., Capps, C. Buyer power in health plan mergers. *J Comp Law and Econ*. 2009;6:375–391.
13. 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.
14. 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 Oct. 1, 2018.
15. 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).
16. 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. justice.gov/atr/public/press_releases/2010/256259.htm. Accessed Oct. 1, 2018.
17. Capps, C. Buyer power in health plan mergers. *J Comp Law and Econ*. 2009;6:375–391.

or fewer physicians.¹⁸ 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.¹⁹ 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."

18. Kane C. Updated Data on Physician Practice Arrangements: Physician Ownership Drops Below 50 Percent. Policy Research Perspectives, 2017–2. <https://www.ama-assn.org/sites/default/files/media-browser/public/health-policy/PRP-2016-physician-benchmark-survey.pdf>. Published May 2017. Accessed Oct. 1, 2018.

19. See Complaint at <https://www.justice.gov/opa/file/877886/download>. Accessed Oct. 1, 2018.

Notably, Anthem did not dispute that it would lower provider reimbursement, but instead claimed that those savings would be efficiencies, since it could then pass them through to consumers as lower premiums. However, the courts found that those purported efficiencies were not cognizable.²⁰ 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, this 2018 update finds that the majority of health insurance markets in the United States are highly concentrated. 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.

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

II. Data and methodology

A. Product and geographic market definition

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

The other dimension that needs to be defined is the relevant *geographic market*. The geographic market is the area within which consumers can turn to alternative producers in response to an increase in price. In determining the extent of the market for health insurance, distance is a critical consideration. The local nature of health care delivery and the marketing and other business practices of health insurers strongly suggest that health insurance markets are local. Consumers buy coverage that serves them close to where they work and live. Thus, this 2018 update reports data at the MSA level as well as the state level.

B. Data

The data used for this study were obtained from the Decision Resources Group (DRG) Managed Market Surveyor, which reports data as of Feb. 1, 2017. 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),²¹ State/Local Employee Plan, Blue Card HOME, Student Health, EPO and public health exchange lives.

DRG started collecting public exchange data as of its

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

January 2014 Census.²² 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)

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.²³ 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., Premera) may own a subsidiary that does not use the Blue brand. Because branded and non-branded insurers can compete with each other, we do not exclude the non-branded companies. For example, Lifewise Health Plan of Oregon is owned by Premera and sells insurance in Oregon, where Regence BCBS of Oregon also operates. Because Lifewise is unbranded, we do not exclude it.

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

23. 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. Source: https://www.bcbsil.com/pdf/standards/manual/bluecard_program_manual.pdf. Accessed Sept. 28, 2018.

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.^{24,25}

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 30 percent and 150 percent.²⁶ In this edition, two MSAs are excluded because of this criterion. The data perform well in the remaining areas. On average, the state- and MSA-level data respectively capture 83 and 82 percent of the commercially-insured populations.²⁷

Finally, for HMO, PPO, POS and the combined product markets, we only present data for areas where there are at least 5,000 reported enrollees in that product across all insurers. Accordingly, we do not present HMO data for Alaska, Montana, Wyoming and 138 MSAs, and we do not report POS data for Hawaii and 77 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 four MSAs due to that restriction.^{28,29}

24. 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.

25. 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 2017 DRG data so the implications of their exclusions are negligible.

26. 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.

27. The distributions of these ratios are as follows. States: Four percent of states, ≥ 0.30 and < 0.50 ; 18 percent of states, ≥ 0.50 and < 0.70 ; 47 percent of states ≥ 0.70 and < 0.90 , and 31 percent of states ≥ 0.90 . MSAs: Four percent of MSAs, ≥ 0.30 and < 0.50 ; 26 percent of MSAs, ≥ 0.50 and < 0.70 ; 38 percent of MSAs ≥ 0.70 and < 0.90 , and 32 percent of MSAs ≥ 0.90 .

28. 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 (HMO+PPO+POS+EXCH).

29. In addition, we exclude exchange data for New Jersey, North Dakota and Vermont, as well as MSA-level data for Indiana and the Omaha-Council Bluffs, NE-IA MSA because they appeared to be incomplete. As a result, the combined product market for these geographic areas only consists of HMO+PPO+POS lives.

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 when evaluating 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 percent share. The HHI for that market would be 2,500:

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

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

D. DOJ/FTC merger guidelines

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

- Unconcentrated markets: HHI below 1,500
- Moderately concentrated markets: HHI between 1,500 and 2,500
- Highly concentrated markets: HHI above 2,500³⁰

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.

30. 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.³¹ 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. All the data are from Feb. 1, 2017.

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 380 MSAs and 51 states, HMO data are reported for 242 MSAs and 48 states, POS data are presented for 303 MSAs and 50 states, and exchange data are reported for 355 MSAs and 48 states. A summary of the

31. 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 percent.

MSA-level findings is presented below.

A. Market concentration (HHI)

In terms of market concentration (HHI), we found the following³²:

- Seventy-three percent (276) of the combined **HMO+PPO+POS+EXCH** markets are highly concentrated ($\text{HHI} > 2,500$).
- Ninety-six percent (232) of the **HMO** markets are highly concentrated ($\text{HHI} > 2,500$).
- Eighty-eight percent (335) of the **PPO** markets are highly concentrated ($\text{HHI} > 2,500$).
- One hundred percent (302) of the **POS** markets are highly concentrated ($\text{HHI} > 2,500$).
- Ninety-six percent (342) of the **exchanges** are highly concentrated ($\text{HHI} > 2,500$).
- The average HHI in the combined **HMO+PPO+POS+EXCH** markets was 3464, and the median HHI was 3199.³³
- The average HHI in the **HMO** markets was 5388, and the median HHI was 4971.
- The average HHI in the **PPO** markets was 4204, and the median HHI was 3838.
- The average HHI in the **POS** markets was 7123, and the median HHI was 7181.
- The average HHI in the **exchanges** was 6071, and the median HHI was 5221.³⁴

32. These statistics are higher than those in last year's Update, indicating a small increase between 2016 and 2017 in market concentration in all product markets, except for the exchanges, where there was a large increase in market concentration. We assessed whether the increases were attributable to changes in MSA definitions. Once we included only data for MSAs present in both years, the increases in the combined product market largely vanished, whereas the increases in the exchanges largely remained. This suggests that the increases observed for the products other than the exchanges were largely due to changes in MSA definitions, particularly to the addition of less populous areas that were formerly micropolitan. Because the changes in the HMO, PPO and POS markets were relatively similar to those in the combined product market, but much smaller than in the exchanges, we did not assess whether they were due to changes in MSA definitions.

33. This average HHI increased by 111 points from that reported for 2016 in last year's Update. However, that increase falls to 33 points once we look at MSAs present in both years.

34. The 2016–2017 increase in the average exchange HHI of 1461 points only falls by a bit—to 1382 points—once we look at MSAs present in both years.

B. Market shares

In terms of market shares, we found the following:

HMO+PPO+POS+EXCH product market³⁵

- In 91 percent (344) of the MSAs, at least one insurer had a combined HMO+PPO+POS+EXCH market share of 30 percent or greater.
- In 46 percent (175) of the MSAs, one insurer had a combined HMO+PPO+POS+EXCH market share of 50 percent or greater.
- In 12 percent (46) of the MSAs, one insurer had a combined HMO+PPO+POS+EXCH market share of 70 percent or greater.

HMO product market

- In 99 percent (239) of the MSAs, at least one insurer had an HMO market share of 30 percent or greater.
- In 76 percent (185) of the MSAs, one insurer had an HMO market share of 50 percent or greater.
- In 41 percent (98) of the MSAs, one insurer had an HMO market share of 70 percent or greater.

PPO product market

- In 97 percent (369) of the MSAs, at least one insurer had a PPO market share of 30 percent or greater.
- In 59 percent (224) of the MSAs, one insurer had a PPO market share of 50 percent or greater.
- In 25 percent (95) of the MSAs, one insurer had a PPO market share of 70 percent or greater.

POS product market

- In 100 percent (303) of the MSAs, at least one insurer had a POS market share of 30 percent or greater.
- In 90 percent (273) of the MSAs, one insurer had a POS market share of 50 percent or greater.
- In 65 percent (198) of the MSAs, one insurer had a POS market share of 70 percent or greater.

35. The statistics for the combined market increased by about 3 percentage points from those for 2016 in last year's Update. However, once we look at only MSAs present in both years, the changes for shares of at least 30 percent and 50 percent vanish, while the increase for shares of at least 70 percent remains.

Exchanges³⁶

- In 99 percent (350) of the MSAs, at least one insurer had an exchange market share of 30 percent or greater.
- In 78 percent (278) of the MSAs, one insurer had an exchange market share of 50 percent or greater.
- In 43 percent (152) of the MSAs, one insurer had an exchange market share of 70 percent or greater.

C. 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 380 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. 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.³⁷ Nevertheless, we found in other work that premiums in the commercial health insurance markets in Nevada increased in the wake of that merger.³⁸ Retrospective studies on health insurer consolidation add to our understanding of its competitive effects.³⁹ 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 recent attempts to consolidate have received closer scrutiny than in the past. 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 that it would file a lawsuit to block the acquisition.

Most notably, in 2015, two mergers involving four of the largest health insurers in the country were announced. Anthem attempted to acquire Cigna, and Aetna sought to acquire Humana. Proposed mergers of this magnitude are precisely the motivation for this study—to help identify markets where mergers would cause competitive harm. Upon announcement of these mergers, the AMA used data from previous editions of “Competition in health insurance” to assess their competitive effects. Specifically, we calculated the changes in market concentration (HHI) that would result from the mergers and, according to the DOJ/FTC Horizontal Merger Guidelines, classified markets based on how anticompetitive the mergers would be. We found that the mergers would be deemed anticompetitive in numerous markets across the United States.⁴⁰ 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.⁴¹ 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.

36. The 2016–2017 increases in these statistics change barely (or not at all) when looking at MSAs present in both years, which indicates they are not due to changes in MSA definitions.

37. See Final Judgement at: <http://www.justice.gov/atr/cases/f237600/237613.htm>. Accessed Oct. 5, 2018.

38. Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. *Health Management, Policy and Innovation*. 2013;1(3):16-35. Available at <http://hmpi.org/wp-content/uploads/2017/02/HMPI-Guardado-Emmons-Kane-Price-Effects-of-a-Larger-Merger-of-Health-Insurers.pdf>. Accessed Oct. 1, 2018.

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

IV. State and MSA tables

**Table 1. Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017
Combined HMO+PPO+POS+EXCH (total) product markets**

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	7194	BCBS AL	84	UnitedHealth Group	7
Anniston-Oxford-Jacksonville, AL	7746	BCBS AL	88	UnitedHealth Group	3
Auburn-Opelika, AL	7408	BCBS AL	86	UnitedHealth Group	5
Birmingham-Hoover, AL	7116	BCBS AL	84	UnitedHealth Group	9
Daphne-Fairhope-Foley, AL	6637	BCBS AL	81	UnitedHealth Group	10
Decatur, AL	7239	BCBS AL	85	Cigna	7
Dothan, AL	7804	BCBS AL	88	UnitedHealth Group	6
Florence-Muscle Shoals, AL	7541	BCBS AL	87	Cigna	5
Gadsden, AL	8140	BCBS AL	90	UnitedHealth Group	5
Huntsville, AL	6273	BCBS AL	78	Cigna	9
Mobile, AL	6854	BCBS AL	82	UnitedHealth Group	8
Montgomery, AL	7445	BCBS AL	86	UnitedHealth Group	6
Tuscaloosa, AL	8355	BCBS AL	91	UnitedHealth Group	3
Alaska	4382	Aetna	58	Premera	31
Anchorage, AK	4030	Aetna	55	Premera	30
Fairbanks, AK	4524	Aetna	59	Premera	31
Arizona	2287	UnitedHealth Group	34	BCBS AZ	21
Flagstaff, AZ	3756	BCBS AZ	55	Aetna	23
Lake Havasu City-Kingman, AZ	3022	BCBS AZ	47	UnitedHealth Group	23
Phoenix-Mesa-Scottsdale, AZ	2326	UnitedHealth Group	35	Aetna	20
Prescott, AZ	3583	BCBS AZ	55	UnitedHealth Group	19
Sierra Vista-Douglas, AZ	2653	BCBS AZ	41	UnitedHealth Group	23
Tucson, AZ	2594	UnitedHealth Group	42	BCBS AZ	21
Yuma, AZ	3156	BCBS AZ	51	UnitedHealth Group	15
Arkansas	3055	BCBS AR	49	UnitedHealth Group	16
Fayetteville-Springdale-Rogers, AR-MO	3004	BCBS AR	50	Catholic Hlth Initiatives	15
Fort Smith, AR-OK	2030	BCBS AR	32	UnitedHealth Group	22
Hot Springs, AR	3122	BCBS AR	50	UnitedHealth Group	19
Jonesboro, AR	3377	BCBS AR	53	Catholic Hlth Initiatives	15
Little Rock-North Little Rock-Conway, AR	3196	BCBS AR	49	UnitedHealth Group	23
Pine Bluff, AR	3353	Cigna	48	BCBS AR	31
California	2155	Kaiser	34	Anthem	25
Bakersfield, CA	2624	Anthem	38	Kaiser	27
Chico, CA	4163	Anthem	57	BS of CA	29
El Centro, CA	2859	BS of CA	42	Anthem	31
Fresno, CA	2721	Anthem	41	Kaiser	23
Hanford-Corcoran, CA	3477	Anthem	51	BS of CA	28
Los Angeles-Long Beach-Anaheim, CA	2066	Kaiser	31	Anthem	26
Madera, CA	3487	Anthem	53	Kaiser	19
Merced, CA	3581	Anthem	54	BS of CA	23

Table 1. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. Combined HMO+PPO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Modesto, CA	2768	Kaiser	40	Anthem	29
Napa, CA	3588	Kaiser	47	Anthem	36
Oxnard-Thousand Oaks-Ventura, CA	2231	Anthem	36	Kaiser	22
Riverside-San Bernardino-Ontario, CA	2564	Kaiser	43	Anthem	21
Sacramento--Roseville--Arden-Arcade, CA	2738	Kaiser	47	Anthem	16
Salinas, CA	4004	Anthem	59	BS of CA	20
San Diego-Carlsbad, CA	1597	Kaiser	29	Anthem	18
San Francisco-Oakland-Hayward, CA	2686	Kaiser	46	Anthem	16
San Jose-Sunnyvale-Santa Clara, CA	2199	Kaiser	38	Anthem	19
San Luis Obispo-Paso Robles-Arroyo Grande, CA	4271	Anthem	57	BS of CA	31
Santa Cruz-Watsonville, CA	2467	Anthem	38	BS of CA	28
Santa Maria-Santa Barbara, CA	2893	Anthem	44	BS of CA	26
Santa Rosa, CA	3608	Kaiser	56	Anthem	16
Stockton-Lodi, CA	3254	Kaiser	50	Anthem	24
Vallejo-Fairfield, CA	4636	Kaiser	66	Anthem	12
Visalia-Porterville, CA	3887	Anthem	57	BS of CA	23
Yuba City, CA	4722	Anthem	67	BS of CA	12
Colorado	2008	UnitedHealth Group	26	Anthem	22
Boulder, CO	2028	Anthem	26	UnitedHealth Group	22
Colorado Springs, CO	1911	Anthem	27	UnitedHealth Group	22
Denver-Aurora-Lakewood, CO	2079	UnitedHealth Group	27	Kaiser	24
Fort Collins, CO	2443	Anthem	38	UnitedHealth Group	24
Grand Junction, CO	3080	UnitedHealth Group	44	Cigna	25
Greeley, CO	2103	Cigna	28	UnitedHealth Group	24
Pueblo, CO	2428	Anthem	34	UnitedHealth Group	27
Connecticut	2261	Anthem	35	Cigna	18
Bridgeport-Stamford-Norwalk, CT	2077	Anthem	25	UnitedHealth Group	22
Hartford-West Hartford-East Hartford, CT	2298	Anthem	36	Cigna	20
New Haven-Milford, CT	2588	Anthem	42	Aetna	17
Norwich-New London, CT	3410	Anthem	52	UnitedHealth Group	22
Delaware	4920	Highmark	67	Aetna	20
Dover, DE	6246	Highmark	78	Aetna	13
District of Columbia	2021	CareFirst	33	UnitedHealth Group	19
Washington-Arlington-Alexandria, DC-VA-MD-WV	1702	CareFirst	26	Aetna	16
Florida	2160	BCBS FL	36	UnitedHealth Group	21
Cape Coral-Fort Myers, FL	3230	BCBS FL	48	UnitedHealth Group	22
Crestview-Fort Walton Beach-Destin, FL	4358	BCBS FL	63	UnitedHealth Group	16
Deltona-Daytona Beach-Ormond Beach, FL	3134	BCBS FL	50	UnitedHealth Group	20
Gainesville, FL	5131	BCBS FL	70	SantaFe (AvMed)	10
Homosassa Springs, FL	3204	BCBS FL	49	UnitedHealth Group	20
Jacksonville, FL	2857	BCBS FL	47	UnitedHealth Group	18
Lakeland-Winter Haven, FL	2061	BCBS FL	30	UnitedHealth Group	24
Miami-Fort Lauderdale-West Palm Beach, FL	1523	UnitedHealth Group	22	BCBS FL	21
Naples-Immokalee-Marco Island, FL	3699	BCBS FL	55	Cigna	18
North Port-Sarasota-Bradenton, FL	2857	BCBS FL	45	UnitedHealth Group	20

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Ocala, FL	4655	BCBS FL	66	UnitedHealth Group	16
Orlando-Kissimmee-Sanford, FL	2417	BCBS FL	32	Cigna	26
Palm Bay-Melbourne-Titusville, FL	2134	BCBS FL	29	Cigna	25
Panama City, FL	5564	BCBS FL	73	UnitedHealth Group	14
Pensacola-Ferry Pass-Brent, FL	4090	BCBS FL	59	UnitedHealth Group	22
Port St. Lucie, FL	3795	BCBS FL	57	Cigna	14
Punta Gorda, FL	3126	BCBS FL	49	UnitedHealth Group	21
Sebastian-Vero Beach, FL	3565	BCBS FL	56	UnitedHealth Group	16
Sebring, FL	4175	BCBS FL	60	UnitedHealth Group	21
Tallahassee, FL	7954	BCBS FL	89	UnitedHealth Group	7
Tampa-St. Petersburg-Clearwater, FL	2149	UnitedHealth Group	29	BCBS FL	29
The Villages, FL	4615	BCBS FL	65	UnitedHealth Group	19
Georgia	2363	Anthem	41	UnitedHealth Group	16
Albany, GA	4249	Anthem	61	UnitedHealth Group	18
Athens-Clarke County, GA	2976	Anthem	49	UnitedHealth Group	16
Atlanta-Sandy Springs-Roswell, GA	2081	Anthem	36	UnitedHealth Group	16
Augusta-Richmond County, GA-SC	2482	Anthem	40	BCBS SC	19
Brunswick, GA	4036	Anthem	59	UnitedHealth Group	17
Columbus, GA-AL	3270	Anthem	54	BCBS AL	10
Dalton, GA	3436	Cigna	46	Anthem	33
Gainesville, GA	2386	Anthem	42	UnitedHealth Group	15
Hinesville, GA	5262	Anthem	71	UnitedHealth Group	9
Macon-Bibb County, GA	3601	Anthem	55	UnitedHealth Group	18
Rome, GA	2396	Anthem	39	Cigna	22
Savannah, GA	2518	Anthem	40	UnitedHealth Group	21
Valdosta, GA	4828	Anthem	67	UnitedHealth Group	13
Warner Robins, GA	4552	Anthem	65	Aetna	12
Hawaii	5224	HMSA (BCBS HI)	69	Kaiser	19
Kahului-Wailuku-Lahaina, HI	4060	HMSA (BCBS HI)	48	Kaiser	41
Urban Honolulu, HI	5571	HMSA (BCBS HI)	72	Kaiser	16
Idaho	2372	BC of ID	42	Cambia	17
Boise City, ID	2203	BC of ID	39	Cambia	17
Coeur d'Alene, ID	1958	BC of ID	37	Cambia	13
Idaho Falls, ID	2770	BC of ID	48	Cambia	12
Lewiston, ID-WA	2638	Premera	41	BC of ID	23
Pocatello, ID	2598	BC of ID	45	Cambia	15
Illinois	3705	HCSC (BCBS)	57	UnitedHealth Group	16
Bloomington, IL	3684	HCSC (BCBS)	56	Aetna	17
Carbondale-Marion, IL	2404	HCSC (BCBS)	37	Aetna	22
Champaign-Urbana, IL	4679	Hlth Alliance	66	HCSC (BCBS)	17
Chicago-Naperville-Elgin, IL-IN-WI	3585	HCSC (BCBS)	56	UnitedHealth Group	15
Danville, IL	3198	HCSC (BCBS)	42	Hlth Alliance	37
Davenport-Moline-Rock Island, IA-IL	2810	UnitedHealth Group	43	HCSC (BCBS)	27
Decatur, IL	5278	HCSC (BCBS)	71	UnitedHealth Group	12
Kankakee, IL	3987	HCSC (BCBS)	60	UnitedHealth Group	13

Table 1. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. Combined HMO+PPO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Peoria, IL	2940	HCSC (BCBS)	45	UnitedHealth Group	27
Rockford, IL	4547	HCSC (BCBS)	65	UnitedHealth Group	12
Springfield, IL	3381	HCSC (BCBS)	49	Hlth Alliance	28
Indiana	3529	Anthem	56	UnitedHealth Group	16
Bloomington, IN	3474	Anthem	55	IU Health	12
Columbus, IN	3819	Anthem	57	S.E. Indiana Hlth	22
Elkhart-Goshen, IN	4768	Anthem	66	UnitedHealth Group	16
Evansville, IN-KY	3313	Anthem	54	UnitedHealth Group	15
Fort Wayne, IN	4136	Anthem	60	UnitedHealth Group	18
Indianapolis-Carmel-Anderson, IN	4153	Anthem	61	UnitedHealth Group	18
Kokomo, IN	5995	Anthem	76	UnitedHealth Group	12
Lafayette-West Lafayette, IN	2895	Anthem	43	UnitedHealth Group	28
Michigan City-La Porte, IN	5070	Anthem	69	UnitedHealth Group	17
Muncie, IN	3932	Anthem	60	IU Health	11
South Bend-Mishawaka, IN-MI	2743	Anthem	42	Aetna	25
Terre Haute, IN	5073	Anthem	70	Cigna	11
Iowa	3180	Wellmark (BCBS)	47	UnitedHealth Group	28
Ames, IA	4899	Wellmark (BCBS)	66	UnitedHealth Group	21
Cedar Rapids, IA	3445	Wellmark (BCBS)	53	UnitedHealth Group	19
Davenport-Moline-Rock Island, IA-IL	2810	UnitedHealth Group	43	HCSC (BCBS)	27
Des Moines-West Des Moines, IA	3148	UnitedHealth Group	41	Wellmark (BCBS)	35
Dubuque, IA	3369	Wellmark (BCBS)	47	UnitedHealth Group	31
Iowa City, IA	5654	Wellmark (BCBS)	74	UnitedHealth Group	13
Sioux City, IA-NE-SD	2224	Wellmark (BCBS)	35	UnitedHealth Group	24
Waterloo-Cedar Falls, IA	3617	UnitedHealth Group	46	Wellmark (BCBS)	37
Kansas	2491	BCBS KS	41	Aetna	17
Lawrence, KS	3226	BCBS KS	51	Cigna	16
Manhattan, KS	5661	BCBS KS	74	Aetna	9
Topeka, KS	5370	BCBS KS	72	UnitedHealth Group	11
Wichita, KS	3242	BCBS KS	43	Aetna	34
Kentucky	4045	Anthem	60	Humana	15
Bowling Green, KY	5141	Anthem	70	UnitedHealth Group	9
Elizabethtown-Fort Knox, KY	4391	Anthem	62	Humana	22
Lexington-Fayette, KY	4301	Anthem	63	Humana	15
Louisville/Jefferson County, KY-IN	3704	Anthem	57	UnitedHealth Group	15
Owensboro, KY	6407	Anthem	79	UnitedHealth Group	10
Louisiana	5026	LA Hlth Serv & Ind (BCBS)	69	UnitedHealth Group	12
Alexandria, LA	5153	LA Hlth Serv & Ind (BCBS)	70	UnitedHealth Group	13
Baton Rouge, LA	5427	LA Hlth Serv & Ind (BCBS)	72	UnitedHealth Group	9
Hammond, LA	5304	LA Hlth Serv & Ind (BCBS)	71	UnitedHealth Group	11
Houma-Thibodaux, LA	5364	LA Hlth Serv & Ind (BCBS)	71	UnitedHealth Group	14
Lafayette, LA	5537	LA Hlth Serv & Ind (BCBS)	73	UnitedHealth Group	11
Lake Charles, LA	5023	LA Hlth Serv & Ind (BCBS)	69	UnitedHealth Group	10
Monroe, LA	5288	LA Hlth Serv & Ind (BCBS)	71	UnitedHealth Group	15
New Orleans-Metairie, LA	4012	LA Hlth Serv & Ind (BCBS)	60	UnitedHealth Group	16
Shreveport-Bossier City, LA	5533	LA Hlth Serv & Ind (BCBS)	73	UnitedHealth Group	11

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Maine	2708	Anthem	45	Aetna	18
Bangor, ME	2564	Anthem	42	Aetna	18
Lewiston-Auburn, ME	2837	Anthem	46	Aetna	20
Portland-South Portland, ME	2628	Anthem	44	Aetna	16
Maryland	2846	CareFirst	47	UnitedHealth Group	15
Baltimore-Columbia-Towson, MD	3236	CareFirst	51	Cigna	15
California-Lexington Park, MD	4020	CareFirst	60	Cigna	13
Cumberland, MD-WV	2329	CareFirst	32	UnitedHealth Group	28
Hagerstown-Martinsburg, MD-WV	1856	CareFirst	23	UnitedHealth Group	21
Salisbury, MD-DE	2796	Highmark	41	CareFirst	28
Massachusetts	1872	BCBS MA	33	Harvard Pilgrim	18
Barnstable Town, MA	2436	BCBS MA	37	Harvard Pilgrim	28
Boston-Cambridge-Newton, MA-NH	1697	BCBS MA	29	Harvard Pilgrim	19
Pittsfield, MA	2907	BCBS MA	49	Tufts	15
Springfield, MA	1768	Tufts	28	BCBS MA	20
Worcester, MA-CT	1304	BCBS MA	24	Anthem	12
Michigan	4598	BCBS MI	66	Spectrum Hlth	9
Ann Arbor, MI	5954	BCBS MI	77	Aetna	6
Battle Creek, MI	5743	BCBS MI	75	UnitedHealth Group	9
Bay City, MI	5616	BCBS MI	74	Henry Ford HS	13
Detroit-Warren-Dearborn, MI	4647	BCBS MI	67	Henry Ford HS	12
Flint, MI	4739	BCBS MI	67	Henry Ford HS	17
Grand Rapids-Wyoming, MI	3949	BCBS MI	57	Spectrum Hlth	26
Jackson, MI	6018	BCBS MI	77	Spectrum Hlth	8
Kalamazoo-Portage, MI	5082	BCBS MI	69	UnitedHealth Group	15
Lansing-East Lansing, MI	5736	BCBS MI	73	Sparrow (Physicians HP)	19
Midland, MI	5867	BCBS MI	75	Aetna	15
Monroe, MI	4677	BCBS MI	67	Henry Ford HS	9
Muskegon, MI	4923	BCBS MI	67	Spectrum Hlth	19
Niles-Benton Harbor, MI	4011	BCBS MI	60	Henry Ford HS	14
Saginaw, MI	4895	BCBS MI	67	Henry Ford HS	19
Minnesota	3009	BCBS MN	45	Medica	26
Duluth, MN-WI	2674	BCBS MN	43	Medica	25
Mankato-North Mankato, MN	4359	BCBS MN	57	Medica	33
Minneapolis-St. Paul-Bloomington, MN-WI	2483	BCBS MN	39	Medica	23
Rochester, MN	4402	BCBS MN	57	Medica	33
St. Cloud, MN	3378	BCBS MN	49	Medica	28
Mississippi	3399	BCBS MS	53	UnitedHealth Group	19
Gulfport-Biloxi-Pascagoula, MS	3496	BCBS MS	55	UnitedHealth Group	18
Hattiesburg, MS	3661	BCBS MS	50	UnitedHealth Group	33
Jackson, MS	3803	BCBS MS	58	UnitedHealth Group	15
Missouri	1969	Anthem	26	UnitedHealth Group	24
Cape Girardeau, MO-IL	2958	UnitedHealth Group	38	Anthem	37
Columbia, MO	3678	UnitedHealth Group	55	Aetna	19
Jefferson City, MO	3142	UnitedHealth Group	42	Anthem	33
Joplin, MO	2249	Anthem	36	Aetna	19

Table 1. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. Combined HMO+PPO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kansas City, MO-KS	3307	BCBS KS City	52	UnitedHealth Group	17
Springfield, MO	1964	Aetna	27	Anthem	21
St. Joseph, MO-KS	4646	BCBS KS City	66	Aetna	11
St. Louis, MO-IL	2300	UnitedHealth Group	30	Anthem	28
Montana	2964	HCSC (BCBS)	44	Cigna	29
Billings, MT	3233	HCSC (BCBS)	50	Cigna	25
Great Falls, MT	3590	HCSC (BCBS)	50	Cigna	33
Missoula, MT	2957	HCSC (BCBS)	44	Cigna	30
Nebraska	3296	BCBS NE	48	UnitedHealth Group	25
Grand Island, NE	3796	BCBS NE	57	UnitedHealth Group	17
Lincoln, NE	3671	BCBS NE	52	UnitedHealth Group	28
Omaha-Council Bluffs, NE-IA	2950	BCBS NE	37	UnitedHealth Group	35
Nevada	2626	UnitedHealth Group	43	Anthem	21
Carson City, NV	3046	Anthem	50	Renown Hlth	14
Las Vegas-Henderson-Paradise, NV	3313	UnitedHealth Group	53	Anthem	16
Reno, NV	2062	Anthem	31	UnitedHealth Group	24
New Hampshire	2680	Anthem	43	Cigna	19
Manchester-Nashua, NH	2650	Anthem	42	Harvard Pilgrim	18
New Jersey	2660	Horizon BCBS	39	Aetna	25
Atlantic City-Hammonton, NJ	6467	Horizon BCBS	80	Aetna	8
Ocean City, NJ	6089	Horizon BCBS	77	Aetna	10
Trenton, NJ	2979	Horizon BCBS	38	Aetna	35
Vineland-Bridgeton, NJ	3920	Horizon BCBS	55	Aetna	28
New Mexico	2542	HCSC (BCBS)	41	Presbyterian	25
Albuquerque, NM	2476	Presbyterian	35	HCSC (BCBS)	31
Farmington, NM	2407	HCSC (BCBS)	40	UnitedHealth Group	21
Las Cruces, NM	3164	HCSC (BCBS)	53	Presbyterian	12
Santa Fe, NM	2302	HCSC (BCBS)	36	Presbyterian	26
New York	1487	UnitedHealth Group	26	Anthem	18
Albany-Schenectady-Troy, NY	2148	CDPHP	35	UnitedHealth Group	20
Binghamton, NY	3668	Lifetime Hlthcare	55	UnitedHealth Group	21
Buffalo-Cheektowaga-Niagara Falls, NY	2579	Independent Hlth	40	HealthNow NY (BCBS)	28
Elmira, NY	5066	Lifetime Hlthcare	67	UnitedHealth Group	23
Glens Falls, NY	1740	CDPHP	24	UnitedHealth Group	21
Ithaca, NY	3199	Aetna	40	Lifetime Hlthcare	37
Kingston, NY	2035	UnitedHealth Group	32	MVP Hlth Care	24
New York-Newark-Jersey City, NY-NJ-PA	1674	UnitedHealth Group	26	Anthem	18
Rochester, NY	5972	Lifetime Hlthcare	76	MVP Hlth Care	9
Syracuse, NY	4892	Lifetime Hlthcare	68	UnitedHealth Group	16
Utica-Rome, NY	3626	Lifetime Hlthcare	53	UnitedHealth Group	24
Watertown-Fort Drum, NY	3393	Lifetime Hlthcare	51	UnitedHealth Group	21
North Carolina	3849	BCBS NC	57	UnitedHealth Group	18
Asheville, NC	4475	BCBS NC	63	UnitedHealth Group	18
Burlington, NC	3597	BCBS NC	53	UnitedHealth Group	21
Charlotte-Concord-Gastonia, NC-SC	2620	BCBS NC	41	UnitedHealth Group	21
Durham-Chapel Hill, NC	3637	BCBS NC	54	Aetna	21

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Fayetteville, NC	3711	BCBS NC	56	UnitedHealth Group	20
Goldsboro, NC	5996	BCBS NC	76	UnitedHealth Group	10
Greensboro-High Point, NC	3785	BCBS NC	54	UnitedHealth Group	27
Greenville, NC	6791	BCBS NC	82	Cigna	8
Hickory-Lenoir-Morganton, NC	5019	BCBS NC	68	UnitedHealth Group	17
New Bern, NC	5995	BCBS NC	77	Aetna	7
Raleigh, NC	3562	BCBS NC	53	UnitedHealth Group	21
Rocky Mount, NC	4992	BCBS NC	68	Cigna	15
Wilmington, NC	4255	BCBS NC	59	UnitedHealth Group	25
Winston-Salem, NC	3759	BCBS NC	55	UnitedHealth Group	20
North Dakota	3708	BCBS ND	54	Sanford	26
Bismarck, ND	3699	BCBS ND	54	Sanford	26
Fargo, ND-MN	2111	BCBS ND	32	BCBS MN	24
Grand Forks, ND-MN	2267	BCBS ND	32	BCBS MN	26
Ohio	2113	Anthem	32	Medical Mutual	24
Akron, OH	2414	Medical Mutual	37	Anthem	28
Canton-Massillon, OH	2097	Medical Mutual	34	Anthem	26
Cincinnati, OH-KY-IN	2906	Anthem	46	UnitedHealth Group	24
Cleveland-Elyria, OH	2826	Medical Mutual	45	Anthem	22
Columbus, OH	2250	UnitedHealth Group	31	Anthem	27
Dayton, OH	2699	Anthem	41	UnitedHealth Group	29
Lima, OH	2452	Medical Mutual	39	Anthem	24
Mansfield, OH	3106	Medical Mutual	49	Anthem	19
Springfield, OH	1955	Anthem	28	UnitedHealth Group	26
Toledo, OH	1970	Medical Mutual	29	Anthem	20
Weirton-Steubenville, WV-OH	2036	Anthem	37	Aetna	16
Youngstown-Warren-Boardman, OH-PA	1951	Anthem	30	Medical Mutual	27
Oklahoma	3339	HCSC (BCBS)	53	UnitedHealth Group	18
Enid, OK	3639	HCSC (BCBS)	56	UnitedHealth Group	16
Lawton, OK	4383	HCSC (BCBS)	64	UnitedHealth Group	9
Oklahoma City, OK	3226	HCSC (BCBS)	52	UnitedHealth Group	16
Tulsa, OK	2845	HCSC (BCBS)	43	UnitedHealth Group	27
Oregon	1402	Cambia	21	Providence Hlth	19
Albany, OR	1461	Cambia	27	UnitedHealth Group	14
Bend-Redmond, OR	1627	Cambia	29	PacificSource	20
Corvallis, OR	1984	Cambia	37	Moda Health	16
Eugene, OR	1702	Cambia	25	Providence Hlth	21
Grants Pass, OR	1585	Cambia	29	PacificSource	17
Medford, OR	1932	Cambia	35	Moda Health	18
Portland-Vancouver-Hillsboro, OR-WA	1671	Kaiser	27	Providence Hlth	22
Salem, OR	1846	Kaiser	29	Cambia	24
Pennsylvania	1752	Highmark	29	Independence Hlth Grp	19
Allentown-Bethlehem-Easton, PA-NJ	2166	Highmark	36	Capital BC	22
Altoona, PA	3118	Highmark	40	UPMC	37
Bloomsburg-Berwick, PA	3355	Geisinger	49	Highmark	23
Chambersburg-Waynesboro, PA	3095	Highmark	45	Capital BC	30

Table 1. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. Combined HMO+PPO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
East Stroudsburg, PA	4118	Highmark	61	UnitedHealth Group	12
Erie, PA	3119	Highmark	46	UPMC	26
Gettysburg, PA	2728	Highmark	40	Capital BC	30
Harrisburg-Carlisle, PA	3203	Highmark	46	Capital BC	31
Johnstown, PA	3367	Highmark	45	UPMC	35
Lancaster, PA	3090	Highmark	45	Capital BC	28
Lebanon, PA	3314	Highmark	46	Capital BC	31
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2579	Independence Hlth Grp	40	Aetna	27
Pittsburgh, PA	2857	Highmark	36	UPMC	35
Reading, PA	2828	Highmark	42	Capital BC	28
Scranton–Wilkes-Barre–Hazleton, PA	3842	Highmark	55	Geisinger	27
State College, PA	3126	Highmark	47	Capital BC	28
Williamsport, PA	4030	Highmark	59	Geisinger	18
York-Hanover, PA	2792	Highmark	41	Capital BC	30
Rhode Island	3073	BCBS RI	44	UnitedHealth Group	32
Providence-Warwick, RI-MA	1771	BCBS RI	26	UnitedHealth Group	23
South Carolina	4746	BCBS SC	66	UnitedHealth Group	14
Charleston-North Charleston, SC	4638	BCBS SC	65	Cigna	14
Columbia, SC	5392	BCBS SC	72	UnitedHealth Group	12
Florence, SC	4796	BCBS SC	66	UnitedHealth Group	18
Greenville-Anderson-Mauldin, SC	4308	BCBS SC	62	UnitedHealth Group	17
Hilton Head Island-Bluffton-Beaufort, SC	4747	BCBS SC	66	UnitedHealth Group	14
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	3220	BCBS SC	51	UnitedHealth Group	17
Spartanburg, SC	4888	BCBS SC	67	UnitedHealth Group	16
Sumter, SC	5643	BCBS SC	74	UnitedHealth Group	11
South Dakota	2782	Avera Hlth	39	Wellmark (BCBS)	30
Rapid City, SD	2693	Avera Hlth	37	Wellmark (BCBS)	30
Sioux Falls, SD	2463	Avera Hlth	32	Wellmark (BCBS)	31
Tennessee	2782	BCBS TN	41	Cigna	28
Chattanooga, TN-GA	2666	BCBS TN	43	Cigna	20
Clarksville, TN-KY	2103	Anthem	30	BCBS TN	27
Cleveland, TN	3440	BCBS TN	51	Cigna	25
Jackson, TN	2977	BCBS TN	41	Cigna	30
Johnson City, TN	4133	BCBS TN	61	UnitedHealth Group	15
Kingsport-Bristol-Bristol, TN-VA	2483	BCBS TN	31	Anthem	31
Knoxville, TN	2659	BCBS TN	39	UnitedHealth Group	22
Memphis, TN-MS-AR	2497	Cigna	42	BCBS TN	18
Morristown, TN	3175	BCBS TN	48	Cigna	22
Nashville-Davidson–Murfreesboro–Franklin, TN	2603	BCBS TN	37	Cigna	28
Texas	2112	HCSC (BCBS)	30	UnitedHealth Group	25
Abilene, TX	2953	HCSC (BCBS)	47	UnitedHealth Group	20
Amarillo, TX	2175	HCSC (BCBS)	33	UnitedHealth Group	26
Austin-Round Rock, TX	2147	UnitedHealth Group	31	HCSC (BCBS)	24
Beaumont-Port Arthur, TX	2253	HCSC (BCBS)	33	UnitedHealth Group	23
Brownsville-Harlingen, TX	3026	HCSC (BCBS)	50	UnitedHealth Group	16
College Station-Bryan, TX	2578	HCSC (BCBS)	44	Scott & White Hlth	17

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Corpus Christi, TX	2472	HCSC (BCBS)	35	UnitedHealth Group	28
Dallas-Fort Worth-Arlington, TX	2240	HCSC (BCBS)	28	UnitedHealth Group	28
El Paso, TX	1958	HCSC (BCBS)	29	Aetna	27
Houston-The Woodlands-Sugar Land, TX	1994	UnitedHealth Group	25	Aetna	23
Killeen-Temple, TX	1719	Scott & White Hlth	26	HCSC (BCBS)	23
Laredo, TX	4231	HCSC (BCBS)	62	UnitedHealth Group	15
Longview, TX	3220	HCSC (BCBS)	47	UnitedHealth Group	27
Lubbock, TX	2895	HCSC (BCBS)	45	UnitedHealth Group	26
McAllen-Edinburg-Mission, TX	2797	HCSC (BCBS)	48	UnitedHealth Group	17
Midland, TX	3675	HCSC (BCBS)	56	UnitedHealth Group	19
Odessa, TX	3899	HCSC (BCBS)	58	UnitedHealth Group	19
San Angelo, TX	3245	HCSC (BCBS)	49	UnitedHealth Group	21
San Antonio-New Braunfels, TX	2182	Aetna	27	HCSC (BCBS)	27
Sherman-Denison, TX	2294	HCSC (BCBS)	32	UnitedHealth Group	27
Texarkana, TX-AR	2160	HCSC (BCBS)	39	BCBS AR	17
Tyler, TX	2879	HCSC (BCBS)	45	UnitedHealth Group	25
Victoria, TX	2388	HCSC (BCBS)	36	UnitedHealth Group	23
Waco, TX	1809	HCSC (BCBS)	29	Scott & White Hlth	21
Wichita Falls, TX	3253	HCSC (BCBS)	49	UnitedHealth Group	20
Utah	2345	Intermountain	41	Cambia	14
Logan, UT-ID	2768	Intermountain	46	UnitedHealth Group	16
Ogden-Clearfield, UT	2433	Intermountain	41	Aetna	18
Provo-Orem, UT	2709	Intermountain	46	Cigna	14
Salt Lake City, UT	2275	Intermountain	40	UnitedHealth Group	15
St. George, UT	3021	Intermountain	49	UnitedHealth Group	18
Vermont	3854	BCBS VT	54	Cigna	29
Burlington-South Burlington, VT	4100	BCBS VT	57	Cigna	29
Virginia	2545	Anthem	44	Aetna	16
Blacksburg-Christiansburg-Radford, VA	4813	Anthem	66	Aetna	18
Charlottesville, VA	3357	Anthem	45	Aetna	35
Harrisonburg, VA	5732	Anthem	75	Sentara (Optima Hlth)	9
Lynchburg, VA	4603	Anthem	66	Centra (Piedmont)	9
Richmond, VA	3732	Anthem	56	Cigna	17
Roanoke, VA	4271	Anthem	61	Aetna	23
Staunton-Waynesboro, VA	4914	Anthem	67	Aetna	21
Virginia Beach-Norfolk-Newport News, VA-NC	3464	Anthem	53	Sentara (Optima Hlth)	22
Winchester, VA-WV	3594	Anthem	56	Aetna	16
Washington	1727	Premera	24	Kaiser	21
Bellingham, WA	2076	Kaiser	30	Cambia	25
Bremerton-Silverdale, WA	1905	Kaiser	31	Premera	21
Kennewick-Richland, WA	2167	Premera	34	Kaiser	26
Longview, WA	2873	Kaiser	47	Premera	22
Mount Vernon-Anacortes, WA	1996	Cambia	30	Kaiser	22
Olympia-Tumwater, WA	1750	Kaiser	31	Premera	16
Seattle-Tacoma-Bellevue, WA	1766	Premera	25	Kaiser	20
Spokane-Spokane Valley, WA	1923	Premera	31	Kaiser	23

Table 1. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. Combined HMO+PPO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Walla Walla, WA	2211	Premera	34	Kaiser	27
Wenatchee, WA	2626	Premera	46	Hlth Alliance	16
Yakima, WA	1937	Premera	30	Kaiser	20
West Virginia	2819	Highmark	46	Aetna	21
Beckley, WV	3503	Highmark	56	Aetna	12
Charleston, WV	3299	Highmark	52	Aetna	20
Huntington-Ashland, WV-KY-OH	2517	Anthem	43	Highmark	20
Morgantown, WV	3496	Highmark	54	Aetna	20
Parkersburg-Vienna, WV	2922	Highmark	49	Cigna	14
Wheeling, WV-OH	2002	Anthem	34	Highmark	21
Wisconsin	1361	UnitedHealth Group	28	Anthem	18
Appleton, WI	2186	UnitedHealth Group	40	Aetna	15
Eau Claire, WI	1625	Marshfield (Security HP)	26	Anthem	21
Fond du Lac, WI	2176	UnitedHealth Group	36	University HC (Unity)	25
Green Bay, WI	2388	UnitedHealth Group	44	Anthem	12
Janesville-Beloit, WI	1612	SSM Health (Dean HP)	25	University HC (Unity)	23
La Crosse-Onalaska, WI-MN	2008	Gundersen HP	37	Hlth Tradition HP	15
Madison, WI	1781	SSM Health (Dean HP)	30	GHC of S.C. WI	19
Milwaukee-Waukesha-West Allis, WI	2975	UnitedHealth Group	48	Anthem	23
Oshkosh-Neenah, WI	2648	UnitedHealth Group	46	Anthem	19
Racine, WI	2961	UnitedHealth Group	50	Anthem	16
Sheboygan, WI	2573	UnitedHealth Group	45	Anthem	19
Wausau, WI	2121	UnitedHealth Group	30	Marshfield (Security HP)	23
Wyoming	2960	Cigna	42	BCBS WY	27
Casper, WY	3560	Cigna	53	BCBS WY	18
Cheyenne, WY	3577	Cigna	53	BCBS WY	23

Notes:

1. Source: Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017), © 2017 DR/Decision Resources, LLC. All rights reserved. Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017) data may not be reproduced, distributed, displayed or modified, in whole or in part, by any means, without the prior written consent of DR/Decision Resources, LLC.
2. 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 New Jersey, North Dakota, and Vermont, data for MSAs in Indiana, and data for Omaha-Council Bluffs, NE-IA exclude exchange enrollment data because those data appeared to be incomplete.
3. 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 Feb. 1, 2017
HMO product markets**

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	9061	Triton (Viva Hlth)	95	UnitedHealth Group	4
Birmingham-Hoover, AL	8206	Triton (Viva Hlth)	90	UnitedHealth Group	10
Huntsville, AL	9359	Triton (Viva Hlth)	97	UnitedHealth Group	3
Arizona	2272	BCBS AZ	31	Aetna	24
Phoenix-Mesa-Scottsdale, AZ	2262	BCBS AZ	29	Aetna	27
Tucson, AZ	2859	BCBS AZ	41	UnitedHealth Group	27
Arkansas	5446	Catholic Hlth Initiatives	71	BCBS AR	18
Fayetteville-Springdale-Rogers, AR-MO	4204	Catholic Hlth Initiatives	60	Anthem	18
Little Rock-North Little Rock-Conway, AR	4566	Catholic Hlth Initiatives	62	UnitedHealth Group	22
California	5066	Kaiser	70	BS of CA	8
Bakersfield, CA	4542	Kaiser	63	BS of CA	20
Chico, CA	4414	Anthem	47	BS of CA	47
El Centro, CA	3738	BS of CA	54	SIMNSA HP	23
Fresno, CA	4851	Kaiser	67	Anthem	16
Hanford-Corcoran, CA	2994	BS of CA	39	Anthem	28
Los Angeles-Long Beach-Anaheim, CA	4729	Kaiser	67	BS of CA	10
Madera, CA	4139	Kaiser	58	Anthem	23
Merced, CA	3081	Kaiser	41	Anthem	34
Modesto, CA	6396	Kaiser	79	Anthem	7
Napa, CA	7833	Kaiser	88	Anthem	9
Oxnard-Thousand Oaks-Ventura, CA	4103	Kaiser	61	Anthem	14
Riverside-San Bernardino-Ontario, CA	5504	Kaiser	73	BS of CA	10
Sacramento--Roseville--Arden-Arcade, CA	5100	Kaiser	70	Western Hlth Advantage	12
Salinas, CA	5995	Anthem	75	Kaiser	20
San Diego-Carlsbad, CA	3368	Kaiser	55	Sharp HealthCare	13
San Francisco-Oakland-Hayward, CA	6674	Kaiser	81	BS of CA	6
San Jose-Sunnyvale-Santa Clara, CA	6664	Kaiser	81	Anthem	5
San Luis Obispo-Paso Robles-Arroyo Grande, CA	4827	BS of CA	61	Anthem	33
Santa Cruz-Watsonville, CA	2338	Kaiser	32	BS of CA	25
Santa Maria-Santa Barbara, CA	2515	BS of CA	35	Anthem	29
Santa Rosa, CA	7085	Kaiser	84	Western Hlth Advantage	7
Stockton-Lodi, CA	7162	Kaiser	84	BS of CA	6
Vallejo-Fairfield, CA	7655	Kaiser	87	Western Hlth Advantage	4
Visalia-Porterville, CA	2896	Anthem	36	BS of CA	36
Yuba City, CA	4379	Kaiser	51	Anthem	42
Colorado	5886	Kaiser	76	Anthem	11
Boulder, CO	6510	Kaiser	80	Anthem	12
Colorado Springs, CO	5018	Kaiser	68	Anthem	16
Denver-Aurora-Lakewood, CO	6935	Kaiser	83	Anthem	7
Fort Collins, CO	4426	Kaiser	60	Anthem	27
Grand Junction, CO	7552	UnitedHealth Group	86	Anthem	11
Greeley, CO	5376	Kaiser	72	Anthem	12
Pueblo, CO	5418	Kaiser	71	Anthem	18
Connecticut	4599	Anthem	63	EmblemHealth	23
Bridgeport-Stamford-Norwalk, CT	4149	Anthem	57	UnitedHealth Group	28
Hartford-West Hartford-East Hartford, CT	4679	Anthem	63	EmblemHealth	27

Table 2. (continued)Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. *HMO product markets*

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Haven-Milford, CT	4869	Anthem	63	EmblemHealth	28
Norwich-New London, CT	7642	Anthem	87	EmblemHealth	9
Delaware	5260	Highmark	64	Aetna	34
Dover, DE	5755	Highmark	70	Aetna	28
District of Columbia	3540	Kaiser	45	CareFirst	35
Washington-Arlington-Alexandria, DC-VA-MD-WV	2993	Kaiser	39	CareFirst	35
Florida	2265	BCBS FL	34	SantaFe (AvMed)	23
Cape Coral-Fort Myers, FL	4974	BCBS FL	67	Aetna	19
Deltona-Daytona Beach-Ormond Beach, FL	6305	BCBS FL	79	UnitedHealth Group	7
Gainesville, FL	4214	SantaFe (AvMed)	60	BCBS FL	20
Jacksonville, FL	2760	BCBS FL	44	Humana	17
Lakeland-Winter Haven, FL	2230	BCBS FL	31	Humana	23
Miami-Fort Lauderdale-West Palm Beach, FL	2608	SantaFe (AvMed)	37	Aetna	26
Naples-Immokalee-Marco Island, FL	4751	BCBS FL	65	UnitedHealth Group	20
North Port-Sarasota-Bradenton, FL	3700	BCBS FL	50	Aetna	32
Ocala, FL	2554	BCBS FL	34	SantaFe (AvMed)	30
Orlando-Kissimmee-Sanford, FL	2117	BCBS FL	27	Humana	21
Palm Bay-Melbourne-Titusville, FL	5641	Health First Hlth	73	BCBS FL	13
Pensacola-Ferry Pass-Brent, FL	6622	BCBS FL	79	UnitedHealth Group	18
Port St. Lucie, FL	3905	BCBS FL	58	Aetna	18
Punta Gorda, FL	5155	BCBS FL	67	Aetna	25
Sebastian-Vero Beach, FL	4746	Health First Hlth	66	Humana	14
Tallahassee, FL	9866	BCBS FL	99	Aetna	0
Tampa-St. Petersburg-Clearwater, FL	2237	BCBS FL	33	Aetna	20
Georgia	2791	Kaiser	35	Anthem	34
Athens-Clarke County, GA	3040	Anthem	46	Humana	22
Atlanta-Sandy Springs-Roswell, GA	2909	Kaiser	42	Anthem	27
Augusta-Richmond County, GA-SC	4149	Anthem	58	Aetna	25
Columbus, GA-AL	5450	Anthem	72	Aetna	11
Gainesville, GA	2543	Anthem	36	Humana	24
Macon-Bibb County, GA	3678	Anthem	53	Aetna	22
Savannah, GA	4369	Anthem	56	Aetna	34
Warner Robins, GA	5516	Anthem	68	Aetna	29
Hawaii	5004	Kaiser	51	HMSA (BCBS HI)	49
Kahului-Wailuku-Lahaina, HI	6447	Kaiser	77	HMSA (BCBS HI)	23
Urban Honolulu, HI	5026	HMSA (BCBS HI)	54	Kaiser	46
Idaho	5137	Intermountain	67	Kaiser	23
Boise City, ID	7425	Intermountain	85	Aetna	14
Illinois	5089	HCSC (BCBS)	70	Hlth Alliance	12
Bloomington, IL	6275	Hlth Alliance	78	Humana	12
Champaign-Urbana, IL	9362	Hlth Alliance	97	Aetna	3
Chicago-Naperville-Elgin, IL-IN-WI	6623	HCSC (BCBS)	81	Humana	6
Davenport-Moline-Rock Island, IA-IL	3302	UnitedHealth Group	47	Wellmark (BCBS)	27
Kankakee, IL	2666	Aetna	42	HCSC (BCBS)	24
Peoria, IL	2560	Hlth Alliance	34	Humana	25

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Rockford, IL	4210	HCSC (BCBS)	59	Aetna	21
Springfield, IL	4179	Hlth Alliance	57	HCSC (BCBS)	25
Indiana	3083	IU Health	35	Physicians Hlth Plan	31
Bloomington, IN	7053	IU Health	83	Physicians Hlth Plan	9
Indianapolis-Carmel-Anderson, IN	3888	Anthem	51	Physicians Hlth Plan	34
Lafayette-West Lafayette, IN	7376	IU Health	85	Physicians Hlth Plan	10
Muncie, IN	6833	IU Health	82	Physicians Hlth Plan	9
South Bend-Mishawaka, IN-MI	3963	BCBS MI	54	Anthem	25
Iowa	2948	Wellmark (BCBS)	45	UnitedHealth Group	19
Ames, IA	4036	Wellmark (BCBS)	51	UnitedHealth Group	35
Cedar Rapids, IA	4457	Wellmark (BCBS)	54	Medical Associates	39
Davenport-Moline-Rock Island, IA-IL	3302	UnitedHealth Group	47	Wellmark (BCBS)	27
Des Moines-West Des Moines, IA	3478	UnitedHealth Group	39	Wellmark (BCBS)	38
Iowa City, IA	8458	Wellmark (BCBS)	92	Aetna	4
Sioux City, IA-NE-SD	2710	Wellmark (BCBS)	35	Sanford	27
Kansas	5593	Aetna	72	BCBS KS City	18
Wichita, KS	9989	Aetna	100	UnitedHealth Group	0
Kentucky	3470	Anthem	40	Humana	37
Lexington-Fayette, KY	3427	Anthem	39	Humana	36
Louisville/Jefferson County, KY-IN	3311	Humana	39	Anthem	39
Louisiana	5334	LA Hlth Serv & Ind (BCBS)	71	Aetna	12
Alexandria, LA	6710	LA Hlth Serv & Ind (BCBS)	81	Vantage Hlth	12
Baton Rouge, LA	5673	LA Hlth Serv & Ind (BCBS)	74	Vantage Hlth	11
Houma-Thibodaux, LA	7408	LA Hlth Serv & Ind (BCBS)	86	Aetna	7
Lafayette, LA	7884	LA Hlth Serv & Ind (BCBS)	89	Humana	6
Lake Charles, LA	6849	LA Hlth Serv & Ind (BCBS)	82	Vantage Hlth	12
Monroe, LA	6388	LA Hlth Serv & Ind (BCBS)	79	Vantage Hlth	11
New Orleans-Metairie, LA	3698	LA Hlth Serv & Ind (BCBS)	55	Aetna	22
Shreveport-Bossier City, LA	5211	LA Hlth Serv & Ind (BCBS)	70	Aetna	15
Maine	4519	Anthem	50	Harvard Pilgrim	45
Bangor, ME	4576	Anthem	49	Harvard Pilgrim	47
Lewiston-Auburn, ME	4654	Anthem	53	Harvard Pilgrim	42
Portland-South Portland, ME	4600	Harvard Pilgrim	49	Anthem	47
Maryland	4056	CareFirst	58	Kaiser	23
Baltimore-Columbia-Towson, MD	4968	CareFirst	68	Kaiser	14
California-Lexington Park, MD	5401	CareFirst	71	Aetna	14
Hagerstown-Martinsburg, MD-WV	3576	CareFirst	56	UnitedHealth Group	12
Salisbury, MD-DE	2699	CareFirst	38	Highmark	27
Massachusetts	2538	BCBS MA	39	Harvard Pilgrim	27
Barnstable Town, MA	3882	BCBS MA	51	Harvard Pilgrim	34
Boston-Cambridge-Newton, MA-NH	2726	BCBS MA	36	Harvard Pilgrim	34
Pittsfield, MA	4916	BCBS MA	67	Baystate	17
Springfield, MA	2853	Baystate	39	BCBS MA	31
Worcester, MA-CT	2213	BCBS MA	33	Fallon Hlth	25

Table 2. (continued)Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. *HMO product markets*

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Michigan	3653	BCBS MI	54	Spectrum Hlth	20
Ann Arbor, MI	5534	BCBS MI	72	Henry Ford HS	13
Battle Creek, MI	7639	BCBS MI	86	Spectrum Hlth	14
Bay City, MI	5803	BCBS MI	72	Henry Ford HS	25
Detroit-Warren-Dearborn, MI	4277	BCBS MI	55	Henry Ford HS	34
Flint, MI	4106	BCBS MI	49	Henry Ford HS	41
Grand Rapids-Wyoming, MI	5087	Spectrum Hlth	60	BCBS MI	39
Jackson, MI	6184	BCBS MI	75	Spectrum Hlth	22
Kalamazoo-Portage, MI	6683	BCBS MI	79	Spectrum Hlth	21
Lansing-East Lansing, MI	4884	Sparrow (Physicians HP)	50	BCBS MI	49
Midland, MI	9351	BCBS MI	97	Henry Ford HS	3
Monroe, MI	3632	BCBS MI	51	Henry Ford HS	29
Muskegon, MI	5011	BCBS MI	53	Spectrum Hlth	47
Saginaw, MI	4592	BCBS MI	59	Henry Ford HS	34
Minnesota	3933	HealthPartners	51	BCBS MN	36
Minneapolis-St. Paul-Bloomington, MN-WI	3126	HealthPartners	45	Anthem	25
Mississippi	5564	UnitedHealth Group	70	Cigna	26
Missouri	4153	BCBS KS City	57	Aetna	26
Kansas City, MO-KS	6715	BCBS KS City	81	Aetna	9
St. Louis, MO-IL	4582	Aetna	60	Anthem	30
Nebraska	9093	Aetna	95	Avera Hlth	4
Omaha-Council Bluffs, NE-IA	7066	Aetna	82	Wellmark (BCBS)	17
Nevada	6192	UnitedHealth Group	78	Anthem	8
Las Vegas-Henderson-Paradise, NV	8570	UnitedHealth Group	92	Anthem	5
Reno, NV	2998	Renown Hlth	39	UHS (Prominence HP)	33
New Hampshire	5095	Anthem	59	Harvard Pilgrim	40
Manchester-Nashua, NH	5054	Anthem	58	Harvard Pilgrim	41
New Jersey	4686	Aetna	65	UnitedHealth Group	18
Trenton, NJ	7496	Aetna	86	UnitedHealth Group	6
Vineland-Bridgeton, NJ	9225	Aetna	96	Horizon BCBS	2
New Mexico	5290	Presbyterian	70	HCSC (BCBS)	15
Albuquerque, NM	5614	Presbyterian	72	HCSC (BCBS)	18
Farmington, NM	4539	Presbyterian	61	New Mexico Hlth Conn.	24
Las Cruces, NM	4723	Presbyterian	64	New Mexico Hlth Conn.	22
Santa Fe, NM	6804	Presbyterian	81	New Mexico Hlth Conn.	9
New York	2127	EmblemHealth	38	MVP Hlth Care	15
Albany-Schenectady-Troy, NY	4905	CDPHP	66	MVP Hlth Care	22
Buffalo-Cheektowaga-Niagara Falls, NY	4590	Independent Hlth	52	HealthNow NY (BCBS)	43
Kingston, NY	3880	MVP Hlth Care	51	CDPHP	35
New York-Newark-Jersey City, NY-NJ-PA	2715	EmblemHealth	44	Anthem	19
Rochester, NY	5091	MVP Hlth Care	62	Lifetime Hlthcare	35
Syracuse, NY	7214	MVP Hlth Care	84	Lifetime Hlthcare	14
Utica-Rome, NY	9484	MVP Hlth Care	97	CDPHP	2
North Carolina	3612	Aetna	49	UnitedHealth Group	34
Asheville, NC	3980	UnitedHealth Group	54	Aetna	27
Burlington, NC	5342	Aetna	67	UnitedHealth Group	29

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Charlotte-Concord-Gastonia, NC-SC	3967	Aetna	46	UnitedHealth Group	42
Durham-Chapel Hill, NC	7216	Aetna	84	UnitedHealth Group	10
Greensboro-High Point, NC	5368	UnitedHealth Group	68	Aetna	26
Raleigh, NC	3522	Aetna	48	UnitedHealth Group	30
Winston-Salem, NC	5124	UnitedHealth Group	67	Aetna	23
North Dakota	8512	Sanford	92	Medica	7
Bismarck, ND	8710	Sanford	93	Medica	7
Fargo, ND-MN	8533	Sanford	92	Medica	7
Grand Forks, ND-MN	8509	Sanford	92	Medica	7
Ohio	1986	Humana	32	ProMedica	22
Akron, OH	2573	Aetna	38	Hlth Plan Upper Ohio	23
Cincinnati, OH-KY-IN	5097	Humana	68	Anthem	18
Cleveland-Elyria, OH	3116	Aetna	39	Medical Mutual	36
Columbus, OH	4102	Aetna	47	Anthem	42
Dayton, OH	7179	Humana	84	Anthem	13
Toledo, OH	7632	ProMedica	87	Medical Mutual	10
Youngstown-Warren-Boardman, OH-PA	2272	Highmark	30	Aetna	26
Oklahoma	3531	CommunityCare	51	GlobalHealth	26
Oklahoma City, OK	3006	CommunityCare	46	GlobalHealth	19
Tulsa, OK	4363	CommunityCare	60	GlobalHealth	25
Oregon	9473	Kaiser	97	PacificSource	3
Eugene, OR	7442	PacificSource	85	Kaiser	15
Portland-Vancouver-Hillsboro, OR-WA	9913	Kaiser	100	PacificSource	0
Salem, OR	9843	Kaiser	99	PacificSource	1
Pennsylvania	2338	Independence Hlth Grp	35	Aetna	27
Allentown-Bethlehem-Easton, PA-NJ	3563	Aetna	50	Capital BC	32
Bloomsburg-Berwick, PA	9429	Geisinger	97	Capital BC	2
East Stroudsburg, PA	4225	Highmark	59	Geisinger	22
Erie, PA	6296	Highmark	77	Aetna	17
Harrisburg-Carlisle, PA	4790	Capital BC	56	Aetna	40
Lancaster, PA	4656	Aetna	51	Capital BC	46
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4393	Independence Hlth Grp	52	Aetna	41
Pittsburgh, PA	3510	Highmark	39	UPMC	38
Reading, PA	4728	Aetna	50	Capital BC	47
Scranton–Wilkes-Barre–Hazleton, PA	5870	Geisinger	72	Highmark	25
State College, PA	3511	Highmark	45	Geisinger	35
Williamsport, PA	4686	Geisinger	55	Highmark	40
York-Hanover, PA	4142	Capital BC	51	Aetna	38
Rhode Island	3973	Tufts	49	Harvard Pilgrim	37
Providence-Warwick, RI-MA	3716	BCBS MA	54	Harvard Pilgrim	23
South Carolina	7815	BCBS SC	88	Aetna	9
Charleston-North Charleston, SC	7112	BCBS SC	83	Aetna	16
Columbia, SC	7079	BCBS SC	83	Aetna	16
Florence, SC	9371	BCBS SC	97	Aetna	2
Greenville-Anderson-Mauldin, SC	9192	BCBS SC	96	Aetna	3

Table 2. (continued)Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. *HMO product markets*

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	7203	BCBS SC	84	UnitedHealth Group	10
Spartanburg, SC	8979	BCBS SC	95	Aetna	3
South Dakota	4992	Avera Hlth	52	Sanford	47
Rapid City, SD	4995	Sanford	50	Avera Hlth	50
Sioux Falls, SD	5166	Sanford	60	Avera Hlth	40
Tennessee	6167	Humana	77	Cigna	9
Chattanooga, TN-GA	4365	Anthem	51	Humana	41
Clarksville, TN-KY	6013	Humana	73	Anthem	25
Kingsport-Bristol-Bristol, TN-VA	4826	Anthem	65	Humana	22
Knoxville, TN	8122	Humana	90	UnitedHealth Group	5
Memphis, TN-MS-AR	4080	Cigna	55	Aetna	31
Texas	1670	Scott & White Hlth	27	Covenant (FirstCare)	24
Abilene, TX	8936	Covenant (FirstCare)	94	UnitedHealth Group	5
Amarillo, TX	9597	Covenant (FirstCare)	98	UnitedHealth Group	2
Austin-Round Rock, TX	3732	Scott & White Hlth	55	Aetna	22
College Station-Bryan, TX	5179	Scott & White Hlth	63	Covenant (FirstCare)	35
Dallas-Fort Worth-Arlington, TX	3999	Aetna	52	HCSC (BCBS)	33
Houston-The Woodlands-Sugar Land, TX	1992	Aetna	33	Cigna	17
Killeen-Temple, TX	5199	Scott & White Hlth	63	Covenant (FirstCare)	35
Lubbock, TX	9715	Covenant (FirstCare)	99	HCSC (BCBS)	1
Midland, TX	9757	Covenant (FirstCare)	99	HCSC (BCBS)	1
San Antonio-New Braunfels, TX	2579	University HS (CFHP)	39	UnitedHealth Group	26
Waco, TX	5593	Scott & White Hlth	69	Covenant (FirstCare)	29
Utah	6681	Intermountain	80	Aetna	18
Logan, UT-ID	7102	Intermountain	83	Aetna	13
Ogden-Clearfield, UT	5727	Intermountain	70	Aetna	29
Provo-Orem, UT	7514	Intermountain	86	Aetna	12
Salt Lake City, UT	7005	Intermountain	82	Aetna	15
St. George, UT	6884	Intermountain	81	Aetna	16
Vermont	7727	BCBS VT	87	MVP Hlth Care	9
Burlington-South Burlington, VT	8596	BCBS VT	92	MVP Hlth Care	7
Virginia	2274	Anthem	36	Kaiser	23
Blacksburg-Christiansburg-Radford, VA	6870	Anthem	82	Sentara (Optima Hlth)	9
Charlottesville, VA	3396	Anthem	51	Centra (Piedmont)	18
Harrisonburg, VA	5784	Anthem	74	Sentara (Optima Hlth)	16
Lynchburg, VA	4124	Anthem	58	Centra (Piedmont)	21
Richmond, VA	4513	Anthem	63	Aetna	21
Roanoke, VA	5068	Anthem	67	Aetna	20
Staunton-Waynesboro, VA	5593	Anthem	72	Aetna	19
Virginia Beach-Norfolk-Newport News, VA-NC	4994	Sentara (Optima Hlth)	57	Anthem	42
Winchester, VA-WV	4509	Anthem	64	Sentara (Optima Hlth)	15
Washington	9972	Kaiser	100	UnitedHealth Group	0
Bellingham, WA	9992	Kaiser	100	Aetna	0
Bremerton-Silverdale, WA	9988	Kaiser	100	UnitedHealth Group	0
Kennewick-Richland, WA	9961	Kaiser	100	UnitedHealth Group	0
Longview, WA	9995	Kaiser	100	UnitedHealth Group	0

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Olympia-Tumwater, WA	9986	Kaiser	100	UnitedHealth Group	0
Seattle-Tacoma-Bellevue, WA	9958	Kaiser	100	UnitedHealth Group	0
Spokane-Spokane Valley, WA	9987	Kaiser	100	Aetna	0
Yakima, WA	8421	Kaiser	91	Hlth Alliance	9
West Virginia	6447	Hlth Plan Upper Ohio	80	UnitedHealth Group	7
Huntington-Ashland, WV-KY-OH	3326	Anthem	43	Hlth Plan Upper Ohio	36
Wisconsin	1266	University HC (Unity)	21	SSM Health (Dean HP)	21
Appleton, WI	2514	Affinity (Network)	36	Humana	26
Eau Claire, WI	6720	Marshfield (Security HP)	81	Humana	8
Fond du Lac, WI	4656	University HC (Unity)	66	UnitedHealth Group	9
Green Bay, WI	2528	SSM Health (Dean HP)	39	Affinity (Network)	20
Janesville-Beloit, WI	3502	University HC (Unity)	46	SSM Health (Dean HP)	36
La Crosse-Onalaska, WI-MN	5006	Gundersen HP	62	Hlth Tradition HP	35
Madison, WI	2584	SSM Health (Dean HP)	34	GHC of S.C. WI	26
Milwaukee-Waukesha-West Allis, WI	2460	UnitedHealth Group	37	Affinity (Network)	25
Oshkosh-Neenah, WI	2781	UnitedHealth Group	40	Affinity (Network)	27
Racine, WI	2719	UnitedHealth Group	39	Affinity (Network)	27
Sheboygan, WI	2044	Affinity (Network)	26	SSM Health (Dean HP)	25
Wausau, WI	6971	Marshfield (Security HP)	83	GHC of Eau Claire	8

Notes:

1. Source: Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017), © 2017 DR/Decision Resources, LLC. All rights reserved. Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017) data may not be reproduced, distributed, displayed or modified, in whole or in part, by any means, without the prior written consent of DR/Decision Resources, LLC.
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 Feb. 1, 2017
PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8379	BCBS AL	91	Cigna	5
Anniston-Oxford-Jacksonville, AL	8512	BCBS AL	92	Cigna	3
Auburn-Opelika, AL	8653	BCBS AL	93	Cigna	4
Birmingham-Hoover, AL	8588	BCBS AL	93	Cigna	3
Daphne-Fairhope-Foley, AL	7932	BCBS AL	89	Cigna	5
Decatur, AL	8052	BCBS AL	89	Cigna	8
Dothan, AL	8974	BCBS AL	95	Cigna	3
Florence-Muscle Shoals, AL	8288	BCBS AL	91	Cigna	6
Gadsden, AL	9153	BCBS AL	96	Cigna	2
Huntsville, AL	7081	BCBS AL	83	Cigna	10
Mobile, AL	8155	BCBS AL	90	Cigna	5
Montgomery, AL	8663	BCBS AL	93	Cigna	4
Tuscaloosa, AL	9323	BCBS AL	97	Cigna	2
Alaska	4837	Aetna	64	Premera	27
Anchorage, AK	4549	Aetna	62	Premera	26
Fairbanks, AK	4959	Aetna	64	Premera	29
Arizona	2728	Aetna	32	BCBS AZ	30
Flagstaff, AZ	4043	BCBS AZ	56	Aetna	28
Lake Havasu City-Kingman, AZ	3044	BCBS AZ	46	Aetna	23
Phoenix-Mesa-Scottsdale, AZ	2789	Aetna	33	Cigna	31
Prescott, AZ	3745	BCBS AZ	56	Aetna	19
Sierra Vista-Douglas, AZ	3019	BCBS AZ	46	Cigna	27
Tucson, AZ	2788	BCBS AZ	40	Aetna	24
Yuma, AZ	3336	BCBS AZ	52	Aetna	18
Arkansas	4733	BCBS AR	66	Cigna	14
Fayetteville-Springdale-Rogers, AR-MO	4533	BCBS AR	65	Cigna	10
Fort Smith, AR-OK	2802	BCBS AR	44	HCSC (BCBS)	24
Hot Springs, AR	4811	BCBS AR	68	Aetna	10
Jonesboro, AR	5224	BCBS AR	69	Cigna	20
Little Rock-North Little Rock-Conway, AR	5563	BCBS AR	73	Cigna	13
Pine Bluff, AR	4830	Cigna	62	BCBS AR	32
California	3058	Anthem	46	BS of CA	24
Bakersfield, CA	4076	Anthem	58	BS of CA	26
Chico, CA	4526	Anthem	58	BS of CA	33
El Centro, CA	3540	BS of CA	50	Anthem	30
Fresno, CA	4038	Anthem	55	BS of CA	31
Hanford-Corcoran, CA	4622	Anthem	61	BS of CA	28
Los Angeles-Long Beach-Anaheim, CA	3177	Anthem	48	BS of CA	22
Madera, CA	5313	Anthem	70	BS of CA	20
Merced, CA	4328	Anthem	57	BS of CA	33
Modesto, CA	3641	Anthem	50	BS of CA	31
Napa, CA	5243	Anthem	70	BS of CA	17
Oxnard-Thousand Oaks-Ventura, CA	3248	Anthem	50	BS of CA	18
Riverside-San Bernardino-Ontario, CA	3317	Anthem	51	BS of CA	21
Sacramento–Roseville–Arden-Arcade, CA	2961	Anthem	44	BS of CA	26
Salinas, CA	4189	Anthem	57	BS of CA	30

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
San Diego-Carlsbad, CA	2518	Anthem	37	BS of CA	21
San Francisco-Oakland-Hayward, CA	2499	Anthem	35	BS of CA	25
San Jose-Sunnyvale-Santa Clara, CA	2498	Anthem	35	Aetna	23
San Luis Obispo-Paso Robles-Arroyo Grande, CA	4921	Anthem	66	BS of CA	21
Santa Cruz-Watsonville, CA	3542	Anthem	49	BS of CA	32
Santa Maria-Santa Barbara, CA	3205	Anthem	46	BS of CA	27
Santa Rosa, CA	3128	Anthem	44	BS of CA	31
Stockton-Lodi, CA	3480	Anthem	52	BS of CA	24
Vallejo-Fairfield, CA	3042	Anthem	47	BS of CA	22
Visalia-Porterville, CA	4572	Anthem	62	BS of CA	26
Yuba City, CA	6026	Anthem	76	BS of CA	17
Colorado	3026	Cigna	42	Anthem	30
Boulder, CO	2948	Cigna	36	Anthem	34
Colorado Springs, CO	2851	Anthem	34	Cigna	32
Denver-Aurora-Lakewood, CO	3223	Cigna	47	Anthem	25
Fort Collins, CO	3269	Anthem	47	Cigna	30
Grand Junction, CO	3212	Cigna	49	Anthem	24
Greeley, CO	3899	Cigna	55	Anthem	26
Pueblo, CO	3561	Anthem	50	Cigna	31
Connecticut	2899	Anthem	35	Cigna	29
Bridgeport-Stamford-Norwalk, CT	2857	Aetna	33	Cigna	33
Hartford-West Hartford-East Hartford, CT	3053	Anthem	35	Cigna	32
New Haven-Milford, CT	3061	Anthem	40	Aetna	27
Norwich-New London, CT	4014	Anthem	58	Aetna	18
Delaware	5540	Highmark	72	Aetna	17
Dover, DE	7024	Highmark	83	Aetna	10
District of Columbia	1915	Aetna	29	Cigna	22
Washington-Arlington-Alexandria, DC-VA-MD-WV	2289	Cigna	32	Aetna	27
Florida	3145	BCBS FL	44	Cigna	28
Cape Coral-Fort Myers, FL	2930	BCBS FL	41	Aetna	26
Crestview-Fort Walton Beach-Destin, FL	4769	BCBS FL	67	Aetna	13
Deltona-Daytona Beach-Ormond Beach, FL	3102	BCBS FL	45	Cigna	28
Gainesville, FL	7620	BCBS FL	87	Cigna	5
Homosassa Springs, FL	3778	BCBS FL	53	Aetna	30
Jacksonville, FL	3969	BCBS FL	57	Aetna	23
Lakeland-Winter Haven, FL	2995	BCBS FL	41	Cigna	26
Miami-Fort Lauderdale-West Palm Beach, FL	3093	BCBS FL	37	Cigna	37
Naples-Immokalee-Marco Island, FL	3645	BCBS FL	52	Cigna	27
North Port-Sarasota-Bradenton, FL	3002	BCBS FL	46	Aetna	22
Ocala, FL	5887	BCBS FL	76	Cigna	10
Orlando-Kissimmee-Sanford, FL	3295	Cigna	46	BCBS FL	29
Palm Bay-Melbourne-Titusville, FL	3265	Cigna	47	BCBS FL	30
Panama City, FL	6396	BCBS FL	79	Cigna	10
Pensacola-Ferry Pass-Brent, FL	4871	BCBS FL	67	Aetna	18
Port St. Lucie, FL	3794	BCBS FL	55	Cigna	23
Punta Gorda, FL	3171	BCBS FL	48	Cigna	22

Table 3. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Sebastian-Vero Beach, FL	5090	BCBS FL	69	Cigna	15
Sebring, FL	5549	BCBS FL	73	Cigna	10
Tallahassee, FL	6071	BCBS FL	77	Cigna	9
Tampa-St. Petersburg-Clearwater, FL	2773	Cigna	32	BCBS FL	32
The Villages, FL	4813	BCBS FL	67	UnitedHealth Group	11
Georgia	2988	Anthem	38	Aetna	28
Albany, GA	3633	Anthem	53	Aetna	22
Athens-Clarke County, GA	2980	Anthem	43	Aetna	26
Atlanta-Sandy Springs-Roswell, GA	3024	Anthem	36	Aetna	32
Augusta-Richmond County, GA-SC	2309	Anthem	30	BCBS SC	26
Brunswick, GA	3201	Anthem	48	Cigna	24
Columbus, GA-AL	3023	Anthem	48	Cigna	19
Dalton, GA	4498	Cigna	62	Anthem	20
Gainesville, GA	3098	Anthem	40	Cigna	29
Hinesville, GA	4218	Anthem	61	Cigna	17
Macon-Bibb County, GA	3794	Anthem	54	Aetna	26
Rome, GA	3430	Cigna	45	Anthem	34
Savannah, GA	2766	Cigna	36	Anthem	33
Valdosta, GA	3848	Anthem	57	Aetna	20
Warner Robins, GA	3749	Anthem	57	Aetna	17
Hawaii	6847	HMSA (BCBS HI)	82	Univ Hlth Alliance	9
Kahului-Wailuku-Lahaina, HI	6144	HMSA (BCBS HI)	77	Univ Hlth Alliance	14
Urban Honolulu, HI	6992	HMSA (BCBS HI)	83	Univ Hlth Alliance	9
Idaho	2967	BC of ID	49	Cambia	19
Boise City, ID	2780	BC of ID	46	Cambia	20
Coeur d'Alene, ID	2140	BC of ID	38	Cambia	17
Idaho Falls, ID	3484	BC of ID	55	Cigna	15
Lewiston, ID-WA	2808	Premera	43	BC of ID	23
Pocatello, ID	3174	BC of ID	52	Cambia	17
Illinois	4692	HCSC (BCBS)	66	Aetna	15
Bloomington, IL	4970	HCSC (BCBS)	67	Aetna	20
Carbondale-Marion, IL	3221	HCSC (BCBS)	46	Aetna	27
Champaign-Urbana, IL	3009	Hlth Alliance	38	HCSC (BCBS)	37
Chicago-Naperville-Elgin, IL-IN-WI	4418	HCSC (BCBS)	64	Cigna	12
Danville, IL	4496	HCSC (BCBS)	65	Hlth Alliance	13
Davenport-Moline-Rock Island, IA-IL	2772	HCSC (BCBS)	45	Wellmark (BCBS)	19
Decatur, IL	7056	HCSC (BCBS)	84	UnitedHealth Group	5
Kankakee, IL	5873	HCSC (BCBS)	75	Cigna	15
Peoria, IL	3486	HCSC (BCBS)	52	UnitedHealth Group	25
Rockford, IL	5489	HCSC (BCBS)	72	Cigna	11
Springfield, IL	4960	HCSC (BCBS)	68	Hlth Alliance	15
Indiana	4798	Anthem	67	Cigna	14
Bloomington, IN	5906	Anthem	76	Aetna	13
Columbus, IN	6248	Anthem	78	Cigna	9
Elkhart-Goshen, IN	5380	Anthem	72	Cigna	14
Evansville, IN-KY	4395	Anthem	63	Aetna	15

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Fort Wayne, IN	4741	Anthem	66	Cigna	16
Indianapolis-Carmel-Anderson, IN	5412	Anthem	72	Cigna	13
Kokomo, IN	7192	Anthem	84	Cigna	7
Lafayette-West Lafayette, IN	4030	Anthem	57	UnitedHealth Group	28
Michigan City-La Porte, IN	6105	Anthem	77	Cigna	12
Muncie, IN	6897	Anthem	82	Cigna	9
South Bend-Mishawaka, IN-MI	2995	Anthem	40	Aetna	34
Terre Haute, IN	5324	Anthem	71	Cigna	16
Iowa	5216	Wellmark (BCBS)	70	Cigna	15
Ames, IA	7659	Wellmark (BCBS)	87	Cigna	5
Cedar Rapids, IA	5532	Wellmark (BCBS)	72	Cigna	19
Davenport-Moline-Rock Island, IA-IL	2772	HCSC (BCBS)	45	Wellmark (BCBS)	19
Des Moines-West Des Moines, IA	4420	Wellmark (BCBS)	62	Cigna	21
Dubuque, IA	4889	Wellmark (BCBS)	66	Cigna	23
Iowa City, IA	7573	Wellmark (BCBS)	87	Cigna	7
Sioux City, IA-NE-SD	3152	Wellmark (BCBS)	51	Aetna	18
Waterloo-Cedar Falls, IA	5353	Wellmark (BCBS)	69	Cigna	23
Kansas	3111	BCBS KS	49	Aetna	18
Lawrence, KS	3693	BCBS KS	54	Cigna	20
Manhattan, KS	5916	BCBS KS	76	Aetna	10
Topeka, KS	6370	BCBS KS	79	Cigna	9
Wichita, KS	4332	BCBS KS	57	Aetna	31
Kentucky	4850	Anthem	67	Humana	15
Bowling Green, KY	5874	Anthem	76	Cigna	8
Elizabethtown-Fort Knox, KY	4763	Anthem	65	Humana	22
Lexington-Fayette, KY	4869	Anthem	67	Humana	14
Louisville/Jefferson County, KY-IN	4769	Anthem	66	Humana	16
Owensboro, KY	7886	Anthem	89	Cigna	6
Louisiana	6530	LA Hlth Serv & Ind (BCBS)	80	Cigna	7
Alexandria, LA	7048	LA Hlth Serv & Ind (BCBS)	84	Humana	5
Baton Rouge, LA	6550	LA Hlth Serv & Ind (BCBS)	80	Cigna	7
Hammond, LA	6523	LA Hlth Serv & Ind (BCBS)	80	Cigna	7
Houma-Thibodaux, LA	6793	LA Hlth Serv & Ind (BCBS)	82	Cigna	7
Lafayette, LA	7086	LA Hlth Serv & Ind (BCBS)	84	Cigna	7
Lake Charles, LA	6026	LA Hlth Serv & Ind (BCBS)	77	Cigna	9
Monroe, LA	7110	LA Hlth Serv & Ind (BCBS)	84	Humana	6
New Orleans-Metairie, LA	6007	LA Hlth Serv & Ind (BCBS)	76	Cigna	9
Shreveport-Bossier City, LA	6643	LA Hlth Serv & Ind (BCBS)	81	Cigna	6
Maine	2723	Anthem	35	Aetna	31
Bangor, ME	2605	Anthem	31	Aetna	29
Lewiston-Auburn, ME	2878	Anthem	35	Aetna	33
Portland-South Portland, ME	2596	Anthem	35	Aetna	29
Maryland	3006	Cigna	35	CareFirst	33
Baltimore-Columbia-Towson, MD	3264	CareFirst	40	Cigna	35
California-Lexington Park, MD	2969	Cigna	44	CareFirst	25
Cumberland, MD-WV	2726	Cigna	36	CareFirst	33

Table 3. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Hagerstown-Martinsburg, MD-WV	2517	Cigna	34	Aetna	28
Salisbury, MD-DE	3516	Highmark	51	CareFirst	26
Massachusetts	2261	BCBS MA	35	Tufts	21
Barnstable Town, MA	2356	BCBS MA	31	Harvard Pilgrim	31
Boston-Cambridge-Newton, MA-NH	1942	BCBS MA	32	Tufts	16
Pittsfield, MA	2523	BCBS MA	39	Tufts	25
Springfield, MA	2596	Tufts	37	Cigna	30
Worcester, MA-CT	1631	Anthem	19	BCBS MA	19
Michigan	6280	BCBS MI	79	Aetna	7
Ann Arbor, MI	7209	BCBS MI	84	Aetna	8
Battle Creek, MI	7146	BCBS MI	84	Spectrum Hlth	4
Bay City, MI	6618	BCBS MI	80	Henry Ford HS	11
Detroit-Warren-Dearborn, MI	6531	BCBS MI	80	Aetna	7
Flint, MI	6717	BCBS MI	81	Henry Ford HS	7
Grand Rapids-Wyoming, MI	5290	BCBS MI	71	Spectrum Hlth	9
Jackson, MI	6901	BCBS MI	82	Henry Ford HS	10
Kalamazoo-Portage, MI	7379	BCBS MI	86	Aetna	4
Lansing-East Lansing, MI	7955	BCBS MI	89	Cigna	3
Midland, MI	5975	BCBS MI	75	Aetna	19
Monroe, MI	6619	BCBS MI	81	Aetna	9
Muskegon, MI	5865	BCBS MI	76	Spectrum Hlth	8
Niles-Benton Harbor, MI	5325	BCBS MI	71	Henry Ford HS	17
Saginaw, MI	5889	BCBS MI	75	Henry Ford HS	15
Minnesota	3530	BCBS MN	50	Medica	29
Duluth, MN-WI	3378	BCBS MN	49	Medica	28
Mankato-North Mankato, MN	4620	BCBS MN	59	Medica	34
Minneapolis-St. Paul-Bloomington, MN-WI	3031	BCBS MN	45	Medica	26
Rochester, MN	4663	BCBS MN	59	Medica	34
St. Cloud, MN	3894	BCBS MN	53	Medica	30
Mississippi	5201	BCBS MS	70	Cigna	14
Gulfport-Biloxi-Pascagoula, MS	5199	BCBS MS	71	Cigna	12
Hattiesburg, MS	6088	BCBS MS	77	Cigna	9
Jackson, MS	5561	BCBS MS	73	Aetna	13
Missouri	2062	Anthem	25	Aetna	25
Cape Girardeau, MO-IL	2610	Anthem	44	Aetna	19
Columbia, MO	2993	Aetna	47	Anthem	22
Jefferson City, MO	2985	Anthem	41	Aetna	34
Joplin, MO	2138	Anthem	29	Aetna	26
Kansas City, MO-KS	3841	BCBS KS City	56	Cigna	18
Springfield, MO	2416	Aetna	38	CoxHealth	22
St. Joseph, MO-KS	4778	BCBS KS City	67	Aetna	15
St. Louis, MO-IL	2477	Anthem	30	Aetna	30
Montana	3647	HCSC (BCBS)	48	Cigna	35
Billings, MT	3866	HCSC (BCBS)	54	Cigna	30
Great Falls, MT	4177	HCSC (BCBS)	52	Cigna	38
Missoula, MT	3835	HCSC (BCBS)	50	Cigna	36

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Nebraska	5578	BCBS NE	73	Aetna	15
Grand Island, NE	6325	BCBS NE	79	Aetna	9
Lincoln, NE	6558	BCBS NE	80	Aetna	11
Omaha-Council Bluffs, NE-IA	4008	BCBS NE	58	Aetna	23
Nevada	1921	Anthem	25	Aetna	23
Carson City, NV	3817	Anthem	58	Renown Hlth	14
Las Vegas-Henderson-Paradise, NV	1908	Aetna	23	UnitedHealth Group	21
Reno, NV	2400	Anthem	38	Renown Hlth	21
New Hampshire	3238	Cigna	45	Anthem	31
Manchester-Nashua, NH	3266	Cigna	45	Anthem	32
New Jersey	2827	Aetna	38	Horizon BCBS	29
Atlantic City-Hammonton, NJ	5693	Horizon BCBS	74	Aetna	11
Ocean City, NJ	3801	Horizon BCBS	57	Aetna	19
Trenton, NJ	3678	Aetna	54	Horizon BCBS	21
Vineland-Bridgeton, NJ	3186	Horizon BCBS	45	Cigna	25
New Mexico	4360	HCSC (BCBS)	63	Presbyterian	14
Albuquerque, NM	3418	HCSC (BCBS)	51	Presbyterian	25
Farmington, NM	3873	HCSC (BCBS)	58	Cigna	16
Las Cruces, NM	5508	HCSC (BCBS)	73	Cigna	10
Santa Fe, NM	4162	HCSC (BCBS)	60	Presbyterian	15
New York	1371	UnitedHealth Group	18	Anthem	17
Albany-Schenectady-Troy, NY	1982	CDPHP	27	UnitedHealth Group	23
Binghamton, NY	3961	Lifetime Hlthcare	59	UnitedHealth Group	19
Buffalo-Cheektowaga-Niagara Falls, NY	1984	HealthNow NY (BCBS)	35	Independent Hlth	17
Elmira, NY	5869	Lifetime Hlthcare	75	UnitedHealth Group	16
Glens Falls, NY	1763	CDPHP	23	HealthNow NY (BCBS)	23
Ithaca, NY	3318	Aetna	42	Lifetime Hlthcare	37
Kingston, NY	1944	UnitedHealth Group	31	MVP Hlth Care	23
New York-Newark-Jersey City, NY-NJ-PA	1625	Aetna	23	Anthem	20
Rochester, NY	6510	Lifetime Hlthcare	80	Aetna	6
Syracuse, NY	5453	Lifetime Hlthcare	72	UnitedHealth Group	12
Utica-Rome, NY	4395	Lifetime Hlthcare	62	UnitedHealth Group	22
Watertown-Fort Drum, NY	3788	Lifetime Hlthcare	56	UnitedHealth Group	19
North Carolina	4880	BCBS NC	66	Cigna	20
Asheville, NC	4954	BCBS NC	68	Cigna	17
Burlington, NC	5094	BCBS NC	68	Cigna	18
Charlotte-Concord-Gastonia, NC-SC	3095	BCBS NC	45	Cigna	27
Durham-Chapel Hill, NC	5598	BCBS NC	73	Cigna	14
Fayetteville, NC	4669	BCBS NC	65	Cigna	20
Goldsboro, NC	7088	BCBS NC	83	Cigna	12
Greensboro-High Point, NC	4996	BCBS NC	67	Cigna	19
Greenville, NC	7360	BCBS NC	85	Cigna	10
Hickory-Lenoir-Morganton, NC	6340	BCBS NC	78	Cigna	13
New Bern, NC	5915	BCBS NC	76	Cigna	9
Raleigh, NC	4945	BCBS NC	66	Cigna	21
Rocky Mount, NC	5855	BCBS NC	75	Cigna	15

Table 3. (continued)Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. *PPO product markets*

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Wilmington, NC	5311	BCBS NC	71	Cigna	16
Winston-Salem, NC	4532	BCBS NC	61	Cigna	28
North Dakota	6928	BCBS ND	83	Cigna	5
Bismarck, ND	6818	BCBS ND	82	Aetna	6
Fargo, ND-MN	2985	BCBS ND	41	BCBS MN	30
Grand Forks, ND-MN	3158	BCBS ND	41	BCBS MN	33
Ohio	2646	Anthem	36	Medical Mutual	32
Akron, OH	2860	Medical Mutual	44	Anthem	27
Canton-Massillon, OH	2785	Medical Mutual	44	Anthem	25
Cincinnati, OH-KY-IN	4354	Anthem	64	Aetna	11
Cleveland-Elyria, OH	3507	Medical Mutual	53	Anthem	22
Columbus, OH	2444	Anthem	33	Aetna	29
Dayton, OH	3933	Anthem	60	Aetna	10
Lima, OH	2672	Medical Mutual	41	Anthem	25
Mansfield, OH	3875	Medical Mutual	58	Anthem	18
Springfield, OH	2638	Anthem	40	Medical Mutual	23
Toledo, OH	2678	Medical Mutual	35	Aetna	29
Weirton-Steubenville, WV-OH	2181	Anthem	34	Aetna	21
Youngstown-Warren-Boardman, OH-PA	2232	Medical Mutual	31	Anthem	31
Oklahoma	4655	HCSC (BCBS)	65	Aetna	18
Enid, OK	5309	HCSC (BCBS)	71	Cigna	15
Lawton, OK	5358	HCSC (BCBS)	72	Cigna	12
Oklahoma City, OK	4439	HCSC (BCBS)	63	Aetna	18
Tulsa, OK	4138	HCSC (BCBS)	59	Aetna	21
Oregon	1867	Cambia	31	Providence Hlth	23
Albany, OR	1984	Cambia	36	Moda Health	15
Bend-Redmond, OR	1950	Cambia	36	Moda Health	15
Corvallis, OR	2653	Cambia	45	Moda Health	19
Eugene, OR	1831	Cambia	29	PacificSource	20
Grants Pass, OR	2154	Cambia	37	PacificSource	21
Medford, OR	2075	Cambia	37	Moda Health	16
Portland-Vancouver-Hillsboro, OR-WA	2076	Providence Hlth	34	Cambia	24
Salem, OR	2393	Cambia	40	Providence Hlth	19
Pennsylvania	2081	Highmark	35	Aetna	19
Allentown-Bethlehem-Easton, PA-NJ	2804	Highmark	44	Capital BC	24
Altoona, PA	3547	Highmark	44	UPMC	39
Bloomsburg-Berwick, PA	3301	Highmark	48	Capital BC	29
Chambersburg-Waynesboro, PA	3484	Highmark	49	Capital BC	30
East Stroudsburg, PA	4979	Highmark	68	Aetna	13
Erie, PA	3555	Highmark	50	UPMC	27
Gettysburg, PA	3273	Highmark	47	Capital BC	29
Harrisburg-Carlisle, PA	3634	Highmark	50	Capital BC	31
Johnstown, PA	3778	Highmark	50	UPMC	34
Lancaster, PA	3430	Highmark	48	Capital BC	29
Lebanon, PA	3673	Highmark	50	Capital BC	31
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2637	Independence Hlth Grp	37	Aetna	31

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Pittsburgh, PA	3134	Highmark	40	UPMC	34
Reading, PA	3196	Highmark	46	Capital BC	28
Scranton–Wilkes-Barre–Hazleton, PA	5360	Highmark	72	Aetna	10
State College, PA	3504	Highmark	49	Capital BC	30
Williamsport, PA	5023	Highmark	69	Aetna	13
York-Hanover, PA	3273	Highmark	47	Capital BC	29
Rhode Island	5020	BCBS RI	69	Cigna	12
Providence-Warwick, RI-MA	2870	BCBS RI	48	BCBS MA	14
South Carolina	5177	BCBS SC	69	Cigna	19
Charleston-North Charleston, SC	4789	BCBS SC	65	Cigna	20
Columbia, SC	6086	BCBS SC	77	Cigna	13
Florence, SC	5704	BCBS SC	73	Cigna	19
Greenville-Anderson-Mauldin, SC	4606	BCBS SC	63	Cigna	22
Hilton Head Island-Bluffton-Beaufort, SC	4628	BCBS SC	64	Cigna	19
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	3143	BCBS SC	50	Cigna	18
Spartanburg, SC	5608	BCBS SC	72	Cigna	18
Sumter, SC	6239	BCBS SC	78	Aetna	11
South Dakota	3967	Wellmark (BCBS)	57	Avera Hlth	26
Rapid City, SD	3953	Wellmark (BCBS)	57	Avera Hlth	26
Sioux Falls, SD	3657	Wellmark (BCBS)	54	Avera Hlth	26
Tennessee	3651	BCBS TN	48	Cigna	34
Chattanooga, TN-GA	3726	BCBS TN	54	Cigna	25
Clarksville, TN-KY	2604	BCBS TN	36	Anthem	30
Cleveland, TN	4325	BCBS TN	57	Cigna	32
Jackson, TN	3357	BCBS TN	40	Cigna	37
Johnson City, TN	5612	BCBS TN	73	Cigna	17
Kingsport-Bristol-Bristol, TN-VA	2961	BCBS TN	39	Cigna	28
Knoxville, TN	4041	BCBS TN	55	Cigna	30
Memphis, TN-MS-AR	3279	Cigna	50	BCBS TN	22
Morristown, TN	4857	BCBS TN	63	Cigna	29
Nashville-Davidson–Murfreesboro–Franklin, TN	3325	BCBS TN	44	Cigna	32
Texas	3298	HCSC (BCBS)	44	Aetna	32
Abilene, TX	4827	HCSC (BCBS)	66	Aetna	19
Amarillo, TX	3564	HCSC (BCBS)	53	Cigna	21
Austin-Round Rock, TX	3177	HCSC (BCBS)	40	Aetna	36
Beaumont-Port Arthur, TX	3286	HCSC (BCBS)	46	Aetna	30
Brownsville-Harlingen, TX	5466	HCSC (BCBS)	72	Aetna	16
College Station-Bryan, TX	4553	HCSC (BCBS)	65	Cigna	17
Corpus Christi, TX	3920	HCSC (BCBS)	55	Aetna	28
Dallas-Fort Worth-Arlington, TX	3167	HCSC (BCBS)	40	Aetna	32
EI Paso, TX	3287	Aetna	39	HCSC (BCBS)	39
Houston-The Woodlands-Sugar Land, TX	3156	Aetna	37	HCSC (BCBS)	37
Killeen-Temple, TX	2356	HCSC (BCBS)	36	Cigna	21
Laredo, TX	6406	HCSC (BCBS)	79	Aetna	8
Longview, TX	4189	HCSC (BCBS)	59	Aetna	21
Lubbock, TX	5150	HCSC (BCBS)	70	Aetna	15

Table 3. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
McAllen-Edinburg-Mission, TX	5544	HCSC (BCBS)	73	Aetna	15
Midland, TX	5932	HCSC (BCBS)	76	Cigna	10
Odessa, TX	6443	HCSC (BCBS)	79	Cigna	9
San Angelo, TX	4410	HCSC (BCBS)	60	Aetna	28
San Antonio-New Braunfels, TX	3623	Aetna	43	HCSC (BCBS)	41
Sherman-Denison, TX	3158	HCSC (BCBS)	46	Aetna	26
Texarkana, TX-AR	3232	HCSC (BCBS)	51	BCBS AR	18
Tyler, TX	4820	HCSC (BCBS)	66	Aetna	18
Victoria, TX	3227	HCSC (BCBS)	47	Aetna	23
Waco, TX	2990	HCSC (BCBS)	47	Cigna	20
Wichita Falls, TX	4283	HCSC (BCBS)	59	Aetna	23
Utah	2473	Intermountain	37	Cambia	22
Logan, UT-ID	2680	Intermountain	41	Cigna	22
Ogden-Clearfield, UT	2574	Intermountain	39	Aetna	21
Provo-Orem, UT	2985	Intermountain	46	Cigna	24
Salt Lake City, UT	2500	Intermountain	38	Cambia	23
St. George, UT	2518	Intermountain	41	Cambia	23
Vermont	3865	Cigna	55	BCBS VT	26
Burlington-South Burlington, VT	4058	Cigna	57	BCBS VT	26
Virginia	3454	Anthem	50	Aetna	22
Blacksburg-Christiansburg-Radford, VA	4849	Anthem	64	Aetna	27
Charlottesville, VA	3831	Aetna	48	Anthem	39
Harrisonburg, VA	6460	Anthem	79	Aetna	9
Lynchburg, VA	4672	Anthem	66	Cigna	13
Richmond, VA	4048	Anthem	56	Cigna	27
Roanoke, VA	4456	Anthem	60	Aetna	28
Staunton-Waynesboro, VA	4869	Anthem	64	Aetna	27
Virginia Beach-Norfolk-Newport News, VA-NC	4275	Anthem	62	Aetna	15
Winchester, VA-WV	3926	Anthem	58	Aetna	18
Washington	2183	Premera	31	Cambia	28
Bellingham, WA	2268	Cambia	37	Premera	17
Bremerton-Silverdale, WA	1740	Premera	24	Cambia	19
Kennewick-Richland, WA	2633	Premera	44	Aetna	18
Longview, WA	2854	Premera	47	Cambia	15
Mount Vernon-Anacortes, WA	2519	Cambia	38	Premera	27
Olympia-Tumwater, WA	1716	Premera	21	Cambia	20
Seattle-Tacoma-Bellevue, WA	2298	Premera	33	Cambia	26
Spokane-Spokane Valley, WA	2702	Premera	45	Kaiser	14
Walla Walla, WA	2867	Premera	48	Kaiser	16
Wenatchee, WA	3484	Premera	54	Hlth Alliance	19
Yakima, WA	2522	Premera	39	Cambia	24
West Virginia	3604	Highmark	52	Aetna	27
Beckley, WV	4511	Highmark	64	Aetna	16
Charleston, WV	4119	Highmark	58	Aetna	25
Huntington-Ashland, WV-KY-OH	2706	Anthem	42	Highmark	25
Morgantown, WV	4231	Highmark	59	Aetna	24

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Parkersburg-Vienna, WV	3993	Highmark	59	Cigna	19
Wheeling, WV-OH	2273	Anthem	33	Highmark	26
Wisconsin	1814	Anthem	34	Aetna	18
Appleton, WI	2379	Aetna	40	Anthem	22
Eau Claire, WI	2028	Anthem	35	Humana	17
Fond du Lac, WI	1772	Anthem	32	Humana	19
Green Bay, WI	1416	Anthem	26	SSM Health (Dean HP)	15
Janesville-Beloit, WI	1764	Anthem	30	Aetna	21
La Crosse-Onalaska, WI-MN	1948	Gundersen HP	33	BCBS MN	19
Madison, WI	1644	Anthem	32	Aetna	13
Milwaukee-Waukesha-West Allis, WI	2539	Anthem	45	Aetna	13
Oshkosh-Neenah, WI	2162	Anthem	39	Humana	16
Racine, WI	1908	Anthem	33	Aetna	18
Sheboygan, WI	1971	Anthem	37	Humana	13
Wausau, WI	3282	Anthem	54	Cigna	13
Wyoming	3803	Cigna	57	BCBS WY	18
Casper, WY	4711	Cigna	66	Aetna	14
Cheyenne, WY	4816	Cigna	66	BCBS WY	18

Notes:

1. Source: Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017), © 2017 DR/Decision Resources, LLC. All rights reserved. Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017) data may not be reproduced, distributed, displayed or modified, in whole or in part, by any means, without the prior written consent of DR/Decision Resources, LLC.
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 Feb. 1, 2017
POS product markets**

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8683	UnitedHealth Group	93	BCBS AL	7
Auburn-Opelika, AL	5196	BCBS AL	60	UnitedHealth Group	40
Birmingham-Hoover, AL	9079	UnitedHealth Group	95	BCBS AL	5
Daphne-Fairhope-Foley, AL	9751	UnitedHealth Group	99	BCBS AL	1
Huntsville, AL	7843	UnitedHealth Group	88	BCBS AL	12
Mobile, AL	9196	UnitedHealth Group	96	BCBS AL	4
Montgomery, AL	9885	UnitedHealth Group	99	BCBS AL	1
Alaska	10000	UnitedHealth Group	100	-	-
Anchorage, AK	10000	UnitedHealth Group	100	-	-
Arizona	8992	UnitedHealth Group	95	Cigna	4
Lake Havasu City-Kingman, AZ	9254	UnitedHealth Group	96	Humana	3
Phoenix-Mesa-Scottsdale, AZ	9070	UnitedHealth Group	95	Cigna	4
Prescott, AZ	9459	UnitedHealth Group	97	Humana	2
Sierra Vista-Douglas, AZ	9384	UnitedHealth Group	97	Humana	2
Tucson, AZ	8497	UnitedHealth Group	92	Cigna	7
Yuma, AZ	8945	UnitedHealth Group	94	Humana	5
Arkansas	3689	UnitedHealth Group	46	Catholic Hlth Initiatives	34
Fayetteville-Springdale-Rogers, AR-MO	3057	Catholic Hlth Initiatives	38	UnitedHealth Group	34
Fort Smith, AR-OK	4788	UnitedHealth Group	64	Catholic Hlth Initiatives	23
Hot Springs, AR	3811	UnitedHealth Group	49	Catholic Hlth Initiatives	32
Jonesboro, AR	3507	Catholic Hlth Initiatives	39	UnitedHealth Group	39
Little Rock-North Little Rock-Conway, AR	4089	UnitedHealth Group	55	Catholic Hlth Initiatives	29
Pine Bluff, AR	3538	UnitedHealth Group	41	Catholic Hlth Initiatives	37
California	4338	UnitedHealth Group	54	Anthem	38
Bakersfield, CA	5074	Anthem	60	UnitedHealth Group	38
Chico, CA	5430	Anthem	65	UnitedHealth Group	34
Fresno, CA	5151	Anthem	60	UnitedHealth Group	39
Hanford-Corcoran, CA	5003	Anthem	54	UnitedHealth Group	45
Los Angeles-Long Beach-Anaheim, CA	3716	UnitedHealth Group	45	Anthem	40
Madera, CA	5676	Anthem	69	UnitedHealth Group	31
Merced, CA	5673	Anthem	69	UnitedHealth Group	30
Modesto, CA	5023	Anthem	59	UnitedHealth Group	40
Napa, CA	5512	Anthem	67	UnitedHealth Group	33
Oxnard-Thousand Oaks-Ventura, CA	4501	Anthem	50	UnitedHealth Group	44
Riverside-San Bernardino-Ontario, CA	3592	UnitedHealth Group	47	Anthem	35
Sacramento-Roseville-Arden-Arcade, CA	5148	UnitedHealth Group	63	Anthem	34
Salinas, CA	5148	Anthem	59	UnitedHealth Group	41
San Diego-Carlsbad, CA	5276	UnitedHealth Group	68	Anthem	25
San Francisco-Oakland-Hayward, CA	5818	UnitedHealth Group	72	Anthem	24
San Jose-Sunnyvale-Santa Clara, CA	6105	UnitedHealth Group	75	Anthem	22
San Luis Obispo-Paso Robles-Arroyo Grande, CA	5953	Anthem	72	UnitedHealth Group	27
Santa Cruz-Watsonville, CA	4763	UnitedHealth Group	52	Anthem	46
Santa Maria-Santa Barbara, CA	4012	Anthem	51	UnitedHealth Group	35
Santa Rosa, CA	5080	UnitedHealth Group	60	Anthem	38
Stockton-Lodi, CA	4818	UnitedHealth Group	51	Anthem	47
Vallejo-Fairfield, CA	5146	UnitedHealth Group	63	Anthem	35

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Visalia-Porterville, CA	5332	Anthem	64	UnitedHealth Group	35
Yuba City, CA	6003	Anthem	72	UnitedHealth Group	27
Colorado	6946	UnitedHealth Group	82	Anthem	17
Boulder, CO	6277	UnitedHealth Group	76	Anthem	22
Colorado Springs, CO	6130	UnitedHealth Group	75	Anthem	22
Denver-Aurora-Lakewood, CO	7588	UnitedHealth Group	86	Anthem	12
Fort Collins, CO	5707	UnitedHealth Group	70	Anthem	28
Grand Junction, CO	6301	UnitedHealth Group	76	Anthem	21
Greeley, CO	7045	UnitedHealth Group	82	Anthem	16
Pueblo, CO	6296	UnitedHealth Group	76	Anthem	23
Connecticut	3404	UnitedHealth Group	43	Anthem	31
Bridgeport-Stamford-Norwalk, CT	4066	UnitedHealth Group	56	Anthem	22
Hartford-West Hartford-East Hartford, CT	3239	UnitedHealth Group	38	Anthem	33
New Haven-Milford, CT	3370	Anthem	41	UnitedHealth Group	30
Norwich-New London, CT	4377	UnitedHealth Group	56	Anthem	33
Delaware	6893	UnitedHealth Group	81	Highmark	19
District of Columbia	5022	CareFirst	56	UnitedHealth Group	44
Washington-Arlington-Alexandria, DC-VA-MD-WV	4115	UnitedHealth Group	49	CareFirst	40
Florida	8634	UnitedHealth Group	93	Cigna	6
Cape Coral-Fort Myers, FL	9928	UnitedHealth Group	100	Cigna	0
Crestview-Fort Walton Beach-Destin, FL	9963	UnitedHealth Group	100	Cigna	0
Deltona-Daytona Beach-Ormond Beach, FL	7412	UnitedHealth Group	85	BCBS FL	12
Gainesville, FL	8923	UnitedHealth Group	94	Humana	5
Homosassa Springs, FL	9645	UnitedHealth Group	98	Humana	1
Jacksonville, FL	9456	UnitedHealth Group	97	Humana	2
Lakeland-Winter Haven, FL	7169	UnitedHealth Group	83	Cigna	15
Miami-Fort Lauderdale-West Palm Beach, FL	8752	UnitedHealth Group	93	Cigna	6
Naples-Immokalee-Marco Island, FL	9955	UnitedHealth Group	100	Cigna	0
North Port-Sarasota-Bradenton, FL	9556	UnitedHealth Group	98	Humana	2
Ocala, FL	8276	UnitedHealth Group	91	Cigna	8
Orlando-Kissimmee-Sanford, FL	6969	UnitedHealth Group	82	Cigna	17
Palm Bay-Melbourne-Titusville, FL	9791	UnitedHealth Group	99	Cigna	1
Panama City, FL	9966	UnitedHealth Group	100	Cigna	0
Pensacola-Ferry Pass-Brent, FL	9976	UnitedHealth Group	100	Cigna	0
Port St. Lucie, FL	8434	UnitedHealth Group	92	Cigna	7
Punta Gorda, FL	9936	UnitedHealth Group	100	Cigna	0
Sebastian-Vero Beach, FL	9251	UnitedHealth Group	96	Humana	2
Tallahassee, FL	9959	UnitedHealth Group	100	Cigna	0
Tampa-St. Petersburg-Clearwater, FL	9592	UnitedHealth Group	98	Humana	1
Georgia	4330	Anthem	47	UnitedHealth Group	46
Albany, GA	5055	Anthem	55	UnitedHealth Group	45
Athens-Clarke County, GA	5558	Anthem	67	UnitedHealth Group	33
Atlanta-Sandy Springs-Roswell, GA	4179	UnitedHealth Group	48	Anthem	42
Augusta-Richmond County, GA-SC	4921	UnitedHealth Group	56	Anthem	42
Brunswick, GA	5010	Anthem	52	UnitedHealth Group	48
Columbus, GA-AL	5923	Anthem	72	UnitedHealth Group	28

Table 4. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Dalton, GA	6777	Anthem	80	UnitedHealth Group	20
Gainesville, GA	3869	Anthem	45	UnitedHealth Group	41
Hinesville, GA	6263	Anthem	75	UnitedHealth Group	25
Macon-Bibb County, GA	4219	Anthem	47	UnitedHealth Group	43
Rome, GA	3766	Anthem	47	UnitedHealth Group	35
Savannah, GA	5015	UnitedHealth Group	54	Anthem	45
Valdosta, GA	5571	Anthem	67	UnitedHealth Group	33
Warner Robins, GA	5760	Anthem	70	UnitedHealth Group	30
Idaho	6392	UnitedHealth Group	76	BC of ID	24
Boise City, ID	7571	UnitedHealth Group	86	BC of ID	14
Coeur d'Alene, ID	5063	BC of ID	56	UnitedHealth Group	44
Illinois	9336	UnitedHealth Group	97	Hlth Alliance	3
Bloomington, IL	5213	UnitedHealth Group	61	Hlth Alliance	39
Champaign-Urbana, IL	5960	Hlth Alliance	72	UnitedHealth Group	28
Chicago-Naperville-Elgin, IL-IN-WI	7685	UnitedHealth Group	87	Anthem	12
Davenport-Moline-Rock Island, IA-IL	9623	UnitedHealth Group	98	Wellmark (BCBS)	2
Kankakee, IL	9585	UnitedHealth Group	98	Hlth Alliance	2
Peoria, IL	7679	UnitedHealth Group	87	Hlth Alliance	13
Rockford, IL	9901	UnitedHealth Group	100	Hlth Alliance	0
Springfield, IL	7393	UnitedHealth Group	85	Hlth Alliance	15
Indiana	4046	Anthem	47	UnitedHealth Group	42
Bloomington, IN	3571	Anthem	46	S.E. Indiana Hlth	30
Columbus, IN	3673	S.E. Indiana Hlth	46	Anthem	34
Elkhart-Goshen, IN	5136	Anthem	58	UnitedHealth Group	42
Evansville, IN-KY	3316	Anthem	38	UnitedHealth Group	36
Fort Wayne, IN	4972	Anthem	51	UnitedHealth Group	49
Indianapolis-Carmel-Anderson, IN	3947	Anthem	44	UnitedHealth Group	43
Kokomo, IN	5072	Anthem	64	UnitedHealth Group	31
Lafayette-West Lafayette, IN	3858	UnitedHealth Group	45	Anthem	40
Michigan City-La Porte, IN	4966	Anthem	55	UnitedHealth Group	44
Muncie, IN	3610	Anthem	47	S.E. Indiana Hlth	31
South Bend-Mishawaka, IN-MI	5033	Anthem	55	UnitedHealth Group	45
Terre Haute, IN	5564	Anthem	68	UnitedHealth Group	30
Iowa	8616	UnitedHealth Group	93	Wellmark (BCBS)	7
Cedar Rapids, IA	8017	UnitedHealth Group	89	Wellmark (BCBS)	11
Davenport-Moline-Rock Island, IA-IL	9623	UnitedHealth Group	98	Wellmark (BCBS)	2
Des Moines-West Des Moines, IA	9247	UnitedHealth Group	96	Wellmark (BCBS)	4
Dubuque, IA	8891	UnitedHealth Group	94	Wellmark (BCBS)	6
Iowa City, IA	6885	UnitedHealth Group	81	Wellmark (BCBS)	19
Sioux City, IA-NE-SD	8981	UnitedHealth Group	95	Wellmark (BCBS)	5
Waterloo-Cedar Falls, IA	9391	UnitedHealth Group	97	Wellmark (BCBS)	3
Kansas	9783	UnitedHealth Group	99	Humana	1
Lawrence, KS	10000	UnitedHealth Group	100	-	-
Topeka, KS	9956	UnitedHealth Group	100	Humana	0
Wichita, KS	9988	UnitedHealth Group	100	Cigna	0

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kentucky	4088	UnitedHealth Group	47	Anthem	42
Bowling Green, KY	4090	Anthem	51	UnitedHealth Group	37
Elizabethtown-Fort Knox, KY	3969	Anthem	50	UnitedHealth Group	36
Lexington-Fayette, KY	4237	Anthem	55	UnitedHealth Group	33
Louisville/Jefferson County, KY-IN	4438	UnitedHealth Group	55	Anthem	37
Owensboro, KY	4399	Anthem	51	UnitedHealth Group	42
Louisiana	8713	UnitedHealth Group	93	Humana	7
Alexandria, LA	8823	UnitedHealth Group	94	Humana	6
Baton Rouge, LA	8383	UnitedHealth Group	91	Humana	9
Hammond, LA	8495	UnitedHealth Group	92	Humana	8
Houma-Thibodaux, LA	8839	UnitedHealth Group	94	Humana	6
Lafayette, LA	8497	UnitedHealth Group	92	Humana	8
Lake Charles, LA	8514	UnitedHealth Group	92	Humana	8
Monroe, LA	9073	UnitedHealth Group	95	Humana	5
New Orleans-Metairie, LA	9067	UnitedHealth Group	95	Humana	4
Shreveport-Bossier City, LA	8381	UnitedHealth Group	91	Humana	9
Maine	6403	Anthem	77	UnitedHealth Group	23
Bangor, ME	6890	Anthem	81	UnitedHealth Group	19
Lewiston-Auburn, ME	6582	Anthem	78	UnitedHealth Group	22
Portland-South Portland, ME	6002	Anthem	72	UnitedHealth Group	27
Maryland	4905	UnitedHealth Group	50	CareFirst	49
Baltimore-Columbia-Towson, MD	4958	UnitedHealth Group	53	CareFirst	46
California-Lexington Park, MD	6295	CareFirst	76	UnitedHealth Group	24
Cumberland, MD-WV	7809	UnitedHealth Group	88	CareFirst	11
Hagerstown-Martinsburg, MD-WV	6376	UnitedHealth Group	78	CareFirst	18
Salisbury, MD-DE	5803	UnitedHealth Group	73	CareFirst	19
Massachusetts	7365	UnitedHealth Group	85	BCBS MA	14
Barnstable Town, MA	7326	UnitedHealth Group	84	BCBS MA	15
Boston-Cambridge-Newton, MA-NH	5007	UnitedHealth Group	66	Anthem	22
Springfield, MA	7772	UnitedHealth Group	88	EmblemHealth	9
Worcester, MA-CT	4425	UnitedHealth Group	61	Anthem	26
Michigan	9751	UnitedHealth Group	99	Total Hlth Care	0
Ann Arbor, MI	9735	UnitedHealth Group	99	Cigna	1
Battle Creek, MI	9982	UnitedHealth Group	100	Cigna	0
Detroit-Warren-Dearborn, MI	9740	UnitedHealth Group	99	Total Hlth Care	1
Flint, MI	9608	UnitedHealth Group	98	Total Hlth Care	2
Grand Rapids-Wyoming, MI	9995	UnitedHealth Group	100	Cigna	0
Kalamazoo-Portage, MI	9997	UnitedHealth Group	100	Cigna	0
Minnesota	6860	UnitedHealth Group	81	HealthPartners	19
Duluth, MN-WI	5858	UnitedHealth Group	74	Anthem	18
Minneapolis-St. Paul-Bloomington, MN-WI	5667	UnitedHealth Group	72	HealthPartners	19
Rochester, MN	8776	UnitedHealth Group	93	HealthPartners	6
St. Cloud, MN	5484	UnitedHealth Group	66	HealthPartners	34
Mississippi	9934	UnitedHealth Group	100	Cigna	0
Gulfport-Biloxi-Pascagoula, MS	9961	UnitedHealth Group	100	Cigna	0
Hattiesburg, MS	10000	UnitedHealth Group	100	-	-
Jackson, MS	10000	UnitedHealth Group	100	-	-

Table 4. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Missouri	6548	UnitedHealth Group	78	Anthem	22
Cape Girardeau, MO-IL	6654	UnitedHealth Group	79	Anthem	21
Columbia, MO	8832	UnitedHealth Group	94	Anthem	6
Jefferson City, MO	7167	UnitedHealth Group	83	Anthem	17
Joplin, MO	5203	UnitedHealth Group	60	Anthem	40
Kansas City, MO-KS	9733	UnitedHealth Group	99	Humana	1
Springfield, MO	7121	UnitedHealth Group	83	Anthem	17
St. Joseph, MO-KS	9985	UnitedHealth Group	100	Cigna	0
St. Louis, MO-IL	6827	UnitedHealth Group	80	Anthem	19
Montana	7443	UnitedHealth Group	86	Montana Health CO-OP	11
Nebraska	10000	UnitedHealth Group	100	Cigna	0
Lincoln, NE	10000	UnitedHealth Group	100	-	-
Omaha-Council Bluffs, NE-IA	9910	UnitedHealth Group	100	Wellmark (BCBS)	0
Nevada	6709	UnitedHealth Group	79	Anthem	20
Las Vegas-Henderson-Paradise, NV	7181	UnitedHealth Group	83	Anthem	16
Reno, NV	6740	UnitedHealth Group	80	Anthem	20
New Hampshire	4960	UnitedHealth Group	57	Anthem	41
Manchester-Nashua, NH	5156	UnitedHealth Group	61	Anthem	38
New Jersey	4949	Horizon BCBS	59	UnitedHealth Group	39
Atlantic City-Hammonton, NJ	8340	Horizon BCBS	91	UnitedHealth Group	7
Ocean City, NJ	8700	Horizon BCBS	93	UnitedHealth Group	5
Trenton, NJ	5483	Horizon BCBS	67	UnitedHealth Group	31
Vineland-Bridgeton, NJ	8328	Horizon BCBS	91	UnitedHealth Group	7
New Mexico	7668	UnitedHealth Group	87	Presbyterian	13
Albuquerque, NM	6928	UnitedHealth Group	81	Presbyterian	19
Farmington, NM	9687	UnitedHealth Group	98	Presbyterian	2
Las Cruces, NM	9900	UnitedHealth Group	99	Presbyterian	1
Santa Fe, NM	8942	UnitedHealth Group	94	Presbyterian	6
New York	4729	UnitedHealth Group	64	Anthem	24
Albany-Schenectady-Troy, NY	3497	UnitedHealth Group	45	Anthem	27
Buffalo-Cheektowaga-Niagara Falls, NY	6736	Independent Hlth	81	UnitedHealth Group	10
Kingston, NY	5446	UnitedHealth Group	66	Anthem	33
New York-Newark-Jersey City, NY-NJ-PA	4140	UnitedHealth Group	57	Horizon BCBS	24
Rochester, NY	6446	Lifetime Hlthcare	77	UnitedHealth Group	22
Syracuse, NY	8789	UnitedHealth Group	94	Lifetime Hlthcare	6
Utica-Rome, NY	9783	UnitedHealth Group	99	CDPHP	1
North Carolina	8615	UnitedHealth Group	93	BCBS NC	7
Asheville, NC	8392	UnitedHealth Group	91	BCBS NC	9
Burlington, NC	9151	UnitedHealth Group	96	BCBS NC	4
Charlotte-Concord-Gastonia, NC-SC	8778	UnitedHealth Group	94	BCBS NC	5
Durham-Chapel Hill, NC	8673	UnitedHealth Group	93	BCBS NC	7
Fayetteville, NC	8011	UnitedHealth Group	89	BCBS NC	11
Greensboro-High Point, NC	9313	UnitedHealth Group	96	BCBS NC	4
Hickory-Lenoir-Morganton, NC	9020	UnitedHealth Group	95	BCBS NC	5
Raleigh, NC	9073	UnitedHealth Group	95	BCBS NC	4

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Wilmington, NC	8923	UnitedHealth Group	94	BCBS NC	6
Winston-Salem, NC	8634	UnitedHealth Group	93	BCBS NC	7
North Dakota	9901	UnitedHealth Group	100	HealthPartners	0
Fargo, ND-MN	9649	UnitedHealth Group	98	HealthPartners	2
Ohio	4749	UnitedHealth Group	63	Anthem	27
Akron, OH	3908	UnitedHealth Group	51	Anthem	33
Canton-Massillon, OH	4687	UnitedHealth Group	61	Anthem	30
Cincinnati, OH-KY-IN	4555	UnitedHealth Group	61	Anthem	27
Cleveland-Elyria, OH	4211	UnitedHealth Group	57	Anthem	25
Columbus, OH	7012	UnitedHealth Group	82	Anthem	18
Dayton, OH	5243	UnitedHealth Group	68	Anthem	23
Lima, OH	3740	UnitedHealth Group	49	Medical Mutual	28
Mansfield, OH	5567	UnitedHealth Group	69	Anthem	28
Springfield, OH	4619	UnitedHealth Group	65	Anthem	16
Toledo, OH	3484	UnitedHealth Group	43	Medical Mutual	29
Weirton-Steubenville, WV-OH	4891	Anthem	55	UnitedHealth Group	44
Youngstown-Warren-Boardman, OH-PA	3712	UnitedHealth Group	48	Anthem	32
Oklahoma	9994	UnitedHealth Group	100	Cigna	0
Oklahoma City, OK	9991	UnitedHealth Group	100	Cigna	0
Tulsa, OK	9994	UnitedHealth Group	100	Cigna	0
Oregon	8966	UnitedHealth Group	95	Centene	5
Albany, OR	10000	UnitedHealth Group	100	-	-
Eugene, OR	10000	UnitedHealth Group	100	-	-
Portland-Vancouver-Hillsboro, OR-WA	8900	UnitedHealth Group	94	Centene	6
Salem, OR	10000	UnitedHealth Group	100	-	-
Pennsylvania	6815	UnitedHealth Group	81	Independence Hlth Grp	14
Allentown-Bethlehem-Easton, PA-NJ	4954	UnitedHealth Group	56	Horizon BCBS	43
East Stroudsburg, PA	7899	UnitedHealth Group	88	Geisinger	11
Erie, PA	10000	UnitedHealth Group	100	-	-
Harrisburg-Carlisle, PA	9893	UnitedHealth Group	99	Geisinger	0
Lancaster, PA	9539	UnitedHealth Group	98	Geisinger	2
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	3734	UnitedHealth Group	50	Horizon BCBS	32
Pittsburgh, PA	9392	UnitedHealth Group	97	UPMC	3
Reading, PA	9960	UnitedHealth Group	100	Independence Hlth Grp	0
Scranton-Wilkes-Barre--Hazleton, PA	5046	UnitedHealth Group	55	Geisinger	45
York-Hanover, PA	9958	UnitedHealth Group	100	Cigna	0
Rhode Island	9981	UnitedHealth Group	100	Cigna	0
Providence-Warwick, RI-MA	9641	UnitedHealth Group	98	BCBS MA	2
South Carolina	8147	UnitedHealth Group	90	BCBS SC	10
Charleston-North Charleston, SC	7608	UnitedHealth Group	86	BCBS SC	14
Columbia, SC	7792	UnitedHealth Group	87	BCBS SC	13
Florence, SC	8868	UnitedHealth Group	94	BCBS SC	6
Greenville-Anderson-Mauldin, SC	8497	UnitedHealth Group	92	BCBS SC	8
Hilton Head Island-Bluffton-Beaufort, SC	6905	UnitedHealth Group	81	BCBS SC	17
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	8403	UnitedHealth Group	91	BCBS SC	6
Spartanburg, SC	8379	UnitedHealth Group	91	BCBS SC	9

Table 4. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
South Dakota	9948	UnitedHealth Group	100	HealthPartners	0
Sioux Falls, SD	9947	UnitedHealth Group	100	HealthPartners	0
Tennessee	8896	UnitedHealth Group	94	Humana	4
Chattanooga, TN-GA	4502	UnitedHealth Group	62	Anthem	24
Clarksville, TN-KY	3678	UnitedHealth Group	47	Anthem	32
Cleveland, TN	7663	UnitedHealth Group	87	Humana	9
Johnson City, TN	8384	UnitedHealth Group	91	Humana	9
Kingsport-Bristol-Bristol, TN-VA	4617	UnitedHealth Group	56	Anthem	38
Knoxville, TN	8737	UnitedHealth Group	93	Humana	7
Memphis, TN-MS-AR	9369	UnitedHealth Group	97	Catholic Hlth Initiatives	2
Morristown, TN	8455	UnitedHealth Group	92	Humana	8
Nashville-Davidson-Murfreesboro-Franklin, TN	9878	UnitedHealth Group	99	Humana	0
Texas	8611	UnitedHealth Group	93	Humana	5
Abilene, TX	8598	UnitedHealth Group	92	Humana	8
Amarillo, TX	9574	UnitedHealth Group	98	Humana	2
Austin-Round Rock, TX	9178	UnitedHealth Group	96	Humana	4
Beaumont-Port Arthur, TX	8424	UnitedHealth Group	92	Humana	5
Brownsville-Harlingen, TX	8412	UnitedHealth Group	91	Humana	9
College Station-Bryan, TX	6529	UnitedHealth Group	79	Humana	18
Corpus Christi, TX	9096	UnitedHealth Group	95	Humana	5
Dallas-Fort Worth-Arlington, TX	9201	UnitedHealth Group	96	Humana	4
El Paso, TX	7979	UnitedHealth Group	89	Humana	11
Houston-The Woodlands-Sugar Land, TX	7755	UnitedHealth Group	88	Cigna	8
Killeen-Temple, TX	6285	UnitedHealth Group	77	Humana	17
Laredo, TX	8499	UnitedHealth Group	92	Humana	8
Longview, TX	9579	UnitedHealth Group	98	Humana	2
Lubbock, TX	8778	UnitedHealth Group	93	Humana	7
McAllen-Edinburg-Mission, TX	8335	UnitedHealth Group	91	Humana	9
Midland, TX	8779	UnitedHealth Group	93	Humana	7
Odessa, TX	8754	UnitedHealth Group	93	Humana	7
San Angelo, TX	8411	UnitedHealth Group	91	Humana	8
San Antonio-New Braunfels, TX	8922	UnitedHealth Group	94	Humana	6
Sherman-Denison, TX	8994	UnitedHealth Group	95	Humana	5
Texarkana, TX-AR	4468	UnitedHealth Group	62	Catholic Hlth Initiatives	21
Tyler, TX	8789	UnitedHealth Group	94	Humana	6
Victoria, TX	8640	UnitedHealth Group	93	Humana	7
Waco, TX	5580	UnitedHealth Group	71	Scott & White Hlth	23
Wichita Falls, TX	8599	UnitedHealth Group	92	Humana	8
Utah	9969	UnitedHealth Group	100	Cigna	0
Logan, UT-ID	10000	UnitedHealth Group	100	-	-
Ogden-Clearfield, UT	9964	UnitedHealth Group	100	Cigna	0
Provo-Orem, UT	9966	UnitedHealth Group	100	Cigna	0
Salt Lake City, UT	9966	UnitedHealth Group	100	Cigna	0
St. George, UT	9984	UnitedHealth Group	100	Cigna	0
Vermont	6841	BCBS VT	81	UnitedHealth Group	18
Burlington-South Burlington, VT	6455	BCBS VT	77	UnitedHealth Group	23

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Virginia	3239	UnitedHealth Group	42	Anthem	35
Blacksburg-Christiansburg-Radford, VA	5186	Anthem	60	UnitedHealth Group	40
Charlottesville, VA	4038	Anthem	52	UnitedHealth Group	33
Harrisonburg, VA	4384	Anthem	60	Sentara (Optima Hlth)	23
Lynchburg, VA	5536	Anthem	67	UnitedHealth Group	32
Richmond, VA	4907	Anthem	55	UnitedHealth Group	44
Roanoke, VA	5187	Anthem	60	UnitedHealth Group	40
Staunton-Waynesboro, VA	5048	Anthem	65	UnitedHealth Group	27
Virginia Beach-Norfolk-Newport News, VA-NC	3484	Sentara (Optima Hlth)	41	Anthem	35
Winchester, VA-WV	4480	Anthem	53	UnitedHealth Group	40
Washington	9853	UnitedHealth Group	99	Cigna	1
Bremerton-Silverdale, WA	9778	UnitedHealth Group	99	Cigna	1
Kennewick-Richland, WA	9993	UnitedHealth Group	100	Cigna	0
Olympia-Tumwater, WA	9904	UnitedHealth Group	100	Cigna	0
Seattle-Tacoma-Bellevue, WA	9789	UnitedHealth Group	99	Cigna	1
Spokane-Spokane Valley, WA	9993	UnitedHealth Group	100	Cigna	0
West Virginia	8075	UnitedHealth Group	90	Hlth Plan Upper Ohio	7
Huntington-Ashland, WV-KY-OH	4478	Anthem	51	UnitedHealth Group	43
Wheeling, WV-OH	4781	Anthem	50	UnitedHealth Group	48
Wisconsin	5688	UnitedHealth Group	73	Anthem	18
Appleton, WI	6941	UnitedHealth Group	83	Anthem	10
Eau Claire, WI	5112	UnitedHealth Group	66	Anthem	28
Fond du Lac, WI	6500	UnitedHealth Group	80	Anthem	9
Green Bay, WI	7176	UnitedHealth Group	84	Anthem	8
Janesville-Beloit, WI	2417	UnitedHealth Group	36	Anthem	27
La Crosse-Onalaska, WI-MN	5252	UnitedHealth Group	65	Anthem	31
Madison, WI	2537	Anthem	31	UnitedHealth Group	28
Milwaukee-Waukesha-West Allis, WI	6775	UnitedHealth Group	81	Anthem	16
Oshkosh-Neenah, WI	6646	UnitedHealth Group	80	Anthem	13
Racine, WI	7265	UnitedHealth Group	84	Anthem	11
Sheboygan, WI	6892	UnitedHealth Group	82	Anthem	12
Wausau, WI	6342	UnitedHealth Group	77	Anthem	21
Wyoming	10000	UnitedHealth Group	100	-	-

Notes:

1. Source: Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017), © 2017 DR/Decision Resources, LLC. All rights reserved. Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017) data may not be reproduced, distributed, displayed or modified, in whole or in part, by any means, without the prior written consent of DR/Decision Resources, LLC.
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 Feb. 1, 2017 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	10000	BCBS AL	100	-	-
Anniston-Oxford-Jacksonville, AL	10000	BCBS AL	100	-	-
Auburn-Opelika, AL	10000	BCBS AL	100	-	-
Birmingham-Hoover, AL	10000	BCBS AL	100	-	-
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	5502	Centene	66	BCBS AZ	34
Flagstaff, AZ	10000	BCBS AZ	100	-	-
Lake Havasu City-Kingman, AZ	10000	BCBS AZ	100	-	-
Phoenix-Mesa-Scottsdale, AZ	7931	Centene	88	BCBS AZ	12
Prescott, AZ	10000	BCBS AZ	100	-	-
Sierra Vista-Douglas, AZ	10000	BCBS AZ	100	-	-
Tucson, AZ	9152	Centene	96	BCBS AZ	4
Yuma, AZ	10000	BCBS AZ	100	-	-
Arkansas	4421	BCBS AR	60	Centene	23
Fayetteville-Springdale-Rogers, AR-MO	4025	BCBS AR	56	Centene	22
Fort Smith, AR-OK	3654	HCSC (BCBS)	48	BCBS AR	34
Hot Springs, AR	4269	BCBS AR	58	Centene	23
Jonesboro, AR	4438	BCBS AR	60	Centene	23
Little Rock-North Little Rock-Conway, AR	4295	BCBS AR	59	Centene	23
Pine Bluff, AR	4305	BCBS AR	59	Centene	23
California	2192	BS of CA	30	Kaiser	25
Bakersfield, CA	3406	BS of CA	51	Anthem	21
Chico, CA	3989	Anthem	53	Centene	30
El Centro, CA	3912	Anthem	49	Molina Hlthcare	35
Fresno, CA	3084	BS of CA	42	Kaiser	30
Hanford-Corcoran, CA	4276	BS of CA	61	Anthem	20
Los Angeles-Long Beach-Anaheim, CA	2196	BS of CA	35	Molina Hlthcare	18
Madera, CA	3120	BS of CA	44	Kaiser	28
Merced, CA	4527	Anthem	58	Centene	33
Modesto, CA	2965	Kaiser	35	Anthem	35
Napa, CA	3376	Kaiser	51	BS of CA	20
Oxnard-Thousand Oaks-Ventura, CA	3758	BS of CA	50	Anthem	27
Riverside-San Bernardino-Ontario, CA	2240	BS of CA	32	Molina Hlthcare	19
Sacramento–Roseville–Arden-Arcade, CA	3725	Kaiser	55	BS of CA	20
Salinas, CA	4681	Anthem	59	Centene	34

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
San Diego-Carlsbad, CA	1912	Molina Hlthcare	21	BS of CA	21
San Francisco-Oakland-Hayward, CA	3854	Kaiser	53	BS of CA	31
San Jose-Sunnyvale-Santa Clara, CA	2655	Kaiser	38	Anthem	28
San Luis Obispo-Paso Robles-Arroyo Grande, CA	5452	BS of CA	65	Anthem	35
Santa Cruz-Watsonville, CA	4070	BS of CA	58	Kaiser	23
Santa Maria-Santa Barbara, CA	5021	Anthem	53	BS of CA	47
Santa Rosa, CA	3398	Kaiser	51	BS of CA	22
Stockton-Lodi, CA	3239	Kaiser	44	Anthem	30
Vallejo-Fairfield, CA	4843	Kaiser	67	Anthem	13
Visalia-Porterville, CA	4680	Anthem	59	Centene	34
Yuba City, CA	3195	Anthem	43	BS of CA	27
Colorado	2827	Kaiser	39	Cigna	25
Boulder, CO	3530	Kaiser	46	Cigna	30
Colorado Springs, CO	2856	Kaiser	44	Cigna	20
Denver-Aurora-Lakewood, CO	3578	Kaiser	47	Cigna	35
Fort Collins, CO	4997	Kaiser	64	Anthem	29
Grand Junction, CO	5615	UnitedHealth Group	68	Anthem	32
Greeley, CO	4530	Kaiser	62	Anthem	24
Pueblo, CO	5562	Kaiser	67	Anthem	33
Connecticut	5670	EmblemHealth	68	Anthem	32
Bridgeport-Stamford-Norwalk, CT	6652	EmblemHealth	79	Anthem	21
Hartford-West Hartford-East Hartford, CT	6543	EmblemHealth	78	Anthem	22
New Haven-Milford, CT	5589	EmblemHealth	67	Anthem	33
Norwich-New London, CT	7071	Anthem	82	EmblemHealth	18
Delaware	5053	Highmark	55	Aetna	45
Dover, DE	5052	Highmark	55	Aetna	45
District of Columbia	7312	CareFirst	84	Kaiser	16
Washington-Arlington-Alexandria, DC-VA-MD-WV	2626	Kaiser	33	CareFirst	27
Florida	3803	BCBS FL	54	Molina Hlthcare	23
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	4602	BCBS FL	58	Health First Hlth	34
Gainesville, FL	10000	BCBS FL	100	-	-
Homosassa Springs, FL	7316	BCBS FL	84	Centene	16
Jacksonville, FL	4758	BCBS FL	64	Molina Hlthcare	19
Lakeland-Winter Haven, FL	3475	BCBS FL	42	Molina Hlthcare	34
Miami-Fort Lauderdale-West Palm Beach, FL	3283	Molina Hlthcare	43	Centene	31
Naples-Immokalee-Marco Island, FL	10000	BCBS FL	100	-	-
North Port-Sarasota-Bradenton, FL	6440	BCBS FL	77	Centene	23
Ocala, FL	10000	BCBS FL	100	-	-
Orlando-Kissimmee-Sanford, FL	8258	BCBS FL	91	Centene	6
Palm Bay-Melbourne-Titusville, FL	6712	BCBS FL	79	Health First Hlth	21
Panama City, FL	10000	BCBS FL	100	-	-
Pensacola-Ferry Pass-Brent, FL	10000	BCBS FL	100	-	-
Port St. Lucie, FL	10000	BCBS FL	100	-	-
Punta Gorda, FL	6696	BCBS FL	79	Centene	21

Table 5. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Sebastian-Vero Beach, FL	7930	BCBS FL	88	Health First Hlth	12
Sebring, FL	10000	BCBS FL	100	-	-
Tallahassee, FL	10000	BCBS FL	100	-	-
Tampa-St. Petersburg-Clearwater, FL	4532	BCBS FL	62	Centene	18
The Villages, FL	10000	BCBS FL	100	-	-
Georgia	3609	Anthem	46	Centene	37
Albany, GA	10000	Anthem	100	-	-
Athens-Clarke County, GA	5700	Centene	69	Anthem	31
Atlanta-Sandy Springs-Roswell, GA	3713	Centene	48	Anthem	35
Augusta-Richmond County, GA-SC	5624	Anthem	68	BCBS SC	32
Brunswick, GA	10000	Anthem	100	-	-
Columbus, GA-AL	4119	Centene	58	Anthem	20
Dalton, GA	7052	Alliant Hlth Plans	82	Anthem	18
Gainesville, GA	4729	Alliant Hlth Plans	51	Anthem	46
Hinesville, GA	10000	Anthem	100	-	-
Macon-Bibb County, GA	9486	Anthem	97	Humana	3
Rome, GA	6224	Alliant Hlth Plans	75	Anthem	25
Savannah, GA	4818	Centene	55	Anthem	42
Valdosta, GA	9994	Anthem	100	Kaiser	0
Warner Robins, GA	9319	Anthem	96	Humana	4
Hawaii	5105	HMSA (BCBS HI)	57	Kaiser	43
Kahului-Wailuku-Lahaina, HI	5180	Kaiser	59	HMSA (BCBS HI)	41
Urban Honolulu, HI	5480	HMSA (BCBS HI)	65	Kaiser	35
Idaho	2709	Intermountain	36	BC of ID	27
Boise City, ID	2761	Intermountain	39	Montana Health CO-OP	23
Coeur d'Alene, ID	2920	Intermountain	42	BC of ID	24
Idaho Falls, ID	3681	Intermountain	49	BC of ID	29
Lewiston, ID-WA	3371	BC of ID	40	Premera	31
Pocatello, ID	3731	Intermountain	50	BC of ID	29
Illinois	5097	HCSC (BCBS)	68	Centene	16
Bloomington, IL	5084	Hlth Alliance	57	HCSC (BCBS)	43
Carbondale-Marion, IL	6149	Hlth Alliance	74	HCSC (BCBS)	26
Champaign-Urbana, IL	8044	Hlth Alliance	89	HCSC (BCBS)	11
Chicago-Naperville-Elgin, IL-IN-WI	5112	HCSC (BCBS)	67	Centene	24
Danville, IL	8150	Hlth Alliance	90	HCSC (BCBS)	10
Davenport-Moline-Rock Island, IA-IL	3413	Aetna	39	HCSC (BCBS)	38
Decatur, IL	5516	Hlth Alliance	66	HCSC (BCBS)	34
Kankakee, IL	4991	HCSC (BCBS)	62	Hlth Alliance	33
Peoria, IL	5579	Hlth Alliance	67	HCSC (BCBS)	33
Rockford, IL	9982	HCSC (BCBS)	100	Humana	0
Springfield, IL	5221	Hlth Alliance	61	HCSC (BCBS)	39
Indiana	2734	Centene	38	CareSource	23
Iowa	5580	Aetna	70	Medica	25
Cedar Rapids, IA	9167	Aetna	96	Medica	4
Davenport-Moline-Rock Island, IA-IL	3413	Aetna	39	HCSC (BCBS)	38
Des Moines-West Des Moines, IA	8885	Aetna	94	Medica	4

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Dubuque, IA	5094	Aetna	57	Medica	43
Iowa City, IA	5706	Medica	72	Wellmark (BCBS)	24
Sioux City, IA-NE-SD	5650	Aetna	73	Avera Hlth	13
Waterloo-Cedar Falls, IA	8446	Aetna	92	Medica	6
Kansas	4859	BCBS KS	62	BCBS KS City	31
Lawrence, KS	8707	BCBS KS	93	Medica	7
Manhattan, KS	8710	BCBS KS	93	Medica	7
Topeka, KS	8708	BCBS KS	93	Medica	7
Wichita, KS	8707	BCBS KS	93	Medica	7
Kentucky	5070	Anthem	59	CareSource	40
Bowling Green, KY	10000	Anthem	100	-	-
Elizabethtown-Fort Knox, KY	9089	Anthem	95	CareSource	5
Lexington-Fayette, KY	4709	CareSource	52	Anthem	45
Louisville/Jefferson County, KY-IN	4056	CareSource	51	Anthem	36
Owensboro, KY	10000	Anthem	100	-	-
Louisiana	4717	LA Hlth Serv & Ind (BCBS)	62	Humana	28
Alexandria, LA	4420	Humana	57	LA Hlth Serv & Ind (BCBS)	32
Baton Rouge, LA	7702	LA Hlth Serv & Ind (BCBS)	87	Vantage Hlth	13
Hammond, LA	6488	LA Hlth Serv & Ind (BCBS)	77	Vantage Hlth	23
Houma-Thibodaux, LA	7879	LA Hlth Serv & Ind (BCBS)	88	Vantage Hlth	12
Lafayette, LA	4577	Humana	57	LA Hlth Serv & Ind (BCBS)	37
Lake Charles, LA	6813	LA Hlth Serv & Ind (BCBS)	80	Vantage Hlth	20
Monroe, LA	6499	LA Hlth Serv & Ind (BCBS)	77	Vantage Hlth	23
New Orleans-Metairie, LA	4810	Humana	58	LA Hlth Serv & Ind (BCBS)	37
Shreveport-Bossier City, LA	9187	LA Hlth Serv & Ind (BCBS)	96	Vantage Hlth	4
Maine	3630	Community Hlth Options	47	Anthem	28
Bangor, ME	3988	Community Hlth Options	52	Anthem	31
Lewiston-Auburn, ME	3521	Community Hlth Options	44	Harvard Pilgrim	29
Portland-South Portland, ME	3505	Community Hlth Options	44	Harvard Pilgrim	30
Maryland	5643	CareFirst	68	Kaiser	31
Baltimore-Columbia-Towson, MD	5761	CareFirst	70	Kaiser	30
California-Lexington Park, MD	9917	CareFirst	100	Kaiser	0
Cumberland, MD-WV	5627	CareFirst	68	Highmark	32
Hagerstown-Martinsburg, MD-WV	5002	CareFirst	54	Highmark	45
Salisbury, MD-DE	3356	Highmark	37	CareFirst	37
Massachusetts	3331	Tufts	50	BMC HealthNet	24
Barnstable Town, MA	3354	Tufts	50	BMC HealthNet	25
Boston-Cambridge-Newton, MA-NH	2853	Tufts	46	BMC HealthNet	22
Pittsfield, MA	3261	Tufts	49	BMC HealthNet	24
Springfield, MA	3326	Tufts	50	BMC HealthNet	24
Worcester, MA-CT	2243	Tufts	39	BMC HealthNet	19
Michigan	2171	Spectrum Hlth	35	BCBS MI	25
Ann Arbor, MI	2945	Spectrum Hlth	43	BCBS MI	23
Battle Creek, MI	3869	Spectrum Hlth	52	Caidan (Meridian)	27
Bay City, MI	4402	Spectrum Hlth	61	BCBS MI	23
Detroit-Warren-Dearborn, MI	1680	BCBS MI	22	Total Hlth Care	20

Table 5. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Flint, MI	1982	Total Hlth Care	29	Caidan (Meridian)	19
Grand Rapids-Wyoming, MI	4045	Spectrum Hlth	56	BCBS MI	27
Jackson, MI	5677	Spectrum Hlth	70	BCBS MI	27
Kalamazoo-Portage, MI	3485	Spectrum Hlth	51	Caidan (Meridian)	23
Lansing-East Lansing, MI	4781	Sparrow (Physicians HP)	66	BCBS MI	14
Midland, MI	7374	Spectrum Hlth	84	BCBS MI	15
Monroe, MI	3896	Spectrum Hlth	52	BCBS MI	32
Muskegon, MI	5224	BCBS MI	61	Spectrum Hlth	39
Niles-Benton Harbor, MI	7387	Spectrum Hlth	85	BCBS MI	15
Saginaw, MI	4465	Spectrum Hlth	61	BCBS MI	23
Minnesota	2514	UCare	27	HealthPartners	27
Duluth, MN-WI	2920	UCare	42	Medica	24
Mankato-North Mankato, MN	5001	Medica	51	BCBS MN	49
Minneapolis-St. Paul-Bloomington, MN-WI	3170	HealthPartners	44	UCare	29
Rochester, MN	5000	Medica	50	BCBS MN	50
St. Cloud, MN	3250	HealthPartners	45	UCare	31
Mississippi	8982	Centene	95	Humana	5
Gulfport-Biloxi-Pascagoula, MS	9700	Centene	98	Humana	2
Hattiesburg, MS	10000	Centene	100	-	-
Jackson, MS	8344	Centene	91	Humana	9
Missouri	4272	BCBS KS City	46	Anthem	46
Cape Girardeau, MO-IL	8792	Anthem	94	HCSC (BCBS)	4
Columbia, MO	10000	Anthem	100	-	-
Jefferson City, MO	10000	Anthem	100	-	-
Joplin, MO	8605	Anthem	92	Humana	8
Kansas City, MO-KS	8136	BCBS KS City	90	Cigna	4
Springfield, MO	9042	Anthem	95	Humana	5
St. Joseph, MO-KS	9443	BCBS KS City	97	BCBS KS	3
St. Louis, MO-IL	4951	Anthem	66	HCSC (BCBS)	18
Montana	3516	Montana Health CO-OP	40	HCSC (BCBS)	38
Billings, MT	3885	HCSC (BCBS)	48	Montana Health CO-OP	37
Great Falls, MT	4126	HCSC (BCBS)	56	Montana Health CO-OP	22
Missoula, MT	3705	Montana Health CO-OP	46	PacificSource	35
Nebraska	5120	Aetna	58	Medica	42
Grand Island, NE	5015	Aetna	53	Medica	47
Lincoln, NE	5263	Aetna	61	Medica	39
Nevada	3785	UnitedHealth Group	46	Anthem	37
Carson City, NV	5378	UHS (Prominence HP)	64	Anthem	36
Las Vegas-Henderson-Paradise, NV	4168	UnitedHealth Group	52	Anthem	36
Reno, NV	3485	UnitedHealth Group	40	Anthem	36
New Hampshire	3619	Minuteman Health	43	Anthem	37
Manchester-Nashua, NH	3686	Minuteman Health	44	Anthem	37
New Mexico	4902	Molina Hlthcare	65	New Mexico Hlth Conn.	26
Albuquerque, NM	4913	Molina Hlthcare	65	New Mexico Hlth Conn.	26
Farmington, NM	4900	Molina Hlthcare	65	New Mexico Hlth Conn.	26

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Las Cruces, NM	4911	Molina Hlthcare	65	New Mexico Hlth Conn.	26
Santa Fe, NM	4940	Molina Hlthcare	65	New Mexico Hlth Conn.	26
New York	1574	Fidelis Care	32	Healthfirst	15
Albany-Schenectady-Troy, NY	3057	Fidelis Care	42	MVP Hlth Care	28
Binghamton, NY	4054	Fidelis Care	50	Lifetime Hlthcare	38
Buffalo-Cheektowaga-Niagara Falls, NY	3694	HealthNow NY (BCBS)	50	Fidelis Care	26
Glens Falls, NY	4013	Fidelis Care	58	MVP Hlth Care	23
Ithaca, NY	7044	Lifetime Hlthcare	82	MVP Hlth Care	18
Kingston, NY	5066	MVP Hlth Care	68	CDPHP	19
New York-Newark-Jersey City, NY-NJ-PA	2198	Horizon BCBS	40	Independence Hlth Grp	19
Rochester, NY	4147	MVP Hlth Care	53	Lifetime Hlthcare	35
Syracuse, NY	4191	Fidelis Care	46	Lifetime Hlthcare	44
Utica-Rome, NY	3405	Fidelis Care	44	MVP Hlth Care	29
North Carolina	9532	BCBS NC	98	Cigna	2
Asheville, NC	10000	BCBS NC	100	-	-
Burlington, NC	10000	BCBS NC	100	-	-
Charlotte-Concord-Gastonia, NC-SC	7767	BCBS NC	87	BCBS SC	13
Durham-Chapel Hill, NC	8847	BCBS NC	94	Cigna	6
Fayetteville, NC	10000	BCBS NC	100	-	-
Goldsboro, NC	10000	BCBS NC	100	-	-
Greensboro-High Point, NC	10000	BCBS NC	100	-	-
Greenville, NC	10000	BCBS NC	100	-	-
Hickory-Lenoir-Morganton, NC	10000	BCBS NC	100	-	-
New Bern, NC	10000	BCBS NC	100	-	-
Raleigh, NC	7439	BCBS NC	85	Cigna	15
Rocky Mount, NC	8345	BCBS NC	91	Cigna	9
Wilmington, NC	10000	BCBS NC	100	-	-
Winston-Salem, NC	10000	BCBS NC	100	-	-
Ohio	2423	CareSource	35	Medical Mutual	24
Akron, OH	3065	CareSource	43	Medical Mutual	31
Canton-Massillon, OH	1982	Anthem	30	Centene	19
Cincinnati, OH-KY-IN	3632	CareSource	56	Anthem	19
Cleveland-Elyria, OH	2936	Medical Mutual	47	CareSource	17
Columbus, OH	3279	CareSource	40	Medical Mutual	37
Dayton, OH	4185	CareSource	61	Anthem	16
Lima, OH	6211	Medical Mutual	77	Anthem	15
Mansfield, OH	6388	Medical Mutual	76	Anthem	24
Springfield, OH	4145	CareSource	61	Medical Mutual	16
Toledo, OH	2251	CareSource	29	Anthem	28
Weirton-Steubenville, WV-OH	4845	CareSource	65	Highmark	20
Youngstown-Warren-Boardman, OH-PA	2900	CareSource	45	UPMC	23
Oklahoma	10000	HCSC (BCBS)	100	-	-
Enid, OK	10000	HCSC (BCBS)	100	-	-
Lawton, OK	10000	HCSC (BCBS)	100	-	-
Oklahoma City, OK	10000	HCSC (BCBS)	100	-	-
Tulsa, OK	10000	HCSC (BCBS)	100	-	-

Table 5. (continued)Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. *Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Oregon	3199	Providence Hlth	51	Kaiser	19
Albany, OR	5118	Providence Hlth	68	Kaiser	20
Bend-Redmond, OR	4850	PacificSource	66	Providence Hlth	18
Corvallis, OR	5584	Providence Hlth	72	Kaiser	20
Eugene, OR	7536	Providence Hlth	86	Cambia	14
Grants Pass, OR	5371	ATRIO Hlth	71	Moda Health	14
Medford, OR	3663	Moda Health	48	Providence Hlth	26
Portland-Vancouver-Hillsboro, OR-WA	3580	Providence Hlth	50	Kaiser	32
Salem, OR	3416	Providence Hlth	43	Kaiser	37
Pennsylvania	2596	Independence Hlth Grp	40	UPMC	23
Allentown-Bethlehem-Easton, PA-NJ	2721	Capital BC	32	Highmark	29
Altoona, PA	8969	UPMC	95	Highmark	4
Bloomsburg-Berwick, PA	5698	Capital BC	69	Geisinger	31
Chambersburg-Waynesboro, PA	5045	Highmark	55	Capital BC	45
East Stroudsburg, PA	5701	Highmark	69	Geisinger	31
Erie, PA	7087	UPMC	82	Highmark	18
Gettysburg, PA	5699	Capital BC	69	Geisinger	31
Harrisburg-Carlisle, PA	3402	Capital BC	40	Geisinger	31
Johnstown, PA	8358	UPMC	91	Highmark	6
Lancaster, PA	3953	Highmark	52	Geisinger	31
Lebanon, PA	3399	Capital BC	40	Geisinger	31
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	7670	Independence Hlth Grp	87	Horizon BCBS	5
Pittsburgh, PA	7213	UPMC	83	Highmark	17
Reading, PA	3454	Highmark	42	Geisinger	31
Scranton-Wilkes-Barre-Hazleton, PA	5700	Highmark	69	Geisinger	31
State College, PA	7240	UPMC	84	Capital BC	10
York-Hanover, PA	5699	Capital BC	69	Geisinger	31
Rhode Island	5284	Neighborhood HP	62	BCBS RI	38
Providence-Warwick, RI-MA	2358	Neighborhood HP	35	Tufts	23
South Carolina	10000	BCBS SC	100	-	-
Charleston-North Charleston, SC	10000	BCBS SC	100	-	-
Columbia, SC	10000	BCBS SC	100	-	-
Florence, SC	10000	BCBS SC	100	-	-
Greenville-Anderson-Mauldin, SC	10000	BCBS SC	100	-	-
Hilton Head Island-Bluffton-Beaufort, SC	10000	BCBS SC	100	-	-
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	6458	BCBS SC	77	BCBS NC	23
Spartanburg, SC	10000	BCBS SC	100	-	-
Sumter, SC	10000	BCBS SC	100	-	-
South Dakota	6744	Avera Hlth	80	Sanford	20
Rapid City, SD	6703	Avera Hlth	79	Sanford	21
Sioux Falls, SD	5619	Avera Hlth	68	Sanford	32
Tennessee	4069	BCBS TN	46	Humana	42
Chattanooga, TN-GA	6294	BCBS TN	77	Alliant Hlth Plans	19
Clarksville, TN-KY	3724	Humana	47	Anthem	33
Cleveland, TN	10000	BCBS TN	100	-	-
Jackson, TN	10000	BCBS TN	100	-	-

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Johnson City, TN	7793	BCBS TN	87	Cigna	13
Kingsport-Bristol-Bristol, TN-VA	4494	BCBS TN	51	Anthem	44
Knoxville, TN	9907	Humana	100	BCBS TN	0
Memphis, TN-MS-AR	3931	Humana	55	Cigna	22
Morristown, TN	9858	Humana	99	BCBS TN	1
Nashville-Davidson-Murfreesboro--Franklin, TN	4315	Humana	59	Cigna	24
Texas	2026	Molina Hlthcare	25	Centene	25
Abilene, TX	5194	HCSC (BCBS)	60	Covenant (FirstCare)	40
Amarillo, TX	7517	UHS (Prominence HP)	86	Covenant (FirstCare)	8
Austin-Round Rock, TX	5451	Centene	66	Sendero Hlth Plans	32
Beaumont-Port Arthur, TX	3219	Molina Hlthcare	38	Community Hlth Choice	34
Brownsville-Harlingen, TX	4216	Molina Hlthcare	56	Centene	29
College Station-Bryan, TX	10000	HCSC (BCBS)	100	-	-
Corpus Christi, TX	7920	CHRISTUS	88	HCSC (BCBS)	9
Dallas-Fort Worth-Arlington, TX	3397	Centene	40	HCSC (BCBS)	31
El Paso, TX	4186	Molina Hlthcare	56	Centene	29
Houston-The Woodlands-Sugar Land, TX	4747	Community Hlth Choice	57	Molina Hlthcare	39
Killeen-Temple, TX	3939	Centene	52	HCSC (BCBS)	30
Laredo, TX	5076	Molina Hlthcare	56	HCSC (BCBS)	44
Longview, TX	10000	HCSC (BCBS)	100	-	-
Lubbock, TX	5247	HCSC (BCBS)	61	Covenant (FirstCare)	39
McAllen-Edinburg-Mission, TX	4151	Molina Hlthcare	56	Centene	29
Midland, TX	5546	HCSC (BCBS)	67	Covenant (FirstCare)	33
Odessa, TX	5147	HCSC (BCBS)	59	Covenant (FirstCare)	41
San Angelo, TX	10000	HCSC (BCBS)	100	-	-
San Antonio-New Braunfels, TX	4304	Centene	58	Oscar	27
Sherman-Denison, TX	8822	UHS (Prominence HP)	94	HCSC (BCBS)	6
Texarkana, TX-AR	4654	CHRISTUS	65	BCBS AR	20
Tyler, TX	6641	CHRISTUS	79	HCSC (BCBS)	21
Victoria, TX	6950	CHRISTUS	81	HCSC (BCBS)	19
Waco, TX	4429	Centene	60	HCSC (BCBS)	26
Wichita Falls, TX	10000	HCSC (BCBS)	100	-	-
Utah	4338	Intermountain	51	Molina Hlthcare	41
Logan, UT-ID	6970	Intermountain	82	Univ of Utah Health	14
Ogden-Clearfield, UT	4387	Molina Hlthcare	51	Intermountain	42
Provo-Orem, UT	4408	Molina Hlthcare	51	Intermountain	42
Salt Lake City, UT	4417	Molina Hlthcare	52	Intermountain	41
St. George, UT	7477	Intermountain	85	Univ of Utah Health	15
Virginia	3127	Anthem	46	Aetna	28
Blacksburg-Christiansburg-Radford, VA	6153	Anthem	77	Sentara (Optima Hlth)	15
Charlottesville, VA	7277	Anthem	85	Aetna	11
Harrisonburg, VA	6877	Anthem	81	Sentara (Optima Hlth)	19
Lynchburg, VA	6698	Anthem	80	Centra (Piedmont)	18
Richmond, VA	4011	Anthem	48	Aetna	40
Roanoke, VA	4270	Anthem	56	Aetna	31
Staunton-Waynesboro, VA	8046	Anthem	89	Aetna	11

Table 5. (continued)

Market concentration (HHI) and largest insurers' market shares, as of Feb. 1, 2017. Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Virginia Beach-Norfolk-Newport News, VA-NC	5792	Anthem	74	Sentara (Optima Hlth)	17
Winchester, VA-WV	4198	Aetna	58	Anthem	26
Washington	2200	Kaiser	25	Molina Hlthcare	24
Bellingham, WA	5104	Premera	57	Kaiser	43
Bremerton-Silverdale, WA	4477	Premera	53	Kaiser	40
Kennewick-Richland, WA	3023	Centene	41	Kaiser	26
Longview, WA	5089	Premera	57	Kaiser	43
Mount Vernon-Anacortes, WA	7989	Kaiser	89	Cambia	11
Olympia-Tumwater, WA	2338	Molina Hlthcare	34	Centene	22
Seattle-Tacoma-Bellevue, WA	2231	Molina Hlthcare	28	Centene	26
Spokane-Spokane Valley, WA	2472	Molina Hlthcare	37	Centene	24
Walla Walla, WA	2936	Centene	34	Kaiser	32
Wenatchee, WA	5179	Molina Hlthcare	60	Centene	40
Yakima, WA	4161	Centene	50	Kaiser	39
West Virginia	6905	Highmark	81	CareSource	19
Beckley, WV	5592	Highmark	67	CareSource	33
Charleston, WV	7141	Highmark	83	CareSource	17
Huntington-Ashland, WV-KY-OH	3465	Highmark	43	CareSource	30
Morgantown, WV	6925	Highmark	81	CareSource	19
Parkersburg-Vienna, WV	5266	Highmark	62	CareSource	38
Wheeling, WV-OH	4791	CareSource	63	Highmark	26
Wisconsin	1573	Molina Hlthcare	31	Common Ground	15
Appleton, WI	3503	Molina Hlthcare	47	Common Ground	32
Eau Claire, WI	3492	Marshfield (Security HP)	43	Medica	31
Fond du Lac, WI	4439	SSM Health (Dean HP)	62	Molina Hlthcare	20
Green Bay, WI	4109	Molina Hlthcare	49	Common Ground	39
Janesville-Beloit, WI	4319	MercyCare	47	SSM Health (Dean HP)	45
La Crosse-Onalaska, WI-MN	4147	Hlth Tradition HP	60	Anthem	21
Madison, WI	4272	SSM Health (Dean HP)	59	GHC of S.C. WI	20
Milwaukee-Waukesha-West Allis, WI	2938	Molina Hlthcare	45	Common Ground	27
Oshkosh-Neenah, WI	3500	Molina Hlthcare	47	Common Ground	32
Racine, WI	3238	Molina Hlthcare	47	Children's Hosp of WI-CCHP	23
Sheboygan, WI	4258	Molina Hlthcare	53	Common Ground	36
Wausau, WI	3606	Molina Hlthcare	53	WPS Health	18
Wyoming	10000	BCBS WY	100	-	-
Casper, WY	10000	BCBS WY	100	-	-
Cheyenne, WY	10000	BCBS WY	100	-	-

Notes:

1. Source: Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017), © 2017 DR/Decision Resources, LLC. All rights reserved. Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017) data may not be reproduced, distributed, displayed or modified, in whole or in part, by any means, without the prior written consent of DR/Decision Resources, LLC.
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 New Jersey, North Dakota and Vermont, MSA data for Indiana, and data for Omaha-Council Bluffs, NE-IA 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 Feb. 1, 2017

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Alabama	7194	9061	8379	8683	10000
Anniston-Oxford-Jacksonville, AL	7746	-	8512	-	10000
Auburn-Opelika, AL	7408	-	8653	5196	10000
Birmingham-Hoover, AL	7116	8206	8588	9079	10000
Daphne-Fairhope-Foley, AL	6637	-	7932	9751	10000
Decatur, AL	7239	-	8052	-	10000
Dothan, AL	7804	-	8974	-	10000
Florence-Muscle Shoals, AL	7541	-	8288	-	10000
Gadsden, AL	8140	-	9153	-	10000
Huntsville, AL	6273	9359	7081	7843	10000
Mobile, AL	6854	-	8155	9196	10000
Montgomery, AL	7445	-	8663	9885	10000
Tuscaloosa, AL	8355	-	9323	-	10000
Alaska	4382	-	4837	10000	10000
Anchorage, AK	4030	-	4549	10000	10000
Fairbanks, AK	4524	-	4959	-	10000
Arizona	2287	2272	2728	8992	5502
Flagstaff, AZ	3756	-	4043	-	10000
Lake Havasu City-Kingman, AZ	3022	-	3044	9254	10000
Phoenix-Mesa-Scottsdale, AZ	2326	2262	2789	9070	7931
Prescott, AZ	3583	-	3745	9459	10000
Sierra Vista-Douglas, AZ	2653	-	3019	9384	10000
Tucson, AZ	2594	2859	2788	8497	9152
Yuma, AZ	3156	-	3336	8945	10000
Arkansas	3055	5446	4733	3689	4421
Fayetteville-Springdale-Rogers, AR-MO	3004	4204	4533	3057	4025
Fort Smith, AR-OK	2030	-	2802	4788	3654
Hot Springs, AR	3122	-	4811	3811	4269
Jonesboro, AR	3377	-	5224	3507	4438
Little Rock-North Little Rock-Conway, AR	3196	4566	5563	4089	4295
Pine Bluff, AR	3353	-	4830	3538	4305
California	2155	5066	3058	4338	2192
Bakersfield, CA	2624	4542	4076	5074	3406
Chico, CA	4163	4414	4526	5430	3989
El Centro, CA	2859	3738	3540	-	3912
Fresno, CA	2721	4851	4038	5151	3084
Hanford-Corcoran, CA	3477	2994	4622	5003	4276
Los Angeles-Long Beach-Anaheim, CA	2066	4729	3177	3716	2196
Madera, CA	3487	4139	5313	5676	3120
Merced, CA	3581	3081	4328	5673	4527
Modesto, CA	2768	6396	3641	5023	2965
Napa, CA	3588	7833	5243	5512	3376
Oxnard-Thousand Oaks-Ventura, CA	2231	4103	3248	4501	3758
Riverside-San Bernardino-Ontario, CA	2564	5504	3317	3592	2240
Sacramento–Roseville–Arden-Arcade, CA	2738	5100	2961	5148	3725
Salinas, CA	4004	5995	4189	5148	4681

Table 6 (continued)

State and MSA HHI by product type, as of Feb. 1, 2017

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
San Diego-Carlsbad, CA	1597	3368	2518	5276	1912
San Francisco-Oakland-Hayward, CA	2686	6674	2499	5818	3854
San Jose-Sunnyvale-Santa Clara, CA	2199	6664	2498	6105	2655
San Luis Obispo-Paso Robles-Arroyo Grande, CA	4271	4827	4921	5953	5452
Santa Cruz-Watsonville, CA	2467	2338	3542	4763	4070
Santa Maria-Santa Barbara, CA	2893	2515	3205	4012	5021
Santa Rosa, CA	3608	7085	3128	5080	3398
Stockton-Lodi, CA	3254	7162	3480	4818	3239
Vallejo-Fairfield, CA	4636	7655	3042	5146	4843
Visalia-Porterville, CA	3887	2896	4572	5332	4680
Yuba City, CA	4722	4379	6026	6003	3195
Colorado	2008	5886	3026	6946	2827
Boulder, CO	2028	6510	2948	6277	3530
Colorado Springs, CO	1911	5018	2851	6130	2856
Denver-Aurora-Lakewood, CO	2079	6935	3223	7588	3578
Fort Collins, CO	2443	4426	3269	5707	4997
Grand Junction, CO	3080	7552	3212	6301	5615
Greeley, CO	2103	5376	3899	7045	4530
Pueblo, CO	2428	5418	3561	6296	5562
Connecticut	2261	4599	2899	3404	5670
Bridgeport-Stamford-Norwalk, CT	2077	4149	2857	4066	6652
Hartford-West Hartford-East Hartford, CT	2298	4679	3053	3239	6543
New Haven-Milford, CT	2588	4869	3061	3370	5589
Norwich-New London, CT	3410	7642	4014	4377	7071
Delaware	4920	5260	5540	6893	5053
Dover, DE	6246	5755	7024	-	5052
District of Columbia	2021	3540	1915	5022	7312
Washington-Arlington-Alexandria, DC-VA-MD-WV	1702	2993	2289	4115	2626
Florida	2160	2265	3145	8634	3803
Cape Coral-Fort Myers, FL	3230	4974	2930	9928	10000
Crestview-Fort Walton Beach-Destin, FL	4358	-	4769	9963	10000
Deltona-Daytona Beach-Ormond Beach, FL	3134	6305	3102	7412	4602
Gainesville, FL	5131	4214	7620	8923	10000
Homosassa Springs, FL	3204	-	3778	9645	7316
Jacksonville, FL	2857	2760	3969	9456	4758
Lakeland-Winter Haven, FL	2061	2230	2995	7169	3475
Miami-Fort Lauderdale-West Palm Beach, FL	1523	2608	3093	8752	3283
Naples-Immokalee-Marco Island, FL	3699	4751	3645	9955	10000
North Port-Sarasota-Bradenton, FL	2857	3700	3002	9556	6440
Ocala, FL	4655	2554	5887	8276	10000
Orlando-Kissimmee-Sanford, FL	2417	2117	3295	6969	8258
Palm Bay-Melbourne-Titusville, FL	2134	5641	3265	9791	6712
Panama City, FL	5564	-	6396	9966	10000
Pensacola-Ferry Pass-Brent, FL	4090	6622	4871	9976	10000
Port St. Lucie, FL	3795	3905	3794	8434	10000
Punta Gorda, FL	3126	5155	3171	9936	6696

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Sebastian-Vero Beach, FL	3565	4746	5090	9251	7930
Sebring, FL	4175	-	5549	-	10000
Tallahassee, FL	7954	9866	6071	9959	10000
Tampa-St. Petersburg-Clearwater, FL	2149	2237	2773	9592	4532
The Villages, FL	4615	-	4813	-	10000
Georgia	2363	2791	2988	4330	3609
Albany, GA	4249	-	3633	5055	10000
Athens-Clarke County, GA	2976	3040	2980	5558	5700
Atlanta-Sandy Springs-Roswell, GA	2081	2909	3024	4179	3713
Augusta-Richmond County, GA-SC	2482	4149	2309	4921	5624
Brunswick, GA	4036	-	3201	5010	10000
Columbus, GA-AL	3270	5450	3023	5923	4119
Dalton, GA	3436	-	4498	6777	7052
Gainesville, GA	2386	2543	3098	3869	4729
Hinesville, GA	5262	-	4218	6263	10000
Macon-Bibb County, GA	3601	3678	3794	4219	9486
Rome, GA	2396	-	3430	3766	6224
Savannah, GA	2518	4369	2766	5015	4818
Valdosta, GA	4828	-	3848	5571	9994
Warner Robins, GA	4552	5516	3749	5760	9319
Hawaii	5224	5004	6847	-	5105
Kahului-Wailuku-Lahaina, HI	4060	6447	6144	-	5180
Urban Honolulu, HI	5571	5026	6992	-	5480
Idaho	2372	5137	2967	6392	2709
Boise City, ID	2203	7425	2780	7571	2761
Coeur d'Alene, ID	1958	-	2140	5063	2920
Idaho Falls, ID	2770	-	3484	-	3681
Lewiston, ID-WA	2638	-	2808	-	3371
Pocatello, ID	2598	-	3174	-	3731
Illinois	3705	5089	4692	9336	5097
Bloomington, IL	3684	6275	4970	5213	5084
Carbondale-Marion, IL	2404	-	3221	-	6149
Champaign-Urbana, IL	4679	9362	3009	5960	8044
Chicago-Naperville-Elgin, IL-IN-WI	3585	6623	4418	7685	5112
Danville, IL	3198	-	4496	-	8150
Davenport-Moline-Rock Island, IA-IL	2810	3302	2772	9623	3413
Decatur, IL	5278	-	7056	-	5516
Kankakee, IL	3987	2666	5873	9585	4991
Peoria, IL	2940	2560	3486	7679	5579
Rockford, IL	4547	4210	5489	9901	9982
Springfield, IL	3381	4179	4960	7393	5221
Indiana	3529	3083	4798	4046	2734
Bloomington, IN	3474	7053	5906	3571	-
Columbus, IN	3819	-	6248	3673	-
Elkhart-Goshen, IN	4768	-	5380	5136	-
Evansville, IN-KY	3313	-	4395	3316	-

Table 6. (continued)

State and MSA HHI by product type, as of Feb. 1, 2017

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Fort Wayne, IN	4136	-	4741	4972	-
Indianapolis-Carmel-Anderson, IN	4153	3888	5412	3947	-
Kokomo, IN	5995	-	7192	5072	-
Lafayette-West Lafayette, IN	2895	7376	4030	3858	-
Michigan City-La Porte, IN	5070	-	6105	4966	-
Muncie, IN	3932	6833	6897	3610	-
South Bend-Mishawaka, IN-MI	2743	3963	2995	5033	-
Terre Haute, IN	5073	-	5324	5564	-
Iowa	3180	2948	5216	8616	5580
Ames, IA	4899	4036	7659	-	-
Cedar Rapids, IA	3445	4457	5532	8017	9167
Davenport-Moline-Rock Island, IA-IL	2810	3302	2772	9623	3413
Des Moines-West Des Moines, IA	3148	3478	4420	9247	8885
Dubuque, IA	3369	-	4889	8891	5094
Iowa City, IA	5654	8458	7573	6885	5706
Sioux City, IA-NE-SD	2224	2710	3152	8981	5650
Waterloo-Cedar Falls, IA	3617	-	5353	9391	8446
Kansas	2491	5593	3111	9783	4859
Lawrence, KS	3226	-	3693	10000	8707
Manhattan, KS	5661	-	5916	-	8710
Topeka, KS	5370	-	6370	9956	8708
Wichita, KS	3242	9989	4332	9988	8707
Kentucky	4045	3470	4850	4088	5070
Bowling Green, KY	5141	-	5874	4090	10000
Elizabethtown-Fort Knox, KY	4391	-	4763	3969	9089
Lexington-Fayette, KY	4301	3427	4869	4237	4709
Louisville/Jefferson County, KY-IN	3704	3311	4769	4438	4056
Owensboro, KY	6407	-	7886	4399	10000
Louisiana	5026	5334	6530	8713	4717
Alexandria, LA	5153	6710	7048	8823	4420
Baton Rouge, LA	5427	5673	6550	8383	7702
Hammond, LA	5304	-	6523	8495	6488
Houma-Thibodaux, LA	5364	7408	6793	8839	7879
Lafayette, LA	5537	7884	7086	8497	4577
Lake Charles, LA	5023	6849	6026	8514	6813
Monroe, LA	5288	6388	7110	9073	6499
New Orleans-Metairie, LA	4012	3698	6007	9067	4810
Shreveport-Bossier City, LA	5533	5211	6643	8381	9187
Maine	2708	4519	2723	6403	3630
Bangor, ME	2564	4576	2605	6890	3988
Lewiston-Auburn, ME	2837	4654	2878	6582	3521
Portland-South Portland, ME	2628	4600	2596	6002	3505
Maryland	2846	4056	3006	4905	5643
Baltimore-Columbia-Towson, MD	3236	4968	3264	4958	5761
California-Lexington Park, MD	4020	5401	2969	6295	9917
Cumberland, MD-WV	2329	-	2726	7809	5627

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Hagerstown-Martinsburg, MD-WV	1856	3576	2517	6376	5002
Salisbury, MD-DE	2796	2699	3516	5803	3356
Massachusetts	1872	2538	2261	7365	3331
Barnstable Town, MA	2436	3882	2356	7326	3354
Boston-Cambridge-Newton, MA-NH	1697	2726	1942	5007	2853
Pittsfield, MA	2907	4916	2523	-	3261
Springfield, MA	1768	2853	2596	7772	3326
Worcester, MA-CT	1304	2213	1631	4425	2243
Michigan	4598	3653	6280	9751	2171
Ann Arbor, MI	5954	5534	7209	9735	2945
Battle Creek, MI	5743	7639	7146	9982	3869
Bay City, MI	5616	5803	6618	-	4402
Detroit-Warren-Dearborn, MI	4647	4277	6531	9740	1680
Flint, MI	4739	4106	6717	9608	1982
Grand Rapids-Wyoming, MI	3949	5087	5290	9995	4045
Jackson, MI	6018	6184	6901	-	5677
Kalamazoo-Portage, MI	5082	6683	7379	9997	3485
Lansing-East Lansing, MI	5736	4884	7955	-	4781
Midland, MI	5867	9351	5975	-	7374
Monroe, MI	4677	3632	6619	-	3896
Muskegon, MI	4923	5011	5865	-	5224
Niles-Benton Harbor, MI	4011	-	5325	-	7387
Saginaw, MI	4895	4592	5889	-	4465
Minnesota	3009	3933	3530	6860	2514
Duluth, MN-WI	2674	-	3378	5858	2920
Mankato-North Mankato, MN	4359	-	4620	-	5001
Minneapolis-St. Paul-Bloomington, MN-WI	2483	3126	3031	5667	3170
Rochester, MN	4402	-	4663	8776	5000
St. Cloud, MN	3378	-	3894	5484	3250
Mississippi	3399	5564	5201	9934	8982
Gulfport-Biloxi-Pascagoula, MS	3496	-	5199	9961	9700
Hattiesburg, MS	3661	-	6088	10000	10000
Jackson, MS	3803	-	5561	10000	8344
Missouri	1969	4153	2062	6548	4272
Cape Girardeau, MO-IL	2958	-	2610	6654	8792
Columbia, MO	3678	-	2993	8832	10000
Jefferson City, MO	3142	-	2985	7167	10000
Joplin, MO	2249	-	2138	5203	8605
Kansas City, MO-KS	3307	6715	3841	9733	8136
Springfield, MO	1964	-	2416	7121	9042
St. Joseph, MO-KS	4646	-	4778	9985	9443
St. Louis, MO-IL	2300	4582	2477	6827	4951
Montana	2964	-	3647	7443	3516
Billings, MT	3233	-	3866	-	3885
Great Falls, MT	3590	-	4177	-	4126
Missoula, MT	2957	-	3835	-	3705

Table 6 (continued)

State and MSA HHI by product type, as of Feb. 1, 2017

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Nebraska	3296	9093	5578	10000	5120
Grand Island, NE	3796	-	6325	-	5015
Lincoln, NE	3671	-	6558	10000	5263
Omaha-Council Bluffs, NE-IA	2950	7066	4008	9910	-
Nevada	2626	6192	1921	6709	3785
Carson City, NV	3046	-	3817	-	5378
Las Vegas-Henderson-Paradise, NV	3313	8570	1908	7181	4168
Reno, NV	2062	2998	2400	6740	3485
New Hampshire	2680	5095	3238	4960	3619
Manchester-Nashua, NH	2650	5054	3266	5156	3686
New Jersey	2660	4686	2827	4949	-
Atlantic City-Hammonton, NJ	6467	-	5693	8340	-
Ocean City, NJ	6089	-	3801	8700	-
Trenton, NJ	2979	7496	3678	5483	-
Vineland-Bridgeton, NJ	3920	9225	3186	8328	-
New Mexico	2542	5290	4360	7668	4902
Albuquerque, NM	2476	5614	3418	6928	4913
Farmington, NM	2407	4539	3873	9687	4900
Las Cruces, NM	3164	4723	5508	9900	4911
Santa Fe, NM	2302	6804	4162	8942	4940
New York	1487	2127	1371	4729	1574
Albany-Schenectady-Troy, NY	2148	4905	1982	3497	3057
Binghamton, NY	3668	-	3961	-	4054
Buffalo-Cheektowaga-Niagara Falls, NY	2579	4590	1984	6736	3694
Elmira, NY	5066	-	5869	-	-
Glens Falls, NY	1740	-	1763	-	4013
Ithaca, NY	3199	-	3318	-	7044
Kingston, NY	2035	3880	1944	5446	5066
New York-Newark-Jersey City, NY-NJ-PA	1674	2715	1625	4140	2198
Rochester, NY	5972	5091	6510	6446	4147
Syracuse, NY	4892	7214	5453	8789	4191
Utica-Rome, NY	3626	9484	4395	9783	3405
Watertown-Fort Drum, NY	3393	-	3788	-	-
North Carolina	3849	3612	4880	8615	9532
Asheville, NC	4475	3980	4954	8392	10000
Burlington, NC	3597	5342	5094	9151	10000
Charlotte-Concord-Gastonia, NC-SC	2620	3967	3095	8778	7767
Durham-Chapel Hill, NC	3637	7216	5598	8673	8847
Fayetteville, NC	3711	-	4669	8011	10000
Goldsboro, NC	5996	-	7088	-	10000
Greensboro-High Point, NC	3785	5368	4996	9313	10000
Greenville, NC	6791	-	7360	-	10000
Hickory-Lenoir-Morganton, NC	5019	-	6340	9020	10000
New Bern, NC	5995	-	5915	-	10000
Raleigh, NC	3562	3522	4945	9073	7439
Rocky Mount, NC	4992	-	5855	-	8345

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Wilmington, NC	4255	-	5311	8923	10000
Winston-Salem, NC	3759	5124	4532	8634	10000
North Dakota	3708	8512	6928	9901	-
Bismarck, ND	3699	8710	6818	-	-
Fargo, ND-MN	2111	8533	2985	9649	-
Grand Forks, ND-MN	2267	8509	3158	-	-
Ohio	2113	1986	2646	4749	2423
Akron, OH	2414	2573	2860	3908	3065
Canton-Massillon, OH	2097	-	2785	4687	1982
Cincinnati, OH-KY-IN	2906	5097	4354	4555	3632
Cleveland-Elyria, OH	2826	3116	3507	4211	2936
Columbus, OH	2250	4102	2444	7012	3279
Dayton, OH	2699	7179	3933	5243	4185
Lima, OH	2452	-	2672	3740	6211
Mansfield, OH	3106	-	3875	5567	6388
Springfield, OH	1955	-	2638	4619	4145
Toledo, OH	1970	7632	2678	3484	2251
Weirton-Steubenville, WV-OH	2036	-	2181	4891	4845
Youngstown-Warren-Boardman, OH-PA	1951	2272	2232	3712	2900
Oklahoma	3339	3531	4655	9994	10000
Enid, OK	3639	-	5309	-	10000
Lawton, OK	4383	-	5358	-	10000
Oklahoma City, OK	3226	3006	4439	9991	10000
Tulsa, OK	2845	4363	4138	9994	10000
Oregon	1402	9473	1867	8966	3199
Albany, OR	1461	-	1984	10000	5118
Bend-Redmond, OR	1627	-	1950	-	4850
Corvallis, OR	1984	-	2653	-	5584
Eugene, OR	1702	7442	1831	10000	7536
Grants Pass, OR	1585	-	2154	-	5371
Medford, OR	1932	-	2075	-	3663
Portland-Vancouver-Hillsboro, OR-WA	1671	9913	2076	8900	3580
Salem, OR	1846	9843	2393	10000	3416
Pennsylvania	1752	2338	2081	6815	2596
Allentown-Bethlehem-Easton, PA-NJ	2166	3563	2804	4954	2721
Altoona, PA	3118	-	3547	-	8969
Bloomsburg-Berwick, PA	3355	9429	3301	-	5698
Chambersburg-Waynesboro, PA	3095	-	3484	-	5045
East Stroudsburg, PA	4118	4225	4979	7899	5701
Erie, PA	3119	6296	3555	10000	7087
Gettysburg, PA	2728	-	3273	-	5699
Harrisburg-Carlisle, PA	3203	4790	3634	9893	3402
Johnstown, PA	3367	-	3778	-	8358
Lancaster, PA	3090	4656	3430	9539	3953
Lebanon, PA	3314	-	3673	-	3399
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2579	4393	2637	3734	7670

Table 6. (continued)

State and MSA HHI by product type, as of Feb. 1, 2017

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Pittsburgh, PA	2857	3510	3134	9392	7213
Reading, PA	2828	4728	3196	9960	3454
Scranton–Wilkes-Barre–Hazleton, PA	3842	5870	5360	5046	5700
State College, PA	3126	3511	3504	-	7240
Williamsport, PA	4030	4686	5023	-	-
York-Hanover, PA	2792	4142	3273	9958	5699
Rhode Island	3073	3973	5020	9981	5284
Providence-Warwick, RI-MA	1771	3716	2870	9641	2358
South Carolina	4746	7815	5177	8147	10000
Charleston-North Charleston, SC	4638	7112	4789	7608	10000
Columbia, SC	5392	7079	6086	7792	10000
Florence, SC	4796	9371	5704	8868	10000
Greenville-Anderson-Mauldin, SC	4308	9192	4606	8497	10000
Hilton Head Island-Bluffton-Beaufort, SC	4747	-	4628	6905	10000
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	3220	7203	3143	8403	6458
Spartanburg, SC	4888	8979	5608	8379	10000
Sumter, SC	5643	-	6239	-	10000
South Dakota	2782	4992	3967	9948	6744
Rapid City, SD	2693	4995	3953	-	6703
Sioux Falls, SD	2463	5166	3657	9947	5619
Tennessee	2782	6167	3651	8896	4069
Chattanooga, TN-GA	2666	4365	3726	4502	6294
Clarksville, TN-KY	2103	6013	2604	3678	3724
Cleveland, TN	3440	-	4325	7663	10000
Jackson, TN	2977	-	3357	-	10000
Johnson City, TN	4133	-	5612	8384	7793
Kingsport-Bristol-Bristol, TN-VA	2483	4826	2961	4617	4494
Knoxville, TN	2659	8122	4041	8737	9907
Memphis, TN-MS-AR	2497	4080	3279	9369	3931
Morristown, TN	3175	-	4857	8455	9858
Nashville-Davidson–Murfreesboro–Franklin, TN	2603	-	3325	9878	4315
Texas	2112	1670	3298	8611	2026
Abilene, TX	2953	8936	4827	8598	5194
Amarillo, TX	2175	9597	3564	9574	7517
Austin-Round Rock, TX	2147	3732	3177	9178	5451
Beaumont-Port Arthur, TX	2253	-	3286	8424	3219
Brownsville-Harlingen, TX	3026	-	5466	8412	4216
College Station-Bryan, TX	2578	5179	4553	6529	10000
Corpus Christi, TX	2472	-	3920	9096	7920
Dallas-Fort Worth-Arlington, TX	2240	3999	3167	9201	3397
EI Paso, TX	1958	-	3287	7979	4186
Houston-The Woodlands-Sugar Land, TX	1994	1992	3156	7755	4747
Killeen-Temple, TX	1719	5199	2356	6285	3939
Laredo, TX	4231	-	6406	8499	5076
Longview, TX	3220	-	4189	9579	10000
Lubbock, TX	2895	9715	5150	8778	5247

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
McAllen-Edinburg-Mission, TX	2797	-	5544	8335	4151
Midland, TX	3675	9757	5932	8779	5546
Odessa, TX	3899	-	6443	8754	5147
San Angelo, TX	3245	-	4410	8411	10000
San Antonio-New Braunfels, TX	2182	2579	3623	8922	4304
Sherman-Denison, TX	2294	-	3158	8994	8822
Texarkana, TX-AR	2160	-	3232	4468	4654
Tyler, TX	2879	-	4820	8789	6641
Victoria, TX	2388	-	3227	8640	6950
Waco, TX	1809	5593	2990	5580	4429
Wichita Falls, TX	3253	-	4283	8599	10000
Utah	2345	6681	2473	9969	4338
Logan, UT-ID	2768	7102	2680	10000	6970
Ogden-Clearfield, UT	2433	5727	2574	9964	4387
Provo-Orem, UT	2709	7514	2985	9966	4408
Salt Lake City, UT	2275	7005	2500	9966	4417
St. George, UT	3021	6884	2518	9984	7477
Vermont	3854	7727	3865	6841	-
Burlington-South Burlington, VT	4100	8596	4058	6455	-
Virginia	2545	2274	3454	3239	3127
Blacksburg-Christiansburg-Radford, VA	4813	6870	4849	5186	6153
Charlottesville, VA	3357	3396	3831	4038	7277
Harrisonburg, VA	5732	5784	6460	4384	6877
Lynchburg, VA	4603	4124	4672	5536	6698
Richmond, VA	3732	4513	4048	4907	4011
Roanoke, VA	4271	5068	4456	5187	4270
Staunton-Waynesboro, VA	4914	5593	4869	5048	8046
Virginia Beach-Norfolk-Newport News, VA-NC	3464	4994	4275	3484	5792
Winchester, VA-WV	3594	4509	3926	4480	4198
Washington	1727	9972	2183	9853	2200
Bellingham, WA	2076	9992	2268	-	5104
Bremerton-Silverdale, WA	1905	9988	1740	9778	4477
Kennewick-Richland, WA	2167	9961	2633	9993	3023
Longview, WA	2873	9995	2854	-	5089
Mount Vernon-Anacortes, WA	1996	-	2519	-	7989
Olympia-Tumwater, WA	1750	9986	1716	9904	2338
Seattle-Tacoma-Bellevue, WA	1766	9958	2298	9789	2231
Spokane-Spokane Valley, WA	1923	9987	2702	9993	2472
Walla Walla, WA	2211	-	2867	-	2936
Wenatchee, WA	2626	-	3484	-	5179
Yakima, WA	1937	8421	2522	-	4161
West Virginia	2819	6447	3604	8075	6905
Beckley, WV	3503	-	4511	-	5592
Charleston, WV	3299	-	4119	-	7141
Huntington-Ashland, WV-KY-OH	2517	3326	2706	4478	3465
Morgantown, WV	3496	-	4231	-	6925

Table 6 (continued)**State and MSA HHI by product type, as of Feb. 1, 2017**

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Parkersburg-Vienna, WV	2922	-	3993	-	5266
Wheeling, WV-OH	2002	-	2273	4781	4791
Wisconsin	1361	1266	1814	5688	1573
Appleton, WI	2186	2514	2379	6941	3503
Eau Claire, WI	1625	6720	2028	5112	3492
Fond du Lac, WI	2176	4656	1772	6500	4439
Green Bay, WI	2388	2528	1416	7176	4109
Janesville-Beloit, WI	1612	3502	1764	2417	4319
La Crosse-Onalaska, WI-MN	2008	5006	1948	5252	4147
Madison, WI	1781	2584	1644	2537	4272
Milwaukee-Waukesha-West Allis, WI	2975	2460	2539	6775	2938
Oshkosh-Neenah, WI	2648	2781	2162	6646	3500
Racine, WI	2961	2719	1908	7265	3238
Sheboygan, WI	2573	2044	1971	6892	4258
Wausau, WI	2121	6971	3282	6342	3606
Wyoming	2960	-	3803	10000	10000
Casper, WY	3560	-	4711	-	10000
Cheyenne, WY	3577	-	4816	-	10000
Mean MSA-Level HHI	3464	5388	4204	7123	6071
Median MSA-Level HHI	3199	4971	3838	7181	5221

Notes:

1. Source: Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017), © 2017 DR/Decision Resources, LLC. All rights reserved. Managed Market Surveyor: MSA Program (January 1, 2017) and Managed Market Surveyor: State Program (January 1, 2017) data may not be reproduced, distributed, displayed or modified, in whole or in part, by any means, without the prior written consent of DR/Decision Resources, LLC.
2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) are reported. The "Total HHI" pertains to the combined HMO+PPO+POS+EXCH product market. However, we exclude all exchange data for New Jersey, North Dakota and Vermont, MSA exchange data for Indiana, and exchange data for Omaha-Council Bluffs, NE-IA because those data appeared to be incomplete.
3. 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) or fewer than 1,000 reported enrollees in the exchanges. In the 2018 Update, these restrictions only affected HMO, POS and exchange markets.

