Ten states with the least competitive commercial health insurance markets, 2018†

1. Alabama
2. Louisiana
3. Hawaii
4. Delaware
5. South Carolina
6. Michigan
7. Alaska
8. Kentucky
9. North Dakota
10. Illinois

† Based on the HHI—a measure of market concentration used by the U.S. Department of Justice and the Federal Trade Commission—in the combined HMO+PPO+POS+EXCH market.
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