States with the least competitive commercial health insurance markets, 2019†

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

Source: The AMA’s “Competition in health insurance: A comprehensive study of U.S. markets, 2020 update”

† 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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