



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	5
A. Product and geographic market definition.....	5
B. Data.....	5
C. Market share and HHI calculations.....	6
D. DOJ/FTC merger guidelines.....	7
III. Summary of findings and conclusion	8
A. MSA-level summary.....	8
B. National-level market shares.....	10
C. Conclusion.....	12
IV. Appendix: State and MSA tables	13
Table A-1. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020 <i>Combined PPO+HMO+POS+EXCH (Total) product markets</i>	13
Table A-2. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020 <i>PPO product markets</i>	24
Table A-3. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020 <i>HMO product markets</i>	35
Table A-4. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020 <i>POS product markets</i>	42
Table A-5. Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020 <i>Exchanges</i>	51
Table A-6. State and MSA HHI by product type, as of Jan. 1, 2020.....	62

I. Introduction and background

This is the 20th edition of the American Medical Association's *Competition in health insurance: A comprehensive study of U.S. markets*. This study presents new data on the degree of competition in health insurance markets across the country. It is intended to help researchers, policymakers, and federal and state regulators identify markets where consolidation involving 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 possess market power? Are proposed mergers involving 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 and quantity of coverage is lower than in a competitive market. When an insurer exercises market power in its input market (e.g., physician services), payments to providers and the quantity of health care are below competitive levels. 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 shares and market concentration when evaluating proposed horizontal mergers¹ and may also consider them when assessing vertical mergers.² 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 2020 data from Decision Resources Group (DRG),³ the most comprehensive and consistent source of data on enrollment in preferred provider organization (PPO), health maintenance organization (HMO), point-of-service (POS), public health exchange and consumer-driven health plans (CDHP),⁴ we report the two largest insurers' commercial market shares and Herfindahl-Hirschman Indices (HHIs) for each of the 384 metropolitan statistical areas (MSAs), the 50 states and the District of Columbia.⁵ For the first time, this update of the study also presents national-level market shares for the 10 largest health insurers in the U.S.

Among the key findings is that, based on the DOJ/FTC Horizontal Merger Guidelines, 73% of MSA-level markets were highly concentrated (HHI>2500). The average market was also highly concentrated, with an HHI of 3494. Other findings are that in 91% of MSA-level markets, at least one insurer had a commercial market share of 30% or greater, and in 46% of markets, a single insurer's share was at least 50%.

We also calculate changes in market concentration between 2014 and 2020.⁶ Although there were some fluctuations in either direction in the intervening years, the share of markets that are highly concentrated increased from 71% to 73%, and the average HHI rose by 171 points.⁷ Fifty-seven percent of markets experienced an increase in the HHI, and in 21% of markets the increase was at least 500 points. In markets with a rise in the HHI, the average increase was 531 points.

We find evidence of increases in concentration in markets that were already highly concentrated in 2014 as well as in those that were not. More than half (54%) of the markets that were highly concentrated in 2014 became even more

1. U.S. Department of Justice and Federal Trade Commission, Horizontal Merger Guidelines. Issued Aug. 19, 2010.

2. U.S. Department of Justice and Federal Trade Commission, Vertical Merger Guidelines. Issued June 30, 2020.

3. Decision Resources Group was formerly known as HealthLeaders-InterStudy—a Decision Resources Group company.

4. 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.

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

6. There was a change in MSA definitions between the 2016 and 2017 data. For a detailed description of this change, see footnote 5 in the AMA's 2018 *Competition in health insurance* study.

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

concentrated by 2020. Twenty-six percent of the markets that were not highly concentrated experienced an increase in the HHI large enough to place them in the highly concentrated category by 2020. Another 39% also had an increase, though not large enough to make them highly concentrated.

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

Research suggests that health insurers exercise market power and that competition among them lowers health plan premiums. One study assessed whether health insurers charge higher premiums to employers that earn higher profits—i.e., whether they engage in direct price discrimination. This would imply that insurers exercise market power. The study found evidence of this behavior and concluded that health insurers possess and exercise market power in an increasing number of geographic markets.⁸ 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.⁹ 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.¹⁰ Other research found evidence that competition in the public health exchanges—in the form of more insurers—also lowered premiums.¹¹ Finally, eliminating an insurer for an employer to choose from can lead to large (16.6%) increases in premiums.¹²

High barriers to entry into health insurance markets also enable insurers to exercise market power.¹³ 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 also 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.¹⁴ 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. Monopsony is the mirror image of monopoly. 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

8. Dafny L. Are Health Insurance Markets Competitive? *Am Econ Rev.* 2010;100(4):1399–1431.

9. 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.

10. Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. *HMPI.* 2013;1(3):16–35. Available at <http://hmpi.org/wp-content/uploads/2017/02/HMPI-Guardado-Emmons-Kane-Price-Effects-of-a-Larger-Merger-of-Health-Insurers.pdf>. Accessed Aug. 5, 2021.

11. Dafny, L., Gruber, J., Ody, C. More Insurers Lower Premiums: Evidence from Initial Pricing in the Health Insurance Marketplaces. *Am J Health Econ.* 2015;1(1):53–81, and Abraham, J., Drake, C., McCullough J., Simon, K. What Drives Insurer Participation and Premiums in the Federally-Facilitated Marketplace? *Int J Health Econ Manag.* 2017; Apr 2017:1–18.

12. Ho, K., Lee R.S. Insurer Competition in Health Care Markets. *Econometrica.* 2017;85(2):379–417.

13. Robinson J. Consolidation and the transformation of competition in health insurance. *Health Aff.* 2004;31(6):12–24.

14. See e.g., Capps, C. Buyer Power in Health Plan Mergers. *J Comp Law and Econ.* 2009;6:375–391.

form of lower physician earnings and employment.¹⁵ For these reasons, proposed mergers that create or increase insurers' monopsony power should also raise antitrust concerns.¹⁶

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.^{17,18} 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.¹⁹ 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-four percent of those providing patient care are in practices with 10 or fewer physicians.²⁰ 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.²¹ Among other things, the plaintiffs alleged that "Anthem's high market shares already give it significant bargaining leverage with doctors and hospitals," and that "...this merger would substantially increase Anthem's ability to dictate the reimbursement it pays providers, threatening the availability and quality of medical care." Notably, Anthem did not dispute that it would lower provider reimbursement, but instead claimed that those savings would result from efficiencies, which it could then pass through to consumers as lower premiums. However, the courts found that those purported efficiencies were not cognizable.²² In February 2017, the U.S. District Court sided with the plaintiffs, and this decision was affirmed by the Second Circuit Court of Appeals. Although Anthem continued its attempt to acquire Cigna, the merger was ultimately abandoned in May 2017.

In sum, we find the majority of health insurance markets in the United States are highly concentrated and, although there were some fluctuations in either direction in the intervening years, markets are more concentrated in 2020 than they were in 2014. Coupled with external 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.

15. 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.

16. 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 Aug. 5, 2021.

17. 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).

18. In another proposed merger in 2010, the DOJ announced that it would file an antitrust lawsuit to block Blue Cross Blue Shield of Michigan from acquiring Physicians Health Plan of Mid-Michigan. As a result, the companies abandoned the acquisition. The DOJ argued that the merger would allow the merged entity to control physician payment and thereby lower the quality of care. See DOJ Press release. March 8, 2010. www.justice.gov/atr/public/press_releases/2010/256259.htm. Accessed Aug. 5, 2021.

19. Capps, C. Buyer Power in Health Plan Mergers. *J Comp Law and Econ.* 2009;6:375–391.

20. Kane C. Recent Changes in Physician Practice Arrangements: Private Practice Dropped to Less Than 50 Percent of Physicians in 2020. *Policy Research Perspectives*, 2021–3. <https://www.ama-assn.org/system/files/2021-05/2020-prp-physician-practice-arrangements.pdf>. Published May 2021. Accessed Aug. 5, 2021.

21. See *Complaint* at <https://www.justice.gov/opa/file/877886/download>. Accessed Aug. 5, 2021.

22. 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 PPO+HMO+POS+EXCH product market.

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

B. Data

The data used for this study were obtained from the Decision Resources Group (DRG) Managed Market Surveyor. The data for the PPO, HMO, and POS products are as of Jan. 1, 2020, and for the exchanges as of July 1, 2020. 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),²³ State/Local Employee Plan, Blue Card HOME, Student Health, EPO and public health exchange lives.

DRG started collecting public exchange data as of its January 2014 Census.²⁴ 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 PPO+HMO+POS+EXCH commercial product market as well as for PPO, HMO, POS and exchange markets separately. The key variables we use from the DRG Managed Market Surveyor to obtain this information are:

- Commercial PPO enrollment
- Commercial HMO 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

23. 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.

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

other Blue insurers' states where they are not licensed.²⁵ We exclude that enrollment because there is no competition among branded companies and to avoid double-counting lives.

In other cases, a Blue company (e.g., Independence) may own a subsidiary that does not use the Blue brand (e.g., AmeriHealth). Because branded and non-branded insurers can compete with each other, we do not exclude the non-branded companies. For example, AmeriHealth is owned by Independence Health Group and sells insurance in New Jersey, where Horizon BCBSNJ also operates. Because AmeriHealth is unbranded, we do not exclude it from New Jersey.

The second exception is that we do not exclude enrollment of non-BCBS insurers in states adjacent to their license-state. This is because the data are based on the membership's residence.^{26,27}

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% and 150%.²⁸ In this edition, however, no areas are excluded because of this criterion. The data perform well in capturing insured lives. On average, the state- and MSA-level data respectively capture 83% and 81% of the commercially insured populations.²⁹

Finally, for PPO, HMO, POS and the combined product markets, we only present data for areas where there are at least 5,000 reported enrollees in that product across all

insurers. Accordingly, we do not present HMO data for Alaska, Mississippi, Montana, Nebraska, Wyoming and 170 MSAs, and we do not report POS data for Hawaii and 98 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 five MSAs due to that restriction.³⁰

After implementing these restrictions, the numbers of states and MSAs for which we report data differ by product market. Data for the combined PPO+HMO+POS+EXCH market and the PPO market are reported for each of the 384 MSAs and 51 states, HMO data are reported for 214 MSAs and 46 states, POS data are presented for 286 MSAs and 50 states, and exchange data are reported for 379 MSAs and 51 states.

C. Market share and HHI calculations

This study reports competition data for five product markets (PPO+HMO+POS+EXCH, PPO, HMO, POS and EXCH). For each product market, we calculate the market share in a geographic area by dividing an insurer's enrollment by the sum of all insurers' enrollment and multiplying the result by 100.

We also present the market-level HHI for each product market. The HHI is a measure of market concentration, which is a useful indicator of market power and serves as a signal of the likely impact of a merger on competition. The DOJ and FTC use the HHI as an aid in assessing the potential for anticompetitive effects of proposed horizontal mergers. They may also consider market shares

25. This is due to the BlueCard® program, which enables members of one BCBS company to get health care while traveling or living in another BCBS company's service area. It is designed for members who have a child attending an out-of-state school, have family members living in different service areas, have a long-term work assignment in another state, or are retirees with dual residence. Claims payment, adjustments, and issue resolutions are done by the local Blue. See: https://www.bcbsil.com/pdf/standards/manual/bluecard_program_manual.pdf. Accessed Aug. 5, 2021.

26. 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—and because they do not compete with the Blue affiliate in the neighboring state.

27. 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 2020 DRG data so the implications of their exclusions are negligible.

28. 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.

29. The distributions of these ratios are as follows. States: Two percent of states, ≥ 0.30 and < 0.50 ; 22% of states, ≥ 0.50 and < 0.70 ; 49% of states ≥ 0.70 and < 0.90 , and 27% of states ≥ 0.90 . MSAs: Three percent of MSAs, ≥ 0.30 and < 0.50 ; 26% of MSAs, ≥ 0.50 and < 0.70 ; 41% of MSAs ≥ 0.70 and < 0.90 , and 30% of MSAs ≥ 0.90 .

30. Although we do not present data for areas where there are fewer than 5000 reported enrollees in products other than the exchanges and fewer than 1000 enrollees in the exchanges, we still include those enrollments in the calculation of the combined product market (PPO+HMO+POS+EXCH).

and market concentration in their evaluation of vertical mergers. Higher HHIs indicate greater concentration.

The HHI is the sum of the squared market shares of all firms in a market. To illustrate, suppose a market consisted of four firms and that each one held a 25% share. The HHI for that market would be 2500:

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

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

D. DOJ/FTC merger guidelines

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

- **Unconcentrated markets:** HHI below 1,500
- **Moderately concentrated markets:** HHI between 1,500 and 2,500
- **Highly concentrated markets:** HHI above 2,500³¹

Additionally, the DOJ and FTC employ the following general standards to evaluate the competitive effects of a merger:

- **Small change in concentration:** Mergers involving an increase in the HHI of less than 100 points are unlikely to have adverse competitive effects and ordinarily require no further analysis.
- **Unconcentrated markets:** Mergers resulting in unconcentrated markets are unlikely to have adverse competitive effects and ordinarily require no further analysis.
- **Moderately concentrated markets:** Mergers resulting in moderately concentrated markets that involve an increase in the HHI of more than 100 points potentially raise significant competitive concerns and often warrant scrutiny.

- **Highly concentrated markets:** Mergers resulting in highly concentrated markets that involve an increase in the HHI of between 100 points and 200 points potentially raise significant competitive concerns and often warrant scrutiny. Mergers resulting in highly concentrated markets that involve an increase in the HHI of more than 200 points will be presumed to be likely to enhance market power. The presumption may be rebutted by persuasive evidence showing that the merger is unlikely to enhance market power.

31. See Section 5.3 of the Department of Justice and Federal Trade Commission Horizontal Merger Guidelines. Issued Aug. 19, 2010.

III. Summary of findings and conclusion

A summary of the MSA-level findings on market shares and market concentration is presented in Section A below. National-level market shares are presented and discussed in Section B. Detailed results for each state and MSA are presented in the Appendix. Tables A-1 to A-5 in the Appendix report market shares of the two largest insurers, as well as the HHI in each state and MSA. Table A-1 presents this information for the combined PPO+HMO+POS+EXCH product market while Tables A-2, A-3, A-4 and A-5 pertain to the PPO, HMO, POS, and exchange markets, respectively.³² Finally, Table A-6 reports the HHIs by product type for all states and MSAs, as well as the mean and median HHI for each product across MSAs. The PPO, HMO and POS data for all tables are from Jan. 1, 2020, and the exchange data are from July 1, 2020.

A. MSA-level summary

Tables 1–5 summarize the MSA-level results on market concentration. Table 1 pertains to the combined PPO+HMO+POS+EXCH product market, and Tables 2–5 are product-type-specific. Focusing on the combined product, Table 1 shows that 73% (280) of MSA-level markets were highly concentrated. In 91% of markets, at least one insurer had a market share of at least 30%, and in 46% of markets, one insurer had a share of 50% or more. The average MSA-level market was highly concentrated, with a mean HHI of 3494 and median of 3178. Analogous results are presented for each product type in Tables 2–5.

Table 1. Market concentration, combined PPO+HMO+POS+EXCH product market (2020)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	73%	280
An insurer's market share $\geq 30\%$	91%	348
An insurer's market share $\geq 50\%$	46%	178
An insurer's market share $\geq 70\%$	10%	38
	Mean	Median
HHI	3494	3178

Table 2. MSA-level market concentration, PPO product market (2020)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	88%	338
An insurer's market share $\geq 30\%$	96%	370
An insurer's market share $\geq 50\%$	61%	236
An insurer's market share $\geq 70\%$	28%	109
	Mean	Median
HHI	4326	4006

32. The HHIs and market shares are rounded. As a result, in a few HMO, POS and exchange markets where the second largest insurer has very few covered lives (Tables 2, 4 and 5), the market share appears as zero. However, the actual, unrounded shares are just above 0%.

Table 3. MSA-level market concentration, HMO product market (2020)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	96%	205
An insurer's market share $\geq 30\%$	100%	213
An insurer's market share $\geq 50\%$	79%	168
An insurer's market share $\geq 70\%$	44%	94
	Mean	Median
HHI	5702	5227

Table 4. MSA-level market concentration, POS product market (2020)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	100%	286
An insurer's market share $\geq 30\%$	100%	286
An insurer's market share $\geq 50\%$	97%	277
An insurer's market share $\geq 70\%$	83%	238
	Mean	Median
HHI	7892	8655

Table 5. MSA-level market concentration, exchanges (2020)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	98%	373
An insurer's market share $\geq 30\%$	98%	372
An insurer's market share $\geq 50\%$	80%	303
An insurer's market share $\geq 70\%$	50%	191
	Mean	Median
HHI	6240	5607

We also calculate changes in MSA-level market concentration (HHI) between 2014 and 2020. There are a few interesting findings. We find that the average HHI

increased by 171 points over this period,³³ while the share of markets that are highly concentrated rose from 71% to 73%.³⁴ Fifty-seven percent of markets experienced an

33. The change in MSA definitions in the data for 2017 and subsequent years factors into the long-term measurement of changes in HHI. However, we believe the impact to be minor. First, the areas around some of the largest U.S. cities were, through 2016, represented in the data as metropolitan divisions—i.e., components of MSAs. After 2016 they were instead included as a smaller number of MSAs “proper.” This change from a greater number of less populous areas (which tend to have higher HHIs) to a smaller number of more populous areas (which tend to have lower HHIs) likely leads to an understatement in the average HHI increase over time. Second, about 7% of MSAs are “new” in the data for 2017–2020. Previously they were micropolitan statistical areas. They did not have population counts large enough to be considered metropolitan. These relatively lower-population areas tend to be more concentrated and their movement into the MSA category likely leads to an overstatement in the average HHI increase over time. Because they account for a small share of MSAs, we expect that their upward influence is small. Indeed, when we compared only the 318 areas that were considered MSAs and had identical codes in 2014 and 2020, the increase in the average HHI was slightly lower (118 points). The comparison of the 318 areas, however, has the drawback of also excluding some areas whose codes changed for the reason of “name alone” or who had only minor changes in their geographic boundaries. Thus, making comparisons on the full set of data in both years is our preferred approach.

34. The increase in the share of markets that are highly concentrated, 71% to 73%, is the same whether it is based on all MSAs or only the 318 MSAs with identical codes in both years of data.

increase in the HHI. Among those markets, the average increase was 531 points.³⁵ Forty-nine percent of markets experienced an increase in the HHI of at least 100 points, and in 21 percent of markets, the HHI increase was 500 points or more. Fifty-four percent of markets that were already highly concentrated in 2014 became even more concentrated by 2020. Of those markets that were not highly concentrated in 2014, 26% experienced an increase in the HHI large enough to make them highly concentrated by 2020. Another 39% also had an increase, though not big enough to make them highly concentrated.

B. National-level market shares

Health insurance markets are generally local. This is why the main purpose and focus of this study is to report market shares and concentration levels at the MSA and state levels, with particular emphasis on the former. National-level market shares do not necessarily reflect the degree of concentration that is relevant to most consumers.³⁶ Nonetheless, they are a useful summary measure and paint a succinct picture that complements local-level market shares.

Tables 6 and 7 report the national-level market shares of the 10 largest health insurers in the U.S. Table 6 pertains to the combined PPO+HMO+POS+EXCH product market, and Table 7 is for the individual exchanges.

Table 6. Largest health insurers in the U.S. at the national level (2014 and 2020)

Insurer	Market share (%) 2014	Insurer	Market share (%) 2020
UnitedHealth Group	16	UnitedHealth Group	15
Anthem	13	Anthem	12
Aetna	11	Aetna	11
Cigna	8	Cigna	10
HCSC (BCBS)	6	Kaiser	7
Kaiser	5	HCSC (BCBS)	6
BCBS MI	2	BCBS MI	2
Humana	2	BCBS FL	2
BCBS FL	2	BS of CA	2
BS of CA	2	Centene	2
Combined Blues	44	Combined Blues	42

Data are based on commercial, combined PPO+HMO+POS+EXCHANGE product markets. Market shares are based on total enrollments in the U.S., which we summed from the insurers' state-level enrollments.

Table 6 shows that there has been little change in insurers' market shares, resulting in a similar makeup of the top 10 insurers. In fact, the top four insurers have identical rankings in 2014 and 2020. UnitedHealth Group has the largest market share in both years, with shares of 16% and

15%, respectively, while Anthem is second with shares of 13% and 12%.

Most of the 10 largest insurers have small shares at the national level. Only the top three have a share of at least

35. This increase and the statistics in the rest of this paragraph are based on the 318 MSAs with identical codes in 2014 and 2020.

36. Dafny L. Evaluating the Impact of Health Insurance Industry Consolidation: Learning from Experience. Issue Brief. Commonwealth Fund pub. 1845 Vol. 33. November 2015. That study also reports national-level market shares. Given that BCBS affiliates generally do not compete with one another, it combines them into one firm and calculates a single share for them. Dafny (2015) focuses on market concentration (four-firm concentration ratio (CR4), while we focus on the individual insurers' shares. Nonetheless, following Dafny (2015), we also report combined market shares at the bottom of Table F. Using those, we calculate CR4s of 79% in 2014 and 78% in 2020.

10%. However, this is because there are very few “national” insurers. Most insurers’ enrollments are concentrated geographically, as they are licensed in a single state, while a small number are regional and operate in a few states.

For example, three of the 10 insurers in Table 6 (BCBS MI, BCBS FL and BS of CA) are licensed in a single state but appear large nationally due to large state populations and high market shares. California and Florida are the first and third largest markets, and although Michigan is the 10th, BCBS MI has a 68% market share there. Health Care Service Corporation (BCBS) is in five states, including two of the five largest state-level markets and the third, fourth and fifth largest MSA-level markets in the U.S.

These results mask the findings at the local (MSA and state) levels, where market shares are significantly higher (i.e., as shown in Table 1). Most notably, they mask the large market shares that BCBS affiliates have in the vast majority of local markets. Because most BCBS affiliates are licensed in a single state, they generally appear small at the national level. In contrast, in 40 states and in 81% (311) of MSAs, a BCBS affiliate holds the largest market share.³⁷

One of these BCBS-affiliates is Anthem, which has the largest market share in 80 MSAs—the most MSAs among any insurer. Health Care Service Corporation (BCBS) is second in this ranking, as the largest insurer in 44 MSAs, including 24 in Texas. UnitedHealth Group—the largest insurer nationally—is tied for third with BCBS of Florida, both of which have the largest share in 22 MSAs. Finally, tied for fourth are Kaiser and Highmark with 20 MSAs apiece.

One interesting exception to the stability of market shares and rankings over time (Table 6) is that Centene rose from being the 76th largest insurer in 2014 to the 10th largest in 2020. This was largely driven by acquisitions and entry into the exchanges.

The 10 largest health insurers in the exchanges nationally are reported in Table 7.³⁸ By 2020, not only had Centene made it to the top 10 list, but it is the largest insurer in the exchanges nationally, with an 18% market share—much higher than the next largest insurer—BCBS FL which has a 10% share.

Table 7. Largest health insurers in the exchanges at the national level (2014, 2015, 2020)

Insurer	Market share (%) 2014	Insurer	Market share (%) 2015	Insurer	Market share (%) 2020
Anthem	14	Anthem	11	Centene	18
Humana	7	UnitedHealth Group	11	BCBS FL	10
BCBS FL	7	Aetna	9	Kaiser	8
HCSC (BCBS)	6	HCSC (BCBS)	7	HCSC (BCBS)	7
Aetna	6	Humana	5	Anthem	4
Kaiser	6	Kaiser	4	BCBS NC	4
BS of CA	6	BS of CA	3	BS of CA	4
Health Net	5	BCBS FL	3	Molina	3
BCBS NC	4	BCBS NC	3	Oscar	3
Independence BC	3	Molina	2	Cigna	2

Data are based on the individual exchanges. Market shares are based on total enrollments in the U.S., which we summed from the insurers’ state-level enrollments.

There is much more volatility in insurers’ market shares and rankings over time in the exchanges than in the combined product market. Anthem went from having the

largest share in 2014 (14%) and 2015 (11%) to being the fifth largest with a 4% share in 2020, while UnitedHealth Group went from being the second largest with an 11%

37. In fact, combining BCBS affiliates into one firm yields national-level market shares of 44% and 42% in 2014 and 2020 for the combined Blues, respectively.

38. Table 7 also includes 2015 data because 2014 was the first year of the exchanges, and because there were two states (NY, MA) with missing exchange data.

share in 2015 to the 39th largest with less than a 0.5% share in 2020. Finally, Aetna, which was the third largest in 2015 with a 9% share, exited the exchanges in 2018.

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 each of the 384 MSAs in the U.S. This is the most complete picture available of competition in health insurance markets. Our data are based on commercial enrollment in PPO, HMO, POS, and public exchange plans, and include participation in consumer-driven health plans.

We find the majority of U.S. commercial health insurance markets are highly concentrated. Although there were some fluctuations in either direction in the intervening years, the share of markets that are highly concentrated and average market concentration increased between 2014 and 2020. 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 involving 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.³⁹ Nevertheless, we found in other work that premiums in the commercial health insurance markets in Nevada increased in the wake of the merger.⁴⁰ Retrospective studies on health insurer consolidation add to our understanding of its competitive effects.⁴¹ Such retrospective studies complement the present methodology of predicting the competitive

effects of mergers at the time of announcement and, in turn, help guide merger enforcement policy.

After years of largely unchallenged consolidation in the health insurance industry, a few subsequent attempts to consolidate have received closer scrutiny. In 2007, a merger proposed by Independence Blue Cross and Highmark was called off because the Pennsylvania Insurance Department insisted that one of them drop its Blues brand. The companies refused and instead called off the merger. In 2010, Blue Cross Blue Shield of Michigan called off its acquisition of Physicians Health Plan of Mid-Michigan because the DOJ announced it would file a lawsuit to block the acquisition.

Most notably, in 2015, two mergers involving four of the largest health insurers in the country were announced. Anthem attempted to acquire Cigna, and Aetna sought to acquire Humana. Proposed mergers of this magnitude are precisely the motivation for this study—to help identify markets where mergers would cause competitive harm. Upon announcement of these mergers, the AMA used data from previous editions of the “Competition in health insurance” study 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 anti-competitive the mergers would be. We found that the mergers would be deemed anticompetitive in numerous markets across the United States.⁴² 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.⁴³ 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.

39. See Final Judgement at: <http://www.justice.gov/atr/cases/f237600/237613.htm>. Accessed Aug. 5, 2021.

40. Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. *HMPI*. 2013;1(3):16-35. Available at <http://hmpi.org/wp-content/uploads/2017/02/HMPI-Guardado-Emmons-Kane-Price-Effects-of-a-Larger-Merger-of-Health-Insurers.pdf>. Accessed Aug. 5, 2021.

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

42. See <https://www.ama-assn.org/about/competition-health-insurance-research>. Accessed Aug. 5, 2021.

43. See lawsuits announcement at <https://www.justice.gov/opa/pr/justice-department-and-state-attorneys-general-sue-block-anthem-s-acquisition-cigna-aetna-s>. Accessed Aug. 5, 2021.

Appendix *State and MSA tables*

Table A-1. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020
Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	7538	BCBS AL	87	UnitedHealth Group	5
Anniston-Oxford, AL	8335	BCBS AL	91	Cigna	3
Auburn-Opelika, AL	7100	BCBS AL	84	Cigna	6
Birmingham-Hoover, AL	7153	BCBS AL	84	UnitedHealth Group	7
Daphne-Fairhope-Foley, AL	6801	BCBS AL	82	UnitedHealth Group	9
Decatur, AL	7814	BCBS AL	88	Cigna	4
Dothan, AL	8090	BCBS AL	90	UnitedHealth Group	5
Florence-Muscle Shoals, AL	7891	BCBS AL	89	Cigna	4
Gadsden, AL	8337	BCBS AL	91	UnitedHealth Group	4
Huntsville, AL	7604	BCBS AL	87	Cigna	4
Mobile, AL	7295	BCBS AL	85	UnitedHealth Group	7
Montgomery, AL	7808	BCBS AL	88	UnitedHealth Group	5
Tuscaloosa, AL	8367	BCBS AL	91	UnitedHealth Group	3
Alaska	4339	Aetna	51	Premera	41
Anchorage, AK	4015	Premera	47	Aetna	42
Fairbanks, AK	4458	Aetna	48	Premera	47
Arizona	2238	UnitedHealth Group	29	Aetna	24
Flagstaff, AZ	3746	BCBS AZ	55	Aetna	24
Lake Havasu City-Kingman, AZ	3190	BCBS AZ	47	UnitedHealth Group	27
Phoenix-Mesa-Chandler, AZ	2278	UnitedHealth Group	29	Aetna	24
Prescott Valley-Prescott, AZ	3518	BCBS AZ	54	UnitedHealth Group	19
Sierra Vista-Douglas, AZ	2916	BCBS AZ	47	UnitedHealth Group	20
Tucson, AZ	2469	UnitedHealth Group	38	BCBS AZ	22
Yuma, AZ	3176	BCBS AZ	51	Cigna	17
Arkansas	2797	BCBS AR	45	UnitedHealth Group	20
Fayetteville-Springdale-Rogers, AR	2849	BCBS AR	45	Centene	20
Fort Smith, AR-OK	1997	BCBS AR	29	UnitedHealth Group	25
Hot Springs, AR	2703	BCBS AR	43	UnitedHealth Group	18
Jonesboro, AR	3185	BCBS AR	49	Centene	19
Little Rock-North Little Rock-Conway, AR	2990	BCBS AR	45	UnitedHealth Group	26
Pine Bluff, AR	4267	BCBS AR	62	UnitedHealth Group	14
California	2236	Kaiser	37	Anthem	23
Bakersfield, CA	2677	Anthem	36	Kaiser	28
Chico, CA	4349	Anthem	57	BS of CA	33
El Centro, CA	2793	BS of CA	36	Anthem	34
Fresno, CA	2552	Anthem	36	Kaiser	25
Hanford-Corcoran, CA	2777	Anthem	41	BS of CA	28
Los Angeles-Long Beach-Anaheim, CA	2085	Kaiser	33	Anthem	25
Madera, CA	2602	Anthem	37	Kaiser	26

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Merced, CA	4087	Anthem	60	BS of CA	20
Modesto, CA	3218	Kaiser	48	Anthem	26
Napa, CA	4372	Kaiser	63	Anthem	16
Oxnard-Thousand Oaks-Ventura, CA	2393	Anthem	35	Kaiser	25
Redding, CA	4935	Anthem	66	BS of CA	24
Riverside-San Bernardino-Ontario, CA	2805	Kaiser	46	Anthem	19
Sacramento-Roseville-Folsom, CA	3129	Kaiser	52	Anthem	14
Salinas, CA	3313	Anthem	47	BS of CA	32
San Diego-Chula Vista-Carlsbad, CA	1691	Kaiser	32	Anthem	15
San Francisco-Oakland-Berkeley, CA	2939	Kaiser	50	Anthem	15
San Jose-Sunnyvale-Santa Clara, CA	2318	Kaiser	40	Anthem	19
San Luis Obispo-Paso Robles, CA	3833	Anthem	54	BS of CA	28
Santa Cruz-Watsonville, CA	2183	Anthem	33	Kaiser	23
Santa Maria-Santa Barbara, CA	3327	Anthem	48	BS of CA	30
Santa Rosa-Petaluma, CA	4393	Kaiser	64	Anthem	12
Stockton, CA	3772	Kaiser	57	Anthem	21
Vallejo, CA	5324	Kaiser	72	Anthem	9
Visalia, CA	4205	Anthem	61	BS of CA	21
Yuba City, CA	3066	Anthem	49	Kaiser	18
Colorado	1969	UnitedHealth Group	24	Anthem	23
Boulder, CO	2006	Cigna	24	Anthem	24
Colorado Springs, CO	1968	Anthem	27	UnitedHealth Group	23
Denver-Aurora-Lakewood, CO	2028	UnitedHealth Group	26	Cigna	23
Fort Collins, CO	2664	Anthem	43	Cigna	19
Grand Junction, CO	2999	UnitedHealth Group	40	Anthem	28
Greeley, CO	2180	Anthem	33	UnitedHealth Group	20
Pueblo, CO	2386	Anthem	30	UnitedHealth Group	29
Connecticut	2213	Anthem	33	UnitedHealth Group	20
Bridgeport-Stamford-Norwalk, CT	2202	UnitedHealth Group	29	Anthem	24
Hartford-East Hartford-Middletown, CT	2224	Anthem	33	Cigna	23
New Haven-Milford, CT	2470	Anthem	40	Cigna	17
Norwich-New London, CT	3165	Anthem	47	UnitedHealth Group	27
Delaware	3603	Highmark	48	Aetna	33
Dover, DE	3871	Highmark	53	Aetna	30
District of Columbia	1920	CareFirst	31	UnitedHealth Group	20
Washington-Arlington-Alexandria, DC-VA-MD-WV	1660	CareFirst	26	UnitedHealth Group	15
Florida	2323	BCBS FL	38	UnitedHealth Group	20
Cape Coral-Fort Myers, FL	3291	BCBS FL	51	UnitedHealth Group	18
Crestview-Fort Walton Beach-Destin, FL	4592	BCBS FL	65	UnitedHealth Group	14
Deltona-Daytona Beach-Ormond Beach, FL	2404	BCBS FL	38	UnitedHealth Group	26
Gainesville, FL	5464	BCBS FL	73	Aetna	11

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Homosassa Springs, FL	4120	BCBS FL	59	UnitedHealth Group	23
Jacksonville, FL	3399	BCBS FL	52	Aetna	17
Lakeland-Winter Haven, FL	2264	BCBS FL	31	UnitedHealth Group	24
Miami-Fort Lauderdale-Pompano Beach, FL	1756	BCBS FL	27	UnitedHealth Group	22
Naples-Marco Island, FL	3766	BCBS FL	55	Cigna	20
North Port-Sarasota-Bradenton, FL	3113	BCBS FL	48	UnitedHealth Group	20
Ocala, FL	4724	BCBS FL	66	UnitedHealth Group	16
Orlando-Kissimmee-Sanford, FL	2357	BCBS FL	32	Cigna	28
Palm Bay-Melbourne-Titusville, FL	1965	BCBS FL	26	Cigna	25
Panama City, FL	5716	BCBS FL	74	UnitedHealth Group	13
Pensacola-Ferry Pass-Brent, FL	4146	BCBS FL	60	UnitedHealth Group	20
Port St. Lucie, FL	4105	BCBS FL	60	UnitedHealth Group	15
Punta Gorda, FL	3163	BCBS FL	49	UnitedHealth Group	20
Sebastian-Vero Beach, FL	4334	BCBS FL	63	UnitedHealth Group	17
Sebring-Avon Park, FL	3641	BCBS FL	55	UnitedHealth Group	21
Tallahassee, FL	7820	BCBS FL	88	UnitedHealth Group	6
Tampa-St. Petersburg-Clearwater, FL	2250	BCBS FL	32	UnitedHealth Group	26
The Villages, FL	4745	BCBS FL	66	UnitedHealth Group	18
Georgia	2180	Anthem	39	UnitedHealth Group	14
Albany, GA	3570	Anthem	56	UnitedHealth Group	15
Athens-Clarke County, GA	3266	Anthem	53	Cigna	14
Atlanta-Sandy Springs-Alpharetta, GA	1925	Anthem	33	UnitedHealth Group	16
Augusta-Richmond County, GA-SC	2573	Anthem	44	BCBS SC	18
Brunswick, GA	3293	Anthem	53	Centene	13
Columbus, GA-AL	3371	Anthem	55	Cigna	13
Dalton, GA	3252	Cigna	50	Anthem	22
Gainesville, GA	1969	Anthem	33	Cigna	19
Hinesville, GA	2544	Anthem	45	Humana	14
Macon-Bibb County, GA	3405	Anthem	54	UnitedHealth Group	17
Rome, GA	2904	Anthem	46	Cigna	24
Savannah, GA	2712	Anthem	46	UnitedHealth Group	14
Valdosta, GA	5336	Anthem	72	UnitedHealth Group	11
Warner Robins, GA	4345	Anthem	64	UnitedHealth Group	10
Hawaii	4412	HMSA (BCBS HI)	63	Kaiser	20
Kahului-Wailuku-Lahaina, HI	3622	Kaiser	46	HMSA (BCBS HI)	38
Urban Honolulu, HI	4535	HMSA (BCBS HI)	64	Kaiser	18
Idaho	2480	BC of ID	45	Cambia	12
Boise City, ID	2321	BC of ID	42	Intermountain	12
Coeur d'Alene, ID	1940	BC of ID	34	Kaiser	19
Idaho Falls, ID	2857	BC of ID	50	Intermountain	11
Lewiston, ID-WA	2239	Premera	32	BC of ID	25

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020.** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Pocatello, ID	3529	BC of ID	57	Cambia	11
Twin Falls, ID	2518	BC of ID	44	Intermountain	16
Illinois	3969	HCSC (BCBS)	60	UnitedHealth Group	14
Bloomington, IL	4616	HCSC (BCBS)	66	Hlth Alliance	14
Carbondale-Marion, IL	2485	HCSC (BCBS)	41	Cigna	17
Champaign-Urbana, IL	4350	Hlth Alliance	63	HCSC (BCBS)	15
Chicago-Naperville-Elgin, IL-IN-WI	3913	HCSC (BCBS)	59	UnitedHealth Group	13
Danville, IL	3260	HCSC (BCBS)	45	Hlth Alliance	34
Davenport-Moline-Rock Island, IA-IL	2614	UnitedHealth Group	39	HCSC (BCBS)	29
Decatur, IL	4638	HCSC (BCBS)	66	UnitedHealth Group	12
Kankakee, IL	4463	HCSC (BCBS)	64	UnitedHealth Group	12
Peoria, IL	3179	HCSC (BCBS)	46	UnitedHealth Group	30
Rockford, IL	5018	HCSC (BCBS)	69	UnitedHealth Group	11
Springfield, IL	3006	HCSC (BCBS)	47	Hlth Alliance	22
Indiana	3560	Anthem	56	UnitedHealth Group	15
Bloomington, IN	3967	Anthem	60	IU Health	14
Columbus, IN	4143	Anthem	61	S.E. Indiana Hlth	18
Elkhart-Goshen, IN	3860	Anthem	59	UnitedHealth Group	14
Evansville, IN-KY	4647	Anthem	66	UnitedHealth Group	11
Fort Wayne, IN	2940	Anthem	49	UnitedHealth Group	16
Indianapolis-Carmel-Anderson, IN	3961	Anthem	59	UnitedHealth Group	18
Kokomo, IN	4745	Anthem	67	UnitedHealth Group	13
Lafayette-West Lafayette, IN	3970	Anthem	60	IU Health	14
Michigan City-La Porte, IN	3752	Anthem	58	UnitedHealth Group	17
Muncie, IN	3395	Anthem	54	IU Health	18
South Bend-Mishawaka, IN-MI	2864	Anthem	49	BCBS MI	13
Terre Haute, IN	4980	Anthem	69	UnitedHealth Group	10
Iowa	3119	Wellmark (BCBS)	46	UnitedHealth Group	29
Ames, IA	4710	Wellmark (BCBS)	64	UnitedHealth Group	23
Cedar Rapids, IA	3507	Wellmark (BCBS)	54	UnitedHealth Group	20
Davenport-Moline-Rock Island, IA-IL	2614	UnitedHealth Group	39	HCSC (BCBS)	29
Des Moines-West Des Moines, IA	3166	UnitedHealth Group	40	Wellmark (BCBS)	38
Dubuque, IA	3070	Wellmark (BCBS)	45	UnitedHealth Group	30
Iowa City, IA	4563	Wellmark (BCBS)	65	UnitedHealth Group	12
Sioux City, IA-NE-SD	2044	Wellmark (BCBS)	32	UnitedHealth Group	28
Waterloo-Cedar Falls, IA	3087	UnitedHealth Group	43	Wellmark (BCBS)	31
Kansas	2473	BCBS KS	42	Aetna	16
Lawrence, KS	2956	BCBS KS	48	Aetna	16
Manhattan, KS	6070	BCBS KS	77	UnitedHealth Group	7
Topeka, KS	5817	BCBS KS	75	UnitedHealth Group	11
Wichita, KS	3106	BCBS KS	45	Aetna	28

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kentucky	4403	Anthem	64	Humana	14
Bowling Green, KY	4603	Anthem	65	Humana	17
Elizabethtown-Fort Knox, KY	4947	Anthem	68	Humana	17
Lexington-Fayette, KY	5114	Anthem	69	Humana	15
Louisville/Jefferson County, KY-IN	4239	Anthem	62	Humana	13
Owensboro, KY	4792	Anthem	66	Humana	15
Louisiana	4586	LA Hlth Serv & Ind (BCBS)	65	UnitedHealth Group	15
Alexandria, LA	4901	LA Hlth Serv & Ind (BCBS)	68	UnitedHealth Group	16
Baton Rouge, LA	4842	LA Hlth Serv & Ind (BCBS)	67	UnitedHealth Group	12
Hammond, LA	4989	LA Hlth Serv & Ind (BCBS)	69	UnitedHealth Group	13
Houma-Thibodaux, LA	4777	LA Hlth Serv & Ind (BCBS)	66	UnitedHealth Group	18
Lafayette, LA	4969	LA Hlth Serv & Ind (BCBS)	68	UnitedHealth Group	15
Lake Charles, LA	4398	LA Hlth Serv & Ind (BCBS)	64	UnitedHealth Group	14
Monroe, LA	4720	LA Hlth Serv & Ind (BCBS)	65	UnitedHealth Group	20
New Orleans-Metairie, LA	4328	LA Hlth Serv & Ind (BCBS)	62	UnitedHealth Group	19
Shreveport-Bossier City, LA	4888	LA Hlth Serv & Ind (BCBS)	68	UnitedHealth Group	13
Maine	2946	Anthem	49	Harvard Pilgrim	14
Bangor, ME	2592	Anthem	43	Cigna	19
Lewiston-Auburn, ME	2518	Anthem	41	Cigna	19
Portland-South Portland, ME	2868	Anthem	47	Harvard Pilgrim	17
Maryland	2843	CareFirst	46	Aetna	14
Baltimore-Columbia-Towson, MD	3168	CareFirst	50	Cigna	16
California-Lexington Park, MD	3990	CareFirst	59	Cigna	14
Cumberland, MD-WV	2375	CareFirst	35	UnitedHealth Group	23
Hagerstown-Martinsburg, MD-WV	1872	CareFirst	22	UnitedHealth Group	20
Salisbury, MD-DE	2494	Highmark	34	CareFirst	29
Massachusetts	1977	BCBS MA	35	Tufts	18
Barnstable Town, MA	2699	Harvard Pilgrim	37	BCBS MA	34
Boston-Cambridge-Newton, MA-NH	1756	BCBS MA	32	Tufts	16
Pittsfield, MA	2840	BCBS MA	47	Baystate	21
Springfield, MA	1848	Baystate	26	BCBS MA	25
Worcester, MA-CT	1820	BCBS MA	34	Tufts	17
Michigan	4841	BCBS MI	68	Spectrum Hlth	10
Ann Arbor, MI	6250	BCBS MI	78	Aetna	7
Battle Creek, MI	6074	BCBS MI	77	UnitedHealth Group	8
Bay City, MI	5935	BCBS MI	76	Henry Ford (HAP)	12
Detroit-Warren-Dearborn, MI	5077	BCBS MI	70	Henry Ford (HAP)	9
Flint, MI	5283	BCBS MI	71	Henry Ford (HAP)	12
Grand Rapids-Kentwood, MI	4016	BCBS MI	56	Spectrum Hlth	28
Jackson, MI	6102	BCBS MI	77	Spectrum Hlth	8
Kalamazoo-Portage, MI	5382	BCBS MI	71	UnitedHealth Group	15

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020.** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lansing-East Lansing, MI	5781	BCBS MI	74	Sparrow (Physicians HP)	18
Midland, MI	5768	BCBS MI	74	Aetna	18
Monroe, MI	5531	BCBS MI	74	Henry Ford (HAP)	6
Muskegon, MI	4715	BCBS MI	65	Spectrum Hlth	22
Niles, MI	5621	BCBS MI	74	Spectrum Hlth	7
Saginaw, MI	5162	BCBS MI	69	Henry Ford (HAP)	17
Minnesota	2743	BCBS MN	45	HealthPartners	18
Duluth, MN-WI	2644	BCBS MN	45	HealthPartners	16
Mankato, MN	4592	BCBS MN	64	Medica	22
Minneapolis-St. Paul-Bloomington, MN-WI	2278	BCBS MN	38	HealthPartners	22
Rochester, MN	4799	BCBS MN	65	Medica	22
St. Cloud, MN	3334	BCBS MN	51	HealthPartners	19
Mississippi	3632	BCBS MS	56	UnitedHealth Group	17
Gulfport-Biloxi, MS	3911	BCBS MS	59	UnitedHealth Group	16
Hattiesburg, MS	3674	BCBS MS	53	UnitedHealth Group	27
Jackson, MS	4368	BCBS MS	64	UnitedHealth Group	13
Missouri	1950	Anthem	28	UnitedHealth Group	25
Cape Girardeau, MO-IL	4202	Anthem	58	UnitedHealth Group	27
Columbia, MO	3378	UnitedHealth Group	49	Anthem	28
Jefferson City, MO	4825	Anthem	65	UnitedHealth Group	24
Joplin, MO	3048	Anthem	50	UnitedHealth Group	19
Kansas City, MO-KS	2810	BCBS KS City	46	UnitedHealth Group	18
Springfield, MO	2074	Anthem	35	UnitedHealth Group	20
St. Joseph, MO-KS	3925	BCBS KS City	60	UnitedHealth Group	11
St. Louis, MO-IL	2279	UnitedHealth Group	32	Anthem	29
Montana	2803	HCSC (BCBS)	40	Cigna	32
Billings, MT	2913	HCSC (BCBS)	43	Cigna	30
Great Falls, MT	3498	HCSC (BCBS)	51	Cigna	29
Missoula, MT	2973	HCSC (BCBS)	41	Cigna	34
Nebraska	2967	BCBS NE	45	UnitedHealth Group	27
Grand Island, NE	3576	BCBS NE	54	UnitedHealth Group	20
Lincoln, NE	3334	BCBS NE	48	UnitedHealth Group	28
Omaha-Council Bluffs, NE-IA	2643	BCBS NE	34	UnitedHealth Group	34
Nevada	2276	UnitedHealth Group	37	Anthem	23
Carson City, NV	1718	Anthem	25	UHS (Prominence HP)	23
Las Vegas-Henderson-Paradise, NV	2735	UnitedHealth Group	45	Anthem	20
Reno, NV	2013	Anthem	32	UnitedHealth Group	23
New Hampshire	2733	Anthem	44	Cigna	21
Manchester-Nashua, NH	2902	Anthem	47	Cigna	18

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Jersey	2712	Horizon BCBS	41	Aetna	26
Atlantic City-Hammonton, NJ	6460	Horizon BCBS	80	Aetna	8
Ocean City, NJ	5647	Horizon BCBS	74	Aetna	10
Trenton-Princeton, NJ	3019	Horizon BCBS	40	Aetna	34
Vineland-Bridgeton, NJ	4321	Horizon BCBS	59	Aetna	28
New Mexico	2844	HCSC (BCBS)	46	Presbyterian	22
Albuquerque, NM	2408	HCSC (BCBS)	35	Presbyterian	30
Farmington, NM	2898	HCSC (BCBS)	46	UnitedHealth Group	21
Las Cruces, NM	4133	HCSC (BCBS)	62	Presbyterian	11
Santa Fe, NM	2400	HCSC (BCBS)	38	Presbyterian	26
New York	1517	UnitedHealth Group	26	Anthem	16
Albany-Schenectady-Troy, NY	2190	CDPHP	36	UnitedHealth Group	22
Binghamton, NY	3599	Lifetime Hlthcare	54	UnitedHealth Group	23
Buffalo-Cheektowaga, NY	2669	Independent Hlth	45	Lifetime Hlthcare	17
Elmira, NY	4417	Lifetime Hlthcare	62	UnitedHealth Group	23
Glens Falls, NY	1978	Anthem	27	CDPHP	25
Ithaca, NY	3297	Aetna	43	Lifetime Hlthcare	35
Kingston, NY	2096	UnitedHealth Group	30	Anthem	25
New York-Newark-Jersey City, NY-NJ-PA	1649	UnitedHealth Group	26	Aetna	16
Poughkeepsie-Newburgh-Middletown, NY	1961	UnitedHealth Group	30	Anthem	25
Rochester, NY	6302	Lifetime Hlthcare	79	MVP Hlth Care	8
Syracuse, NY	4778	Lifetime Hlthcare	67	UnitedHealth Group	16
Utica-Rome, NY	3538	Lifetime Hlthcare	52	UnitedHealth Group	26
Watertown-Fort Drum, NY	3881	Lifetime Hlthcare	57	UnitedHealth Group	20
North Carolina	3672	BCBS NC	55	UnitedHealth Group	19
Asheville, NC	4211	BCBS NC	60	UnitedHealth Group	17
Burlington, NC	3373	BCBS NC	51	UnitedHealth Group	19
Charlotte-Concord-Gastonia, NC-SC	2464	BCBS NC	38	UnitedHealth Group	21
Durham-Chapel Hill, NC	3419	BCBS NC	52	Aetna	20
Fayetteville, NC	4494	BCBS NC	63	UnitedHealth Group	21
Goldsboro, NC	6318	BCBS NC	78	UnitedHealth Group	10
Greensboro-High Point, NC	3555	BCBS NC	52	UnitedHealth Group	25
Greenville, NC	6411	BCBS NC	79	Cigna	12
Hickory-Lenoir-Morganton, NC	4631	BCBS NC	64	UnitedHealth Group	20
Jacksonville, NC	5605	BCBS NC	74	UnitedHealth Group	10
New Bern, NC	6452	BCBS NC	79	Cigna	10
Raleigh-Cary, NC	3236	BCBS NC	49	UnitedHealth Group	21
Rocky Mount, NC	5015	BCBS NC	68	Cigna	13
Wilmington, NC	3890	BCBS NC	53	UnitedHealth Group	31
Winston-Salem, NC	3615	BCBS NC	53	Cigna	21

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
North Dakota	3787	BCBS ND	55	Sanford	26
Bismarck, ND	3782	BCBS ND	54	Sanford	27
Fargo, ND-MN	2196	BCBS ND	35	BCBS MN	24
Grand Forks, ND-MN	2374	BCBS ND	35	BCBS MN	26
Ohio	2198	Anthem	33	Medical Mutual	26
Akron, OH	2454	Medical Mutual	40	Anthem	25
Canton-Massillon, OH	2270	Medical Mutual	36	Anthem	27
Cincinnati, OH-KY-IN	3098	Anthem	50	UnitedHealth Group	21
Cleveland-Elyria, OH	2902	Medical Mutual	47	Anthem	21
Columbus, OH	2103	Anthem	28	UnitedHealth Group	28
Dayton-Kettering, OH	3028	Anthem	49	UnitedHealth Group	21
Lima, OH	2669	Anthem	37	Medical Mutual	34
Mansfield, OH	3065	Medical Mutual	44	Anthem	32
Springfield, OH	3033	Anthem	49	UnitedHealth Group	18
Toledo, OH	2033	Medical Mutual	30	Anthem	25
Weirton-Steubenville, WV-OH	1851	Highmark	30	Anthem	21
Youngstown-Warren-Boardman, OH-PA	1775	Anthem	27	Medical Mutual	26
Oklahoma	3755	HCSC (BCBS)	58	UnitedHealth Group	16
Enid, OK	4633	HCSC (BCBS)	65	UnitedHealth Group	15
Lawton, OK	5358	HCSC (BCBS)	72	UnitedHealth Group	8
Oklahoma City, OK	3598	HCSC (BCBS)	56	UnitedHealth Group	15
Tulsa, OK	3130	HCSC (BCBS)	49	UnitedHealth Group	23
Oregon	1489	Cambia	22	Kaiser	21
Albany-Lebanon, OR	1576	Cambia	29	UnitedHealth Group	14
Bend, OR	1917	Cambia	32	PacificSource	23
Corvallis, OR	2172	Cambia	40	Moda Health	14
Eugene-Springfield, OR	1889	PacificSource	30	Cambia	25
Grants Pass, OR	1752	PacificSource	24	Cambia	23
Medford, OR	1922	Cambia	32	Moda Health	19
Portland-Vancouver-Hillsboro, OR-WA	1754	Kaiser	29	Providence Hlth	20
Salem, OR	2043	Kaiser	34	Cambia	23
Pennsylvania	1732	Highmark	27	Aetna	22
Allentown-Bethlehem-Easton, PA-NJ	1761	Highmark	27	Capital BC	20
Altoona, PA	2721	UPMC	35	Highmark	34
Bloomsburg-Berwick, PA	3908	Geisinger	58	Highmark	17
Chambersburg-Waynesboro, PA	2764	Highmark	43	Capital BC	24
East Stroudsburg, PA	2795	Highmark	45	Aetna	17
Erie, PA	3183	Highmark	47	UPMC	26
Gettysburg, PA	2419	Highmark	38	Capital BC	26
Harrisburg-Carlisle, PA	2566	Highmark	41	Capital BC	21
Johnstown, PA	3131	Highmark	44	UPMC	31

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020.** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lancaster, PA	2876	Highmark	43	Capital BC	28
Lebanon, PA	3322	Highmark	51	Capital BC	22
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2343	Independence Hlth Grp	34	Aetna	29
Pittsburgh, PA	2846	Highmark	37	UPMC	34
Reading, PA	2131	Capital BC	28	Highmark	28
Scranton--Wilkes-Barre, PA	3596	Highmark	52	Geisinger	27
State College, PA	2573	Aetna	36	Capital BC	30
Williamsport, PA	2468	Highmark	38	Geisinger	23
York-Hanover, PA	2319	Highmark	36	Capital BC	25
Rhode Island	2734	BCBS RI	42	UnitedHealth Group	28
Providence-Warwick, RI-MA	1631	BCBS MA	23	BCBS RI	22
South Carolina	4527	BCBS SC	64	Cigna	15
Charleston-North Charleston, SC	4893	BCBS SC	68	Cigna	12
Columbia, SC	5002	BCBS SC	68	Cigna	14
Florence, SC	4613	BCBS SC	64	UnitedHealth Group	15
Greenville-Anderson, SC	3990	BCBS SC	58	Cigna	20
Hilton Head Island-Bluffton, SC	4966	BCBS SC	68	Cigna	12
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2874	BCBS SC	46	UnitedHealth Group	18
Spartanburg, SC	4403	BCBS SC	62	Cigna	19
Sumter, SC	5022	BCBS SC	68	Cigna	17
South Dakota	2695	Avera Hlth	35	Wellmark (BCBS)	31
Rapid City, SD	2643	Wellmark (BCBS)	38	Avera Hlth	25
Sioux Falls, SD	2458	Wellmark (BCBS)	31	Avera Hlth	31
Tennessee	3020	BCBS TN	45	Cigna	26
Chattanooga, TN-GA	2425	BCBS TN	39	Cigna	24
Clarksville, TN-KY	2123	BCBS TN	34	Anthem	23
Cleveland, TN	3251	BCBS TN	49	Cigna	25
Jackson, TN	2992	BCBS TN	43	Cigna	29
Johnson City, TN	4742	BCBS TN	66	Cigna	16
Kingsport-Bristol, TN-VA	2733	BCBS TN	39	Anthem	24
Knoxville, TN	3415	BCBS TN	50	Cigna	21
Memphis, TN-MS-AR	2697	Cigna	42	BCBS TN	27
Morristown, TN	4195	BCBS TN	60	Cigna	20
Nashville-Davidson--Murfreesboro--Franklin, TN	2606	BCBS TN	37	Cigna	26
Texas	2366	HCSC (BCBS)	37	UnitedHealth Group	20
Abilene, TX	3820	HCSC (BCBS)	58	UnitedHealth Group	16
Amarillo, TX	2447	HCSC (BCBS)	40	UnitedHealth Group	19
Austin-Round Rock-Georgetown, TX	2342	HCSC (BCBS)	33	UnitedHealth Group	24
Beaumont-Port Arthur, TX	2684	HCSC (BCBS)	42	UnitedHealth Group	20
Brownsville-Harlingen, TX	3911	HCSC (BCBS)	60	UnitedHealth Group	13
College Station-Bryan, TX	2945	HCSC (BCBS)	47	Baylor Scott & White	21

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Corpus Christi, TX	3116	HCSC (BCBS)	48	UnitedHealth Group	24
Dallas-Fort Worth-Arlington, TX	2363	HCSC (BCBS)	35	UnitedHealth Group	23
El Paso, TX	2300	HCSC (BCBS)	35	Aetna	27
Houston-The Woodlands-Sugar Land, TX	2092	HCSC (BCBS)	30	UnitedHealth Group	21
Killeen-Temple, TX	2485	Baylor Scott & White	35	HCSC (BCBS)	32
Laredo, TX	4488	HCSC (BCBS)	65	UnitedHealth Group	12
Longview, TX	3364	HCSC (BCBS)	52	UnitedHealth Group	20
Lubbock, TX	3611	HCSC (BCBS)	56	UnitedHealth Group	18
McAllen-Edinburg-Mission, TX	3622	HCSC (BCBS)	57	UnitedHealth Group	13
Midland, TX	3977	HCSC (BCBS)	59	UnitedHealth Group	15
Odessa, TX	4702	HCSC (BCBS)	66	UnitedHealth Group	14
San Angelo, TX	3678	HCSC (BCBS)	55	Aetna	19
San Antonio-New Braunfels, TX	2400	HCSC (BCBS)	36	Aetna	23
Sherman-Denison, TX	2921	HCSC (BCBS)	44	UnitedHealth Group	22
Texarkana, TX-AR	3092	HCSC (BCBS)	52	BCBS AR	11
Tyler, TX	3617	HCSC (BCBS)	55	UnitedHealth Group	19
Victoria, TX	3033	HCSC (BCBS)	46	UnitedHealth Group	19
Waco, TX	2372	HCSC (BCBS)	37	Baylor Scott & White	26
Wichita Falls, TX	3964	HCSC (BCBS)	59	Aetna	15
Utah	2404	Intermountain	41	Cigna	17
Logan, UT-ID	2683	Intermountain	45	Cigna	15
Ogden-Clearfield, UT	2274	Intermountain	38	Cambia	17
Provo-Orem, UT	3085	Intermountain	49	Cigna	20
Salt Lake City, UT	2389	Intermountain	40	Cigna	17
St. George, UT	2551	Intermountain	43	Cigna	19
Vermont	3219	BCBS VT	49	Cigna	23
Burlington-South Burlington, VT	3984	BCBS VT	57	Cigna	26
Virginia	2417	Anthem	43	Cigna	15
Blacksburg-Christiansburg, VA	5023	Anthem	68	Aetna	16
Charlottesville, VA	2920	Anthem	39	Aetna	35
Harrisonburg, VA	4423	Anthem	64	Sentara (Optima Hlth)	15
Lynchburg, VA	4386	Anthem	64	Centra (Piedmont)	12
Richmond, VA	3872	Anthem	57	Cigna	20
Roanoke, VA	4134	Anthem	60	Aetna	21
Staunton, VA	3703	Anthem	55	Aetna	23
Virginia Beach-Norfolk-Newport News, VA-NC	3228	Anthem	50	Sentara (Optima Hlth)	24
Winchester, VA-WV	3023	Anthem	49	Cigna	14
Washington	1725	Kaiser	24	Premera	21
Bellingham, WA	2220	Kaiser	36	Cambia	20
Bremerton-Silverdale-Port Orchard, WA	2127	Kaiser	34	Cambia	25
Kennewick-Richland, WA	2126	Premera	31	Kaiser	26

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, WA	3280	Kaiser	53	Premera	19
Mount Vernon-Anacortes, WA	1989	Kaiser	29	Cambia	22
Olympia-Lacey-Tumwater, WA	1803	Kaiser	32	Premera	15
Seattle-Tacoma-Bellevue, WA	1756	Kaiser	23	Premera	22
Spokane-Spokane Valley, WA	2035	Premera	33	Kaiser	24
Walla Walla, WA	1860	Premera	29	Kaiser	22
Wenatchee, WA	2745	Premera	46	Hlth Alliance	17
Yakima, WA	1979	Premera	29	Kaiser	24
West Virginia	3361	Highmark	54	Aetna	13
Beckley, WV	4041	Highmark	61	Aetna	11
Charleston, WV	3862	Highmark	59	Aetna	14
Huntington-Ashland, WV-KY-OH	2631	Anthem	39	Highmark	30
Morgantown, WV	3657	Highmark	56	Aetna	17
Parkersburg-Vienna, WV	3758	Highmark	58	Cigna	12
Wheeling, WV-OH	1914	Anthem	29	Highmark	27
Wisconsin	1361	UnitedHealth Group	26	Anthem	20
Appleton, WI	1890	UnitedHealth Group	31	Anthem	25
Eau Claire, WI	1381	Anthem	25	Marshfield (Security HP)	14
Fond du Lac, WI	1757	UnitedHealth Group	29	Anthem	18
Green Bay, WI	1695	UnitedHealth Group	27	Anthem	25
Janesville-Beloit, WI	1879	Quartz	27	SSM Health (Dean HP)	24
La Crosse-Onalaska, WI-MN	2286	Quartz	44	Anthem	11
Madison, WI	2091	SSM Health (Dean HP)	32	Quartz	23
Milwaukee-Waukesha, WI	2706	UnitedHealth Group	46	Anthem	23
Oshkosh-Neenah, WI	1950	UnitedHealth Group	34	Anthem	23
Racine, WI	2911	UnitedHealth Group	47	Anthem	25
Sheboygan, WI	2732	UnitedHealth Group	40	Anthem	32
Wausau-Weston, WI	1627	UnitedHealth Group	25	Anthem	23
Wyoming	3127	Cigna	46	BCBS WY	26
Casper, WY	4384	Cigna	62	BCBS WY	16
Cheyenne, WY	3559	Cigna	49	BCBS WY	30

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2020 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2020, and Managed Market Surveyor | Data Extraction | Enterprise License © 2020 DR/Decision Resources, LLC. All rights reserved.
2. Data point for the exchanges is July 1, 2020.
3. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the combined PPO+HMO+POS+EXCH (TOTAL) product market are reported.
4. Data are based on enrollments in both fully and self-insured health plans.

Table A-2 Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020
PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8485	BCBS AL	92	Cigna	4
Anniston-Oxford, AL	8788	BCBS AL	94	Cigna	3
Auburn-Opelika, AL	7920	BCBS AL	89	Cigna	7
Birmingham-Hoover, AL	8395	BCBS AL	92	Cigna	4
Daphne-Fairhope-Foley, AL	7772	BCBS AL	88	Cigna	5
Decatur, AL	8580	BCBS AL	92	Cigna	5
Dothan, AL	9022	BCBS AL	95	Cigna	3
Florence-Muscle Shoals, AL	8580	BCBS AL	93	Cigna	4
Gadsden, AL	9100	BCBS AL	95	Cigna	2
Huntsville, AL	8281	BCBS AL	91	Cigna	4
Mobile, AL	8328	BCBS AL	91	Cigna	5
Montgomery, AL	8700	BCBS AL	93	Cigna	4
Tuscaloosa, AL	9176	BCBS AL	96	Cigna	2
Alaska	4591	Aetna	55	Premera	40
Anchorage, AK	4287	Premera	46	Aetna	46
Fairbanks, AK	4565	Aetna	50	Premera	45
Arizona	2931	Aetna	37	Cigna	28
Flagstaff, AZ	4060	BCBS AZ	57	Aetna	27
Lake Havasu City-Kingman, AZ	3750	BCBS AZ	56	Cigna	19
Phoenix-Mesa-Chandler, AZ	3024	Aetna	37	Cigna	34
Prescott Valley-Prescott, AZ	4060	BCBS AZ	60	Aetna	16
Sierra Vista-Douglas, AZ	3583	BCBS AZ	55	Cigna	17
Tucson, AZ	2931	BCBS AZ	39	Aetna	32
Yuma, AZ	3632	BCBS AZ	54	Cigna	21
Arkansas	4028	BCBS AR	59	Cigna	17
Fayetteville-Springdale-Rogers, AR	3873	BCBS AR	57	Cigna	21
Fort Smith, AR-OK	2575	BCBS AR	37	HCSC (BCBS)	24
Hot Springs, AR	3612	BCBS AR	52	Cigna	28
Jonesboro, AR	4841	BCBS AR	66	Cigna	22
Little Rock-North Little Rock-Conway, AR	4680	BCBS AR	65	Cigna	18
Pine Bluff, AR	6247	BCBS AR	78	Cigna	9
California	3274	Anthem	50	BS of CA	22
Bakersfield, CA	4798	Anthem	65	BS of CA	22
Chico, CA	4951	Anthem	63	BS of CA	30
El Centro, CA	3811	Anthem	45	BS of CA	41
Fresno, CA	4451	Anthem	59	BS of CA	30
Hanford-Corcoran, CA	4768	Anthem	62	BS of CA	30
Los Angeles-Long Beach-Anaheim, CA	3226	Anthem	49	BS of CA	23
Madera, CA	4738	Anthem	63	BS of CA	27
Merced, CA	5200	Anthem	68	BS of CA	24
Modesto, CA	4332	Anthem	60	BS of CA	25

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Napa, CA	3798	Anthem	54	BS of CA	26
Oxnard-Thousand Oaks-Ventura, CA	3983	Anthem	59	BS of CA	20
Redding, CA	5256	Anthem	68	BS of CA	24
Riverside-San Bernardino-Ontario, CA	3415	Anthem	52	BS of CA	21
Sacramento-Roseville-Folsom, CA	3370	Anthem	52	BS of CA	20
Salinas, CA	4069	Anthem	54	BS of CA	33
San Diego-Chula Vista-Carlsbad, CA	2466	Anthem	37	BS of CA	21
San Francisco-Oakland-Berkeley, CA	2710	Anthem	40	BS of CA	22
San Jose-Sunnyvale-Santa Clara, CA	3000	Anthem	45	Aetna	20
San Luis Obispo-Paso Robles, CA	5749	Anthem	73	BS of CA	18
Santa Cruz-Watsonville, CA	3932	Anthem	56	BS of CA	25
Santa Maria-Santa Barbara, CA	4560	Anthem	63	BS of CA	24
Santa Rosa-Petaluma, CA	3348	Anthem	49	BS of CA	28
Stockton, CA	3974	Anthem	58	BS of CA	18
Vallejo, CA	3096	Anthem	48	BS of CA	20
Visalia, CA	5486	Anthem	71	BS of CA	20
Yuba City, CA	5403	Anthem	70	BS of CA	20
Colorado	3139	Cigna	40	Anthem	34
Boulder, CO	3157	Cigna	41	Anthem	33
Colorado Springs, CO	3073	Anthem	39	Cigna	36
Denver-Aurora-Lakewood, CO	3354	Cigna	47	Anthem	30
Fort Collins, CO	3705	Anthem	50	Cigna	33
Grand Junction, CO	3763	Cigna	44	Anthem	42
Greeley, CO	3280	Anthem	41	Cigna	34
Pueblo, CO	3686	Anthem	48	Cigna	36
Connecticut	2851	Anthem	36	Cigna	29
Bridgeport-Stamford-Norwalk, CT	2612	Anthem	29	Cigna	29
Hartford-East Hartford-Middletown, CT	3018	Cigna	35	Anthem	33
New Haven-Milford, CT	3097	Anthem	44	Cigna	24
Norwich-New London, CT	4316	Anthem	61	Cigna	18
Delaware	3962	Highmark	52	Aetna	33
Dover, DE	4426	Highmark	61	Aetna	25
District of Columbia	2128	CareFirst	33	Aetna	21
Washington-Arlington-Alexandria, DC-VA-MD-WV	2117	CareFirst	25	Cigna	25
Florida	3017	BCBS FL	40	Cigna	29
Cape Coral-Fort Myers, FL	2792	BCBS FL	37	Aetna	28
Crestview-Fort Walton Beach-Destin, FL	4918	BCBS FL	68	Aetna	12
Deltona-Daytona Beach-Ormond Beach, FL	2814	BCBS FL	39	Cigna	28
Gainesville, FL	6171	BCBS FL	77	Aetna	15
Homosassa Springs, FL	4722	BCBS FL	66	Cigna	11
Jacksonville, FL	3957	BCBS FL	56	Aetna	26

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lakeland-Winter Haven, FL	2994	Cigna	40	BCBS FL	29
Miami-Fort Lauderdale-Pompano Beach, FL	2979	BCBS FL	34	Cigna	34
Naples-Marco Island, FL	3469	BCBS FL	46	Cigna	34
North Port-Sarasota-Bradenton, FL	2908	BCBS FL	43	Aetna	23
Ocala, FL	4885	BCBS FL	67	Aetna	14
Orlando-Kissimmee-Sanford, FL	3556	Cigna	51	BCBS FL	25
Palm Bay-Melbourne-Titusville, FL	3465	Cigna	50	BCBS FL	29
Panama City, FL	6607	BCBS FL	81	Cigna	8
Pensacola-Ferry Pass-Brent, FL	4930	BCBS FL	68	Aetna	13
Port St. Lucie, FL	4140	BCBS FL	59	Cigna	22
Punta Gorda, FL	3023	BCBS FL	45	Cigna	23
Sebastian-Vero Beach, FL	5003	BCBS FL	68	Cigna	17
Sebring-Avon Park, FL	3735	BCBS FL	56	Cigna	21
Tallahassee, FL	5753	BCBS FL	74	Cigna	12
Tampa-St. Petersburg-Clearwater, FL	2845	Cigna	33	BCBS FL	32
The Villages, FL	4535	BCBS FL	65	Cigna	12
Georgia	3130	Anthem	42	Cigna	27
Albany, GA	5403	Anthem	72	Cigna	12
Athens-Clarke County, GA	3217	Anthem	46	Cigna	30
Atlanta-Sandy Springs-Alpharetta, GA	3037	Anthem	36	Cigna	30
Augusta-Richmond County, GA-SC	2948	Anthem	45	BCBS SC	26
Brunswick, GA	4816	Anthem	67	Cigna	16
Columbus, GA-AL	3819	Anthem	57	Cigna	22
Dalton, GA	5109	Cigna	69	Anthem	14
Gainesville, GA	3084	Cigna	36	Anthem	36
Hinesville, GA	3898	Anthem	58	Cigna	19
Macon-Bibb County, GA	4995	Anthem	68	Aetna	14
Rome, GA	3410	Anthem	41	Cigna	39
Savannah, GA	3667	Anthem	54	Cigna	23
Valdosta, GA	5282	Anthem	71	Cigna	13
Warner Robins, GA	5508	Anthem	73	Cigna	8
Hawaii	5953	HMSA (BCBS HI)	76	Univ Hlth Alliance	9
Kahului-Wailuku-Lahaina, HI	5008	HMSA (BCBS HI)	69	Univ Hlth Alliance	14
Urban Honolulu, HI	5823	HMSA (BCBS HI)	75	Univ Hlth Alliance	9
Idaho	3030	BC of ID	51	Cambia	15
Boise City, ID	2856	BC of ID	48	Cambia	15
Coeur d'Alene, ID	1821	BC of ID	29	Cambia	22
Idaho Falls, ID	3814	BC of ID	59	Cigna	13
Lewiston, ID-WA	2337	Premera	33	Cambia	24
Pocatello, ID	3775	BC of ID	59	Cambia	13
Twin Falls, ID	3315	BC of ID	53	Cambia	17

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Illinois	4648	HCSC (BCBS)	65	Aetna	17
Bloomington, IL	6101	HCSC (BCBS)	77	Aetna	10
Carbondale-Marion, IL	3171	HCSC (BCBS)	48	Cigna	21
Champaign-Urbana, IL	2523	Hlth Alliance	34	HCSC (BCBS)	31
Chicago-Naperville-Elgin, IL-IN-WI	4271	HCSC (BCBS)	62	Aetna	12
Danville, IL	4672	HCSC (BCBS)	67	Hlth Alliance	12
Davenport-Moline-Rock Island, IA-IL	2794	HCSC (BCBS)	46	Wellmark (BCBS)	18
Decatur, IL	5931	HCSC (BCBS)	76	Aetna	8
Kankakee, IL	6080	HCSC (BCBS)	77	Aetna	11
Peoria, IL	3539	HCSC (BCBS)	51	UnitedHealth Group	29
Rockford, IL	5909	HCSC (BCBS)	76	Aetna	11
Springfield, IL	3732	HCSC (BCBS)	56	Aetna	18
Indiana	5626	Anthem	73	Cigna	12
Bloomington, IN	6969	Anthem	83	Aetna	10
Columbus, IN	7112	Anthem	84	Aetna	8
Elkhart-Goshen, IN	5863	Anthem	75	Cigna	13
Evansville, IN-KY	6450	Anthem	80	Cigna	8
Fort Wayne, IN	4832	Anthem	66	Cigna	19
Indianapolis-Carmel-Anderson, IN	6145	Anthem	77	Cigna	11
Kokomo, IN	7334	Anthem	85	Cigna	8
Lafayette-West Lafayette, IN	7607	Anthem	87	Cigna	6
Michigan City-La Porte, IN	6250	Anthem	78	Cigna	11
Muncie, IN	6862	Anthem	82	Cigna	10
South Bend-Mishawaka, IN-MI	4222	Anthem	62	BCBS MI	13
Terre Haute, IN	6668	Anthem	81	Cigna	10
Iowa	4680	Wellmark (BCBS)	65	Cigna	17
Ames, IA	7044	Wellmark (BCBS)	83	Cigna	7
Cedar Rapids, IA	4874	Wellmark (BCBS)	66	Cigna	19
Davenport-Moline-Rock Island, IA-IL	2794	HCSC (BCBS)	46	Wellmark (BCBS)	18
Des Moines-West Des Moines, IA	4269	Wellmark (BCBS)	60	Cigna	21
Dubuque, IA	5329	Wellmark (BCBS)	70	Cigna	18
Iowa City, IA	7178	Wellmark (BCBS)	84	Cigna	8
Sioux City, IA-NE-SD	2739	Wellmark (BCBS)	46	Cigna	15
Waterloo-Cedar Falls, IA	4375	Wellmark (BCBS)	56	Cigna	34
Kansas	2985	BCBS KS	47	Aetna	19
Lawrence, KS	3513	BCBS KS	52	Aetna	20
Manhattan, KS	6180	BCBS KS	78	Aetna	5
Topeka, KS	6752	BCBS KS	82	Cigna	8
Wichita, KS	4137	BCBS KS	53	Aetna	35

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kentucky	5852	Anthem	75	Humana	12
Bowling Green, KY	5508	Anthem	72	Humana	15
Elizabethtown-Fort Knox, KY	5940	Anthem	76	Humana	14
Lexington-Fayette, KY	6583	Anthem	80	Humana	13
Louisville/Jefferson County, KY-IN	5818	Anthem	75	Humana	11
Owensboro, KY	6244	Anthem	78	Humana	14
Louisiana	5827	LA Hlth Serv & Ind (BCBS)	75	Cigna	10
Alexandria, LA	6858	LA Hlth Serv & Ind (BCBS)	82	Cigna	6
Baton Rouge, LA	5870	LA Hlth Serv & Ind (BCBS)	75	Cigna	11
Hammond, LA	6185	LA Hlth Serv & Ind (BCBS)	78	Cigna	9
Houma-Thibodaux, LA	6384	LA Hlth Serv & Ind (BCBS)	79	Cigna	9
Lafayette, LA	6215	LA Hlth Serv & Ind (BCBS)	78	Cigna	11
Lake Charles, LA	5787	LA Hlth Serv & Ind (BCBS)	75	Cigna	13
Monroe, LA	6328	LA Hlth Serv & Ind (BCBS)	79	Cigna	9
New Orleans-Metairie, LA	5711	LA Hlth Serv & Ind (BCBS)	74	Cigna	10
Shreveport-Bossier City, LA	6452	LA Hlth Serv & Ind (BCBS)	80	Cigna	8
Maine	3321	Anthem	49	Cigna	22
Bangor, ME	3039	Anthem	43	Cigna	28
Lewiston-Auburn, ME	2979	Anthem	39	Cigna	28
Portland-South Portland, ME	3200	Anthem	48	Cigna	22
Maryland	3437	CareFirst	48	Cigna	27
Baltimore-Columbia-Towson, MD	3590	CareFirst	49	Cigna	30
California-Lexington Park, MD	4359	CareFirst	60	Cigna	26
Cumberland, MD-WV	2776	CareFirst	36	Cigna	31
Hagerstown-Martinsburg, MD-WV	2443	Highmark	30	Cigna	29
Salisbury, MD-DE	2888	Highmark	42	CareFirst	27
Massachusetts	2135	BCBS MA	36	Tufts	18
Barnstable Town, MA	3209	Harvard Pilgrim	48	BCBS MA	27
Boston-Cambridge-Newton, MA-NH	1843	BCBS MA	33	Tufts	15
Pittsfield, MA	2988	BCBS MA	46	Cigna	25
Springfield, MA	2193	Cigna	32	BCBS MA	26
Worcester, MA-CT	1842	BCBS MA	27	Tufts	20
Michigan	6136	BCBS MI	78	Aetna	8
Ann Arbor, MI	7121	BCBS MI	84	Aetna	10
Battle Creek, MI	7443	BCBS MI	86	Spectrum Hlth	4
Bay City, MI	6528	BCBS MI	80	Henry Ford (HAP)	10
Detroit-Warren-Dearborn, MI	6377	BCBS MI	79	Aetna	7
Flint, MI	6841	BCBS MI	82	Aetna	6
Grand Rapids-Kentwood, MI	5438	BCBS MI	72	Spectrum Hlth	10
Jackson, MI	7383	BCBS MI	85	Henry Ford (HAP)	8
Kalamazoo-Portage, MI	7711	BCBS MI	88	Henry Ford (HAP)	3

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lansing-East Lansing, MI	8065	BCBS MI	90	Aetna	3
Midland, MI	5614	BCBS MI	71	Aetna	23
Monroe, MI	7077	BCBS MI	84	Aetna	8
Muskegon, MI	5854	BCBS MI	76	Spectrum Hlth	9
Niles, MI	6382	BCBS MI	79	Henry Ford (HAP)	8
Saginaw, MI	5944	BCBS MI	76	Henry Ford (HAP)	14
Minnesota	3310	BCBS MN	52	HealthPartners	18
Duluth, MN-WI	3305	BCBS MN	52	HealthPartners	18
Mankato, MN	4993	BCBS MN	67	Medica	22
Minneapolis-St. Paul-Bloomington, MN-WI	2756	BCBS MN	45	HealthPartners	21
Rochester, MN	5207	BCBS MN	68	Medica	22
St. Cloud, MN	3955	BCBS MN	58	Medica	18
Mississippi	5824	BCBS MS	75	Cigna	13
Gulfport-Biloxi, MS	6043	BCBS MS	77	Cigna	9
Hattiesburg, MS	6756	BCBS MS	82	Cigna	7
Jackson, MS	6425	BCBS MS	79	Aetna	9
Missouri	2403	Anthem	39	BCBS KS City	20
Cape Girardeau, MO-IL	5435	Anthem	73	UnitedHealth Group	8
Columbia, MO	3579	Anthem	54	Aetna	22
Jefferson City, MO	6713	Anthem	81	Cigna	9
Joplin, MO	4510	Anthem	65	CoxHealth	15
Kansas City, MO-KS	3877	BCBS KS City	58	Cigna	18
Springfield, MO	2972	Anthem	48	CoxHealth	17
St. Joseph, MO-KS	4964	BCBS KS City	69	Aetna	11
St. Louis, MO-IL	2833	Anthem	44	Cigna	23
Montana	3350	HCSC (BCBS)	43	Cigna	38
Billings, MT	3491	HCSC (BCBS)	46	Cigna	35
Great Falls, MT	4140	HCSC (BCBS)	55	Cigna	33
Missoula, MT	3554	HCSC (BCBS)	43	Cigna	40
Nebraska	4862	BCBS NE	67	Aetna	18
Grand Island, NE	6047	BCBS NE	77	Aetna	8
Lincoln, NE	5685	BCBS NE	74	Aetna	15
Omaha-Council Bluffs, NE-IA	3837	BCBS NE	56	Aetna	25
Nevada	2194	Anthem	35	Aetna	19
Carson City, NV	2142	Anthem	34	UHS (Prominence HP)	21
Las Vegas-Henderson-Paradise, NV	2121	Anthem	32	Cigna	19
Reno, NV	2714	Anthem	45	Renown Hlth	17
New Hampshire	3111	Cigna	41	Anthem	36
Manchester-Nashua, NH	3209	Anthem	44	Cigna	34

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Jersey	2949	Aetna	40	Horizon BCBS	30
Atlantic City-Hammonton, NJ	5888	Horizon BCBS	75	Aetna	13
Ocean City, NJ	3741	Horizon BCBS	55	Aetna	23
Trenton-Princeton, NJ	3634	Aetna	53	Horizon BCBS	24
Vineland-Bridgeton, NJ	3894	Horizon BCBS	55	Aetna	26
New Mexico	4858	HCSC (BCBS)	68	Presbyterian	13
Albuquerque, NM	3820	HCSC (BCBS)	56	Presbyterian	21
Farmington, NM	4383	HCSC (BCBS)	62	Cigna	19
Las Cruces, NM	6325	HCSC (BCBS)	79	Cigna	8
Santa Fe, NM	4442	HCSC (BCBS)	63	Cigna	16
New York	1473	Aetna	19	UnitedHealth Group	17
Albany-Schenectady-Troy, NY	1961	CDPHP	28	UnitedHealth Group	24
Binghamton, NY	3907	Lifetime Hlthcare	58	UnitedHealth Group	21
Buffalo-Cheektowaga, NY	1880	Lifetime Hlthcare	26	Independent Hlth	24
Elmira, NY	5167	Lifetime Hlthcare	70	UnitedHealth Group	16
Glens Falls, NY	2084	Anthem	33	CDPHP	20
Ithaca, NY	3431	Aetna	45	Lifetime Hlthcare	36
Kingston, NY	2127	UnitedHealth Group	29	Anthem	28
New York-Newark-Jersey City, NY-NJ-PA	1672	Aetna	24	Anthem	18
Poughkeepsie-Newburgh-Middletown, NY	1964	Anthem	29	UnitedHealth Group	25
Rochester, NY	6944	Lifetime Hlthcare	83	Aetna	6
Syracuse, NY	5318	Lifetime Hlthcare	71	UnitedHealth Group	13
Utica-Rome, NY	4041	Lifetime Hlthcare	58	UnitedHealth Group	23
Watertown-Fort Drum, NY	4371	Lifetime Hlthcare	62	UnitedHealth Group	19
North Carolina	4431	BCBS NC	61	Cigna	23
Asheville, NC	4414	BCBS NC	61	Cigna	25
Burlington, NC	4238	BCBS NC	59	Cigna	24
Charlotte-Concord-Gastonia, NC-SC	2869	BCBS NC	41	Cigna	29
Durham-Chapel Hill, NC	4083	BCBS NC	56	Aetna	26
Fayetteville, NC	5725	BCBS NC	74	Cigna	13
Goldsboro, NC	7289	BCBS NC	85	Cigna	10
Greensboro-High Point, NC	4642	BCBS NC	63	Cigna	24
Greenville, NC	6600	BCBS NC	80	Cigna	15
Hickory-Lenoir-Morganton, NC	5873	BCBS NC	74	Cigna	17
Jacksonville, NC	5973	BCBS NC	76	Aetna	10
New Bern, NC	6483	BCBS NC	79	Cigna	12
Raleigh-Cary, NC	4103	BCBS NC	57	Cigna	25
Rocky Mount, NC	6290	BCBS NC	78	Cigna	13
Wilmington, NC	4889	BCBS NC	67	Cigna	19
Winston-Salem, NC	4400	BCBS NC	58	Cigna	31

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
North Dakota	6645	BCBS ND	81	Cigna	6
Bismarck, ND	6635	BCBS ND	81	Medica	6
Fargo, ND-MN	3101	BCBS ND	44	BCBS MN	31
Grand Forks, ND-MN	3343	BCBS ND	44	BCBS MN	34
Ohio	2956	Anthem	43	Medical Mutual	30
Akron, OH	2958	Medical Mutual	43	Anthem	30
Canton-Massillon, OH	3008	Medical Mutual	42	Anthem	33
Cincinnati, OH-KY-IN	4912	Anthem	68	Aetna	10
Cleveland-Elyria, OH	3352	Medical Mutual	50	Anthem	26
Columbus, OH	2610	Anthem	40	Medical Mutual	23
Dayton-Kettering, OH	4513	Anthem	65	Medical Mutual	12
Lima, OH	3339	Anthem	46	Medical Mutual	33
Mansfield, OH	3920	Medical Mutual	50	Anthem	38
Springfield, OH	4603	Anthem	66	Medical Mutual	12
Toledo, OH	2881	Anthem	36	Medical Mutual	36
Weirton-Steubenville, WV-OH	2364	Highmark	36	Anthem	24
Youngstown-Warren-Boardman, OH-PA	2158	Anthem	33	Medical Mutual	26
Oklahoma	5100	HCSC (BCBS)	69	Aetna	15
Enid, OK	5769	HCSC (BCBS)	74	Cigna	16
Lawton, OK	6159	HCSC (BCBS)	78	Cigna	9
Oklahoma City, OK	5039	HCSC (BCBS)	69	Aetna	13
Tulsa, OK	4516	HCSC (BCBS)	63	Aetna	19
Oregon	2045	Cambia	34	Providence Hlth	23
Albany-Lebanon, OR	2293	Cambia	40	PacificSource	16
Bend, OR	2206	Cambia	39	PacificSource	16
Corvallis, OR	3075	Cambia	50	Moda Health	18
Eugene-Springfield, OR	2213	Cambia	32	PacificSource	28
Grants Pass, OR	2182	PacificSource	31	Cambia	30
Medford, OR	2213	Cambia	38	PacificSource	18
Portland-Vancouver-Hillsboro, OR-WA	2182	Providence Hlth	31	Cambia	30
Salem, OR	2465	Cambia	42	Providence Hlth	18
Pennsylvania	2093	Highmark	33	Aetna	25
Allentown-Bethlehem-Easton, PA-NJ	2142	Highmark	32	Capital BC	22
Altoona, PA	3077	Highmark	39	UPMC	35
Bloomsburg-Berwick, PA	2474	Highmark	38	Capital BC	23
Chambersburg-Waynesboro, PA	3152	Highmark	47	Capital BC	25
East Stroudsburg, PA	3506	Highmark	53	Aetna	22
Erie, PA	3659	Highmark	51	UPMC	26
Gettysburg, PA	2974	Highmark	46	Capital BC	25
Harrisburg-Carlisle, PA	2933	Highmark	45	Capital BC	22
Johnstown, PA	3538	Highmark	49	UPMC	28

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lancaster, PA	3080	Highmark	45	Capital BC	28
Lebanon, PA	3650	Highmark	55	Capital BC	21
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2498	Aetna	36	Independence Hlth Grp	29
Pittsburgh, PA	3153	Highmark	42	UPMC	32
Reading, PA	2350	Capital BC	30	Highmark	29
Scranton--Wilkes-Barre, PA	4785	Highmark	67	Aetna	13
State College, PA	2966	Aetna	41	Capital BC	30
Williamsport, PA	2964	Highmark	48	UPMC	18
York-Hanover, PA	2732	Highmark	42	Capital BC	25
Rhode Island	4365	BCBS RI	64	Cigna	11
Providence-Warwick, RI-MA	2346	BCBS RI	40	BCBS MA	19
South Carolina	5222	BCBS SC	69	Cigna	20
Charleston-North Charleston, SC	5625	BCBS SC	73	Cigna	16
Columbia, SC	5629	BCBS SC	73	Cigna	18
Florence, SC	5577	BCBS SC	71	Cigna	21
Greenville-Anderson, SC	4661	BCBS SC	62	Cigna	27
Hilton Head Island-Bluffton, SC	5328	BCBS SC	71	Cigna	16
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	3132	BCBS SC	49	Cigna	17
Spartanburg, SC	5079	BCBS SC	66	Cigna	25
Sumter, SC	5615	BCBS SC	71	Cigna	23
South Dakota	4189	Wellmark (BCBS)	59	Avera Hlth	26
Rapid City, SD	6081	Wellmark (BCBS)	77	Avera Hlth	7
Sioux Falls, SD	3660	Wellmark (BCBS)	51	Avera Hlth	31
Tennessee	3929	BCBS TN	54	Cigna	30
Chattanooga, TN-GA	3366	BCBS TN	49	Cigna	27
Clarksville, TN-KY	2666	BCBS TN	41	Anthem	26
Cleveland, TN	4302	BCBS TN	58	Cigna	29
Jackson, TN	3558	BCBS TN	47	Cigna	31
Johnson City, TN	6257	BCBS TN	77	Cigna	16
Kingsport-Bristol, TN-VA	3250	BCBS TN	44	Anthem	26
Knoxville, TN	4665	BCBS TN	62	Cigna	27
Memphis, TN-MS-AR	3398	Cigna	47	BCBS TN	32
Morristown, TN	5539	BCBS TN	70	Cigna	24
Nashville-Davidson--Murfreesboro--Franklin, TN	3452	BCBS TN	47	Cigna	30
Texas	3280	HCSC (BCBS)	45	Aetna	29
Abilene, TX	5119	HCSC (BCBS)	69	Aetna	17
Amarillo, TX	3313	HCSC (BCBS)	48	Cigna	26
Austin-Round Rock-Georgetown, TX	3240	HCSC (BCBS)	40	Aetna	37
Beaumont-Port Arthur, TX	3378	HCSC (BCBS)	49	Aetna	27
Brownsville-Harlingen, TX	5717	HCSC (BCBS)	74	Aetna	12
College Station-Bryan, TX	4484	HCSC (BCBS)	63	Cigna	22

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Corpus Christi, TX	4502	HCSC (BCBS)	63	Aetna	20
Dallas-Fort Worth-Arlington, TX	3169	HCSC (BCBS)	41	Aetna	28
El Paso, TX	3185	HCSC (BCBS)	38	Aetna	37
Houston-The Woodlands-Sugar Land, TX	3106	HCSC (BCBS)	39	Aetna	30
Killeen-Temple, TX	2678	HCSC (BCBS)	43	Baylor Scott & White	19
Laredo, TX	6384	HCSC (BCBS)	79	Aetna	10
Longview, TX	4297	HCSC (BCBS)	61	Cigna	19
Lubbock, TX	4945	HCSC (BCBS)	68	Aetna	16
McAllen-Edinburg-Mission, TX	5619	HCSC (BCBS)	73	Aetna	15
Midland, TX	5300	HCSC (BCBS)	70	Cigna	17
Odessa, TX	6413	HCSC (BCBS)	79	Cigna	11
San Angelo, TX	4388	HCSC (BCBS)	60	Aetna	27
San Antonio-New Braunfels, TX	3433	HCSC (BCBS)	44	Aetna	36
Sherman-Denison, TX	3102	HCSC (BCBS)	45	Aetna	24
Texarkana, TX-AR	4053	HCSC (BCBS)	61	Aetna	11
Tyler, TX	4728	HCSC (BCBS)	66	Aetna	16
Victoria, TX	3287	HCSC (BCBS)	48	Aetna	24
Waco, TX	3285	HCSC (BCBS)	52	Aetna	18
Wichita Falls, TX	4594	HCSC (BCBS)	64	Aetna	20
Utah	2285	Intermountain	33	Cigna	24
Logan, UT-ID	2429	Intermountain	38	Cigna	24
Ogden-Clearfield, UT	2226	Intermountain	31	Cambia	25
Provo-Orem, UT	2951	Intermountain	43	Cigna	31
Salt Lake City, UT	2298	Intermountain	33	Cigna	24
St. George, UT	2219	Cigna	30	Intermountain	30
Vermont	3194	Cigna	44	BCBS VT	26
Burlington-South Burlington, VT	4029	Cigna	55	BCBS VT	31
Virginia	3459	Anthem	52	Cigna	20
Blacksburg-Christiansburg, VA	5328	Anthem	70	Aetna	19
Charlottesville, VA	3699	Aetna	46	Anthem	38
Harrisonburg, VA	6009	Anthem	76	Cigna	11
Lynchburg, VA	5608	Anthem	74	Cigna	10
Richmond, VA	4072	Anthem	56	Cigna	27
Roanoke, VA	4464	Anthem	60	Aetna	28
Staunton, VA	4416	Anthem	59	Aetna	30
Virginia Beach-Norfolk-Newport News, VA-NC	4616	Anthem	65	Cigna	16
Winchester, VA-WV	3814	Anthem	57	Cigna	17
Washington	2095	Cambia	28	Premera	26
Bellingham, WA	2092	Cambia	31	Aetna	19
Bremerton-Silverdale-Port Orchard, WA	2146	Cambia	37	Aetna	16
Kennewick-Richland, WA	2524	Premera	40	Aetna	23

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, WA	2776	Premera	46	Cigna	16
Mount Vernon-Anacortes, WA	2218	Cambia	32	Premera	25
Olympia-Lacey-Tumwater, WA	1748	Premera	21	Aetna	21
Seattle-Tacoma-Bellevue, WA	2159	Premera	28	Cambia	26
Spokane-Spokane Valley, WA	2891	Premera	48	Aetna	15
Walla Walla, WA	2431	Premera	39	Cambia	24
Wenatchee, WA	3290	Premera	51	Hlth Alliance	19
Yakima, WA	2422	Premera	37	Cambia	23
West Virginia	4504	Highmark	64	Aetna	16
Beckley, WV	5355	Highmark	71	Aetna	13
Charleston, WV	5147	Highmark	69	Aetna	17
Huntington-Ashland, WV-KY-OH	3298	Anthem	45	Highmark	34
Morgantown, WV	4660	Highmark	64	Aetna	20
Parkersburg-Vienna, WV	4926	Highmark	68	Cigna	14
Wheeling, WV-OH	2500	Anthem	34	Highmark	32
Wisconsin	2062	Anthem	40	Aetna	13
Appleton, WI	2864	Anthem	45	Cigna	27
Eau Claire, WI	2240	Anthem	39	WEA-Health Tradition	22
Fond du Lac, WI	3133	Anthem	52	WEA-Health Tradition	14
Green Bay, WI	2525	Anthem	44	Cigna	17
Janesville-Beloit, WI	3086	Anthem	52	UnitedHealth Group	10
La Crosse-Onalaska, WI-MN	1612	Quartz	28	Anthem	17
Madison, WI	2193	Anthem	42	Cigna	10
Milwaukee-Waukesha, WI	2594	Anthem	46	Cigna	12
Oshkosh-Neenah, WI	2389	Anthem	37	Cigna	22
Racine, WI	2663	Anthem	46	WEA-Health Tradition	14
Sheboygan, WI	3562	Anthem	58	Cigna	8
Wausau-Weston, WI	3027	Anthem	50	WEA-Health Tradition	16
Wyoming	4137	Cigna	60	BCBS WY	16
Casper, WY	6106	Cigna	77	BCBS WY	9
Cheyenne, WY	4486	Cigna	62	BCBS WY	25

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2020 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2020 | Enterprise License © 2020 DR/Decision Resources, LLC. All rights reserved.
2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the PPO product market are reported.
3. Data are based on enrollments in both fully and self-insured health plans.

Table A-3 Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020
HMO product markets

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	9144	Triton (Viva Hlth)	96	UnitedHealth Group	4
Birmingham-Hoover, AL	8626	Triton (Viva Hlth)	93	UnitedHealth Group	7
Huntsville, AL	9112	Triton (Viva Hlth)	95	UnitedHealth Group	4
Arizona	2324	BCBS AZ	32	UnitedHealth Group	27
Phoenix-Mesa-Chandler, AZ	2448	BCBS AZ	36	Aetna	23
Tucson, AZ	3036	UnitedHealth Group	46	Humana	22
Arkansas	6683	Centene	81	UnitedHealth Group	12
Fayetteville-Springdale-Rogers, AR	6947	Centene	82	UnitedHealth Group	9
Little Rock-North Little Rock-Conway, AR	5423	Centene	69	UnitedHealth Group	25
California	5099	Kaiser	70	Anthem	8
Bakersfield, CA	5204	Kaiser	69	BS of CA	21
Chico, CA	6248	BS of CA	77	Kaiser	18
El Centro, CA	4129	BS of CA	53	Anthem	35
Fresno, CA	5830	Kaiser	75	UnitedHealth Group	8
Hanford-Corcoran, CA	2375	UnitedHealth Group	33	Kaiser	25
Los Angeles-Long Beach-Anaheim, CA	4316	Kaiser	63	Anthem	14
Madera, CA	5909	Kaiser	76	UnitedHealth Group	10
Merced, CA	4897	Kaiser	68	BS of CA	11
Modesto, CA	7219	Kaiser	85	Sutter Health	4
Napa, CA	8890	Kaiser	94	Western Hlth Advantage	3
Oxnard-Thousand Oaks-Ventura, CA	4196	Kaiser	61	Anthem	16
Riverside-San Bernardino-Ontario, CA	5235	Kaiser	71	BS of CA	10
Sacramento-Roseville-Folsom, CA	5468	Kaiser	73	Western Hlth Advantage	12
Salinas, CA	4152	Kaiser	49	Anthem	41
San Diego-Chula Vista-Carlsbad, CA	3265	Kaiser	54	Sharp HealthCare	12
San Francisco-Oakland-Berkeley, CA	7181	Kaiser	85	BS of CA	4
San Jose-Sunnyvale-Santa Clara, CA	7158	Kaiser	84	Sutter Health	4
San Luis Obispo-Paso Robles, CA	3824	UnitedHealth Group	48	BS of CA	38
Santa Cruz-Watsonville, CA	2962	Kaiser	48	Anthem	17
Santa Maria-Santa Barbara, CA	2401	BS of CA	38	Anthem	24
Santa Rosa-Petaluma, CA	8223	Kaiser	91	Western Hlth Advantage	4
Stockton, CA	7387	Kaiser	86	Anthem	4
Vallejo, CA	8093	Kaiser	90	Western Hlth Advantage	4
Visalia, CA	2306	BS of CA	38	Anthem	19
Yuba City, CA	5824	Kaiser	75	Sutter Health	10
Colorado	4972	Kaiser	68	Anthem	18
Boulder, CO	5390	Kaiser	69	Anthem	24
Colorado Springs, CO	4510	Kaiser	62	Anthem	23
Denver-Aurora-Lakewood, CO	6181	Kaiser	78	Anthem	11
Fort Collins, CO	4301	Anthem	50	Kaiser	42
Grand Junction, CO	8873	UnitedHealth Group	94	Anthem	5

Table A-3 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. HMO product markets**

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Greeley, CO	4218	Kaiser	56	Anthem	31
Pueblo, CO	5310	Kaiser	69	Anthem	22
Connecticut	5878	Anthem	75	EmblemHealth	13
Bridgeport-Stamford-Norwalk, CT	4530	Anthem	62	UnitedHealth Group	19
Hartford-East Hartford-Middletown, CT	6397	Anthem	79	EmblemHealth	11
New Haven-Milford, CT	5512	Anthem	72	EmblemHealth	18
Norwich-New London, CT	7397	Anthem	86	EmblemHealth	6
Delaware	8739	Aetna	93	UnitedHealth Group	5
Dover, DE	9190	Aetna	96	UnitedHealth Group	4
District of Columbia	2831	Kaiser	38	CareFirst	30
Washington-Arlington-Alexandria, DC-VA-MD-WV	3175	Kaiser	40	CareFirst	36
Florida	2540	BCBS FL	40	UnitedHealth Group	22
Cape Coral-Fort Myers, FL	4617	BCBS FL	64	UnitedHealth Group	18
Deltona-Daytona Beach-Ormond Beach, FL	5571	BCBS FL	73	UnitedHealth Group	13
Gainesville, FL	3514	BCBS FL	51	SantaFe (AvMed)	22
Jacksonville, FL	3811	BCBS FL	56	UnitedHealth Group	19
Lakeland-Winter Haven, FL	2346	BCBS FL	31	UnitedHealth Group	23
Miami-Fort Lauderdale-Pompano Beach, FL	2530	SantaFe (AvMed)	34	UnitedHealth Group	30
Naples-Marco Island, FL	4032	BCBS FL	57	UnitedHealth Group	20
North Port-Sarasota-Bradenton, FL	4969	BCBS FL	68	UnitedHealth Group	12
Ocala, FL	5385	BCBS FL	68	UnitedHealth Group	28
Orlando-Kissimmee-Sanford, FL	3010	BCBS FL	39	UnitedHealth Group	35
Palm Bay-Melbourne-Titusville, FL	5818	Health First Hlth	74	BCBS FL	17
Pensacola-Ferry Pass-Brent, FL	5004	BCBS FL	67	UnitedHealth Group	18
Port St. Lucie, FL	4268	BCBS FL	62	UnitedHealth Group	16
Punta Gorda, FL	5190	BCBS FL	70	Humana	15
Tallahassee, FL	9875	BCBS FL	99	UnitedHealth Group	0
Tampa-St. Petersburg-Clearwater, FL	2725	BCBS FL	42	UnitedHealth Group	22
Georgia	3336	Anthem	42	Kaiser	36
Athens-Clarke County, GA	4084	Anthem	59	Humana	17
Atlanta-Sandy Springs-Alpharetta, GA	3497	Kaiser	47	Anthem	34
Augusta-Richmond County, GA-SC	5037	Anthem	68	Humana	20
Columbus, GA-AL	5328	Anthem	68	Humana	25
Gainesville, GA	2967	Anthem	43	Kaiser	26
Macon-Bibb County, GA	4273	Anthem	59	Humana	28
Savannah, GA	3987	Anthem	52	Humana	35
Valdosta, GA	8796	Anthem	94	UnitedHealth Group	6
Warner Robins, GA	6002	Anthem	76	Humana	15
Hawaii	5925	Kaiser	72	HMSA (BCBS HI)	28
Kahului-Wailuku-Lahaina, HI	9012	Kaiser	95	HMSA (BCBS HI)	5
Urban Honolulu, HI	5377	Kaiser	64	HMSA (BCBS HI)	36

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. HMO product markets

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Idaho	4421	Intermountain	51	Kaiser	42
Boise City, ID	7066	Intermountain	83	Aetna	14
Coeur d'Alene, ID	7809	Kaiser	88	Intermountain	12
Illinois	6508	HCSC (BCBS)	80	Hlth Alliance	9
Bloomington, IL	6944	Hlth Alliance	82	Humana	11
Champaign-Urbana, IL	9626	Hlth Alliance	98	Aetna	1
Chicago-Naperville-Elgin, IL-IN-WI	8102	HCSC (BCBS)	90	UnitedHealth Group	5
Davenport-Moline-Rock Island, IA-IL	2571	UnitedHealth Group	34	Wellmark (BCBS)	26
Peoria, IL	3256	Hlth Alliance	40	HCSC (BCBS)	36
Rockford, IL	5936	HCSC (BCBS)	76	Humana	11
Springfield, IL	4173	Hlth Alliance	53	HCSC (BCBS)	35
Indiana	4370	IU Health	52	Physicians Hlth Plan	40
Bloomington, IN	9921	IU Health	100	CareSource	0
Fort Wayne, IN	9106	Physicians Hlth Plan	95	Humana	3
Indianapolis-Carmel-Anderson, IN	4362	Physicians Hlth Plan	58	IU Health	31
Lafayette-West Lafayette, IN	6879	IU Health	81	Physicians Hlth Plan	19
Muncie, IN	6975	IU Health	82	Physicians Hlth Plan	18
South Bend-Mishawaka, IN-MI	4628	Physicians Hlth Plan	50	BCBS MI	46
Iowa	4661	Wellmark (BCBS)	64	Medical Associates	19
Ames, IA	5304	Wellmark (BCBS)	65	UnitedHealth Group	34
Cedar Rapids, IA	7553	Wellmark (BCBS)	86	Medical Associates	12
Davenport-Moline-Rock Island, IA-IL	2571	UnitedHealth Group	34	Wellmark (BCBS)	26
Des Moines-West Des Moines, IA	4912	Wellmark (BCBS)	55	UnitedHealth Group	44
Iowa City, IA	4979	Wellmark (BCBS)	55	Medical Associates	45
Waterloo-Cedar Falls, IA	4832	Wellmark (BCBS)	54	Medical Associates	44
Kansas	4076	BCBS KS	59	BCBS KS City	19
Wichita, KS	4977	BCBS KS	62	Aetna	33
Kentucky	4385	Humana	56	UnitedHealth Group	34
Lexington-Fayette, KY	4786	Humana	54	UnitedHealth Group	43
Louisville/Jefferson County, KY-IN	5028	Humana	64	UnitedHealth Group	30
Louisiana	7042	LA Hlth Serv & Ind (BCBS)	83	Aetna	10
Baton Rouge, LA	6890	LA Hlth Serv & Ind (BCBS)	82	Aetna	12
Lafayette, LA	7734	LA Hlth Serv & Ind (BCBS)	88	Humana	7
New Orleans-Metairie, LA	6314	LA Hlth Serv & Ind (BCBS)	78	Aetna	12
Shreveport-Bossier City, LA	6779	LA Hlth Serv & Ind (BCBS)	81	Aetna	13
Maine	4970	Anthem	60	Harvard Pilgrim	36
Bangor, ME	4488	Anthem	50	Harvard Pilgrim	44
Lewiston-Auburn, ME	4671	Anthem	57	Harvard Pilgrim	37
Portland-South Portland, ME	4959	Anthem	59	Harvard Pilgrim	39

Table A-3 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. HMO product markets**

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Maryland	4018	CareFirst	57	Kaiser	24
Baltimore-Columbia-Towson, MD	4909	CareFirst	67	Kaiser	16
California-Lexington Park, MD	5094	CareFirst	66	Aetna	25
Hagerstown-Martinsburg, MD-WV	3732	CareFirst	57	UnitedHealth Group	15
Salisbury, MD-DE	3817	CareFirst	48	Aetna	35
Massachusetts	3135	BCBS MA	49	Harvard Pilgrim	23
Barnstable Town, MA	4187	BCBS MA	58	Harvard Pilgrim	28
Boston-Cambridge-Newton, MA-NH	2981	BCBS MA	45	Harvard Pilgrim	27
Pittsfield, MA	4631	BCBS MA	58	Baystate	35
Springfield, MA	3357	Baystate	47	BCBS MA	31
Worcester, MA-CT	3352	BCBS MA	53	Harvard Pilgrim	15
Michigan	3915	BCBS MI	55	Spectrum Hlth	27
Ann Arbor, MI	6198	BCBS MI	77	Spectrum Hlth	15
Battle Creek, MI	6634	BCBS MI	79	Spectrum Hlth	20
Bay City, MI	5779	BCBS MI	71	Henry Ford (HAP)	27
Detroit-Warren-Dearborn, MI	4656	BCBS MI	63	Henry Ford (HAP)	24
Flint, MI	4126	BCBS MI	54	Henry Ford (HAP)	33
Grand Rapids-Kentwood, MI	5433	Spectrum Hlth	66	BCBS MI	33
Jackson, MI	4755	BCBS MI	63	Spectrum Hlth	26
Kalamazoo-Portage, MI	6043	BCBS MI	74	Spectrum Hlth	24
Lansing-East Lansing, MI	4736	Sparrow (Physicians HP)	51	BCBS MI	46
Midland, MI	8506	BCBS MI	92	Henry Ford (HAP)	5
Monroe, MI	3974	BCBS MI	57	Henry Ford (HAP)	21
Muskegon, MI	5006	Spectrum Hlth	55	BCBS MI	44
Niles, MI	6988	BCBS MI	82	Spectrum Hlth	17
Saginaw, MI	4436	BCBS MI	57	Henry Ford (HAP)	34
Minnesota	4633	HealthPartners	60	BCBS MN	33
Minneapolis-St. Paul-Bloomington, MN-WI	5366	HealthPartners	69	BCBS MN	24
Missouri	4237	BCBS KS City	58	Anthem	29
Kansas City, MO-KS	6269	BCBS KS City	78	Aetna	12
St. Louis, MO-IL	2978	Anthem	48	HCSC (BCBS)	16
Nevada	7575	UnitedHealth Group	87	UHS (Prominence HP)	5
Las Vegas-Henderson-Paradise, NV	9184	UnitedHealth Group	96	Aetna	2
Reno, NV	3724	UHS (Prominence HP)	43	Renown Hlth	42
New Hampshire	5479	Anthem	66	Harvard Pilgrim	34
Manchester-Nashua, NH	5365	Anthem	64	Harvard Pilgrim	36
New Jersey	4469	Aetna	64	UnitedHealth Group	15
Trenton-Princeton, NJ	7271	Aetna	85	UnitedHealth Group	5
Vineland-Bridgeton, NJ	9014	Aetna	95	Independence Hlth Grp	3

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. HMO product markets

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Mexico	5241	Presbyterian	70	HCSC (BCBS)	13
Albuquerque, NM	4556	Presbyterian	63	Evolent (True Hlth)	17
Las Cruces, NM	7513	Presbyterian	86	HCSC (BCBS)	7
Santa Fe, NM	7025	Presbyterian	83	Evolent (True Hlth)	7
New York	2235	EmblemHealth	36	Anthem	25
Albany-Schenectady-Troy, NY	5363	CDPHP	70	MVP Hlth Care	15
Buffalo-Cheektowaga, NY	5134	Independent Hlth	66	HealthNow NY (BCBS)	28
New York-Newark-Jersey City, NY-NJ-PA	3103	EmblemHealth	43	Anthem	33
Poughkeepsie-Newburgh-Middletown, NY	2919	MVP Hlth Care	45	EmblemHealth	27
Rochester, NY	4723	MVP Hlth Care	52	Lifetime Hlthcare	44
Utica-Rome, NY	8725	MVP Hlth Care	93	CDPHP	4
North Carolina	5924	UnitedHealth Group	76	FirstHealth	9
Charlotte-Concord-Gastonia, NC-SC	5527	UnitedHealth Group	72	BCBS SC	16
Durham-Chapel Hill, NC	6702	UnitedHealth Group	81	BCBS NC	12
Greensboro-High Point, NC	8414	UnitedHealth Group	92	BCBS NC	5
Raleigh-Cary, NC	7437	UnitedHealth Group	86	BCBS NC	8
Winston-Salem, NC	7864	UnitedHealth Group	88	BCBS NC	9
North Dakota	9735	Sanford	99	Avera Hlth	1
Bismarck, ND	9978	Sanford	100	HealthPartners	0
Fargo, ND-MN	9663	Sanford	98	BCBS MN	1
Grand Forks, ND-MN	9674	Sanford	98	BCBS MN	1
Ohio	1997	ProMedica	31	Humana	23
Akron, OH	2523	Humana	38	Hlth Plan Upper Ohio	28
Cincinnati, OH-KY-IN	3858	Anthem	53	Humana	31
Cleveland-Elyria, OH	3396	Medical Mutual	49	Humana	26
Columbus, OH	4814	Humana	66	UnitedHealth Group	17
Toledo, OH	8630	ProMedica	93	Humana	5
Oklahoma	3596	St Francis-CommunityCare	54	UnitedHealth Group	19
Oklahoma City, OK	3157	St Francis-CommunityCare	44	UnitedHealth Group	30
Tulsa, OK	4874	St Francis-CommunityCare	67	GlobalHealth	15
Oregon	9424	Kaiser	97	PacificSource	3
Eugene-Springfield, OR	5109	PacificSource	58	Kaiser	42
Portland-Vancouver-Hillsboro, OR-WA	9891	Kaiser	99	PacificSource	0
Salem, OR	9825	Kaiser	99	PacificSource	1
Pennsylvania	2992	Independence Hlth Grp	48	Aetna	20
Allentown-Bethlehem-Easton, PA-NJ	3099	Aetna	45	Capital BC	29
Bloomsburg-Berwick, PA	9276	Geisinger	96	Capital BC	2
Harrisburg-Carlisle, PA	5749	Aetna	72	Capital BC	23
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5220	Independence Hlth Grp	65	Aetna	32
Pittsburgh, PA	5456	UPMC	71	Aetna	19
Scranton--Wilkes-Barre, PA	5708	Geisinger	70	Highmark	29

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. HMO product markets

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Williamsport, PA	7884	Geisinger	88	Highmark	10
York-Hanover, PA	3485	Aetna	44	Capital BC	32
Rhode Island	4419	Tufts	54	Harvard Pilgrim	38
Providence-Warwick, RI-MA	4131	BCBS MA	60	Harvard Pilgrim	19
South Carolina	8323	BCBS SC	91	UnitedHealth Group	6
Charleston-North Charleston, SC	8856	BCBS SC	94	UnitedHealth Group	3
Columbia, SC	9140	BCBS SC	96	UnitedHealth Group	3
Greenville-Anderson, SC	9131	BCBS SC	95	UnitedHealth Group	3
South Dakota	4986	Avera Hlth	51	Sanford	49
Rapid City, SD	5002	Sanford	52	Avera Hlth	48
Sioux Falls, SD	5540	Sanford	67	Avera Hlth	33
Tennessee	4917	Humana	68	Cigna	14
Chattanooga, TN-GA	5131	Anthem	68	Humana	22
Memphis, TN-MS-AR	3160	Humana	45	Cigna	27
Texas	2339	Baylor Scott & White	42	UnitedHealth Group	17
Austin-Round Rock-Georgetown, TX	4269	Baylor Scott & White	63	Aetna	11
College Station-Bryan, TX	9676	Baylor Scott & White	98	UnitedHealth Group	1
Dallas-Fort Worth-Arlington, TX	2826	Aetna	35	HCSC (BCBS)	30
Houston-The Woodlands-Sugar Land, TX	1708	Aetna	25	UnitedHealth Group	21
Killeen-Temple, TX	9704	Baylor Scott & White	99	Humana	1
Lubbock, TX	9077	Baylor Scott & White	95	HCSC (BCBS)	2
San Antonio-New Braunfels, TX	3165	University HS (CFHP)	39	UnitedHealth Group	38
Waco, TX	9568	Baylor Scott & White	98	UnitedHealth Group	1
Utah	6902	Intermountain	81	Aetna	17
Logan, UT-ID	8616	Intermountain	93	Aetna	7
Ogden-Clearfield, UT	5504	Intermountain	67	Aetna	33
Provo-Orem, UT	8410	Intermountain	91	Aetna	7
Salt Lake City, UT	7554	Intermountain	86	Aetna	12
St. George, UT	7832	Intermountain	88	Aetna	10
Vermont	7279	BCBS VT	84	MVP Hlth Care	13
Burlington-South Burlington, VT	8102	BCBS VT	89	MVP Hlth Care	10
Virginia	1976	Kaiser	33	Sentara (Optima Hlth)	16
Charlottesville, VA	2607	Centra (Piedmont)	40	Sentara (Optima Hlth)	22
Lynchburg, VA	3665	Centra (Piedmont)	50	Sentara (Optima Hlth)	30
Richmond, VA	2837	Anthem	36	UnitedHealth Group	32
Roanoke, VA	4211	Anthem	58	Sentara (Optima Hlth)	28
Virginia Beach-Norfolk-Newport News, VA-NC	6290	Sentara (Optima Hlth)	77	Anthem	21
Washington	9979	Kaiser	100	UnitedHealth Group	0
Bellingham, WA	9996	Kaiser	100	UnitedHealth Group	0
Bremerton-Silverdale-Port Orchard, WA	9996	Kaiser	100	UnitedHealth Group	0
Kennewick-Richland, WA	9970	Kaiser	100	UnitedHealth Group	0

Table A-3 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. HMO product markets**

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, WA	9995	Kaiser	100	UnitedHealth Group	0
Olympia-Lacey-Tumwater, WA	9987	Kaiser	100	Aetna	0
Seattle-Tacoma-Bellevue, WA	9971	Kaiser	100	UnitedHealth Group	0
Spokane-Spokane Valley, WA	9993	Kaiser	100	UnitedHealth Group	0
Yakima, WA	9983	Kaiser	100	Aetna	0
West Virginia	5706	Hlth Plan Upper Ohio	74	UnitedHealth Group	11
Wisconsin	1820	Quartz	32	SSM Health (Dean HP)	22
Appleton, WI	2384	Ascension	34	Marshfield (Security HP)	28
Eau Claire, WI	3772	Marshfield (Security HP)	56	SSM Health (Dean HP)	21
Fond du Lac, WI	2979	Quartz	45	SSM Health (Dean HP)	27
Green Bay, WI	2224	Marshfield (Security HP)	33	SSM Health (Dean HP)	27
Janesville-Beloit, WI	3763	Quartz	50	SSM Health (Dean HP)	34
La Crosse-Onalaska, WI-MN	6314	Quartz	77	Marshfield (Security HP)	17
Madison, WI	3271	SSM Health (Dean HP)	38	Quartz	32
Milwaukee-Waukesha, WI	2484	Anthem	33	Quartz	33
Oshkosh-Neenah, WI	2573	Ascension	32	Anthem	31
Racine, WI	2911	Anthem	42	UnitedHealth Group	27
Sheboygan, WI	3645	Anthem	55	SSM Health (Dean HP)	20
Wausau-Weston, WI	3725	Marshfield (Security HP)	57	WPS Health	15

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2020 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2020 | Enterprise License © 2020 DR/Decision Resources, LLC. All rights reserved.
2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the HMO product market are reported.
3. Data are based on enrollments in both fully and self-insured health plans.
4. We do not present data for geographic areas with fewer than 5,000 reported HMO enrollees.
5. The HHIs and market shares are rounded. As a result, in a few markets where the second largest insurer has very few covered lives, the market share appears as zero. The actual, unrounded shares are just above 0 percent.

Table A-4 Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020
POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8267	UnitedHealth Group	90	BCBS AL	10
Auburn-Opelika, AL	5634	BCBS AL	68	UnitedHealth Group	32
Birmingham-Hoover, AL	8920	UnitedHealth Group	94	BCBS AL	6
Daphne-Fairhope-Foley, AL	9694	UnitedHealth Group	98	BCBS AL	2
Huntsville, AL	7191	UnitedHealth Group	83	BCBS AL	17
Mobile, AL	9028	UnitedHealth Group	95	BCBS AL	5
Montgomery, AL	9852	UnitedHealth Group	99	BCBS AL	1
Alaska	10000	UnitedHealth Group	100	-	-
Arizona	8942	UnitedHealth Group	94	Cigna	4
Lake Havasu City-Kingman, AZ	9473	UnitedHealth Group	97	Humana	2
Phoenix-Mesa-Chandler, AZ	9006	UnitedHealth Group	95	Cigna	4
Prescott Valley-Prescott, AZ	9551	UnitedHealth Group	98	Humana	2
Sierra Vista-Douglas, AZ	9528	UnitedHealth Group	98	Humana	2
Tucson, AZ	8478	UnitedHealth Group	92	Cigna	7
Arkansas	4179	UnitedHealth Group	57	Centene	22
Fayetteville-Springdale-Rogers, AR	3488	UnitedHealth Group	43	Centene	29
Fort Smith, AR-OK	5465	UnitedHealth Group	71	Centene	15
Hot Springs, AR	4584	UnitedHealth Group	62	Centene	19
Jonesboro, AR	3587	UnitedHealth Group	46	Centene	28
Little Rock-North Little Rock-Conway, AR	4931	UnitedHealth Group	66	Centene	18
California	7933	UnitedHealth Group	89	Cigna	7
Bakersfield, CA	8838	UnitedHealth Group	94	Centene	3
Fresno, CA	9674	UnitedHealth Group	98	Centene	1
Los Angeles-Long Beach-Anaheim, CA	6331	UnitedHealth Group	78	Cigna	15
Modesto, CA	9429	UnitedHealth Group	97	Centene	1
Oxnard-Thousand Oaks-Ventura, CA	8272	UnitedHealth Group	91	Cigna	5
Riverside-San Bernardino-Ontario, CA	6255	UnitedHealth Group	78	Centene	12
Sacramento-Roseville-Folsom, CA	9328	UnitedHealth Group	97	Cigna	2
Salinas, CA	9977	UnitedHealth Group	100	Anthem	0
San Diego-Chula Vista-Carlsbad, CA	8257	UnitedHealth Group	91	Cigna	6
San Francisco-Oakland-Berkeley, CA	9280	UnitedHealth Group	96	Cigna	2
San Jose-Sunnyvale-Santa Clara, CA	9472	UnitedHealth Group	97	Centene	2
San Luis Obispo-Paso Robles, CA	9600	UnitedHealth Group	98	Cigna	2
Santa Cruz-Watsonville, CA	9265	UnitedHealth Group	96	Centene	3
Santa Maria-Santa Barbara, CA	6134	UnitedHealth Group	75	Cigna	21
Santa Rosa-Petaluma, CA	9394	UnitedHealth Group	97	Centene	1
Stockton, CA	9449	UnitedHealth Group	97	Centene	1
Vallejo, CA	9330	UnitedHealth Group	97	Cigna	1
Visalia, CA	9396	UnitedHealth Group	97	Centene	1

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Colorado	9685	UnitedHealth Group	98	Humana	1
Boulder, CO	9704	UnitedHealth Group	99	Humana	1
Colorado Springs, CO	9613	UnitedHealth Group	98	Humana	2
Denver-Aurora-Lakewood, CO	9703	UnitedHealth Group	98	Humana	1
Fort Collins, CO	9595	UnitedHealth Group	98	Humana	2
Grand Junction, CO	9733	UnitedHealth Group	99	Humana	1
Greeley, CO	9618	UnitedHealth Group	98	Humana	1
Pueblo, CO	9862	UnitedHealth Group	99	Humana	0
Connecticut	6478	UnitedHealth Group	78	EmblemHealth	19
Bridgeport-Stamford-Norwalk, CT	7626	UnitedHealth Group	87	EmblemHealth	12
Hartford-East Hartford-Middletown, CT	5732	UnitedHealth Group	72	EmblemHealth	24
New Haven-Milford, CT	5567	UnitedHealth Group	70	EmblemHealth	25
Norwich-New London, CT	8514	UnitedHealth Group	92	EmblemHealth	7
Delaware	9938	UnitedHealth Group	100	Cigna	0
District of Columbia	9879	UnitedHealth Group	99	Cigna	1
Washington-Arlington-Alexandria, DC-VA-MD-WV	8654	UnitedHealth Group	93	Anthem	4
Florida	9151	UnitedHealth Group	96	Cigna	3
Cape Coral-Fort Myers, FL	9700	UnitedHealth Group	98	Humana	1
Crestview-Fort Walton Beach-Destin, FL	9487	UnitedHealth Group	97	Humana	2
Deltona-Daytona Beach-Ormond Beach, FL	7377	UnitedHealth Group	85	BCBS FL	14
Gainesville, FL	9307	UnitedHealth Group	96	Humana	3
Homosassa Springs, FL	9803	UnitedHealth Group	99	Humana	1
Jacksonville, FL	9639	UnitedHealth Group	98	Humana	1
Lakeland-Winter Haven, FL	9415	UnitedHealth Group	97	Cigna	2
Miami-Fort Lauderdale-Pompano Beach, FL	8720	UnitedHealth Group	93	Cigna	6
Naples-Marco Island, FL	9664	UnitedHealth Group	98	Humana	1
North Port-Sarasota-Bradenton, FL	9698	UnitedHealth Group	98	Humana	1
Ocala, FL	8657	UnitedHealth Group	93	Cigna	6
Orlando-Kissimmee-Sanford, FL	9575	UnitedHealth Group	98	Humana	1
Palm Bay-Melbourne-Titusville, FL	8916	UnitedHealth Group	94	BCBS FL	3
Panama City, FL	9649	UnitedHealth Group	98	Humana	2
Pensacola-Ferry Pass-Brent, FL	9676	UnitedHealth Group	98	Humana	2
Port St. Lucie, FL	8030	UnitedHealth Group	89	Cigna	10
Punta Gorda, FL	9681	UnitedHealth Group	98	Humana	1
Sebastian-Vero Beach, FL	9530	UnitedHealth Group	98	Cigna	1
Tallahassee, FL	9623	UnitedHealth Group	98	Humana	2
Tampa-St. Petersburg-Clearwater, FL	9666	UnitedHealth Group	98	Humana	1
Georgia	4505	UnitedHealth Group	56	Anthem	36
Albany, GA	4292	UnitedHealth Group	54	Anthem	35
Athens-Clarke County, GA	5747	Anthem	72	UnitedHealth Group	21
Atlanta-Sandy Springs-Alpharetta, GA	5004	UnitedHealth Group	64	Anthem	29

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Augusta-Richmond County, GA-SC	4587	UnitedHealth Group	57	Anthem	36
Brunswick, GA	4354	Anthem	51	UnitedHealth Group	41
Columbus, GA-AL	4814	Anthem	64	UnitedHealth Group	24
Dalton, GA	4172	Anthem	56	UnitedHealth Group	27
Gainesville, GA	4925	UnitedHealth Group	64	Anthem	29
Macon-Bibb County, GA	4529	UnitedHealth Group	49	Anthem	46
Rome, GA	4435	Anthem	57	UnitedHealth Group	33
Savannah, GA	4112	UnitedHealth Group	45	Anthem	44
Valdosta, GA	4707	Anthem	62	UnitedHealth Group	28
Warner Robins, GA	4586	Anthem	55	UnitedHealth Group	38
Idaho	6429	UnitedHealth Group	77	BC of ID	23
Boise City, ID	7619	UnitedHealth Group	86	BC of ID	14
Coeur d'Alene, ID	5066	BC of ID	56	UnitedHealth Group	44
Illinois	9255	UnitedHealth Group	96	Hlth Alliance	4
Bloomington, IL	5390	UnitedHealth Group	64	Hlth Alliance	36
Champaign-Urbana, IL	6334	Hlth Alliance	76	UnitedHealth Group	24
Chicago-Naperville-Elgin, IL-IN-WI	9732	UnitedHealth Group	99	Anthem	1
Davenport-Moline-Rock Island, IA-IL	9269	UnitedHealth Group	96	Wellmark (BCBS)	2
Kankakee, IL	9639	UnitedHealth Group	98	Hlth Alliance	2
Peoria, IL	7081	UnitedHealth Group	82	Hlth Alliance	18
Rockford, IL	9888	UnitedHealth Group	99	Hlth Alliance	1
Springfield, IL	7666	UnitedHealth Group	87	Hlth Alliance	13
Indiana	8123	UnitedHealth Group	90	S.E. Indiana Hlth	8
Bloomington, IN	6325	UnitedHealth Group	77	S.E. Indiana Hlth	19
Columbus, IN	6109	S.E. Indiana Hlth	74	UnitedHealth Group	25
Elkhart-Goshen, IN	8517	UnitedHealth Group	92	S.E. Indiana Hlth	6
Evansville, IN-KY	7967	UnitedHealth Group	89	S.E. Indiana Hlth	7
Fort Wayne, IN	9325	UnitedHealth Group	97	Humana	1
Indianapolis-Carmel-Anderson, IN	8856	UnitedHealth Group	94	S.E. Indiana Hlth	4
Lafayette-West Lafayette, IN	9492	UnitedHealth Group	97	Humana	1
South Bend-Mishawaka, IN-MI	7749	UnitedHealth Group	87	S.E. Indiana Hlth	11
Terre Haute, IN	8983	UnitedHealth Group	95	Anthem	2
Iowa	8255	UnitedHealth Group	90	Wellmark (BCBS)	9
Ames, IA	7044	UnitedHealth Group	82	Wellmark (BCBS)	18
Cedar Rapids, IA	7557	UnitedHealth Group	86	Wellmark (BCBS)	14
Davenport-Moline-Rock Island, IA-IL	9269	UnitedHealth Group	96	Wellmark (BCBS)	2
Des Moines-West Des Moines, IA	8925	UnitedHealth Group	94	Wellmark (BCBS)	6
Dubuque, IA	8483	UnitedHealth Group	92	Wellmark (BCBS)	8
Iowa City, IA	6289	UnitedHealth Group	75	Wellmark (BCBS)	24
Sioux City, IA-NE-SD	9069	UnitedHealth Group	95	Wellmark (BCBS)	5
Waterloo-Cedar Falls, IA	9171	UnitedHealth Group	96	Wellmark (BCBS)	4

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kansas	9815	UnitedHealth Group	99	Humana	1
Lawrence, KS	9672	UnitedHealth Group	98	Humana	2
Topeka, KS	9838	UnitedHealth Group	99	Humana	1
Wichita, KS	9858	UnitedHealth Group	99	Humana	1
Kentucky	6127	UnitedHealth Group	76	Humana	18
Bowling Green, KY	6368	UnitedHealth Group	77	Humana	23
Lexington-Fayette, KY	5646	UnitedHealth Group	69	Humana	30
Louisville/Jefferson County, KY-IN	6991	UnitedHealth Group	82	Humana	16
Owensboro, KY	7384	UnitedHealth Group	85	Humana	15
Louisiana	8952	UnitedHealth Group	94	Humana	5
Alexandria, LA	9128	UnitedHealth Group	95	Humana	5
Baton Rouge, LA	8704	UnitedHealth Group	93	Humana	7
Hammond, LA	8770	UnitedHealth Group	93	Humana	7
Houma-Thibodaux, LA	9071	UnitedHealth Group	95	Humana	5
Lafayette, LA	8842	UnitedHealth Group	94	Humana	6
Lake Charles, LA	8792	UnitedHealth Group	94	Humana	6
Monroe, LA	9228	UnitedHealth Group	96	Humana	4
New Orleans-Metairie, LA	9186	UnitedHealth Group	96	Humana	4
Shreveport-Bossier City, LA	8686	UnitedHealth Group	93	Humana	7
Maine	8901	UnitedHealth Group	94	Anthem	6
Portland-South Portland, ME	9152	UnitedHealth Group	96	Anthem	4
Maryland	9765	UnitedHealth Group	99	Cigna	1
Baltimore-Columbia-Towson, MD	9913	UnitedHealth Group	100	Cigna	0
Cumberland, MD-WV	9762	UnitedHealth Group	99	Hlth Plan Upper Ohio	1
Hagerstown-Martinsburg, MD-WV	9115	UnitedHealth Group	95	Cigna	4
Salisbury, MD-DE	9971	UnitedHealth Group	100	Cigna	0
Massachusetts	9793	UnitedHealth Group	99	Cigna	1
Boston-Cambridge-Newton, MA-NH	9664	UnitedHealth Group	98	Anthem	1
Springfield, MA	8273	UnitedHealth Group	91	EmblemHealth	5
Worcester, MA-CT	8939	UnitedHealth Group	94	EmblemHealth	4
Michigan	6950	UnitedHealth Group	81	Spectrum Hlth	18
Ann Arbor, MI	5650	UnitedHealth Group	68	Spectrum Hlth	32
Battle Creek, MI	7903	UnitedHealth Group	88	Spectrum Hlth	12
Detroit-Warren-Dearborn, MI	6779	UnitedHealth Group	80	Spectrum Hlth	20
Flint, MI	5730	UnitedHealth Group	69	Spectrum Hlth	31
Grand Rapids-Kentwood, MI	6910	UnitedHealth Group	81	Spectrum Hlth	19
Kalamazoo-Portage, MI	8534	UnitedHealth Group	92	Spectrum Hlth	8
Minnesota	7033	UnitedHealth Group	82	HealthPartners	18
Duluth, MN-WI	8509	UnitedHealth Group	92	HealthPartners	7
Minneapolis-St. Paul-Bloomington, MN-WI	6773	UnitedHealth Group	80	HealthPartners	20

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Rochester, MN	8964	UnitedHealth Group	95	HealthPartners	5
St. Cloud, MN	5516	UnitedHealth Group	66	HealthPartners	34
Mississippi	9984	UnitedHealth Group	100	Cigna	0
Gulfport-Biloxi, MS	9966	UnitedHealth Group	100	Cigna	0
Hattiesburg, MS	10000	UnitedHealth Group	100	-	-
Jackson, MS	9999	UnitedHealth Group	100	Cigna	0
Missouri	9793	UnitedHealth Group	99	Anthem	1
Cape Girardeau, MO-IL	9817	UnitedHealth Group	99	Anthem	1
Columbia, MO	9879	UnitedHealth Group	99	Anthem	1
Jefferson City, MO	8904	UnitedHealth Group	94	Anthem	6
Joplin, MO	9984	UnitedHealth Group	100	Anthem	0
Kansas City, MO-KS	9868	UnitedHealth Group	99	Cigna	0
Springfield, MO	9834	UnitedHealth Group	99	Anthem	1
St. Louis, MO-IL	9811	UnitedHealth Group	99	Anthem	1
Montana	9488	UnitedHealth Group	97	HCSC (BCBS)	3
Nebraska	10000	UnitedHealth Group	100	Cigna	0
Lincoln, NE	10000	UnitedHealth Group	100	-	-
Omaha-Council Bluffs, NE-IA	9890	UnitedHealth Group	99	Wellmark (BCBS)	1
Nevada	9812	UnitedHealth Group	99	Anthem	0
Las Vegas-Henderson-Paradise, NV	9795	UnitedHealth Group	99	Anthem	1
Reno, NV	9939	UnitedHealth Group	100	Anthem	0
New Hampshire	7776	UnitedHealth Group	88	Anthem	10
Manchester-Nashua, NH	7868	UnitedHealth Group	88	Anthem	10
New Jersey	5173	Horizon BCBS	62	UnitedHealth Group	37
Atlantic City-Hammonton, NJ	8616	Horizon BCBS	93	UnitedHealth Group	7
Ocean City, NJ	8879	Horizon BCBS	94	UnitedHealth Group	5
Trenton-Princeton, NJ	5854	Horizon BCBS	71	UnitedHealth Group	28
Vineland-Bridgeton, NJ	8302	Horizon BCBS	91	UnitedHealth Group	8
New Mexico	7080	UnitedHealth Group	82	Presbyterian	18
Albuquerque, NM	6278	UnitedHealth Group	75	Presbyterian	25
Farmington, NM	9622	UnitedHealth Group	98	Presbyterian	2
Santa Fe, NM	8546	UnitedHealth Group	92	Presbyterian	8
New York	7236	UnitedHealth Group	85	Anthem	7
Albany-Schenectady-Troy, NY	9590	UnitedHealth Group	98	HealthNow NY (BCBS)	1
Buffalo-Cheektowaga, NY	6646	Independent Hlth	80	UnitedHealth Group	12
Kingston, NY	5962	UnitedHealth Group	72	Anthem	28
New York-Newark-Jersey City, NY-NJ-PA	5205	UnitedHealth Group	66	Horizon BCBS	28
Poughkeepsie-Newburgh-Middletown, NY	7440	UnitedHealth Group	85	Anthem	14
Rochester, NY	4930	UnitedHealth Group	56	Lifetime Hlthcare	42
Syracuse, NY	9018	UnitedHealth Group	95	Lifetime Hlthcare	5
Utica-Rome, NY	9997	UnitedHealth Group	100	Cigna	0

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
North Carolina	8578	UnitedHealth Group	92	BCBS NC	7
Asheville, NC	8540	UnitedHealth Group	92	BCBS NC	8
Burlington, NC	8641	UnitedHealth Group	93	BCBS NC	7
Charlotte-Concord-Gastonia, NC-SC	8899	UnitedHealth Group	94	BCBS NC	5
Durham-Chapel Hill, NC	8356	UnitedHealth Group	91	BCBS NC	9
Fayetteville, NC	8326	UnitedHealth Group	91	BCBS NC	9
Greensboro-High Point, NC	9175	UnitedHealth Group	96	BCBS NC	4
Hickory-Lenoir-Morganton, NC	9043	UnitedHealth Group	95	BCBS NC	5
Raleigh-Cary, NC	8915	UnitedHealth Group	94	BCBS NC	5
Rocky Mount, NC	8491	UnitedHealth Group	92	BCBS NC	8
Wilmington, NC	9267	UnitedHealth Group	96	BCBS NC	4
Winston-Salem, NC	8623	UnitedHealth Group	93	BCBS NC	7
North Dakota	9903	UnitedHealth Group	100	HealthPartners	0
Fargo, ND-MN	9647	UnitedHealth Group	98	HealthPartners	2
Ohio	7309	UnitedHealth Group	85	Medical Mutual	11
Akron, OH	5875	UnitedHealth Group	74	Medical Mutual	20
Canton-Massillon, OH	6290	UnitedHealth Group	78	Medical Mutual	14
Cincinnati, OH-KY-IN	8032	UnitedHealth Group	89	Medical Mutual	6
Cleveland-Elyria, OH	5414	UnitedHealth Group	69	Medical Mutual	26
Columbus, OH	9357	UnitedHealth Group	97	Humana	3
Dayton-Kettering, OH	9184	UnitedHealth Group	96	Humana	3
Lima, OH	4752	UnitedHealth Group	57	Medical Mutual	38
Springfield, OH	6617	UnitedHealth Group	79	Medical Mutual	17
Toledo, OH	4823	UnitedHealth Group	61	Medical Mutual	33
Weirton-Steubenville, WV-OH	4684	UnitedHealth Group	56	Medical Mutual	40
Youngstown-Warren-Boardman, OH-PA	5218	UnitedHealth Group	65	Medical Mutual	32
Oklahoma	9954	UnitedHealth Group	100	St Francis-CommunityCare	0
Oklahoma City, OK	9948	UnitedHealth Group	100	St Francis-CommunityCare	0
Tulsa, OK	9966	UnitedHealth Group	100	St Francis-CommunityCare	0
Oregon	9284	UnitedHealth Group	96	Centene	4
Albany-Lebanon, OR	10000	UnitedHealth Group	100	-	-
Eugene-Springfield, OR	10000	UnitedHealth Group	100	-	-
Portland-Vancouver-Hillsboro, OR-WA	9225	UnitedHealth Group	96	Centene	4
Salem, OR	10000	UnitedHealth Group	100	-	-
Pennsylvania	6566	UnitedHealth Group	80	Geisinger	10
Allentown-Bethlehem-Easton, PA-NJ	4934	UnitedHealth Group	55	Horizon BCBS	44
Bloomsburg-Berwick, PA	8776	Geisinger	93	UnitedHealth Group	7
East Stroudsburg, PA	7490	UnitedHealth Group	85	Geisinger	14
Erie, PA	9998	UnitedHealth Group	100	Cigna	0
Harrisburg-Carlisle, PA	6622	UnitedHealth Group	79	Geisinger	21
Lancaster, PA	9623	UnitedHealth Group	98	Geisinger	1

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	4114	UnitedHealth Group	52	Horizon BCBS	35
Pittsburgh, PA	9866	UnitedHealth Group	99	UPMC	1
Reading, PA	9873	UnitedHealth Group	99	Geisinger	0
Scranton--Wilkes-Barre, PA	5057	Geisinger	55	UnitedHealth Group	45
York-Hanover, PA	9170	UnitedHealth Group	96	Geisinger	4
Rhode Island	9944	UnitedHealth Group	100	EmblemHealth	0
Providence-Warwick, RI-MA	9940	UnitedHealth Group	100	Cigna	0
South Carolina	9957	UnitedHealth Group	100	Cigna	0
Charleston-North Charleston, SC	9967	UnitedHealth Group	100	Cigna	0
Columbia, SC	9996	UnitedHealth Group	100	Cigna	0
Florence, SC	9993	UnitedHealth Group	100	Cigna	0
Greenville-Anderson, SC	9973	UnitedHealth Group	100	Cigna	0
Hilton Head Island-Bluffton, SC	9578	UnitedHealth Group	98	Cigna	2
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	9649	UnitedHealth Group	98	BCBS NC	2
Spartanburg, SC	9966	UnitedHealth Group	100	Cigna	0
South Dakota	9960	UnitedHealth Group	100	HealthPartners	0
Sioux Falls, SD	9952	UnitedHealth Group	100	HealthPartners	0
Tennessee	9143	UnitedHealth Group	96	Humana	3
Chattanooga, TN-GA	5936	UnitedHealth Group	75	Cigna	14
Clarksville, TN-KY	7430	UnitedHealth Group	85	Humana	14
Cleveland, TN	8495	UnitedHealth Group	92	Cigna	4
Jackson, TN	9135	UnitedHealth Group	95	Humana	4
Johnson City, TN	9371	UnitedHealth Group	97	Humana	3
Kingsport-Bristol, TN-VA	8901	UnitedHealth Group	94	Humana	3
Knoxville, TN	9558	UnitedHealth Group	98	Humana	2
Memphis, TN-MS-AR	9222	UnitedHealth Group	96	Humana	2
Morristown, TN	9480	UnitedHealth Group	97	Humana	3
Nashville-Davidson--Murfreesboro--Franklin, TN	9518	UnitedHealth Group	98	Humana	2
Texas	6220	UnitedHealth Group	77	HCSC (BCBS)	17
Abilene, TX	5846	UnitedHealth Group	73	HCSC (BCBS)	22
Amarillo, TX	6268	UnitedHealth Group	76	HCSC (BCBS)	20
Austin-Round Rock-Georgetown, TX	6397	UnitedHealth Group	78	HCSC (BCBS)	19
Beaumont-Port Arthur, TX	5852	UnitedHealth Group	74	HCSC (BCBS)	18
Brownsville-Harlingen, TX	6262	UnitedHealth Group	77	HCSC (BCBS)	18
College Station-Bryan, TX	5103	UnitedHealth Group	69	HCSC (BCBS)	16
Corpus Christi, TX	6848	UnitedHealth Group	81	HCSC (BCBS)	16
Dallas-Fort Worth-Arlington, TX	6769	UnitedHealth Group	81	HCSC (BCBS)	17
El Paso, TX	5644	UnitedHealth Group	72	HCSC (BCBS)	21
Houston-The Woodlands-Sugar Land, TX	5666	UnitedHealth Group	73	HCSC (BCBS)	15
Killeen-Temple, TX	4596	UnitedHealth Group	64	HCSC (BCBS)	17
Laredo, TX	6130	UnitedHealth Group	76	HCSC (BCBS)	19

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, TX	6974	UnitedHealth Group	82	HCSC (BCBS)	15
Lubbock, TX	5751	UnitedHealth Group	72	HCSC (BCBS)	24
McAllen-Edinburg-Mission, TX	6427	UnitedHealth Group	78	HCSC (BCBS)	16
Midland, TX	6585	UnitedHealth Group	79	HCSC (BCBS)	16
Odessa, TX	6252	UnitedHealth Group	77	HCSC (BCBS)	18
San Angelo, TX	5780	UnitedHealth Group	73	HCSC (BCBS)	22
San Antonio-New Braunfels, TX	6556	UnitedHealth Group	79	HCSC (BCBS)	17
Sherman-Denison, TX	6242	UnitedHealth Group	76	HCSC (BCBS)	20
Texarkana, TX-AR	4252	UnitedHealth Group	62	Centene	13
Tyler, TX	6655	UnitedHealth Group	80	HCSC (BCBS)	16
Victoria, TX	6266	UnitedHealth Group	77	HCSC (BCBS)	19
Waco, TX	4396	UnitedHealth Group	61	Baylor Scott & White	24
Wichita Falls, TX	5769	UnitedHealth Group	72	HCSC (BCBS)	23
Utah	9973	UnitedHealth Group	100	Cigna	0
Logan, UT-ID	9993	UnitedHealth Group	100	Cigna	0
Ogden-Clearfield, UT	9982	UnitedHealth Group	100	Cigna	0
Provo-Orem, UT	9958	UnitedHealth Group	100	Cigna	0
Salt Lake City, UT	9972	UnitedHealth Group	100	Cigna	0
St. George, UT	9972	UnitedHealth Group	100	Cigna	0
Vermont	7315	BCBS VT	84	UnitedHealth Group	16
Burlington-South Burlington, VT	6864	BCBS VT	81	UnitedHealth Group	19
Virginia	4158	UnitedHealth Group	54	Anthem	33
Blacksburg-Christiansburg, VA	5147	UnitedHealth Group	59	Anthem	41
Charlottesville, VA	3952	Anthem	51	UnitedHealth Group	34
Harrisonburg, VA	3437	Anthem	38	Sentara (Optima Hlth)	38
Lynchburg, VA	5109	UnitedHealth Group	61	Anthem	38
Richmond, VA	5622	Anthem	68	UnitedHealth Group	31
Roanoke, VA	5197	UnitedHealth Group	60	Anthem	39
Staunton, VA	3951	UnitedHealth Group	49	Anthem	36
Virginia Beach-Norfolk-Newport News, VA-NC	3489	Sentara (Optima Hlth)	44	Anthem	31
Winchester, VA-WV	6703	UnitedHealth Group	81	Cigna	11
Washington	9922	UnitedHealth Group	100	Cigna	0
Kennewick-Richland, WA	10000	UnitedHealth Group	100	-	-
Olympia-Lacey-Tumwater, WA	9980	UnitedHealth Group	100	Cigna	0
Seattle-Tacoma-Bellevue, WA	9897	UnitedHealth Group	99	Cigna	1
Spokane-Spokane Valley, WA	9988	UnitedHealth Group	100	Cigna	0
West Virginia	8161	UnitedHealth Group	90	Hlth Plan Upper Ohio	6
Charleston, WV	8861	UnitedHealth Group	94	Hlth Plan Upper Ohio	6
Huntington-Ashland, WV-KY-OH	7097	UnitedHealth Group	84	Humana	9

Table A-4 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2020. POS product markets**

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Wisconsin	7125	UnitedHealth Group	84	Anthem	7
Appleton, WI	6996	UnitedHealth Group	83	Anthem	10
Eau Claire, WI	6811	UnitedHealth Group	82	Humana	7
Fond du Lac, WI	7376	UnitedHealth Group	86	Anthem	6
Green Bay, WI	6940	UnitedHealth Group	83	Anthem	10
Janesville-Beloit, WI	2810	UnitedHealth Group	43	SSM Health (Dean HP)	26
La Crosse-Onalaska, WI-MN	4344	UnitedHealth Group	62	Anthem	19
Madison, WI	2829	UnitedHealth Group	42	SSM Health (Dean HP)	28
Milwaukee-Waukesha, WI	8581	UnitedHealth Group	93	Anthem	4
Oshkosh-Neenah, WI	8161	UnitedHealth Group	90	Anthem	6
Racine, WI	8831	UnitedHealth Group	94	Anthem	4
Sheboygan, WI	8541	UnitedHealth Group	92	Anthem	4
Wausau-Weston, WI	7197	UnitedHealth Group	84	Anthem	6
Wyoming	10000	UnitedHealth Group	100	-	-

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2020 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2020 | Enterprise License © 2020 DR/Decision Resources, LLC. All rights reserved.
2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the POS product market are reported.
3. Data are based on enrollments in both fully and self-insured health plans.
4. We do not present data for geographic areas with fewer than 5,000 reported POS enrollees.
5. The HHIs and market shares are rounded. As a result, in a few markets where the second largest insurer has very few covered lives, the market share appears as zero. The actual, unrounded shares are just above 0 percent.

Table A-5 Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020
Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	9500	BCBS AL	97	Bright Health	3
Anniston-Oxford, AL	10000	BCBS AL	100	-	-
Auburn-Opelika, AL	10000	BCBS AL	100	-	-
Birmingham-Hoover, AL	7919	BCBS AL	88	Bright Health	12
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	8179	Premera	90	Moda Health	10
Anchorage, AK	7452	Premera	85	Moda Health	15
Fairbanks, AK	10000	Premera	100	-	-
Arizona	3849	Centene	53	BCBS AZ	30
Flagstaff, AZ	10000	BCBS AZ	100	-	-
Lake Havasu City-Kingman, AZ	10000	BCBS AZ	100	-	-
Phoenix-Mesa-Chandler, AZ	4039	Centene	59	BCBS AZ	20
Prescott Valley-Prescott, AZ	10000	BCBS AZ	100	-	-
Sierra Vista-Douglas, AZ	10000	BCBS AZ	100	-	-
Tucson, AZ	5203	Centene	68	BCBS AZ	22
Yuma, AZ	10000	BCBS AZ	100	-	-
Arkansas	5133	BCBS AR	58	Centene	42
Fayetteville-Springdale-Rogers, AR	5133	BCBS AR	58	Centene	42
Fort Smith, AR-OK	3246	BCBS AR	38	HCSC (BCBS)	32
Hot Springs, AR	5132	BCBS AR	58	Centene	42
Jonesboro, AR	5133	BCBS AR	58	Centene	42
Little Rock-North Little Rock-Conway, AR	5133	BCBS AR	58	Centene	42
Pine Bluff, AR	5135	BCBS AR	58	Centene	42
California	2364	Kaiser	37	BS of CA	26
Bakersfield, CA	4666	BS of CA	62	Kaiser	25
Chico, CA	5138	Anthem	58	BS of CA	42
El Centro, CA	8589	Molina Hlthcare	92	BS of CA	7
Fresno, CA	5034	BS of CA	62	Kaiser	33
Hanford-Corcoran, CA	7601	BS of CA	87	Kaiser	7
Los Angeles-Long Beach-Anaheim, CA	2031	Centene	25	BS of CA	24
Madera, CA	5017	BS of CA	63	Kaiser	33
Merced, CA	8026	Anthem	89	BS of CA	10
Modesto, CA	5708	Kaiser	72	Anthem	24

Table A-5 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020. Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Napa, CA	6392	Kaiser	79	BS of CA	11
Oxnard-Thousand Oaks-Ventura, CA	5773	BS of CA	70	Kaiser	29
Redding, CA	5530	Anthem	66	BS of CA	34
Riverside-San Bernardino-Ontario, CA	3018	Centene	40	Kaiser	30
Sacramento-Roseville-Folsom, CA	5885	Kaiser	73	BS of CA	23
Salinas, CA	6499	BS of CA	78	Anthem	20
San Diego-Chula Vista-Carlsbad, CA	2249	Centene	30	Kaiser	26
San Francisco-Oakland-Berkeley, CA	6263	Kaiser	77	BS of CA	18
San Jose-Sunnyvale-Santa Clara, CA	3564	Kaiser	47	Valley Hlth	34
San Luis Obispo-Paso Robles, CA	9689	BS of CA	98	Anthem	2
Santa Cruz-Watsonville, CA	5076	Kaiser	64	BS of CA	31
Santa Maria-Santa Barbara, CA	9416	BS of CA	97	Anthem	3
Santa Rosa-Petaluma, CA	6016	Kaiser	76	Western Hlth Advantage	14
Stockton, CA	6690	Kaiser	80	Anthem	16
Vallejo, CA	8024	Kaiser	89	Western Hlth Advantage	6
Visalia, CA	6929	Anthem	82	BS of CA	15
Yuba City, CA	4050	Anthem	49	BS of CA	38
Colorado	2302	Anthem	31	Kaiser	26
Boulder, CO	2583	Kaiser	34	Cigna	28
Colorado Springs, CO	3310	Kaiser	44	Bright Health	29
Denver-Aurora-Lakewood, CO	2524	Kaiser	31	Cigna	27
Fort Collins, CO	5221	Anthem	65	Kaiser	32
Grand Junction, CO	4708	Anthem	55	UnitedHealth Group	41
Greeley, CO	5327	Anthem	65	Kaiser	32
Pueblo, CO	7076	Anthem	82	Kaiser	17
Connecticut	6238	EmblemHealth	75	Anthem	25
Bridgeport-Stamford-Norwalk, CT	6454	EmblemHealth	77	Anthem	23
Hartford-East Hartford-Middletown, CT	6905	EmblemHealth	81	Anthem	19
New Haven-Milford, CT	6609	EmblemHealth	78	Anthem	22
Norwich-New London, CT	5063	Anthem	56	EmblemHealth	44
Delaware	10000	Highmark	100	-	-
Dover, DE	10000	Highmark	100	-	-
District of Columbia	7145	CareFirst	83	Kaiser	17
Washington-Arlington-Alexandria, DC-VA-MD-WV	2872	Kaiser	36	CareFirst	30
Florida	4675	BCBS FL	62	Centene	29
Cape Coral-Fort Myers, FL	10000	BCBS FL	100	-	-
Crestview-Fort Walton Beach-Destin, FL	9823	BCBS FL	99	Centene	1
Deltona-Daytona Beach-Ormond Beach, FL	4510	Centene	63	BCBS FL	17
Gainesville, FL	10000	BCBS FL	100	-	-
Homosassa Springs, FL	8181	BCBS FL	90	Centene	10
Jacksonville, FL	8161	BCBS FL	90	Centene	9

Table A-5 (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020. Exchanges**

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lakeland-Winter Haven, FL	6769	BCBS FL	80	Centene	19
Miami-Fort Lauderdale-Pompano Beach, FL	3688	Centene	46	BCBS FL	38
Naples-Marco Island, FL	9454	BCBS FL	97	Cigna	3
North Port-Sarasota-Bradenton, FL	8119	BCBS FL	89	Centene	11
Ocala, FL	10000	BCBS FL	100	-	-
Orlando-Kissimmee-Sanford, FL	5506	BCBS FL	71	Centene	20
Palm Bay-Melbourne-Titusville, FL	4853	BCBS FL	55	Centene	43
Panama City, FL	10000	BCBS FL	100	-	-
Pensacola-Ferry Pass-Brent, FL	9893	BCBS FL	99	Bright Health	1
Port St. Lucie, FL	9288	BCBS FL	96	Centene	4
Punta Gorda, FL	8211	BCBS FL	90	Centene	10
Sebastian-Vero Beach, FL	10000	BCBS FL	100	-	-
Sebring-Avon Park, FL	10000	BCBS FL	100	-	-
Tallahassee, FL	10000	BCBS FL	100	-	-
Tampa-St. Petersburg-Clearwater, FL	5353	BCBS FL	70	Centene	21
The Villages, FL	10000	BCBS FL	100	-	-
Georgia	4848	Centene	67	Anthem	18
Albany, GA	10000	Centene	100	-	-
Athens-Clarke County, GA	9608	Centene	98	Anthem	2
Atlanta-Sandy Springs-Alpharetta, GA	4862	Centene	66	Anthem	22
Augusta-Richmond County, GA-SC	3509	Centene	48	BCBS SC	28
Brunswick, GA	10000	Centene	100	-	-
Columbus, GA-AL	7486	Centene	85	BCBS AL	15
Dalton, GA	5157	Centene	59	Alliant Hlth Plans	41
Gainesville, GA	4278	Alliant Hlth Plans	58	CareSource	25
Hinesville, GA	8815	Centene	94	CareSource	6
Macon-Bibb County, GA	6878	Centene	81	Alliant Hlth Plans	18
Rome, GA	6217	Alliant Hlth Plans	75	Anthem	25
Savannah, GA	8777	Centene	93	CareSource	7
Valdosta, GA	6163	Anthem	74	Centene	26
Warner Robins, GA	7845	Centene	88	Alliant Hlth Plans	12
Hawaii	5254	HMSA (BCBS HI)	61	Kaiser	39
Kahului-Wailuku-Lahaina, HI	5078	Kaiser	56	HMSA (BCBS HI)	44
Urban Honolulu, HI	5600	HMSA (BCBS HI)	67	Kaiser	33
Idaho	3959	Intermountain	50	BC of ID	36
Boise City, ID	4736	Intermountain	62	BC of ID	28
Coeur d'Alene, ID	5623	BC of ID	71	Montana Health CO-OP	25
Idaho Falls, ID	4324	Intermountain	59	Montana Health CO-OP	23
Lewiston, ID-WA	5199	BC of ID	61	Premera	38
Pocatello, ID	8621	BC of ID	93	Montana Health CO-OP	7
Twin Falls, ID	5452	Intermountain	71	Montana Health CO-OP	15

Table A-5 (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020. Exchanges**

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Illinois	5851	HCSC (BCBS)	75	Hlth Alliance	10
Bloomington, IL	5901	HCSC (BCBS)	71	Hlth Alliance	29
Carbondale-Marion, IL	5003	Hlth Alliance	51	HCSC (BCBS)	49
Champaign-Urbana, IL	10000	Hlth Alliance	100	-	-
Chicago-Naperville-Elgin, IL-IN-WI	5664	HCSC (BCBS)	73	Centene	18
Danville, IL	9147	Hlth Alliance	96	HCSC (BCBS)	4
Davenport-Moline-Rock Island, IA-IL	3655	HCSC (BCBS)	45	Medica	37
Decatur, IL	5021	Hlth Alliance	53	HCSC (BCBS)	47
Kankakee, IL	3657	HCSC (BCBS)	48	Cigna	28
Peoria, IL	5056	HCSC (BCBS)	55	Hlth Alliance	45
Rockford, IL	8947	HCSC (BCBS)	94	Quartz	6
Springfield, IL	5052	Hlth Alliance	55	HCSC (BCBS)	45
Indiana	5049	Centene	55	CareSource	45
Bloomington, IN	7157	CareSource	83	Centene	17
Columbus, IN	7510	CareSource	85	Centene	15
Elkhart-Goshen, IN	6096	Centene	73	CareSource	27
Evansville, IN-KY	6200	Centene	77	Anthem	13
Fort Wayne, IN	6083	Centene	73	CareSource	27
Indianapolis-Carmel-Anderson, IN	5042	CareSource	55	Centene	45
Kokomo, IN	5525	Centene	66	CareSource	34
Lafayette-West Lafayette, IN	7388	CareSource	85	Centene	15
Michigan City-La Porte, IN	5103	Centene	57	CareSource	43
Muncie, IN	7662	CareSource	86	Centene	14
South Bend-Mishawaka, IN-MI	3773	CareSource	45	Centene	40
Terre Haute, IN	5427	Centene	65	CareSource	35
Iowa	9096	Medica	95	Wellmark (BCBS)	5
Ames, IA	9101	Medica	95	Wellmark (BCBS)	5
Cedar Rapids, IA	9095	Medica	95	Wellmark (BCBS)	5
Davenport-Moline-Rock Island, IA-IL	3655	HCSC (BCBS)	45	Medica	37
Des Moines-West Des Moines, IA	9097	Medica	95	Wellmark (BCBS)	5
Dubuque, IA	9092	Medica	95	Wellmark (BCBS)	5
Iowa City, IA	9095	Medica	95	Wellmark (BCBS)	5
Sioux City, IA-NE-SD	6756	Medica	81	Avera Hlth	8
Waterloo-Cedar Falls, IA	9102	Medica	95	Wellmark (BCBS)	5
Kansas	4065	BCBS KS	57	Centene	24
Lawrence, KS	5133	BCBS KS	58	Centene	42
Manhattan, KS	10000	BCBS KS	100	-	-
Topeka, KS	10000	BCBS KS	100	-	-
Wichita, KS	4615	BCBS KS	55	Centene	40

Table A-5 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020. Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kentucky	5054	CareSource	55	Anthem	45
Bowling Green, KY	10000	Anthem	100	-	-
Elizabethtown-Fort Knox, KY	8119	Anthem	89	CareSource	11
Lexington-Fayette, KY	6352	CareSource	76	Anthem	24
Louisville/Jefferson County, KY-IN	5010	CareSource	67	Anthem	18
Owensboro, KY	10000	Anthem	100	-	-
Louisiana	8336	LA Hlth Serv & Ind (BCBS)	91	CHRISTUS	9
Alexandria, LA	6028	CHRISTUS	73	LA Hlth Serv & Ind (BCBS)	27
Baton Rouge, LA	10000	LA Hlth Serv & Ind (BCBS)	100	-	-
Hammond, LA	10000	LA Hlth Serv & Ind (BCBS)	100	-	-
Houma-Thibodaux, LA	10000	LA Hlth Serv & Ind (BCBS)	100	-	-
Lafayette, LA	10000	LA Hlth Serv & Ind (BCBS)	100	-	-
Lake Charles, LA	5817	CHRISTUS	70	LA Hlth Serv & Ind (BCBS)	30
Monroe, LA	10000	LA Hlth Serv & Ind (BCBS)	100	-	-
New Orleans-Metairie, LA	10000	LA Hlth Serv & Ind (BCBS)	100	-	-
Shreveport-Bossier City, LA	5577	CHRISTUS	67	LA Hlth Serv & Ind (BCBS)	33
Maine	3444	Anthem	42	Harvard Pilgrim	31
Bangor, ME	3664	Anthem	47	Community Hlth Options	31
Lewiston-Auburn, ME	3429	Anthem	40	Harvard Pilgrim	34
Portland-South Portland, ME	3459	Harvard Pilgrim	39	Anthem	37
Maryland	5392	CareFirst	64	Kaiser	36
Baltimore-Columbia-Towson, MD	5591	CareFirst	67	Kaiser	33
California-Lexington Park, MD	10000	CareFirst	100	-	-
Cumberland, MD-WV	6856	CareFirst	80	Highmark	20
Hagerstown-Martinsburg, MD-WV	5607	CareFirst	68	Highmark	32
Salisbury, MD-DE	5005	Highmark	52	CareFirst	48
Massachusetts	4334	Tufts	59	BMC HealthNet	29
Barnstable Town, MA	4376	Tufts	59	BMC HealthNet	29
Boston-Cambridge-Newton, MA-NH	3989	Tufts	56	BMC HealthNet	28
Pittsfield, MA	3694	Tufts	54	BMC HealthNet	26
Springfield, MA	3417	Tufts	50	BMC HealthNet	25
Worcester, MA-CT	3367	Tufts	51	BMC HealthNet	25
Michigan	4975	BCBS MI	68	Spectrum Hlth	19
Ann Arbor, MI	4834	BCBS MI	67	Spectrum Hlth	15
Battle Creek, MI	6109	BCBS MI	76	Spectrum Hlth	17
Bay City, MI	6879	BCBS MI	81	Spectrum Hlth	18
Detroit-Warren-Dearborn, MI	4412	BCBS MI	61	Spectrum Hlth	23
Flint, MI	5183	BCBS MI	67	Spectrum Hlth	26
Grand Rapids-Kentwood, MI	4786	BCBS MI	67	Spectrum Hlth	15
Jackson, MI	6109	BCBS MI	76	Spectrum Hlth	17
Kalamazoo-Portage, MI	5973	BCBS MI	75	Spectrum Hlth	17

Table A-5 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020. Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lansing-East Lansing, MI	4008	Sparrow (Physicians HP)	47	BCBS MI	41
Midland, MI	6879	BCBS MI	81	Spectrum Hlth	18
Monroe, MI	5971	BCBS MI	75	Spectrum Hlth	17
Muskegon, MI	5916	BCBS MI	75	Spectrum Hlth	17
Niles, MI	6108	BCBS MI	76	Spectrum Hlth	17
Saginaw, MI	6881	BCBS MI	81	Spectrum Hlth	18
Minnesota	2869	UCare	41	Medica	21
Duluth, MN-WI	3869	UCare	57	Medica	20
Mankato, MN	5040	Medica	54	BCBS MN	46
Minneapolis-St. Paul-Bloomington, MN-WI	3572	UCare	51	HealthPartners	27
Rochester, MN	5037	Medica	54	BCBS MN	46
St. Cloud, MN	2943	HealthPartners	39	UCare	31
Mississippi	9428	Centene	97	Molina Hlthcare	3
Gulfport-Biloxi, MS	8970	Centene	95	Molina Hlthcare	5
Hattiesburg, MS	9175	Centene	96	Molina Hlthcare	4
Jackson, MS	9099	Centene	95	Molina Hlthcare	5
Missouri	3808	Centene	54	Cigna	27
Cape Girardeau, MO-IL	9424	Anthem	97	HCSC (BCBS)	2
Columbia, MO	7256	Cigna	84	Anthem	16
Jefferson City, MO	10000	Anthem	100	-	-
Joplin, MO	10000	Centene	100	-	-
Kansas City, MO-KS	3139	Centene	43	Cigna	29
Springfield, MO	9355	Centene	97	CoxHealth	3
St. Joseph, MO-KS	8626	Centene	93	BCBS KS	5
St. Louis, MO-IL	3464	Centene	46	Cigna	34
Montana	3452	HCSC (BCBS)	38	Montana Health CO-OP	38
Billings, MT	3453	HCSC (BCBS)	38	Montana Health CO-OP	38
Great Falls, MT	3452	HCSC (BCBS)	38	Montana Health CO-OP	38
Missoula, MT	3452	HCSC (BCBS)	38	Montana Health CO-OP	38
Nebraska	9616	Medica	98	Bright Health	2
Grand Island, NE	9638	Medica	98	Bright Health	2
Lincoln, NE	9593	Medica	98	Bright Health	2
Omaha-Council Bluffs, NE-IA	9564	Medica	98	Bright Health	2
Nevada	3987	Centene	44	UnitedHealth Group	43
Carson City, NV	5826	Centene	70	Anthem	30
Las Vegas-Henderson-Paradise, NV	4372	UnitedHealth Group	50	Centene	43
Reno, NV	3551	UnitedHealth Group	42	Centene	37
New Hampshire	4304	Anthem	55	Centene	34
Manchester-Nashua, NH	4175	Anthem	54	Centene	33

Table A-5 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020. Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Jersey	4588	Independence Hlth Grp	49	Horizon BCBS	47
Atlantic City-Hammonton, NJ	5002	Independence Hlth Grp	51	Horizon BCBS	49
Ocean City, NJ	5002	Independence Hlth Grp	51	Horizon BCBS	49
Trenton-Princeton, NJ	4506	Independence Hlth Grp	48	Horizon BCBS	46
Vineland-Bridgeton, NJ	5002	Independence Hlth Grp	51	Horizon BCBS	49
New Mexico	4130	Molina Hlthcare	56	New Mexico Hlth Conn.	28
Albuquerque, NM	4214	Molina Hlthcare	55	New Mexico Hlth Conn.	33
Las Cruces, NM	6017	Molina Hlthcare	75	New Mexico Hlth Conn.	18
Santa Fe, NM	3431	Evolent (True Hlth)	42	Molina Hlthcare	33
New York	2174	Centene	41	Healthfirst	16
Albany-Schenectady-Troy, NY	3049	CDPHP	41	Centene	29
Binghamton, NY	4501	Centene	60	Lifetime Hlthcare	30
Buffalo-Cheektowaga, NY	3202	Centene	36	HealthNow NY (BCBS)	35
Glens Falls, NY	3386	Centene	51	CDPHP	19
Ithaca, NY	6129	Lifetime Hlthcare	74	MVP Hlth Care	26
Kingston, NY	4444	Centene	56	MVP Hlth Care	35
New York-Newark-Jersey City, NY-NJ-PA	1673	Independence Hlth Grp	23	Horizon BCBS	22
Poughkeepsie-Newburgh-Middletown, NY	5620	Centene	71	MVP Hlth Care	23
Rochester, NY	4382	MVP Hlth Care	55	Lifetime Hlthcare	36
Syracuse, NY	4536	Centene	56	Lifetime Hlthcare	37
Utica-Rome, NY	3787	Centene	52	Lifetime Hlthcare	27
North Carolina	8825	BCBS NC	94	Centene	4
Asheville, NC	10000	BCBS NC	100	-	-
Burlington, NC	7472	BCBS NC	85	Centene	15
Charlotte-Concord-Gastonia, NC-SC	7017	BCBS NC	83	BCBS SC	10
Durham-Chapel Hill, NC	7265	BCBS NC	84	Centene	15
Fayetteville, NC	10000	BCBS NC	100	-	-
Goldsboro, NC	10000	BCBS NC	100	-	-
Greensboro-High Point, NC	7844	BCBS NC	88	Centene	12
Greenville, NC	10000	BCBS NC	100	-	-
Hickory-Lenoir-Morganton, NC	10000	BCBS NC	100	-	-
Jacksonville, NC	10000	BCBS NC	100	-	-
New Bern, NC	10000	BCBS NC	100	-	-
Raleigh-Cary, NC	7447	BCBS NC	85	Centene	13
Rocky Mount, NC	5814	BCBS NC	70	Cigna	30
Wilmington, NC	10000	BCBS NC	100	-	-
Winston-Salem, NC	8620	BCBS NC	93	Bright Health	7
North Dakota	5353	BCBS ND	67	Sanford	30
Bismarck, ND	5335	BCBS ND	67	Sanford	30
Fargo, ND-MN	3257	BCBS ND	48	Sanford	21
Grand Forks, ND-MN	3433	BCBS ND	51	Sanford	22

Table A-5 (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020. Exchanges**

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Ohio	2155	Medical Mutual	28	CareSource	28
Akron, OH	3306	CareSource	42	Medical Mutual	36
Canton-Massillon, OH	4702	Aultman Hlth	66	CareSource	12
Cincinnati, OH-KY-IN	4177	Centene	53	CareSource	36
Cleveland-Elyria, OH	3756	Medical Mutual	53	CareSource	25
Columbus, OH	3246	Medical Mutual	42	CareSource	34
Dayton-Kettering, OH	3821	Centene	49	CareSource	33
Lima, OH	6442	Centene	77	Medical Mutual	23
Mansfield, OH	5559	Molina Hlthcare	67	Medical Mutual	33
Springfield, OH	4030	Centene	55	CareSource	24
Toledo, OH	2572	CareSource	38	Medical Mutual	25
Weirton-Steubenville, WV-OH	6176	CareSource	77	Anthem	15
Youngstown-Warren-Boardman, OH-PA	2897	Centene	41	UPMC	24
Oklahoma	8011	HCSC (BCBS)	89	Medica	6
Enid, OK	8766	HCSC (BCBS)	93	Medica	7
Lawton, OK	8766	HCSC (BCBS)	93	Medica	7
Oklahoma City, OK	6874	HCSC (BCBS)	82	Bright Health	12
Tulsa, OK	8765	HCSC (BCBS)	93	Medica	7
Oregon	2574	Providence Hlth	34	Moda Health	26
Albany-Lebanon, OR	3135	Providence Hlth	42	Kaiser	26
Bend, OR	5772	PacificSource	74	Providence Hlth	12
Corvallis, OR	3113	Providence Hlth	42	PacificSource	30
Eugene-Springfield, OR	2650	PacificSource	38	Moda Health	23
Grants Pass, OR	8807	Moda Health	94	Providence Hlth	6
Medford, OR	8089	Moda Health	89	Providence Hlth	11
Portland-Vancouver-Hillsboro, OR-WA	2855	Kaiser	37	Providence Hlth	36
Salem, OR	3628	Kaiser	46	Moda Health	32
Pennsylvania	2451	Independence Hlth Grp	35	UPMC	27
Allentown-Bethlehem-Easton, PA-NJ	3014	Capital BC	40	Highmark	36
Altoona, PA	9769	UPMC	99	Highmark	1
Bloomsburg-Berwick, PA	5902	Capital BC	75	Geisinger	13
Chambersburg-Waynesboro, PA	5397	Highmark	64	Capital BC	36
East Stroudsburg, PA	5024	Highmark	53	Geisinger	47
Erie, PA	6017	UPMC	73	Highmark	27
Gettysburg, PA	4808	Capital BC	67	UPMC	12
Harrisburg-Carlisle, PA	3187	Highmark	42	Capital BC	28
Johnstown, PA	8493	UPMC	92	Highmark	5
Lancaster, PA	4414	Highmark	59	Capital BC	29
Lebanon, PA	3388	Capital BC	42	Highmark	38
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	6178	Independence Hlth Grp	78	Highmark	8
Pittsburgh, PA	7373	UPMC	84	Highmark	16

Table A-5 (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020. Exchanges**

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Reading, PA	3190	Highmark	40	UPMC	31
Scranton--Wilkes-Barre, PA	4964	Geisinger	52	Highmark	47
State College, PA	3978	UPMC	48	Capital BC	40
Williamsport, PA	5514	UPMC	66	Geisinger	33
York-Hanover, PA	4203	Capital BC	60	UPMC	18
Rhode Island	6928	Neighborhood HP	81	BCBS RI	19
Providence-Warwick, RI-MA	2987	Neighborhood HP	43	Tufts	29
South Carolina	8394	BCBS SC	91	Centene	4
Charleston-North Charleston, SC	7194	BCBS SC	84	Centene	10
Columbia, SC	8895	BCBS SC	94	Molina Hlthcare	6
Florence, SC	8808	BCBS SC	94	Centene	6
Greenville-Anderson, SC	8646	BCBS SC	93	Bright Health	7
Hilton Head Island-Bluffton, SC	8202	BCBS SC	90	Centene	10
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	5058	BCBS SC	65	BCBS NC	28
Spartanburg, SC	10000	BCBS SC	100	-	-
Sumter, SC	9381	BCBS SC	97	Molina Hlthcare	3
South Dakota	5030	Avera Hlth	54	Sanford	46
Rapid City, SD	5030	Avera Hlth	54	Sanford	46
Sioux Falls, SD	5030	Avera Hlth	54	Sanford	46
Tennessee	3452	BCBS TN	46	Cigna	35
Chattanooga, TN-GA	3967	Centene	52	BCBSTN	32
Clarksville, TN-KY	2168	Anthem	26	Cigna	26
Cleveland, TN	3597	BCBS TN	43	Centene	36
Jackson, TN	5037	BCBS TN	54	Cigna	46
Johnson City, TN	5031	BCBS TN	54	Cigna	46
Kingsport-Bristol, TN-VA	3453	BCBS TN	42	Cigna	30
Knoxville, TN	4832	BCBS TN	65	Bright Health	18
Memphis, TN-MS-AR	3786	Cigna	57	Centene	19
Morristown, TN	5332	BCBS TN	69	Cigna	21
Nashville-Davidson--Murfreesboro--Franklin, TN	3322	Cigna	48	BCBS TN	24
Texas	2615	HCSC (BCBS)	41	Centene	24
Abilene, TX	8290	HCSC (BCBS)	91	Baylor Scott & White	9
Amarillo, TX	4504	Centene	48	HCSC (BCBS)	47
Austin-Round Rock-Georgetown, TX	2866	Centene	35	HCSC (BCBS)	34
Beaumont-Port Arthur, TX	2918	HCSC (BCBS)	36	Community Hlth Choice	33
Brownsville-Harlingen, TX	3360	Centene	36	HCSC (BCBS)	35
College Station-Bryan, TX	5099	HCSC (BCBS)	57	Centene	43
Corpus Christi, TX	3410	HCSC (BCBS)	40	CHRISTUS	30
Dallas-Fort Worth-Arlington, TX	3065	HCSC (BCBS)	41	Centene	32
El Paso, TX	2742	Centene	30	HCSC (BCBS)	30
Houston-The Woodlands-Sugar Land, TX	2131	Community Hlth Choice	28	HCSC (BCBS)	21

Table A-5 (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020. Exchanges**

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Killeen-Temple, TX	5148	HCSC (BCBS)	61	Centene	38
Laredo, TX	3360	Centene	36	HCSC (BCBS)	35
Longview, TX	6320	HCSC (BCBS)	76	CHRISTUS	24
Lubbock, TX	9233	HCSC (BCBS)	96	Baylor Scott & White	4
McAllen-Edinburg-Mission, TX	3360	Centene	36	HCSC (BCBS)	35
Midland, TX	9800	HCSC (BCBS)	99	Baylor Scott & White	1
Odessa, TX	7638	HCSC (BCBS)	86	Baylor Scott & White	14
San Angelo, TX	10000	HCSC (BCBS)	100	-	-
San Antonio-New Braunfels, TX	3663	HCSC (BCBS)	45	Centene	38
Sherman-Denison, TX	10000	HCSC (BCBS)	100	-	-
Texarkana, TX-AR	3826	HCSC (BCBS)	55	CHRISTUS	24
Tyler, TX	5802	HCSC (BCBS)	70	CHRISTUS	30
Victoria, TX	10000	HCSC (BCBS)	100	-	-
Waco, TX	4238	HCSC (BCBS)	49	Centene	42
Wichita Falls, TX	10000	HCSC (BCBS)	100	-	-
Utah	7486	Intermountain	86	Univ of Utah Health	8
Logan, UT-ID	8077	Intermountain	89	Univ of Utah Health	8
Ogden-Clearfield, UT	6931	Intermountain	83	Univ of Utah Health	8
Provo-Orem, UT	7249	Intermountain	85	Univ of Utah Health	8
Salt Lake City, UT	7457	Intermountain	86	Univ of Utah Health	8
St. George, UT	8145	Intermountain	90	Univ of Utah Health	9
Vermont	5154	MVP Hlth Care	59	BCBS VT	41
Burlington-South Burlington, VT	5154	MVP Hlth Care	59	BCBS VT	41
Virginia	2835	Anthem	41	Cigna	28
Blacksburg-Christiansburg, VA	10000	Anthem	100	-	-
Charlottesville, VA	4840	Sentara (Optima Hlth)	53	Anthem	45
Harrisonburg, VA	5465	Sentara (Optima Hlth)	65	Anthem	35
Lynchburg, VA	5364	Anthem	64	Centra (Piedmont)	36
Richmond, VA	4298	Cigna	49	Anthem	44
Roanoke, VA	10000	Anthem	100	-	-
Staunton, VA	5338	Anthem	63	Centra (Piedmont)	36
Virginia Beach-Norfolk-Newport News, VA-NC	5138	Sentara (Optima Hlth)	65	Anthem	30
Winchester, VA-WV	6792	Anthem	81	Highmark	12
Washington	2526	Kaiser	32	Premera	27
Bellingham, WA	5546	Kaiser	67	Premera	33
Bremerton-Silverdale-Port Orchard, WA	2856	Kaiser	41	Premera	23
Kennewick-Richland, WA	3660	Centene	48	Kaiser	31
Longview, WA	6492	Kaiser	77	Premera	23
Mount Vernon-Anacortes, WA	6687	Kaiser	79	Premera	21
Olympia-Lacey-Tumwater, WA	2743	Molina Hlthcare	31	Centene	30
Seattle-Tacoma-Bellevue, WA	2460	Kaiser	29	Premera	24

Table A-5 (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2020. Exchanges**

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Spokane-Spokane Valley, WA	2511	Molina Hlthcare	32	Centene	30
Walla Walla, WA	3867	Centene	51	Kaiser	30
Wenatchee, WA	6182	Centene	74	Premera	26
Yakima, WA	3860	Centene	49	Kaiser	34
West Virginia	5680	Highmark	68	CareSource	32
Charleston, WV	5223	Highmark	61	CareSource	39
Huntington-Ashland, WV-KY-OH	3643	CareSource	53	Molina Hlthcare	22
Morgantown, WV	5110	Highmark	57	CareSource	43
Wheeling, WV-OH	6663	CareSource	80	Highmark	13
Wisconsin	1568	Common Ground	31	SSM Health (Dean HP)	15
Appleton, WI	3754	Common Ground	56	Children's Hosp of WI-CCHP	17
Eau Claire, WI	5361	Marshfield (Security HP)	63	Medica	37
Fond du Lac, WI	4183	SSM Health (Dean HP)	47	Common Ground	44
Green Bay, WI	4485	Common Ground	63	Children's Hosp of WI-CCHP	19
Janesville-Beloit, WI	3352	MercyCare	37	SSM Health (Dean HP)	36
La Crosse-Onalaska, WI-MN	4829	Quartz	58	Medica	38
Madison, WI	4374	SSM Health (Dean HP)	59	Quartz	23
Milwaukee-Waukesha, WI	4028	Common Ground	59	Children's Hosp of WI-CCHP	17
Oshkosh-Neenah, WI	3791	Common Ground	57	Children's Hosp of WI-CCHP	17
Racine, WI	4198	Common Ground	60	Children's Hosp of WI-CCHP	18
Sheboygan, WI	5012	Common Ground	68	Molina Hlthcare	15
Wausau-Weston, WI	3703	Molina Hlthcare	47	WPS Health	33
Wyoming	10000	BCBS WY	100	-	-
Casper, WY	10000	BCBS WY	100	-	-
Cheyenne, WY	10000	BCBS WY	100	-	-

Notes:

1. Source: Managed Market Surveyor | Data Extraction | Enterprise License © 2020 DR/Decision Resources, LLC. All rights reserved.
2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the exchange are reported.
3. We do not present data for geographic areas with fewer than 1,000 reported exchange enrollees.

Table A-6 State and MSA HHI by product type, as of Jan. 1, 2020

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
Alabama	7538	8485	9144	8267	9500
Anniston-Oxford, AL	8335	8788	-	-	10000
Auburn-Opelika, AL	7100	7920	-	5634	10000
Birmingham-Hoover, AL	7153	8395	8626	8920	7919
Daphne-Fairhope-Foley, AL	6801	7772	-	9694	10000
Decatur, AL	7814	8580	-	-	10000
Dothan, AL	8090	9022	-	-	10000
Florence-Muscle Shoals, AL	7891	8580	-	-	10000
Gadsden, AL	8337	9100	-	-	10000
Huntsville, AL	7604	8281	9112	7191	10000
Mobile, AL	7295	8328	-	9028	10000
Montgomery, AL	7808	8700	-	9852	10000
Tuscaloosa, AL	8367	9176	-	-	10000
Alaska	4339	4591	-	10000	8179
Anchorage, AK	4015	4287	-	-	7452
Fairbanks, AK	4458	4565	-	-	10000
Arizona	2238	2931	2324	8942	3849
Flagstaff, AZ	3746	4060	-	-	10000
Lake Havasu City-Kingman, AZ	3190	3750	-	9473	10000
Phoenix-Mesa-Chandler, AZ	2278	3024	2448	9006	4039
Prescott Valley-Prescott, AZ	3518	4060	-	9551	10000
Sierra Vista-Douglas, AZ	2916	3583	-	9528	10000
Tucson, AZ	2469	2931	3036	8478	5203
Yuma, AZ	3176	3632	-	-	10000
Arkansas	2797	4028	6683	4179	5133
Fayetteville-Springdale-Rogers, AR	2849	3873	6947	3488	5133
Fort Smith, AR-OK	1997	2575	-	5465	3246
Hot Springs, AR	2703	3612	-	4584	5132
Jonesboro, AR	3185	4841	-	3587	5133
Little Rock-North Little Rock-Conway, AR	2990	4680	5423	4931	5133
Pine Bluff, AR	4267	6247	-	-	5135
California	2236	3274	5099	7933	2364
Bakersfield, CA	2677	4798	5204	8838	4666
Chico, CA	4349	4951	6248	-	5138
El Centro, CA	2793	3811	4129	-	8589
Fresno, CA	2552	4451	5830	9674	5034
Hanford-Corcoran, CA	2777	4768	2375	-	7601
Los Angeles-Long Beach-Anaheim, CA	2085	3226	4316	6331	2031
Madera, CA	2602	4738	5909	-	5017
Merced, CA	4087	5200	4897	-	8026
Modesto, CA	3218	4332	7219	9429	5708

Table A-6 (continued)
State and MSA HHI by product type, as of Jan. 1, 2020.

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
Napa, CA	4372	3798	8890	-	6392
Oxnard-Thousand Oaks-Ventura, CA	2393	3983	4196	8272	5773
Redding, CA	4935	5256	-	-	5530
Riverside-San Bernardino-Ontario, CA	2805	3415	5235	6255	3018
Sacramento-Roseville-Folsom, CA	3129	3370	5468	9328	5885
Salinas, CA	3313	4069	4152	9977	6499
San Diego-Chula Vista-Carlsbad, CA	1691	2466	3265	8257	2249
San Francisco-Oakland-Berkeley, CA	2939	2710	7181	9280	6263
San Jose-Sunnyvale-Santa Clara, CA	2318	3000	7158	9472	3564
San Luis Obispo-Paso Robles, CA	3833	5749	3824	9600	9689
Santa Cruz-Watsonville, CA	2183	3932	2962	9265	5076
Santa Maria-Santa Barbara, CA	3327	4560	2401	6134	9416
Santa Rosa-Petaluma, CA	4393	3348	8223	9394	6016
Stockton, CA	3772	3974	7387	9449	6690
Vallejo, CA	5324	3096	8093	9330	8024
Visalia, CA	4205	5486	2306	9396	6929
Yuba City, CA	3066	5403	5824	-	4050
Colorado	1969	3139	4972	9685	2302
Boulder, CO	2006	3157	5390	9704	2583
Colorado Springs, CO	1968	3073	4510	9613	3310
Denver-Aurora-Lakewood, CO	2028	3354	6181	9703	2524
Fort Collins, CO	2664	3705	4301	9595	5221
Grand Junction, CO	2999	3763	8873	9733	4708
Greeley, CO	2180	3280	4218	9618	5327
Pueblo, CO	2386	3686	5310	9862	7076
Connecticut	2213	2851	5878	6478	6238
Bridgeport-Stamford-Norwalk, CT	2202	2612	4530	7626	6454
Hartford-East Hartford-Middletown, CT	2224	3018	6397	5732	6905
New Haven-Milford, CT	2470	3097	5512	5567	6609
Norwich-New London, CT	3165	4316	7397	8514	5063
Delaware	3603	3962	8739	9938	10000
Dover, DE	3871	4426	9190	-	10000
District of Columbia	1920	2128	2831	9879	7145
Washington-Arlington-Alexandria, DC-VA-MD-WV	1660	2117	3175	8654	2872
Florida	2323	3017	2540	9151	4675
Cape Coral-Fort Myers, FL	3291	2792	4617	9700	10000
Crestview-Fort Walton Beach-Destin, FL	4592	4918	-	9487	9823
Deltona-Daytona Beach-Ormond Beach, FL	2404	2814	5571	7377	4510
Gainesville, FL	5464	6171	3514	9307	10000
Homosassa Springs, FL	4120	4722	-	9803	8181
Jacksonville, FL	3399	3957	3811	9639	8161

Table A-6 (continued)
State and MSA HHI by product type, as of Jan. 1, 2020.

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
Lakeland-Winter Haven, FL	2264	2994	2346	9415	6769
Miami-Fort Lauderdale-Pompano Beach, FL	1756	2979	2530	8720	3688
Naples-Marco Island, FL	3766	3469	4032	9664	9454
North Port-Sarasota-Bradenton, FL	3113	2908	4969	9698	8119
Ocala, FL	4724	4885	5385	8657	10000
Orlando-Kissimmee-Sanford, FL	2357	3556	3010	9575	5506
Palm Bay-Melbourne-Titusville, FL	1965	3465	5818	8916	4853
Panama City, FL	5716	6607	-	9649	10000
Pensacola-Ferry Pass-Brent, FL	4146	4930	5004	9676	9893
Port St. Lucie, FL	4105	4140	4268	8030	9288
Punta Gorda, FL	3163	3023	5190	9681	8211
Sebastian-Vero Beach, FL	4334	5003	-	9530	10000
Sebring-Avon Park, FL	3641	3735	-	-	10000
Tallahassee, FL	7820	5753	9875	9623	10000
Tampa-St. Petersburg-Clearwater, FL	2250	2845	2725	9666	5353
The Villages, FL	4745	4535	-	-	10000
Georgia	2180	3130	3336	4505	4848
Albany, GA	3570	5403	-	4292	10000
Athens-Clarke County, GA	3266	3217	4084	5747	9608
Atlanta-Sandy Springs-Alpharetta, GA	1925	3037	3497	5004	4862
Augusta-Richmond County, GA-SC	2573	2948	5037	4587	3509
Brunswick, GA	3293	4816	-	4354	10000
Columbus, GA-AL	3371	3819	5328	4814	7486
Dalton, GA	3252	5109	-	4172	5157
Gainesville, GA	1969	3084	2967	4925	4278
Hinesville, GA	2544	3898	-	-	8815
Macon-Bibb County, GA	3405	4995	4273	4529	6878
Rome, GA	2904	3410	-	4435	6217
Savannah, GA	2712	3667	3987	4112	8777
Valdosta, GA	5336	5282	8796	4707	6163
Warner Robins, GA	4345	5508	6002	4586	7845
Hawaii	4412	5953	5925	-	5254
Kahului-Wailuku-Lahaina, HI	3622	5008	9012	-	5078
Urban Honolulu, HI	4535	5823	5377	-	5600
Idaho	2480	3030	4421	6429	3959
Boise City, ID	2321	2856	7066	7619	4736
Coeur d'Alene, ID	1940	1821	7809	5066	5623
Idaho Falls, ID	2857	3814	-	-	4324
Lewiston, ID-WA	2239	2337	-	-	5199
Pocatello, ID	3529	3775	-	-	8621
Twin Falls, ID	2518	3315	-	-	5452

Table A-6 (continued)

State and MSA HHI by product type, as of Jan. 1, 2020.

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
Illinois	3969	4648	6508	9255	5851
Bloomington, IL	4616	6101	6944	5390	5901
Carbondale-Marion, IL	2485	3171	-	-	5003
Champaign-Urbana, IL	4350	2523	9626	6334	10000
Chicago-Naperville-Elgin, IL-IN-WI	3913	4271	8102	9732	5664
Danville, IL	3260	4672	-	-	9147
Davenport-Moline-Rock Island, IA-IL	2614	2794	2571	9269	3655
Decatur, IL	4638	5931	-	-	5021
Kankakee, IL	4463	6080	-	9639	3657
Peoria, IL	3179	3539	3256	7081	5056
Rockford, IL	5018	5909	5936	9888	8947
Springfield, IL	3006	3732	4173	7666	5052
Indiana	3560	5626	4370	8123	5049
Bloomington, IN	3967	6969	9921	6325	7157
Columbus, IN	4143	7112	-	6109	7510
Elkhart-Goshen, IN	3860	5863	-	8517	6096
Evansville, IN-KY	4647	6450	-	7967	6200
Fort Wayne, IN	2940	4832	9106	9325	6083
Indianapolis-Carmel-Anderson, IN	3961	6145	4362	8856	5042
Kokomo, IN	4745	7334	-	-	5525
Lafayette-West Lafayette, IN	3970	7607	6879	9492	7388
Michigan City-La Porte, IN	3752	6250	-	-	5103
Muncie, IN	3395	6862	6975	-	7662
South Bend-Mishawaka, IN-MI	2864	4222	4628	7749	3773
Terre Haute, IN	4980	6668	-	8983	5427
Iowa	3119	4680	4661	8255	9096
Ames, IA	4710	7044	5304	7044	9101
Cedar Rapids, IA	3507	4874	7553	7557	9095
Davenport-Moline-Rock Island, IA-IL	2614	2794	2571	9269	3655
Des Moines-West Des Moines, IA	3166	4269	4912	8925	9097
Dubuque, IA	3070	5329	-	8483	9092
Iowa City, IA	4563	7178	4979	6289	9095
Sioux City, IA-NE-SD	2044	2739	-	9069	6756
Waterloo-Cedar Falls, IA	3087	4375	4832	9171	9102
Kansas	2473	2985	4076	9815	4065
Lawrence, KS	2956	3513	-	9672	5133
Manhattan, KS	6070	6180	-	-	10000
Topeka, KS	5817	6752	-	9838	10000
Wichita, KS	3106	4137	4977	9858	4615

Table A-6 (continued)
State and MSA HHI by product type, as of Jan. 1, 2020.

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
Kentucky	4403	5852	4385	6127	5054
Bowling Green, KY	4603	5508	-	6368	10000
Elizabethtown-Fort Knox, KY	4947	5940	-	-	8119
Lexington-Fayette, KY	5114	6583	4786	5646	6352
Louisville/Jefferson County, KY-IN	4239	5818	5028	6991	5010
Owensboro, KY	4792	6244	-	7384	10000
Louisiana	4586	5827	7042	8952	8336
Alexandria, LA	4901	6858	-	9128	6028
Baton Rouge, LA	4842	5870	6890	8704	10000
Hammond, LA	4989	6185	-	8770	10000
Houma-Thibodaux, LA	4777	6384	-	9071	10000
Lafayette, LA	4969	6215	7734	8842	10000
Lake Charles, LA	4398	5787	-	8792	5817
Monroe, LA	4720	6328	-	9228	10000
New Orleans-Metairie, LA	4328	5711	6314	9186	10000
Shreveport-Bossier City, LA	4888	6452	6779	8686	5577
Maine	2946	3321	4970	8901	3444
Bangor, ME	2592	3039	4488	-	3664
Lewiston-Auburn, ME	2518	2979	4671	-	3429
Portland-South Portland, ME	2868	3200	4959	9152	3459
Maryland	2843	3437	4018	9765	5392
Baltimore-Columbia-Towson, MD	3168	3590	4909	9913	5591
California-Lexington Park, MD	3990	4359	5094	-	10000
Cumberland, MD-WV	2375	2776	-	9762	6856
Hagerstown-Martinsburg, MD-WV	1872	2443	3732	9115	5607
Salisbury, MD-DE	2494	2888	3817	9971	5005
Massachusetts	1977	2135	3135	9793	4334
Barnstable Town, MA	2699	3209	4187	-	4376
Boston-Cambridge-Newton, MA-NH	1756	1843	2981	9664	3989
Pittsfield, MA	2840	2988	4631	-	3694
Springfield, MA	1848	2193	3357	8273	3417
Worcester, MA-CT	1820	1842	3352	8939	3367
Michigan	4841	6136	3915	6950	4975
Ann Arbor, MI	6250	7121	6198	5650	4834
Battle Creek, MI	6074	7443	6634	7903	6109
Bay City, MI	5935	6528	5779	-	6879
Detroit-Warren-Dearborn, MI	5077	6377	4656	6779	4412
Flint, MI	5283	6841	4126	5730	5183
Grand Rapids-Kentwood, MI	4016	5438	5433	6910	4786
Jackson, MI	6102	7383	4755	-	6109
Kalamazoo-Portage, MI	5382	7711	6043	8534	5973

Table A-6 (continued)

State and MSA HHI by product type, as of Jan. 1, 2020.

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
Lansing-East Lansing, MI	5781	8065	4736	-	4008
Midland, MI	5768	5614	8506	-	6879
Monroe, MI	5531	7077	3974	-	5971
Muskegon, MI	4715	5854	5006	-	5916
Niles, MI	5621	6382	6988	-	6108
Saginaw, MI	5162	5944	4436	-	6881
Minnesota	2743	3310	4633	7033	2869
Duluth, MN-WI	2644	3305	-	8509	3869
Mankato, MN	4592	4993	-	-	5040
Minneapolis-St. Paul-Bloomington, MN-WI	2278	2756	5366	6773	3572
Rochester, MN	4799	5207	-	8964	5037
St. Cloud, MN	3334	3955	-	5516	2943
Mississippi	3632	5824	-	9984	9428
Gulfport-Biloxi, MS	3911	6043	-	9966	8970
Hattiesburg, MS	3674	6756	-	10000	9175
Jackson, MS	4368	6425	-	9999	9099
Missouri	1950	2403	4237	9793	3808
Cape Girardeau, MO-IL	4202	5435	-	9817	9424
Columbia, MO	3378	3579	-	9879	7256
Jefferson City, MO	4825	6713	-	8904	10000
Joplin, MO	3048	4510	-	9984	10000
Kansas City, MO-KS	2810	3877	6269	9868	3139
Springfield, MO	2074	2972	-	9834	9355
St. Joseph, MO-KS	3925	4964	-	-	8626
St. Louis, MO-IL	2279	2833	2978	9811	3464
Montana	2803	3350	-	9488	3452
Billings, MT	2913	3491	-	-	3453
Great Falls, MT	3498	4140	-	-	3452
Missoula, MT	2973	3554	-	-	3452
Nebraska	2967	4862	-	10000	9616
Grand Island, NE	3576	6047	-	-	9638
Lincoln, NE	3334	5685	-	10000	9593
Omaha-Council Bluffs, NE-IA	2643	3837	-	9890	9564
Nevada	2276	2194	7575	9812	3987
Carson City, NV	1718	2142	-	-	5826
Las Vegas-Henderson-Paradise, NV	2735	2121	9184	9795	4372
Reno, NV	2013	2714	3724	9939	3551
New Hampshire	2733	3111	5479	7776	4304
Manchester-Nashua, NH	2902	3209	5365	7868	4175

Table A-6 (continued)
State and MSA HHI by product type, as of Jan. 1, 2020.

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
New Jersey	2712	2949	4469	5173	4588
Atlantic City-Hammonton, NJ	6460	5888	-	8616	5002
Ocean City, NJ	5647	3741	-	8879	5002
Trenton-Princeton, NJ	3019	3634	7271	5854	4506
Vineland-Bridgeton, NJ	4321	3894	9014	8302	5002
New Mexico	2844	4858	5241	7080	4130
Albuquerque, NM	2408	3820	4556	6278	4214
Farmington, NM	2898	4383	-	9622	
Las Cruces, NM	4133	6325	7513	-	6017
Santa Fe, NM	2400	4442	7025	8546	3431
New York	1517	1473	2235	7236	2174
Albany-Schenectady-Troy, NY	2190	1961	5363	9590	3049
Binghamton, NY	3599	3907	-	-	4501
Buffalo-Cheektowaga, NY	2669	1880	5134	6646	3202
Elmira, NY	4417	5167	-	-	
Glens Falls, NY	1978	2084	-	-	3386
Ithaca, NY	3297	3431	-	-	6129
Kingston, NY	2096	2127	-	5962	4444
New York-Newark-Jersey City, NY-NJ-PA	1649	1672	3103	5205	1673
Poughkeepsie-Newburgh-Middletown, NY	1961	1964	2919	7440	5620
Rochester, NY	6302	6944	4723	4930	4382
Syracuse, NY	4778	5318	-	9018	4536
Utica-Rome, NY	3538	4041	8725	9997	3787
Watertown-Fort Drum, NY	3881	4371	-	-	-
North Carolina	3672	4431	5924	8578	8825
Asheville, NC	4211	4414	-	8540	10000
Burlington, NC	3373	4238	-	8641	7472
Charlotte-Concord-Gastonia, NC-SC	2464	2869	5527	8899	7017
Durham-Chapel Hill, NC	3419	4083	6702	8356	7265
Fayetteville, NC	4494	5725	-	8326	10000
Goldsboro, NC	6318	7289	-	-	10000
Greensboro-High Point, NC	3555	4642	8414	9175	7844
Greenville, NC	6411	6600	-	-	10000
Hickory-Lenoir-Morganton, NC	4631	5873	-	9043	10000
Jacksonville, NC	5605	5973	-	-	10000
New Bern, NC	6452	6483	-	-	10000
Raleigh-Cary, NC	3236	4103	7437	8915	7447
Rocky Mount, NC	5015	6290	-	8491	5814
Wilmington, NC	3890	4889	-	9267	10000
Winston-Salem, NC	3615	4400	7864	8623	8620

Table A-6 (continued)

State and MSA HHI by product type, as of Jan. 1, 2020.

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
North Dakota	3787	6645	9735	9903	5353
Bismarck, ND	3782	6635	9978	-	5335
Fargo, ND-MN	2196	3101	9663	9647	3257
Grand Forks, ND-MN	2374	3343	9674	-	3433
Ohio	2198	2956	1997	7309	2155
Akron, OH	2454	2958	2523	5875	3306
Canton-Massillon, OH	2270	3008	-	6290	4702
Cincinnati, OH-KY-IN	3098	4912	3858	8032	4177
Cleveland-Elyria, OH	2902	3352	3396	5414	3756
Columbus, OH	2103	2610	4814	9357	3246
Dayton-Kettering, OH	3028	4513	-	9184	3821
Lima, OH	2669	3339	-	4752	6442
Mansfield, OH	3065	3920	-	-	5559
Springfield, OH	3033	4603	-	6617	4030
Toledo, OH	2033	2881	8630	4823	2572
Weirton-Steubenville, WV-OH	1851	2364	-	4684	6176
Youngstown-Warren-Boardman, OH-PA	1775	2158	-	5218	2897
Oklahoma	3755	5100	3596	9954	8011
Enid, OK	4633	5769	-	-	8766
Lawton, OK	5358	6159	-	-	8766
Oklahoma City, OK	3598	5039	3157	9948	6874
Tulsa, OK	3130	4516	4874	9966	8765
Oregon	1489	2045	9424	9284	2574
Albany-Lebanon, OR	1576	2293	-	10000	3135
Bend, OR	1917	2206	-	-	5772
Corvallis, OR	2172	3075	-	-	3113
Eugene-Springfield, OR	1889	2213	5109	10000	2650
Grants Pass, OR	1752	2182	-	-	8807
Medford, OR	1922	2213	-	-	8089
Portland-Vancouver-Hillsboro, OR-WA	1754	2182	9891	9225	2855
Salem, OR	2043	2465	9825	10000	3628
Pennsylvania	1732	2093	2992	6566	2451
Allentown-Bethlehem-Easton, PA-NJ	1761	2142	3099	4934	3014
Altoona, PA	2721	3077	-	-	9769
Bloomsburg-Berwick, PA	3908	2474	9276	8776	5902
Chambersburg-Waynesboro, PA	2764	3152	-	-	5397
East Stroudsburg, PA	2795	3506	-	7490	5024
Erie, PA	3183	3659	-	9998	6017
Gettysburg, PA	2419	2974	-	-	4808
Harrisburg-Carlisle, PA	2566	2933	5749	6622	3187
Johnstown, PA	3131	3538	-	-	8493

Table A-6 (continued)

State and MSA HHI by product type, as of Jan. 1, 2020.

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
Lancaster, PA	2876	3080	-	9623	4414
Lebanon, PA	3322	3650	-	-	3388
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2343	2498	5220	4114	6178
Pittsburgh, PA	2846	3153	5456	9866	7373
Reading, PA	2131	2350	-	9873	3190
Scranton--Wilkes-Barre, PA	3596	4785	5708	5057	4964
State College, PA	2573	2966	-	-	3978
Williamsport, PA	2468	2964	7884	-	5514
York-Hanover, PA	2319	2732	3485	9170	4203
Rhode Island	2734	4365	4419	9944	6928
Providence-Warwick, RI-MA	1631	2346	4131	9940	2987
South Carolina	4527	5222	8323	9957	8394
Charleston-North Charleston, SC	4893	5625	8856	9967	7194
Columbia, SC	5002	5629	9140	9996	8895
Florence, SC	4613	5577	-	9993	8808
Greenville-Anderson, SC	3990	4661	9131	9973	8646
Hilton Head Island-Bluffton, SC	4966	5328	-	9578	8202
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2874	3132	-	9649	5058
Spartanburg, SC	4403	5079	-	9966	10000
Sumter, SC	5022	5615	-	-	9381
South Dakota	2695	4189	4986	9960	5030
Rapid City, SD	2643	6081	5002	-	5030
Sioux Falls, SD	2458	3660	5540	9952	5030
Tennessee	3020	3929	4917	9143	3452
Chattanooga, TN-GA	2425	3366	5131	5936	3967
Clarksville, TN-KY	2123	2666	-	7430	2168
Cleveland, TN	3251	4302	-	8495	3597
Jackson, TN	2992	3558	-	9135	5037
Johnson City, TN	4742	6257	-	9371	5031
Kingsport-Bristol, TN-VA	2733	3250	-	8901	3453
Knoxville, TN	3415	4665	-	9558	4832
Memphis, TN-MS-AR	2697	3398	3160	9222	3786
Morristown, TN	4195	5539	-	9480	5332
Nashville-Davidson--Murfreesboro--Franklin, TN	2606	3452	-	9518	3322
Texas	2366	3280	2339	6220	2615
Abilene, TX	3820	5119	-	5846	8290
Amarillo, TX	2447	3313	-	6268	4504
Austin-Round Rock-Georgetown, TX	2342	3240	4269	6397	2866
Beaumont-Port Arthur, TX	2684	3378	-	5852	2918
Brownsville-Harlingen, TX	3911	5717	-	6262	3360
College Station-Bryan, TX	2945	4484	9676	5103	5099

Table A-6 (continued)

State and MSA HHI by product type, as of Jan. 1, 2020.

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
Corpus Christi, TX	3116	4502	-	6848	3410
Dallas-Fort Worth-Arlington, TX	2363	3169	2826	6769	3065
El Paso, TX	2300	3185	-	5644	2742
Houston-The Woodlands-Sugar Land, TX	2092	3106	1708	5666	2131
Killeen-Temple, TX	2485	2678	9704	4596	5148
Laredo, TX	4488	6384	-	6130	3360
Longview, TX	3364	4297	-	6974	6320
Lubbock, TX	3611	4945	9077	5751	9233
McAllen-Edinburg-Mission, TX	3622	5619	-	6427	3360
Midland, TX	3977	5300	-	6585	9800
Odessa, TX	4702	6413	-	6252	7638
San Angelo, TX	3678	4388	-	5780	10000
San Antonio-New Braunfels, TX	2400	3433	3165	6556	3663
Sherman-Denison, TX	2921	3102	-	6242	10000
Texarkana, TX-AR	3092	4053	-	4252	3826
Tyler, TX	3617	4728	-	6655	5802
Victoria, TX	3033	3287	-	6266	10000
Waco, TX	2372	3285	9568	4396	4238
Wichita Falls, TX	3964	4594	-	5769	10000
Utah	2404	2285	6902	9973	7486
Logan, UT-ID	2683	2429	8616	9993	8077
Ogden-Clearfield, UT	2274	2226	5504	9982	6931
Provo-Orem, UT	3085	2951	8410	9958	7249
Salt Lake City, UT	2389	2298	7554	9972	7457
St. George, UT	2551	2219	7832	9972	8145
Vermont	3219	3194	7279	7315	5154
Burlington-South Burlington, VT	3984	4029	8102	6864	5154
Virginia	2417	3459	1976	4158	2835
Blacksburg-Christiansburg, VA	5023	5328	-	5147	10000
Charlottesville, VA	2920	3699	2607	3952	4840
Harrisonburg, VA	4423	6009	-	3437	5465
Lynchburg, VA	4386	5608	3665	5109	5364
Richmond, VA	3872	4072	2837	5622	4298
Roanoke, VA	4134	4464	4211	5197	10000
Staunton, VA	3703	4416	-	3951	5338
Virginia Beach-Norfolk-Newport News, VA-NC	3228	4616	6290	3489	5138
Winchester, VA-WV	3023	3814	-	6703	6792
Washington	1725	2095	9979	9922	2526
Bellingham, WA	2220	2092	9996	-	5546
Bremerton-Silverdale-Port Orchard, WA	2127	2146	9996	-	2856
Kennewick-Richland, WA	2126	2524	9970	10000	3660

Table A-6 (continued)
State and MSA HHI by product type, as of Jan. 1, 2020.

State and MSAs	TOTAL HHI	PPO HHI	HMO HHI	POS HHI	EXCH HHI
Longview, WA	3280	2776	9995	-	6492
Mount Vernon-Anacortes, WA	1989	2218	-	-	6687
Olympia-Lacey-Tumwater, WA	1803	1748	9987	9980	2743
Seattle-Tacoma-Bellevue, WA	1756	2159	9971	9897	2460
Spokane-Spokane Valley, WA	2035	2891	9993	9988	2511
Walla Walla, WA	1860	2431	-	-	3867
Wenatchee, WA	2745	3290	-	-	6182
Yakima, WA	1979	2422	9983		3860
West Virginia	3361	4504	5706	8161	5680
Beckley, WV	4041	5355	-	-	
Charleston, WV	3862	5147	-	8861	5223
Huntington-Ashland, WV-KY-OH	2631	3298	-	7097	3643
Morgantown, WV	3657	4660	-	-	5110
Parkersburg-Vienna, WV	3758	4926	-	-	
Wheeling, WV-OH	1914	2500	-	-	6663
Wisconsin	1361	2062	1820	7125	1568
Appleton, WI	1890	2864	2384	6996	3754
Eau Claire, WI	1381	2240	3772	6811	5361
Fond du Lac, WI	1757	3133	2979	7376	4183
Green Bay, WI	1695	2525	2224	6940	4485
Janesville-Beloit, WI	1879	3086	3763	2810	3352
La Crosse-Onalaska, WI-MN	2286	1612	6314	4344	4829
Madison, WI	2091	2193	3271	2829	4374
Milwaukee-Waukesha, WI	2706	2594	2484	8581	4028
Oshkosh-Neenah, WI	1950	2389	2573	8161	3791
Racine, WI	2911	2663	2911	8831	4198
Sheboygan, WI	2732	3562	3645	8541	5012
Wausau-Weston, WI	1627	3027	3725	7197	3703
Wyoming	3127	4137	-	10000	10000
Casper, WY	4384	6106	-	-	10000
Cheyenne, WY	3559	4486	-	-	10000
Mean MSA-Level HHI	3494	4326	5702	7892	6240
Median MSA-Level HHI	3178	4006	5227	8655	5607

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2020 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2020, and Managed Market Surveyor | Data Extraction | Enterprise License © 2020 DR/Decision Resources, LLC. All rights reserved.
2. Data point for the exchanges is July 1, 2020.
3. State and MSA-level Herfindahl-Hirschman Indices (HHIs) are reported. The "Total HHI" pertains to the combined PPO+HMO+POS+EXCH product market.
4. We do not present product-specific data for geographic areas with i) fewer than 5,000 reported enrollees in the TOTAL, PPO, HMO and POS product markets or ii) fewer than 1,000 reported enrollees in the exchanges. In the 2021 Update, these restrictions only affected HMO, POS and exchange markets.

