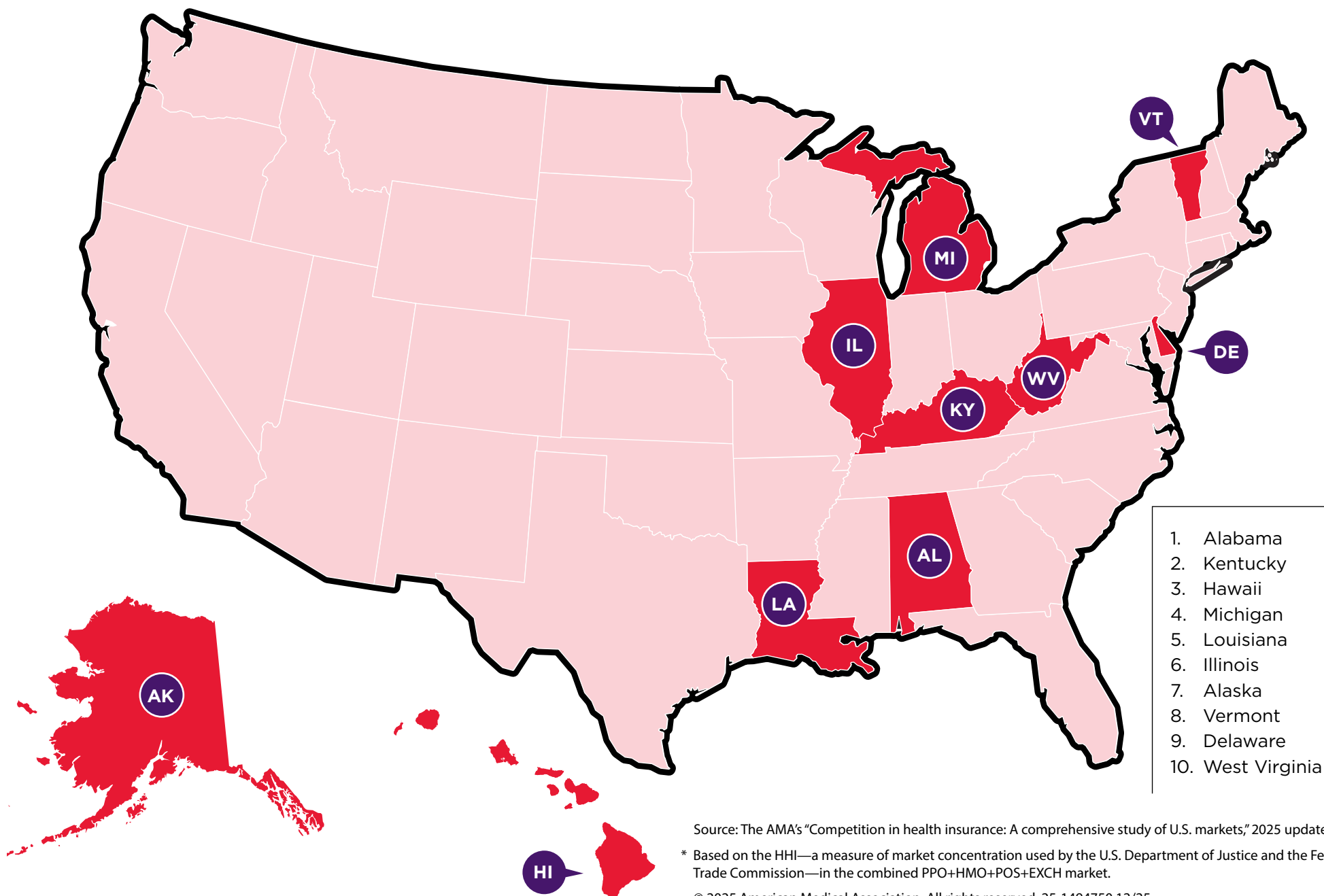


States with the least competitive commercial health insurance markets, 2024*



Source: The AMA's "Competition in health insurance: A comprehensive study of U.S. markets," 2025 update.

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

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