States with the least competitive commercial health insurance markets, 2021*

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


* 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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