States with the least competitive commercial health insurance markets, 2020†

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

Source: The AMA’s “Competition in health insurance: A comprehensive study of U.S. markets, 2021 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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