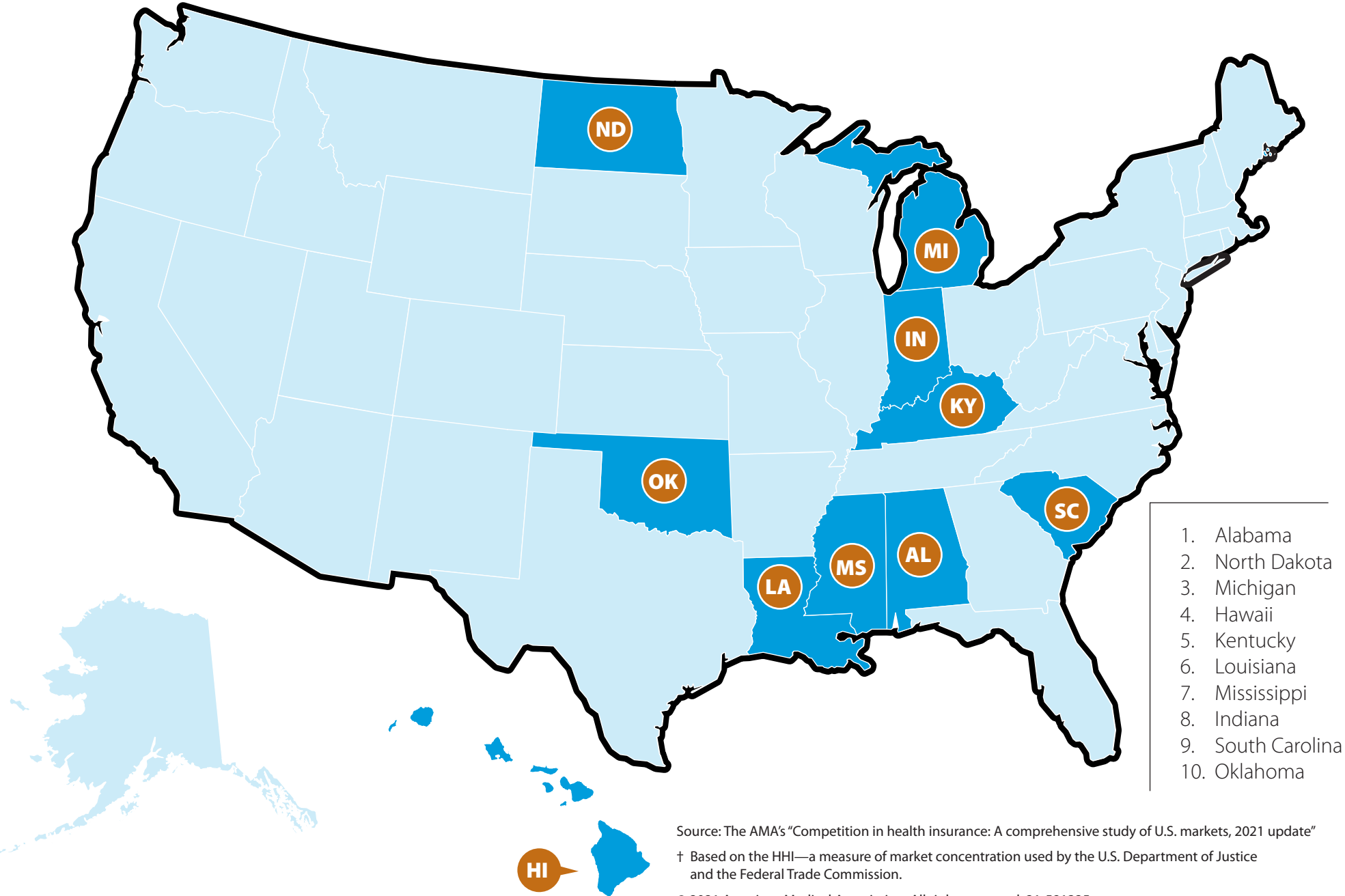


Ten states with the least competitive PPO markets, 2020[†]



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.