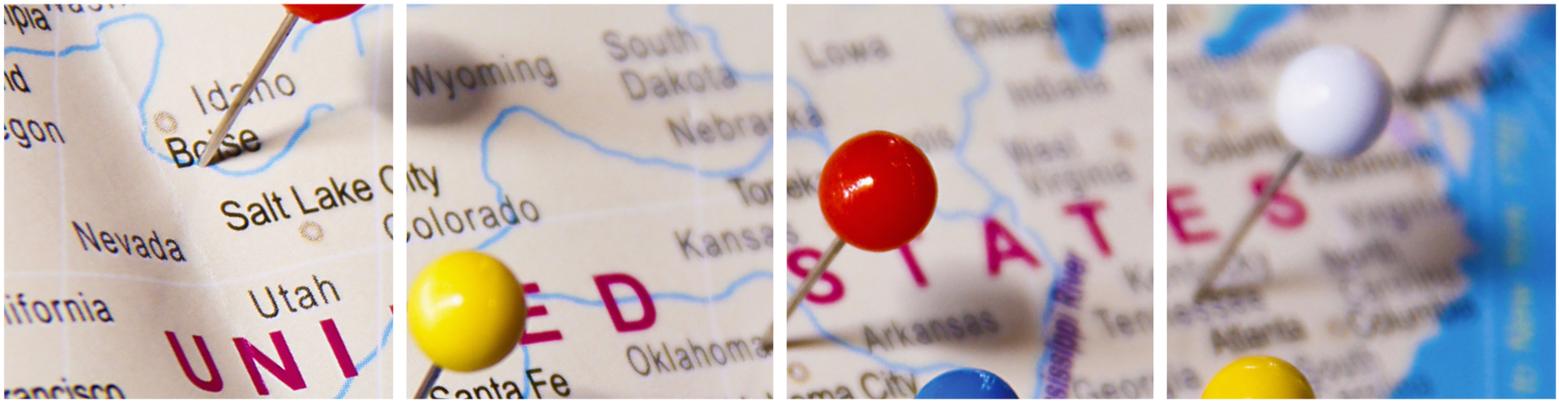


2023 UPDATE



COMPETITION in **HEALTH INSURANCE**

A comprehensive study of U.S. markets

Acknowledgments

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I. Introduction and background

This is the 22nd 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 mergers and acquisitions 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.³

In this study, we present new information on market concentration in the health insurance industry. Using 2022 data from Decision Resources Group⁴—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 (EXCH), consumer-driven health plans (CDHP),⁵ and Medicare Advantage (MA) plans—we report the two largest insurers’ commercial market shares and Herfindahl-Hirschman Indices (HHIs) for 381 metropolitan statistical areas (MSAs), the 50 states and the District of Columbia.⁶

Key findings show that, based on the DOJ/FTC Horizontal Merger Guidelines, 73% of MSA-level commercial markets were highly concentrated (HHI>2500).⁷ The average commercial market was also highly concentrated, with an HHI of 3496. Other findings are that in 90% of MSA-level markets, at least one insurer had a commercial market share of 30% or greater, and in 48% of markets, a single insurer’s share was at least 50%.

We also calculate changes in commercial market concentration between 2014 and 2022.⁸ Although there were some fluctuations in either direction in the intervening years, the share of commercial markets that are highly concentrated increased from 71% to 73%, and the average HHI rose by 174 points.⁹ Fifty-seven percent of markets experienced an increase in the HHI, and in 23%

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. The DOJ and FTC are in the process of revising the merger guidelines. As of the writing of this Update, those guidelines are still in draft form and have not yet been finalized.

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

5. 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.

6. For convenience, the District of Columbia is classified as a “state” in this study.

7. The draft merger guidelines lower the threshold of a market being highly concentrated from 2500 to 1800. If this lower 1800 threshold stands, the share of health insurance markets that would be highly concentrated would rise to 95%.

8. 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.

9. The change in MSA definitions noted in footnote 8 above factors into the long-term measurement of changes in HHI. However, we believe the impact to be minor. For further details, see footnote 37 below.

of markets the increase was at least 500 points. In markets with a rise in the HHI, the average increase was 575 points.

We find evidence of increases in concentration in commercial markets that were already highly concentrated in 2014 as well as in those that were not. More than half (53%) of the markets that were highly concentrated in 2014 became even more concentrated by 2022. Twenty-nine 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 2022. Another 37% also had an increase, though not large enough to make them highly concentrated.

Turning to the key findings on MA, note that this is the second update of the study in which MA data are presented. The MA market is an increasingly important product market to study. In 2022, 48% of eligible Medicare beneficiaries were enrolled in Medicare Advantage.¹⁰ We find that 71% of MA markets were highly concentrated in 2022—a decrease from 87% of markets in 2017. On average, MA markets were also highly concentrated with an HHI of 3183—down from 3923 in 2017.

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 mergers and acquisitions involving health insurers should raise serious antitrust concerns. Conceptually, mergers and acquisitions can have beneficial and/or 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.¹¹ 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.¹² 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.¹³ Other research found evidence that competition in the public health exchanges—in the form of more insurers—also lowered premiums.¹⁴ Finally, eliminating an insurer for an employer to choose from can lead to large (16.6%) increases in premiums.¹⁵

High barriers to entry into health insurance markets also enable insurers to exercise market power.¹⁶ 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

10. KFF. Medicare Advantage in 2023: Enrollment Update and Key Trends. 2023. <https://www.kff.org/medicare/issue-brief/medicare-advantage-in-2023-enrollment-update-and-key-trends/> Accessed Nov. 10, 2023.

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

12. 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.

13. 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 Nov. 10, 2023.

14. 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.

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

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

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.¹⁷ 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 form of lower physician earnings and employment.¹⁸ For these reasons, proposed mergers that create or increase insurers' monopsony power should also raise antitrust concerns.¹⁹

In fact, the DOJ has challenged three health insurer mergers based in part on the merging entity's potential to exercise monopsony power over physicians.^{20,21} 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.²² 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 "Competition in health insurance" edition 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-two percent of those providing patient care are still in practices with 10 or fewer physicians.²³ 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.²⁴ 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

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

18. 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.

19. 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 Nov. 10, 2023.

20. 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).

21. 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. [justice.gov/atr/public/press_releases/2010/256259.htm](http://www.justice.gov/atr/public/press_releases/2010/256259.htm). Accessed Nov. 10, 2023.

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

23. Kane C. Recent Changes in Physician Practice Arrangements: Shifts Away from Private Practice and Towards Larger Practice Size Continue Through 2022. *Policy Research Perspectives*, 2023–4. <https://www.ama-assn.org/system/files/2022-prp-practice-arrangement.pdf>. Published July 2023. Accessed Nov. 10, 2023.

24. See *Complaint* at <https://www.justice.gov/opa/file/877886/download>. Accessed Nov. 10, 2023.

pass through to consumers as lower premiums. However, the courts found that those purported efficiencies were not cognizable.²⁵ 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 that the majority of health insurance markets in the United States are highly concentrated. 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 provides of care.

25. 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 commercial health insurance industry, the main product types are PPO, HMO, POS and the exchanges. Because it is not clear whether they are substitutes, we examine each of these products separately as well as a combined PPO+HMO+POS+EXCH product market. As of last year's study update, we no longer report results separately for HMO and POS. Additionally, we examine Medicare Advantage (MA) as a separate product type. However, we exclude enrollments in Programs of All-Inclusive Care for the Elderly (PACE) plans and Health Care Prepayment Plans (HCCP). We also exclude enrollments of insurers that only provide special needs plans (SNP) or only dual eligible plans in a given geographic area.²⁶

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, the 2022 "Competition in health insurance" study 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, POS and MA products are as of Jan. 1, 2022, and for the exchanges as of July 1, 2022. 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),²⁷ 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.²⁸ 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. Finally, DRG's MA data are from the Centers for Medicare & Medicaid Services (CMS). CMS reports the MA data at the county and insurer subsidiary levels. DRG aggregates those CMS enrollments up to the state and MSA levels as well as to the parent insurer level.

Our objective is to present data on competition in 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, exchange and MA markets separately. The key variables we use from

26. We don't consider PACE, HCCP, SNP and dual-eligible plans to belong in the MA product market; they are not substitutes to regular MA plans. Sometimes insurers of regular MA plans also provide SNP or dual-eligible plans. Although ideally we would also exclude such enrollments, it is very difficult if not impossible to disentangle them from the regular plan enrollments in the DRG data.

27. 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.

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

the DRG Managed Market Surveyor to obtain this information are:

- Commercial PPO enrollment
- Commercial HMO enrollment
- Commercial POS enrollment
- Public exchange enrollment
- MA 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.²⁹ To do so, however, we do not use the entire database as provided by DRG; we exclude certain MCOs and geographic areas. First, with one exception, 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 other Blue insurers' states where they are not licensed.³⁰ We exclude that enrollment because there is no competition among branded companies.

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.

An exception to these out-of-state exclusions is that we do not remove commercial enrollment of non-BCBS insurers in states adjacent to their license-state. This is because the data are based on the membership's residence.^{31, 32}

Our intent is to present commercial market shares and HHIs for areas where the enrollment data plausibly capture a reasonable fraction of the insured population. This gives rise to another set of exclusions. To implement these, 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%.³³ In this edition, three MSAs are excluded because of this criterion. The data perform well in capturing insured lives. On average, the state- and MSA-level data respectively capture 87% and 86% of the commercially insured populations.³⁴

For PPO 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. However, no areas were excluded because of this criterion. For the exchanges and MA, we only present data in areas where there are at least 1,000 reported enrollees. We do not report exchange data for four MSAs, nor MA data for one MSA due to that restriction.³⁵ In addition, no MA data are presented for Alaska given that currently there are no MA plans available in that state.

29. The distinction of fully versus self-insured only pertains to PPO, HMO and POS plans. By definition, the individual public exchange and MA plans are only fully insured.

30. 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 Nov. 10, 2023.

31. 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.

32. 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. These have become virtually non-existent in the DRG data. There was only one of them in the 2022 DRG data so the implications of their exclusions are negligible.

33. 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.

34. The distributions of these ratios are as follows. States: Fourteen percent of states, ≥ 0.50 and < 0.70 ; 43% of states ≥ 0.70 and < 0.90 , and 43% of states ≥ 0.90 . MSAs: Two percent of MSAs, ≥ 0.30 and < 0.50 ; 18% of MSAs, ≥ 0.50 and < 0.70 ; 40% of MSAs ≥ 0.70 and < 0.90 , and 40% of MSAs ≥ 0.90 .

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

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 381 MSAs and 51 states (including the District of Columbia), exchange data are reported for 377 MSAs and 51 states, and MA data are reported for 381 MSAs and 50 states.

C. Market share and HHI calculations

This study reports competition data for four product markets (PPO+HMO+POS+EXCH; PPO; EXCH; and MA). 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 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.³⁶ 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 2,500³⁷

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.

36. The draft merger guidelines substantially changed this section. Most notably, the threshold for a highly concentrated market was lowered to an HHI>1800.

37. 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 below in Section A. National-level market shares are presented and discussed in Section B. Detailed results for each state and MSA are presented in this study's Appendix. Tables A-1 to A-4 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 Table A-2, Table A-3 and Table A-4 pertain to the PPO, exchange and MA markets, respectively.³⁸ Finally, Table A-5 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, POS and MA data are from Jan. 1, 2022, and the exchange data are from July 1, 2022.

A. MSA-level summary

Tables 1–4 summarize the MSA-level results on market concentration. Table 1 pertains to the combined PPO+HMO+POS+EXCH product market, and tables 2–4 are product-type-specific. Focusing on the combined product, Table 1 shows that 73% (277) of MSA-level markets were highly concentrated in 2022. In 90% of markets, at least one insurer had a market share of at least 30%, and in 48% of markets, one insurer had a share of 50% or more. The average MSA-level market was highly concentrated, with a mean HHI of 3496 and a median of 3236. Analogous results are presented for each product type in tables 2–4. The average market—and the *majority* of those markets—are highly concentrated as well.

Table 1. Market concentration, combined PPO+HMO+POS+EXCH product market (2022)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	73%	277
An insurer's market share $\geq 30\%$	90%	341
An insurer's market share $\geq 50\%$	48%	184
An insurer's market share $\geq 70\%$	11%	40
	Mean	Median
HHI	3496	3236

Table 2. MSA-level market concentration, PPO product market (2022)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	90%	341
An insurer's market share $\geq 30\%$	97%	370
An insurer's market share $\geq 50\%$	64%	242
An insurer's market share $\geq 70\%$	29%	110
	Mean	Median
HHI	4383	4029

38. The HHIs and market shares are rounded. As a result, in two exchange markets where the second largest insurer has very few covered lives (Cape Coral-Fort Myers, FL, and Bowling Green, KY, in Table 3), the market shares appear as zero. However, the actual, unrounded shares are just above 0%.

Table 3. MSA-level market concentration, exchanges (2022)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	90%	339
An insurer's market share $\geq 30\%$	94%	356
An insurer's market share $\geq 50\%$	67%	254
An insurer's market share $\geq 70\%$	29%	109
	Mean	Median
HHI	4936	4733

Table 4. MSA-level market concentration, Medicare Advantage market (2022)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	71%	271
An insurer's market share $\geq 30\%$	90%	344
An insurer's market share $\geq 50\%$	31%	118
An insurer's market share $\geq 70\%$	5%	19
	Mean	Median
HHI	3183	2914

We also calculate changes in MSA-level commercial market concentration (HHI) between 2014 and 2022. There are interesting findings here as well. Starting with the combined PPO+HMO+POS+EXCH markets, we find that the average HHI increased by 174 points over this period,³⁹ while the share of markets that are highly concentrated rose from 71% to 73%.⁴⁰ Fifty-seven percent of markets experienced an increase in the HHI. Among those markets, the average increase was 575 points.⁴¹ Forty-eight percent of markets experienced an increase in the HHI of at least 100 points, and in 23% of markets, the HHI increase was 500 points or more. Fifty-three percent of markets that were already highly concentrated in 2014 became even more concentrated by 2022. Of those markets that were

not highly concentrated in 2014, 29% experienced an increase in the HHI large enough to make them highly concentrated by 2022. Another 37% also had an increase, though not big enough to make them highly concentrated.

There have been large changes over time in exchange market concentration. After the average HHI decreased after the exchanges' first year in operation, average concentration went up annually until 2018, when it reached a high of 6873. Since 2018, however, the average exchange market HHI has fallen each year down to 4936 in 2022.

39. 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 2017–2022. 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 315 areas that were considered MSAs and had identical codes in 2014 and 2022, the increase in the average HHI was slightly lower (116 points). The comparison of the 315 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.

40. The share of markets that are highly concentrated were 70% in 2014 and 72% in 2022 if based on only the 315 MSAs with identical codes in both years of data.

41. This increase and the statistics in the rest of this paragraph are based on the 315 MSAs with identical codes in 2014 and 2022.

Finally, we assess changes in MA market concentration between 2017 and 2022.⁴² We find that MA market concentration has tended to fall gradually since 2017. However, on average MA markets remain highly concentrated. In 2022, the average MSA-level market had an HHI of 3183—down from 3923 in 2017. Similarly, the proportion of highly concentrated MSA-level markets fell from 87% in 2017 to 71% in 2022.

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.⁴³ Nonetheless, they are a useful summary measure and paint a succinct picture that complements local-level market shares.

Tables 5–7 report the national-level market shares of the 10 largest health insurers in the U.S. Table 5 pertains to the combined PPO+HMO+POS+EXCH product market, Table 6 is for the exchanges, and Table 7 is for MA.

Table 5. Largest health insurers in the U.S. at the national level (2014 and 2022)

Insurer	Market share (%) 2014	Insurer	Market share (%) 2022
UnitedHealth Group	16	UnitedHealth Group	14
Anthem	13	Elevance Health	12
Aetna	11	CVS (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	Highmark	2
Combined Blues	44	Combined Blues	43

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 5 shows that there has been little change in insurers' commercial market shares, resulting in a similar makeup of the top 10 insurers. In fact, the top four insurers have identical rankings in 2014 and 2022. UnitedHealth Group has the largest market share in both years, with shares of

16% and 14%, respectively, while Elevance Health (formerly Anthem) is second with shares of 13% and 12%.⁴⁴

Most of the 10 largest insurers have small shares at the national level. Only the top four had a share of 10% or more in 2022. However, this is because there are very few

42. Although we have data from earlier years, 2017 was the first year in which we started to examine the MA market using a methodology consistent with that used for the commercial market (specifically, excluding the Blues in areas where they are not licensed to provide coverage).

43. 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 5. Using those, we calculate CR4s of 79% in 2014 and 78% in 2022.

44. Anthem changed its name to Elevance Health in 2022.

“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 5 (BCBS MI, BCBS FL and BS of CA) are licensed in a single state but appear large nationally due to large markets and high market shares. California and Florida are the first and third largest markets, and although Michigan is the 11th, BCBS MI has a 67% 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 sixth 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 insurers have in the vast majority of local markets. Because most BCBS insurers are licensed in a single state, they generally appear small at the national level. In contrast, in 41 states and in 82% (314) of MSAs, a BCBS insurer holds the largest market share.⁴⁵

One of these is Elevance Health, which has the largest market share in 83 MSAs—the most MSAs among any insurer. Health Care Service Corporation (BCBS) is second

in this ranking, as the largest insurer in 43 MSAs, including 25 in Texas, and Highmark is third with 22 MSAs. BCBS of Florida is fourth as the largest in 21 MSAs, Kaiser has 20 MSAs, and UnitedHealth Group—the largest insurer nationally—is the biggest in 19 MSAs.

There are a couple of interesting exceptions to the stability of commercial market shares and rankings over time in Table 5. One is that Humana was no longer in the top 10 list in 2022 and actually fell to 25th with a less than 1% share. The other is that Highmark made it to 10th. Centene had risen from being the 76th largest insurer in 2014 to 10th in 2020, which was largely driven by acquisitions and entry into the exchanges. In 2021, however, Highmark surpassed Centene and placed it at the 11th spot, where Centene remained in 2022. Part of this change in order is due to Centene losing market share in 2021 and Highmark’s acquisition of HealthNow New York.

The 10 largest health insurers in the exchanges nationally are reported in Table 6.⁴⁶ By 2022, not only had Centene made it to the top 10 list, but it is the largest insurer in the exchanges nationally—much larger than the next largest insurer, BCBS FL, which has a 9% share. This is despite Centene’s share falling from 18% in 2020 to 14% in 2022.

Table 6. Largest health insurers in the exchanges at the national level (2014, 2015, 2022)

Insurer	Market share (%) 2014	Insurer	Market share (%) 2015	Insurer	Market share (%) 2022
Anthem	14	Anthem	11	Centene	14
Humana	7	UnitedHealth Group	11	BCBS FL	9
BCBS FL	7	Aetna	9	Kaiser	7
HCSC (BCBS)	6	HCSC (BCBS)	7	Bright Health	7
Aetna	6	Humana	5	Oscar	5
Kaiser	6	Kaiser	4	Elevance Health	4
BS of CA	6	BS of CA	3	HCSC (BCBS)	4
Health Net	5	BCBS FL	3	BS of CA	4
BCBS NC	4	BCBS NC	3	BCBS NC	3
Independence BC	3	Molina	2	Molina	3

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.

45. In fact, combining BCBS insurers into one firm yields national-level market shares of 44% and 43% in 2014 and 2022 for the combined Blues, respectively.

46. Table 6 also includes 2015 data because 2014 was the first year of the exchanges and because there were two states (NY, MA) with missing 2014 exchange DRG data.

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 sixth largest with a 4% share in 2022, while UnitedHealth Group went from being the second largest with an 11% share in 2015 to the 31st largest with less than a 0.6% share in 2021. However, United has made a comeback and rebounded to the 13th largest exchange insurer with a 2% share in 2022. Aetna, which was the third largest in 2015 with a 9% share, exited the exchanges in 2018. Aetna reentered the exchanges in 2022, when it ranked 36th with a 0.4% share. Humana—the fifth largest in 2015 also exited the exchanges in 2018 and has not reentered. In

contrast, in addition to Centene, some other insurers that were smaller in the earlier years also went up in the rankings by 2022. BCBS FL went from eighth to second, increasing its share from 3% to 9% between 2015 and 2022. Another insurer is Bright Health, which had been entering new markets and acquiring insurers. It had been increasing its share since entering the exchanges in 2017 and growing each year to reach the fourth spot with a 7% share in 2022. However, Bright Health exited the exchanges in 2023. Molina also grew from 10th to fourth with a 6% share in 2021 but then fell again back to 10th with a 3% share in 2022. Finally, Oscar has also been entering new markets and became the fourth largest with a 5% share by 2022.

Table 7. Largest health insurers in Medicare Advantage at the national level (2017 and 2022)

Insurer	Market share (%) 2017	Insurer	Market share (%) 2022
UnitedHealth Group	25	UnitedHealth Group	28
Humana	18	Humana	18
Kaiser	8	CVS (Aetna)	11
Aetna	8	Kaiser	6
Anthem	4	Elevance Health	6
WellCare HP	3	Centene	5
Cigna	2	Cigna	2
BCBS MI	2	BCBS MI	2
Highmark	2	Highmark	1
Centene	1	SCAN	1

Data are based on Medicare Advantage markets. Market shares are based on total enrollments in the U.S., which we summed from the insurers' state-level enrollments. We exclude Programs of All-Inclusive Care for the Elderly (PACE) plans, Health Care Prepayment Plans (HCPP), special needs-only plans (snp-only), and dual eligible-only plans.

In contrast to the exchanges, there has been less volatility in the national-level market shares and rankings of the 10 largest MA insurers. As in the commercial market, UnitedHealth Group is also the largest MA insurer in the country. In fact, it's relatively much bigger in the MA market than in the commercial market. Its national-level MA market share was 28% in 2022—up from 25% in 2017. Humana remained in second place with an 18% share in 2022. CVS (Aetna) increased its share to become the third largest insurer with an 11% share by 2022. Through its acquisition of WellCare HP, Centene went from the 10th to the sixth largest insurer. That combination made room for

a newcomer named SCAN to take the 10th spot in 2021—a spot it retained in 2022.

A comparison of the largest commercial and MA insurers nationally (Table 5 and Table 7) yields some interesting observations. One is that some insurers are large in both markets. Most remarkably, UnitedHealth Group is the largest insurer in both commercial and MA markets. Focusing on 2022, CVS Health (Aetna) is the third largest in both markets, and Kaiser is fifth and fourth with 7% and 6% shares, respectively. BCBS MI is seventh and eighth with 2% shares, and Highmark is 10th and ninth.

In contrast, some insurers tend to specialize or are relatively bigger in one market than the other. Humana's enrollment and share have been shrinking in the commercial market, while its enrollment has been growing in MA. Humana was the second largest MA insurer in both 2017 and 2022. It appears that Humana has been shifting its focus to MA. Cigna is the fourth largest commercial insurer with a 10% market share, but the seventh largest MA insurer with a 2% share.

As a group, it appears that BCBS insurers have tended to specialize or be relatively bigger in the commercial market. There are six BCBS insurers among the 10 largest in the commercial market, but only three in MA. Whereas Elevance Health is the second largest insurer in the commercial market (12% share), it is the fifth largest in insurer in MA with a 6% share in 2022—though up slightly from 4% in 2017. HCSC (BCBS) is the sixth largest commercial insurer (6% share) but the 25th largest MA insurer with a 0.4% share. Although BCBS insurers have tended to specialize in the commercial market, there are hints that MA markets may be becoming more attractive to enter. For example, BCBS ND and CareFirst BCBS entered the MA market in 2021, and Wellmark (BCBS) entered in 2022.

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 381 MSAs. 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, including participation in consumer-driven health plans, as well as enrollment in MA plans.

We find that the majority of U.S. health insurance markets are highly concentrated. Although there were some fluctuations in either direction in the intervening years, the share of commercial markets that are highly concentrated rose from 71% to 73% and average market concentration increased from 3322 to 3496 between 2014 and 2022. The 2022 numbers are slightly lower than they were in 2021, which is largely attributable to big decreases in exchange market concentration. Average market

concentration in the combined product market fell by seven points in 2022. In contrast, excluding the exchanges from the combined product market, average concentration actually increased by 14 points. Similarly, the share of markets that were highly concentrated fell from 75% in 2021 to 73% in 2022. If we exclude the exchanges, the decrease would be smaller—from 77% in 2021 to 76% in 2022.

In fact, there have been large changes in exchange market structure over time. Notably, after undergoing large increases in average market concentration each year between 2015 and 2018, the exchanges have seen annual decreases since then, with especially large decreases in average concentration in 2021 and 2022. The data suggest there has been entry and expansion of insurers into new markets, that larger insurers have tended to get smaller, and that smaller insurers have tended to get bigger.

MA markets have undergone a consistent though gradual decrease in average concentration since 2017. The average MA HHI fell from 3923 in 2017 to 3183 in 2022. Nonetheless, this remains significantly above the threshold for highly concentrated markets.

The decrease in average MA market concentration masks some merger activity that took place. Notable among these was Centene's acquisition of WellCare. Although both insurers provided MA coverage in several states prior to the merger, with a few exceptions their market shares were small and there was not much significant market overlap. Thus, while the merger generally did not have large effects at the local level, it increased Centene's share at the national level from 1% to 4% and moved it up the rankings from 10th to sixth between 2017 and 2022. Mergers such as this do not raise antitrust concerns under the current guidelines in part due to a lack of significant market overlap. However, by acquiring an insurer in another geographic market where they did not previously provide coverage, some insurers have been able to grow their total enrollment. This is the way Elevance Health got large in commercial markets. In 2004, Anthem (its name at the time) acquired WellPoint, and before that, both Anthem and WellPoint had acquired other insurers as well.

Most health insurance 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.⁴⁷ Nevertheless, we found in other work that premiums in the commercial health insurance markets in Nevada increased in the wake of the merger.⁴⁸ Retrospective studies on health insurer consolidation add to our understanding of its competitive effects.⁴⁹ 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 Blue 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 2010 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.⁵⁰ 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.⁵¹ After intense battle in the courts, the DOJ and state attorneys general ultimately prevailed, and both mergers were abandoned by the merging parties.

The FTC and DOJ are in the process of revising the merger guidelines. Such revision would make the findings in this study even more critical. Importantly, the revised guidelines would decrease the threshold for markets that are highly concentrated from an HHI of 2500 to 1800. If this proposed threshold makes its way to the final guidelines, the share of commercial health insurance markets that are highly concentrated would increase from 73% to 95%, and the fraction of MA markets that are highly concentrated would rise from 71% to 97%. Our studies will continue to monitor competition in health insurance markets and be used to assess the competitive effects of proposed mergers involving health insurers.

47. See Final Judgement at: <http://www.justice.gov/atr/cases/f237600/237613.htm>. Accessed Nov. 13, 2023.

48. 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 Nov. 13, 2023.

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

50. See <https://www.ama-assn.org/about/competition-health-insurance-research>. Accessed Nov. 13, 2023.

51. 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 Nov. 13, 2023.

Appendix: State and MSA tables

Table A-1 Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022
Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	7475	BCBS AL	86	UnitedHealth Group	5
Anniston-Oxford, AL	8390	BCBS AL	92	Cigna	3
Auburn-Opelika, AL	7142	BCBS AL	84	Cigna	5
Birmingham-Hoover, AL	6935	BCBS AL	83	UnitedHealth Group	7
Daphne-Fairhope-Foley, AL	6720	BCBS AL	81	UnitedHealth Group	9
Decatur, AL	7746	BCBS AL	88	Cigna	5
Dothan, AL	8041	BCBS AL	89	UnitedHealth Group	5
Florence-Muscle Shoals, AL	7922	BCBS AL	89	Cigna	4
Gadsden, AL	8415	BCBS AL	92	UnitedHealth Group	3
Huntsville, AL	7309	BCBS AL	85	Cigna	5
Mobile, AL	7290	BCBS AL	85	UnitedHealth Group	7
Montgomery, AL	7901	BCBS AL	89	UnitedHealth Group	5
Tuscaloosa, AL	8344	BCBS AL	91	Triton (Viva Hlth)	3
Alaska	4260	Premera	46	CVS (Aetna)	46
Anchorage, AK	4118	Premera	52	CVS (Aetna)	37
Fairbanks, AK	4367	Premera	49	CVS (Aetna)	44
Arizona	2245	UnitedHealth Group	30	CVS (Aetna)	23
Flagstaff, AZ	3432	BCBS AZ	53	CVS (Aetna)	21
Lake Havasu City-Kingman, AZ	3476	BCBS AZ	52	UnitedHealth Group	24
Phoenix-Mesa-Chandler, AZ	2291	UnitedHealth Group	30	CVS (Aetna)	24
Prescott Valley-Prescott, AZ	3808	BCBS AZ	57	UnitedHealth Group	18
Sierra Vista-Douglas, AZ	2731	BCBS AZ	46	UnitedHealth Group	20
Tucson, AZ	2578	UnitedHealth Group	40	BCBS AZ	24
Yuma, AZ	3406	BCBS AZ	53	Cigna	17
Arkansas	2966	BCBS AR	47	UnitedHealth Group	20
Fayetteville-Springdale-Rogers, AR	3031	BCBS AR	48	Centene	19
Fort Smith, AR-OK	2101	BCBS AR	31	UnitedHealth Group	25
Hot Springs, AR	2993	BCBS AR	48	UnitedHealth Group	18
Jonesboro, AR	3363	BCBS AR	52	Centene	17
Little Rock-North Little Rock-Conway, AR	3104	BCBS AR	47	UnitedHealth Group	25
Pine Bluff, AR	4639	BCBS AR	66	UnitedHealth Group	13
California	2235	Kaiser	37	Elevance Health	23
Bakersfield, CA	2729	Elevance Health	37	Kaiser	28
Chico, CA	4496	Elevance Health	59	BS of CA	31
Fresno, CA	2259	Elevance Health	30	Kaiser	26
Hanford-Corcoran, CA	2729	Elevance Health	42	BS of CA	27
Los Angeles-Long Beach-Anaheim, CA	2098	Kaiser	33	Elevance Health	25
Madera, CA	2615	Elevance Health	37	Kaiser	28
Merced, CA	3976	Elevance Health	59	BS of CA	18

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Modesto, CA	3355	Kaiser	50	Elevance Health	26
Napa, CA	4529	Kaiser	65	Elevance Health	14
Oxnard-Thousand Oaks-Ventura, CA	2400	Elevance Health	35	Kaiser	25
Redding, CA	4833	Elevance Health	64	BS of CA	27
Riverside-San Bernardino-Ontario, CA	2784	Kaiser	46	Elevance Health	20
Sacramento-Roseville-Folsom, CA	3251	Kaiser	53	Elevance Health	15
Salinas, CA	3226	Elevance Health	46	BS of CA	31
San Diego-Chula Vista-Carlsbad, CA	1616	Kaiser	29	Elevance Health	17
San Francisco-Oakland-Berkeley, CA	2920	Kaiser	49	Elevance Health	15
San Jose-Sunnyvale-Santa Clara, CA	2330	Kaiser	40	Elevance Health	19
San Luis Obispo-Paso Robles, CA	3831	Elevance Health	54	BS of CA	28
Santa Cruz-Watsonville, CA	2164	Elevance Health	32	Kaiser	26
Santa Maria-Santa Barbara, CA	3451	Elevance Health	49	BS of CA	31
Santa Rosa-Petaluma, CA	4519	Kaiser	65	Elevance Health	13
Stockton, CA	3910	Kaiser	58	Elevance Health	20
Vallejo, CA	5464	Kaiser	73	Elevance Health	9
Visalia, CA	4309	Elevance Health	62	BS of CA	20
Yuba City, CA	2947	Elevance Health	47	Kaiser	19
Colorado	1956	UnitedHealth Group	24	Elevance Health	24
Boulder, CO	2079	Elevance Health	27	Cigna	25
Colorado Springs, CO	1964	Elevance Health	27	UnitedHealth Group	23
Denver-Aurora-Lakewood, CO	1960	UnitedHealth Group	25	Cigna	23
Fort Collins, CO	2581	Elevance Health	41	Cigna	21
Grand Junction, CO	2930	UnitedHealth Group	37	Elevance Health	29
Greeley, CO	2216	Elevance Health	32	Cigna	23
Pueblo, CO	2321	Elevance Health	29	UnitedHealth Group	27
Connecticut	2448	Elevance Health	39	UnitedHealth Group	19
Bridgeport-Stamford-Norwalk, CT	2293	Elevance Health	30	UnitedHealth Group	27
Hartford-East Hartford-Middletown, CT	2536	Elevance Health	41	Cigna	19
New Haven-Milford, CT	2697	Elevance Health	44	Cigna	15
Norwich-New London, CT	3412	Elevance Health	51	UnitedHealth Group	26
Delaware	4012	Highmark	57	CVS (Aetna)	26
Dover, DE	4505	Highmark	63	CVS (Aetna)	21
District of Columbia	1964	CareFirst	33	UnitedHealth Group	16
Washington-Arlington-Alexandria, DC-VA-MD-WV	1644	CareFirst	25	UnitedHealth Group	15
Florida	2197	BCBS FL	38	UnitedHealth Group	19
Cape Coral-Fort Myers, FL	3506	BCBS FL	53	UnitedHealth Group	17
Crestview-Fort Walton Beach-Destin, FL	4704	BCBS FL	66	UnitedHealth Group	14
Deltona-Daytona Beach-Ormond Beach, FL	2394	BCBS FL	39	UnitedHealth Group	24
Gainesville, FL	5095	BCBS FL	70	CVS (Aetna)	11
Homosassa Springs, FL	4154	BCBS FL	60	UnitedHealth Group	22

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Jacksonville, FL	3482	BCBS FL	54	UnitedHealth Group	16
Lakeland-Winter Haven, FL	2316	BCBS FL	36	UnitedHealth Group	20
Miami-Fort Lauderdale-Pompano Beach, FL	1591	BCBS FL	26	UnitedHealth Group	21
Naples-Marco Island, FL	3753	BCBS FL	55	Cigna	21
North Port-Sarasota-Bradenton, FL	3246	BCBS FL	50	UnitedHealth Group	19
Ocala, FL	4455	BCBS FL	64	UnitedHealth Group	15
Orlando-Kissimmee-Sanford, FL	1895	BCBS FL	28	Cigna	23
Palm Bay-Melbourne-Titusville, FL	2043	Cigna	29	BCBS FL	26
Panama City, FL	6041	BCBS FL	76	UnitedHealth Group	12
Pensacola-Ferry Pass-Brent, FL	4115	BCBS FL	60	UnitedHealth Group	20
Port St. Lucie, FL	3526	BCBS FL	54	Cigna	19
Punta Gorda, FL	3150	BCBS FL	50	UnitedHealth Group	19
Sebastian-Vero Beach, FL	4301	BCBS FL	62	UnitedHealth Group	16
Sebring-Avon Park, FL	3004	BCBS FL	48	UnitedHealth Group	19
Tallahassee, FL	7082	BCBS FL	84	UnitedHealth Group	6
Tampa-St. Petersburg-Clearwater, FL	2169	BCBS FL	32	UnitedHealth Group	25
The Villages, FL	4658	BCBS FL	66	UnitedHealth Group	16
Georgia	2036	Elevance Health	36	Cigna	15
Albany, GA	3609	Elevance Health	56	UnitedHealth Group	14
Athens-Clarke County, GA	3239	Elevance Health	53	Cigna	14
Atlanta-Sandy Springs-Alpharetta, GA	1820	Elevance Health	31	UnitedHealth Group	16
Augusta-Richmond County, GA-SC	2411	Elevance Health	42	BCBS SC	18
Brunswick, GA	3021	Elevance Health	51	UnitedHealth Group	12
Columbus, GA-AL	3244	Elevance Health	54	Cigna	14
Dalton, GA	3045	Cigna	47	Elevance Health	23
Gainesville, GA	1984	Elevance Health	33	Cigna	21
Hinesville, GA	2796	Elevance Health	49	UnitedHealth Group	11
Macon-Bibb County, GA	3046	Elevance Health	51	UnitedHealth Group	17
Rome, GA	2336	Elevance Health	36	Cigna	28
Savannah, GA	2589	Elevance Health	45	Cigna	15
Valdosta, GA	3886	Elevance Health	60	UnitedHealth Group	11
Warner Robins, GA	4130	Elevance Health	63	UnitedHealth Group	9
Hawaii	4503	HMSA (BCBS HI)	63	Kaiser	20
Kahului-Wailuku-Lahaina, HI	3855	Kaiser	52	HMSA (BCBS HI)	32
Urban Honolulu, HI	4636	HMSA (BCBS HI)	65	Kaiser	17
Idaho	2496	BC of ID	45	Cambia	13
Boise City, ID	2307	BC of ID	42	Cambia	12
Coeur d'Alene, ID	2123	BC of ID	39	Cambia	18
Idaho Falls, ID	2979	BC of ID	51	Cambia	10
Lewiston, ID-WA	2216	Premera	32	BC of ID	24

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Pocatello, ID	3380	BC of ID	55	Cambia	10
Twin Falls, ID	2360	BC of ID	42	Intermountain	15
Illinois	4086	HCSC (BCBS)	61	UnitedHealth Group	14
Bloomington, IL	4070	HCSC (BCBS)	59	CVS (Aetna)	19
Carbondale-Marion, IL	3064	HCSC (BCBS)	50	Cigna	16
Champaign-Urbana, IL	4120	Carle Health	60	HCSC (BCBS)	19
Chicago-Naperville-Elgin, IL-IN-WI	3918	HCSC (BCBS)	60	UnitedHealth Group	13
Danville, IL	3438	HCSC (BCBS)	48	Carle Health	32
Davenport-Moline-Rock Island, IA-IL	2650	UnitedHealth Group	39	HCSC (BCBS)	29
Decatur, IL	5247	HCSC (BCBS)	71	UnitedHealth Group	12
Kankakee, IL	4777	HCSC (BCBS)	67	UnitedHealth Group	12
Peoria, IL	3233	HCSC (BCBS)	47	UnitedHealth Group	29
Rockford, IL	5032	HCSC (BCBS)	69	UnitedHealth Group	11
Springfield, IL	3471	HCSC (BCBS)	54	Carle Health	17
Indiana	3571	Elevance Health	56	UnitedHealth Group	15
Bloomington, IN	4107	Elevance Health	61	IU Health	16
Columbus, IN	4441	Elevance Health	63	S.E. Indiana Hlth	20
Elkhart-Goshen, IN	4235	Elevance Health	63	UnitedHealth Group	13
Evansville, IN-KY	4613	Elevance Health	66	UnitedHealth Group	12
Fort Wayne, IN	2950	Elevance Health	49	UnitedHealth Group	15
Indianapolis-Carmel-Anderson, IN	3800	Elevance Health	58	UnitedHealth Group	18
Kokomo, IN	4573	Elevance Health	66	UnitedHealth Group	12
Lafayette-West Lafayette, IN	4138	Elevance Health	61	IU Health	14
Michigan City-La Porte, IN	3797	Elevance Health	58	UnitedHealth Group	17
Muncie, IN	3340	Elevance Health	53	IU Health	18
South Bend-Mishawaka, IN-MI	2873	Elevance Health	49	BCBS MI	13
Terre Haute, IN	4987	Elevance Health	69	UnitedHealth Group	11
Iowa	3376	Wellmark (BCBS)	49	UnitedHealth Group	28
Ames, IA	5000	Wellmark (BCBS)	67	UnitedHealth Group	22
Cedar Rapids, IA	3591	Wellmark (BCBS)	55	UnitedHealth Group	19
Davenport-Moline-Rock Island, IA-IL	2650	UnitedHealth Group	39	HCSC (BCBS)	29
Des Moines-West Des Moines, IA	3332	Wellmark (BCBS)	40	UnitedHealth Group	40
Dubuque, IA	3236	Wellmark (BCBS)	47	UnitedHealth Group	30
Iowa City, IA	4671	Wellmark (BCBS)	66	UnitedHealth Group	11
Sioux City, IA-NE-SD	2226	Wellmark (BCBS)	35	UnitedHealth Group	28
Waterloo-Cedar Falls, IA	3212	UnitedHealth Group	44	Wellmark (BCBS)	32
Kansas	2646	BCBS KS	45	UnitedHealth Group	14
Lawrence, KS	3372	BCBS KS	54	CVS (Aetna)	14
Manhattan, KS	5861	BCBS KS	76	UnitedHealth Group	7
Topeka, KS	5645	BCBS KS	74	UnitedHealth Group	10
Wichita, KS	3322	BCBS KS	51	CVS (Aetna)	21

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kentucky	4652	Elevance Health	66	Humana	12
Bowling Green, KY	5087	Elevance Health	69	Humana	13
Elizabethtown-Fort Knox, KY	5111	Elevance Health	69	Humana	15
Lexington-Fayette, KY	5435	Elevance Health	72	Humana	12
Louisville/Jefferson County, KY-IN	4421	Elevance Health	64	Humana	11
Owensboro, KY	5219	Elevance Health	70	UnitedHealth Group	12
Louisiana	4676	BCBS LA	66	UnitedHealth Group	16
Alexandria, LA	5068	BCBS LA	69	UnitedHealth Group	16
Baton Rouge, LA	5019	BCBS LA	69	UnitedHealth Group	12
Hammond, LA	4809	BCBS LA	67	UnitedHealth Group	16
Houma-Thibodaux, LA	5083	BCBS LA	68	UnitedHealth Group	19
Lafayette, LA	4988	BCBS LA	68	UnitedHealth Group	17
Lake Charles, LA	5369	BCBS LA	72	UnitedHealth Group	12
Monroe, LA	5027	BCBS LA	68	UnitedHealth Group	19
New Orleans-Metairie, LA	4350	BCBS LA	62	UnitedHealth Group	19
Shreveport-Bossier City, LA	4439	BCBS LA	64	UnitedHealth Group	13
Maine	3045	Elevance Health	50	Point32Health	14
Bangor, ME	2836	Elevance Health	46	Cigna	20
Lewiston-Auburn, ME	2628	Elevance Health	43	Cigna	18
Portland-South Portland, ME	3022	Elevance Health	49	Point32Health	17
Maryland	2790	CareFirst	46	Cigna	15
Baltimore-Columbia-Towson, MD	3125	CareFirst	49	Cigna	18
California-Lexington Park, MD	3257	CareFirst	51	CVS (Aetna)	16
Cumberland, MD-WV	2259	CareFirst	32	Cigna	25
Hagerstown-Martinsburg, MD-WV	1866	CareFirst	22	UnitedHealth Group	21
Salisbury, MD-DE	2834	Highmark	42	CareFirst	28
Massachusetts	2529	BCBS MA	36	Point32Health	33
Barnstable Town, MA	3633	Point32Health	52	BCBS MA	30
Boston-Cambridge-Newton, MA-NH	2226	BCBS MA	32	Point32Health	31
Pittsfield, MA	2784	BCBS MA	45	Baystate	22
Springfield, MA	1993	Baystate	27	BCBS MA	25
Worcester, MA-CT	1981	BCBS MA	32	Point32Health	25
Michigan	4750	BCBS MI	67	Corewell (Priority)	12
Ann Arbor, MI	6682	BCBS MI	81	Corewell (Priority)	7
Battle Creek, MI	5814	BCBS MI	75	Corewell (Priority)	9
Bay City, MI	5908	BCBS MI	76	Henry Ford (HAP)	11
Detroit-Warren-Dearborn, MI	5200	BCBS MI	71	Henry Ford (HAP)	8
Flint, MI	5386	BCBS MI	72	Henry Ford (HAP)	12
Grand Rapids-Kentwood, MI	3849	BCBS MI	53	Corewell (Priority)	32
Jackson, MI	5836	BCBS MI	75	Corewell (Priority)	10
Kalamazoo-Portage, MI	5040	BCBS MI	69	UnitedHealth Group	15

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lansing-East Lansing, MI	5844	BCBS MI	74	Sparrow (Physicians HP)	17
Midland, MI	5703	BCBS MI	73	CVS (Aetna)	18
Monroe, MI	5847	BCBS MI	76	Henry Ford (HAP)	6
Muskegon, MI	4520	BCBS MI	62	Corewell (Priority)	26
Niles, MI	5427	BCBS MI	73	Corewell (Priority)	8
Saginaw, MI	5054	BCBS MI	69	Henry Ford (HAP)	16
Minnesota	2749	BCBS MN	46	HealthPartners	17
Duluth, MN-WI	2717	BCBS MN	46	HealthPartners	16
Mankato, MN	4597	BCBS MN	64	Medica	21
Minneapolis-St. Paul-Bloomington, MN-WI	2275	BCBS MN	39	HealthPartners	20
Rochester, MN	4754	BCBS MN	65	Medica	21
St. Cloud, MN	3288	BCBS MN	51	HealthPartners	19
Mississippi	3474	BCBS MS	54	UnitedHealth Group	17
Gulfport-Biloxi, MS	3780	BCBS MS	58	UnitedHealth Group	15
Hattiesburg, MS	3574	BCBS MS	53	UnitedHealth Group	25
Jackson, MS	4332	BCBS MS	63	UnitedHealth Group	13
Missouri	1858	Elevance Health	27	UnitedHealth Group	24
Cape Girardeau, MO-IL	3370	Elevance Health	49	UnitedHealth Group	29
Columbia, MO	3513	UnitedHealth Group	49	Elevance Health	32
Jefferson City, MO	4199	Elevance Health	60	UnitedHealth Group	22
Joplin, MO	2945	Elevance Health	48	UnitedHealth Group	19
Kansas City, MO-KS	2570	BCBS KS City	43	UnitedHealth Group	18
Springfield, MO	2120	Elevance Health	37	UnitedHealth Group	20
St. Joseph, MO-KS	3338	BCBS KS City	54	UnitedHealth Group	12
St. Louis, MO-IL	2218	UnitedHealth Group	30	Elevance Health	28
Montana	2729	HCSC (BCBS)	41	Cigna	29
Billings, MT	2872	HCSC (BCBS)	43	Cigna	30
Great Falls, MT	3708	HCSC (BCBS)	55	Cigna	23
Missoula, MT	2865	HCSC (BCBS)	42	Cigna	31
Nebraska	2903	BCBS NE	45	UnitedHealth Group	26
Grand Island, NE	3463	BCBS NE	54	UnitedHealth Group	19
Lincoln, NE	3316	BCBS NE	49	UnitedHealth Group	28
Omaha-Council Bluffs, NE-IA	2657	BCBS NE	35	UnitedHealth Group	34
Nevada	2235	UnitedHealth Group	35	Elevance Health	24
Carson City, NV	1769	Elevance Health	26	UHS (Prominence HP)	23
Las Vegas-Henderson-Paradise, NV	2845	UnitedHealth Group	46	Elevance Health	21
Reno, NV	1856	Elevance Health	30	UnitedHealth Group	19
New Hampshire	2834	Elevance Health	46	Cigna	19
Manchester-Nashua, NH	3033	Elevance Health	49	Point32Health	17

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Jersey	2701	Horizon BCBS	41	CVS (Aetna)	25
Atlantic City-Hammonton, NJ	6337	Horizon BCBS	79	CVS (Aetna)	8
Ocean City, NJ	5913	Horizon BCBS	76	CVS (Aetna)	9
Trenton-Princeton, NJ	3016	Horizon BCBS	43	CVS (Aetna)	30
Vineland-Bridgeton, NJ	4844	Horizon BCBS	66	CVS (Aetna)	21
New Mexico	2996	HCSC (BCBS)	48	Presbyterian	21
Albuquerque, NM	2489	HCSC (BCBS)	38	Presbyterian	28
Farmington, NM	3047	HCSC (BCBS)	47	UnitedHealth Group	22
New York	1536	UnitedHealth Group	27	Elevance Health	17
Albany-Schenectady-Troy, NY	2054	CDPHP	33	UnitedHealth Group	22
Binghamton, NY	3450	Lifetime Hlthcare	52	UnitedHealth Group	24
Buffalo-Cheektowaga, NY	2690	Independent Hlth	45	Highmark	16
Elmira, NY	5228	Lifetime Hlthcare	68	UnitedHealth Group	23
Glens Falls, NY	1977	Elevance Health	28	CDPHP	24
Ithaca, NY	3200	CVS (Aetna)	44	Lifetime Hlthcare	31
Kingston, NY	2078	UnitedHealth Group	29	Elevance Health	26
New York-Newark-Jersey City, NY-NJ-PA	1652	UnitedHealth Group	26	CVS (Aetna)	16
Poughkeepsie-Newburgh-Middletown, NY	1983	UnitedHealth Group	28	Elevance Health	26
Rochester, NY	6331	Lifetime Hlthcare	79	MVP Hlth Care	7
Syracuse, NY	4605	Lifetime Hlthcare	65	UnitedHealth Group	16
Utica-Rome, NY	3639	Lifetime Hlthcare	52	UnitedHealth Group	27
Watertown-Fort Drum, NY	3808	Lifetime Hlthcare	56	UnitedHealth Group	21
North Carolina	3311	BCBS NC	51	UnitedHealth Group	18
Asheville, NC	2938	BCBS NC	48	Cigna	16
Burlington, NC	3068	BCBS NC	49	UnitedHealth Group	16
Charlotte-Concord-Gastonia, NC-SC	2273	BCBS NC	36	UnitedHealth Group	20
Durham-Chapel Hill, NC	3328	BCBS NC	51	CVS (Aetna)	20
Fayetteville, NC	4190	BCBS NC	61	UnitedHealth Group	20
Goldsboro, NC	6392	BCBS NC	79	UnitedHealth Group	9
Greensboro-High Point, NC	3206	BCBS NC	48	UnitedHealth Group	24
Greenville, NC	5637	BCBS NC	74	Cigna	13
Hickory-Lenoir-Morganton, NC	4313	BCBS NC	62	UnitedHealth Group	19
Jacksonville, NC	5506	BCBS NC	73	Cigna	9
New Bern, NC	6244	BCBS NC	78	Cigna	11
Raleigh-Cary, NC	2996	BCBS NC	46	UnitedHealth Group	20
Rocky Mount, NC	5266	BCBS NC	71	UnitedHealth Group	12
Wilmington, NC	3508	BCBS NC	50	UnitedHealth Group	27
Winston-Salem, NC	3195	BCBS NC	48	Cigna	22

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
North Dakota	3471	BCBS ND	47	Sanford	34
Bismarck, ND	3436	BCBS ND	47	Sanford	34
Fargo, ND-MN	2065	BCBS ND	29	BCBS MN	25
Grand Forks, ND-MN	2239	BCBS ND	30	BCBS MN	26
Ohio	2162	Elevance Health	36	Medical Mutual	20
Akron, OH	2078	Medical Mutual	32	Elevance Health	27
Canton-Massillon, OH	2205	Medical Mutual	35	Elevance Health	27
Cincinnati, OH-KY-IN	3343	Elevance Health	53	UnitedHealth Group	22
Cleveland-Elyria, OH	2196	Medical Mutual	35	Elevance Health	24
Columbus, OH	2088	Elevance Health	29	UnitedHealth Group	27
Dayton-Kettering, OH	3273	Elevance Health	52	UnitedHealth Group	21
Lima, OH	2735	Elevance Health	46	Medical Mutual	21
Mansfield, OH	2958	Medical Mutual	38	Elevance Health	37
Springfield, OH	3254	Elevance Health	52	UnitedHealth Group	19
Toledo, OH	1980	Elevance Health	29	Medical Mutual	26
Weirton-Steubenville, WV-OH	1831	Highmark	29	Elevance Health	24
Youngstown-Warren-Boardman, OH-PA	1736	Elevance Health	31	Medical Mutual	16
Oklahoma	3568	HCSC (BCBS)	56	UnitedHealth Group	15
Enid, OK	4642	HCSC (BCBS)	65	Cigna	15
Lawton, OK	5818	HCSC (BCBS)	75	UnitedHealth Group	8
Oklahoma City, OK	3271	HCSC (BCBS)	53	UnitedHealth Group	14
Tulsa, OK	3150	HCSC (BCBS)	49	UnitedHealth Group	23
Oregon	1491	Cambia	21	Cigna	20
Albany-Lebanon, OR	1380	Cambia	24	Cigna	17
Bend, OR	1888	Cambia	31	PacificSource	20
Corvallis, OR	1873	Cambia	31	Cigna	24
Eugene-Springfield, OR	1715	PacificSource	24	Cigna	22
Grants Pass, OR	1780	PacificSource	25	Cambia	22
Medford, OR	1762	Cambia	29	Cigna	18
Portland-Vancouver-Hillsboro, OR-WA	1618	Kaiser	25	Cigna	17
Salem, OR	1913	Kaiser	28	Cigna	24
Pennsylvania	1646	Highmark	27	CVS (Aetna)	17
Allentown-Bethlehem-Easton, PA-NJ	1749	Highmark	27	Capital BC	20
Altoona, PA	2386	Cigna	30	Highmark	28
Bloomsburg-Berwick, PA	3805	Geisinger	57	Highmark	20
Chambersburg-Waynesboro, PA	2825	Highmark	44	Capital BC	25
East Stroudsburg, PA	2829	Highmark	46	UnitedHealth Group	16
Erie, PA	2708	Highmark	40	Cigna	24
Gettysburg, PA	2194	Highmark	36	Capital BC	23
Harrisburg-Carlisle, PA	2468	Highmark	40	Capital BC	21
Johnstown, PA	2691	Highmark	39	Cigna	25

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lancaster, PA	2931	Highmark	44	Capital BC	27
Lebanon, PA	3402	Highmark	52	Capital BC	22
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2281	Independence Hlth Grp	36	CVS (Aetna)	24
Pittsburgh, PA	2594	Highmark	32	Cigna	29
Reading, PA	2449	Highmark	31	Capital BC	31
Scranton--Wilkes-Barre, PA	3600	Highmark	53	Geisinger	25
State College, PA	2446	CVS (Aetna)	34	Capital BC	29
Williamsport, PA	2357	Highmark	38	Geisinger	18
York-Hanover, PA	2304	Highmark	36	Capital BC	24
Rhode Island	2735	BCBS RI	42	UnitedHealth Group	28
Providence-Warwick, RI-MA	1740	BCBS RI	22	BCBS MA	22
South Carolina	4345	BCBS SC	63	UnitedHealth Group	13
Charleston-North Charleston, SC	4661	BCBS SC	66	Cigna	12
Columbia, SC	4755	BCBS SC	67	UnitedHealth Group	10
Florence, SC	4339	BCBS SC	63	UnitedHealth Group	14
Greenville-Anderson, SC	3947	BCBS SC	59	UnitedHealth Group	14
Hilton Head Island-Bluffton, SC	4535	BCBS SC	65	Cigna	12
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2412	BCBS SC	41	BCBS NC	17
Spartanburg, SC	4539	BCBS SC	65	UnitedHealth Group	13
Sumter, SC	4632	BCBS SC	66	Cigna	11
South Dakota	2659	Avera Hlth	35	Wellmark (BCBS)	30
Rapid City, SD	2565	Wellmark (BCBS)	36	Avera Hlth	25
Sioux Falls, SD	2444	Wellmark (BCBS)	31	Avera Hlth	29
Tennessee	2742	BCBS TN	41	Cigna	27
Chattanooga, TN-GA	2373	BCBS TN	37	Cigna	26
Clarksville, TN-KY	1994	BCBS TN	32	Elevance Health	23
Cleveland, TN	3046	BCBS TN	45	Cigna	28
Jackson, TN	2722	BCBS TN	39	Cigna	29
Johnson City, TN	4344	BCBS TN	62	Cigna	18
Kingsport-Bristol, TN-VA	2642	BCBS TN	38	Cigna	24
Knoxville, TN	2982	BCBS TN	45	Cigna	22
Memphis, TN-MS-AR	2542	Cigna	41	BCBS TN	25
Morristown, TN	3734	BCBS TN	56	Cigna	20
Nashville-Davidson--Murfreesboro--Franklin, TN	2438	BCBS TN	34	Cigna	26
Texas	2310	HCSC (BCBS)	39	UnitedHealth Group	20
Abilene, TX	4867	HCSC (BCBS)	67	UnitedHealth Group	18
Amarillo, TX	2688	HCSC (BCBS)	42	Cigna	21
Austin-Round Rock-Georgetown, TX	2218	HCSC (BCBS)	34	UnitedHealth Group	23
Beaumont-Port Arthur, TX	3070	HCSC (BCBS)	49	UnitedHealth Group	22
Brownsville-Harlingen, TX	4026	HCSC (BCBS)	61	UnitedHealth Group	12
College Station-Bryan, TX	4300	HCSC (BCBS)	63	Baylor Scott & White	9

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Corpus Christi, TX	2944	HCSC (BCBS)	47	UnitedHealth Group	22
Dallas-Fort Worth-Arlington, TX	2289	HCSC (BCBS)	37	UnitedHealth Group	23
El Paso, TX	2298	HCSC (BCBS)	39	CVS (Aetna)	20
Houston-The Woodlands-Sugar Land, TX	1838	HCSC (BCBS)	30	UnitedHealth Group	19
Killeen-Temple, TX	2543	HCSC (BCBS)	41	Baylor Scott & White	25
Laredo, TX	4804	HCSC (BCBS)	68	UnitedHealth Group	11
Longview, TX	3867	HCSC (BCBS)	57	UnitedHealth Group	21
Lubbock, TX	3800	HCSC (BCBS)	58	UnitedHealth Group	18
McAllen-Edinburg-Mission, TX	3645	HCSC (BCBS)	58	UnitedHealth Group	12
Midland, TX	4818	HCSC (BCBS)	67	UnitedHealth Group	15
Odessa, TX	4410	HCSC (BCBS)	64	UnitedHealth Group	12
San Angelo, TX	3993	HCSC (BCBS)	60	UnitedHealth Group	16
San Antonio-New Braunfels, TX	2378	HCSC (BCBS)	37	UnitedHealth Group	23
Sherman-Denison, TX	3063	HCSC (BCBS)	47	UnitedHealth Group	24
Texarkana, TX-AR	3149	HCSC (BCBS)	53	BCBS AR	12
Tyler, TX	3613	HCSC (BCBS)	56	UnitedHealth Group	18
Victoria, TX	3285	HCSC (BCBS)	50	UnitedHealth Group	21
Waco, TX	2948	HCSC (BCBS)	49	UnitedHealth Group	15
Wichita Falls, TX	4668	HCSC (BCBS)	66	UnitedHealth Group	16
Utah	2576	Intermountain	44	Cambia	14
Logan, UT-ID	2809	Intermountain	47	Cigna	17
Ogden-Clearfield, UT	2497	Intermountain	43	Cambia	17
Provo-Orem, UT	3393	Intermountain	55	Cigna	14
Salt Lake City, UT	2552	Intermountain	44	Cigna	15
St. George, UT	2729	Intermountain	46	Cigna	17
Vermont	3773	BCBS VT	55	Cigna	24
Burlington-South Burlington, VT	3967	BCBS VT	57	Cigna	24
Virginia	2507	Elevance Health	44	CVS (Aetna)	13
Blacksburg-Christiansburg, VA	4906	Elevance Health	67	CVS (Aetna)	17
Charlottesville, VA	3017	Elevance Health	43	CVS (Aetna)	33
Harrisonburg, VA	4556	Elevance Health	65	Sentara (Optima Hlth)	12
Lynchburg, VA	4594	Elevance Health	66	Centra (Piedmont)	12
Richmond, VA	4155	Elevance Health	61	Cigna	16
Roanoke, VA	4337	Elevance Health	62	CVS (Aetna)	21
Staunton, VA	3839	Elevance Health	57	CVS (Aetna)	23
Virginia Beach-Norfolk-Newport News, VA-NC	3456	Elevance Health	53	Sentara (Optima Hlth)	21
Winchester, VA-WV	2775	Elevance Health	45	Cigna	18
Washington	1717	Kaiser	23	Premera	22
Bellingham, WA	2337	Kaiser	37	Cambia	22
Bremerton-Silverdale-Port Orchard, WA	1944	Kaiser	28	Cambia	28
Kennewick-Richland, WA	2366	Kaiser	34	Premera	31

Table A-1 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, WA	3042	Kaiser	50	Premera	19
Mount Vernon-Anacortes, WA	2267	Kaiser	35	Cambia	22
Olympia-Lacey-Tumwater, WA	2072	Kaiser	37	Premera	19
Seattle-Tacoma-Bellevue, WA	1728	Premera	23	Kaiser	21
Spokane-Spokane Valley, WA	2302	Premera	33	Kaiser	31
Walla Walla, WA	2111	Premera	31	Kaiser	28
Wenatchee, WA	2905	Premera	49	Carle Health	17
Yakima, WA	2085	Premera	29	Kaiser	28
West Virginia	3420	Highmark	55	Cigna	13
Beckley, WV	3998	Highmark	61	Cigna	11
Charleston, WV	3634	Highmark	56	Cigna	14
Huntington-Ashland, WV-KY-OH	2608	Elevance Health	39	Highmark	30
Morgantown, WV	4179	Highmark	62	CVS (Aetna)	13
Parkersburg-Vienna, WV	3825	Highmark	59	CVS (Aetna)	12
Wheeling, WV-OH	1938	Highmark	29	Elevance Health	28
Wisconsin	1408	UnitedHealth Group	26	Elevance Health	21
Appleton, WI	1902	UnitedHealth Group	32	Elevance Health	24
Eau Claire, WI	1439	Elevance Health	25	WEA Trust	16
Fond du Lac, WI	1758	UnitedHealth Group	28	Quartz	19
Green Bay, WI	1767	UnitedHealth Group	28	Elevance Health	27
Janesville-Beloit, WI	1932	Quartz	25	Medica	25
La Crosse-Onalaska, WI-MN	2234	Quartz	43	Elevance Health	10
Madison, WI	2083	Medica	31	Quartz	25
Milwaukee-Waukesha, WI	2751	UnitedHealth Group	45	Elevance Health	24
Oshkosh-Neenah, WI	2024	UnitedHealth Group	37	Elevance Health	21
Racine, WI	2961	UnitedHealth Group	46	Elevance Health	27
Sheboygan, WI	2749	UnitedHealth Group	44	Elevance Health	26
Wausau-Weston, WI	1731	Elevance Health	28	UnitedHealth Group	24
Wyoming	2957	Cigna	41	BCBS WY	32
Casper, WY	3558	Cigna	53	BCBS WY	21
Cheyenne, WY	3334	Cigna	43	BCBS WY	36

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2022 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2022, and Managed Market Surveyor | Data Extraction | Enterprise License © 2022 DR/Decision Resources, LLC. All rights reserved.
2. Data point for the exchanges is July 1, 2022.
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, 2022
PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8445	BCBS AL	92	Cigna	4
Anniston-Oxford, AL	8807	BCBS AL	94	Cigna	3
Auburn-Opelika, AL	7960	BCBS AL	89	Cigna	7
Birmingham-Hoover, AL	8350	BCBS AL	91	Cigna	4
Daphne-Fairhope-Foley, AL	7725	BCBS AL	88	Cigna	5
Decatur, AL	8391	BCBS AL	91	Cigna	6
Dothan, AL	9001	BCBS AL	95	Cigna	2
Florence-Muscle Shoals, AL	8532	BCBS AL	92	Cigna	5
Gadsden, AL	9110	BCBS AL	95	Cigna	2
Huntsville, AL	7989	BCBS AL	89	Cigna	6
Mobile, AL	8325	BCBS AL	91	Cigna	5
Montgomery, AL	8726	BCBS AL	93	Cigna	3
Tuscaloosa, AL	9151	BCBS AL	96	Cigna	3
Alaska	4490	CVS (Aetna)	50	Premera	44
Anchorage, AK	4347	Premera	51	CVS (Aetna)	42
Fairbanks, AK	4505	Premera	48	CVS (Aetna)	47
Arizona	2920	CVS (Aetna)	36	Cigna	29
Flagstaff, AZ	4302	BCBS AZ	60	CVS (Aetna)	25
Lake Havasu City-Kingman, AZ	3669	BCBS AZ	55	Cigna	20
Phoenix-Mesa-Chandler, AZ	3046	CVS (Aetna)	37	Cigna	33
Prescott Valley-Prescott, AZ	4132	BCBS AZ	60	CVS (Aetna)	16
Sierra Vista-Douglas, AZ	3946	BCBS AZ	59	CVS (Aetna)	13
Tucson, AZ	2963	BCBS AZ	41	CVS (Aetna)	30
Yuma, AZ	3597	BCBS AZ	53	Cigna	21
Arkansas	4270	BCBS AR	61	Cigna	17
Fayetteville-Springdale-Rogers, AR	4173	BCBS AR	60	Cigna	22
Fort Smith, AR-OK	2660	BCBS AR	39	HCSC (BCBS)	26
Hot Springs, AR	3989	BCBS AR	57	Cigna	26
Jonesboro, AR	5065	BCBS AR	67	Cigna	23
Little Rock-North Little Rock-Conway, AR	4847	BCBS AR	67	Cigna	18
Pine Bluff, AR	6674	BCBS AR	81	Cigna	8
California	3253	Elevance Health	49	BS of CA	21
Bakersfield, CA	4919	Elevance Health	66	BS of CA	22
Chico, CA	5233	Elevance Health	67	BS of CA	27
Fresno, CA	3599	Elevance Health	50	BS of CA	29
Hanford-Corcoran, CA	4831	Elevance Health	63	BS of CA	29
Los Angeles-Long Beach-Anaheim, CA	3219	Elevance Health	49	BS of CA	23
Madera, CA	4776	Elevance Health	64	BS of CA	24
Merced, CA	5149	Elevance Health	68	BS of CA	21
Modesto, CA	4292	Elevance Health	61	BS of CA	22
Napa, CA	3598	Elevance Health	52	BS of CA	27

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Oxnard-Thousand Oaks-Ventura, CA	4002	Elevance Health	59	BS of CA	20
Redding, CA	5269	Elevance Health	68	BS of CA	25
Riverside-San Bernardino-Ontario, CA	3426	Elevance Health	52	BS of CA	20
Sacramento-Roseville-Folsom, CA	3613	Elevance Health	55	BS of CA	19
Salinas, CA	4049	Elevance Health	55	BS of CA	31
San Diego-Chula Vista-Carlsbad, CA	2538	Elevance Health	39	BS of CA	21
San Francisco-Oakland-Berkeley, CA	2696	Elevance Health	40	BS of CA	20
San Jose-Sunnyvale-Santa Clara, CA	3028	Elevance Health	46	CVS (Aetna)	21
San Luis Obispo-Paso Robles, CA	5872	Elevance Health	75	BS of CA	16
Santa Cruz-Watsonville, CA	3976	Elevance Health	57	BS of CA	23
Santa Maria-Santa Barbara, CA	4606	Elevance Health	63	BS of CA	25
Santa Rosa-Petaluma, CA	3512	Elevance Health	51	BS of CA	27
Stockton, CA	3721	Elevance Health	55	BS of CA	17
Vallejo, CA	3109	Elevance Health	48	BS of CA	19
Visalia, CA	5618	Elevance Health	72	BS of CA	19
Yuba City, CA	5425	Elevance Health	71	BS of CA	18
Colorado	3218	Cigna	41	Elevance Health	35
Boulder, CO	3446	Cigna	42	Elevance Health	39
Colorado Springs, CO	3221	Elevance Health	39	Cigna	38
Denver-Aurora-Lakewood, CO	3289	Cigna	45	Elevance Health	31
Fort Collins, CO	3854	Elevance Health	53	Cigna	31
Grand Junction, CO	3896	Cigna	46	Elevance Health	42
Greeley, CO	3426	Elevance Health	42	Cigna	37
Pueblo, CO	3708	Elevance Health	44	Cigna	41
Connecticut	2918	Elevance Health	40	Cigna	26
Bridgeport-Stamford-Norwalk, CT	2611	Elevance Health	32	Cigna	28
Hartford-East Hartford-Middletown, CT	3089	Elevance Health	41	Cigna	29
New Haven-Milford, CT	3140	Elevance Health	46	Cigna	23
Norwich-New London, CT	4621	Elevance Health	65	CVS (Aetna)	14
Delaware	4425	Highmark	60	CVS (Aetna)	25
Dover, DE	5303	Highmark	70	CVS (Aetna)	16
District of Columbia	2195	CareFirst	34	CVS (Aetna)	20
Washington-Arlington-Alexandria, DC-VA-MD-WV	2106	Elevance Health	25	Cigna	25
Florida	2921	BCBS FL	39	Cigna	27
Cape Coral-Fort Myers, FL	2897	BCBS FL	36	CVS (Aetna)	31
Crestview-Fort Walton Beach-Destin, FL	4838	BCBS FL	67	CVS (Aetna)	14
Deltona-Daytona Beach-Ormond Beach, FL	2771	BCBS FL	38	CVS (Aetna)	27
Gainesville, FL	5841	BCBS FL	75	CVS (Aetna)	15
Homosassa Springs, FL	4708	BCBS FL	66	Cigna	11
Jacksonville, FL	3991	BCBS FL	57	CVS (Aetna)	23
Lakeland-Winter Haven, FL	3014	BCBS FL	37	Cigna	33

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022 PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Miami-Fort Lauderdale-Pompano Beach, FL	2924	BCBS FL	32	CVS (Aetna)	32
Naples-Marco Island, FL	3342	BCBS FL	45	Cigna	34
North Port-Sarasota-Bradenton, FL	2998	BCBS FL	43	CVS (Aetna)	28
Ocala, FL	4932	BCBS FL	68	CVS (Aetna)	16
Orlando-Kissimmee-Sanford, FL	2843	Cigna	42	BCBS FL	23
Palm Bay-Melbourne-Titusville, FL	3761	Cigna	54	BCBS FL	26
Panama City, FL	6971	BCBS FL	83	Cigna	7
Pensacola-Ferry Pass-Brent, FL	4841	BCBS FL	67	CVS (Aetna)	14
Port St. Lucie, FL	4016	BCBS FL	58	Cigna	21
Punta Gorda, FL	2869	BCBS FL	42	Cigna	23
Sebastian-Vero Beach, FL	4852	BCBS FL	67	Cigna	16
Sebring-Avon Park, FL	3260	BCBS FL	49	CVS (Aetna)	21
Tallahassee, FL	5463	BCBS FL	72	CVS (Aetna)	11
Tampa-St. Petersburg-Clearwater, FL	2817	Cigna	33	BCBS FL	32
The Villages, FL	4277	BCBS FL	63	CVS (Aetna)	10
Georgia	3050	Elevance Health	40	Cigna	27
Albany, GA	5614	Elevance Health	74	Cigna	11
Athens-Clarke County, GA	3000	Elevance Health	41	Cigna	31
Atlanta-Sandy Springs-Alpharetta, GA	3013	Elevance Health	35	CVS (Aetna)	30
Augusta-Richmond County, GA-SC	2699	Elevance Health	41	BCBS SC	26
Brunswick, GA	4407	Elevance Health	62	Cigna	20
Columbus, GA-AL	3758	Elevance Health	56	Cigna	22
Dalton, GA	4926	Cigna	67	Elevance Health	15
Gainesville, GA	3186	Cigna	42	Elevance Health	30
Hinesville, GA	3930	Elevance Health	59	Cigna	18
Macon-Bibb County, GA	4589	Elevance Health	65	Cigna	16
Rome, GA	3524	Cigna	46	Elevance Health	34
Savannah, GA	3532	Elevance Health	51	Cigna	26
Valdosta, GA	4537	Elevance Health	64	Cigna	18
Warner Robins, GA	5429	Elevance Health	72	Cigna	9
Hawaii	6126	HMSA (BCBS HI)	77	Univ Hlth Alliance	9
Kahului-Wailuku-Lahaina, HI	4670	HMSA (BCBS HI)	65	Univ Hlth Alliance	18
Urban Honolulu, HI	5963	HMSA (BCBS HI)	76	Univ Hlth Alliance	9
Idaho	3017	BC of ID	50	Cambia	15
Boise City, ID	2824	BC of ID	48	Cambia	14
Coeur d'Alene, ID	2063	BC of ID	32	Cambia	25
Idaho Falls, ID	3977	BC of ID	61	Cambia	10
Lewiston, ID-WA	2402	Premera	35	Cambia	25
Pocatello, ID	3846	BC of ID	60	Cambia	11
Twin Falls, ID	3053	BC of ID	50	Cigna	15

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022 PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Illinois	4912	HCSC (BCBS)	67	CVS (Aetna)	17
Bloomington, IL	5135	HCSC (BCBS)	68	CVS (Aetna)	23
Carbondale-Marion, IL	3976	HCSC (BCBS)	58	Cigna	22
Champaign-Urbana, IL	2653	Carle Health	34	HCSC (BCBS)	32
Chicago-Naperville-Elgin, IL-IN-WI	4369	HCSC (BCBS)	63	CVS (Aetna)	13
Danville, IL	4881	HCSC (BCBS)	68	Carle Health	11
Davenport-Moline-Rock Island, IA-IL	2934	HCSC (BCBS)	48	Wellmark (BCBS)	17
Decatur, IL	6728	HCSC (BCBS)	81	Cigna	6
Kankakee, IL	6491	HCSC (BCBS)	80	CVS (Aetna)	10
Peoria, IL	3700	HCSC (BCBS)	52	UnitedHealth Group	29
Rockford, IL	6343	HCSC (BCBS)	79	CVS (Aetna)	11
Springfield, IL	4957	HCSC (BCBS)	68	CVS (Aetna)	14
Indiana	5667	Elevance Health	74	Cigna	12
Bloomington, IN	8060	Elevance Health	90	Cigna	4
Columbus, IN	8129	Elevance Health	90	Cigna	4
Elkhart-Goshen, IN	6160	Elevance Health	77	Cigna	13
Evansville, IN-KY	6274	Elevance Health	78	Cigna	8
Fort Wayne, IN	4697	Elevance Health	65	Cigna	18
Indianapolis-Carmel-Anderson, IN	5959	Elevance Health	76	Cigna	11
Kokomo, IN	6855	Elevance Health	82	Cigna	10
Lafayette-West Lafayette, IN	7849	Elevance Health	88	Cigna	5
Michigan City-La Porte, IN	6274	Elevance Health	78	Cigna	10
Muncie, IN	6799	Elevance Health	82	Cigna	10
South Bend-Mishawaka, IN-MI	4212	Elevance Health	62	BCBS MI	14
Terre Haute, IN	6791	Elevance Health	82	Cigna	9
Iowa	4562	Wellmark (BCBS)	64	Cigna	18
Ames, IA	7062	Wellmark (BCBS)	84	Cigna	7
Cedar Rapids, IA	4382	Wellmark (BCBS)	61	Cigna	24
Davenport-Moline-Rock Island, IA-IL	2934	HCSC (BCBS)	48	Wellmark (BCBS)	17
Des Moines-West Des Moines, IA	4180	Wellmark (BCBS)	60	Cigna	22
Dubuque, IA	5070	Wellmark (BCBS)	68	Cigna	18
Iowa City, IA	6629	Wellmark (BCBS)	81	Cigna	10
Sioux City, IA-NE-SD	2870	Wellmark (BCBS)	48	Cigna	16
Waterloo-Cedar Falls, IA	4291	Wellmark (BCBS)	54	Cigna	37
Kansas	3259	BCBS KS	51	CVS (Aetna)	17
Lawrence, KS	3926	BCBS KS	57	CVS (Aetna)	19
Manhattan, KS	6134	BCBS KS	78	CVS (Aetna)	7
Topeka, KS	6804	BCBS KS	82	CVS (Aetna)	7
Wichita, KS	4526	BCBS KS	61	CVS (Aetna)	29

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022 PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kentucky	6069	Elevance Health	77	Humana	10
Bowling Green, KY	6080	Elevance Health	77	Humana	12
Elizabethtown-Fort Knox, KY	6236	Elevance Health	78	Humana	12
Lexington-Fayette, KY	6740	Elevance Health	81	Humana	11
Louisville/Jefferson County, KY-IN	6054	Elevance Health	77	Humana	10
Owensboro, KY	6816	Elevance Health	82	Humana	11
Louisiana	5979	BCBS LA	76	Cigna	9
Alexandria, LA	6871	BCBS LA	82	Cigna	7
Baton Rouge, LA	6197	BCBS LA	78	Cigna	11
Hammond, LA	6088	BCBS LA	77	Cigna	9
Houma-Thibodaux, LA	6916	BCBS LA	83	Cigna	6
Lafayette, LA	6320	BCBS LA	79	Cigna	9
Lake Charles, LA	6737	BCBS LA	81	Cigna	8
Monroe, LA	6706	BCBS LA	81	Cigna	7
New Orleans-Metairie, LA	5913	BCBS LA	76	Cigna	9
Shreveport-Bossier City, LA	5461	BCBS LA	72	CVS (Aetna)	14
Maine	3473	Elevance Health	52	Cigna	21
Bangor, ME	3339	Elevance Health	47	Cigna	30
Lewiston-Auburn, ME	3034	Elevance Health	42	Cigna	26
Portland-South Portland, ME	3469	Elevance Health	53	Cigna	21
Maryland	3232	CareFirst	43	Cigna	31
Baltimore-Columbia-Towson, MD	3451	CareFirst	44	Cigna	34
California-Lexington Park, MD	2812	Cigna	40	CareFirst	29
Cumberland, MD-WV	2738	Cigna	37	CareFirst	32
Hagerstown-Martinsburg, MD-WV	2441	Highmark	30	Cigna	29
Salisbury, MD-DE	3394	Highmark	50	CareFirst	26
Massachusetts	2640	BCBS MA	34	Point32Health	34
Barnstable Town, MA	4224	Point32Health	60	BCBS MA	23
Boston-Cambridge-Newton, MA-NH	2190	BCBS MA	30	Point32Health	29
Pittsfield, MA	2935	BCBS MA	45	Cigna	25
Springfield, MA	2292	Cigna	33	BCBS MA	23
Worcester, MA-CT	1946	Point32Health	26	BCBS MA	25
Michigan	6210	BCBS MI	78	CVS (Aetna)	8
Ann Arbor, MI	8023	BCBS MI	89	CVS (Aetna)	4
Battle Creek, MI	7361	BCBS MI	86	Corewell (Priority)	4
Bay City, MI	6607	BCBS MI	80	Henry Ford (HAP)	8
Detroit-Warren-Dearborn, MI	6592	BCBS MI	81	CVS (Aetna)	6
Flint, MI	6832	BCBS MI	82	Henry Ford (HAP)	7
Grand Rapids-Kentwood, MI	5467	BCBS MI	73	Corewell (Priority)	10
Jackson, MI	7353	BCBS MI	85	Henry Ford (HAP)	7
Kalamazoo-Portage, MI	7441	BCBS MI	86	Cigna	5

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022 PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lansing-East Lansing, MI	8121	BCBS MI	90	CVS (Aetna)	3
Midland, MI	5645	BCBS MI	72	CVS (Aetna)	22
Monroe, MI	7290	BCBS MI	85	CVS (Aetna)	7
Muskegon, MI	6127	BCBS MI	77	Corewell (Priority)	9
Niles, MI	6439	BCBS MI	80	CVS (Aetna)	8
Saginaw, MI	6052	BCBS MI	76	Henry Ford (HAP)	12
Minnesota	3331	BCBS MN	52	Medica	16
Duluth, MN-WI	3389	BCBS MN	53	HealthPartners	17
Mankato, MN	5113	BCBS MN	68	Medica	22
Minneapolis-St. Paul-Bloomington, MN-WI	2756	BCBS MN	45	HealthPartners	19
Rochester, MN	5244	BCBS MN	69	Medica	22
St. Cloud, MN	3961	BCBS MN	58	Medica	17
Mississippi	6069	BCBS MS	77	Cigna	12
Gulfport-Biloxi, MS	6269	BCBS MS	78	Cigna	8
Hattiesburg, MS	7174	BCBS MS	84	Cigna	4
Jackson, MS	6945	BCBS MS	83	CVS (Aetna)	6
Missouri	2317	Elevance Health	37	Cigna	19
Cape Girardeau, MO-IL	4895	Elevance Health	68	UnitedHealth Group	9
Columbia, MO	4402	Elevance Health	63	Cigna	16
Jefferson City, MO	6249	Elevance Health	78	Cigna	11
Joplin, MO	4413	Elevance Health	64	CoxHealth	15
Kansas City, MO-KS	3551	BCBS KS City	53	Cigna	19
Springfield, MO	3119	Elevance Health	50	CoxHealth	17
St. Joseph, MO-KS	4192	BCBS KS City	62	Cigna	14
St. Louis, MO-IL	2744	Elevance Health	42	Cigna	27
Montana	3212	HCSC (BCBS)	44	Cigna	34
Billings, MT	3426	HCSC (BCBS)	46	Cigna	35
Great Falls, MT	4364	HCSC (BCBS)	60	Cigna	27
Missoula, MT	3400	HCSC (BCBS)	44	Cigna	37
Nebraska	4890	BCBS NE	67	CVS (Aetna)	18
Grand Island, NE	6165	BCBS NE	78	CVS (Aetna)	9
Lincoln, NE	5798	BCBS NE	75	CVS (Aetna)	14
Omaha-Council Bluffs, NE-IA	4007	BCBS NE	58	CVS (Aetna)	23
Nevada	2276	Elevance Health	34	CVS (Aetna)	26
Carson City, NV	2077	Elevance Health	32	UHS (Prominence HP)	21
Las Vegas-Henderson-Paradise, NV	2212	Elevance Health	35	CVS (Aetna)	21
Reno, NV	2446	Elevance Health	40	CVS (Aetna)	17
New Hampshire	3173	Elevance Health	40	Cigna	37
Manchester-Nashua, NH	3422	Elevance Health	49	Cigna	29

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Jersey	3004	CVS (Aetna)	41	Horizon BCBS	31
Atlantic City-Hammonton, NJ	5645	Horizon BCBS	73	CVS (Aetna)	13
Ocean City, NJ	4307	Horizon BCBS	61	CVS (Aetna)	20
Trenton-Princeton, NJ	3568	CVS (Aetna)	51	Horizon BCBS	25
Vineland-Bridgeton, NJ	4375	Horizon BCBS	60	CVS (Aetna)	24
New Mexico	4936	HCSC (BCBS)	68	Presbyterian	12
Albuquerque, NM	3751	HCSC (BCBS)	56	Presbyterian	20
Farmington, NM	4666	HCSC (BCBS)	65	Cigna	16
New York	1456	Elevance Health	18	CVS (Aetna)	17
Albany-Schenectady-Troy, NY	1866	CDPHP	26	UnitedHealth Group	24
Binghamton, NY	3675	Lifetime Hlthcare	55	UnitedHealth Group	22
Buffalo-Cheektowaga, NY	1787	Highmark	24	Lifetime Hlthcare	22
Elmira, NY	6085	Lifetime Hlthcare	76	UnitedHealth Group	15
Glens Falls, NY	2086	Elevance Health	34	UnitedHealth Group	20
Ithaca, NY	3327	CVS (Aetna)	46	Lifetime Hlthcare	31
Kingston, NY	2124	Elevance Health	29	UnitedHealth Group	28
New York-Newark-Jersey City, NY-NJ-PA	1687	CVS (Aetna)	24	Elevance Health	19
Poughkeepsie-Newburgh-Middletown, NY	1960	Elevance Health	29	UnitedHealth Group	24
Rochester, NY	6969	Lifetime Hlthcare	83	MVP Hlth Care	5
Syracuse, NY	5062	Lifetime Hlthcare	69	UnitedHealth Group	13
Utica-Rome, NY	4004	Lifetime Hlthcare	58	UnitedHealth Group	24
Watertown-Fort Drum, NY	4208	Lifetime Hlthcare	61	UnitedHealth Group	19
North Carolina	4262	BCBS NC	60	Cigna	22
Asheville, NC	3613	BCBS NC	52	Cigna	24
Burlington, NC	3888	BCBS NC	56	Cigna	22
Charlotte-Concord-Gastonia, NC-SC	2855	BCBS NC	41	Cigna	28
Durham-Chapel Hill, NC	4149	BCBS NC	57	CVS (Aetna)	26
Fayetteville, NC	5734	BCBS NC	74	Cigna	12
Goldsboro, NC	7680	BCBS NC	87	Cigna	7
Greensboro-High Point, NC	4547	BCBS NC	62	Cigna	23
Greenville, NC	6440	BCBS NC	79	Cigna	15
Hickory-Lenoir-Morganton, NC	6002	BCBS NC	76	Cigna	16
Jacksonville, NC	5702	BCBS NC	74	Cigna	12
New Bern, NC	6349	BCBS NC	79	Cigna	12
Raleigh-Cary, NC	3982	BCBS NC	56	Cigna	23
Rocky Mount, NC	6521	BCBS NC	80	Cigna	12
Wilmington, NC	4158	BCBS NC	57	Cigna	28
Winston-Salem, NC	4247	BCBS NC	55	Cigna	33

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022 PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
North Dakota	6282	BCBS ND	79	Medica	6
Bismarck, ND	5985	BCBS ND	77	CVS (Aetna)	7
Fargo, ND-MN	2982	BCBS ND	39	BCBS MN	35
Grand Forks, ND-MN	3207	BCBS ND	40	BCBS MN	37
Ohio	2959	Elevance Health	45	Medical Mutual	24
Akron, OH	2556	Medical Mutual	35	Elevance Health	32
Canton-Massillon, OH	2867	Medical Mutual	40	Elevance Health	33
Cincinnati, OH-KY-IN	5201	Elevance Health	71	CVS (Aetna)	9
Cleveland-Elyria, OH	2650	Medical Mutual	37	Elevance Health	29
Columbus, OH	2659	Elevance Health	41	CVS (Aetna)	21
Dayton-Kettering, OH	4815	Elevance Health	68	Medical Mutual	10
Lima, OH	3610	Elevance Health	54	Medical Mutual	24
Mansfield, OH	3636	Elevance Health	43	Medical Mutual	42
Springfield, OH	4814	Elevance Health	67	Medical Mutual	10
Toledo, OH	2963	Elevance Health	40	Medical Mutual	35
Weirton-Steubenville, WV-OH	2288	Highmark	33	Elevance Health	27
Youngstown-Warren-Boardman, OH-PA	2170	Elevance Health	36	Medical Mutual	18
Oklahoma	4717	HCSC (BCBS)	66	CVS (Aetna)	17
Enid, OK	5516	HCSC (BCBS)	71	Cigna	20
Lawton, OK	6427	HCSC (BCBS)	79	Cigna	8
Oklahoma City, OK	4532	HCSC (BCBS)	64	Cigna	17
Tulsa, OK	4767	HCSC (BCBS)	66	CVS (Aetna)	17
Oregon	2081	Cambia	29	Cigna	28
Albany-Lebanon, OR	1937	Cambia	31	Cigna	24
Bend, OR	2136	Cambia	36	Cigna	21
Corvallis, OR	2454	Cambia	36	Cigna	29
Eugene-Springfield, OR	2103	Cigna	27	Cambia	25
Grants Pass, OR	2197	PacificSource	29	Cambia	27
Medford, OR	1993	Cambia	32	Cigna	21
Portland-Vancouver-Hillsboro, OR-WA	2104	Cigna	28	Cambia	25
Salem, OR	2608	Cigna	38	Cambia	30
Pennsylvania	1976	Highmark	31	CVS (Aetna)	20
Allentown-Bethlehem-Easton, PA-NJ	2149	Highmark	33	Capital BC	22
Altoona, PA	2704	Cigna	34	Highmark	31
Bloomsburg-Berwick, PA	2717	Highmark	43	Capital BC	22
Chambersburg-Waynesboro, PA	3249	Highmark	49	Capital BC	25
East Stroudsburg, PA	3543	Highmark	53	CVS (Aetna)	22
Erie, PA	3056	Highmark	43	Cigna	27
Gettysburg, PA	2574	Highmark	42	Capital BC	21
Harrisburg-Carlisle, PA	2741	Highmark	44	Capital BC	20
Johnstown, PA	2985	Highmark	42	Cigna	28

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lancaster, PA	3169	Highmark	47	Capital BC	27
Lebanon, PA	3719	Highmark	56	Capital BC	20
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2385	CVS (Aetna)	32	Independence Hlth Grp	31
Pittsburgh, PA	2893	Highmark	35	Cigna	33
Reading, PA	2684	Capital BC	32	Highmark	32
Scranton--Wilkes-Barre, PA	4793	Highmark	67	CVS (Aetna)	13
State College, PA	2840	CVS (Aetna)	39	Capital BC	30
Williamsport, PA	2802	Highmark	44	Cigna	21
York-Hanover, PA	2625	Highmark	41	Capital BC	23
Rhode Island	4199	BCBS RI	62	Cigna	12
Providence-Warwick, RI-MA	2302	BCBS RI	38	BCBS MA	18
South Carolina	5128	BCBS SC	69	Cigna	16
Charleston-North Charleston, SC	5414	BCBS SC	71	Cigna	17
Columbia, SC	5470	BCBS SC	72	CVS (Aetna)	13
Florence, SC	5385	BCBS SC	70	Cigna	21
Greenville-Anderson, SC	4708	BCBS SC	65	Cigna	17
Hilton Head Island-Bluffton, SC	4900	BCBS SC	67	Cigna	17
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2669	BCBS SC	42	Cigna	20
Spartanburg, SC	5394	BCBS SC	71	Cigna	16
Sumter, SC	5345	BCBS SC	70	Cigna	16
South Dakota	4168	Wellmark (BCBS)	59	Avera Hlth	26
Rapid City, SD	5843	Wellmark (BCBS)	76	Cigna	7
Sioux Falls, SD	3667	Wellmark (BCBS)	52	Avera Hlth	30
Tennessee	3790	BCBS TN	52	Cigna	31
Chattanooga, TN-GA	3472	BCBS TN	49	Cigna	30
Clarksville, TN-KY	2620	BCBS TN	39	Elevance Health	27
Cleveland, TN	4338	BCBS TN	57	Cigna	32
Jackson, TN	3566	BCBS TN	47	Cigna	32
Johnson City, TN	6117	BCBS TN	77	Cigna	15
Kingsport-Bristol, TN-VA	3190	BCBS TN	43	Elevance Health	26
Knoxville, TN	4369	BCBS TN	60	Cigna	28
Memphis, TN-MS-AR	3433	Cigna	48	BCBS TN	31
Morristown, TN	5585	BCBS TN	71	Cigna	22
Nashville-Davidson--Murfreesboro--Franklin, TN	3349	BCBS TN	45	Cigna	31
Texas	3677	HCSC (BCBS)	53	CVS (Aetna)	22
Abilene, TX	6845	HCSC (BCBS)	82	Cigna	6
Amarillo, TX	3549	HCSC (BCBS)	50	Cigna	28
Austin-Round Rock-Georgetown, TX	3284	HCSC (BCBS)	45	CVS (Aetna)	30
Beaumont-Port Arthur, TX	4226	HCSC (BCBS)	61	Cigna	15
Brownsville-Harlingen, TX	6467	HCSC (BCBS)	80	CVS (Aetna)	10
College Station-Bryan, TX	5839	HCSC (BCBS)	75	Cigna	11

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Corpus Christi, TX	4823	HCSC (BCBS)	66	CVS (Aetna)	20
Dallas-Fort Worth-Arlington, TX	3661	HCSC (BCBS)	52	Cigna	26
El Paso, TX	3378	HCSC (BCBS)	48	CVS (Aetna)	26
Houston-The Woodlands-Sugar Land, TX	3328	HCSC (BCBS)	45	Cigna	25
Killeen-Temple, TX	3101	HCSC (BCBS)	49	Baylor Scott & White	20
Laredo, TX	7172	HCSC (BCBS)	84	CVS (Aetna)	7
Longview, TX	5670	HCSC (BCBS)	73	Cigna	18
Lubbock, TX	5498	HCSC (BCBS)	72	CVS (Aetna)	14
McAllen-Edinburg-Mission, TX	6521	HCSC (BCBS)	80	CVS (Aetna)	11
Midland, TX	6340	HCSC (BCBS)	78	Cigna	13
Odessa, TX	5975	HCSC (BCBS)	76	CVS (Aetna)	11
San Angelo, TX	5493	HCSC (BCBS)	72	CVS (Aetna)	16
San Antonio-New Braunfels, TX	3603	HCSC (BCBS)	50	CVS (Aetna)	31
Sherman-Denison, TX	4003	HCSC (BCBS)	58	Cigna	23
Texarkana, TX-AR	4612	HCSC (BCBS)	66	BCBS AR	11
Tyler, TX	5987	HCSC (BCBS)	76	Cigna	12
Victoria, TX	4072	HCSC (BCBS)	59	Cigna	21
Waco, TX	4029	HCSC (BCBS)	60	Cigna	14
Wichita Falls, TX	5967	HCSC (BCBS)	76	Cigna	12
Utah	2336	Intermountain	36	Cambia	21
Logan, UT-ID	2707	Intermountain	42	Cigna	26
Ogden-Clearfield, UT	2330	Intermountain	35	Cambia	25
Provo-Orem, UT	3135	Intermountain	49	Cigna	22
Salt Lake City, UT	2389	Intermountain	37	Cigna	22
St. George, UT	2214	Intermountain	30	Cigna	29
Vermont	3905	Cigna	54	BCBS VT	31
Burlington-South Burlington, VT	3834	Cigna	53	BCBS VT	30
Virginia	3501	Elevance Health	53	Cigna	18
Blacksburg-Christiansburg, VA	5190	Elevance Health	69	CVS (Aetna)	20
Charlottesville, VA	3618	CVS (Aetna)	44	Elevance Health	40
Harrisonburg, VA	5716	Elevance Health	74	CVS (Aetna)	13
Lynchburg, VA	5587	Elevance Health	73	Cigna	9
Richmond, VA	4497	Elevance Health	62	Cigna	21
Roanoke, VA	4706	Elevance Health	63	CVS (Aetna)	27
Staunton, VA	4384	Elevance Health	58	CVS (Aetna)	30
Virginia Beach-Norfolk-Newport News, VA-NC	4765	Elevance Health	67	Cigna	14
Winchester, VA-WV	3591	Elevance Health	54	Cigna	20
Washington	2227	Premera	30	Cambia	30
Bellingham, WA	2306	Cambia	35	Premera	22
Bremerton-Silverdale-Port Orchard, WA	2239	Cambia	38	Premera	16
Kennewick-Richland, WA	3146	Premera	51	CVS (Aetna)	17

Table A-2 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022 PPO product markets**

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, WA	2787	Premera	45	Cigna	20
Mount Vernon-Anacortes, WA	2356	Cambia	34	Premera	28
Olympia-Lacey-Tumwater, WA	1958	Premera	31	Cambia	20
Seattle-Tacoma-Bellevue, WA	2306	Premera	31	Cambia	28
Spokane-Spokane Valley, WA	3362	Premera	54	CVS (Aetna)	12
Walla Walla, WA	3129	Premera	48	Cambia	26
Wenatchee, WA	3469	Premera	54	Carle Health	20
Yakima, WA	2892	Premera	44	Cambia	25
West Virginia	4569	Highmark	64	Cigna	16
Beckley, WV	5246	Highmark	70	Cigna	13
Charleston, WV	4765	Highmark	65	Cigna	17
Huntington-Ashland, WV-KY-OH	3168	Elevance Health	44	Highmark	32
Morgantown, WV	5212	Highmark	69	CVS (Aetna)	15
Parkersburg-Vienna, WV	5001	Highmark	68	CVS (Aetna)	14
Wheeling, WV-OH	2545	Highmark	34	Elevance Health	33
Wisconsin	2121	Elevance Health	40	Cigna	13
Appleton, WI	3040	Elevance Health	44	Cigna	31
Eau Claire, WI	2397	Elevance Health	39	WEA Trust	25
Fond du Lac, WI	2374	Elevance Health	41	Medica	21
Green Bay, WI	3256	Elevance Health	51	Cigna	22
Janesville-Beloit, WI	3365	Elevance Health	55	Medica	10
La Crosse-Onalaska, WI-MN	1646	Quartz	27	Elevance Health	18
Madison, WI	2150	Elevance Health	39	Medica	18
Milwaukee-Waukesha, WI	2697	Elevance Health	47	CVS (Aetna)	13
Oshkosh-Neenah, WI	2519	Elevance Health	38	Cigna	24
Racine, WI	2815	Elevance Health	47	WEA Trust	14
Sheboygan, WI	2833	Elevance Health	49	Cigna	12
Wausau-Weston, WI	3411	Elevance Health	55	WEA Trust	16
Wyoming	3751	Cigna	56	BCBS WY	21
Casper, WY	4921	Cigna	68	BCBS WY	12
Cheyenne, WY	4058	Cigna	55	BCBS WY	31

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2022 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2022 | Enterprise License © 2022 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 July 1, 2022
Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8168	BCBS AL	90	Bright Health	7
Anniston-Oxford, AL	10000	BCBS AL	100	-	-
Auburn-Opelika, AL	10000	BCBS AL	100	-	-
Birmingham-Hoover, AL	5610	BCBS AL	67	Bright Health	33
Daphne-Fairhope-Foley, AL	8338	BCBS AL	91	UnitedHealth Group	9
Decatur, AL	10000	BCBS AL	100	-	-
Dothan, AL	8338	BCBS AL	91	UnitedHealth Group	9
Florence-Muscle Shoals, AL	10000	BCBS AL	100	-	-
Gadsden, AL	10000	BCBS AL	100	-	-
Huntsville, AL	8339	BCBS AL	91	UnitedHealth Group	9
Mobile, AL	8385	BCBS AL	91	UnitedHealth Group	9
Montgomery, AL	10000	BCBS AL	100	-	-
Tuscaloosa, AL	10000	BCBS AL	100	-	-
Alaska	7746	Premera	87	Moda Health	13
Anchorage, AK	7599	Premera	86	Moda Health	14
Fairbanks, AK	7601	Premera	86	Moda Health	14
Arizona	2150	Centene	30	BCBS AZ	24
Flagstaff, AZ	5968	Centene	72	BCBS AZ	28
Lake Havasu City-Kingman, AZ	10000	BCBS AZ	100	-	-
Phoenix-Mesa-Chandler, AZ	2095	Centene	31	UnitedHealth Group	24
Prescott Valley-Prescott, AZ	8934	BCBS AZ	94	Cigna	6
Sierra Vista-Douglas, AZ	5971	Centene	72	BCBS AZ	28
Tucson, AZ	2666	Centene	36	UnitedHealth Group	28
Yuma, AZ	10000	BCBS AZ	100	-	-
Arkansas	4962	BCBS AR	58	Centene	40
Fayetteville-Springdale-Rogers, AR	4837	BCBS AR	57	Centene	40
Fort Smith, AR-OK	3283	BCBS AR	41	Centene	29
Hot Springs, AR	5152	BCBS AR	59	Centene	41
Jonesboro, AR	5153	BCBS AR	59	Centene	41
Little Rock-North Little Rock-Conway, AR	4837	BCBS AR	57	Centene	40
Pine Bluff, AR	5152	BCBS AR	59	Centene	41
California	2379	Kaiser	36	BS of CA	29
Bakersfield, CA	5090	BS of CA	67	Kaiser	23
Chico, CA	5001	BS of CA	51	Elevance Health	49
Fresno, CA	4886	BS of CA	63	Kaiser	30
Hanford-Corcoran, CA	7297	BS of CA	85	Elevance Health	9
Los Angeles-Long Beach-Anaheim, CA	1943	BS of CA	28	Kaiser	24
Madera, CA	4733	BS of CA	61	Kaiser	31
Merced, CA	7417	Elevance Health	85	BS of CA	15
Modesto, CA	5314	Kaiser	68	Elevance Health	24
Napa, CA	6228	Kaiser	78	BS of CA	11

Table A-3 (continued)
Market concentration (HHI) and largest insurers' market shares, as of July 1, 2022 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Oxnard-Thousand Oaks-Ventura, CA	5661	BS of CA	69	Kaiser	29
Redding, CA	5002	Elevance Health	51	BS of CA	49
Riverside-San Bernardino-Ontario, CA	2503	BS of CA	30	Kaiser	29
Sacramento-Roseville-Folsom, CA	5206	Kaiser	68	BS of CA	25
Salinas, CA	6244	BS of CA	77	Elevance Health	14
San Diego-Chula Vista-Carlsbad, CA	2078	Sharp HealthCare	25	Kaiser	23
San Francisco-Oakland-Berkeley, CA	6089	Kaiser	75	BS of CA	20
San Jose-Sunnyvale-Santa Clara, CA	3760	Kaiser	52	Valley Hlth	29
San Luis Obispo-Paso Robles, CA	9367	BS of CA	97	Elevance Health	3
Santa Cruz-Watsonville, CA	5107	Kaiser	63	BS of CA	34
Santa Maria-Santa Barbara, CA	9045	BS of CA	95	Elevance Health	5
Santa Rosa-Petaluma, CA	5804	Kaiser	74	Western Hlth Advantage	12
Stockton, CA	6362	Kaiser	78	Elevance Health	16
Vallejo, CA	7677	Kaiser	87	Western Hlth Advantage	6
Visalia, CA	6375	Elevance Health	77	BS of CA	20
Yuba City, CA	4040	BS of CA	46	Elevance Health	43
Colorado	1817	Bright Health	25	Elevance Health	23
Boulder, CO	1779	Kaiser	24	Elevance Health	20
Colorado Springs, CO	3248	Bright Health	48	Kaiser	24
Denver-Aurora-Lakewood, CO	2024	Bright Health	31	Kaiser	22
Fort Collins, CO	2965	Elevance Health	43	Cigna	24
Grand Junction, CO	6067	UnitedHealth Group	74	Elevance Health	23
Greeley, CO	2884	Elevance Health	37	Cigna	31
Pueblo, CO	5973	Elevance Health	75	Kaiser	13
Connecticut	6261	EmblemHealth	75	Elevance Health	25
Bridgeport-Stamford-Norwalk, CT	6487	EmblemHealth	77	Elevance Health	23
Hartford-East Hartford-Middletown, CT	6794	EmblemHealth	80	Elevance Health	20
New Haven-Milford, CT	6683	EmblemHealth	79	Elevance Health	21
Norwich-New London, CT	5003	Elevance Health	51	EmblemHealth	49
Delaware	10000	Highmark	100	-	-
Dover, DE	10000	Highmark	100	-	-
District of Columbia	6855	CareFirst	80	Kaiser	20
Washington-Arlington-Alexandria, DC-VA-MD-WV	2533	Kaiser	36	CareFirst	28
Florida	3375	BCBS FL	54	Oscar	14
Cape Coral-Fort Myers, FL	9977	BCBS FL	100	SantaFe (AvMed)	0
Crestview-Fort Walton Beach-Destin, FL	10000	BCBS FL	100	-	-
Deltona-Daytona Beach-Ormond Beach, FL	2175	Oscar	30	Bright Health	21
Gainesville, FL	8009	BCBS FL	89	SantaFe (AvMed)	4
Homosassa Springs, FL	7811	BCBS FL	88	Oscar	6
Jacksonville, FL	6882	BCBS FL	82	Centene	7
Lakeland-Winter Haven, FL	5521	BCBS FL	68	Centene	31

Table A-3 (continued)
Market concentration (HHI) and largest insurers' market shares, as of July 1, 2022 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Miami-Fort Lauderdale-Pompano Beach, FL	2208	BCBS FL	34	Oscar	20
Naples-Marco Island, FL	8405	BCBS FL	91	Cigna	9
North Port-Sarasota-Bradenton, FL	7704	BCBS FL	87	Oscar	4
Ocala, FL	7008	BCBS FL	83	Oscar	9
Orlando-Kissimmee-Sanford, FL	2954	BCBS FL	49	Oscar	14
Palm Bay-Melbourne-Titusville, FL	4187	BCBS FL	59	Oscar	20
Panama City, FL	10000	BCBS FL	100	-	-
Pensacola-Ferry Pass-Brent, FL	8282	BCBS FL	91	UnitedHealth Group	7
Port St. Lucie, FL	4965	BCBS FL	66	Cigna	23
Punta Gorda, FL	8081	BCBS FL	90	Oscar	4
Sebastian-Vero Beach, FL	9049	BCBS FL	95	Cigna	5
Sebring-Avon Park, FL	7001	BCBS FL	82	Centene	18
Tallahassee, FL	5578	BCBS FL	72	Centene	17
Tampa-St. Petersburg-Clearwater, FL	3937	BCBS FL	59	Oscar	13
The Villages, FL	10000	BCBS FL	100	-	-
Georgia	3228	Centene	54	Elevance Health	12
Albany, GA	7455	Centene	85	Alliant Hlth Plans	13
Athens-Clarke County, GA	3211	Centene	49	Elevance Health	22
Atlanta-Sandy Springs-Alpharetta, GA	3068	Centene	52	Elevance Health	12
Augusta-Richmond County, GA-SC	3165	Centene	45	BCBS SC	26
Brunswick, GA	5028	Centene	54	CareSource	46
Columbus, GA-AL	3435	Centene	54	Elevance Health	17
Dalton, GA	4824	Centene	53	Alliant Hlth Plans	45
Gainesville, GA	4417	CareSource	50	Alliant Hlth Plans	44
Hinesville, GA	4321	Centene	59	Elevance Health	27
Macon-Bibb County, GA	5451	Centene	69	Alliant Hlth Plans	26
Rome, GA	4634	Centene	51	Alliant Hlth Plans	45
Savannah, GA	4018	Centene	60	Bright Health	14
Valdosta, GA	5150	Centene	68	Alliant Hlth Plans	20
Warner Robins, GA	6479	Centene	78	Alliant Hlth Plans	20
Hawaii	5068	HMSA (BCBS HI)	56	Kaiser	44
Kahului-Wailuku-Lahaina, HI	5303	Kaiser	62	HMSA (BCBS HI)	38
Urban Honolulu, HI	5344	HMSA (BCBS HI)	63	Kaiser	37
Idaho	3137	Intermountain	42	BC of ID	34
Boise City, ID	3632	Intermountain	51	BC of ID	29
Coeur d'Alene, ID	4537	BC of ID	64	Cambia	16
Idaho Falls, ID	2580	Intermountain	40	Cambia	21
Lewiston, ID-WA	3792	BC of ID	55	Premera	22
Pocatello, ID	5179	BC of ID	70	Molina Hlthcare	13
Twin Falls, ID	5199	Intermountain	70	BC of ID	13

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2022 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Illinois	3882	HCSC (BCBS)	59	Centene	12
Bloomington, IL	5151	HCSC (BCBS)	59	Carle Health	41
Carbondale-Marion, IL	5203	HCSC (BCBS)	60	Carle Health	40
Champaign-Urbana, IL	5113	Carle Health	58	HCSC (BCBS)	42
Chicago-Naperville-Elgin, IL-IN-WI	3376	HCSC (BCBS)	53	Centene	19
Danville, IL	5044	Carle Health	55	HCSC (BCBS)	45
Davenport-Moline-Rock Island, IA-IL	2497	HCSC (BCBS)	38	Wellmark (BCBS)	25
Decatur, IL	5190	HCSC (BCBS)	60	Carle Health	40
Kankakee, IL	3232	HCSC (BCBS)	49	Carle Health	22
Peoria, IL	5118	HCSC (BCBS)	58	Carle Health	42
Rockford, IL	5705	HCSC (BCBS)	73	MercyCare	13
Springfield, IL	5097	HCSC (BCBS)	57	Carle Health	43
Indiana	4800	CareSource	59	Centene	36
Bloomington, IN	5262	CareSource	69	Centene	20
Columbus, IN	7140	CareSource	83	Centene	17
Elkhart-Goshen, IN	5358	CareSource	63	Centene	37
Evansville, IN-KY	4002	Centene	54	CareSource	31
Fort Wayne, IN	5000	Centene	50	CareSource	50
Indianapolis-Carmel-Anderson, IN	4638	CareSource	58	Centene	35
Kokomo, IN	4123	CareSource	54	Centene	33
Lafayette-West Lafayette, IN	5860	CareSource	74	Centene	15
Michigan City-La Porte, IN	5200	CareSource	66	Centene	29
Muncie, IN	5636	CareSource	72	Centene	17
South Bend-Mishawaka, IN-MI	4530	CareSource	62	Centene	24
Terre Haute, IN	3922	Centene	45	CareSource	41
Iowa	5045	Wellmark (BCBS)	62	Medica	35
Ames, IA	5378	Wellmark (BCBS)	64	Medica	36
Cedar Rapids, IA	5312	Wellmark (BCBS)	63	Medica	36
Davenport-Moline-Rock Island, IA-IL	2497	HCSC (BCBS)	38	Wellmark (BCBS)	25
Des Moines-West Des Moines, IA	4628	Wellmark (BCBS)	59	Medica	33
Dubuque, IA	4611	Wellmark (BCBS)	59	Medica	33
Iowa City, IA	5376	Wellmark (BCBS)	64	Medica	36
Sioux City, IA-NE-SD	2364	Medica	34	Wellmark (BCBS)	29
Waterloo-Cedar Falls, IA	4672	Wellmark (BCBS)	59	Medica	34
Kansas	3646	BCBS KS	43	Centene	42
Lawrence, KS	5068	BCBS KS	56	Centene	44
Manhattan, KS	5068	BCBS KS	56	Centene	44
Topeka, KS	5068	BCBS KS	56	Centene	44
Wichita, KS	3924	BCBS KS	48	Centene	38

Table A-3 (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2022** Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kentucky	4667	CareSource	53	Elevance Health	42
Bowling Green, KY	9994	Elevance Health	100	CareSource	0
Elizabethtown-Fort Knox, KY	5180	Elevance Health	67	CareSource	25
Lexington-Fayette, KY	6225	CareSource	76	Elevance Health	21
Louisville/Jefferson County, KY-IN	4711	CareSource	64	Elevance Health	20
Owensboro, KY	7744	Elevance Health	87	Centene	12
Louisiana	7426	BCBS LA	86	Centene	7
Alexandria, LA	5170	BCBS LA	59	CHRISTUS	41
Baton Rouge, LA	6812	BCBS LA	81	Centene	16
Hammond, LA	9188	BCBS LA	96	UnitedHealth Group	4
Houma-Thibodaux, LA	10000	BCBS LA	100	-	-
Lafayette, LA	9186	BCBS LA	96	UnitedHealth Group	4
Lake Charles, LA	5239	BCBS LA	61	CHRISTUS	39
Monroe, LA	9189	BCBS LA	96	UnitedHealth Group	4
New Orleans-Metairie, LA	7604	BCBS LA	86	Centene	14
Shreveport-Bossier City, LA	5327	BCBS LA	63	CHRISTUS	37
Maine	3413	Point32Health	39	Elevance Health	35
Bangor, ME	3419	Elevance Health	41	Point32Health	32
Lewiston-Auburn, ME	3490	Point32Health	43	Elevance Health	32
Portland-South Portland, ME	3525	Point32Health	44	Elevance Health	30
Maryland	4956	CareFirst	63	Kaiser	31
Baltimore-Columbia-Towson, MD	5307	CareFirst	68	Kaiser	26
California-Lexington Park, MD	8405	CareFirst	91	UnitedHealth Group	9
Cumberland, MD-WV	5637	CareFirst	73	Highmark	15
Hagerstown-Martinsburg, MD-WV	4029	CareFirst	53	Highmark	34
Salisbury, MD-DE	5115	Highmark	62	CareFirst	36
Massachusetts	3821	Point32Health	53	BMC HealthNet	30
Barnstable Town, MA	4313	Point32Health	57	BMC HealthNet	31
Boston-Cambridge-Newton, MA-NH	3391	Point32Health	50	BMC HealthNet	28
Pittsfield, MA	3264	Point32Health	48	BMC HealthNet	27
Springfield, MA	3337	Point32Health	47	BMC HealthNet	27
Worcester, MA-CT	2232	Baystate	32	Point32Health	29
Michigan	4044	BCBS MI	59	Corewell (Priority)	20
Ann Arbor, MI	3775	BCBS MI	56	Corewell (Priority)	21
Battle Creek, MI	4530	BCBS MI	62	Corewell (Priority)	23
Bay City, MI	5767	BCBS MI	71	Corewell (Priority)	26
Detroit-Warren-Dearborn, MI	3760	BCBS MI	56	Corewell (Priority)	21
Flint, MI	4528	BCBS MI	62	Corewell (Priority)	23
Grand Rapids-Kentwood, MI	3323	BCBS MI	52	Corewell (Priority)	19
Jackson, MI	4753	BCBS MI	64	Corewell (Priority)	23
Kalamazoo-Portage, MI	4403	BCBS MI	61	Corewell (Priority)	22

Table A-3 (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2022** *Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lansing-East Lansing, MI	3610	Sparrow (Physicians HP)	46	BCBS MI	36
Midland, MI	5771	BCBS MI	71	Corewell (Priority)	26
Monroe, MI	4751	BCBS MI	63	Corewell (Priority)	23
Muskegon, MI	3637	BCBS MI	55	Corewell (Priority)	20
Niles, MI	4750	BCBS MI	63	Corewell (Priority)	23
Saginaw, MI	5766	BCBS MI	71	Corewell (Priority)	26
Minnesota	3075	UCare	46	HealthPartners	21
Duluth, MN-WI	3145	UCare	49	HealthPartners	20
Mankato, MN	3769	UCare	50	BCBS MN	28
Minneapolis-St. Paul-Bloomington, MN-WI	3409	UCare	50	HealthPartners	24
Rochester, MN	3021	BCBS MN	36	Quartz	30
St. Cloud, MN	3481	UCare	51	HealthPartners	25
Mississippi	6701	Centene	81	Molina Hlthcare	10
Gulfport-Biloxi, MS	4375	Centene	49	Cigna	44
Hattiesburg, MS	6839	Centene	82	Molina Hlthcare	10
Jackson, MS	7778	Centene	87	Molina Hlthcare	11
Missouri	3466	Centene	53	Cigna	18
Cape Girardeau, MO-IL	5954	Centene	73	Elevance Health	25
Columbia, MO	2931	Centene	36	Cigna	29
Jefferson City, MO	4163	Elevance Health	46	Centene	44
Joplin, MO	6748	Centene	80	Medica	18
Kansas City, MO-KS	3381	Centene	54	Medica	15
Springfield, MO	6165	Centene	77	Medica	17
St. Joseph, MO-KS	6475	Centene	79	BCBS KS City	15
St. Louis, MO-IL	2555	Centene	36	Cigna	30
Montana	3449	HCSC (BCBS)	41	Montana Health CO-OP	33
Billings, MT	3449	HCSC (BCBS)	41	Montana Health CO-OP	33
Great Falls, MT	3449	HCSC (BCBS)	41	Montana Health CO-OP	33
Missoula, MT	3449	HCSC (BCBS)	41	Montana Health CO-OP	33
Nebraska	4875	Medica	60	Bright Health	36
Grand Island, NE	4874	Medica	60	Bright Health	36
Lincoln, NE	4875	Medica	60	Bright Health	36
Omaha-Council Bluffs, NE-IA	4559	Medica	58	Bright Health	34
Nevada	3047	UnitedHealth Group	49	Friday Health	18
Carson City, NV	3492	Elevance Health	43	Centene	36
Las Vegas-Henderson-Paradise, NV	3933	UnitedHealth Group	58	Friday Health	20
Reno, NV	2089	UnitedHealth Group	28	Elevance Health	22
New Hampshire	4450	Centene	49	Elevance Health	45
Manchester-Nashua, NH	4382	Centene	48	Elevance Health	45

Table A-3 (continued)
Market concentration (HHI) and largest insurers' market shares, as of July 1, 2022 *Exchanges*

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Jersey	4335	Independence Hlth Grp	46	Horizon BCBS	46
Atlantic City-Hammonton, NJ	4956	Independence Hlth Grp	50	Horizon BCBS	50
Ocean City, NJ	5000	Independence Hlth Grp	50	Horizon BCBS	50
Trenton-Princeton, NJ	4219	Independence Hlth Grp	46	Horizon BCBS	46
Vineland-Bridgeton, NJ	4957	Independence Hlth Grp	50	Horizon BCBS	50
New Mexico	2337	Molina Hlthcare	32	Bright Health	27
Albuquerque, NM	2112	HCSC (BCBS)	28	Molina Hlthcare	24
New York	1677	Centene	33	Healthfirst	18
Albany-Schenectady-Troy, NY	2756	CDPHP	35	Centene	31
Binghamton, NY	4485	Lifetime Hlthcare	53	Centene	41
Buffalo-Cheektowaga, NY	4076	Independent Hlth	55	Highmark	28
Glens Falls, NY	2757	Centene	39	Highmark	22
Ithaca, NY	8015	Lifetime Hlthcare	89	MVP Hlth Care	11
Kingston, NY	3282	Centene	42	MVP Hlth Care	34
New York-Newark-Jersey City, NY-NJ-PA	1936	Independence Hlth Grp	28	Horizon BCBS	28
Poughkeepsie-Newburgh-Middletown, NY	4495	Centene	64	MVP Hlth Care	16
Rochester, NY	3471	Lifetime Hlthcare	45	MVP Hlth Care	28
Syracuse, NY	4824	Lifetime Hlthcare	59	Centene	36
Utica-Rome, NY	3811	Lifetime Hlthcare	52	Centene	30
North Carolina	5024	BCBS NC	69	Bright Health	13
Asheville, NC	4010	BCBS NC	61	Bright Health	14
Burlington, NC	4882	BCBS NC	67	Bright Health	18
Charlotte-Concord-Gastonia, NC-SC	3829	BCBS NC	58	Bright Health	15
Durham-Chapel Hill, NC	4412	BCBS NC	63	Bright Health	19
Fayetteville, NC	6007	BCBS NC	77	UnitedHealth Group	8
Goldsboro, NC	7554	BCBS NC	86	Friday Health	8
Greensboro-High Point, NC	3909	BCBS NC	59	Bright Health	17
Greenville, NC	5134	BCBS NC	69	Bright Health	19
Hickory-Lenoir-Morganton, NC	4969	BCBS NC	69	Bright Health	8
Jacksonville, NC	9311	BCBS NC	96	Cigna	3
New Bern, NC	8623	BCBS NC	93	CVS (Aetna)	4
Raleigh-Cary, NC	3646	BCBS NC	56	Bright Health	17
Rocky Mount, NC	6482	BCBS NC	80	Friday Health	8
Wilmington, NC	8503	BCBS NC	92	UnitedHealth Group	8
Winston-Salem, NC	4552	BCBS NC	64	Bright Health	19
North Dakota	5142	BCBS ND	65	Sanford	29
Bismarck, ND	5734	BCBS ND	69	Sanford	31
Fargo, ND-MN	3178	BCBS ND	50	Sanford	22
Grand Forks, ND-MN	3445	BCBS ND	51	Sanford	23

Table A-3 (continued)
Market concentration (HHI) and largest insurers' market shares, as of July 1, 2022 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Ohio	1604	CareSource	21	Centene	20
Akron, OH	2082	CareSource	28	Summa HS (SummaCare)	21
Canton-Massillon, OH	2417	Aultman Hlth	44	Oscar	15
Cincinnati, OH-KY-IN	2493	Centene	31	CareSource	26
Cleveland-Elyria, OH	2277	Oscar	31	Medical Mutual	28
Columbus, OH	2033	Oscar	31	Medical Mutual	23
Dayton-Kettering, OH	2505	Elevance Health	31	Centene	27
Lima, OH	2984	Centene	34	Molina Hlthcare	31
Mansfield, OH	3425	Medical Mutual	47	Molina Hlthcare	32
Springfield, OH	2437	Centene	30	Molina Hlthcare	28
Toledo, OH	2589	CareSource	40	Centene	23
Weirton-Steubenville, WV-OH	4556	CareSource	65	Centene	12
Youngstown-Warren-Boardman, OH-PA	1836	Centene	23	UPMC	22
Oklahoma	6022	HCSC (BCBS)	77	Medica	7
Enid, OK	8426	HCSC (BCBS)	91	Medica	9
Lawton, OK	8430	HCSC (BCBS)	91	Medica	9
Oklahoma City, OK	4379	HCSC (BCBS)	63	Bright Health	19
Tulsa, OK	5755	HCSC (BCBS)	75	Friday Health	7
Oregon	2185	Providence Hlth	30	Kaiser	23
Albany-Lebanon, OR	3007	Providence Hlth	44	Cambia	22
Bend, OR	4546	PacificSource	62	Cambia	22
Corvallis, OR	2856	Providence Hlth	41	Cambia	23
Eugene-Springfield, OR	2183	Kaiser	25	Providence Hlth	25
Grants Pass, OR	6046	Moda Health	76	PacificSource	13
Medford, OR	4693	Moda Health	65	Providence Hlth	13
Portland-Vancouver-Hillsboro, OR-WA	2390	Kaiser	33	Providence Hlth	31
Salem, OR	3128	Kaiser	47	Providence Hlth	21
Pennsylvania	2207	Independence Hlth Grp	32	Highmark	23
Allentown-Bethlehem-Easton, PA-NJ	2943	Capital BC	48	Highmark	22
Altoona, PA	7583	UPMC	86	Highmark	12
Bloomsburg-Berwick, PA	4610	Geisinger	58	Capital BC	35
Chambersburg-Waynesboro, PA	5005	Capital BC	52	Highmark	48
East Stroudsburg, PA	3965	Highmark	52	Geisinger	35
Erie, PA	5108	UPMC	57	Highmark	43
Gettysburg, PA	4792	Capital BC	65	Highmark	22
Harrisburg-Carlisle, PA	3714	Capital BC	48	Highmark	36
Johnstown, PA	5131	UPMC	60	Highmark	39
Lancaster, PA	3924	Capital BC	46	Highmark	42
Lebanon, PA	3634	Capital BC	43	Highmark	41
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5632	Independence Hlth Grp	74	Highmark	10
Pittsburgh, PA	5528	UPMC	66	Highmark	34

Table A-3 (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2022** Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Reading, PA	4217	Highmark	54	Capital BC	35
Scranton--Wilkes-Barre, PA	4081	Highmark	47	Geisinger	42
State College, PA	3265	Capital BC	46	Geisinger	30
Williamsport, PA	3494	UPMC	41	Geisinger	36
York-Hanover, PA	4350	Capital BC	59	Highmark	27
Rhode Island	6488	Neighborhood HP	77	BCBS RI	23
Providence-Warwick, RI-MA	3263	Neighborhood HP	50	Point32Health	21
South Carolina	5966	BCBS SC	76	Centene	11
Charleston-North Charleston, SC	5733	BCBS SC	74	Centene	12
Columbia, SC	6187	BCBS SC	77	Centene	13
Florence, SC	6186	BCBS SC	77	Centene	13
Greenville-Anderson, SC	5939	BCBS SC	76	Centene	9
Hilton Head Island-Bluffton, SC	6186	BCBS SC	77	Centene	13
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	3585	BCBS SC	55	BCBS NC	20
Spartanburg, SC	6682	BCBS SC	81	Molina Hlthcare	11
Sumter, SC	6189	BCBS SC	77	Centene	13
South Dakota	5075	Sanford	56	Avera Hlth	44
Rapid City, SD	5075	Sanford	56	Avera Hlth	44
Sioux Falls, SD	5075	Sanford	56	Avera Hlth	44
Tennessee	2401	Cigna	34	BCBS TN	21
Chattanooga, TN-GA	2149	Centene	33	Bright Health	19
Clarksville, TN-KY	1907	Cigna	29	Bright Health	23
Cleveland, TN	2268	Bright Health	27	Cigna	25
Jackson, TN	2954	Centene	36	Cigna	35
Johnson City, TN	4931	Cigna	63	BCBS TN	31
Kingsport-Bristol, TN-VA	3490	Cigna	46	BCBS TN	33
Knoxville, TN	2301	Cigna	26	BCBS TN	26
Memphis, TN-MS-AR	2574	Cigna	34	Centene	32
Morristown, TN	2553	Cigna	36	BCBS TN	25
Nashville-Davidson--Murfreesboro--Franklin, TN	2768	Cigna	43	Bright Health	21
Texas	1394	Bright Health	19	Centene	19
Abilene, TX	5182	HCSC (BCBS)	60	Baylor Scott & White	40
Amarillo, TX	3588	Centene	46	HCSC (BCBS)	27
Austin-Round Rock-Georgetown, TX	1530	Bright Health	25	Centene	17
Beaumont-Port Arthur, TX	2331	Centene	29	Community Hlth Choice	25
Brownsville-Harlingen, TX	2929	Centene	35	Friday Health	34
College Station-Bryan, TX	4026	Centene	53	HCSC (BCBS)	31
Corpus Christi, TX	3812	CHRISTUS	56	Centene	16
Dallas-Fort Worth-Arlington, TX	1664	Bright Health	27	Friday Health	18
El Paso, TX	1923	Friday Health	27	Centene	24
Houston-The Woodlands-Sugar Land, TX	1510	Bright Health	24	Friday Health	19

Table A-3 (continued)**Market concentration (HHI) and largest insurers' market shares, as of July 1, 2022** Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Killeen-Temple, TX	3444	Baylor Scott & White	40	Centene	35
Laredo, TX	2929	Centene	35	Friday Health	34
Longview, TX	3460	HCSC (BCBS)	39	Centene	36
Lubbock, TX	3537	Friday Health	43	HCSC (BCBS)	34
McAllen-Edinburg-Mission, TX	2929	Centene	35	Friday Health	34
Midland, TX	5183	HCSC (BCBS)	60	Baylor Scott & White	40
Odessa, TX	3589	Centene	46	HCSC (BCBS)	27
San Angelo, TX	5329	Centene	63	HCSC (BCBS)	37
San Antonio-New Braunfels, TX	1834	Centene	26	Friday Health	23
Sherman-Denison, TX	3490	Centene	39	Friday Health	38
Texarkana, TX-AR	3588	CHRISTUS	53	HCSC (BCBS)	18
Tyler, TX	3633	CHRISTUS	45	Centene	35
Victoria, TX	5328	Centene	63	HCSC (BCBS)	37
Waco, TX	3486	Centene	39	Baylor Scott & White	37
Wichita Falls, TX	10000	HCSC (BCBS)	100	-	-
Utah	6797	Intermountain	82	Molina Hlthcare	6
Logan, UT-ID	6553	Intermountain	80	Molina Hlthcare	6
Ogden-Clearfield, UT	6520	Intermountain	80	Molina Hlthcare	7
Provo-Orem, UT	6559	Intermountain	80	Molina Hlthcare	7
Salt Lake City, UT	6490	Intermountain	80	Molina Hlthcare	7
St. George, UT	7906	Intermountain	89	Molina Hlthcare	7
Vermont	5021	MVP Hlth Care	53	BCBS VT	47
Burlington-South Burlington, VT	5021	MVP Hlth Care	53	BCBS VT	47
Virginia	2674	Elevance Health	44	Cigna	18
Blacksburg-Christiansburg, VA	9592	Elevance Health	98	CVS (Aetna)	2
Charlottesville, VA	5093	Elevance Health	68	Sentara (Optima Hlth)	18
Harrisonburg, VA	6145	Elevance Health	74	Sentara (Optima Hlth)	26
Lynchburg, VA	5840	Elevance Health	70	Centra (Piedmont)	30
Richmond, VA	3057	Elevance Health	39	Cigna	32
Roanoke, VA	9450	Elevance Health	97	CVS (Aetna)	3
Staunton, VA	6881	Elevance Health	81	Centra (Piedmont)	19
Virginia Beach-Norfolk-Newport News, VA-NC	4778	Elevance Health	60	Sentara (Optima Hlth)	34
Winchester, VA-WV	3144	Elevance Health	45	UnitedHealth Group	24
Washington	2013	Molina Hlthcare	26	Kaiser	23
Bellingham, WA	3704	Kaiser	47	Premera	33
Bremerton-Silverdale-Port Orchard, WA	2203	Premera	27	Kaiser	26
Kennewick-Richland, WA	2519	Centene	35	Premera	27
Longview, WA	3478	Kaiser	51	Premera	21
Mount Vernon-Anacortes, WA	4178	Kaiser	57	Premera	25
Olympia-Lacey-Tumwater, WA	2045	Molina Hlthcare	27	Kaiser	23
Seattle-Tacoma-Bellevue, WA	2217	Molina Hlthcare	33	Kaiser	22

Table A-3 (continued)
Market concentration (HHI) and largest insurers' market shares, as of July 1, 2022 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Spokane-Spokane Valley, WA	2612	Molina Hlthcare	35	Centene	30
Walla Walla, WA	2872	Centene	34	Premera	33
Wenatchee, WA	4227	Centene	55	Premera	33
Yakima, WA	2781	Centene	44	Kaiser	18
West Virginia	5247	Highmark	61	CareSource	39
Beckley, WV	5008	Highmark	52	CareSource	48
Charleston, WV	5631	Highmark	68	CareSource	32
Huntington-Ashland, WV-KY-OH	3967	CareSource	51	Highmark	37
Morgantown, WV	5238	Highmark	61	CareSource	39
Wheeling, WV-OH	3938	CareSource	58	Centene	14
Wisconsin	1528	Common Ground	26	Medica	23
Appleton, WI	2192	Common Ground	38	Children's WI (CCHP)	18
Eau Claire, WI	3676	Medica	44	Marshfield (Security HP)	37
Fond du Lac, WI	4232	Medica	52	Common Ground	38
Green Bay, WI	2296	Common Ground	39	Children's WI (CCHP)	19
Janesville-Beloit, WI	2937	Medica	36	MercyCare	35
La Crosse-Onalaska, WI-MN	4682	Quartz	55	Medica	40
Madison, WI	4712	Medica	65	Quartz	18
Milwaukee-Waukesha, WI	2587	Common Ground	44	Children's WI (CCHP)	18
Oshkosh-Neenah, WI	2179	Common Ground	38	Children's WI (CCHP)	18
Racine, WI	2639	Common Ground	44	Children's WI (CCHP)	18
Sheboygan, WI	3730	Common Ground	56	Quartz	18
Wausau-Weston, WI	3098	Aspirus Health	45	Medica	22
Wyoming	8745	BCBS WY	93	Montana Health CO-OP	7
Casper, WY	8749	BCBS WY	93	Montana Health CO-OP	7
Cheyenne, WY	8745	BCBS WY	93	Montana Health CO-OP	7

Notes:

1. Source: Managed Market Surveyor | Data Extraction | Enterprise License © 2022 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-4 Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022
Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	2257	Humana	31	UnitedHealth Group	28
Anniston-Oxford, AL	2308	Triton (Viva Hlth)	27	UnitedHealth Group	26
Auburn-Opelika, AL	4849	Humana	67	BCBS AL	16
Birmingham-Hoover, AL	1964	UnitedHealth Group	24	BCBS AL	22
Daphne-Fairhope-Foley, AL	2719	UnitedHealth Group	35	Humana	31
Decatur, AL	2353	Humana	35	BCBS AL	22
Dothan, AL	3400	UnitedHealth Group	48	Humana	29
Florence-Muscle Shoals, AL	2829	Humana	45	BCBS AL	21
Gadsden, AL	2403	Humana	39	BCBS AL	22
Huntsville, AL	2428	Humana	34	UnitedHealth Group	27
Mobile, AL	2506	UnitedHealth Group	34	Humana	31
Montgomery, AL	2817	UnitedHealth Group	45	Triton (Viva Hlth)	18
Tuscaloosa, AL	3948	Humana	59	BCBS AL	14
Arizona	2795	UnitedHealth Group	47	Humana	18
Flagstaff, AZ	3729	UnitedHealth Group	52	Humana	30
Lake Havasu City-Kingman, AZ	3844	Humana	58	UnitedHealth Group	18
Phoenix-Mesa-Chandler, AZ	2777	UnitedHealth Group	47	Humana	17
Prescott Valley-Prescott, AZ	3226	UnitedHealth Group	50	Humana	22
Sierra Vista-Douglas, AZ	2831	Centene	45	Humana	19
Tucson, AZ	4071	UnitedHealth Group	62	Humana	11
Yuma, AZ	2357	Centene	26	Banner Health	25
Arkansas	2523	UnitedHealth Group	36	Humana	27
Fayetteville-Springdale-Rogers, AR	2583	Humana	38	UnitedHealth Group	27
Fort Smith, AR-OK	2976	Humana	44	UnitedHealth Group	27
Hot Springs, AR	2421	UnitedHealth Group	33	Centene	27
Jonesboro, AR	2374	Centene	30	UnitedHealth Group	26
Little Rock-North Little Rock-Conway, AR	2659	UnitedHealth Group	41	Centene	21
Pine Bluff, AR	3717	UnitedHealth Group	52	Humana	28
California	2307	Kaiser	43	UnitedHealth Group	16
Bakersfield, CA	1798	Kaiser	34	Elevance Health	13
Chico, CA	5347	Elevance Health	69	UnitedHealth Group	25
El Centro, CA	4510	Bright Health	64	UnitedHealth Group	12
Fresno, CA	2183	Kaiser	36	Bright Health	22
Hanford-Corcoran, CA	2882	Humana	47	Bright Health	15
Los Angeles-Long Beach-Anaheim, CA	1801	Kaiser	34	SCAN	14
Madera, CA	3338	Kaiser	53	Humana	14
Merced, CA	3318	UnitedHealth Group	46	BS of CA	30
Modesto, CA	2184	Kaiser	30	Alignment Hlth	26
Napa, CA	6977	Kaiser	83	UnitedHealth Group	7
Oxnard-Thousand Oaks-Ventura, CA	2276	Kaiser	42	Elevance Health	15
Redding, CA	5011	Elevance Health	64	UnitedHealth Group	31

Table A-4 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Riverside-San Bernardino-Ontario, CA	1880	Kaiser	33	UnitedHealth Group	20
Sacramento-Roseville-Folsom, CA	4291	Kaiser	62	UnitedHealth Group	20
Salinas, CA	6040	Montage Health	77	UnitedHealth Group	9
San Diego-Chula Vista-Carlsbad, CA	2094	Kaiser	35	UnitedHealth Group	26
San Francisco-Oakland-Berkeley, CA	4949	Kaiser	68	UnitedHealth Group	15
San Jose-Sunnyvale-Santa Clara, CA	3858	Kaiser	60	Alignment Hlth	11
San Luis Obispo-Paso Robles, CA	2055	UnitedHealth Group	33	Alignment Hlth	21
Santa Cruz-Watsonville, CA	3295	UnitedHealth Group	46	Kaiser	29
Santa Maria-Santa Barbara, CA	3594	UnitedHealth Group	50	BS of CA	32
Santa Rosa-Petaluma, CA	6127	Kaiser	77	UnitedHealth Group	12
Stockton, CA	2901	Kaiser	50	Humana	11
Vallejo, CA	7135	Kaiser	84	UnitedHealth Group	9
Visalia, CA	3488	Humana	54	UnitedHealth Group	16
Yuba City, CA	3501	Elevance Health	49	Kaiser	30
Colorado	3388	UnitedHealth Group	50	Kaiser	24
Boulder, CO	3776	UnitedHealth Group	50	Kaiser	34
Colorado Springs, CO	3634	UnitedHealth Group	53	Humana	25
Denver-Aurora-Lakewood, CO	3537	UnitedHealth Group	48	Kaiser	34
Fort Collins, CO	4105	UnitedHealth Group	59	Humana	22
Grand Junction, CO	3517	UnitedHealth Group	46	Humana	33
Greeley, CO	3323	UnitedHealth Group	47	Humana	28
Pueblo, CO	4212	UnitedHealth Group	59	Humana	24
Connecticut	3423	UnitedHealth Group	53	CVS (Aetna)	18
Bridgeport-Stamford-Norwalk, CT	3394	UnitedHealth Group	51	CVS (Aetna)	24
Hartford-East Hartford-Middletown, CT	3769	UnitedHealth Group	57	EmblemHealth	14
New Haven-Milford, CT	2866	UnitedHealth Group	44	CVS (Aetna)	24
Norwich-New London, CT	4211	UnitedHealth Group	62	EmblemHealth	12
Delaware	2728	UnitedHealth Group	33	CVS (Aetna)	33
Dover, DE	2704	UnitedHealth Group	35	Humana	27
District of Columbia	4200	UnitedHealth Group	58	Kaiser	28
Washington-Arlington-Alexandria, DC-VA-MD-WV	2570	Kaiser	38	UnitedHealth Group	29
Florida	2028	Humana	31	UnitedHealth Group	28
Cape Coral-Fort Myers, FL	2855	UnitedHealth Group	46	Humana	18
Crestview-Fort Walton Beach-Destin, FL	3009	UnitedHealth Group	47	Humana	23
Deltona-Daytona Beach-Ormond Beach, FL	2632	Humana	42	UnitedHealth Group	24
Gainesville, FL	3066	UnitedHealth Group	40	Humana	36
Homosassa Springs, FL	1902	Humana	26	UnitedHealth Group	26
Jacksonville, FL	2414	UnitedHealth Group	36	Humana	26
Lakeland-Winter Haven, FL	2153	Humana	36	UnitedHealth Group	23
Miami-Fort Lauderdale-Pompano Beach, FL	2046	Humana	35	UnitedHealth Group	22
Naples-Marco Island, FL	2819	UnitedHealth Group	43	CVS (Aetna)	21

Table A-4 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
North Port-Sarasota-Bradenton, FL	2379	UnitedHealth Group	31	CVS (Aetna)	28
Ocala, FL	2347	UnitedHealth Group	35	Humana	26
Orlando-Kissimmee-Sanford, FL	2224	Humana	35	UnitedHealth Group	24
Palm Bay-Melbourne-Titusville, FL	2332	Health First Hlth	36	UnitedHealth Group	24
Panama City, FL	2600	UnitedHealth Group	37	Humana	30
Pensacola-Ferry Pass-Brent, FL	2064	UnitedHealth Group	31	Humana	21
Port St. Lucie, FL	2444	Humana	36	UnitedHealth Group	29
Punta Gorda, FL	2479	UnitedHealth Group	34	CVS (Aetna)	25
Sebastian-Vero Beach, FL	2469	UnitedHealth Group	43	Humana	18
Sebring-Avon Park, FL	3300	UnitedHealth Group	46	Humana	32
Tallahassee, FL	4106	BCBS FL	58	UnitedHealth Group	24
Tampa-St. Petersburg-Clearwater, FL	2123	Humana	35	UnitedHealth Group	22
The Villages, FL	3914	UnitedHealth Group	59	Humana	11
Georgia	2306	UnitedHealth Group	33	Humana	29
Albany, GA	3019	UnitedHealth Group	41	Humana	30
Athens-Clarke County, GA	2809	Humana	39	UnitedHealth Group	31
Atlanta-Sandy Springs-Alpharetta, GA	1983	Humana	29	UnitedHealth Group	25
Augusta-Richmond County, GA-SC	2790	UnitedHealth Group	37	Humana	33
Brunswick, GA	2666	UnitedHealth Group	36	Humana	29
Columbus, GA-AL	2638	Humana	34	UnitedHealth Group	32
Dalton, GA	4255	UnitedHealth Group	47	Humana	45
Gainesville, GA	2674	UnitedHealth Group	36	CVS (Aetna)	29
Hinesville, GA	2617	Humana	38	UnitedHealth Group	24
Macon-Bibb County, GA	2908	UnitedHealth Group	41	Humana	32
Rome, GA	2985	UnitedHealth Group	38	Humana	36
Savannah, GA	2299	UnitedHealth Group	31	Humana	28
Valdosta, GA	4787	UnitedHealth Group	66	Humana	17
Warner Robins, GA	3106	UnitedHealth Group	41	Humana	36
Hawaii	2219	UnitedHealth Group	27	HMSA (BCBS HI)	26
Kahului-Wailuku-Lahaina, HI	2734	Kaiser	37	Humana	32
Urban Honolulu, HI	2396	UnitedHealth Group	31	HMSA (BCBS HI)	27
Idaho	2412	BC of ID	34	UnitedHealth Group	32
Boise City, ID	2974	UnitedHealth Group	47	BC of ID	24
Coeur d'Alene, ID	2036	BC of ID	33	PacificSource	18
Idaho Falls, ID	4379	BC of ID	63	UnitedHealth Group	18
Lewiston, ID-WA	4098	Cambia	57	BC of ID	28
Pocatello, ID	4324	BC of ID	62	UnitedHealth Group	17
Twin Falls, ID	2468	BC of ID	37	PacificSource	25
Illinois	2204	UnitedHealth Group	32	Humana	25
Bloomington, IL	2705	UnitedHealth Group	37	Humana	29
Carbondale-Marion, IL	3162	UnitedHealth Group	51	Carle Health	15

Table A-4 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Champaign-Urbana, IL	3413	Carle Health	42	UnitedHealth Group	39
Chicago-Naperville-Elgin, IL-IN-WI	2153	Humana	29	UnitedHealth Group	28
Danville, IL	3137	Carle Health	49	CVS (Aetna)	20
Davenport-Moline-Rock Island, IA-IL	3858	UnitedHealth Group	57	CVS (Aetna)	19
Decatur, IL	4039	CVS (Aetna)	58	UnitedHealth Group	25
Kankakee, IL	2073	UnitedHealth Group	34	CVS (Aetna)	20
Peoria, IL	2620	Humana	38	UnitedHealth Group	26
Rockford, IL	3180	CVS (Aetna)	47	Humana	26
Springfield, IL	3581	UnitedHealth Group	46	CVS (Aetna)	35
Indiana	2623	UnitedHealth Group	37	Humana	27
Bloomington, IN	2319	UnitedHealth Group	30	Humana	27
Columbus, IN	3258	Humana	41	UnitedHealth Group	32
Elkhart-Goshen, IN	3325	UnitedHealth Group	42	Humana	35
Evansville, IN-KY	2768	Humana	36	UnitedHealth Group	31
Fort Wayne, IN	3112	UnitedHealth Group	42	Humana	32
Indianapolis-Carmel-Anderson, IN	2794	UnitedHealth Group	42	Humana	25
Kokomo, IN	2244	UnitedHealth Group	26	Humana	25
Lafayette-West Lafayette, IN	2396	UnitedHealth Group	33	Humana	26
Michigan City-La Porte, IN	2410	Humana	28	CVS (Aetna)	24
Muncie, IN	2354	UnitedHealth Group	30	Humana	30
South Bend-Mishawaka, IN-MI	2818	UnitedHealth Group	43	Humana	27
Terre Haute, IN	2934	Elevance Health	38	UnitedHealth Group	32
Iowa	3129	UnitedHealth Group	45	CVS (Aetna)	30
Ames, IA	3504	UnitedHealth Group	46	CVS (Aetna)	33
Cedar Rapids, IA	2835	CVS (Aetna)	37	UnitedHealth Group	31
Davenport-Moline-Rock Island, IA-IL	3858	UnitedHealth Group	57	CVS (Aetna)	19
Des Moines-West Des Moines, IA	3681	UnitedHealth Group	48	CVS (Aetna)	35
Dubuque, IA	6550	Medical Associates	78	UnitedHealth Group	20
Iowa City, IA	2833	UnitedHealth Group	40	CVS (Aetna)	30
Sioux City, IA-NE-SD	3522	CVS (Aetna)	46	UnitedHealth Group	35
Waterloo-Cedar Falls, IA	5539	UnitedHealth Group	72	CVS (Aetna)	13
Kansas	2690	UnitedHealth Group	36	CVS (Aetna)	28
Lawrence, KS	3206	UnitedHealth Group	44	CVS (Aetna)	30
Manhattan, KS	4837	Humana	66	UnitedHealth Group	17
Topeka, KS	2792	CVS (Aetna)	37	Humana	31
Wichita, KS	2970	UnitedHealth Group	38	CVS (Aetna)	34
Kentucky	2975	Humana	45	Elevance Health	24
Bowling Green, KY	2676	Humana	41	Centene	19
Elizabethtown-Fort Knox, KY	2663	Humana	38	Elevance Health	28
Lexington-Fayette, KY	3336	Humana	50	UnitedHealth Group	21
Louisville/Jefferson County, KY-IN	3054	Humana	46	Elevance Health	24
Owensboro, KY	2901	Humana	40	Elevance Health	30

Table A-4 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Louisiana	3402	Humana	50	UnitedHealth Group	27
Alexandria, LA	2766	Humana	44	Centene	18
Baton Rouge, LA	4045	Humana	58	UnitedHealth Group	24
Hammond, LA	3439	Humana	45	UnitedHealth Group	35
Houma-Thibodaux, LA	3818	UnitedHealth Group	51	Humana	33
Lafayette, LA	2664	Humana	42	UnitedHealth Group	21
Lake Charles, LA	4022	Humana	59	BCBS LA	17
Monroe, LA	3363	BCBS LA	43	Humana	36
New Orleans-Metairie, LA	3943	Humana	50	UnitedHealth Group	37
Shreveport-Bossier City, LA	3872	Humana	56	CVS (Aetna)	20
Maine	2007	Martin's Point HC	31	UnitedHealth Group	19
Bangor, ME	1774	Martin's Point HC	24	Centene	19
Lewiston-Auburn, ME	2237	Martin's Point HC	37	UnitedHealth Group	19
Portland-South Portland, ME	2494	Martin's Point HC	38	CVS (Aetna)	21
Maryland	2171	Kaiser	37	UnitedHealth Group	18
Baltimore-Columbia-Towson, MD	1801	Kaiser	26	CVS (Aetna)	22
Cumberland, MD-WV	4444	Humana	63	UnitedHealth Group	13
Hagerstown-Martinsburg, MD-WV	3535	Humana	53	CVS (Aetna)	19
Salisbury, MD-DE	2190	UnitedHealth Group	31	CVS (Aetna)	28
Massachusetts	1899	Point32Health	28	UnitedHealth Group	26
Barnstable Town, MA	2777	BCBS MA	37	Point32Health	32
Boston-Cambridge-Newton, MA-NH	2212	Point32Health	31	UnitedHealth Group	31
Pittsfield, MA	2908	UnitedHealth Group	43	Baystate	27
Springfield, MA	1753	CCA	25	BCBS MA	21
Worcester, MA-CT	1747	Point32Health	25	UnitedHealth Group	22
Michigan	2642	BCBS MI	45	Corewell (Priority)	19
Ann Arbor, MI	4054	BCBS MI	62	Corewell (Priority)	9
Battle Creek, MI	2166	BCBS MI	36	Corewell (Priority)	19
Bay City, MI	3165	BCBS MI	52	Henry Ford HS	14
Detroit-Warren-Dearborn, MI	2812	BCBS MI	49	Henry Ford HS	13
Flint, MI	3293	BCBS MI	53	Henry Ford HS	18
Grand Rapids-Kentwood, MI	4470	Corewell (Priority)	62	BCBS MI	23
Jackson, MI	3393	BCBS MI	52	Humana	19
Kalamazoo-Portage, MI	2499	BCBS MI	33	Corewell (Priority)	33
Lansing-East Lansing, MI	4416	BCBS MI	62	Humana	22
Midland, MI	3084	BCBS MI	44	CVS (Aetna)	29
Monroe, MI	2801	BCBS MI	48	Humana	14
Muskegon, MI	2414	Corewell (Priority)	35	BCBS MI	29
Niles, MI	2353	BCBS MI	32	Humana	29
Saginaw, MI	2501	BCBS MI	45	Henry Ford HS	13

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022 Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Minnesota	2070	BCBS MN	33	UCare	24
Duluth, MN-WI	2194	BCBS MN	35	Medica	24
Mankato, MN	2461	UCare	34	BCBS MN	32
Minneapolis-St. Paul-Bloomington, MN-WI	1801	UCare	27	BCBS MN	23
Rochester, MN	2989	BCBS MN	44	UCare	29
St. Cloud, MN	3724	BCBS MN	54	UCare	27
Mississippi	3078	Humana	48	Centene	20
Gulfport-Biloxi, MS	4429	Humana	63	Cigna	14
Hattiesburg, MS	3469	Humana	44	Cigna	36
Jackson, MS	3313	Humana	41	Centene	38
Missouri	2862	UnitedHealth Group	47	CVS (Aetna)	17
Cape Girardeau, MO-IL	4507	UnitedHealth Group	63	Elevance Health	20
Columbia, MO	5189	UnitedHealth Group	70	Elevance Health	12
Jefferson City, MO	5711	UnitedHealth Group	74	Elevance Health	13
Joplin, MO	2420	UnitedHealth Group	34	CVS (Aetna)	22
Kansas City, MO-KS	2740	UnitedHealth Group	40	CVS (Aetna)	24
Springfield, MO	2141	UnitedHealth Group	31	CVS (Aetna)	20
St. Joseph, MO-KS	5369	UnitedHealth Group	71	BCBS KS City	14
St. Louis, MO-IL	3065	UnitedHealth Group	48	Essence Healthcare	18
Montana	4942	Humana	65	HCSC (BCBS)	25
Billings, MT	5318	Humana	71	HCSC (BCBS)	14
Great Falls, MT	5593	Humana	69	HCSC (BCBS)	28
Missoula, MT	4070	Humana	50	HCSC (BCBS)	38
Nebraska	3764	UnitedHealth Group	57	CVS (Aetna)	16
Grand Island, NE	3861	UnitedHealth Group	57	Medica	21
Lincoln, NE	4169	UnitedHealth Group	60	CVS (Aetna)	18
Omaha-Council Bluffs, NE-IA	4363	UnitedHealth Group	62	CVS (Aetna)	19
Nevada	2491	UnitedHealth Group	39	Humana	27
Carson City, NV	2694	UHS (Prominence HP)	38	Renown Hlth	25
Las Vegas-Henderson-Paradise, NV	3344	UnitedHealth Group	47	Humana	31
Reno, NV	2773	Renown Hlth	45	UHS (Prominence HP)	23
New Hampshire	2260	UnitedHealth Group	39	CVS (Aetna)	17
Manchester-Nashua, NH	2146	UnitedHealth Group	37	Humana	16
New Jersey	2546	CVS (Aetna)	37	UnitedHealth Group	31
Atlantic City-Hammonton, NJ	2200	CVS (Aetna)	36	Clover Health	23
Ocean City, NJ	4390	CVS (Aetna)	64	Horizon BCBS	13
Trenton-Princeton, NJ	3466	CVS (Aetna)	53	UnitedHealth Group	22
Vineland-Bridgeton, NJ	2705	CVS (Aetna)	46	Clover Health	16
New Mexico	2181	Presbyterian	28	UnitedHealth Group	27
Albuquerque, NM	2386	Presbyterian	40	UnitedHealth Group	19
Farmington, NM	3753	Humana	57	UnitedHealth Group	20

Table A-4 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Las Cruces, NM	4959	UnitedHealth Group	68	Humana	14
Santa Fe, NM	1914	UnitedHealth Group	28	Humana	23
New York	1159	UnitedHealth Group	23	Healthfirst	13
Albany-Schenectady-Troy, NY	2217	CDPHP	40	UnitedHealth Group	14
Binghamton, NY	2016	Lifetime Hlthcare	26	UnitedHealth Group	25
Buffalo-Cheektowaga, NY	2324	Independent Hlth	34	Highmark	28
Elmira, NY	1954	Lifetime Hlthcare	28	UnitedHealth Group	24
Glens Falls, NY	1723	Humana	24	UnitedHealth Group	20
Ithaca, NY	3292	Lifetime Hlthcare	39	CVS (Aetna)	39
Kingston, NY	2474	UnitedHealth Group	34	MVP Hlth Care	27
New York-Newark-Jersey City, NY-NJ-PA	1600	UnitedHealth Group	27	CVS (Aetna)	19
Poughkeepsie-Newburgh-Middletown, NY	2334	UnitedHealth Group	38	CVS (Aetna)	21
Rochester, NY	2981	Lifetime Hlthcare	44	UnitedHealth Group	27
Syracuse, NY	2141	UnitedHealth Group	30	Lifetime Hlthcare	22
Utica-Rome, NY	2529	Lifetime Hlthcare	37	Centene	27
Watertown-Fort Drum, NY	2386	UnitedHealth Group	33	Lifetime Hlthcare	24
North Carolina	2809	Humana	38	UnitedHealth Group	33
Asheville, NC	3188	Humana	42	UnitedHealth Group	35
Burlington, NC	2574	UnitedHealth Group	33	Humana	32
Charlotte-Concord-Gastonia, NC-SC	2696	UnitedHealth Group	34	Humana	32
Durham-Chapel Hill, NC	2733	Humana	39	UnitedHealth Group	27
Fayetteville, NC	2867	UnitedHealth Group	40	Humana	32
Goldsboro, NC	3418	Humana	40	UnitedHealth Group	40
Greensboro-High Point, NC	2621	UnitedHealth Group	38	Humana	29
Greenville, NC	3432	Humana	47	UnitedHealth Group	31
Hickory-Lenoir-Morganton, NC	2777	Humana	39	UnitedHealth Group	28
Jacksonville, NC	5906	Humana	73	UnitedHealth Group	23
New Bern, NC	5045	Humana	65	UnitedHealth Group	28
Raleigh-Cary, NC	2816	Humana	40	UnitedHealth Group	29
Rocky Mount, NC	2937	UnitedHealth Group	39	Humana	31
Wilmington, NC	5015	Humana	68	UnitedHealth Group	15
Winston-Salem, NC	2874	UnitedHealth Group	37	Humana	35
North Dakota	4551	Medica	65	Humana	11
Bismarck, ND	3858	Medica	58	Humana	15
Fargo, ND-MN	2176	Medica	36	Humana	24
Grand Forks, ND-MN	2299	Medica	31	Humana	27
Ohio	1798	Elevance Health	25	CVS (Aetna)	23
Akron, OH	1779	UnitedHealth Group	24	Elevance Health	22
Canton-Massillon, OH	1555	UnitedHealth Group	21	Aultman Hlth	18
Cincinnati, OH-KY-IN	2090	Humana	26	Elevance Health	24
Cleveland-Elyria, OH	1915	UnitedHealth Group	26	Elevance Health	25

Table A-4 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Columbus, OH	1870	CVS (Aetna)	29	Elevance Health	18
Dayton-Kettering, OH	2712	Elevance Health	46	CVS (Aetna)	15
Lima, OH	2614	Elevance Health	34	CVS (Aetna)	33
Mansfield, OH	2306	CVS (Aetna)	28	Humana	27
Springfield, OH	1946	UnitedHealth Group	32	Elevance Health	20
Toledo, OH	2066	CVS (Aetna)	35	Elevance Health	18
Weirton-Steubenville, WV-OH	2414	CVS (Aetna)	39	Humana	22
Youngstown-Warren-Boardman, OH-PA	1990	CVS (Aetna)	29	Elevance Health	23
Oklahoma	3140	UnitedHealth Group	47	Humana	27
Enid, OK	2622	UnitedHealth Group	38	CVS (Aetna)	21
Lawton, OK	5988	Humana	74	UnitedHealth Group	21
Oklahoma City, OK	4159	UnitedHealth Group	59	Humana	23
Tulsa, OK	3073	UnitedHealth Group	41	St Francis-CommunityCare	33
Oregon	1490	UnitedHealth Group	26	Kaiser	16
Albany-Lebanon, OR	2911	UnitedHealth Group	48	Centene	18
Bend, OR	3434	PacificSource	54	Humana	20
Corvallis, OR	3384	UnitedHealth Group	54	Samaritan Hlth	14
Eugene-Springfield, OR	3546	UnitedHealth Group	55	Cambia	16
Grants Pass, OR	2362	Cambia	34	Centene	25
Medford, OR	2669	Cambia	43	CVS (Aetna)	21
Portland-Vancouver-Hillsboro, OR-WA	1984	Kaiser	29	UnitedHealth Group	24
Salem, OR	1840	UnitedHealth Group	29	Kaiser	22
Pennsylvania	1562	CVS (Aetna)	27	Highmark	18
Allentown-Bethlehem-Easton, PA-NJ	1833	CVS (Aetna)	26	Highmark	22
Altoona, PA	3045	UPMC	48	Highmark	22
Bloomsburg-Berwick, PA	5632	Geisinger	73	CVS (Aetna)	18
Chambersburg-Waynesboro, PA	2295	CVS (Aetna)	35	Highmark	23
East Stroudsburg, PA	2153	CVS (Aetna)	29	Geisinger	27
Erie, PA	2842	CVS (Aetna)	44	Highmark	22
Gettysburg, PA	2750	CVS (Aetna)	43	Highmark	27
Harrisburg-Carlisle, PA	2562	CVS (Aetna)	39	Highmark	28
Johnstown, PA	3771	UPMC	55	Highmark	20
Lancaster, PA	2460	CVS (Aetna)	39	Highmark	26
Lebanon, PA	2948	Highmark	38	CVS (Aetna)	37
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1910	CVS (Aetna)	28	Independence Hlth Grp	26
Pittsburgh, PA	2704	UPMC	32	Highmark	29
Reading, PA	1920	CVS (Aetna)	28	Highmark	24
Scranton--Wilkes-Barre, PA	3014	Geisinger	48	CVS (Aetna)	20
State College, PA	2912	Highmark	39	Geisinger	32
Williamsport, PA	2770	Geisinger	40	CVS (Aetna)	30
York-Hanover, PA	2697	CVS (Aetna)	44	Highmark	23

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022 Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Rhode Island	4702	BCBS RI	58	UnitedHealth Group	36
Providence-Warwick, RI-MA	3341	BCBS RI	45	UnitedHealth Group	36
South Carolina	2748	Humana	36	UnitedHealth Group	34
Charleston-North Charleston, SC	2939	UnitedHealth Group	38	Humana	36
Columbia, SC	2706	UnitedHealth Group	36	Humana	34
Florence, SC	3271	UnitedHealth Group	42	Humana	37
Greenville-Anderson, SC	2734	Humana	41	UnitedHealth Group	23
Hilton Head Island-Bluffton, SC	3285	UnitedHealth Group	49	Humana	26
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2731	Humana	39	UnitedHealth Group	30
Spartanburg, SC	2843	Humana	46	UnitedHealth Group	17
Sumter, SC	3714	UnitedHealth Group	55	Humana	25
South Dakota	4074	Medica	59	Humana	19
Rapid City, SD	3537	Medica	45	Humana	35
Sioux Falls, SD	3216	Medica	49	UnitedHealth Group	23
Tennessee	2092	UnitedHealth Group	25	Humana	25
Chattanooga, TN-GA	2381	BCBS TN	35	UnitedHealth Group	22
Clarksville, TN-KY	1740	Humana	27	UnitedHealth Group	16
Cleveland, TN	2558	BCBS TN	35	Humana	26
Jackson, TN	2123	BCBS TN	31	UnitedHealth Group	22
Johnson City, TN	4582	UnitedHealth Group	64	Humana	17
Kingsport-Bristol, TN-VA	3118	UnitedHealth Group	40	BCBS TN	27
Knoxville, TN	3773	Humana	55	UnitedHealth Group	25
Memphis, TN-MS-AR	1783	Humana	26	UnitedHealth Group	22
Morristown, TN	3144	Humana	42	UnitedHealth Group	33
Nashville-Davidson--Murfreesboro--Franklin, TN	1996	Cigna	31	BCBS TN	21
Texas	2855	UnitedHealth Group	49	Humana	17
Abilene, TX	4449	UnitedHealth Group	57	Humana	33
Amarillo, TX	4224	UnitedHealth Group	57	Humana	29
Austin-Round Rock-Georgetown, TX	3536	UnitedHealth Group	53	Humana	23
Beaumont-Port Arthur, TX	2116	UnitedHealth Group	30	Centene	25
Brownsville-Harlingen, TX	3109	Cigna	40	UnitedHealth Group	37
College Station-Bryan, TX	3638	UnitedHealth Group	51	Humana	28
Corpus Christi, TX	5194	UnitedHealth Group	67	Humana	25
Dallas-Fort Worth-Arlington, TX	3895	UnitedHealth Group	59	Humana	16
El Paso, TX	3021	UnitedHealth Group	50	Humana	12
Houston-The Woodlands-Sugar Land, TX	1613	UnitedHealth Group	30	Centene	14
Killeen-Temple, TX	3317	UnitedHealth Group	41	Baylor Scott and White	35
Laredo, TX	2946	UnitedHealth Group	47	CVS (Aetna)	22
Longview, TX	3674	UnitedHealth Group	50	Humana	33
Lubbock, TX	3200	UnitedHealth Group	50	Humana	17
McAllen-Edinburg-Mission, TX	2453	UnitedHealth Group	36	Cigna	30

Table A-4 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Midland, TX	4365	UnitedHealth Group	58	Humana	29
Odessa, TX	4202	UnitedHealth Group	55	Humana	31
San Angelo, TX	4538	UnitedHealth Group	61	Humana	24
San Antonio-New Braunfels, TX	3631	UnitedHealth Group	56	Humana	20
Sherman-Denison, TX	4528	UnitedHealth Group	62	Humana	25
Texarkana, TX-AR	5359	Humana	67	UnitedHealth Group	30
Tyler, TX	3274	UnitedHealth Group	50	Humana	24
Victoria, TX	4277	UnitedHealth Group	59	Humana	27
Waco, TX	3879	UnitedHealth Group	56	Humana	20
Wichita Falls, TX	5690	UnitedHealth Group	71	Humana	24
Utah	3260	UnitedHealth Group	53	Intermountain	17
Logan, UT-ID	5698	UnitedHealth Group	74	Intermountain	12
Ogden-Clearfield, UT	3740	UnitedHealth Group	58	Intermountain	13
Provo-Orem, UT	3000	UnitedHealth Group	48	Intermountain	22
Salt Lake City, UT	3267	UnitedHealth Group	53	Intermountain	15
St. George, UT	3142	UnitedHealth Group	48	Humana	22
Vermont	5250	UnitedHealth Group	70	MVP Hlth Care	15
Burlington-South Burlington, VT	6104	UnitedHealth Group	75	MVP Hlth Care	21
Virginia	2349	Humana	33	UnitedHealth Group	29
Blacksburg-Christiansburg, VA	2538	Humana	32	UnitedHealth Group	29
Charlottesville, VA	2510	Humana	36	Elevance Health	24
Harrisonburg, VA	2465	Humana	36	Sentara	22
Lynchburg, VA	3214	UnitedHealth Group	45	Humana	29
Richmond, VA	3026	Humana	42	UnitedHealth Group	28
Roanoke, VA	2864	UnitedHealth Group	38	Humana	32
Staunton, VA	2474	UnitedHealth Group	33	Humana	29
Virginia Beach-Norfolk-Newport News, VA-NC	2836	Humana	44	Elevance Health	21
Winchester, VA-WV	3196	Humana	46	UnitedHealth Group	29
Washington	1996	UnitedHealth Group	35	Kaiser	21
Bellingham, WA	2051	Humana	30	Kaiser	25
Bremerton-Silverdale-Port Orchard, WA	2472	Kaiser	40	UnitedHealth Group	22
Kennewick-Richland, WA	3739	UnitedHealth Group	50	Humana	34
Longview, WA	3630	Kaiser	46	UnitedHealth Group	38
Mount Vernon-Anacortes, WA	2519	Kaiser	31	UnitedHealth Group	30
Olympia-Lacey-Tumwater, WA	2621	Kaiser	39	UnitedHealth Group	29
Seattle-Tacoma-Bellevue, WA	2225	UnitedHealth Group	39	Kaiser	18
Spokane-Spokane Valley, WA	2914	UnitedHealth Group	49	Kaiser	16
Walla Walla, WA	2395	Humana	37	UnitedHealth Group	26
Wenatchee, WA	6340	Carle Health	79	Community Hlth Plan	8
Yakima, WA	2666	UnitedHealth Group	38	Community Hlth Plan	31

Table A-4 (continued)**Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2022** Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
West Virginia	3903	Humana	57	CVS (Aetna)	21
Beckley, WV	4381	Humana	58	CVS (Aetna)	30
Charleston, WV	3959	Humana	57	CVS (Aetna)	23
Huntington-Ashland, WV-KY-OH	3106	Humana	50	CVS (Aetna)	17
Morgantown, WV	4298	Humana	61	CVS (Aetna)	18
Parkersburg-Vienna, WV	3669	Humana	54	CVS (Aetna)	19
Wheeling, WV-OH	2035	Humana	27	CVS (Aetna)	25
Wisconsin	2377	UnitedHealth Group	43	Humana	13
Appleton, WI	3420	Ascension	43	UnitedHealth Group	37
Eau Claire, WI	3331	Marshfield (Security HP)	47	Medica	29
Fond du Lac, WI	3733	Ascension	52	UnitedHealth Group	30
Green Bay, WI	4038	UnitedHealth Group	59	Ascension	19
Janesville-Beloit, WI	2236	CVS (Aetna)	28	UnitedHealth Group	24
La Crosse-Onalaska, WI-MN	4698	Quartz	65	UnitedHealth Group	21
Madison, WI	2444	Medica	35	UnitedHealth Group	26
Milwaukee-Waukesha, WI	4887	UnitedHealth Group	68	Humana	12
Oshkosh-Neenah, WI	3264	Ascension	43	UnitedHealth Group	35
Racine, WI	4380	UnitedHealth Group	63	Humana	16
Sheboygan, WI	3869	UnitedHealth Group	56	Ascension	25
Wausau-Weston, WI	4265	Marshfield (Security HP)	61	UnitedHealth Group	20
Wyoming	5640	UnitedHealth Group	73	CVS (Aetna)	16
Casper, WY	7476	UnitedHealth Group	86	CVS (Aetna)	7
Cheyenne, WY	7596	UnitedHealth Group	87	CVS (Aetna)	7

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2022 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2022 | Enterprise License © 2022 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 Medicare Advantage market are reported.
3. We exclude Programs of All-Inclusive Care for the Elderly (PACE) plans, Health Care Prepayment Plans (HCCP), special needs-only plans (snp-only), and dual eligible-only plans.

Table A-5 State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
Alabama	7475	8445	8168	2257
Anniston-Oxford, AL	8390	8807	10000	2308
Auburn-Opelika, AL	7142	7960	10000	4849
Birmingham-Hoover, AL	6935	8350	5610	1964
Daphne-Fairhope-Foley, AL	6720	7725	8338	2719
Decatur, AL	7746	8391	10000	2353
Dothan, AL	8041	9001	8338	3400
Florence-Muscle Shoals, AL	7922	8532	10000	2829
Gadsden, AL	8415	9110	10000	2403
Huntsville, AL	7309	7989	8339	2428
Mobile, AL	7290	8325	8385	2506
Montgomery, AL	7901	8726	10000	2817
Tuscaloosa, AL	8344	9151	10000	3948
Alaska	4260	4490	7746	-
Anchorage, AK	4118	4347	7599	-
Fairbanks, AK	4367	4505	7601	-
Arizona	2245	2920	2150	2795
Flagstaff, AZ	3432	4302	5968	3729
Lake Havasu City-Kingman, AZ	3476	3669	10000	3844
Phoenix-Mesa-Chandler, AZ	2291	3046	2095	2777
Prescott Valley-Prescott, AZ	3808	4132	8934	3226
Sierra Vista-Douglas, AZ	2731	3946	5971	2831
Tucson, AZ	2578	2963	2666	4071
Yuma, AZ	3406	3597	10000	2357
Arkansas	2966	4270	4962	2523
Fayetteville-Springdale-Rogers, AR	3031	4173	4837	2583
Fort Smith, AR-OK	2101	2660	3283	2976
Hot Springs, AR	2993	3989	5152	2421
Jonesboro, AR	3363	5065	5153	2374
Little Rock-North Little Rock-Conway, AR	3104	4847	4837	2659
Pine Bluff, AR	4639	6674	5152	3717
California	2235	3253	2379	2307
Bakersfield, CA	2729	4919	5090	1798
Chico, CA	4496	5233	5001	5347
El Centro, CA	-	-	-	4510
Fresno, CA	2259	3599	4886	2183
Hanford-Corcoran, CA	2729	4831	7297	2882
Los Angeles-Long Beach-Anaheim, CA	2098	3219	1943	1801
Madera, CA	2615	4776	4733	3338
Merced, CA	3976	5149	7417	3318
Modesto, CA	3355	4292	5314	2184

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
Napa, CA	4529	3598	6228	6977
Oxnard-Thousand Oaks-Ventura, CA	2400	4002	5661	2276
Redding, CA	4833	5269	5002	5011
Riverside-San Bernardino-Ontario, CA	2784	3426	2503	1880
Sacramento-Roseville-Folsom, CA	3251	3613	5206	4291
Salinas, CA	3226	4049	6244	6040
San Diego-Chula Vista-Carlsbad, CA	1616	2538	2078	2094
San Francisco-Oakland-Berkeley, CA	2920	2696	6089	4949
San Jose-Sunnyvale-Santa Clara, CA	2330	3028	3760	3858
San Luis Obispo-Paso Robles, CA	3831	5872	9367	2055
Santa Cruz-Watsonville, CA	2164	3976	5107	3295
Santa Maria-Santa Barbara, CA	3451	4606	9045	3594
Santa Rosa-Petaluma, CA	4519	3512	5804	6127
Stockton, CA	3910	3721	6362	2901
Vallejo, CA	5464	3109	7677	7135
Visalia, CA	4309	5618	6375	3488
Yuba City, CA	2947	5425	4040	3501
Colorado	1956	3218	1817	3388
Boulder, CO	2079	3446	1779	3776
Colorado Springs, CO	1964	3221	3248	3634
Denver-Aurora-Lakewood, CO	1960	3289	2024	3537
Fort Collins, CO	2581	3854	2965	4105
Grand Junction, CO	2930	3896	6067	3517
Greeley, CO	2216	3426	2884	3323
Pueblo, CO	2321	3708	5973	4212
Connecticut	2448	2918	6261	3423
Bridgeport-Stamford-Norwalk, CT	2293	2611	6487	3394
Hartford-East Hartford-Middletown, CT	2536	3089	6794	3769
New Haven-Milford, CT	2697	3140	6683	2866
Norwich-New London, CT	3412	4621	5003	4211
Delaware	4012	4425	10000	2728
Dover, DE	4505	5303	10000	2704
District of Columbia	1964	2195	6855	4200
Washington-Arlington-Alexandria, DC-VA-MD-WV	1644	2106	2533	2570
Florida	2197	2921	3375	2028
Cape Coral-Fort Myers, FL	3506	2897	9977	2855
Crestview-Fort Walton Beach-Destin, FL	4704	4838	10000	3009
Deltona-Daytona Beach-Ormond Beach, FL	2394	2771	2175	2632
Gainesville, FL	5095	5841	8009	3066
Homosassa Springs, FL	4154	4708	7811	1902
Jacksonville, FL	3482	3991	6882	2414

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
Lakeland-Winter Haven, FL	2316	3014	5521	2153
Miami-Fort Lauderdale-Pompano Beach, FL	1591	2924	2208	2046
Naples-Marco Island, FL	3753	3342	8405	2819
North Port-Sarasota-Bradenton, FL	3246	2998	7704	2379
Ocala, FL	4455	4932	7008	2347
Orlando-Kissimmee-Sanford, FL	1895	2843	2954	2224
Palm Bay-Melbourne-Titusville, FL	2043	3761	4187	2332
Panama City, FL	6041	6971	10000	2600
Pensacola-Ferry Pass-Brent, FL	4115	4841	8282	2064
Port St. Lucie, FL	3526	4016	4965	2444
Punta Gorda, FL	3150	2869	8081	2479
Sebastian-Vero Beach, FL	4301	4852	9049	2469
Sebring-Avon Park, FL	3004	3260	7001	3300
Tallahassee, FL	7082	5463	5578	4106
Tampa-St. Petersburg-Clearwater, FL	2169	2817	3937	2123
The Villages, FL	4658	4277	10000	3914
Georgia	2036	3050	3228	2306
Albany, GA	3609	5614	7455	3019
Athens-Clarke County, GA	3239	3000	3211	2809
Atlanta-Sandy Springs-Alpharetta, GA	1820	3013	3068	1983
Augusta-Richmond County, GA-SC	2411	2699	3165	2790
Brunswick, GA	3021	4407	5028	2666
Columbus, GA-AL	3244	3758	3435	2638
Dalton, GA	3045	4926	4824	4255
Gainesville, GA	1984	3186	4417	2674
Hinesville, GA	2796	3930	4321	2617
Macon-Bibb County, GA	3046	4589	5451	2908
Rome, GA	2336	3524	4634	2985
Savannah, GA	2589	3532	4018	2299
Valdosta, GA	3886	4537	5150	4787
Warner Robins, GA	4130	5429	6479	3106
Hawaii	4503	6126	5068	2219
Kahului-Wailuku-Lahaina, HI	3855	4670	5303	2734
Urban Honolulu, HI	4636	5963	5344	2396
Idaho	2496	3017	3137	2412
Boise City, ID	2307	2824	3632	2974
Coeur d'Alene, ID	2123	2063	4537	2036
Idaho Falls, ID	2979	3977	2580	4379
Lewiston, ID-WA	2216	2402	3792	4098
Pocatello, ID	3380	3846	5179	4324
Twin Falls, ID	2360	3053	5199	2468

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
Illinois	4086	4912	3882	2204
Bloomington, IL	4070	5135	5151	2705
Carbondale-Marion, IL	3064	3976	5203	3162
Champaign-Urbana, IL	4120	2653	5113	3413
Chicago-Naperville-Elgin, IL-IN-WI	3918	4369	3376	2153
Danville, IL	3438	4881	5044	3137
Davenport-Moline-Rock Island, IA-IL	2650	2934	2497	3858
Decatur, IL	5247	6728	5190	4039
Kankakee, IL	4777	6491	3232	2073
Peoria, IL	3233	3700	5118	2620
Rockford, IL	5032	6343	5705	3180
Springfield, IL	3471	4957	5097	3581
Indiana	3571	5667	4800	2623
Bloomington, IN	4107	8060	5262	2319
Columbus, IN	4441	8129	7140	3258
Elkhart-Goshen, IN	4235	6160	5358	3325
Evansville, IN-KY	4613	6274	4002	2768
Fort Wayne, IN	2950	4697	5000	3112
Indianapolis-Carmel-Anderson, IN	3800	5959	4638	2794
Kokomo, IN	4573	6855	4123	2244
Lafayette-West Lafayette, IN	4138	7849	5860	2396
Michigan City-La Porte, IN	3797	6274	5200	2410
Muncie, IN	3340	6799	5636	2354
South Bend-Mishawaka, IN-MI	2873	4212	4530	2818
Terre Haute, IN	4987	6791	3922	2934
Iowa	3376	4562	5045	3129
Ames, IA	5000	7062	5378	3504
Cedar Rapids, IA	3591	4382	5312	2835
Davenport-Moline-Rock Island, IA-IL	2650	2934	2497	3858
Des Moines-West Des Moines, IA	3332	4180	4628	3681
Dubuque, IA	3236	5070	4611	6550
Iowa City, IA	4671	6629	5376	2833
Sioux City, IA-NE-SD	2226	2870	2364	3522
Waterloo-Cedar Falls, IA	3212	4291	4672	5539
Kansas	2646	3259	3646	2690
Lawrence, KS	3372	3926	5068	3206
Manhattan, KS	5861	6134	5068	4837
Topeka, KS	5645	6804	5068	2792
Wichita, KS	3322	4526	3924	2970

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
Kentucky	4652	6069	4667	2975
Bowling Green, KY	5087	6080	9994	2676
Elizabethtown-Fort Knox, KY	5111	6236	5180	2663
Lexington-Fayette, KY	5435	6740	6225	3336
Louisville/Jefferson County, KY-IN	4421	6054	4711	3054
Owensboro, KY	5219	6816	7744	2901
Louisiana	4676	5979	7426	3402
Alexandria, LA	5068	6871	5170	2766
Baton Rouge, LA	5019	6197	6812	4045
Hammond, LA	4809	6088	9188	3439
Houma-Thibodaux, LA	5083	6916	10000	3818
Lafayette, LA	4988	6320	9186	2664
Lake Charles, LA	5369	6737	5239	4022
Monroe, LA	5027	6706	9189	3363
New Orleans-Metairie, LA	4350	5913	7604	3943
Shreveport-Bossier City, LA	4439	5461	5327	3872
Maine	3045	3473	3413	2007
Bangor, ME	2836	3339	3419	1774
Lewiston-Auburn, ME	2628	3034	3490	2237
Portland-South Portland, ME	3022	3469	3525	2494
Maryland	2790	3232	4956	2171
Baltimore-Columbia-Towson, MD	3125	3451	5307	1801
California-Lexington Park, MD	3257	2812	8405	-
Cumberland, MD-WV	2259	2738	5637	4444
Hagerstown-Martinsburg, MD-WV	1866	2441	4029	3535
Salisbury, MD-DE	2834	3394	5115	2190
Massachusetts	2529	2640	3821	1899
Barnstable Town, MA	3633	4224	4313	2777
Boston-Cambridge-Newton, MA-NH	2226	2190	3391	2212
Pittsfield, MA	2784	2935	3264	2908
Springfield, MA	1993	2292	3337	1753
Worcester, MA-CT	1981	1946	2232	1747
Michigan	4750	6210	4044	2642
Ann Arbor, MI	6682	8023	3775	4054
Battle Creek, MI	5814	7361	4530	2166
Bay City, MI	5908	6607	5767	3165
Detroit-Warren-Dearborn, MI	5200	6592	3760	2812
Flint, MI	5386	6832	4528	3293
Grand Rapids-Kentwood, MI	3849	5467	3323	4470
Jackson, MI	5836	7353	4753	3393
Kalamazoo-Portage, MI	5040	7441	4403	2499

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
Lansing-East Lansing, MI	5844	8121	3610	4416
Midland, MI	5703	5645	5771	3084
Monroe, MI	5847	7290	4751	2801
Muskegon, MI	4520	6127	3637	2414
Niles, MI	5427	6439	4750	2353
Saginaw, MI	5054	6052	5766	2501
Minnesota	2749	3331	3075	2070
Duluth, MN-WI	2717	3389	3145	2194
Mankato, MN	4597	5113	3769	2461
Minneapolis-St. Paul-Bloomington, MN-WI	2275	2756	3409	1801
Rochester, MN	4754	5244	3021	2989
St. Cloud, MN	3288	3961	3481	3724
Mississippi	3474	6069	6701	3078
Gulfport-Biloxi, MS	3780	6269	4375	4429
Hattiesburg, MS	3574	7174	6839	3469
Jackson, MS	4332	6945	7778	3313
Missouri	1858	2317	3466	2862
Cape Girardeau, MO-IL	3370	4895	5954	4507
Columbia, MO	3513	4402	2931	5189
Jefferson City, MO	4199	6249	4163	5711
Joplin, MO	2945	4413	6748	2420
Kansas City, MO-KS	2570	3551	3381	2740
Springfield, MO	2120	3119	6165	2141
St. Joseph, MO-KS	3338	4192	6475	5369
St. Louis, MO-IL	2218	2744	2555	3065
Montana	2729	3212	3449	4942
Billings, MT	2872	3426	3449	5318
Great Falls, MT	3708	4364	3449	5593
Missoula, MT	2865	3400	3449	4070
Nebraska	2903	4890	4875	3764
Grand Island, NE	3463	6165	4874	3861
Lincoln, NE	3316	5798	4875	4169
Omaha-Council Bluffs, NE-IA	2657	4007	4559	4363
Nevada	2235	2276	3047	2491
Carson City, NV	1769	2077	3492	2694
Las Vegas-Henderson-Paradise, NV	2845	2212	3933	3344
Reno, NV	1856	2446	2089	2773
New Hampshire	2834	3173	4450	2260
Manchester-Nashua, NH	3033	3422	4382	2146

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
New Jersey	2701	3004	4335	2546
Atlantic City-Hammonton, NJ	6337	5645	4956	2200
Ocean City, NJ	5913	4307	5000	4390
Trenton-Princeton, NJ	3016	3568	4219	3466
Vineland-Bridgeton, NJ	4844	4375	4957	2705
New Mexico	2996	4936	2337	2181
Albuquerque, NM	2489	3751	2112	2386
Farmington, NM	3047	4666	-	3753
Las Cruces, NM	-	-	-	4959
Santa Fe, NM	-	-	-	1914
New York	1536	1456	1677	1159
Albany-Schenectady-Troy, NY	2054	1866	2756	2217
Binghamton, NY	3450	3675	4485	2016
Buffalo-Cheektowaga, NY	2690	1787	4076	2324
Elmira, NY	5228	6085	-	1954
Glens Falls, NY	1977	2086	2757	1723
Ithaca, NY	3200	3327	8015	3292
Kingston, NY	2078	2124	3282	2474
New York-Newark-Jersey City, NY-NJ-PA	1652	1687	1936	1600
Poughkeepsie-Newburgh-Middletown, NY	1983	1960	4495	2334
Rochester, NY	6331	6969	3471	2981
Syracuse, NY	4605	5062	4824	2141
Utica-Rome, NY	3639	4004	3811	2529
Watertown-Fort Drum, NY	3808	4208	-	2386
North Carolina	3311	4262	5024	2809
Asheville, NC	2938	3613	4010	3188
Burlington, NC	3068	3888	4882	2574
Charlotte-Concord-Gastonia, NC-SC	2273	2855	3829	2696
Durham-Chapel Hill, NC	3328	4149	4412	2733
Fayetteville, NC	4190	5734	6007	2867
Goldsboro, NC	6392	7680	7554	3418
Greensboro-High Point, NC	3206	4547	3909	2621
Greenville, NC	5637	6440	5134	3432
Hickory-Lenoir-Morganton, NC	4313	6002	4969	2777
Jacksonville, NC	5506	5702	9311	5906
New Bern, NC	6244	6349	8623	5045
Raleigh-Cary, NC	2996	3982	3646	2816
Rocky Mount, NC	5266	6521	6482	2937
Wilmington, NC	3508	4158	8503	5015
Winston-Salem, NC	3195	4247	4552	2874

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
North Dakota	3471	6282	5142	4551
Bismarck, ND	3436	5985	5734	3858
Fargo, ND-MN	2065	2982	3178	2176
Grand Forks, ND-MN	2239	3207	3445	2299
Ohio	2162	2959	1604	1798
Akron, OH	2078	2556	2082	1779
Canton-Massillon, OH	2205	2867	2417	1555
Cincinnati, OH-KY-IN	3343	5201	2493	2090
Cleveland-Elyria, OH	2196	2650	2277	1915
Columbus, OH	2088	2659	2033	1870
Dayton-Kettering, OH	3273	4815	2505	2712
Lima, OH	2735	3610	2984	2614
Mansfield, OH	2958	3636	3425	2306
Springfield, OH	3254	4814	2437	1946
Toledo, OH	1980	2963	2589	2066
Weirton-Steubenville, WV-OH	1831	2288	4556	2414
Youngstown-Warren-Boardman, OH-PA	1736	2170	1836	1990
Oklahoma	3568	4717	6022	3140
Enid, OK	4642	5516	8426	2622
Lawton, OK	5818	6427	8430	5988
Oklahoma City, OK	3271	4532	4379	4159
Tulsa, OK	3150	4767	5755	3073
Oregon	1491	2081	2185	1490
Albany-Lebanon, OR	1380	1937	3007	2911
Bend, OR	1888	2136	4546	3434
Corvallis, OR	1873	2454	2856	3384
Eugene-Springfield, OR	1715	2103	2183	3546
Grants Pass, OR	1780	2197	6046	2362
Medford, OR	1762	1993	4693	2669
Portland-Vancouver-Hillsboro, OR-WA	1618	2104	2390	1984
Salem, OR	1913	2608	3128	1840
Pennsylvania	1646	1976	2207	1562
Allentown-Bethlehem-Easton, PA-NJ	1749	2149	2943	1833
Altoona, PA	2386	2704	7583	3045
Bloomsburg-Berwick, PA	3805	2717	4610	5632
Chambersburg-Waynesboro, PA	2825	3249	5005	2295
East Stroudsburg, PA	2829	3543	3965	2153
Erie, PA	2708	3056	5108	2842
Gettysburg, PA	2194	2574	4792	2750
Harrisburg-Carlisle, PA	2468	2741	3714	2562
Johnstown, PA	2691	2985	5131	3771

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
Lancaster, PA	2931	3169	3924	2460
Lebanon, PA	3402	3719	3634	2948
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2281	2385	5632	1910
Pittsburgh, PA	2594	2893	5528	2704
Reading, PA	2449	2684	4217	1920
Scranton--Wilkes-Barre, PA	3600	4793	4081	3014
State College, PA	2446	2840	3265	2912
Williamsport, PA	2357	2802	3494	2770
York-Hanover, PA	2304	2625	4350	2697
Rhode Island	2735	4199	6488	4702
Providence-Warwick, RI-MA	1740	2302	3263	3341
South Carolina	4345	5128	5966	2748
Charleston-North Charleston, SC	4661	5414	5733	2939
Columbia, SC	4755	5470	6187	2706
Florence, SC	4339	5385	6186	3271
Greenville-Anderson, SC	3947	4708	5939	2734
Hilton Head Island-Bluffton, SC	4535	4900	6186	3285
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2412	2669	3585	2731
Spartanburg, SC	4539	5394	6682	2843
Sumter, SC	4632	5345	6189	3714
South Dakota	2659	4168	5075	4074
Rapid City, SD	2565	5843	5075	3537
Sioux Falls, SD	2444	3667	5075	3216
Tennessee	2742	3790	2401	2092
Chattanooga, TN-GA	2373	3472	2149	2381
Clarksville, TN-KY	1994	2620	1907	1740
Cleveland, TN	3046	4338	2268	2558
Jackson, TN	2722	3566	2954	2123
Johnson City, TN	4344	6117	4931	4582
Kingsport-Bristol, TN-VA	2642	3190	3490	3118
Knoxville, TN	2982	4369	2301	3773
Memphis, TN-MS-AR	2542	3433	2574	1783
Morristown, TN	3734	5585	2553	3144
Nashville-Davidson--Murfreesboro--Franklin, TN	2438	3349	2768	1996
Texas	2310	3677	1394	2855
Abilene, TX	4867	6845	5182	4449
Amarillo, TX	2688	3549	3588	4224
Austin-Round Rock-Georgetown, TX	2218	3284	1530	3536
Beaumont-Port Arthur, TX	3070	4226	2331	2116
Brownsville-Harlingen, TX	4026	6467	2929	3109
College Station-Bryan, TX	4300	5839	4026	3638

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
Corpus Christi, TX	2944	4823	3812	5194
Dallas-Fort Worth-Arlington, TX	2289	3661	1664	3895
El Paso, TX	2298	3378	1923	3021
Houston-The Woodlands-Sugar Land, TX	1838	3328	1510	1613
Killeen-Temple, TX	2543	3101	3444	3317
Laredo, TX	4804	7172	2929	2946
Longview, TX	3867	5670	3460	3674
Lubbock, TX	3800	5498	3537	3200
McAllen-Edinburg-Mission, TX	3645	6521	2929	2453
Midland, TX	4818	6340	5183	4365
Odessa, TX	4410	5975	3589	4202
San Angelo, TX	3993	5493	5329	4538
San Antonio-New Braunfels, TX	2378	3603	1834	3631
Sherman-Denison, TX	3063	4003	3490	4528
Texarkana, TX-AR	3149	4612	3588	5359
Tyler, TX	3613	5987	3633	3274
Victoria, TX	3285	4072	5328	4277
Waco, TX	2948	4029	3486	3879
Wichita Falls, TX	4668	5967	10000	5690
Utah	2576	2336	6797	3260
Logan, UT-ID	2809	2707	6553	5698
Ogden-Clearfield, UT	2497	2330	6520	3740
Provo-Orem, UT	3393	3135	6559	3000
Salt Lake City, UT	2552	2389	6490	3267
St. George, UT	2729	2214	7906	3142
Vermont	3773	3905	5021	5250
Burlington-South Burlington, VT	3967	3834	5021	6104
Virginia	2507	3501	2674	2349
Blacksburg-Christiansburg, VA	4906	5190	9592	2538
Charlottesville, VA	3017	3618	5093	2510
Harrisonburg, VA	4556	5716	6145	2465
Lynchburg, VA	4594	5587	5840	3214
Richmond, VA	4155	4497	3057	3026
Roanoke, VA	4337	4706	9450	2864
Staunton, VA	3839	4384	6881	2474
Virginia Beach-Norfolk-Newport News, VA-NC	3456	4765	4778	2836
Winchester, VA-WV	2775	3591	3144	3196
Washington	1717	2227	2013	1996
Bellingham, WA	2337	2306	3704	2051
Bremerton-Silverdale-Port Orchard, WA	1944	2239	2203	2472
Kennewick-Richland, WA	2366	3146	2519	3739

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2022

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
Longview, WA	3042	2787	3478	3630
Mount Vernon-Anacortes, WA	2267	2356	4178	2519
Olympia-Lacey-Tumwater, WA	2072	1958	2045	2621
Seattle-Tacoma-Bellevue, WA	1728	2306	2217	2225
Spokane-Spokane Valley, WA	2302	3362	2612	2914
Walla Walla, WA	2111	3129	2872	2395
Wenatchee, WA	2905	3469	4227	6340
Yakima, WA	2085	2892	2781	2666
West Virginia	3420	4569	5247	3903
Beckley, WV	3998	5246	5008	4381
Charleston, WV	3634	4765	5631	3959
Huntington-Ashland, WV-KY-OH	2608	3168	3967	3106
Morgantown, WV	4179	5212	5238	4298
Parkersburg-Vienna, WV	3825	5001	-	3669
Wheeling, WV-OH	1938	2545	3938	2035
Wisconsin	1408	2121	1528	2377
Appleton, WI	1902	3040	2192	3420
Eau Claire, WI	1439	2397	3676	3331
Fond du Lac, WI	1758	2374	4232	3733
Green Bay, WI	1767	3256	2296	4038
Janesville-Beloit, WI	1932	3365	2937	2236
La Crosse-Onalaska, WI-MN	2234	1646	4682	4698
Madison, WI	2083	2150	4712	2444
Milwaukee-Waukesha, WI	2751	2697	2587	4887
Oshkosh-Neenah, WI	2024	2519	2179	3264
Racine, WI	2961	2815	2639	4380
Sheboygan, WI	2749	2833	3730	3869
Wausau-Weston, WI	1731	3411	3098	4265
Wyoming	2957	3751	8745	5640
Casper, WY	3558	4921	8749	7476
Cheyenne, WY	3334	4058	8745	7596
Mean MSA-Level HHI	3496	4383	4936	3183
Median MSA-Level HHI	3236	4029	4733	2914

Notes:

1. Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2022 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2022, and Managed Market Surveyor | Data Extraction | Enterprise License © 2022 DR/Decision Resources, LLC. All rights reserved.
2. Data point for the exchanges is July 1, 2022.
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 and PPO product markets or ii) fewer than 1,000 reported enrollees in the exchanges and Medicare Advantage markets.

