2016 UPDATE

COMPETITION in HEALTH INSURANCE

A comprehensive study of U.S. markets

AMA
AMERICAN MEDICAL ASSOCIATION

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I. Introduction and background

This is the 15th edition of the American Medical Association's "Competition in health insurance: A comprehensive study of U.S. markets." This report 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 consolidation among 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 and exercise market power? Are proposed mergers between insurers likely to maintain, enhance, or create such power? These are important policy questions 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 faced by consumers are higher than in a competitive market. When an insurer exercises market power in its *input* market (e.g., physician services), payments to health care providers are below competitive levels. In both settings, the insurer reduces the quantity of coverage to levels below those produced in a competitive market. In short, when market power is exercised by health insurers, it 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 both the change and the post-merger level of concentration in their evaluation of proposed horizontal mergers between firms.[1] Thus, it is critical to have this type of information readily available. In this study, we present new information on market concentration in the health insurance industry. Using 2014 data from HealthLeaders-InterStudy, the most comprehensive and consistent source of data on enrollment in health maintenance organization (HMO), preferred provider organization (PPO), point-of-service (POS) and consumer-driven health plans (CDHP),[2] we report the two largest insurers' commercial market shares and Herfindahl-Hirschman Indices (HHIs) for 388 metropolitan areas (MSAs),[3] the 50 states and the District of Columbia.[4]

For the first time this year's update also includes market shares and concentration in the health insurance marketplaces—also known as exchanges.[5] Because the results for the combined products market in this year's update include exchange enrollment data, they are not directly comparable to results from previous editions of this report.

Among the key findings in this year's update is that, based on the DOJ/FTC Horizontal Merger Guidelines, 71 percent of the 388 MSAs studied were highly concentrated (HHI>2,500). Another finding is that in 91 percent of the MSAs, at least one insurer had a commercial market share of 30 percent or greater. Finally, a single insurer's share was at least 50 percent in 40 percent of the MSAs.

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 consolidation of health insurers should raise serious antitrust concerns. Conceptually, mergers and acquisitions can have beneficial and 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 passing any benefits obtained through to consumers.

There is a growing body of evidence suggesting 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

1. U.S. Department of Justice and Federal Trade Commission, Horizontal Merger Guidelines. Issued Aug. 19, 2010.

2. HealthLeaders-InterStudy does not report CHDP enrollments as a separate plan type. CHDP lives are *bolted on* to the other plan types, most frequently to PPO plans.

3. The "MSAs" are mostly metropolitan statistical areas, as well as a few metropolitan divisions, metropolitan New England city town and areas (NECTAs), and NECTA divisions. All of these definitions are from the U.S. Office of Management and Budget. For convenience, they are all referred to as MSAs throughout this report.

4. For convenience, the District of Columbia (DC) is classified as a "state" in this report; this helps distinguish the state-level data (D.C.) from the MSA-level data (Washington-Arlington-Alexandria, DC-VA-MD-WV MSA).

5. Due to delays in initiating the Small Business Health Insurance Option Program (SHOP) and very low enrollment of SHOP lives, HLI only reported individual exchange enrollment in the 2014 data.

of this behavior and concluded that health insurers possess and exercise market power in an increasing number of geographic markets.[6] 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.[7] A recent case study examined the premium impact of the 2008 merger between UnitedHealth and Sierra Health Services. That merger 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.[8] Finally, new research finds evidence that competition in the Health Insurance Marketplaces—in the form of more insurers—also lowers premiums.[9]

High barriers to entry into health insurance markets also enable insurers to exercise market power.[10] 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 or high concentration levels would necessarily translate into 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 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.[11] 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. The exercise of monopsony power would also reduce the quantity (or quality) of health care below competitive levels and in turn harm consumers. Recent 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.[12] For these reasons, proposed mergers that create or increase insurers' monopsony power should also raise antitrust concerns.[13]

In fact, the DOJ challenged two health insurer mergers based in part on the merged entity's potential to exercise monopsony power over physicians.[14] 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 their locality-wide post-merger share of patients.[15] 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. Our study 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. More than 60 percent of those providing patient care are in practices with 10 or fewer physicians.[16] 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.

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

7. 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.

8. Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. *Health Management, Policy and Innovation*. 2013;1(3):16-35. Available at http://www.hmpi.org/pdf/HMPI%20-%20Guardado,%20Emmons,%20Kane,%20Price%20Effects%20of%20a%20Larger%20Merger%20of%20Health%20Insurers.pdf. Accessed Aug. 5, 2016.

9. Dafny, L., Gruber, J., Ody, C. More Insurers Lower Premiums: Evidence from Initial Pricing in the Health Insurance Marketplaces. *American Journal of Health Economics*. 2015; 1(1):53-81.

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

11. See e.g., Capps, C. Buyer power in health plan mergers. *J Comp Law and Econ*. 2009;6:375–391.

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. 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 Aug. 5, 2016.

14. See Complaint, U.S. v. Aetna Inc. (ND TX, June 21, 1999) and U.S. v. *UnitedHeath Group* Inc (DDC Dec. 20, 2005). In the Aetna matter, Aetna was required to divest business in Dallas and Houston. In the UnitedHealth Group matter, PacifiCare had to divest business in Tucson, Ariz., and Boulder, Colo.

15. Capps, C. Buyer power in health plan mergers. *J Comp Law and Econ*. 2009;6:375–391.

16. Kane C. Updated Data on Physician Practice Arrangements: Inching Toward Hospital Ownership. Policy Research Perspectives, 2015–3. https://download.ama-assn.org/resources/doc/health-policy/x-pub/prp-practice-arrangement-2015.pdf Published July 2015. Accessed Aug. 5, 2016.

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. It would give it close to a 90 percent share of the market in Lansing, Mich., and would lead to higher premiums, fewer choices and lower health plan quality.[17]

17. Department of Justice. Press release. March 8, 2010. justice.gov/atr/public/press_releases/2010/256259.htm. Accessed Aug. 5, 2016.

In sum this 2016 Update finds that the majority of health insurance markets in the United States are highly concentrated. Coupled with a growing body of 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 providers of care.

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 health insurance industry, the main product types are PPO, HMO, POS and the exchanges (EXCH). Because it is not clear whether they are substitutes, we examine those products separately in addition to a combined HMO+PPO+POS+EXCH product market.

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, this study reports data at the metropolitan area (MSA) level as well as the state level.

B. Data

The data used for this study were obtained from the HealthLeaders-InterStudy (HLI) Managed Market Surveyor from Jan. 1, 2014. HLI collects commercial medical enrollment data from managed care organizations (MCO) through the HLI 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).[18] In cases where MCOs do not provide county level enrollment, HLI may use previously reported enrollment to calculate county level shares. The county level enrollment is then aggregated to the state level.[19]

Commercial enrollment is based on the membership's residence and includes Individual, Group, Federal Employee Health Benefit Plan, Consumer Driven Health Plan (CDHP),[20] State/Local Employee Plan, Blue Card HOME, Student Health and EPO lives.

HLI also started collecting public exchange data as of the Jan. 2014 census. Enrollment in the exchanges is based on data available on April 19, 2014—the date marking

18. WellPoint changed its name to Anthem at the end of 2014. We kept the WellPoint name in this Update because the data used here are for Jan. 2014, prior to the name change.

19. HLI uses the insurer's reported service area to allocate the state-level reported enrollment to each county. If the insurer reported county-level enrollment in the prior year, HLI uses the prior-year proportions of its reported state-level enrollment to allocate current county-level enrollment. Otherwise, HLI uses the county's proportion of the total privately insured population in the state. When HLI cannot obtain data directly through its census, secondary data sources are used (e.g., National Association of Insurance Commissioners, and state and company websites.)

20. CDHP-covered lives are not reported by HLI as a separate category, but are instead *bolted on* to the other product types, most frequently to PPO plans.

the end of the special enrollment period.[21] Those data include individuals and families who enrolled in the public exchanges *and* paid premiums for coverage, but they *exclude* Small Business Health Insurance Option Program (SHOP) lives.[22]

Our objective is to present data on competition in commercial health insurance markets. Accordingly, we report market shares and HHIs for the combined HMO+PPO+POS+EXCH commercial product market as well as for HMO, PPO, POS and exchanges separately. The key variables we use from the HLI Managed Market Surveyor to obtain this information are:

- Commercial HMO enrollment
- Commercial PPO enrollment
- Commercial POS enrollment
- Public exchange enrollment

For each MSA and state, we use enrollment in those products to calculate:

- Health insurer market shares
- Herfindahl-Hirschman Indices (HHIs)

We seek to calculate market shares and HHIs based on enrollment in fully and self-insured plans. To do so, however, we do not use the entire database as provided by HLI; we exclude certain MCOs and geographic areas. Self-insured employers typically use third-party administrators (TPA) to administer benefits. If the TPAs are also risk-bearing insurers, they are included in this study. There are other non-risk-bearing MCOs—typically known as *PPO rental networks*—whose enrollment is sometimes also reported by HLI. To avoid double-counting enrollees, we exclude them. It should be noted, however, that these exclusions have a negligible effect on the market shares and HHIs since there were only five of those entities in the raw HLI data.

Second, with two exceptions, 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 do not compete with one another. Yet some BCBS insurers report enrollment in states where they are not licensed.[23] We exclude that enrollment to avoid double-counting lives and because there is no competition among branded companies.

In other cases, a Blue company (e.g., Premera) may own a subsidiary that does not use the Blue brand. Because branded and non-branded insurers can compete with each other, we do not exclude the non-branded companies. For example, Lifewise Health Plan of Oregon is owned by Premera and sells insurance in Oregon, where Regence BCBS of Oregon also operates. Because Lifewise is unbranded, we do not exclude it.

The other exception is that we do not exclude enrollment of *non*-BCBS insurers in states adjacent to their license-state. This is because the data are based on the membership's residence.[24]

Third, we only present market shares and HHIs for areas where the enrollment data plausibly capture a reasonable fraction of the insured population. Specifically, 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 is at least 30 percent.[25] In this edition, two MSAs are excluded because of this criterion.[26] The data perform well in the remaining areas. On average, the state- and MSA-level data respectively capture 82 and 84 percent of the commercially-insured populations.[27]

Fourth, for HMO, PPO, POS and the combined product markets, we only present data when there are at least

21. When exchange lives were not available from the health insurers or secondary research, HLI estimated enrollment using a regression model including demographics, HLI market share and premium price factors.

22. Due to delays in initiating the SHOP program and very low enrollment of SHOP lives, HLI only reported individual exchange enrollment in the 2014 data.

23. 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. Source: http://www.bcbs.com/already a-member/coverage home-and-away.html. Accessed Aug. 5, 2016.

24. 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.

25. 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.

26. Fairbanks, Alaska, and Jacksonville, N.C., had ratios < 30%.

27. The distributions of these ratios are as follows. *States*: Eight percent of states, >= 0.30 and < 0.50; 12 percent of states, ≥ 0.50 and < 0.70; 51 percent of states ≥ 0.70 and < 0.90, and 29 percent of states >= 0.90. *MSAs*: Four percent of MSAs, >= 0.30 and < 0.50; 23 percent of MSAs, ≥ 0.50 and < 0.70; 35 percent of MSAs ≥ 0.70 and < 0.90, and 38 percent of MSAs >= 0.90.

5,000 reported enrollees in that product across all insurers. Accordingly, we do not present HMO data for Alaska, Montana, Wyoming and 124 MSAs, and we do not report POS data for Hawaii and 50 MSAs because each of those areas had fewer than 5,000 reported enrollees in those products. Finally, for the exchanges, we only present data when there are at least 1,000 reported enrollees across all insurers. We exclude 64 MSAs due to that restriction.[28]

C. Market share and HHI calculations

This study reports competition data for five product markets (HMO+PPO+POS+EXCH, HMO, PPO, POS and EXCH). 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 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 when evaluating proposed horizontal 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 percent share. The HHI for that market would be 2,500:

$$25^2 + 25^2 + 25^2 + 25^2 = 2{,}500$$

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 and the increase in concentration resulting from a merger. 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 2,500[29]

Additionally, the DOJ and FTC employ the following standards in assessing the degree of competition:

- 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.

28. We also do not present data for Massachusetts (MA) and New York (NY) because MA data were not ready and thus not reported by the data source, and NY data were incomplete.

29. 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

The results are presented in Section IV. Tables 1–5 report the HHI and market shares of the two largest insurers in each state and MSA. Table 1 presents this information for the combined HMO+PPO+POS+EXCH product market while Tables 2, 3, 4 and 5 pertain to the HMO, PPO, POS, and exchanges, respectively.[30] Finally, Table 6 reports the HHIs by product type for all states and MSAs. All the data are from Jan. 1, 2014.

After implementing the restrictions discussed in Section II.B, the numbers of states and MSAs for which we report data differ by product market. Data for the combined HMO+PPO+POS+EXCH markets and the PPO markets are reported for 388 MSAs and 51 states, HMO data are reported for 264 MSAs and 48 states, POS data are presented for 338 MSAs and 50 states, and exchange data are reported for 321 MSAs and 49 states.[31] A summary of the MSA-level findings is presented below.

A. Market concentration (HHI)

In terms of market concentration (HHI), we found the following:

- Seventy-one percent (275) of the combined HMO+PPO+POS+EXCH markets are highly concentrated (HHI>2,500).
- Ninety-three percent (246) of the HMO markets are highly concentrated (HHI>2,500).
- Eighty-seven percent (339) of the PPO markets are highly concentrated (HHI>2,500).
- One hundred percent (338) of the POS markets are highly concentrated (HHI>2,500).
- Ninety-five percent (306) of the exchanges are highly concentrated (HHI>2,500).

B. Market shares

In terms of market shares, we found the following:

HMO+PPO+POS+EXCH product market

- In 91 percent (352) of the MSAs, at least one insurer had a combined HMO+PPO+POS+EXCH market share of 30 percent or greater.
- In 40 percent (156) of the MSAs, one insurer had a combined HMO+PPO+POS+EXCH market share of 50 percent or greater.
- In 7 percent (28) of the MSAs, one insurer had a combined HMO+PPO+POS+EXCH market share of 70 percent or greater.

HMO product market

- In 98 percent (260) of the MSAs, at least one insurer had an HMO market share of 30 percent or greater.
- In 64 percent (170) of the MSAs, one insurer had an HMO market share of 50 percent or greater.
- In 33 percent (86) of the MSAs, one insurer had an HMO market share of 70 percent or greater.

PPO product market

- In 94 percent (363) of the MSAs, at least one insurer had a PPO market share of 30 percent or greater.
- In 59 percent (229) of the MSAs, one insurer had a PPO market share of 50 percent or greater.
- In 23 percent (89) of the MSAs, one insurer had a PPO market share of 70 percent or greater.

POS product market

- In 100 percent (338) of the MSAs, at least one insurer had a POS market share of 30 percent or greater.
- In 86 percent (292) of the MSAs, one insurer had a POS market share of 50 percent or greater.
- In 54 percent (182) of the MSAs, one insurer had a POS market share of 70 percent or greater.

30. Note that the data are rounded. As a result, in a few HMO markets and one exchange where the second largest insurer has very few covered lives (Tables 2 and 5), the market share appears as zero. However, the actual, unrounded shares are just above 0 percent.

31. As noted in the "Introduction," the number of states includes the District of Columbia.

Exchanges

- In 98 percent (315) of the MSAs, at least one insurer had an exchange market share of 30 percent or greater.
- In 75 percent (242) of the MSAs, one insurer had an exchange market share of 50 percent or greater.
- In 45 percent (145) of the MSAs, one insurer had an exchange market share of 70 percent or greater.

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 388 MSAs. This is the most complete picture available of competition in health insurance markets. Our data are based on commercial enrollment in HMO, PPO, POS, and exchange plans, and include participation in consumer-driven health plans.

We find that the majority of U.S. commercial health insurance markets are highly concentrated. These 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 between health insurers in the future.

After years of largely unchallenged consolidation in the health insurance industry, four recent attempts to consolidate have received closer scrutiny than similar attempts in the past. 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 Blues brand. The companies refused and 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 that it would file a lawsuit to block the acquisition.

In 2015 two mergers involving four of the largest health insurers in the country were announced. Anthem is attempting to acquire Cigna, and Aetna seeks 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 the 2015 edition of this study to assess the competitive effects of the proposed mergers. Specifically, we calculated the changes in market concentration (HHI) that would result from the mergers and, according to the DOJ/FTC Horizontal Merger Guidelines, classified markets based on how anticompetitive the mergers would be. We found that the mergers would cause much competitive harm across numerous markets in the United States.[32] Consistent with our findings and after close to a year of antitrust scrutiny, the DOJ and attorneys general from multiple states recently sued to block both acquisitions.[33]

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.[34] Nevertheless, we found in other work that premiums in the commercial health insurance markets in Nevada increased in the wake of that merger.[35]

Retrospective studies on health insurer consolidation add to our understanding of its competitive effects.[36] 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.

32. See http://www.ama-assn.org/ama/pub/advocacy/topics/antitrust-reform.page. Accessed Aug. 9, 2016.
33. 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 Aug. 8, 2016.
34. See Final Judgement at: http://www.justice.gov/atr/cases/f237600/237613.htm. Accessed Aug. 5, 2016.
35. Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. *Health Management, Policy and Innovation*. 2013;1(3):16-35. Available at http://www.hmpi.org/pdf/HMPI%20-%20Guardado,%20Emmons,%20Kane,%20Price%20Effects%20of%20a%20Larger%20Merger%20of%20Health%20Insurers.pdf. Accessed Aug. 5, 2016.
36. Ashenfelter, O.C., Hosken D., Weinberg M. Generating Evidence to Guide Merger Enforcement. National Bureau of Economic Research Working Paper 14798; March 2009.

IV. State and MSA tables

Table 1. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014 Combined HMO+PPO+POS+EXCH (Total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	6914	BCBS AL	83	UnitedHlthcare	8
Anniston-Oxford, AL	7076	BCBS AL	84	Triton (Viva Hlth)	4
Auburn-Opelika, AL	7023	BCBS AL	83	UnitedHlthcare	11
Birmingham-Hoover, AL	6531	BCBS AL	80	UnitedHlthcare	10
Decatur, AL	7850	BCBS AL	88	UnitedHlthcare	6
Dothan, AL	7828	BCBS AL	88	UnitedHlthcare	7
Florence, AL	7760	BCBS AL	88	Cigna	5
Gadsden, AL	8188	BCBS AL	90	UnitedHlthcare	5
Huntsville, AL	6610	BCBS AL	81	UnitedHlthcare	6
Mobile, AL	6219	BCBS AL	78	UnitedHlthcare	9
Montgomery, AL	7021	BCBS AL	83	UnitedHlthcare	8
Tuscaloosa, AL	8008	BCBS AL	89	UnitedHlthcare	4
Alaska	3045	Premera	46	Aetna	27
Anchorage, AK	2841	Premera	38	Aetna	33
Arizona	2205	UnitedHlthcare	33	BCBS AZ	22
Flagstaff, AZ	3725	BCBS AZ	56	Aetna	22
Phoenix-Mesa-Scottsdale, AZ	2225	UnitedHlthcare	33	Aetna	21
Prescott, AZ	2854	BCBS AZ	45	UnitedHlthcare	22
Tucson, AZ	2413	UnitedHlthcare	39	BCBS AZ	21
Yuma, AZ	3185	BCBS AZ	52	UnitedHlthcare	14
Arkansas	2484	BCBS AR	39	UnitedHlthcare	24
Fayetteville-Springdale-Rogers, AR-MO	1959	BCBS AR	32	UnitedHlthcare	21
Fort Smith, AR-OK	1994	UnitedHlthcare	30	BCBS AR	23
Hot Springs, AR	2529	BCBS AR	39	UnitedHlthcare	23
Jonesboro, AR	2711	BCBS AR	44	UnitedHlthcare	18
Little Rock-North Little Rock, AR	2534	BCBS AR	34	UnitedHlthcare	33
Pine Bluff, AR	3226	Cigna	48	BCBS AR	27
California	2077	Kaiser	30	WellPoint	28
Bakersfield, CA	2687	WellPoint	41	Kaiser	25
Chico, CA	4085	WellPoint	55	BS of CA	31
El Centro, CA	2914	BS of CA	47	WellPoint	25
Fresno, CA	2920	WellPoint	45	BS of CA	23
Hanford-Corcoran, CA	3641	WellPoint	50	BS of CA	34
Los Angeles-Long Beach-Glendale, CA	2152	WellPoint	32	Kaiser	29
Madera, CA	3580	WellPoint	54	BS of CA	20
Merced, CA	3285	WellPoint	49	BS of CA	27
Modesto, CA	2536	Kaiser	36	WellPoint	28
Napa, CA	3437	Kaiser	45	WellPoint	36
Oakland-Fremont-Hayward, CA	2798	Kaiser	47	WellPoint	17
Oxnard-Thousand Oaks-Ventura, CA	2397	WellPoint	41	Kaiser	19
Redding, CA	4400	WellPoint	61	BS of CA	26

Table 1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. Combined HMO+PPO+POS+EXCH (Total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Riverside-San Bernardino-Ontario, CA	2148	Kaiser	36	WellPoint	23
Sacramento-Arden-Arcade-Roseville, CA	2449	Kaiser	42	WellPoint	17
Salinas, CA	4309	WellPoint	60	BS of CA	25
San Diego-Carlsbad-San Marcos, CA	1572	Kaiser	26	WellPoint	21
San Francisco-San Mateo-Redwood City, CA	2016	Kaiser	34	WellPoint	20
San Jose-Sunnyvale-Santa Clara, CA	2109	Kaiser	35	WellPoint	23
San Luis Obispo-Paso Robles, CA	4089	WellPoint	57	BS of CA	28
Santa Ana-Anaheim-Irvine, CA	1929	WellPoint	32	Kaiser	22
Santa Barbara-Santa Maria, CA	2892	WellPoint	46	BS of CA	23
Santa Cruz-Watsonville, CA	2867	WellPoint	46	BS of CA	24
Santa Rosa-Petaluma, CA	3149	Kaiser	50	WellPoint	21
Stockton, CA	2892	Kaiser	44	WellPoint	26
Vallejo-Fairfield, CA	4034	Kaiser	61	WellPoint	12
Visalia-Porterville, CA	3800	WellPoint	55	BS of CA	26
Yuba City-Marysville, CA	4893	WellPoint	68	BS of CA	11
Colorado	1845	UnitedHlthcare	24	WellPoint	22
Boulder, CO	1955	UnitedHlthcare	26	WellPoint	23
Colorado Springs, CO	1784	WellPoint	27	UnitedHlthcare	20
Denver-Aurora, CO	1894	UnitedHlthcare	25	Kaiser	23
Fort Collins-Loveland, CO	2324	WellPoint	37	UnitedHlthcare	23
Grand Junction, CO	2134	WellPoint	29	Cigna	26
Greeley, CO	2013	Cigna	25	UnitedHlthcare	24
Pueblo, CO	2204	WellPoint	35	UnitedHlthcare	21
Connecticut	2493	WellPoint	39	Aetna	20
Bridgeport-Stamford-Norwalk, CT	2333	WellPoint	32	Aetna	22
Danbury, CT	2291	WellPoint	32	Aetna	22
Hartford-West Hartford-East Hartford, CT	2515	WellPoint	40	Aetna	20
New Haven-Milford, CT	2745	WellPoint	44	Aetna	20
Norwich-New London-Westerly, CT-RI	3109	WellPoint	49	UnitedHlthcare	22
Waterbury, CT	2718	WellPoint	43	Aetna	20
Delaware	4745	Highmark	64	Aetna	23
Dover, DE	5849	Highmark	75	Aetna	16
Wilmington, DE-MD-NJ	3339	Highmark	50	Aetna	27
District of Columbia	2615	CareFirst	42	Aetna	17
Washington-Arlington-Alexandria, DC-VA-MD-WV	1743	CareFirst	27	Aetna	16
Florida	2285	BCBS FL	36	UnitedHlthcare	22
Cape Coral-Fort Myers, FL	3057	BCBS FL	47	UnitedHlthcare	22
Deltona-Daytona Beach-Ormond Beach, FL	3333	BCBS FL	51	UnitedHlthcare	22
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	2021	Aetna	27	UnitedHlthcare	24
Fort Walton Beach-Crestview-Destin, FL	4194	BCBS FL	62	UnitedHlthcare	15
Gainesville, FL	4922	BCBS FL	69	SantaFe (AvMed)	9
Jacksonville, FL	2915	BCBS FL	46	Aetna	19
Lakeland-Winter Haven, FL	2215	BCBS FL	32	UnitedHlthcare	24
Miami-Miami Beach-Kendall, FL	1632	UnitedHlthcare	24	Aetna	19
Naples-Marco Island, FL	3530	BCBS FL	53	UnitedHlthcare	19

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Ocala, FL	4412	BCBS FL	64	UnitedHlthcare	16
Orlando-Kissimmee, FL	2248	Cigna	27	BCBS FL	26
Palm Bay-Melbourne-Titusville, FL	2041	BCBS FL	26	Cigna	26
Panama City-Lynn Haven, FL	4932	BCBS FL	68	UnitedHlthcare	15
Pensacola-Ferry Pass-Brent, FL	3891	BCBS FL	57	UnitedHlthcare	21
Port St. Lucie-Fort Pierce, FL	3659	BCBS FL	56	UnitedHlthcare	16
Punta Gorda, FL	3063	BCBS FL	48	UnitedHlthcare	20
Sarasota-Bradenton-Venice, FL	2922	BCBS FL	44	Aetna	22
Tallahassee, FL	7750	BCBS FL	88	UnitedHlthcare	7
Tampa-St. Petersburg-Clearwater, FL	2317	UnitedHlthcare	30	BCBS FL	30
Vero Beach, FL	4051	BCBS FL	60	UnitedHlthcare	17
West Palm Beach-Boca Raton-Boynton Beach, FL	2069	BCBS FL	27	UnitedHlthcare	24
Georgia	2329	WellPoint	40	Aetna	17
Albany, GA	4965	WellPoint	68	UnitedHlthcare	12
Athens-Clarke County, GA	3179	WellPoint	53	Athens Hlth Plan	12
Atlanta-Sandy Springs-Marietta, GA	2021	WellPoint	33	Aetna	19
Augusta-Richmond County, GA-SC	2267	WellPoint	35	BCBS SC	22
Brunswick, GA	2934	WellPoint	48	Humana	15
Columbus, GA-AL	3545	WellPoint	56	UnitedHlthcare	11
Dalton, GA	4208	Cigna	48	WellPoint	43
Gainesville, GA	2375	WellPoint	42	Aetna	13
Hinesville-Fort Stewart, GA	4751	WellPoint	67	Aetna	9
Macon, GA	3080	WellPoint	49	Aetna	19
Rome, GA	2523	WellPoint	40	Cigna	21
Savannah, GA	2575	WellPoint	41	Aetna	19
Valdosta, GA	4905	WellPoint	68	UnitedHlthcare	11
Warner Robins, GA	5046	WellPoint	69	Aetna	13
Hawaii	5072	HMSA (BCBS HI)	68	Kaiser	19
Honolulu, HI	5281	HMSA (BCBS HI)	70	Kaiser	17
Idaho	2806	BC of ID	48	Cambia	18
Boise City-Nampa, ID	2731	BC of ID	46	Cambia	18
Coeur d'Alene, ID	2498	BC of ID	42	Group Hlth Cooperative	18
Idaho Falls, ID	3171	BC of ID	52	Cambia	14
Lewiston, ID-WA	2371	Premera	36	BC of ID	24
Pocatello, ID	3102	BC of ID	51	Cambia	18
Illinois	3728	HCSC (BCBS)	57	UnitedHlthcare	16
Bloomington-Normal, IL	3398	HCSC (BCBS)	53	Aetna	17
Champaign-Urbana, IL	3373	Hlth Alliance	50	UnitedHlthcare	26
Chicago-Naperville-Joliet, IL	4391	HCSC (BCBS)	64	UnitedHlthcare	14
Danville, IL	3158	Hlth Alliance	39	HCSC (BCBS)	38
Davenport-Moline-Rock Island, IA-IL	3077	UnitedHlthcare	47	HCSC (BCBS)	26
Decatur, IL	4404	HCSC (BCBS)	63	UnitedHlthcare	16
Kankakee-Bradley, IL	3635	HCSC (BCBS)	56	Aetna	13
Lake County-Kenosha County, IL-WI	3201	HCSC (BCBS)	50	UnitedHlthcare	21
Peoria, IL	2645	UnitedHlthcare	35	HCSC (BCBS)	34

Table 1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. Combined HMO+PPO+POS+EXCH (Total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Rockford, IL	3963	HCSC (BCBS)	60	Aetna	14
Springfield, IL	2975	HCSC (BCBS)	43	Hlth Alliance	31
Indiana	3615	WellPoint	57	UnitedHlthcare	14
Anderson, IN	5009	WellPoint	69	UnitedHlthcare	9
Bloomington, IN	4067	WellPoint	60	S.E. Indiana Hlth	15
Columbus, IN	3760	WellPoint	46	S.E. Indiana Hlth	40
Elkhart-Goshen, IN	4515	WellPoint	65	UnitedHlthcare	15
Evansville, IN-KY	3595	WellPoint	56	UnitedHlthcare	14
Fort Wayne, IN	3708	WellPoint	58	UnitedHlthcare	15
Gary, IN	3158	WellPoint	50	UnitedHlthcare	20
Indianapolis, IN	3456	WellPoint	53	Cigna	20
Kokomo, IN	4240	WellPoint	63	Advantage	10
Lafayette, IN	3147	WellPoint	46	UnitedHlthcare	29
Michigan City-La Porte, IN	4268	WellPoint	63	UnitedHlthcare	13
Muncie, IN	4073	WellPoint	62	S.E. Indiana Hlth	11
South Bend-Mishawaka, IN-MI	2871	WellPoint	49	BCBS MI	16
Terre Haute, IN	5782	WellPoint	75	Cigna	10
Iowa	3364	Wellmark (BCBS)	47	UnitedHlthcare	31
Ames, IA	3164	Wellmark (BCBS)	47	Aetna	24
Cedar Rapids, IA	3572	Wellmark (BCBS)	53	UnitedHlthcare	24
Davenport-Moline-Rock Island, IA-IL	3077	UnitedHlthcare	47	HCSC (BCBS)	26
Des Moines, IA	3506	UnitedHlthcare	43	Wellmark (BCBS)	39
Dubuque, IA	3960	Wellmark (BCBS)	50	UnitedHlthcare	37
Iowa City, IA	5579	Wellmark (BCBS)	73	UnitedHlthcare	15
Sioux City, IA-NE-SD	2584	Wellmark (BCBS)	40	UnitedHlthcare	26
Waterloo-Cedar Falls, IA	3984	UnitedHlthcare	49	Wellmark (BCBS)	39
Kansas	2584	BCBS KS	40	Aetna	24
Lawrence, KS	2939	BCBS KS	46	Aetna	18
Topeka, KS	5073	BCBS KS	69	UnitedHlthcare	11
Wichita, KS	3623	Aetna	47	BCBS KS	35
Kentucky	3010	WellPoint	43	Humana	32
Bowling Green, KY	3817	WellPoint	59	Humana	12
Elizabethtown, KY	3534	WellPoint	45	Humana	37
Lexington-Fayette, KY	3043	WellPoint	42	Humana	34
Louisville, KY-IN	2868	WellPoint	41	Humana	29
Owensboro, KY	4667	WellPoint	67	Humana	9
Louisiana	4644	LA Hlth Serv & Ind (BCBS)	66	UnitedHlthcare	14
Alexandria, LA	4970	LA Hlth Serv & Ind (BCBS)	68	UnitedHlthcare	17
Baton Rouge, LA	4438	LA Hlth Serv & Ind (BCBS)	64	UnitedHlthcare	12
Houma-Bayou Cane-Thibodaux, LA	4990	LA Hlth Serv & Ind (BCBS)	68	UnitedHlthcare	16
Lafayette, LA	4499	LA Hlth Serv & Ind (BCBS)	64	UnitedHlthcare	15
Lake Charles, LA	4389	LA Hlth Serv & Ind (BCBS)	64	UnitedHlthcare	13
Monroe, LA	4253	LA Hlth Serv & Ind (BCBS)	61	UnitedHlthcare	19
New Orleans-Metairie-Kenner, LA	4045	LA Hlth Serv & Ind (BCBS)	60	UnitedHlthcare	16
Shreveport-Bossier City, LA	4978	LA Hlth Serv & Ind (BCBS)	69	UnitedHlthcare	13

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Maine	2728	WellPoint	44	Aetna	21
Bangor, ME	2607	WellPoint	40	Aetna	23
Lewiston-Auburn, ME	3015	WellPoint	46	Aetna	25
Portland-South Portland, ME	2802	WellPoint	46	Aetna	17
Maryland	2973	CareFirst	48	UnitedHlthcare	16
Baltimore-Towson, MD	3309	CareFirst	52	Aetna	15
Bethesda-Gaithersburg-Frederick, MD	2687	CareFirst	43	UnitedHlthcare	19
Cumberland, MD-WV	2744	CareFirst	42	UnitedHlthcare	27
Hagerstown-Martinsburg, MD-WV	1929	CareFirst	27	UnitedHlthcare	21
Salisbury, MD	4263	CareFirst	61	UnitedHlthcare	20
Massachusetts	2737	BCBS MA	47	Harvard Pilgrim	17
Barnstable Town, MA	2844	BCBS MA	45	Harvard Pilgrim	24
Boston-Cambridge-Quincy, MA	2485	BCBS MA	43	Harvard Pilgrim	20
Brockton-Bridgewater-Easton, MA	3050	BCBS MA	48	Harvard Pilgrim	23
Framingham, MA	2526	BCBS MA	44	Harvard Pilgrim	17
Haverhill-Newburyport-Amesbury Town, MA-NH	1786	BCBS MA	28	WellPoint	22
Lawrence-Methuen-Salem, MA-NH	2045	BCBS MA	36	Harvard Pilgrim	17
Leominster-Fitchburg-Gardner, MA	2184	BCBS MA	39	Fallon Hlth	15
Lowell-Billerica-Chelmsford, MA-NH	2323	BCBS MA	41	Harvard Pilgrim	18
Lynn-Peabody-Salem, MA	2921	BCBS MA	48	Harvard Pilgrim	17
New Bedford, MA	3143	BCBS MA	50	Harvard Pilgrim	18
Pittsfield, MA	3812	BCBS MA	58	Tufts	14
Springfield, MA	1901	BCBS MA	37	Tufts	12
Taunton-Norton-Raynham, MA	3138	BCBS MA	50	Harvard Pilgrim	18
Worcester, MA-CT	1866	BCBS MA	36	Fallon Hlth	14
Michigan	4604	BCBS MI	67	Spectrum Hlth	7
Ann Arbor, MI	5837	BCBS MI	76	Aetna	6
Battle Creek, MI	6147	BCBS MI	78	UnitedHlthcare	9
Bay City, MI	5761	BCBS MI	75	HealthPlus MI	8
Detroit-Livonia-Dearborn, MI	4542	BCBS MI	65	Henry Ford (HAP)	15
Flint, MI	4287	BCBS MI	62	HealthPlus MI	19
Grand Rapids-Wyoming, MI	4031	BCBS MI	58	Spectrum Hlth	23
Holland-Grand Haven, MI	3833	BCBS MI	54	Spectrum Hlth	29
Jackson, MI	5576	BCBS MI	73	Spectrum Hlth	16
Kalamazoo-Portage, MI	4844	BCBS MI	67	UnitedHlthcare	16
Lansing-East Lansing, MI	5378	BCBS MI	71	Sparrow	15
Monroe, MI	4830	BCBS MI	68	Henry Ford (HAP)	9
Muskegon-Norton Shores, MI	4564	BCBS MI	64	Spectrum Hlth	22
Niles-Benton Harbor, MI	4655	BCBS MI	66	Henry Ford (HAP)	14
Saginaw-Saginaw Township North, MI	4491	BCBS MI	65	HealthPlus MI	16
Warren-Farmington Hills-Troy, MI	4476	BCBS MI	65	Henry Ford (HAP)	10
Minnesota	2853	BCBS MN	44	Medica	25
Duluth, MN-WI	2816	BCBS MN	44	Medica	25
Minneapolis-St. Paul-Bloomington, MN-WI	2302	BCBS MN	38	Medica	22
Rochester, MN	4546	BCBS MN	58	Medica	33
St. Cloud, MN	3337	BCBS MN	49	Medica	28

Table 1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. Combined HMO+PPO+POS+EXCH (Total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Mississippi	2637	BCBS MS	40	UnitedHlthcare	27
Gulfport-Biloxi, MS	2274	BCBS MS	38	UnitedHlthcare	21
Hattiesburg, MS	3361	UnitedHlthcare	46	BCBS MS	34
Jackson, MS	2838	BCBS MS	43	UnitedHlthcare	28
Pascagoula, MS	3142	BCBS MS	46	UnitedHlthcare	28
Missouri	2089	WellPoint	27	UnitedHlthcare	25
Columbia, MO	3350	Aetna	49	UnitedHlthcare	26
Jefferson City, MO	2947	UnitedHlthcare	37	WellPoint	33
Joplin, MO	2209	WellPoint	32	UnitedHlthcare	23
Kansas City, MO-KS	2277	BCBS KS City	37	UnitedHlthcare	18
Springfield, MO	2332	Aetna	37	UnitedHlthcare	22
St. Joseph, MO-KS	2934	BCBS KS City	47	WellPoint	19
St. Louis, MO-IL	2480	UnitedHlthcare	32	WellPoint	31
Montana	3308	HCSC (BCBS)	45	Cigna	35
Billings, MT	3180	HCSC (BCBS)	47	Cigna	28
Great Falls, MT	3733	HCSC (BCBS)	47	Cigna	38
Missoula, MT	3097	HCSC (BCBS)	43	Cigna	33
Nebraska	3558	BCBS NE	52	UnitedHlthcare	24
Lincoln, NE	3691	BCBS NE	53	UnitedHlthcare	26
Omaha-Council Bluffs, NE-IA	2785	BCBS NE	37	UnitedHlthcare	29
Nevada	2317	UnitedHlthcare	40	WellPoint	17
Carson City, NV	2416	WellPoint	41	Renown Hlth	20
Las Vegas-Paradise, NV	2929	UnitedHlthcare	49	Aetna	13
Reno-Sparks, NV	1830	WellPoint	27	UnitedHlthcare	21
New Hampshire	3024	WellPoint	48	Cigna	19
Manchester, NH	2862	WellPoint	45	Harvard Pilgrim	19
Nashua, NH-MA	2534	WellPoint	42	Harvard Pilgrim	19
Portsmouth, NH-ME	2906	WellPoint	47	Harvard Pilgrim	19
Rochester-Dover, NH	3210	WellPoint	50	Harvard Pilgrim	17
New Jersey	2789	Horizon BCBS	43	Aetna	22
Atlantic City, NJ	6130	Horizon BCBS	77	Aetna	9
Camden, NJ	2918	Horizon BCBS	39	Aetna	35
Edison, NJ	2856	Horizon BCBS	45	Aetna	20
Newark-Union, NJ-PA	2678	Horizon BCBS	42	Aetna	21
Ocean City, NJ	6312	Horizon BCBS	79	Aetna	9
Trenton-Ewing, NJ	2868	Horizon BCBS	40	Aetna	31
Vineland-Millville-Bridgeton, NJ	4530	Horizon BCBS	61	Aetna	27
New Mexico	2430	HCSC (BCBS)	35	Presbyterian	29
Albuquerque, NM	2460	Presbyterian	39	HCSC (BCBS)	21
Farmington, NM	2015	HCSC (BCBS)	33	UnitedHlthcare	20
Las Cruces, NM	3104	HCSC (BCBS)	51	Presbyterian	14
Santa Fe, NM	2580	HCSC (BCBS)	36	Presbyterian	31
New York	1734	UnitedHlthcare	29	EmblemHealth	19
Albany-Schenectady-Troy, NY	2140	CDPHP	36	UnitedHlthcare	18
Binghamton, NY	2545	Lifetime Hlthcare	41	UnitedHlthcare	24

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Buffalo-Cheektowaga-Tonawanda, NY	2355	Independent Hlth	37	Lifetime Hlthcare	25
Elmira, NY	2473	Lifetime Hlthcare	33	UnitedHlthcare	31
Glens Falls, NY	1772	CDPHP	27	WellPoint	22
Ithaca, NY	2383	Aetna	37	Lifetime Hlthcare	24
Kingston, NY	1630	UnitedHlthcare	24	WellPoint	19
New York-White Plains-Wayne, NY-NJ	1993	UnitedHlthcare	30	EmblemHealth	21
Poughkeepsie-Newburgh-Middletown, NY	1730	UnitedHlthcare	28	WellPoint	22
Rochester, NY	2171	Lifetime Hlthcare	32	MVP Hlth Care	28
Suffolk County-Nassau County, NY	2947	UnitedHlthcare	44	WellPoint	23
Syracuse, NY	2445	Lifetime Hlthcare	41	UnitedHlthcare	20
Utica-Rome, NY	2340	Lifetime Hlthcare	33	UnitedHlthcare	27
North Carolina	3486	BCBS NC	53	UnitedHlthcare	18
Asheville, NC	3860	BCBS NC	57	UnitedHlthcare	18
Burlington, NC	3692	BCBS NC	54	UnitedHlthcare	24
Charlotte-Gastonia-Concord, NC-SC	2369	BCBS NC	36	Aetna	21
Durham, NC	3458	BCBS NC	50	Aetna	25
Fayetteville, NC	3220	BCBS NC	49	UnitedHlthcare	22
Goldsboro, NC	5472	BCBS NC	72	Cigna	12
Greensboro-High Point, NC	3414	BCBS NC	49	UnitedHlthcare	27
Greenville, NC	6378	BCBS NC	79	Cigna	11
Hickory-Morganton-Lenoir, NC	4652	BCBS NC	65	UnitedHlthcare	16
Raleigh-Cary, NC	3563	BCBS NC	53	UnitedHlthcare	20
Rocky Mount, NC	5381	BCBS NC	71	Cigna	14
Wilmington, NC	4073	BCBS NC	57	UnitedHlthcare	26
Winston-Salem, NC	3161	BCBS NC	48	Cigna	20
North Dakota	3735	BCBS ND	56	Aetna	21
Bismarck, ND	4522	Aetna	61	BCBS ND	28
Fargo, ND-MN	2415	BCBS ND	33	BCBS MN	29
Grand Forks, ND-MN	2663	BCBS ND	33	BCBS MN	33
Ohio	2003	WellPoint	30	Medical Mutual	25
Akron, OH	2084	Medical Mutual	33	WellPoint	24
Canton-Massillon, OH	1703	Medical Mutual	29	WellPoint	22
Cincinnati-Middletown, OH-KY-IN	2568	WellPoint	40	UnitedHlthcare	24
Cleveland-Elyria-Mentor, OH	2690	Medical Mutual	45	WellPoint	20
Columbus, OH	2315	UnitedHlthcare	33	WellPoint	26
Dayton, OH	2680	WellPoint	41	UnitedHlthcare	27
Lima, OH	2706	Medical Mutual	42	WellPoint	27
Mansfield, OH	3596	Medical Mutual	56	WellPoint	18
Sandusky, OH	3070	Medical Mutual	41	WellPoint	35
Springfield, OH	1978	UnitedHlthcare	27	WellPoint	26
Toledo, OH	2090	Medical Mutual	33	WellPoint	22
Weirton-Steubenville, WV-OH	2568	WellPoint	38	Aetna	29
Youngstown-Warren-Boardman, OH-PA	1937	WellPoint	31	Medical Mutual	24

Table 1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. Combined HMO+PPO+POS+EXCH (Total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Oklahoma	3034	HCSC (BCBS)	49	UnitedHlthcare	19
Lawton, OK	3757	HCSC (BCBS)	58	UnitedHlthcare	12
Oklahoma City, OK	3394	HCSC (BCBS)	53	UnitedHlthcare	18
Tulsa, OK	2245	HCSC (BCBS)	33	UnitedHlthcare	24
Oregon	1312	Cambia	23	Kaiser	17
Bend, OR	1635	Cambia	29	PacificSource	20
Corvallis, OR	1677	Cambia	29	Hlth Serv Grp (Moda)	18
Eugene-Springfield, OR	1776	PacificSource	29	Cambia	24
Medford, OR	1482	Cambia	25	PacificSource	16
Portland-Vancouver-Beaverton, OR-WA	1498	Kaiser	26	Cambia	17
Salem, OR	1761	Kaiser	27	Cambia	26
Pennsylvania	1778	Highmark	30	Aetna	19
Allentown-Bethlehem-Easton, PA-NJ	2018	Highmark	35	Capital BC	17
Altoona, PA	3382	Highmark	50	UPMC	27
Erie, PA	4063	Highmark	58	Aetna	20
Harrisburg-Carlisle, PA	3280	Highmark	49	Capital BC	24
Johnstown, PA	4008	Highmark	58	UPMC	24
Lancaster, PA	2983	Highmark	44	Aetna	23
Lebanon, PA	3467	Highmark	50	Capital BC	25
Philadelphia, PA	4065	Independence BC	54	Aetna	32
Pittsburgh, PA	3562	Highmark	52	UPMC	27
Reading, PA	3214	Highmark	48	Capital BC	23
Scranton--Wilkes-Barre, PA	3933	BC of N.E. PA	55	Geisinger	28
State College, PA	3102	Highmark	48	Capital BC	22
Williamsport, PA	3699	BC of N.E. PA	54	Geisinger	20
York-Hanover, PA	2921	Highmark	46	Capital BC	22
Rhode Island	3613	BCBS RI	51	UnitedHlthcare	31
Providence-Fall River-Warwick, RI-MA	2451	BCBS RI	39	UnitedHlthcare	26
South Carolina	4287	BCBS SC	62	UnitedHlthcare	15
Anderson, SC	4599	BCBS SC	65	UnitedHlthcare	16
Charleston-North Charleston, SC	4234	BCBS SC	62	UnitedHlthcare	13
Columbia, SC	4556	BCBS SC	65	UnitedHlthcare	12
Florence, SC	4375	BCBS SC	62	UnitedHlthcare	21
Greenville, SC	3947	BCBS SC	58	UnitedHlthcare	19
Myrtle Beach-Conway-North Myrtle Beach, SC	4225	BCBS SC	62	UnitedHlthcare	16
Spartanburg, SC	4643	BCBS SC	65	UnitedHlthcare	14
Sumter, SC	4871	BCBS SC	68	Aetna	10
South Dakota	2252	Wellmark (BCBS)	35	Dakotacare	25
Rapid City, SD	2334	Wellmark (BCBS)	37	Dakotacare	23
Sioux Falls, SD	2073	Wellmark (BCBS)	37	Avera Hlth	16
Tennessee	3152	BCBS TN	47	Cigna	27
Chattanooga, TN-GA	2691	BCBS TN	43	Cigna	21
Clarksville, TN-KY	2069	BCBS TN	32	WellPoint	24
Cleveland, TN	3298	BCBS TN	51	Cigna	21
Jackson, TN	3613	BCBS TN	50	Cigna	31

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Johnson City, TN	3845	BCBS TN	58	UnitedHlthcare	19
Kingsport-Bristol, TN-VA	2361	BCBS TN	37	Cigna	22
Knoxville, TN	2841	BCBS TN	42	Cigna	26
Memphis, TN-MS-AR	2750	Cigna	44	BCBS TN	20
Morristown, TN	3260	BCBS TN	49	Cigna	24
Nashville-Davidson--Murfreesboro, TN	3271	BCBS TN	49	Cigna	25
Texas	2497	HCSC (BCBS)	37	UnitedHlthcare	25
Abilene, TX	3596	HCSC (BCBS)	55	UnitedHlthcare	19
Amarillo, TX	2873	HCSC (BCBS)	42	UnitedHlthcare	31
Austin-Round Rock, TX	2458	UnitedHlthcare	34	HCSC (BCBS)	30
Beaumont-Port Arthur, TX	2688	HCSC (BCBS)	42	UnitedHlthcare	21
Brownsville-Harlingen, TX	3666	HCSC (BCBS)	57	UnitedHlthcare	16
College Station-Bryan, TX	2943	HCSC (BCBS)	49	Scott & White Hlth	17
Corpus Christi, TX	2860	HCSC (BCBS)	41	UnitedHlthcare	29
Dallas-Plano-Irving, TX	2601	HCSC (BCBS)	35	UnitedHlthcare	29
El Paso, TX	2557	HCSC (BCBS)	40	Aetna	21
Fort Worth-Arlington, TX	2560	HCSC (BCBS)	35	UnitedHlthcare	28
Houston-Sugar Land-Baytown, TX	2320	HCSC (BCBS)	30	UnitedHlthcare	24
Killeen-Temple-Fort Hood, TX	2021	Scott & White Hlth	30	HCSC (BCBS)	28
Laredo, TX	4646	HCSC (BCBS)	66	UnitedHlthcare	15
Longview, TX	3431	HCSC (BCBS)	51	UnitedHlthcare	25
Lubbock, TX	2935	HCSC (BCBS)	45	UnitedHlthcare	27
McAllen-Edinburg-Mission, TX	3726	HCSC (BCBS)	57	UnitedHlthcare	17
Midland, TX	3906	HCSC (BCBS)	59	UnitedHlthcare	18
Odessa, TX	3966	HCSC (BCBS)	60	UnitedHlthcare	16
San Angelo, TX	3211	HCSC (BCBS)	50	UnitedHlthcare	21
San Antonio, TX	2427	HCSC (BCBS)	35	UnitedHlthcare	26
Sherman-Denison, TX	2903	HCSC (BCBS)	44	UnitedHlthcare	26
Texarkana, TX-AR	3275	HCSC (BCBS)	54	UnitedHlthcare	13
Tyler, TX	3600	HCSC (BCBS)	54	UnitedHlthcare	24
Victoria, TX	3208	HCSC (BCBS)	50	UnitedHlthcare	22
Waco, TX	2082	HCSC (BCBS)	33	Scott & White Hlth	25
Wichita Falls, TX	3778	HCSC (BCBS)	56	UnitedHlthcare	20
Utah	2192	Intermountain	36	Cambia	18
Logan, UT-ID	2412	Intermountain	40	UnitedHlthcare	19
Ogden-Clearfield, UT	2475	Intermountain	40	Aetna	23
Provo-Orem, UT	2604	Intermountain	44	UnitedHlthcare	17
Salt Lake City, UT	2141	Intermountain	36	Cambia	17
St. George, UT	2147	Intermountain	34	Aetna	21
Vermont	3611	BCBS VT	54	Cigna	21
Burlington-South Burlington, VT	3980	BCBS VT	58	Cigna	21
Virginia	2610	WellPoint	46	Aetna	15
Blacksburg-Christiansburg-Radford, VA	4527	WellPoint	64	Aetna	19
Charlottesville, VA	3328	WellPoint	41	Aetna	40
Danville, VA	7280	WellPoint	85	UnitedHlthcare	4
Harrisonburg, VA	5520	WellPoint	73	Sentara (Optima Hlth)	10

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lynchburg, VA	4443	WellPoint	65	Piedmont (Centra)	11
Richmond, VA	3720	WellPoint	56	Aetna	18
Roanoke, VA	4318	WellPoint	62	Aetna	20
Virginia Beach-Norfolk-Newport News, VA-NC	3503	WellPoint	51	Sentara (Optima Hlth)	28
Winchester, VA-WV	3851	WellPoint	59	Sentara (Optima Hlth)	12
Washington	1791	Premera	29	Cambia	23
Bellingham, WA	2060	Cambia	26	Premera	25
Bremerton-Silverdale, WA	2371	Group Hlth Cooperative	40	Premera	21
Kennewick-Richland-Pasco, WA	2380	Premera	41	Group Hlth Cooperative	20
Longview-Kelso, WA	2803	Kaiser	45	Premera	25
Mount Vernon-Anacortes, WA	2105	Cambia	29	Premera	25
Olympia, WA	2011	Group Hlth Cooperative	34	Premera	20
Seattle-Bellevue-Everett, WA	1975	Premera	32	Cambia	21
Spokane, WA	2217	Premera	33	Group Hlth Cooperative	27
Tacoma, WA	1880	Cambia	27	Premera	24
Wenatchee, WA	4556	Premera	65	Cambia	14
Yakima, WA	2240	Premera	35	Cambia	21
West Virginia	2888	Highmark	48	Aetna	18
Charleston, WV	3146	Highmark	49	Aetna	24
Huntington-Ashland, WV-KY-OH	2046	WellPoint	36	Highmark	18
Morgantown, WV	3545	Highmark	55	Aetna	18
Parkersburg-Marietta-Vienna, WV-OH	1797	WellPoint	30	Highmark	19
Wheeling, WV-OH	1968	WellPoint	31	Aetna	21
Wisconsin	1419	UnitedHlthcare	29	WellPoint	18
Appleton, WI	2346	UnitedHlthcare	42	Affinity (Network)	15
Eau Claire, WI	1833	Marshfield (Security HP)	29	WellPoint	22
Fond du Lac, WI	1676	University HC (Unity)	26	UnitedHlthcare	25
Green Bay, WI	2719	UnitedHlthcare	48	Affinity (Network)	13
Janesville, WI	1674	Dean Hlth Plan	27	University HC (Unity)	22
La Crosse, WI-MN	2051	Gundersen HP	38	Hlth Tradition HP	14
Madison, WI	1740	Dean Hlth Plan	28	GHC of S.C. WI	20
Milwaukee-Waukesha-West Allis, WI	3235	UnitedHlthcare	51	WellPoint	21
Oshkosh-Neenah, WI	1967	UnitedHlthcare	33	WellPoint	19
Racine, WI	3549	UnitedHlthcare	55	WellPoint	17
Sheboygan, WI	2358	UnitedHlthcare	39	Humana	18
Wausau, WI	2530	Marshfield (Security HP)	30	UnitedHlthcare	29
Wyoming	3240	Cigna	50	UnitedHlthcare	23
Casper, WY	4777	Cigna	66	UnitedHlthcare	21
Cheyenne, WY	3450	Cigna	53	UnitedHlthcare	18

Notes:

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2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the combined HMO+PPO+POS+EXCH (TOTAL) product market are reported. Data for Massachusetts (MA) and New York (NY) do not include exchange (EXCH) enrollment. MA data were not ready and thus not reported by the data source, and NY data were incomplete.
3. Data are based on enrollments in both fully and self insured health plans.
4. WellPoint changed its name to Anthem at the end of 2014. We kept the WellPoint name in this Update because the data used here are for Jan. 2014, prior to the name change.

Table 2. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014 HMO product markets

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	9250	Triton (Viva Hlth)	96	UnitedHlthcare	3
Birmingham-Hoover, AL	9064	Triton (Viva Hlth)	95	UnitedHlthcare	5
Huntsville, AL	9737	Triton (Viva Hlth)	99	UnitedHlthcare	1
Mobile, AL	9723	Triton (Viva Hlth)	99	UnitedHlthcare	1
Montgomery, AL	9895	Triton (Viva Hlth)	99	UnitedHlthcare	0
Arizona	2244	Health Net	32	Aetna	24
Phoenix-Mesa-Scottsdale, AZ	2341	Aetna	31	Health Net	26
Tucson, AZ	3311	Health Net	47	Cigna	31
Arkansas	5968	QualChoice	74	BCBS AR	20
Fayetteville-Springdale-Rogers, AR-MO	4015	QualChoice	56	WellPoint	25
Little Rock-North Little Rock, AR	5787	QualChoice	73	BCBS AR	20
California	4040	Kaiser	61	WellPoint	13
Bakersfield, CA	3909	Kaiser	57	WellPoint	22
Chico, CA	4767	WellPoint	56	BS of CA	40
El Centro, CA	3855	BS of CA	57	WellPoint	20
Fresno, CA	3251	Kaiser	47	WellPoint	27
Hanford-Corcoran, CA	3444	BS of CA	45	WellPoint	34
Los Angeles-Long Beach-Glendale, CA	4005	Kaiser	60	WellPoint	14
Madera, CA	3417	Kaiser	43	WellPoint	35
Merced, CA	3183	WellPoint	47	Kaiser	27
Modesto, CA	5448	Kaiser	72	WellPoint	13
Napa, CA	6748	Kaiser	81	WellPoint	15
Oakland-Fremont-Hayward, CA	6343	Kaiser	79	WellPoint	7
Oxnard-Thousand Oaks-Ventura, CA	2990	Kaiser	46	WellPoint	25
Redding, CA	9232	WellPoint	96	Kaiser	3
Riverside-San Bernardino-Ontario, CA	4190	Kaiser	63	BS of CA	9
Sacramento-Arden-Arcade-Roseville, CA	4410	Kaiser	64	BS of CA	13
Salinas, CA	7865	WellPoint	88	Kaiser	9
San Diego-Carlsbad-San Marcos, CA	2714	Kaiser	48	UnitedHlthcare	10
San Francisco-San Mateo-Redwood City, CA	4790	Kaiser	67	BS of CA	11
San Jose-Sunnyvale-Santa Clara, CA	5897	Kaiser	76	WellPoint	10
San Luis Obispo-Paso Robles, CA	4455	BS of CA	50	WellPoint	44
Santa Ana-Anaheim-Irvine, CA	3024	Kaiser	50	WellPoint	16
Santa Barbara-Santa Maria, CA	2754	WellPoint	39	BS of CA	30
Santa Cruz-Watsonville, CA	2478	WellPoint	33	BS of CA	30
Santa Rosa-Petaluma, CA	6508	Kaiser	80	WellPoint	7
Stockton, CA	5729	Kaiser	74	WellPoint	9
Vallejo-Fairfield, CA	6704	Kaiser	81	BS of CA	5
Visalia-Porterville, CA	3432	WellPoint	47	BS of CA	33
Yuba City-Marysville, CA	4686	WellPoint	59	Kaiser	35
Colorado	5655	Kaiser	74	WellPoint	11
Boulder, CO	5960	Kaiser	76	WellPoint	13
Colorado Springs, CO	4971	Kaiser	68	WellPoint	15
Denver-Aurora, CO	6530	Kaiser	80	WellPoint	7

Table 2 (continued)
Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. HMO product markets

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Fort Collins-Loveland, CO	3266	Kaiser	43	WellPoint	35
Greeley, CO	5189	Kaiser	70	WellPoint	16
Pueblo, CO	4846	Kaiser	66	WellPoint	18
Connecticut	3334	WellPoint	49	EmblemHealth	23
Bridgeport-Stamford-Norwalk, CT	3028	WellPoint	44	UnitedHlthcare	23
Danbury, CT	2971	WellPoint	43	UnitedHlthcare	22
Hartford-West Hartford-East Hartford, CT	3556	WellPoint	50	EmblemHealth	30
New Haven-Milford, CT	3391	WellPoint	48	EmblemHealth	27
Norwich-New London-Westerly, CT-RI	5688	WellPoint	74	EmblemHealth	11
Waterbury, CT	3344	WellPoint	48	EmblemHealth	26
Delaware	5187	Highmark	63	Aetna	34
Dover, DE	5467	Highmark	68	Aetna	29
Wilmington, DE-MD-NJ	4000	Highmark	47	Aetna	41
District of Columbia	3467	Kaiser	41	CareFirst	40
Washington-Arlington-Alexandria, DC-VA-MD-WV	2932	Kaiser	41	CareFirst	31
Florida	2092	BCBS FL	28	Aetna	26
Cape Coral-Fort Myers, FL	3724	BCBS FL	43	Aetna	41
Deltona-Daytona Beach-Ormond Beach, FL	5608	BCBS FL	74	Aetna	10
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	2750	Aetna	45	SantaFe (AvMed)	18
Gainesville, FL	3576	SantaFe (AvMed)	52	BCBS FL	24
Jacksonville, FL	2498	BCBS FL	38	Aetna	24
Lakeland-Winter Haven, FL	2073	Aetna	24	BCBS FL	22
Miami-Miami Beach-Kendall, FL	2513	SantaFe (AvMed)	37	Aetna	23
Ocala, FL	2424	SantaFe (AvMed)	33	Humana	29
Orlando-Kissimmee, FL	2047	Aetna	25	Humana	22
Palm Bay-Melbourne-Titusville, FL	5488	Health First Hlth	72	Aetna	15
Pensacola-Ferry Pass-Brent, FL	3981	BCBS FL	48	Aetna	39
Port St. Lucie-Fort Pierce, FL	3137	BCBS FL	44	Aetna	32
Sarasota-Bradenton-Venice, FL	3473	Aetna	46	BCBS FL	34
Tallahassee, FL	9785	BCBS FL	99	Aetna	1
Tampa-St. Petersburg-Clearwater, FL	2259	BCBS FL	29	Aetna	28
West Palm Beach-Boca Raton-Boynton Beach, FL	2459	Aetna	38	BCBS FL	21
Georgia	2724	Kaiser	41	Humana	20
Athens-Clarke County, GA	3250	Athens Hlth Plan	50	Humana	22
Atlanta-Sandy Springs-Marietta, GA	3211	Kaiser	48	Humana	22
Augusta-Richmond County, GA-SC	4573	WellPoint	64	Aetna	16
Gainesville, GA	2498	Humana	37	Kaiser	23
Macon, GA	3059	Humana	37	Aetna	30
Savannah, GA	4084	WellPoint	53	Aetna	34
Hawaii	5039	HMSA (BCBS HI)	54	Kaiser	46
Honolulu, HI	5127	HMSA (BCBS HI)	58	Kaiser	42
Idaho	6000	Group Hlth Cooperative	75	Intermountain	21
Illinois	5362	HCSC (BCBS)	71	Hlth Alliance	14
Bloomington-Normal, IL	7406	Hlth Alliance	85	Humana	12

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Champaign-Urbana, IL	9629	Hlth Alliance	98	Aetna	2
Chicago-Naperville-Joliet, IL	7629	HCSC (BCBS)	87	Humana	8
Danville, IL	7769	Hlth Alliance	87	Aetna	12
Davenport-Moline-Rock Island, IA-IL	5539	UnitedHlthcare	72	Wellmark (BCBS)	16
Kankakee-Bradley, IL	3505	Aetna	47	HCSC (BCBS)	32
Lake County-Kenosha County, IL-WI	5629	HCSC (BCBS)	73	Humana	16
Peoria, IL	4324	Hlth Alliance	62	Humana	15
Rockford, IL	3938	HCSC (BCBS)	54	Aetna	25
Springfield, IL	4420	Hlth Alliance	59	HCSC (BCBS)	28
Indiana	3462	WellPoint	46	Advantage	30
Anderson, IN	3647	WellPoint	46	Physicians Hlth Plan	35
Elkhart-Goshen, IN	4630	Physicians Hlth Plan	54	WellPoint	41
Evansville, IN-KY	5171	WellPoint	65	Humana	30
Fort Wayne, IN	5159	Physicians Hlth Plan	60	WellPoint	40
Gary, IN	3598	WellPoint	49	Advantage	33
Indianapolis, IN	4121	Advantage	48	WellPoint	42
Kokomo, IN	4130	Advantage	57	WellPoint	21
Lafayette, IN	3552	Physicians Hlth Plan	46	WellPoint	29
Muncie, IN	3349	Advantage	40	Physicians Hlth Plan	30
South Bend-Mishawaka, IN-MI	2494	Advantage	28	Physicians Hlth Plan	26
Iowa	3520	Wellmark (BCBS)	47	UnitedHlthcare	33
Cedar Rapids, IA	3657	Wellmark (BCBS)	48	Medical Associates	29
Davenport-Moline-Rock Island, IA-IL	5539	UnitedHlthcare	72	Wellmark (BCBS)	16
Des Moines, IA	4528	Wellmark (BCBS)	59	UnitedHlthcare	31
Iowa City, IA	6568	Wellmark (BCBS)	78	UnitedHlthcare	22
Sioux City, IA-NE-SD	4846	Wellmark (BCBS)	67	Dakotacare	15
Waterloo-Cedar Falls, IA	5073	Wellmark (BCBS)	58	UnitedHlthcare	41
Kansas	4266	Aetna	60	Humana	19
Wichita, KS	9955	Aetna	100	UnitedHlthcare	0
Kentucky	5626	Humana	73	UnitedHlthcare	13
Lexington-Fayette, KY	5790	Humana	74	UnitedHlthcare	12
Louisville, KY-IN	5297	Humana	70	WellPoint	18
Louisiana	6079	LA Hlth Serv & Ind (BCBS)	77	Aetna	9
Baton Rouge, LA	6792	LA Hlth Serv & Ind (BCBS)	82	Aetna	7
Houma-Bayou Cane-Thibodaux, LA	8630	LA Hlth Serv & Ind (BCBS)	93	Humana	4
New Orleans-Metairie-Kenner, LA	5988	LA Hlth Serv & Ind (BCBS)	76	Aetna	13
Shreveport-Bossier City, LA	7448	LA Hlth Serv & Ind (BCBS)	86	Vantage Hlth	7
Maine	3678	Harvard Pilgrim	42	WellPoint	40
Bangor, ME	3334	WellPoint	36	Aetna	32
Lewiston-Auburn, ME	3538	WellPoint	41	Harvard Pilgrim	37
Portland-South Portland, ME	4169	Harvard Pilgrim	49	WellPoint	41
Maryland	3967	CareFirst	57	Kaiser	22
Baltimore-Towson, MD	4870	CareFirst	67	Kaiser	13
Bethesda-Gaithersburg-Frederick, MD	3893	CareFirst	55	Kaiser	27

Table 2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. HMO product markets

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Cumberland, MD-WV	7354	CareFirst	85	UnitedHlthcare	9
Hagerstown-Martinsburg, MD-WV	4083	CareFirst	60	UnitedHlthcare	14
Salisbury, MD	5165	CareFirst	68	Aetna	22
Massachusetts	2919	BCBS MA	45	Harvard Pilgrim	26
Barnstable Town, MA	3761	BCBS MA	46	Harvard Pilgrim	38
Boston-Cambridge-Quincy, MA	3133	BCBS MA	41	Harvard Pilgrim	34
Brockton-Bridgewater-Easton, MA	3758	BCBS MA	50	Harvard Pilgrim	32
Framingham, MA	2725	BCBS MA	41	Harvard Pilgrim	27
Haverhill-Newburyport-Amesbury Town, MA-NH	2673	BCBS MA	35	Harvard Pilgrim	33
Lawrence-Methuen-Salem, MA-NH	2878	BCBS MA	41	Harvard Pilgrim	30
Leominster-Fitchburg-Gardner, MA	2419	BCBS MA	33	Fallon Hlth	28
Lowell-Billerica-Chelmsford, MA-NH	3067	BCBS MA	43	Harvard Pilgrim	32
Lynn-Peabody-Salem, MA	3340	BCBS MA	48	Harvard Pilgrim	28
New Bedford, MA	3797	BCBS MA	53	Harvard Pilgrim	27
Pittsfield, MA	4641	BCBS MA	63	Baystate	24
Springfield, MA	2117	BCBS MA	32	Baystate	23
Taunton-Norton-Raynham, MA	3794	BCBS MA	53	Harvard Pilgrim	27
Worcester, MA-CT	2320	BCBS MA	32	Fallon Hlth	28
Michigan	3442	BCBS MI	52	Henry Ford (HAP)	20
Ann Arbor, MI	4570	BCBS MI	62	Spectrum Hlth	19
Battle Creek, MI	8688	BCBS MI	93	Spectrum Hlth	7
Bay City, MI	6000	BCBS MI	73	HealthPlus MI	26
Detroit-Livonia-Dearborn, MI	4219	BCBS MI	46	Henry Ford (HAP)	46
Flint, MI	4035	HealthPlus MI	47	BCBS MI	42
Grand Rapids-Wyoming, MI	4942	Spectrum Hlth	59	BCBS MI	37
Holland-Grand Haven, MI	5096	Spectrum Hlth	61	BCBS MI	37
Jackson, MI	4918	BCBS MI	64	Spectrum Hlth	28
Kalamazoo-Portage, MI	7485	BCBS MI	85	Spectrum Hlth	15
Lansing-East Lansing, MI	5094	BCBS MI	61	Sparrow	37
Monroe, MI	3569	BCBS MI	49	Henry Ford (HAP)	30
Muskegon-Norton Shores, MI	4989	BCBS MI	52	Spectrum Hlth	48
Saginaw-Saginaw Township North, MI	4711	BCBS MI	53	HealthPlus MI	43
Warren-Farmington Hills-Troy, MI	4139	BCBS MI	55	Henry Ford (HAP)	33
Minnesota	3439	PreferredOne	42	HealthPartners	40
Duluth, MN-WI	2904	Marshfield (Security HP)	45	WellPoint	23
Minneapolis-St. Paul-Bloomington, MN-WI	2728	HealthPartners	36	PreferredOne	29
Mississippi	7972	UnitedHlthcare	89	Cigna	8
Missouri	3356	BCBS KS City	47	WellPoint	28
Kansas City, MO-KS	3882	BCBS KS City	57	Aetna	22
St. Louis, MO-IL	3674	WellPoint	55	Aetna	18
Nebraska	6767	Aetna	81	Dakotacare	15
Omaha-Council Bluffs, NE-IA	4502	Aetna	53	Wellmark (BCBS)	41
Nevada	6265	UnitedHlthcare	78	Renown Hlth	8
Las Vegas-Paradise, NV	8780	UnitedHlthcare	94	Aetna	5
Reno-Sparks, NV	3357	Dignity Hlth	41	Renown Hlth	38

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Hampshire	4966	Harvard Pilgrim	51	WellPoint	49
Manchester, NH	5002	Harvard Pilgrim	54	WellPoint	45
Nashua, NH-MA	4180	Harvard Pilgrim	51	WellPoint	40
Portsmouth, NH-ME	4899	Harvard Pilgrim	51	WellPoint	48
Rochester-Dover, NH	4951	Harvard Pilgrim	52	WellPoint	47
New Jersey	3067	Aetna	38	Horizon BCBS	36
Atlantic City, NJ	4666	Horizon BCBS	64	Aetna	19
Camden, NJ	4663	Aetna	63	Horizon BCBS	24
Edison, NJ	3096	Horizon BCBS	43	Aetna	29
Newark-Union, NJ-PA	3023	Horizon BCBS	38	Aetna	35
Ocean City, NJ	6014	Horizon BCBS	76	Aetna	16
Trenton-Ewing, NJ	4512	Aetna	63	Horizon BCBS	21
Vineland-Millville-Bridgeton, NJ	5155	Aetna	66	Horizon BCBS	27
New Mexico	5764	Presbyterian	73	Lovelace	17
Albuquerque, NM	5725	Presbyterian	73	Lovelace	18
Farmington, NM	5424	Presbyterian	65	Lovelace	34
Las Cruces, NM	4690	Presbyterian	63	Lovelace	23
Santa Fe, NM	6838	Presbyterian	81	Lovelace	15
New York	1449	EmblemHealth	24	Lifetime Hlthcare	17
Albany-Schenectady-Troy, NY	5484	CDPHP	71	MVP Hlth Care	19
Binghamton, NY	5811	Lifetime Hlthcare	72	MVP Hlth Care	26
Buffalo-Cheektowaga-Tonawanda, NY	4074	Independent Hlth	50	Lifetime Hlthcare	38
Glens Falls, NY	3179	MVP Hlth Care	39	CDPHP	37
Ithaca, NY	6184	Lifetime Hlthcare	75	HealthNow NY (BCBS)	24
Kingston, NY	3028	MVP Hlth Care	47	CDPHP	24
New York-White Plains-Wayne, NY-NJ	2408	EmblemHealth	36	UnitedHlthcare	27
Poughkeepsie-Newburgh-Middletown, NY	1831	MVP Hlth Care	31	HealthNow NY (BCBS)	16
Rochester, NY	3706	Lifetime Hlthcare	48	MVP Hlth Care	34
Suffolk County-Nassau County, NY	3417	UnitedHlthcare	41	EmblemHealth	38
Syracuse, NY	4415	Lifetime Hlthcare	60	MVP Hlth Care	22
Utica-Rome, NY	5150	Lifetime Hlthcare	62	MVP Hlth Care	36
North Carolina	3639	Aetna	55	UnitedHlthcare	20
Charlotte-Gastonia-Concord, NC-SC	4391	Aetna	60	UnitedHlthcare	26
Durham, NC	8779	Aetna	94	BCBS NC	3
Greensboro-High Point, NC	5045	UnitedHlthcare	67	Aetna	20
Raleigh-Cary, NC	4316	Aetna	61	UnitedHlthcare	20
North Dakota	7505	Sanford	86	Dakotacare	14
Ohio	1934	Humana	34	WellPoint	18
Akron, OH	3073	HealthSpan	49	WellPoint	18
Canton-Massillon, OH	4074	Aultman Hlth	57	HealthSpan	27
Cincinnati-Middletown, OH-KY-IN	6343	Humana	78	WellPoint	14
Cleveland-Elyria-Mentor, OH	2925	HealthSpan	48	Aetna	16
Columbus, OH	4700	WellPoint	57	Aetna	38
Dayton, OH	6918	Humana	82	WellPoint	15
Springfield, OH	7825	Humana	88	WellPoint	9

Table 2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. HMO product markets

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Toledo, OH	7527	ProMedica	86	Aetna	7
Youngstown-Warren-Boardman, OH-PA	2402	WellPoint	31	Highmark	27
Oklahoma	3780	CommunityCare	55	Kinderhook (GlobalHealth)	25
Oklahoma City, OK	2230	Kinderhook (GlobalHealth)	33	Aetna	21
Tulsa, OK	6610	CommunityCare	80	Kinderhook (GlobalHealth)	13
Oregon	9219	Kaiser	96	PacificSource	4
Eugene-Springfield, OR	8045	PacificSource	89	Kaiser	11
Portland-Vancouver-Beaverton, OR-WA	9837	Kaiser	99	PacificSource	1
Salem, OR	9720	Kaiser	99	PacificSource	1
Pennsylvania	2546	Aetna	35	Independence BC	33
Allentown-Bethlehem-Easton, PA-NJ	4070	Aetna	60	Capital BC	15
Erie, PA	7400	Highmark	85	Aetna	8
Harrisburg-Carlisle, PA	4549	Capital BC	50	Aetna	45
Lancaster, PA	5149	Aetna	65	Capital BC	31
Philadelphia, PA	5047	Independence BC	56	Aetna	43
Pittsburgh, PA	3562	Highmark	44	UPMC	34
Reading, PA	6101	Aetna	75	Capital BC	23
Scranton--Wilkes-Barre, PA	5185	Geisinger	64	BC of N.E. PA	32
State College, PA	3850	Geisinger	47	Highmark	38
Williamsport, PA	4579	Geisinger	49	BC of N.E. PA	46
York-Hanover, PA	3918	Aetna	46	Capital BC	41
Rhode Island	4336	Harvard Pilgrim	59	Tufts	22
Providence-Fall River-Warwick, RI-MA	3040	BCBS MA	40	Harvard Pilgrim	33
South Carolina	8949	BCBS SC	95	Aetna	3
Charleston-North Charleston, SC	9650	BCBS SC	98	UnitedHlthcare	1
Columbia, SC	9777	BCBS SC	99	Aetna	1
Greenville, SC	9573	BCBS SC	98	UnitedHlthcare	1
Spartanburg, SC	9388	BCBS SC	97	UnitedHlthcare	2
South Dakota	6224	Dakotacare	75	Sanford	25
Rapid City, SD	6053	Dakotacare	73	Sanford	27
Sioux Falls, SD	5453	Dakotacare	65	Sanford	34
Tennessee	5283	Humana	71	Aetna	12
Chattanooga, TN-GA	4597	Humana	56	WellPoint	37
Clarksville, TN-KY	5018	Humana	67	Aetna	21
Kingsport-Bristol, TN-VA	3776	Humana	50	WellPoint	30
Knoxville, TN	7294	Humana	85	UnitedHlthcare	11
Memphis, TN-MS-AR	3675	Aetna	45	Cigna	39
Texas	1871	Aetna	30	Scott & White Hlth	22
Amarillo, TX	9808	Covenant (FirstCare)	99	HCSC (BCBS)	1
Austin-Round Rock, TX	3002	Scott & White Hlth	41	Aetna	27
College Station-Bryan, TX	5491	Scott & White Hlth	70	Covenant (FirstCare)	25
Dallas-Plano-Irving, TX	5530	Aetna	68	HCSC (BCBS)	29

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Fort Worth-Arlington, TX	7425	Aetna	85	HCSC (BCBS)	13
Houston-Sugar Land-Baytown, TX	3786	Aetna	56	Humana	21
Killeen-Temple-Fort Hood, TX	5141	Scott & White Hlth	66	Covenant (FirstCare)	28
Lubbock, TX	9638	Covenant (FirstCare)	98	HCSC (BCBS)	2
San Antonio, TX	2602	Univ H. System	39	Aetna	22
Waco, TX	5759	Scott & White Hlth	72	Covenant (FirstCare)	23
Utah	8229	Intermountain	90	Aetna	10
Logan, UT-ID	9683	Intermountain	98	Aetna	2
Ogden-Clearfield, UT	6804	Intermountain	80	Aetna	20
Provo-Orem, UT	8968	Intermountain	95	Aetna	5
Salt Lake City, UT	8563	Intermountain	92	Aetna	8
St. George, UT	9366	Intermountain	97	Aetna	3
Vermont	9207	BCBS VT	96	MVP Hlth Care	2
Burlington-South Burlington, VT	9639	BCBS VT	98	MVP Hlth Care	2
Virginia	2136	WellPoint	30	Kaiser	23
Blacksburg-Christiansburg-Radford, VA	6386	WellPoint	78	Sentara (Optima Hlth)	19
Charlottesville, VA	4343	WellPoint	59	Sentara (Optima Hlth)	28
Danville, VA	9643	WellPoint	98	Sentara (Optima Hlth)	1
Harrisonburg, VA	4707	WellPoint	59	Sentara (Optima Hlth)	35
Lynchburg, VA	8142	WellPoint	90	Sentara (Optima Hlth)	8
Richmond, VA	4155	WellPoint	58	Sentara (Optima Hlth)	22
Roanoke, VA	7068	WellPoint	82	Sentara (Optima Hlth)	17
Virginia Beach-Norfolk-Newport News, VA-NC	6238	Sentara (Optima Hlth)	75	WellPoint	24
Winchester, VA-WV	3984	WellPoint	56	Sentara (Optima Hlth)	28
Washington	5877	Group Hlth Cooperative	71	Kaiser	28
Bellingham, WA	9888	Group Hlth Cooperative	99	Kaiser	0
Bremerton-Silverdale, WA	9948	Group Hlth Cooperative	100	Kaiser	0
Kennewick-Richland-Pasco, WA	9847	Group Hlth Cooperative	99	Kaiser	1
Longview-Kelso, WA	9984	Kaiser	100	UnitedHlthcare	0
Mount Vernon-Anacortes, WA	9892	Group Hlth Cooperative	99	Kaiser	1
Olympia, WA	9872	Group Hlth Cooperative	99	Kaiser	1
Seattle-Bellevue-Everett, WA	9708	Group Hlth Cooperative	99	UnitedHlthcare	1
Spokane, WA	9931	Group Hlth Cooperative	100	Kaiser	0
Tacoma, WA	9794	Group Hlth Cooperative	99	Kaiser	1
West Virginia	6129	Hlth Plan Upper Ohio	77	Aetna	8
Huntington-Ashland, WV-KY-OH	2727	Humana	32	Hlth Plan Upper Ohio	29
Wisconsin	1098	Dean Hlth Plan	20	University HC (Unity)	16
Appleton, WI	3575	Affinity (Network)	53	Humana	24
Eau Claire, WI	4642	Marshfield (Security HP)	65	GHC of Eau Claire	15
Fond du Lac, WI	3351	University HC (Unity)	51	Affinity (Network)	24
Green Bay, WI	2972	Affinity (Network)	47	Humana	22
Janesville, WI	3040	University HC (Unity)	40	Dean Hlth Plan	36
La Crosse, WI-MN	4789	Gundersen HP	58	Hlth Tradition HP	38
Madison, WI	2448	Dean Hlth Plan	34	GHC of S.C. WI	26
Milwaukee-Waukesha-West Allis, WI	3243	Humana	39	UnitedHlthcare	32
Oshkosh-Neenah, WI	3186	Affinity (Network)	49	Humana	22

State and MSAs	HMO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Racine, WI	3412	Humana	40	UnitedHlthcare	35
Sheboygan, WI	3053	Affinity (Network)	48	Humana	22
Wausau, WI	8134	Marshfield (Security HP)	90	WellPoint	10

Notes:

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2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the HMO product market are reported.
3. Data are based on enrollments in both fully and self insured health plans.
4. We do not present data for geographic areas with fewer than 5,000 reported HMO enrollees.
5. The HHIs and market shares are rounded. As a result, in a few markets where the second largest insurer has very few covered lives, the market share appears as zero. The actual, unrounded shares are just above 0 percent.
6. WellPoint changed its name to Anthem at the end of 2014. We kept the WellPoint name in this Update because the data used here are for Jan. 2014, prior to the name change.

Table 3. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014 PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8316	BCBS AL	91	Cigna	3
Anniston-Oxford, AL	8110	BCBS AL	90	Cigna	3
Auburn-Opelika, AL	7685	BCBS AL	87	UnitedHlthcare	6
Birmingham-Hoover, AL	8387	BCBS AL	91	Cigna	3
Decatur, AL	8686	BCBS AL	93	Cigna	3
Dothan, AL	8827	BCBS AL	94	Cigna	3
Florence, AL	8288	BCBS AL	91	Cigna	5
Gadsden, AL	8897	BCBS AL	94	Cigna	3
Huntsville, AL	7925	BCBS AL	89	Aetna	4
Mobile, AL	7759	BCBS AL	88	Cigna	5
Montgomery, AL	8641	BCBS AL	93	Aetna	2
Tuscaloosa, AL	9098	BCBS AL	95	Aetna	1
Alaska	3350	Premera	47	Aetna	30
Anchorage, AK	3217	Premera	40	Aetna	36
Arizona	2547	BCBS AZ	34	Aetna	29
Flagstaff, AZ	4490	BCBS AZ	62	Aetna	24
Phoenix-Mesa-Scottsdale, AZ	2533	Aetna	33	BCBS AZ	28
Prescott, AZ	4225	BCBS AZ	61	Aetna	18
Tucson, AZ	2619	BCBS AZ	40	Aetna	23
Yuma, AZ	4382	BCBS AZ	64	Cigna	13
Arkansas	3110	BCBS AR	47	Cigna	23
Fayetteville-Springdale-Rogers, AR-MO	2256	BCBS AR	37	Cigna	19
Fort Smith, AR-OK	2224	HCSC (BCBS)	32	BCBS AR	26
Hot Springs, AR	2896	BCBS AR	40	Aetna	32
Jonesboro, AR	3440	BCBS AR	51	Cigna	23
Little Rock-North Little Rock, AR	3107	BCBS AR	48	Cigna	21
Pine Bluff, AR	5012	Cigna	66	BCBS AR	24
California	3109	WellPoint	48	BS of CA	20
Bakersfield, CA	4251	WellPoint	61	BS of CA	22
Chico, CA	4230	WellPoint	56	BS of CA	33
El Centro, CA	3436	BS of CA	51	WellPoint	27
Fresno, CA	4060	WellPoint	55	BS of CA	31
Hanford-Corcoran, CA	4079	WellPoint	55	BS of CA	32
Los Angeles-Long Beach-Glendale, CA	3523	WellPoint	55	Aetna	14
Madera, CA	4779	WellPoint	65	BS of CA	23
Merced, CA	3850	WellPoint	50	BS of CA	36
Modesto, CA	3312	WellPoint	41	BS of CA	38
Napa, CA	4966	WellPoint	68	BS of CA	19
Oakland-Fremont-Hayward, CA	2565	WellPoint	38	BS of CA	22
Oxnard-Thousand Oaks-Ventura, CA	3482	WellPoint	53	Aetna	18
Redding, CA	4191	WellPoint	54	BS of CA	35
Riverside-San Bernardino-Ontario, CA	3174	WellPoint	50	Aetna	17
Sacramento-Arden-Arcade-Roseville, CA	2732	WellPoint	42	BS of CA	24
Salinas, CA	4185	WellPoint	57	BS of CA	29

Table 3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
San Diego-Carlsbad-San Marcos, CA	2590	WellPoint	41	Aetna	22
San Francisco-San Mateo-Redwood City, CA	2505	WellPoint	35	BS of CA	27
San Jose-Sunnyvale-Santa Clara, CA	2516	WellPoint	37	BS of CA	21
San Luis Obispo-Paso Robles, CA	4697	WellPoint	65	BS of CA	21
Santa Ana-Anaheim-Irvine, CA	3167	WellPoint	50	Aetna	18
Santa Barbara-Santa Maria, CA	3291	WellPoint	50	BS of CA	22
Santa Cruz-Watsonville, CA	3835	WellPoint	57	BS of CA	20
Santa Rosa-Petaluma, CA	3358	WellPoint	45	BS of CA	35
Stockton, CA	3450	WellPoint	51	BS of CA	25
Vallejo-Fairfield, CA	2711	WellPoint	42	BS of CA	23
Visalia-Porterville, CA	4245	WellPoint	58	BS of CA	28
Yuba City-Marysville, CA	5923	WellPoint	75	BS of CA	14
Colorado	2831	Cigna	39	WellPoint	32
Boulder, CO	2731	Cigna	36	WellPoint	32
Colorado Springs, CO	2719	WellPoint	35	Cigna	33
Denver-Aurora, CO	2842	Cigna	42	WellPoint	26
Fort Collins-Loveland, CO	3237	WellPoint	47	Cigna	30
Grand Junction, CO	3056	Cigna	44	WellPoint	31
Greeley, CO	3366	Cigna	48	WellPoint	30
Pueblo, CO	3401	WellPoint	49	Cigna	30
Connecticut	2996	WellPoint	37	Aetna	29
Bridgeport-Stamford-Norwalk, CT	2818	Aetna	32	WellPoint	30
Danbury, CT	2818	Aetna	32	Cigna	29
Hartford-West Hartford-East Hartford, CT	3173	WellPoint	38	Aetna	30
New Haven-Milford, CT	3161	WellPoint	41	Aetna	30
Norwich-New London-Westerly, CT-RI	3426	WellPoint	53	Aetna	18
Waterbury, CT	3137	WellPoint	40	Aetna	30
Delaware	5346	Highmark	70	Aetna	20
Dover, DE	6704	Highmark	81	Aetna	11
Wilmington, DE-MD-NJ	4037	Highmark	57	Aetna	26
District of Columbia	2576	Aetna	32	CareFirst	31
Washington-Arlington-Alexandria, DC-VA-MD-WV	2181	Aetna	28	WellPoint	24
Florida	3304	BCBS FL	49	Cigna	24
Cape Coral-Fort Myers, FL	3279	BCBS FL	51	Cigna	18
Deltona-Daytona Beach-Ormond Beach, FL	3149	BCBS FL	49	Cigna	20
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	3028	BCBS FL	42	Cigna	30
Fort Walton Beach-Crestview-Destin, FL	5018	BCBS FL	69	Aetna	12
Gainesville, FL	7421	BCBS FL	86	Cigna	4
Jacksonville, FL	4005	BCBS FL	58	Aetna	22
Lakeland-Winter Haven, FL	3021	BCBS FL	43	Cigna	27
Miami-Miami Beach-Kendall, FL	3003	Cigna	37	BCBS FL	36
Naples-Marco Island, FL	3682	BCBS FL	55	Cigna	23
Ocala, FL	5905	BCBS FL	76	Cigna	8
Orlando-Kissimmee, FL	2959	BCBS FL	36	Cigna	35

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Palm Bay-Melbourne-Titusville, FL	3293	Cigna	45	BCBS FL	34
Panama City-Lynn Haven, FL	6153	BCBS FL	78	Cigna	8
Pensacola-Ferry Pass-Brent, FL	5322	BCBS FL	71	Aetna	13
Port St. Lucie-Fort Pierce, FL	4505	BCBS FL	63	Cigna	20
Punta Gorda, FL	3204	BCBS FL	50	Cigna	20
Sarasota-Bradenton-Venice, FL	3212	BCBS FL	49	Aetna	23
Tallahassee, FL	6304	BCBS FL	79	Aetna	8
Tampa-St. Petersburg-Clearwater, FL	2729	BCBS FL	38	Aetna	25
Vero Beach, FL	5574	BCBS FL	73	Cigna	10
West Palm Beach-Boca Raton-Boynton Beach, FL	3235	BCBS FL	46	Cigna	29
Georgia	2940	WellPoint	41	Cigna	27
Albany, GA	3738	WellPoint	55	Aetna	18
Athens-Clarke County, GA	4241	WellPoint	62	Cigna	18
Atlanta-Sandy Springs-Marietta, GA	2873	WellPoint	36	Aetna	29
Augusta-Richmond County, GA-SC	2458	BCBS SC	34	WellPoint	29
Brunswick, GA	3505	WellPoint	52	Cigna	21
Columbus, GA-AL	3205	WellPoint	50	Cigna	17
Dalton, GA	5369	Cigna	69	WellPoint	25
Gainesville, GA	2720	WellPoint	43	Cigna	22
Hinesville-Fort Stewart, GA	4594	WellPoint	65	Aetna	13
Macon, GA	3616	WellPoint	54	Aetna	23
Rome, GA	3175	Cigna	39	WellPoint	34
Savannah, GA	2798	WellPoint	37	Cigna	31
Valdosta, GA	4105	WellPoint	60	Cigna	19
Warner Robins, GA	4542	WellPoint	65	Aetna	14
Hawaii	6334	HMSA (BCBS HI)	79	Univ Hlth Alliance	9
Honolulu, HI	6408	HMSA (BCBS HI)	79	Univ Hlth Alliance	9
Idaho	3514	BC of ID	54	Cambia	21
Boise City-Nampa, ID	3303	BC of ID	51	Cambia	21
Coeur d'Alene, ID	3005	BC of ID	46	Cambia	26
Idaho Falls, ID	3606	BC of ID	56	Cambia	15
Lewiston, ID-WA	2519	Premera	37	BC of ID	25
Pocatello, ID	4077	BC of ID	59	Cambia	21
Illinois	4519	HCSC (BCBS)	65	Aetna	12
Bloomington-Normal, IL	4517	HCSC (BCBS)	64	Aetna	20
Champaign-Urbana, IL	2676	UnitedHlthcare	41	HCSC (BCBS)	22
Chicago-Naperville-Joliet, IL	4958	HCSC (BCBS)	68	Aetna	12
Danville, IL	4220	HCSC (BCBS)	62	Hlth Alliance	16
Davenport-Moline-Rock Island, IA-IL	3070	HCSC (BCBS)	50	Wellmark (BCBS)	19
Decatur, IL	5707	HCSC (BCBS)	74	UnitedHlthcare	11
Kankakee-Bradley, IL	5181	HCSC (BCBS)	70	Cigna	16
Lake County-Kenosha County, IL-WI	4175	HCSC (BCBS)	61	Aetna	16
Peoria, IL	3161	HCSC (BCBS)	41	UnitedHlthcare	37
Rockford, IL	5014	HCSC (BCBS)	69	Aetna	13
Springfield, IL	4251	HCSC (BCBS)	61	Cigna	15

Table 3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Indiana	4343	WellPoint	62	Cigna	21
Anderson, IN	5978	WellPoint	76	Cigna	14
Bloomington, IN	5161	WellPoint	69	Aetna	19
Columbus, IN	6577	WellPoint	80	Aetna	7
Elkhart-Goshen, IN	5787	WellPoint	75	Cigna	9
Evansville, IN-KY	3863	WellPoint	58	Cigna	17
Fort Wayne, IN	4596	WellPoint	65	Cigna	15
Gary, IN	3755	WellPoint	55	Cigna	23
Indianapolis, IN	4093	WellPoint	55	Cigna	31
Kokomo, IN	5762	WellPoint	74	Cigna	15
Lafayette, IN	3337	WellPoint	49	UnitedHlthcare	26
Michigan City-La Porte, IN	5303	WellPoint	71	Cigna	15
Muncie, IN	6636	WellPoint	81	Cigna	9
South Bend-Mishawaka, IN-MI	3472	WellPoint	54	BCBS MI	20
Terre Haute, IN	5802	WellPoint	74	Cigna	15
Iowa	5458	Wellmark (BCBS)	72	Aetna	12
Ames, IA	4536	Wellmark (BCBS)	59	Aetna	33
Cedar Rapids, IA	5845	Wellmark (BCBS)	75	Cigna	12
Davenport-Moline-Rock Island, IA-IL	3070	HCSC (BCBS)	50	Wellmark (BCBS)	19
Des Moines, IA	5259	Wellmark (BCBS)	71	Aetna	12
Dubuque, IA	5706	Wellmark (BCBS)	73	Cigna	17
Iowa City, IA	7083	Wellmark (BCBS)	84	Cigna	7
Sioux City, IA-NE-SD	3447	Wellmark (BCBS)	53	Aetna	21
Waterloo-Cedar Falls, IA	6120	Wellmark (BCBS)	77	Cigna	13
Kansas	3324	BCBS KS	52	Aetna	20
Lawrence, KS	3733	BCBS KS	57	Cigna	16
Topeka, KS	6332	BCBS KS	79	Aetna	8
Wichita, KS	4292	BCBS KS	55	Aetna	35
Kentucky	3526	WellPoint	48	Humana	34
Bowling Green, KY	5399	WellPoint	72	Cigna	12
Elizabethtown, KY	3876	WellPoint	48	Humana	39
Lexington-Fayette, KY	3318	WellPoint	44	Humana	35
Louisville, KY-IN	3418	WellPoint	46	Humana	34
Owensboro, KY	6198	WellPoint	78	Cigna	8
Louisiana	6347	LA Hlth Serv & Ind (BCBS)	79	Cigna	8
Alexandria, LA	7149	LA Hlth Serv & Ind (BCBS)	84	Humana	5
Baton Rouge, LA	6010	LA Hlth Serv & Ind (BCBS)	76	Cigna	9
Houma-Bayou Cane-Thibodaux, LA	6528	LA Hlth Serv & Ind (BCBS)	80	Cigna	7
Lafayette, LA	6181	LA Hlth Serv & Ind (BCBS)	78	Cigna	10
Lake Charles, LA	5747	LA Hlth Serv & Ind (BCBS)	74	Aetna	9
Monroe, LA	7040	LA Hlth Serv & Ind (BCBS)	83	Humana	5
New Orleans-Metairie-Kenner, LA	5664	LA Hlth Serv & Ind (BCBS)	74	Aetna	9
Shreveport-Bossier City, LA	6154	LA Hlth Serv & Ind (BCBS)	78	Cigna	8
Maine	2637	WellPoint	32	Aetna	31
Bangor, ME	2786	Aetna	32	Cigna	30

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lewiston-Auburn, ME	2861	Aetna	35	WellPoint	31
Portland-South Portland, ME	2601	WellPoint	33	Aetna	29
Maryland	2856	CareFirst	37	Cigna	28
Baltimore-Towson, MD	3060	CareFirst	41	Cigna	27
Bethesda-Gaithersburg-Frederick, MD	2720	Cigna	33	CareFirst	29
Cumberland, MD-WV	2214	CareFirst	35	Highmark	21
Hagerstown-Martinsburg, MD-WV	2244	Aetna	31	Highmark	23
Salisbury, MD	5428	CareFirst	72	Aetna	11
Massachusetts	3275	BCBS MA	52	Tufts	15
Barnstable Town, MA	2856	BCBS MA	46	Cigna	18
Boston-Cambridge-Quincy, MA	2825	BCBS MA	48	Tufts	14
Brockton-Bridgewater-Easton, MA	3180	BCBS MA	50	Harvard Pilgrim	19
Framingham, MA	3158	BCBS MA	51	Tufts	15
Haverhill-Newburyport-Amesbury Town, MA-NH	1938	BCBS MA	31	WellPoint	19
Lawrence-Methuen-Salem, MA-NH	2317	BCBS MA	40	WellPoint	13
Leominster-Fitchburg-Gardner, MA	3230	BCBS MA	52	Tufts	15
Lowell-Billerica-Chelmsford, MA-NH	2628	BCBS MA	45	Tufts	13
Lynn-Peabody-Salem, MA	3405	BCBS MA	53	Tufts	16
New Bedford, MA	3550	BCBS MA	55	Tufts	16
Pittsfield, MA	4138	BCBS MA	61	Tufts	18
Springfield, MA	2697	BCBS MA	46	Cigna	15
Taunton-Norton-Raynham, MA	3536	BCBS MA	54	Tufts	16
Worcester, MA-CT	2583	BCBS MA	45	Tufts	13
Michigan	6282	BCBS MI	79	Aetna	6
Ann Arbor, MI	6979	BCBS MI	83	Aetna	9
Battle Creek, MI	7283	BCBS MI	85	Aetna	4
Bay City, MI	6669	BCBS MI	81	Aetna	5
Detroit-Livonia-Dearborn, MI	6770	BCBS MI	82	Aetna	6
Flint, MI	6037	BCBS MI	77	HealthPlus MI	8
Grand Rapids-Wyoming, MI	5823	BCBS MI	76	Henry Ford (HAP)	6
Holland-Grand Haven, MI	5113	BCBS MI	70	Spectrum Hlth	8
Jackson, MI	6655	BCBS MI	81	Spectrum Hlth	9
Kalamazoo-Portage, MI	6582	BCBS MI	81	Aetna	7
Lansing-East Lansing, MI	6088	BCBS MI	77	Sparrow	9
Monroe, MI	6476	BCBS MI	80	Aetna	9
Muskegon-Norton Shores, MI	5809	BCBS MI	75	Aetna	6
Niles-Benton Harbor, MI	5147	BCBS MI	69	Henry Ford (HAP)	16
Saginaw-Saginaw Township North, MI	5439	BCBS MI	73	Henry Ford (HAP)	9
Warren-Farmington Hills-Troy, MI	6042	BCBS MI	77	Aetna	6
Minnesota	3287	BCBS MN	48	Medica	28
Duluth, MN-WI	3533	BCBS MN	50	Medica	29
Minneapolis-St. Paul-Bloomington, MN-WI	2739	BCBS MN	42	Medica	24
Rochester, MN	4723	BCBS MN	59	Medica	34
St. Cloud, MN	3748	BCBS MN	52	Medica	30

Table 3 (continued)
Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Mississippi	3666	BCBS MS	56	Cigna	19
Gulfport-Biloxi, MS	3008	BCBS MS	49	Cigna	18
Hattiesburg, MS	4129	BCBS MS	61	Cigna	14
Jackson, MS	3859	BCBS MS	59	Cigna	12
Pascagoula, MS	4317	BCBS MS	62	Cigna	20
Missouri	2179	WellPoint	29	Aetna	27
Columbia, MO	4857	Aetna	67	WellPoint	14
Jefferson City, MO	3079	WellPoint	38	Aetna	38
Joplin, MO	2257	WellPoint	31	Aetna	26
Kansas City, MO-KS	2910	BCBS KS City	46	Aetna	20
Springfield, MO	2602	Aetna	42	CoxHealth	21
St. Joseph, MO-KS	3241	BCBS KS City	50	Aetna	21
St. Louis, MO-IL	2614	WellPoint	38	Aetna	28
Montana	3773	HCSC (BCBS)	47	Cigna	39
Billings, MT	3649	HCSC (BCBS)	50	Cigna	32
Great Falls, MT	4209	HCSC (BCBS)	49	Cigna	43
Missoula, MT	3702	HCSC (BCBS)	44	Cigna	41
Nebraska	5408	BCBS NE	71	Aetna	18
Lincoln, NE	6072	BCBS NE	76	Aetna	15
Omaha-Council Bluffs, NE-IA	3896	BCBS NE	56	Aetna	25
Nevada	1856	WellPoint	24	Cigna	22
Carson City, NV	3094	WellPoint	50	Renown Hlth	18
Las Vegas-Paradise, NV	1847	Cigna	23	Aetna	21
Reno-Sparks, NV	2207	WellPoint	35	Aetna	18
New Hampshire	2956	WellPoint	40	Cigna	33
Manchester, NH	2872	WellPoint	39	Cigna	32
Nashua, NH-MA	2506	WellPoint	36	Cigna	28
Portsmouth, NH-ME	2652	WellPoint	38	Cigna	24
Rochester-Dover, NH	3028	WellPoint	43	Cigna	29
New Jersey	2783	Aetna	36	Horizon BCBS	31
Atlantic City, NJ	5292	Horizon BCBS	71	Aetna	15
Camden, NJ	3053	Aetna	44	Horizon BCBS	29
Edison, NJ	2837	Aetna	37	Horizon BCBS	31
Newark-Union, NJ-PA	2665	Aetna	35	Horizon BCBS	29
Ocean City, NJ	3892	Horizon BCBS	57	Aetna	23
Trenton-Ewing, NJ	3453	Aetna	51	Horizon BCBS	22
Vineland-Millville-Bridgeton, NJ	3672	Horizon BCBS	52	Aetna	28
New Mexico	3395	HCSC (BCBS)	54	Presbyterian	18
Albuquerque, NM	2463	HCSC (BCBS)	34	Presbyterian	30
Farmington, NM	3008	HCSC (BCBS)	49	Cigna	14
Las Cruces, NM	4608	HCSC (BCBS)	66	Lovelace	9
Santa Fe, NM	3840	HCSC (BCBS)	57	Presbyterian	20
New York	1645	EmblemHealth	24	WellPoint	22
Albany-Schenectady-Troy, NY	1897	CDPHP	28	UnitedHlthcare	20
Binghamton, NY	2219	Lifetime Hlthcare	32	UnitedHlthcare	27
Buffalo-Cheektowaga-Tonawanda, NY	2003	Lifetime Hlthcare	29	EmblemHealth	27

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Elmira, NY	2190	UnitedHlthcare	28	Lifetime Hlthcare	27
Glens Falls, NY	1822	CDPHP	27	WellPoint	22
Ithaca, NY	2613	Aetna	43	Lifetime Hlthcare	16
Kingston, NY	1547	UnitedHlthcare	23	WellPoint	19
New York-White Plains-Wayne, NY-NJ	1998	EmblemHealth	28	WellPoint	24
Poughkeepsie-Newburgh-Middletown, NY	1594	WellPoint	22	UnitedHlthcare	22
Rochester, NY	2007	MVP Hlth Care	28	Lifetime Hlthcare	27
Suffolk County-Nassau County, NY	2398	UnitedHlthcare	31	WellPoint	27
Syracuse, NY	2183	Lifetime Hlthcare	36	UnitedHlthcare	20
Utica-Rome, NY	2167	UnitedHlthcare	28	Lifetime Hlthcare	27
North Carolina	4758	BCBS NC	65	Cigna	18
Asheville, NC	4915	BCBS NC	68	Cigna	15
Burlington, NC	5751	BCBS NC	74	Cigna	12
Charlotte-Gastonia-Concord, NC-SC	2958	BCBS NC	44	Cigna	23
Durham, NC	5699	BCBS NC	74	Cigna	15
Fayetteville, NC	4450	BCBS NC	64	Aetna	15
Goldsboro, NC	6355	BCBS NC	78	Cigna	13
Greensboro-High Point, NC	4977	BCBS NC	67	Cigna	17
Greenville, NC	6720	BCBS NC	81	Cigna	12
Hickory-Morganton-Lenoir, NC	6538	BCBS NC	80	Cigna	14
Raleigh-Cary, NC	5109	BCBS NC	68	Cigna	19
Rocky Mount, NC	5993	BCBS NC	76	Cigna	16
Wilmington, NC	5050	BCBS NC	69	Cigna	15
Winston-Salem, NC	3887	BCBS NC	54	Cigna	28
North Dakota	3619	BCBS ND	51	Aetna	31
Bismarck, ND	5655	Aetna	72	BCBS ND	21
Fargo, ND-MN	2671	BCBS MN	37	BCBS ND	26
Grand Forks, ND-MN	2984	BCBS MN	40	Medica	27
Ohio	2652	Medical Mutual	36	WellPoint	33
Akron, OH	2609	Medical Mutual	40	WellPoint	23
Canton-Massillon, OH	2636	Medical Mutual	42	WellPoint	24
Cincinnati-Middletown, OH-KY-IN	3358	WellPoint	54	Aetna	11
Cleveland-Elyria-Mentor, OH	3769	Medical Mutual	57	WellPoint	20
Columbus, OH	2456	WellPoint	32	Aetna	27
Dayton, OH	3865	WellPoint	59	Medical Mutual	12
Lima, OH	3255	Medical Mutual	50	WellPoint	23
Mansfield, OH	4665	Medical Mutual	66	WellPoint	15
Sandusky, OH	3465	Medical Mutual	48	WellPoint	32
Springfield, OH	2505	WellPoint	37	Medical Mutual	27
Toledo, OH	2819	Medical Mutual	43	WellPoint	25
Weirton-Steubenville, WV-OH	2675	WellPoint	36	Aetna	31
Youngstown-Warren-Boardman, OH-PA	2193	Medical Mutual	31	WellPoint	29
Oklahoma	4746	HCSC (BCBS)	66	Aetna	19
Lawton, OK	5286	HCSC (BCBS)	71	Aetna	12
Oklahoma City, OK	4818	HCSC (BCBS)	66	Aetna	19
Tulsa, OK	3895	HCSC (BCBS)	56	Aetna	25

Table 3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. PPO product markets

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Oregon	1764	Cambia	32	Providence Hlth	18
Bend, OR	1879	Cambia	32	PacificSource	21
Corvallis, OR	2186	Cambia	37	Hlth Serv Grp (Moda)	18
Eugene-Springfield, OR	1906	PacificSource	28	Cambia	27
Medford, OR	1623	Cambia	28	PacificSource	17
Portland-Vancouver-Beaverton, OR-WA	1842	Cambia	28	Providence Hlth	26
Salem, OR	2371	Cambia	42	Hlth Serv Grp (Moda)	16
Pennsylvania	2059	Highmark	37	Aetna	18
Allentown-Bethlehem-Easton, PA-NJ	2805	Highmark	45	Capital BC	21
Altoona, PA	3863	Highmark	53	UPMC	31
Erie, PA	4004	Highmark	57	Aetna	21
Harrisburg-Carlisle, PA	3709	Highmark	53	Capital BC	25
Johnstown, PA	4495	Highmark	61	UPMC	27
Lancaster, PA	3339	Highmark	49	Capital BC	23
Lebanon, PA	3862	Highmark	55	Capital BC	26
Philadelphia, PA	4266	Independence BC	57	Aetna	32
Pittsburgh, PA	3816	Highmark	54	UPMC	28
Reading, PA	3693	Highmark	53	Capital BC	25
Scranton–Wilkes-Barre, PA	5267	BC of N.E. PA	71	Aetna	12
State College, PA	3380	Highmark	50	Capital BC	24
Williamsport, PA	4277	BC of N.E. PA	61	Aetna	21
York-Hanover, PA	3316	Highmark	50	Capital BC	24
Rhode Island	4446	BCBS RI	64	UnitedHlthcare	13
Providence-Fall River-Warwick, RI-MA	3149	BCBS RI	53	UnitedHlthcare	11
South Carolina	5447	BCBS SC	72	Cigna	14
Anderson, SC	5967	BCBS SC	76	Cigna	14
Charleston-North Charleston, SC	5277	BCBS SC	71	Cigna	14
Columbia, SC	5926	BCBS SC	76	Cigna	10
Florence, SC	5826	BCBS SC	75	Cigna	13
Greenville, SC	5090	BCBS SC	69	Cigna	15
Myrtle Beach-Conway-North Myrtle Beach, SC	5247	BCBS SC	70	Cigna	14
Spartanburg, SC	5810	BCBS SC	75	Cigna	14
Sumter, SC	5946	BCBS SC	76	Aetna	10
South Dakota	4060	Wellmark (BCBS)	58	Avera Hlth	25
Rapid City, SD	4313	Wellmark (BCBS)	60	Avera Hlth	26
Sioux Falls, SD	3568	Wellmark (BCBS)	54	Avera Hlth	23
Tennessee	3860	BCBS TN	53	Cigna	31
Chattanooga, TN-GA	3662	BCBS TN	54	Cigna	25
Clarksville, TN-KY	2716	BCBS TN	42	WellPoint	25
Cleveland, TN	4308	BCBS TN	60	Cigna	25
Jackson, TN	4064	BCBS TN	52	Cigna	36
Johnson City, TN	4995	BCBS TN	69	Cigna	11
Kingsport-Bristol, TN-VA	2991	BCBS TN	44	Cigna	28
Knoxville, TN	3684	BCBS TN	52	Cigna	30
Memphis, TN-MS-AR	3502	Cigna	53	BCBS TN	22

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Morristown, TN	4260	BCBS TN	57	Cigna	31
Nashville-Davidson--Murfreesboro, TN	3840	BCBS TN	54	Cigna	29
Texas	3636	HCSC (BCBS)	53	Aetna	25
Abilene, TX	6032	HCSC (BCBS)	77	Aetna	8
Amarillo, TX	4580	HCSC (BCBS)	65	Aetna	16
Austin-Round Rock, TX	3322	HCSC (BCBS)	48	Aetna	26
Beaumont-Port Arthur, TX	3692	HCSC (BCBS)	54	Aetna	22
Brownsville-Harlingen, TX	5150	HCSC (BCBS)	70	Aetna	14
College Station-Bryan, TX	5535	HCSC (BCBS)	73	Aetna	8
Corpus Christi, TX	4208	HCSC (BCBS)	60	Aetna	22
Dallas-Plano-Irving, TX	3543	HCSC (BCBS)	50	Aetna	27
El Paso, TX	3270	HCSC (BCBS)	47	Aetna	26
Fort Worth-Arlington, TX	3524	HCSC (BCBS)	49	Aetna	29
Houston-Sugar Land-Baytown, TX	3211	HCSC (BCBS)	42	Aetna	32
Killeen-Temple-Fort Hood, TX	2792	HCSC (BCBS)	46	Scott & White Hlth	18
Laredo, TX	6134	HCSC (BCBS)	77	Aetna	10
Longview, TX	4955	HCSC (BCBS)	67	Cigna	16
Lubbock, TX	5078	HCSC (BCBS)	69	Aetna	13
McAllen-Edinburg-Mission, TX	5541	HCSC (BCBS)	73	Aetna	11
Midland, TX	5948	HCSC (BCBS)	76	Cigna	10
Odessa, TX	5958	HCSC (BCBS)	76	Cigna	10
San Angelo, TX	4739	HCSC (BCBS)	65	Aetna	20
San Antonio, TX	3649	HCSC (BCBS)	52	Aetna	28
Sherman-Denison, TX	3946	HCSC (BCBS)	58	Cigna	18
Texarkana, TX-AR	4711	HCSC (BCBS)	67	Aetna	9
Tyler, TX	5235	HCSC (BCBS)	71	Cigna	11
Victoria, TX	4241	HCSC (BCBS)	61	Aetna	18
Waco, TX	3511	HCSC (BCBS)	55	Aetna	18
Wichita Falls, TX	5386	HCSC (BCBS)	71	Cigna	16
Utah	2936	Cambia	46	Cigna	20
Logan, UT-ID	3282	Cambia	51	Cigna	20
Ogden-Clearfield, UT	2550	Cambia	34	Cigna	29
Provo-Orem, UT	2319	Humana	28	Cambia	24
Salt Lake City, UT	2776	Cambia	43	Cigna	21
St. George, UT	2854	Cambia	44	Humana	23
Vermont	2894	Cigna	42	BCBS VT	24
Burlington-South Burlington, VT	3270	Cigna	49	BCBS VT	23
Virginia	3657	WellPoint	55	Aetna	20
Blacksburg-Christiansburg-Radford, VA	4695	WellPoint	64	Aetna	24
Charlottesville, VA	3714	WellPoint	43	Aetna	43
Danville, VA	7617	WellPoint	87	Cigna	5
Harrisonburg, VA	7004	WellPoint	83	Aetna	9
Lynchburg, VA	4632	WellPoint	66	Cigna	11
Richmond, VA	4029	WellPoint	57	Cigna	21
Roanoke, VA	4616	WellPoint	63	Aetna	25

State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Virginia Beach-Norfolk-Newport News, VA-NC	4726	WellPoint	67	Aetna	13
Winchester, VA-WV	4040	WellPoint	60	Sentara (Optima Hlth)	12
Washington	2623	Premera	36	Cambia	32
Bellingham, WA	2740	Cambia	40	Premera	27
Bremerton-Silverdale, WA	1978	Premera	29	Cambia	22
Kennewick-Richland-Pasco, WA	3259	Premera	52	Cambia	14
Longview-Kelso, WA	3094	Premera	50	Cambia	17
Mount Vernon-Anacortes, WA	3053	Cambia	43	Premera	31
Olympia, WA	1987	Premera	29	Cambia	25
Seattle-Bellevue-Everett, WA	2839	Premera	41	Cambia	28
Spokane, WA	3312	Premera	50	Cambia	24
Tacoma, WA	2597	Cambia	37	Premera	29
Wenatchee, WA	4860	Premera	67	Cambia	17
Yakima, WA	2997	Premera	43	Cambia	29
West Virginia	3778	Highmark	57	Aetna	19
Charleston, WV	4078	Highmark	58	Aetna	25
Huntington-Ashland, WV-KY-OH	2224	WellPoint	35	Highmark	23
Morgantown, WV	4410	Highmark	62	Aetna	20
Parkersburg-Marietta-Vienna, WV-OH	1964	WellPoint	28	Highmark	22
Wheeling, WV-OH	2132	WellPoint	30	Highmark	25
Wisconsin	1498	WellPoint	29	Humana	15
Appleton, WI	1610	WellPoint	30	Aetna	17
Eau Claire, WI	2052	WellPoint	39	HealthPartners	13
Fond du Lac, WI	1449	WellPoint	28	UnitedHlthcare	13
Green Bay, WI	1521	WellPoint	28	Cigna	17
Janesville, WI	1653	WellPoint	30	Aetna	17
La Crosse, WI-MN	1911	Gundersen HP	33	BCBS MN	21
Madison, WI	1449	WellPoint	26	Dean Hlth Plan	16
Milwaukee-Waukesha-West Allis, WI	1971	WellPoint	29	Humana	26
Oshkosh-Neenah, WI	1920	WellPoint	36	Aetna	15
Racine, WI	1829	WellPoint	26	Humana	24
Sheboygan, WI	2273	Humana	36	WellPoint	27
Wausau, WI	2629	WellPoint	46	WPS Hlth Ins	13
Wyoming	4662	Cigna	65	UnitedHlthcare	16
Casper, WY	5834	Cigna	75	UnitedHlthcare	12
Cheyenne, WY	5473	Cigna	73	BCBS WY	10

Notes:

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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.
4. WellPoint changed its name to Anthem at the end of 2014. We kept the WellPoint name in this Update because the data used here are for Jan. 2014, prior to the name change.

Table 4. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014 POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8754	UnitedHlthcare	93	BCBS AL	6
Auburn-Opelika, AL	4874	UnitedHlthcare	50	BCBS AL	48
Birmingham-Hoover, AL	9123	UnitedHlthcare	95	BCBS AL	4
Huntsville, AL	7828	UnitedHlthcare	88	BCBS AL	12
Mobile, AL	9221	UnitedHlthcare	96	BCBS AL	4
Montgomery, AL	9907	UnitedHlthcare	100	BCBS AL	0
Alaska	9968	UnitedHlthcare	100	Cigna	0
Arizona	8224	UnitedHlthcare	90	Cigna	7
Phoenix-Mesa-Scottsdale, AZ	7917	UnitedHlthcare	89	Cigna	9
Prescott, AZ	8692	UnitedHlthcare	93	Humana	5
Tucson, AZ	9260	UnitedHlthcare	96	Humana	2
Arkansas	3880	UnitedHlthcare	53	BCBS AR	24
Fayetteville-Springdale-Rogers, AR-MO	3278	UnitedHlthcare	47	BCBS AR	22
Fort Smith, AR-OK	5309	UnitedHlthcare	70	BCBS AR	15
Hot Springs, AR	3671	UnitedHlthcare	48	BCBS AR	26
Jonesboro, AR	3492	UnitedHlthcare	44	BCBS AR	28
Little Rock-North Little Rock, AR	4659	UnitedHlthcare	63	BCBS AR	19
Pine Bluff, AR	3443	UnitedHlthcare	42	BCBS AR	29
California	3792	UnitedHlthcare	51	WellPoint	33
Bakersfield, CA	4621	WellPoint	49	UnitedHlthcare	47
Chico, CA	5153	WellPoint	60	UnitedHlthcare	39
Fresno, CA	4851	WellPoint	58	UnitedHlthcare	38
Los Angeles-Long Beach-Glendale, CA	3155	UnitedHlthcare	40	WellPoint	36
Madera, CA	5352	WellPoint	68	UnitedHlthcare	27
Merced, CA	4678	WellPoint	54	UnitedHlthcare	42
Modesto, CA	4572	WellPoint	49	UnitedHlthcare	47
Napa, CA	5000	WellPoint	58	UnitedHlthcare	41
Oakland-Fremont-Hayward, CA	5414	UnitedHlthcare	70	WellPoint	23
Oxnard-Thousand Oaks-Ventura, CA	4176	WellPoint	47	UnitedHlthcare	44
Redding, CA	5445	WellPoint	65	UnitedHlthcare	34
Riverside-San Bernardino-Ontario, CA	2620	UnitedHlthcare	40	WellPoint	23
Sacramento-Arden-Arcade-Roseville, CA	5159	UnitedHlthcare	66	WellPoint	28
Salinas, CA	5507	WellPoint	66	UnitedHlthcare	33
San Diego-Carlsbad-San Marcos, CA	4682	UnitedHlthcare	64	WellPoint	23
San Francisco-San Mateo-Redwood City, CA	5404	UnitedHlthcare	70	WellPoint	21
San Jose-Sunnyvale-Santa Clara, CA	5751	UnitedHlthcare	73	WellPoint	19
San Luis Obispo-Paso Robles, CA	5483	WellPoint	67	UnitedHlthcare	32
Santa Ana-Anaheim-Irvine, CA	3224	UnitedHlthcare	44	WellPoint	30
Santa Barbara-Santa Maria, CA	4286	WellPoint	56	UnitedHlthcare	33
Santa Cruz-Watsonville, CA	4423	WellPoint	47	UnitedHlthcare	46
Santa Rosa-Petaluma, CA	4945	UnitedHlthcare	60	WellPoint	36
Stockton, CA	4636	UnitedHlthcare	54	WellPoint	41
Vallejo-Fairfield, CA	5283	UnitedHlthcare	67	WellPoint	28
Visalia-Porterville, CA	5125	WellPoint	62	UnitedHlthcare	35
Yuba City-Marysville, CA	5437	WellPoint	65	UnitedHlthcare	34

Table 4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Colorado	6609	UnitedHlthcare	79	WellPoint	17
Boulder, CO	6650	UnitedHlthcare	80	WellPoint	18
Colorado Springs, CO	5941	UnitedHlthcare	74	WellPoint	22
Denver-Aurora, CO	7154	UnitedHlthcare	84	WellPoint	13
Fort Collins-Loveland, CO	5716	UnitedHlthcare	71	WellPoint	26
Grand Junction, CO	5889	UnitedHlthcare	74	WellPoint	21
Greeley, CO	6554	UnitedHlthcare	79	WellPoint	18
Pueblo, CO	5579	UnitedHlthcare	70	WellPoint	27
Connecticut	3414	UnitedHlthcare	40	WellPoint	37
Bridgeport-Stamford-Norwalk, CT	3921	UnitedHlthcare	52	WellPoint	32
Danbury, CT	3710	UnitedHlthcare	50	WellPoint	31
Hartford-West Hartford-East Hartford, CT	3212	WellPoint	37	UnitedHlthcare	33
New Haven-Milford, CT	3535	WellPoint	46	UnitedHlthcare	31
Norwich-New London-Westerly, CT-RI	4240	UnitedHlthcare	54	WellPoint	35
Waterbury, CT	3494	WellPoint	46	UnitedHlthcare	30
Delaware	4219	UnitedHlthcare	57	Aetna	29
Dover, DE	3625	Aetna	45	UnitedHlthcare	35
Wilmington, DE-MD-NJ	3161	UnitedHlthcare	50	Horizon BCBS	18
District of Columbia	5089	CareFirst	60	UnitedHlthcare	39
Washington-Arlington-Alexandria, DC-VA-MD-WV	3815	UnitedHlthcare	45	CareFirst	41
Florida	7774	UnitedHlthcare	88	Cigna	9
Cape Coral-Fort Myers, FL	9814	UnitedHlthcare	99	Cigna	1
Deltona-Daytona Beach-Ormond Beach, FL	6746	UnitedHlthcare	81	BCBS FL	14
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	7833	UnitedHlthcare	88	Aetna	5
Fort Walton Beach-Crestview-Destin, FL	9691	UnitedHlthcare	98	Aetna	1
Gainesville, FL	8594	UnitedHlthcare	92	Humana	7
Jacksonville, FL	8907	UnitedHlthcare	94	Humana	3
Lakeland-Winter Haven, FL	6835	UnitedHlthcare	81	Cigna	17
Miami-Miami Beach-Kendall, FL	7903	UnitedHlthcare	89	Cigna	5
Naples-Marco Island, FL	9739	UnitedHlthcare	99	Cigna	1
Ocala, FL	7869	UnitedHlthcare	88	Cigna	8
Orlando-Kissimmee, FL	5863	UnitedHlthcare	72	Cigna	27
Palm Bay-Melbourne-Titusville, FL	9499	UnitedHlthcare	97	Cigna	2
Panama City-Lynn Haven, FL	8614	UnitedHlthcare	93	Cigna	7
Pensacola-Ferry Pass-Brent, FL	9777	UnitedHlthcare	99	Aetna	1
Port St. Lucie-Fort Pierce, FL	8287	UnitedHlthcare	91	Cigna	8
Punta Gorda, FL	9812	UnitedHlthcare	99	Cigna	1
Sarasota-Bradenton-Venice, FL	9321	UnitedHlthcare	97	Humana	3
Tallahassee, FL	9794	UnitedHlthcare	99	Aetna	1
Tampa-St. Petersburg-Clearwater, FL	9303	UnitedHlthcare	96	Cigna	2
Vero Beach, FL	9160	UnitedHlthcare	96	Humana	3
West Palm Beach-Boca Raton-Boynton Beach, FL	6984	UnitedHlthcare	82	Cigna	14
Georgia	3636	WellPoint	48	UnitedHlthcare	34
Albany, GA	5689	WellPoint	71	UnitedHlthcare	26
Athens-Clarke County, GA	5645	WellPoint	72	UnitedHlthcare	19

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Atlanta-Sandy Springs-Marietta, GA	3366	WellPoint	41	UnitedHlthcare	39
Augusta-Richmond County, GA-SC	3834	WellPoint	44	UnitedHlthcare	42
Brunswick, GA	4725	WellPoint	62	UnitedHlthcare	29
Columbus, GA-AL	5518	WellPoint	70	UnitedHlthcare	24
Dalton, GA	7492	WellPoint	86	UnitedHlthcare	12
Gainesville, GA	3434	WellPoint	50	UnitedHlthcare	24
Hinesville-Fort Stewart, GA	6335	WellPoint	78	UnitedHlthcare	14
Macon, GA	3403	WellPoint	48	UnitedHlthcare	27
Rome, GA	3902	WellPoint	56	UnitedHlthcare	19
Savannah, GA	3793	WellPoint	49	UnitedHlthcare	32
Valdosta, GA	5023	WellPoint	67	UnitedHlthcare	20
Warner Robins, GA	5696	WellPoint	73	UnitedHlthcare	16
Idaho	3882	UnitedHlthcare	56	BC of ID	23
Boise City-Nampa, ID	5899	UnitedHlthcare	75	BC of ID	16
Coeur d'Alene, ID	3374	BC of ID	39	Group Hlth Cooperative	36
Illinois	8255	UnitedHlthcare	91	Hlth Alliance	5
Bloomington-Normal, IL	4381	UnitedHlthcare	48	Hlth Alliance	45
Champaign-Urbana, IL	6001	Hlth Alliance	75	UnitedHlthcare	21
Chicago-Naperville-Joliet, IL	9673	UnitedHlthcare	98	Cigna	1
Danville, IL	5334	Hlth Alliance	67	UnitedHlthcare	30
Davenport-Moline-Rock Island, IA-IL	8940	UnitedHlthcare	94	Aetna	4
Kankakee-Bradley, IL	6047	UnitedHlthcare	73	Aetna	25
Lake County-Kenosha County, IL-WI	8852	UnitedHlthcare	94	WellPoint	4
Peoria, IL	4462	UnitedHlthcare	59	Hlth Alliance	29
Rockford, IL	8319	UnitedHlthcare	91	Aetna	9
Springfield, IL	3810	Hlth Alliance	46	UnitedHlthcare	38
Indiana	3871	WellPoint	46	UnitedHlthcare	40
Anderson, IN	4937	WellPoint	63	UnitedHlthcare	32
Bloomington, IN	3688	S.E. Indiana Hlth	43	WellPoint	39
Columbus, IN	5420	S.E. Indiana Hlth	71	WellPoint	18
Elkhart-Goshen, IN	4778	WellPoint	53	UnitedHlthcare	44
Evansville, IN-KY	4256	WellPoint	47	UnitedHlthcare	45
Fort Wayne, IN	4742	WellPoint	50	UnitedHlthcare	47
Gary, IN	4813	UnitedHlthcare	60	WellPoint	35
Indianapolis, IN	4397	WellPoint	48	UnitedHlthcare	45
Kokomo, IN	4838	WellPoint	64	UnitedHlthcare	27
Lafayette, IN	4676	UnitedHlthcare	52	WellPoint	44
Michigan City-La Porte, IN	4739	WellPoint	53	UnitedHlthcare	44
Muncie, IN	3441	WellPoint	43	S.E. Indiana Hlth	34
South Bend-Mishawaka, IN-MI	4756	WellPoint	52	UnitedHlthcare	45
Terre Haute, IN	5547	WellPoint	69	UnitedHlthcare	27
Iowa	7225	UnitedHlthcare	84	Aetna	9
Ames, IA	6212	UnitedHlthcare	77	Aetna	15
Cedar Rapids, IA	6671	UnitedHlthcare	81	Aetna	10

Table 4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Davenport-Moline-Rock Island, IA-IL	8940	UnitedHlthcare	94	Aetna	4
Des Moines, IA	7546	UnitedHlthcare	86	Aetna	11
Dubuque, IA	9006	UnitedHlthcare	95	Wellmark (BCBS)	5
Iowa City, IA	5588	UnitedHlthcare	72	Wellmark (BCBS)	18
Sioux City, IA-NE-SD	7953	UnitedHlthcare	89	Aetna	6
Waterloo-Cedar Falls, IA	8656	UnitedHlthcare	93	Aetna	4
Kansas	5444	UnitedHlthcare	66	Aetna	32
Lawrence, KS	4514	UnitedHlthcare	58	Aetna	32
Topeka, KS	9087	UnitedHlthcare	95	Aetna	4
Wichita, KS	5434	Aetna	65	UnitedHlthcare	35
Kentucky	4061	UnitedHlthcare	45	WellPoint	44
Bowling Green, KY	4332	WellPoint	56	UnitedHlthcare	33
Elizabethtown, KY	4143	WellPoint	53	UnitedHlthcare	35
Lexington-Fayette, KY	3990	WellPoint	50	UnitedHlthcare	36
Louisville, KY-IN	4439	UnitedHlthcare	56	WellPoint	35
Owensboro, KY	4766	WellPoint	61	UnitedHlthcare	30
Louisiana	6857	UnitedHlthcare	82	Aetna	13
Alexandria, LA	8799	UnitedHlthcare	94	Humana	5
Baton Rouge, LA	5749	UnitedHlthcare	72	Aetna	23
Houma-Bayou Cane-Thibodaux, LA	8324	UnitedHlthcare	91	Humana	5
Lafayette, LA	7412	UnitedHlthcare	85	Aetna	9
Lake Charles, LA	8733	UnitedHlthcare	93	Humana	6
Monroe, LA	5972	UnitedHlthcare	73	Aetna	24
New Orleans-Metairie-Kenner, LA	6577	UnitedHlthcare	79	Aetna	16
Shreveport-Bossier City, LA	7051	UnitedHlthcare	83	Aetna	10
Maine	6819	WellPoint	80	UnitedHlthcare	19
Bangor, ME	6967	WellPoint	82	UnitedHlthcare	18
Lewiston-Auburn, ME	7665	WellPoint	87	UnitedHlthcare	13
Portland-South Portland, ME	6486	WellPoint	77	UnitedHlthcare	22
Maryland	4827	CareFirst	51	UnitedHlthcare	47
Baltimore-Towson, MD	4865	UnitedHlthcare	49	CareFirst	49
Bethesda-Gaithersburg-Frederick, MD	4780	UnitedHlthcare	50	CareFirst	48
Cumberland, MD-WV	6124	UnitedHlthcare	77	CareFirst	12
Hagerstown-Martinsburg, MD-WV	5988	UnitedHlthcare	75	CareFirst	20
Salisbury, MD	6304	UnitedHlthcare	77	CareFirst	19
Massachusetts	6704	UnitedHlthcare	80	BCBS MA	18
Barnstable Town, MA	6739	UnitedHlthcare	80	BCBS MA	19
Boston-Cambridge-Quincy, MA	5004	UnitedHlthcare	67	WellPoint	16
Brockton-Bridgewater-Easton, MA	6370	UnitedHlthcare	77	BCBS MA	22
Framingham, MA	6576	UnitedHlthcare	79	BCBS MA	20
Haverhill-Newburyport-Amesbury Town, MA-NH	4666	UnitedHlthcare	57	WellPoint	37
Lawrence-Methuen-Salem, MA-NH	4825	UnitedHlthcare	63	WellPoint	29
Leominster-Fitchburg-Gardner, MA	6687	UnitedHlthcare	80	BCBS MA	17
Lowell-Billerica-Chelmsford, MA-NH	4873	UnitedHlthcare	66	WellPoint	17
Lynn-Peabody-Salem, MA	7523	UnitedHlthcare	86	BCBS MA	13

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Bedford, MA	7822	UnitedHlthcare	88	BCBS MA	12
Springfield, MA	3779	UnitedHlthcare	54	WellPoint	28
Taunton-Norton-Raynham, MA	7771	UnitedHlthcare	87	BCBS MA	12
Worcester, MA-CT	4562	UnitedHlthcare	63	WellPoint	21
Michigan	4944	UnitedHlthcare	67	Spectrum Hlth	19
Ann Arbor, MI	9040	UnitedHlthcare	95	Spectrum Hlth	4
Battle Creek, MI	6118	UnitedHlthcare	74	Spectrum Hlth	26
Detroit-Livonia-Dearborn, MI	5527	UnitedHlthcare	72	McLaren Hlth	19
Flint, MI	4689	UnitedHlthcare	63	McLaren Hlth	24
Grand Rapids-Wyoming, MI	5443	UnitedHlthcare	66	Spectrum Hlth	32
Holland-Grand Haven, MI	5468	Spectrum Hlth	66	UnitedHlthcare	34
Kalamazoo-Portage, MI	6460	UnitedHlthcare	77	Spectrum Hlth	23
Lansing-East Lansing, MI	4493	McLaren Hlth	48	UnitedHlthcare	47
Muskegon-Norton Shores, MI	5934	Spectrum Hlth	72	UnitedHlthcare	28
Warren-Farmington Hills-Troy, MI	6154	UnitedHlthcare	77	McLaren Hlth	15
Minnesota	6670	UnitedHlthcare	79	HealthPartners	21
Duluth, MN-WI	5919	UnitedHlthcare	75	WellPoint	17
Minneapolis-St. Paul-Bloomington, MN-WI	5611	UnitedHlthcare	72	HealthPartners	21
St. Cloud, MN	5331	UnitedHlthcare	63	HealthPartners	37
Mississippi	9835	UnitedHlthcare	99	Cigna	1
Gulfport-Biloxi, MS	9863	UnitedHlthcare	99	Cigna	0
Hattiesburg, MS	9992	UnitedHlthcare	100	Aetna	0
Jackson, MS	9986	UnitedHlthcare	100	Aetna	0
Pascagoula, MS	9970	UnitedHlthcare	100	Aetna	0
Missouri	5812	UnitedHlthcare	73	WellPoint	21
Columbia, MO	7464	UnitedHlthcare	85	WellPoint	14
Jefferson City, MO	6765	UnitedHlthcare	80	WellPoint	19
Joplin, MO	5895	UnitedHlthcare	72	WellPoint	28
Kansas City, MO-KS	6902	UnitedHlthcare	82	WellPoint	11
Springfield, MO	7339	UnitedHlthcare	84	WellPoint	15
St. Joseph, MO-KS	5108	UnitedHlthcare	58	WellPoint	42
St. Louis, MO-IL	5882	UnitedHlthcare	74	WellPoint	19
Montana	8964	UnitedHlthcare	95	HCSC (BCBS)	5
Nebraska	7795	UnitedHlthcare	87	Aetna	13
Lincoln, NE	8150	UnitedHlthcare	90	Aetna	10
Omaha-Council Bluffs, NE-IA	7492	UnitedHlthcare	85	Aetna	14
Nevada	6003	UnitedHlthcare	74	WellPoint	22
Las Vegas-Paradise, NV	6704	UnitedHlthcare	80	WellPoint	18
Reno-Sparks, NV	5808	UnitedHlthcare	73	WellPoint	22
New Hampshire	4799	WellPoint	56	UnitedHlthcare	40
Manchester, NH	4751	WellPoint	50	UnitedHlthcare	47
Nashua, NH-MA	4701	UnitedHlthcare	49	WellPoint	48
Portsmouth, NH-ME	4964	WellPoint	57	UnitedHlthcare	41
Rochester-Dover, NH	5287	WellPoint	65	UnitedHlthcare	32

Table 4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Jersey	5056	Horizon BCBS	62	UnitedHlthcare	34
Atlantic City, NJ	8604	Horizon BCBS	93	UnitedHlthcare	5
Camden, NJ	5594	Horizon BCBS	71	UnitedHlthcare	23
Edison, NJ	4988	Horizon BCBS	61	UnitedHlthcare	35
Newark-Union, NJ-PA	4913	Horizon BCBS	60	UnitedHlthcare	37
Ocean City, NJ	8859	Horizon BCBS	94	UnitedHlthcare	5
Trenton-Ewing, NJ	5448	Horizon BCBS	68	UnitedHlthcare	30
Vineland-Millville-Bridgeton, NJ	8670	Horizon BCBS	93	UnitedHlthcare	5
New Mexico	8785	UnitedHlthcare	94	Presbyterian	6
Albuquerque, NM	8370	UnitedHlthcare	91	Presbyterian	9
Farmington, NM	9697	UnitedHlthcare	98	Presbyterian	1
Las Cruces, NM	9866	UnitedHlthcare	99	Presbyterian	1
Santa Fe, NM	9639	UnitedHlthcare	98	Presbyterian	2
New York	5635	UnitedHlthcare	73	WellPoint	14
Albany-Schenectady-Troy, NY	4107	UnitedHlthcare	54	WellPoint	33
Binghamton, NY	4712	UnitedHlthcare	51	Lifetime Hlthcare	46
Buffalo-Cheektowaga-Tonawanda, NY	6845	Independent Hlth	82	Lifetime Hlthcare	8
Elmira, NY	6200	UnitedHlthcare	76	Lifetime Hlthcare	19
Kingston, NY	5337	UnitedHlthcare	67	WellPoint	30
New York-White Plains-Wayne, NY-NJ	5421	UnitedHlthcare	71	Horizon BCBS	16
Poughkeepsie-Newburgh-Middletown, NY	5841	UnitedHlthcare	73	WellPoint	24
Rochester, NY	4046	UnitedHlthcare	50	Lifetime Hlthcare	39
Suffolk County-Nassau County, NY	7212	UnitedHlthcare	84	WellPoint	15
Syracuse, NY	4748	UnitedHlthcare	61	Lifetime Hlthcare	31
Utica-Rome, NY	5295	UnitedHlthcare	66	Lifetime Hlthcare	31
North Carolina	7224	UnitedHlthcare	84	Aetna	14
Asheville, NC	6369	UnitedHlthcare	77	Aetna	22
Burlington, NC	7105	UnitedHlthcare	83	Aetna	16
Charlotte-Gastonia-Concord, NC-SC	6445	UnitedHlthcare	78	Aetna	18
Durham, NC	6964	UnitedHlthcare	82	Aetna	16
Fayetteville, NC	7065	UnitedHlthcare	83	Aetna	15
Greensboro-High Point, NC	8622	UnitedHlthcare	93	Aetna	7
Hickory-Morganton-Lenoir, NC	7135	UnitedHlthcare	83	Aetna	16
Raleigh-Cary, NC	7744	UnitedHlthcare	87	Aetna	12
Wilmington, NC	9318	UnitedHlthcare	97	Aetna	2
Winston-Salem, NC	8140	UnitedHlthcare	90	Aetna	9
North Dakota	6345	BCBS ND	76	UnitedHlthcare	24
Bismarck, ND	6264	BCBS ND	75	UnitedHlthcare	25
Fargo, ND-MN	5333	BCBS ND	64	UnitedHlthcare	35
Grand Forks, ND-MN	5892	BCBS ND	71	UnitedHlthcare	28
Ohio	5010	UnitedHlthcare	66	WellPoint	25
Akron, OH	3209	UnitedHlthcare	46	WellPoint	28
Canton-Massillon, OH	3959	UnitedHlthcare	55	WellPoint	28
Cincinnati-Middletown, OH-KY-IN	4834	UnitedHlthcare	64	WellPoint	25
Cleveland-Elyria-Mentor, OH	4427	UnitedHlthcare	60	WellPoint	26
Columbus, OH	7370	UnitedHlthcare	85	WellPoint	15

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Dayton, OH	5030	UnitedHlthcare	66	WellPoint	24
Mansfield, OH	5606	UnitedHlthcare	68	WellPoint	31
Sandusky, OH	4570	WellPoint	52	UnitedHlthcare	43
Springfield, OH	5505	UnitedHlthcare	71	WellPoint	16
Toledo, OH	3408	UnitedHlthcare	41	Medical Mutual	30
Weirton-Steubenville, WV-OH	3592	WellPoint	45	UnitedHlthcare	34
Youngstown-Warren-Boardman, OH-PA	4720	UnitedHlthcare	59	WellPoint	35
Oklahoma	9937	UnitedHlthcare	100	Cigna	0
Oklahoma City, OK	9933	UnitedHlthcare	100	Cigna	0
Tulsa, OK	9944	UnitedHlthcare	100	Cigna	0
Oregon	9371	UnitedHlthcare	97	Health Net	3
Eugene-Springfield, OR	9538	UnitedHlthcare	98	Health Net	2
Portland-Vancouver-Beaverton, OR-WA	9406	UnitedHlthcare	97	Health Net	3
Salem, OR	9373	UnitedHlthcare	97	Health Net	3
Pennsylvania	4954	UnitedHlthcare	67	Independence BC	21
Allentown-Bethlehem-Easton, PA-NJ	4750	UnitedHlthcare	51	Horizon BCBS	47
Erie, PA	5028	UnitedHlthcare	63	Aetna	33
Harrisburg-Carlisle, PA	6858	UnitedHlthcare	81	Aetna	18
Lancaster, PA	4721	Aetna	52	UnitedHlthcare	45
Philadelphia, PA	8836	UnitedHlthcare	94	Aetna	4
Pittsburgh, PA	7650	UnitedHlthcare	87	Aetna	7
Reading, PA	8874	UnitedHlthcare	94	Aetna	5
Scranton–Wilkes-Barre, PA	4660	UnitedHlthcare	54	Geisinger	41
York-Hanover, PA	8008	UnitedHlthcare	89	Aetna	10
Rhode Island	9966	UnitedHlthcare	100	Cigna	0
Providence-Fall River-Warwick, RI-MA	9703	UnitedHlthcare	98	BCBS MA	1
South Carolina	5853	UnitedHlthcare	74	Aetna	13
Anderson, SC	6607	UnitedHlthcare	80	BCBS SC	11
Charleston-North Charleston, SC	4985	UnitedHlthcare	67	Aetna	18
Columbia, SC	4549	UnitedHlthcare	61	Aetna	27
Florence, SC	8187	UnitedHlthcare	90	BCBS SC	8
Greenville, SC	7017	UnitedHlthcare	83	Aetna	8
Myrtle Beach-Conway-North Myrtle Beach, SC	6912	UnitedHlthcare	82	BCBS SC	13
Spartanburg, SC	5835	UnitedHlthcare	74	Aetna	12
South Dakota	9863	UnitedHlthcare	99	Aetna	0
Sioux Falls, SD	9918	UnitedHlthcare	100	HealthPartners	0
Tennessee	7623	UnitedHlthcare	87	Cigna	7
Chattanooga, TN-GA	3881	UnitedHlthcare	53	WellPoint	30
Clarksville, TN-KY	3500	UnitedHlthcare	42	WellPoint	35
Cleveland, TN	7165	UnitedHlthcare	84	Humana	11
Johnson City, TN	7372	UnitedHlthcare	85	Humana	15
Kingsport-Bristol, TN-VA	4875	UnitedHlthcare	65	WellPoint	22
Knoxville, TN	5364	UnitedHlthcare	70	Cigna	20
Memphis, TN-MS-AR	8806	UnitedHlthcare	94	Cigna	3
Morristown, TN	7814	UnitedHlthcare	88	Humana	11
Nashville-Davidson–Murfreesboro, TN	9611	UnitedHlthcare	98	Cigna	2

Table 4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. POS product markets

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Texas	8031	UnitedHlthcare	89	Humana	7
Abilene, TX	7584	UnitedHlthcare	86	Humana	14
Amarillo, TX	9202	UnitedHlthcare	96	Humana	4
Austin-Round Rock, TX	8700	UnitedHlthcare	93	Humana	6
Beaumont-Port Arthur, TX	7601	UnitedHlthcare	87	Humana	9
Brownsville-Harlingen, TX	7569	UnitedHlthcare	86	Humana	14
College Station-Bryan, TX	4972	UnitedHlthcare	66	Humana	24
Corpus Christi, TX	8489	UnitedHlthcare	92	Humana	8
Dallas-Plano-Irving, TX	8757	UnitedHlthcare	93	Humana	6
El Paso, TX	6940	UnitedHlthcare	81	Humana	18
Fort Worth-Arlington, TX	8718	UnitedHlthcare	93	Humana	6
Houston-Sugar Land-Baytown, TX	7295	UnitedHlthcare	85	Cigna	9
Killeen-Temple-Fort Hood, TX	4980	UnitedHlthcare	66	Humana	25
Laredo, TX	7902	UnitedHlthcare	88	Humana	12
Longview, TX	9050	UnitedHlthcare	95	Humana	5
Lubbock, TX	8191	UnitedHlthcare	90	Humana	10
McAllen-Edinburg-Mission, TX	7790	UnitedHlthcare	87	Humana	13
Midland, TX	8097	UnitedHlthcare	89	Humana	10
Odessa, TX	7813	UnitedHlthcare	88	Humana	12
San Angelo, TX	7753	UnitedHlthcare	87	Humana	12
San Antonio, TX	8063	UnitedHlthcare	89	Humana	10
Sherman-Denison, TX	8395	UnitedHlthcare	91	Humana	8
Texarkana, TX-AR	4835	UnitedHlthcare	67	BCBS AR	12
Tyler, TX	8021	UnitedHlthcare	89	Humana	11
Victoria, TX	7793	UnitedHlthcare	87	Humana	12
Waco, TX	4109	UnitedHlthcare	52	Scott & White Hlth	36
Wichita Falls, TX	7861	UnitedHlthcare	88	Humana	12
Utah	5436	UnitedHlthcare	66	Aetna	32
Logan, UT-ID	6059	UnitedHlthcare	73	Aetna	27
Ogden-Clearfield, UT	5255	UnitedHlthcare	62	Aetna	37
Provo-Orem, UT	5873	UnitedHlthcare	72	Aetna	27
Salt Lake City, UT	5609	UnitedHlthcare	69	Aetna	28
St. George, UT	4988	UnitedHlthcare	50	Aetna	50
Vermont	5657	BCBS VT	73	UnitedHlthcare	16
Burlington-South Burlington, VT	5727	BCBS VT	73	UnitedHlthcare	19
Virginia	2771	UnitedHlthcare	38	WellPoint	33
Blacksburg-Christiansburg-Radford, VA	5007	WellPoint	61	UnitedHlthcare	35
Charlottesville, VA	2838	Aetna	43	WellPoint	25
Danville, VA	5669	WellPoint	73	UnitedHlthcare	19
Harrisonburg, VA	3323	WellPoint	51	UnitedHlthcare	17
Lynchburg, VA	3361	WellPoint	49	Piedmont (Centra)	22
Richmond, VA	3868	WellPoint	48	UnitedHlthcare	37
Roanoke, VA	4064	WellPoint	50	UnitedHlthcare	38
Virginia Beach-Norfolk-Newport News, VA-NC	3397	WellPoint	39	Sentara (Optima Hlth)	35
Winchester, VA-WV	4267	WellPoint	54	UnitedHlthcare	35

State and MSAs	POS HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Washington	5104	UnitedHlthcare	60	Group Hlth Cooperative	38
Bellingham, WA	4947	Group Hlth Cooperative	56	UnitedHlthcare	43
Bremerton-Silverdale, WA	4912	Group Hlth Cooperative	52	UnitedHlthcare	47
Kennewick-Richland-Pasco, WA	5066	Group Hlth Cooperative	58	UnitedHlthcare	42
Olympia, WA	4936	Group Hlth Cooperative	55	UnitedHlthcare	44
Seattle-Bellevue-Everett, WA	5166	UnitedHlthcare	62	Group Hlth Cooperative	36
Spokane, WA	5238	UnitedHlthcare	62	Group Hlth Cooperative	38
Tacoma, WA	4848	UnitedHlthcare	50	Group Hlth Cooperative	48
Yakima, WA	5284	Group Hlth Cooperative	63	UnitedHlthcare	35
West Virginia	5141	UnitedHlthcare	68	Aetna	20
Charleston, WV	4410	UnitedHlthcare	58	Aetna	31
Huntington-Ashland, WV-KY-OH	4195	WellPoint	47	UnitedHlthcare	44
Parkersburg-Marietta-Vienna, WV-OH	4600	UnitedHlthcare	56	WellPoint	39
Wheeling, WV-OH	3522	UnitedHlthcare	43	WellPoint	35
Wisconsin	5896	UnitedHlthcare	75	WellPoint	18
Appleton, WI	6147	UnitedHlthcare	77	WellPoint	9
Eau Claire, WI	4932	UnitedHlthcare	64	WellPoint	29
Fond du Lac, WI	4760	UnitedHlthcare	67	WellPoint	11
Green Bay, WI	6782	UnitedHlthcare	82	WellPoint	7
Janesville, WI	3098	UnitedHlthcare	41	WellPoint	34
La Crosse, WI-MN	4761	UnitedHlthcare	62	WellPoint	30
Madison, WI	3456	WellPoint	53	UnitedHlthcare	22
Milwaukee-Waukesha-West Allis, WI	7330	UnitedHlthcare	85	WellPoint	13
Oshkosh-Neenah, WI	4849	UnitedHlthcare	67	WellPoint	16
Racine, WI	7701	UnitedHlthcare	87	WellPoint	10
Sheboygan, WI	6056	UnitedHlthcare	76	WellPoint	13
Wausau, WI	6242	UnitedHlthcare	75	WellPoint	25
Wyoming	5115	UnitedHlthcare	68	Winhealth	19
Cheyenne, WY	5231	UnitedHlthcare	61	Winhealth	39

Notes

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2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the POS product market are reported.
3. Data are based on enrollments in both fully and self-insured health plans.
4. We do not present data for geographic areas with fewer than 5,000 reported POS enrollees.
5. The HHI's and market shares are rounded. As a result, in a few markets where the second largest insurer has very few covered lives, the market share appears as zero. The actual, unrounded shares are just above 0 percent.
6. WellPoint changed its name to Anthem at the end of 2014. We kept the WellPoint name in this Update because the data used here are for Jan. 2014, prior to the name change.

Table 5. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8369	BCBS AL	91	Humana	9
Anniston-Oxford, AL	10000	BCBS AL	100	-	-
Auburn-Opelika, AL	10000	BCBS AL	100	-	-
Birmingham-Hoover, AL	5994	BCBS AL	72	Humana	28
Decatur, AL	10000	BCBS AL	100	-	-
Dothan, AL	10000	BCBS AL	100	-	-
Florence, AL	10000	BCBS AL	100	-	-
Gadsden, AL	10000	BCBS AL	100	-	-
Huntsville, AL	5189	BCBS AL	60	Humana	40
Mobile, AL	10000	BCBS AL	100	-	-
Montgomery, AL	10000	BCBS AL	100	-	-
Tuscaloosa, AL	10000	BCBS AL	100	-	-
Alaska	5003	Premera	51	Hlth Serv Grp (Moda)	49
Anchorage, AK	5018	Hlth Serv Grp (Moda)	53	Premera	47
Arizona	3047	Health Net	48	BCBS AZ	23
Phoenix-Mesa-Scottsdale, AZ	3363	Health Net	53	BCBS AZ	17
Prescott, AZ	3331	Aetna	43	Health Net	30
Tucson, AZ	3780	Health Net	53	BCBS AZ	29
Yuma, AZ	3163	Aetna	42	Health Net	29
Arkansas	5769	BCBS AR	73	QualChoice	18
Fayetteville-Springdale-Rogers, AR-MO	4680	BCBS AR	59	QualChoice	35
Fort Smith, AR-OK	4282	BCBS AR	60	HCSC (BCBS)	24
Hot Springs, AR	8625	BCBS AR	93	QualChoice	7
Jonesboro, AR	9491	BCBS AR	97	QualChoice	3
Little Rock-North Little Rock, AR	3802	BCBS AR	51	Centene	25
Pine Bluff, AR	10000	BCBS AR	100	-	-
California	2279	WellPoint	30	BS of CA	25
Bakersfield, CA	2654	BS of CA	33	WellPoint	27
Chico, CA	3597	WellPoint	40	BS of CA	40
El Centro, CA	6611	Kaiser	80	BS of CA	12
Fresno, CA	3989	WellPoint	48	BS of CA	39
Hanford-Corcoran, CA	3851	BS of CA	43	WellPoint	42
Los Angeles-Long Beach-Glendale, CA	2400	Health Net	31	WellPoint	31
Madera, CA	3813	BS of CA	42	WellPoint	42
Merced, CA	3413	WellPoint	44	BS of CA	30
Modesto, CA	3299	WellPoint	41	BS of CA	28
Napa, CA	2790	BS of CA	35	WellPoint	30
Oakland-Fremont-Hayward, CA	3484	BS of CA	49	Kaiser	26
Oxnard-Thousand Oaks-Ventura, CA	3385	BS of CA	39	Kaiser	31
Redding, CA	3598	WellPoint	41	BS of CA	39
Riverside-San Bernardino-Ontario, CA	2558	WellPoint	29	BS of CA	29
Sacramento-Arden-Arcade-Roseville, CA	3225	BS of CA	36	Kaiser	32
Salinas, CA	5114	BS of CA	67	WellPoint	24
San Diego-Carlsbad-San Marcos, CA	2617	Health Net	41	WellPoint	21

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
San Francisco-San Mateo-Redwood City, CA	2093	Kaiser	25	BS of CA	22
San Jose-Sunnyvale-Santa Clara, CA	3102	WellPoint	48	BS of CA	18
San Luis Obispo-Paso Robles, CA	3417	BS of CA	41	WellPoint	31
Santa Ana-Anaheim-Irvine, CA	2884	WellPoint	35	Health Net	33
Santa Barbara-Santa Maria, CA	3410	BS of CA	40	WellPoint	31
Santa Cruz-Watsonville, CA	5157	BS of CA	67	WellPoint	23
Santa Rosa-Petaluma, CA	2787	BS of CA	36	WellPoint	28
Stockton, CA	3318	WellPoint	41	Kaiser	29
Vallejo-Fairfield, CA	2777	BS of CA	35	WellPoint	28
Visalia-Porterville, CA	3414	WellPoint	45	BS of CA	28
Yuba City-Marysville, CA	3581	WellPoint	42	BS of CA	37
Colorado	2613	Kaiser	46	Rocky Mountain	13
Boulder, CO	5235	Kaiser	69	Colorado HealthOp	20
Colorado Springs, CO	2307	Kaiser	37	Rocky Mountain	21
Denver-Aurora, CO	2441	Kaiser	44	Colorado HealthOp	12
Fort Collins-Loveland, CO	8587	Kaiser	92	Colorado HealthOp	6
Grand Junction, CO	5550	Rocky Mountain	69	WellPoint	28
Greeley, CO	7648	Kaiser	86	Colorado HealthOp	13
Pueblo, CO	4177	Kaiser	62	Rocky Mountain	10
Connecticut	4767	WellPoint	54	EmblemHealth	43
Bridgeport-Stamford-Norwalk, CT	4715	EmblemHealth	50	WellPoint	47
Danbury, CT	4686	EmblemHealth	49	WellPoint	47
Hartford-West Hartford-East Hartford, CT	4771	WellPoint	54	EmblemHealth	42
New Haven-Milford, CT	4814	WellPoint	56	EmblemHealth	41
Norwich-New London-Westerly, CT-RI	4430	WellPoint	60	EmblemHealth	27
Waterbury, CT	4831	WellPoint	57	EmblemHealth	40
Delaware	7555	Highmark	86	Aetna	14
Dover, DE	7558	Highmark	86	Aetna	14
Wilmington, DE-MD-NJ	5344	Highmark	71	Independence BC	12
District of Columbia	4587	CareFirst	55	Kaiser	39
Washington-Arlington-Alexandria, DC-VA-MD-WV	2933	CareFirst	43	Kaiser	25
Florida	3360	BCBS FL	52	Humana	19
Cape Coral-Fort Myers, FL	6671	BCBS FL	79	Cigna	21
Deltona-Daytona Beach-Ormond Beach, FL	5206	BCBS FL	64	Aetna	32
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	4583	Aetna	59	Humana	32
Fort Walton Beach-Crestview-Destin, FL	10000	BCBS FL	100	-	-
Gainesville, FL	10000	BCBS FL	100	-	-
Jacksonville, FL	6691	BCBS FL	79	Aetna	21
Lakeland-Winter Haven, FL	4226	BCBS FL	56	Humana	32
Miami-Miami Beach-Kendall, FL	2274	Preferred Medical	29	Aetna	29
Naples-Marco Island, FL	10000	BCBS FL	100	-	-
Ocala, FL	9644	BCBS FL	98	Aetna	2
Orlando-Kissimmee, FL	4696	BCBS FL	64	Humana	21
Palm Bay-Melbourne-Titusville, FL	4708	BCBS FL	63	Aetna	27

Table 5 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Panama City-Lynn Haven, FL	10000	BCBS FL	100	-	-
Pensacola-Ferry Pass-Brent, FL	6139	BCBS FL	74	Aetna	26
Port St. Lucie-Fort Pierce, FL	8618	BCBS FL	93	Cigna	7
Punta Gorda, FL	6826	BCBS FL	81	Humana	13
Sarasota-Bradenton-Venice, FL	7307	BCBS FL	85	Aetna	9
Tallahassee, FL	10000	BCBS FL	100	-	-
Tampa-St. Petersburg-Clearwater, FL	5401	BCBS FL	70	Humana	21
Vero Beach, FL	7293	BCBS FL	85	Health First Hlth	11
West Palm Beach-Boca Raton-Boynton Beach, FL	5357	Humana	70	Aetna	19
Georgia	3830	Humana	54	WellPoint	28
Albany, GA	10000	WellPoint	100	-	-
Athens-Clarke County, GA	4298	Centene	59	Humana	23
Atlanta-Sandy Springs-Marietta, GA	4578	Humana	64	Kaiser	14
Augusta-Richmond County, GA-SC	2889	Humana	40	BCBS SC	27
Brunswick, GA	9876	Humana	99	WellPoint	1
Columbus, GA-AL	3496	Centene	49	BCBS AL	25
Dalton, GA	7053	WellPoint	82	Alliant Hlth Plans	18
Gainesville, GA	3643	Humana	49	WellPoint	30
Hinesville-Fort Stewart, GA	7503	Humana	85	WellPoint	15
Macon, GA	5438	WellPoint	65	Humana	35
Rome, GA	7953	Humana	89	WellPoint	10
Savannah, GA	7506	Humana	85	WellPoint	15
Valdosta, GA	10000	WellPoint	100	-	-
Hawaii	6343	Kaiser	76	HMSA (BCBS HI)	24
Honolulu, HI	6331	Kaiser	76	HMSA (BCBS HI)	24
Idaho	2971	Intermountain	39	BC of ID	30
Boise City-Nampa, ID	3839	Intermountain	54	BC of ID	24
Coeur d'Alene, ID	3949	BC of ID	53	PacificSource	27
Idaho Falls, ID	3634	BC of ID	41	PacificSource	40
Lewiston, ID-WA	2633	Premera	31	PacificSource	28
Pocatello, ID	4277	Intermountain	60	BC of ID	24
Illinois	7639	HCSC (BCBS)	87	Aetna	6
Champaign-Urbana, IL	3625	HCSC (BCBS)	50	Hlth Alliance	28
Chicago-Naperville-Joliet, IL	9104	HCSC (BCBS)	95	Land of Lincoln Hlth	2
Davenport-Moline-Rock Island, IA-IL	3633	Aetna	47	HCSC (BCBS)	32
Lake County-Kenosha County, IL-WI	6248	HCSC (BCBS)	78	Common Ground	12
Peoria, IL	4002	Aetna	58	HCSC (BCBS)	19
Rockford, IL	5750	HCSC (BCBS)	74	Aetna	16
Springfield, IL	3124	Aetna	39	HCSC (BCBS)	36
Indiana	6011	WellPoint	76	Physicians Hlth Plan	11
Anderson, IN	5144	WellPoint	66	Physicians Hlth Plan	26
Bloomington, IN	8158	WellPoint	90	Amerihlth Caritas(MDwise)	10
Columbus, IN	8414	WellPoint	91	Amerihlth Caritas(MDwise)	9
Elkhart-Goshen, IN	3845	WellPoint	56	Physicians Hlth Plan	18

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Evansville, IN-KY	5902	WellPoint	74	Kentucky Hlth Coop	18
Fort Wayne, IN	3306	Physicians Hlth Plan	41	Centene	34
Gary, IN	7392	WellPoint	85	Amerihlth Caritas(MDwise)	14
Indianapolis, IN	6809	WellPoint	81	Amerihlth Caritas(MDwise)	13
Kokomo, IN	5695	WellPoint	72	Physicians Hlth Plan	22
Lafayette, IN	5656	WellPoint	71	Physicians Hlth Plan	24
Michigan City-La Porte, IN	5426	WellPoint	70	Physicians Hlth Plan	21
South Bend-Mishawaka, IN-MI	2768	WellPoint	46	Physicians Hlth Plan	14
Terre Haute, IN	8030	WellPoint	89	Amerihlth Caritas(MDwise)	11
Iowa	5035	CoOpportunity Hlth	55	Aetna	45
Ames, IA	7345	CoOpportunity Hlth	84	Aetna	16
Davenport-Moline-Rock Island, IA-IL	3633	Aetna	47	HCSC (BCBS)	32
Des Moines, IA	5056	Aetna	55	CoOpportunity Hlth	45
Sioux City, IA-NE-SD	3263	CoOpportunity Hlth	47	Avera Hlth	23
Waterloo-Cedar Falls, IA	5389	Aetna	64	CoOpportunity Hlth	36
Kansas	4559	BCBS KS	49	Aetna	46
Topeka, KS	5007	BCBS KS	52	Aetna	48
Wichita, KS	5021	Aetna	53	BCBS KS	47
Kentucky	5810	Kentucky Hlth Coop	74	Humana	13
Bowling Green, KY	8894	Kentucky Hlth Coop	94	WellPoint	6
Elizabethtown, KY	3764	Kentucky Hlth Coop	50	Humana	29
Lexington-Fayette, KY	4678	Kentucky Hlth Coop	63	Humana	24
Louisville, KY-IN	3585	WellPoint	43	Kentucky Hlth Coop	37
Owensboro, KY	8571	Kentucky Hlth Coop	92	WellPoint	8
Louisiana	4910	LA Hlth Serv & Ind (BCBS)	67	Louisiana Hlth Coop	17
Alexandria, LA	5694	LA Hlth Serv & Ind (BCBS)	73	Vantage Hlth	17
Baton Rouge, LA	4193	LA Hlth Serv & Ind (BCBS)	50	Louisiana Hlth Coop	39
Houma-Bayou Cane-Thibodaux, LA	7552	LA Hlth Serv & Ind (BCBS)	86	Louisiana Hlth Coop	14
Lafayette, LA	5736	LA Hlth Serv & Ind (BCBS)	69	Louisiana Hlth Coop	31
Lake Charles, LA	5860	LA Hlth Serv & Ind (BCBS)	74	Vantage Hlth	15
New Orleans-Metairie-Kenner, LA	4979	LA Hlth Serv & Ind (BCBS)	67	Humana	19
Shreveport-Bossier City, LA	6391	LA Hlth Serv & Ind (BCBS)	78	Vantage Hlth	12
Maine	6672	Community Hlth Options	79	WellPoint	21
Bangor, ME	8318	Community Hlth Options	91	WellPoint	9
Portland-South Portland, ME	5854	Community Hlth Options	71	WellPoint	29
Maryland	7475	CareFirst	86	Kaiser	11
Baltimore-Towson, MD	7572	CareFirst	86	Kaiser	11
Bethesda-Gaithersburg-Frederick, MD	7484	CareFirst	86	Kaiser	11
Hagerstown-Martinsburg, MD-WV	4694	Highmark	59	CareFirst	34
Michigan	2882	BCBS MI	44	Humana	25
Ann Arbor, MI	6539	BCBS MI	79	Spectrum Hlth	15
Battle Creek, MI	7749	BCBS MI	87	Spectrum Hlth	11

Table 5 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Bay City, MI	3492	BCBS MI	47	Spectrum Hlth	32
Detroit-Livonia-Dearborn, MI	3455	Humana	49	BCBS MI	24
Flint, MI	2388	BCBS MI	32	Total Hlth Care	24
Grand Rapids-Wyoming, MI	6493	BCBS MI	78	Spectrum Hlth	21
Holland-Grand Haven, MI	5847	BCBS MI	71	Spectrum Hlth	29
Jackson, MI	7790	BCBS MI	87	Spectrum Hlth	12
Kalamazoo-Portage, MI	7581	BCBS MI	86	Spectrum Hlth	12
Lansing-East Lansing, MI	5532	BCBS MI	71	McLaren Hlth	19
Niles-Benton Harbor, MI	6201	BCBS MI	75	Spectrum Hlth	25
Saginaw-Saginaw Township North, MI	3501	BCBS MI	47	Spectrum Hlth	33
Warren-Farmington Hills-Troy, MI	3078	Humana	43	BCBS MI	28
Minnesota	4358	PreferredOne	61	BCBS MN	23
Duluth, MN-WI	3239	Marshfield (Security HP)	46	PreferredOne	27
Minneapolis-St. Paul-Bloomington, MN-WI	3924	PreferredOne	58	BCBS MN	17
Mississippi	5025	Centene	54	Humana	46
Gulfport-Biloxi, MS	6720	Centene	79	Humana	21
Hattiesburg, MS	10000	Centene	100	-	-
Jackson, MS	7753	Humana	87	Centene	13
Missouri	4091	Aetna	48	WellPoint	41
Columbia, MO	6643	WellPoint	79	Aetna	21
Jefferson City, MO	6787	WellPoint	80	Aetna	20
Joplin, MO	5003	Aetna	51	WellPoint	49
Kansas City, MO-KS	5101	Aetna	62	BCBS KS City	35
Springfield, MO	7736	Aetna	87	WellPoint	13
St. Joseph, MO-KS	5060	BCBS KS City	67	Aetna	21
St. Louis, MO-IL	4518	WellPoint	50	Aetna	45
Montana	3503	HCSC (BCBS)	44	Montana Health CO-OP	30
Billings, MT	3345	PacificSource	36	HCSC (BCBS)	33
Great Falls, MT	4104	HCSC (BCBS)	54	Montana Health CO-OP	32
Missoula, MT	3467	HCSC (BCBS)	41	PacificSource	34
Nebraska	3995	CoOpportunity Hlth	57	BCBS NE	22
Lincoln, NE	4201	CoOpportunity Hlth	60	BCBS NE	18
Omaha-Council Bluffs, NE-IA	3090	Aetna	43	BCBS NE	27
Nevada	3193	UnitedHlthcare	38	Nevada Health CO-OP	38
Las Vegas-Paradise, NV	4142	Nevada Health CO-OP	47	UnitedHlthcare	43
Reno-Sparks, NV	3558	UnitedHlthcare	45	Dignity Hlth	31
New Hampshire	10000	WellPoint	100	-	-
Manchester, NH	10000	WellPoint	100	-	-
Nashua, NH-MA	10000	WellPoint	100	-	-
Portsmouth, NH-ME	7734	WellPoint	87	Community Hlth Options	13
Rochester-Dover, NH	7847	WellPoint	88	Community Hlth Options	12
New Jersey	5843	Independence BC	74	Horizon BCBS	17
Atlantic City, NJ	5774	Independence BC	73	Horizon BCBS	17
Camden, NJ	6641	Independence BC	80	Horizon BCBS	12

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Edison, NJ	5797	Independence BC	74	Horizon BCBS	17
Newark-Union, NJ-PA	5290	Independence BC	70	Horizon BCBS	17
Ocean City, NJ	5799	Independence BC	74	Horizon BCBS	17
Trenton-Ewing, NJ	5784	Independence BC	73	Horizon BCBS	17
New Mexico	3078	HCSC (BCBS)	40	New Mexico Hlth Conn.	32
Albuquerque, NM	3477	HCSC (BCBS)	50	New Mexico Hlth Conn.	26
Farmington, NM	2600	HCSC (BCBS)	31	Presbyterian	29
Las Cruces, NM	3976	New Mexico Hlth Conn.	55	HCSC (BCBS)	26
Santa Fe, NM	3265	HCSC (BCBS)	41	New Mexico Hlth Conn.	34
North Carolina	7421	BCBS NC	85	Aetna	15
Asheville, NC	7606	BCBS NC	86	Aetna	14
Burlington, NC	6766	BCBS NC	80	Aetna	20
Charlotte-Gastonia-Concord, NC-SC	5014	BCBS NC	64	Aetna	29
Durham, NC	6749	BCBS NC	80	Aetna	20
Fayetteville, NC	7409	BCBS NC	85	Aetna	15
Goldsboro, NC	10000	BCBS NC	100	-	-
Greensboro-High Point, NC	6394	BCBS NC	76	Aetna	24
Greenville, NC	10000	BCBS NC	100	-	-
Hickory-Morganton-Lenoir, NC	6519	BCBS NC	78	Aetna	22
Raleigh-Cary, NC	6880	BCBS NC	81	Aetna	19
Rocky Mount, NC	10000	BCBS NC	100	-	-
Wilmington, NC	10000	BCBS NC	100	-	-
Winston-Salem, NC	10000	BCBS NC	100	-	-
North Dakota	5211	BCBS ND	68	Medica	19
Bismarck, ND	4756	BCBS ND	63	Medica	26
Ohio	1581	CareSource	25	WellPoint	24
Akron, OH	1925	WellPoint	25	Kaiser	24
Canton-Massillon, OH	2789	Centene	36	Aultman Hlth	35
Cincinnati-Middletown, OH-KY-IN	1767	Humana	23	WellPoint	22
Cleveland-Elyria-Mentor, OH	2424	Kaiser	36	CareSource	25
Columbus, OH	4533	CareSource	60	WellPoint	28
Dayton, OH	2466	WellPoint	30	CareSource	30
Sandusky, OH	3545	WellPoint	44	Medical Mutual	33
Toledo, OH	2461	HealthSpan	36	CareSource	28
Youngstown-Warren-Boardman, OH-PA	2372	WellPoint	39	Aetna	20
Oklahoma	7079	HCSC (BCBS)	83	Aetna	12
Oklahoma City, OK	8129	HCSC (BCBS)	90	Aetna	8
Tulsa, OK	5012	HCSC (BCBS)	65	Aetna	27
Oregon	2579	Hlth Serv Grp (Moda)	46	Health Net	13
Bend, OR	4102	Hlth Serv Grp (Moda)	62	Kaiser	9
Corvallis, OR	3283	Hlth Serv Grp (Moda)	53	Kaiser	13
Eugene-Springfield, OR	3170	Hlth Serv Grp (Moda)	52	Premera	13
Medford, OR	3640	Hlth Serv Grp (Moda)	57	Premera	14
Portland-Vancouver-Beaverton, OR-WA	1988	Hlth Serv Grp (Moda)	30	Premera	20
Salem, OR	2474	Hlth Serv Grp (Moda)	44	Kaiser	14

Table 5 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2014. Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Pennsylvania	3049	Highmark	41	Independence BC	31
Allentown-Bethlehem-Easton, PA-NJ	4213	Geisinger	53	Highmark	37
Altoona, PA	4757	Geisinger	58	Highmark	36
Erie, PA	8158	Highmark	90	Aetna	7
Harrisburg-Carlisle, PA	4550	Highmark	49	Geisinger	46
Johnstown, PA	4735	Geisinger	58	Highmark	37
Lancaster, PA	6078	Highmark	76	Geisinger	17
Lebanon, PA	4557	Highmark	52	Geisinger	43
Philadelphia, PA	8446	Independence BC	92	Aetna	8
Pittsburgh, PA	8297	Highmark	91	UPMC	5
Reading, PA	6099	Highmark	76	Geisinger	17
Scranton–Wilkes-Barre, PA	6412	Geisinger	77	BC of N.E. PA	22
Williamsport, PA	6383	Geisinger	77	BC of N.E. PA	22
York-Hanover, PA	6281	Highmark	76	Geisinger	21
Rhode Island	9418	BCBS RI	97	Neighborhood HP	3
Providence-Fall River-Warwick, RI-MA	9418	BCBS RI	97	Neighborhood HP	3
South Carolina	4105	Consumers' Choice Hlth	46	BCBS SC	44
Anderson, SC	5621	Consumers' Choice Hlth	68	BCBS SC	32
Charleston-North Charleston, SC	4859	Consumers' Choice Hlth	65	BCBS SC	20
Columbia, SC	3615	Consumers' Choice Hlth	47	BCBS SC	29
Florence, SC	4221	BCBS SC	54	Consumers' Choice Hlth	34
Greenville, SC	4099	BCBS SC	54	Consumers' Choice Hlth	30
Myrtle Beach-Conway-North Myrtle Beach, SC	5006	BCBS SC	52	Consumers' Choice Hlth	48
Spartanburg, SC	4091	BCBS SC	53	Consumers' Choice Hlth	33
Sumter, SC	5160	Consumers' Choice Hlth	66	Aetna	28
South Dakota	7235	Avera Hlth	84	Sanford	16
Rapid City, SD	6201	Avera Hlth	75	Sanford	23
Tennessee	8171	BCBS TN	90	Humana	5
Chattanooga, TN-GA	5389	BCBS TN	71	WellPoint	18
Clarksville, TN-KY	4419	BCBS TN	57	Kentucky Hlth Coop	34
Cleveland, TN	8784	BCBS TN	93	Cigna	7
Jackson, TN	8207	BCBS TN	90	Commmunity Hlth Alliance	10
Johnson City, TN	10000	BCBS TN	100	-	-
Kingsport-Bristol, TN-VA	7628	BCBS TN	86	WellPoint	14
Knoxville, TN	7718	BCBS TN	87	Humana	11
Memphis, TN-MS-AR	5157	BCBS TN	70	Humana	12
Morristown, TN	7999	BCBS TN	89	Humana	10
Nashville-Davidson–Murfreesboro, TN	8076	BCBS TN	90	Cigna	4
Texas	4657	HCSC (BCBS)	66	Cigna	14
Amarillo, TX	8521	HCSC (BCBS)	92	Covenant (FirstCare)	8
Austin-Round Rock, TX	2261	Humana	33	HCSC (BCBS)	24
Beaumont-Port Arthur, TX	4499	HCSC (BCBS)	62	Humana	18
Brownsville-Harlingen, TX	9549	HCSC (BCBS)	98	Centene	2
College Station-Bryan, TX	5898	HCSC (BCBS)	75	Covenant (FirstCare)	9
Corpus Christi, TX	6158	HCSC (BCBS)	74	Humana	26

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Dallas-Plano-Irving, TX	5107	HCSC (BCBS)	63	Cigna	33
El Paso, TX	7496	HCSC (BCBS)	86	Centene	14
Fort Worth-Arlington, TX	5296	HCSC (BCBS)	64	Cigna	34
Houston-Sugar Land-Baytown, TX	4353	HCSC (BCBS)	62	Humana	18
Killeen-Temple-Fort Hood, TX	4665	HCSC (BCBS)	64	Centene	22
Longview, TX	10000	HCSC (BCBS)	100	-	-
McAllen-Edinburg-Mission, TX	6077	HCSC (BCBS)	73	Humana	27
San Angelo, TX	8273	HCSC (BCBS)	90	Scott & White Hlth	10
San Antonio, TX	3169	HCSC (BCBS)	45	Humana	28
Sherman-Denison, TX	6739	HCSC (BCBS)	79	Cigna	21
Texarkana, TX-AR	6140	HCSC (BCBS)	74	BCBS AR	26
Tyler, TX	10000	HCSC (BCBS)	100	-	-
Victoria, TX	10000	HCSC (BCBS)	100	-	-
Waco, TX	3185	Centene	42	HCSC (BCBS)	29
Wichita Falls, TX	10000	HCSC (BCBS)	100	-	-
Utah	4402	Intermountain	63	Arches Hlth Plan	14
Logan, UT-ID	4190	Intermountain	57	Arches Hlth Plan	29
Ogden-Clearfield, UT	4583	Intermountain	65	Arches Hlth Plan	12
Provo-Orem, UT	5201	Intermountain	70	Arches Hlth Plan	17
Salt Lake City, UT	4593	Intermountain	65	Humana	17
St. George, UT	4365	Intermountain	58	Arches Hlth Plan	30
Vermont	5067	BCBS VT	56	MVP Hlth Care	44
Burlington-South Burlington, VT	5073	BCBS VT	56	MVP Hlth Care	44
Virginia	3276	WellPoint	53	CareFirst	13
Blacksburg-Christiansburg-Radford, VA	3808	WellPoint	51	Aetna	25
Charlottesville, VA	6314	WellPoint	77	Aetna	21
Danville, VA	5835	WellPoint	70	Aetna	30
Harrisonburg, VA	8546	WellPoint	92	Sentara (Optima Hlth)	8
Lynchburg, VA	6161	WellPoint	76	Sentara (Optima Hlth)	21
Richmond, VA	5509	WellPoint	69	Aetna	28
Roanoke, VA	4035	WellPoint	55	Aetna	23
Virginia Beach-Norfolk-Newport News, VA-NC	4654	WellPoint	63	Sentara (Optima Hlth)	23
Winchester, VA-WV	6907	WellPoint	82	Highmark	11
Washington	4026	Premera	59	Centene	18
Bellingham, WA	6387	Premera	77	Group Hlth Cooperative	20
Bremerton-Silverdale, WA	4288	Premera	61	Group Hlth Cooperative	19
Kennewick-Richland-Pasco, WA	4882	Premera	66	Group Hlth Cooperative	18
Longview-Kelso, WA	7351	Premera	85	Kaiser	12
Mount Vernon-Anacortes, WA	4280	Premera	61	Group Hlth Cooperative	18
Olympia, WA	4257	Premera	60	Group Hlth Cooperative	19
Seattle-Bellevue-Everett, WA	3352	Premera	48	Centene	26
Spokane, WA	4386	Premera	61	Centene	20
Tacoma, WA	4159	Premera	60	Group Hlth Cooperative	18
Wenatchee, WA	6835	Premera	81	Centene	18
Yakima, WA	4777	Premera	65	Group Hlth Cooperative	18

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
West Virginia	10000	Highmark	100	-	-
Charleston, WV	10000	Highmark	100	-	-
Huntington-Ashland, WV-KY-OH	2750	Kentucky Hlth Coop	39	Highmark	28
Morgantown, WV	10000	Highmark	100	-	-
Parkersburg-Marietta-Vienna, WV-OH	4067	Highmark	58	Aetna	24
Wisconsin	1859	WellPoint	25	Dean Hlth Plan	23
Appleton, WI	3188	Common Ground	39	WellPoint	32
Eau Claire, WI	9954	Marshfield (Security HP)	100	Hlth Tradition HP	0
Fond du Lac, WI	3154	Common Ground	38	WellPoint	30
Green Bay, WI	4103	Common Ground	56	Dean Hlth Plan	27
Janesville, WI	8922	Dean Hlth Plan	94	MercyCare	5
La Crosse, WI-MN	5664	Gundersen HP	72	Hlth Tradition HP	19
Madison, WI	5240	University HC (Unity)	61	Dean Hlth Plan	39
Milwaukee-Waukesha-West Allis, WI	3118	WellPoint	41	Common Ground	33
Oshkosh-Neenah, WI	4486	Common Ground	50	WellPoint	44
Racine, WI	4618	Common Ground	61	WellPoint	28
Wausau, WI	4172	Marshfield (Security HP)	52	WellPoint	37
Wyoming	8345	Winhealth	91	BCBS WY	9

Notes:

1. Source: Managed Market Surveyor, © 2014 DR/Decision Resources, LLC. All rights reserved. Managed Market Surveyor data may not be reproduced, distributed, displayed or modified, in whole or in part, by any means, without the prior written consent of DR/Decision Resources, LLC.
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. We also do not present data for Massachusetts (MA) and New York (NY). MA data were not ready and thus not reported by the data source, and NY data were incomplete.
4. The HHIs and market shares are rounded. As a result, in one market (Eau Claire, WI) where the second largest insurer has very few covered lives, the market share appears as zero. The actual, unrounded share is just above 0 percent.
5. WellPoint changed its name to Anthem at the end of 2014. We kept the WellPoint name in this Update because the data used here are for Jan. 2014, prior to the name change.

Table 6. State and MSA HHI by product type, as of Jan. 1, 2014

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Alabama	6914	9250	8316	8754	8369
Anniston-Oxford, AL	7076	------	8110	------	10000
Auburn-Opelika, AL	7023	------	7685	4874	10000
Birmingham-Hoover, AL	6531	9064	8387	9123	5994
Decatur, AL	7850	------	8686	------	10000
Dothan, AL	7828	------	8827	------	10000
Florence, AL	7760	------	8288	------	10000
Gadsden, AL	8188	------	8897	------	10000
Huntsville, AL	6610	9737	7925	7828	5189
Mobile, AL	6219	9723	7759	9221	10000
Montgomery, AL	7021	9895	8641	9907	10000
Tuscaloosa, AL	8008	------	9098	------	10000
Alaska	3045	------	3350	9968	5003
Anchorage, AK	2841	------	3217	------	5018
Arizona	2205	2244	2547	8224	3047
Flagstaff, AZ	3725	------	4490	------	------
Phoenix-Mesa-Scottsdale, AZ	2225	2341	2533	7917	3363
Prescott, AZ	2854	------	4225	8692	3331
Tucson, AZ	2413	3311	2619	9260	3780
Yuma, AZ	3185	------	4382	------	3163
Arkansas	2484	5968	3110	3880	5769
Fayetteville-Springdale-Rogers, AR-MO	1959	4015	2256	3278	4680
Fort Smith, AR-OK	1994	------	2224	5309	4282
Hot Springs, AR	2529	------	2896	3671	8625
Jonesboro, AR	2711	------	3440	3492	9491
Little Rock-North Little Rock, AR	2534	5787	3107	4659	3802
Pine Bluff, AR	3226	------	5012	3443	10000
California	2077	4040	3109	3792	2279
Bakersfield, CA	2687	3909	4251	4621	2654
Chico, CA	4085	4767	4230	5153	3597
El Centro, CA	2914	3855	3436	------	6611
Fresno, CA	2920	3251	4060	4851	3989
Hanford-Corcoran, CA	3641	3444	4079	------	3851
Los Angeles-Long Beach-Glendale, CA	2152	4005	3523	3155	2400
Madera, CA	3580	3417	4779	5352	3813
Merced, CA	3285	3183	3850	4678	3413
Modesto, CA	2536	5448	3312	4572	3299
Napa, CA	3437	6748	4966	5000	2790
Oakland-Fremont-Hayward, CA	2798	6343	2565	5414	3484
Oxnard-Thousand Oaks-Ventura, CA	2397	2990	3482	4176	3385
Redding, CA	4400	9232	4191	5445	3598
Riverside-San Bernardino-Ontario, CA	2148	4190	3174	2620	2558
Sacramento-Arden-Arcade-Roseville, CA	2449	4410	2732	5159	3225
Salinas, CA	4309	7865	4185	5507	5114

Table 6 (continued)
State and MSA HHI by product type, as of Jan. 1, 2014

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
San Diego-Carlsbad-San Marcos, CA	1572	2714	2590	4682	2617
San Francisco-San Mateo-Redwood City, CA	2016	4790	2505	5404	2093
San Jose-Sunnyvale-Santa Clara, CA	2109	5897	2516	5751	3102
San Luis Obispo-Paso Robles, CA	4089	4455	4697	5483	3417
Santa Ana-Anaheim-Irvine, CA	1929	3024	3167	3224	2884
Santa Barbara-Santa Maria, CA	2892	2754	3291	4286	3410
Santa Cruz-Watsonville, CA	2867	2478	3835	4423	5157
Santa Rosa-Petaluma, CA	3149	6508	3358	4945	2787
Stockton, CA	2892	5729	3450	4636	3318
Vallejo-Fairfield, CA	4034	6704	2711	5283	2777
Visalia-Porterville, CA	3800	3432	4245	5125	3414
Yuba City-Marysville, CA	4893	4686	5923	5437	3581
Colorado	1845	5655	2831	6609	2613
Boulder, CO	1955	5960	2731	6650	5235
Colorado Springs, CO	1784	4971	2719	5941	2307
Denver-Aurora, CO	1894	6530	2842	7154	2441
Fort Collins-Loveland, CO	2324	3266	3237	5716	8587
Grand Junction, CO	2134	------	3056	5889	5550
Greeley, CO	2013	5189	3366	6554	7648
Pueblo, CO	2204	4846	3401	5579	4177
Connecticut	2493	3334	2996	3414	4767
Bridgeport-Stamford-Norwalk, CT	2333	3028	2818	3921	4715
Danbury, CT	2291	2971	2818	3710	4686
Hartford-West Hartford-East Hartford, CT	2515	3556	3173	3212	4771
New Haven-Milford, CT	2745	3391	3161	3535	4814
Norwich-New London-Westerly, CT-RI	3109	5688	3426	4240	4430
Waterbury, CT	2718	3344	3137	3494	4831
Delaware	4745	5187	5346	4219	7555
Dover, DE	5849	5467	6704	3625	7558
Wilmington, DE-MD-NJ	3339	4000	4037	3161	5344
District of Columbia	2615	3467	2576	5089	4587
Washington-Arlington-Alexandria, DC-VA-MD-WV	1743	2932	2181	3815	2933
Florida	2285	2092	3304	7774	3360
Cape Coral-Fort Myers, FL	3057	3724	3279	9814	6671
Deltona-Daytona Beach-Ormond Beach, FL	3333	5608	3149	6746	5206
Fort Lauderdale-Pompano Beach-Deerfield Beach, FL	2021	2750	3028	7833	4583
Fort Walton Beach-Crestview-Destin, FL	4194	------	5018	9691	10000
Gainesville, FL	4922	3576	7421	8594	10000
Jacksonville, FL	2915	2498	4005	8907	6691
Lakeland-Winter Haven, FL	2215	2073	3021	6835	4226
Miami-Miami Beach-Kendall, FL	1632	2513	3003	7903	2274
Naples-Marco Island, FL	3530	------	3682	9739	10000
Ocala, FL	4412	2424	5905	7869	9644
Orlando-Kissimmee, FL	2248	2047	2959	5863	4696
Palm Bay-Melbourne-Titusville, FL	2041	5488	3293	9499	4708

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Panama City-Lynn Haven, FL	4932	———	6153	8614	10000
Pensacola-Ferry Pass-Brent, FL	3891	3981	5322	9777	6139
Port St. Lucie-Fort Pierce, FL	3659	3137	4505	8287	8618
Punta Gorda, FL	3063	———	3204	9812	6826
Sarasota-Bradenton-Venice, FL	2922	3473	3212	9321	7307
Tallahassee, FL	7750	9785	6304	9794	10000
Tampa-St. Petersburg-Clearwater, FL	2317	2259	2729	9303	5401
Vero Beach, FL	4051	———	5574	9160	7293
West Palm Beach-Boca Raton-Boynton Beach, FL	2069	2459	3235	6984	5357
Georgia	2329	2724	2940	3636	3830
Albany, GA	4965	———	3738	5689	10000
Athens-Clarke County, GA	3179	3250	4241	5645	4298
Atlanta-Sandy Springs-Marietta, GA	2021	3211	2873	3366	4578
Augusta-Richmond County, GA-SC	2267	4573	2458	3834	2889
Brunswick, GA	2934	———	3505	4725	9876
Columbus, GA-AL	3545	———	3205	5518	3496
Dalton, GA	4208	———	5369	7492	7053
Gainesville, GA	2375	2498	2720	3434	3643
Hinesville-Fort Stewart, GA	4751	———	4594	6335	7503
Macon, GA	3080	3059	3616	3403	5438
Rome, GA	2523	———	3175	3902	7953
Savannah, GA	2575	4084	2798	3793	7506
Valdosta, GA	4905	———	4105	5023	10000
Warner Robins, GA	5046	———	4542	5696	———
Hawaii	5072	5039	6334	———	6343
Honolulu, HI	5281	5127	6408	———	6331
Idaho	2806	6000	3514	3882	2971
Boise City-Nampa, ID	2731	———	3303	5899	3839
Coeur d'Alene, ID	2498	———	3005	3374	3949
Idaho Falls, ID	3171	———	3606	———	3634
Lewiston, ID-WA	2371	———	2519	———	2633
Pocatello, ID	3102	———	4077	———	4277
Illinois	3728	5362	4519	8255	7639
Bloomington-Normal, IL	3398	7406	4517	4381	———
Champaign-Urbana, IL	3373	9629	2676	6001	3625
Chicago-Naperville-Joliet, IL	4391	7629	4958	9673	9104
Danville, IL	3158	7769	4220	5334	———
Davenport-Moline-Rock Island, IA-IL	3077	5539	3070	8940	3633
Decatur, IL	4404	———	5707	———	———
Kankakee-Bradley, IL	3635	3505	5181	6047	———
Lake County-Kenosha County, IL-WI	3201	5629	4175	8852	6248
Peoria, IL	2645	4324	3161	4462	4002
Rockford, IL	3963	3938	5014	8319	5750
Springfield, IL	2975	4420	4251	3810	3124

Table 6 (continued)

State and MSA HHI by product type, as of Jan. 1, 2014

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Indiana	3615	3462	4343	3871	6011
Anderson, IN	5009	3647	5978	4937	5144
Bloomington, IN	4067	------	5161	3688	8158
Columbus, IN	3760	------	6577	5420	8414
Elkhart-Goshen, IN	4515	4630	5787	4778	3845
Evansville, IN-KY	3595	5171	3863	4256	5902
Fort Wayne, IN	3708	5159	4596	4742	3306
Gary, IN	3158	3598	3755	4813	7392
Indianapolis, IN	3456	4121	4093	4397	6809
Kokomo, IN	4240	4130	5762	4838	5695
Lafayette, IN	3147	3552	3337	4676	5656
Michigan City-La Porte, IN	4268	------	5303	4739	5426
Muncie, IN	4073	3349	6636	3441	------
South Bend-Mishawaka, IN-MI	2871	2494	3472	4756	2768
Terre Haute, IN	5782	------	5802	5547	8030
Iowa	3364	3520	5458	7225	5035
Ames, IA	3164	------	4536	6212	7345
Cedar Rapids, IA	3572	3657	5845	6671	------
Davenport-Moline-Rock Island, IA-IL	3077	5539	3070	8940	3633
Des Moines, IA	3506	4528	5259	7546	5056
Dubuque, IA	3960	------	5706	9006	------
Iowa City, IA	5579	6568	7083	5588	------
Sioux City, IA-NE-SD	2584	4846	3447	7953	3263
Waterloo-Cedar Falls, IA	3984	5073	6120	8656	5389
Kansas	2584	4266	3324	5444	4559
Lawrence, KS	2939	------	3733	4514	------
Topeka, KS	5073	------	6332	9087	5007
Wichita, KS	3623	9955	4292	5434	5021
Kentucky	3010	5626	3526	4061	5810
Bowling Green, KY	3817	------	5399	4332	8894
Elizabethtown, KY	3534	------	3876	4143	3764
Lexington-Fayette, KY	3043	5790	3318	3990	4678
Louisville, KY-IN	2868	5297	3418	4439	3585
Owensboro, KY	4667	------	6198	4766	8571
Louisiana	4644	6079	6347	6857	4910
Alexandria, LA	4970	------	7149	8799	5694
Baton Rouge, LA	4438	6792	6010	5749	4193
Houma-Bayou Cane-Thibodaux, LA	4990	8630	6528	8324	7552
Lafayette, LA	4499	------	6181	7412	5736
Lake Charles, LA	4389	------	5747	8733	5860
Monroe, LA	4253	------	7040	5972	------
New Orleans-Metairie-Kenner, LA	4045	5988	5664	6577	4979
Shreveport-Bossier City, LA	4978	7448	6154	7051	6391
Maine	2728	3678	2637	6819	6672
Bangor, ME	2607	3334	2786	6967	8318

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Lewiston-Auburn, ME	3015	3538	2861	7665	------
Portland-South Portland, ME	2802	4169	2601	6486	5854
Maryland	2973	3967	2856	4827	7475
Baltimore-Towson, MD	3309	4870	3060	4865	7572
Bethesda-Gaithersburg-Frederick, MD	2687	3893	2720	4780	7484
Cumberland, MD-WV	2744	7354	2214	6124	------
Hagerstown-Martinsburg, MD-WV	1929	4083	2244	5988	4694
Salisbury, MD	4263	5165	5428	6304	------
Massachusetts	2737	2919	3275	6704	------
Barnstable Town, MA	2844	3761	2856	6739	------
Boston-Cambridge-Quincy, MA	2485	3133	2825	5004	------
Brockton-Bridgewater-Easton, MA	3050	3758	3180	6370	------
Framingham, MA	2526	2725	3158	6576	------
Haverhill-Newburyport-Amesbury Town, MA-NH	1786	2673	1938	4666	------
Lawrence-Methuen-Salem, MA-NH	2045	2878	2317	4825	------
Leominster-Fitchburg-Gardner, MA	2184	2419	3230	6687	------
Lowell-Billerica-Chelmsford, MA-NH	2323	3067	2628	4873	------
Lynn-Peabody-Salem, MA	2921	3340	3405	7523	------
New Bedford, MA	3143	3797	3550	7822	------
Pittsfield, MA	3812	4641	4138	------	------
Springfield, MA	1901	2117	2697	3779	------
Taunton-Norton-Raynham, MA	3138	3794	3536	7771	------
Worcester, MA-CT	1866	2320	2583	4562	------
Michigan	4604	3442	6282	4944	2882
Ann Arbor, MI	5837	4570	6979	9040	6539
Battle Creek, MI	6147	8688	7283	6118	7749
Bay City, MI	5761	6000	6669	------	3492
Detroit-Livonia-Dearborn, MI	4542	4219	6770	5527	3455
Flint, MI	4287	4035	6037	4689	2388
Grand Rapids-Wyoming, MI	4031	4942	5823	5443	6493
Holland-Grand Haven, MI	3833	5096	5113	5468	5847
Jackson, MI	5576	4918	6655	------	7790
Kalamazoo-Portage, MI	4844	7485	6582	6460	7581
Lansing-East Lansing, MI	5378	5094	6088	4493	5532
Monroe, MI	4830	3569	6476	------	------
Muskegon-Norton Shores, MI	4564	4989	5809	5934	------
Niles-Benton Harbor, MI	4655	------	5147	------	6201
Saginaw-Saginaw Township North, MI	4491	4711	5439	------	3501
Warren-Farmington Hills-Troy, MI	4476	4139	6042	6154	3078
Minnesota	2853	3439	3287	6670	4358
Duluth, MN-WI	2816	2904	3533	5919	3239
Minneapolis-St. Paul-Bloomington, MN-WI	2302	2728	2739	5611	3924
Rochester, MN	4546	------	4723	------	------
St. Cloud, MN	3337	------	3748	5331	------

Table 6 (continued)
State and MSA HHI by product type, as of Jan. 1, 2014

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Mississippi	2637	7972	3666	9835	5025
Gulfport-Biloxi, MS	2274	------	3008	9863	6720
Hattiesburg, MS	3361	------	4129	9992	10000
Jackson, MS	2838	------	3859	9986	7753
Pascagoula, MS	3142	------	4317	9970	------
Missouri	2089	3356	2179	5812	4091
Columbia, MO	3350	------	4857	7464	6643
Jefferson City, MO	2947	------	3079	6765	6787
Joplin, MO	2209	------	2257	5895	5003
Kansas City, MO-KS	2277	3882	2910	6902	5101
Springfield, MO	2332	------	2602	7339	7736
St. Joseph, MO-KS	2934	------	3241	5108	5060
St. Louis, MO-IL	2480	3674	2614	5882	4518
Montana	3308	------	3773	8964	3503
Billings, MT	3180	------	3649	------	3345
Great Falls, MT	3733	------	4209	------	4104
Missoula, MT	3097	------	3702	------	3467
Nebraska	3558	6767	5408	7795	3995
Lincoln, NE	3691	------	6072	8150	4201
Omaha-Council Bluffs, NE-IA	2785	4502	3896	7492	3090
Nevada	2317	6265	1856	6003	3193
Carson City, NV	2416	------	3094	------	------
Las Vegas-Paradise, NV	2929	8780	1847	6704	4142
Reno-Sparks, NV	1830	3357	2207	5808	3558
New Hampshire	3024	4966	2956	4799	10000
Manchester, NH	2862	5002	2872	4751	10000
Nashua, NH-MA	2534	4180	2506	4701	10000
Portsmouth, NH-ME	2906	4899	2652	4964	7734
Rochester-Dover, NH	3210	4951	3028	5287	7847
New Jersey	2789	3067	2783	5056	5843
Atlantic City, NJ	6130	4666	5292	8604	5774
Camden, NJ	2918	4663	3053	5594	6641
Edison, NJ	2856	3096	2837	4988	5797
Newark-Union, NJ-PA	2678	3023	2665	4913	5290
Ocean City, NJ	6312	6014	3892	8859	5799
Trenton-Ewing, NJ	2868	4512	3453	5448	5784
Vineland-Millville-Bridgeton, NJ	4530	5155	3672	8670	------
New Mexico	2430	5764	3395	8785	3078
Albuquerque, NM	2460	5725	2463	8370	3477
Farmington, NM	2015	5424	3008	9697	2600
Las Cruces, NM	3104	4690	4608	9866	3976
Santa Fe, NM	2580	6838	3840	9639	3265
New York	1734	1449	1645	5635	------
Albany-Schenectady-Troy, NY	2140	5484	1897	4107	------
Binghamton, NY	2545	5811	2219	4712	------

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Buffalo-Cheektowaga-Tonawanda, NY	2355	4074	2003	6845	------
Elmira, NY	2473	------	2190	6200	------
Glens Falls, NY	1772	3179	1822	------	------
Ithaca, NY	2383	6184	2613	------	------
Kingston, NY	1630	3028	1547	5337	------
New York-White Plains-Wayne, NY-NJ	1993	2408	1998	5421	------
Poughkeepsie-Newburgh-Middletown, NY	1730	1831	1594	5841	------
Rochester, NY	2171	3706	2007	4046	------
Suffolk County-Nassau County, NY	2947	3417	2398	7212	------
Syracuse, NY	2445	4415	2183	4748	------
Utica-Rome, NY	2340	5150	2167	5295	------
North Carolina	3486	3639	4758	7224	7421
Asheville, NC	3860	------	4915	6369	7606
Burlington, NC	3692	------	5751	7105	6766
Charlotte-Gastonia-Concord, NC-SC	2369	4391	2958	6445	5014
Durham, NC	3458	8779	5699	6964	6749
Fayetteville, NC	3220	------	4450	7065	7409
Goldsboro, NC	5472	------	6355	------	10000
Greensboro-High Point, NC	3414	5045	4977	8622	6394
Greenville, NC	6378	------	6720	------	10000
Hickory-Morganton-Lenoir, NC	4652	------	6538	7135	6519
Raleigh-Cary, NC	3563	4316	5109	7744	6880
Rocky Mount, NC	5381	------	5993	------	10000
Wilmington, NC	4073	------	5050	9318	10000
Winston-Salem, NC	3161	------	3887	8140	10000
North Dakota	3735	7505	3619	6345	5211
Bismarck, ND	4522	------	5655	6264	4756
Fargo, ND-MN	2415	------	2671	5333	------
Grand Forks, ND-MN	2663	------	2984	5892	------
Ohio	2003	1934	2652	5010	1581
Akron, OH	2084	3073	2609	3209	1925
Canton-Massillon, OH	1703	4074	2636	3959	2789
Cincinnati-Middletown, OH-KY-IN	2568	6343	3358	4834	1767
Cleveland-Elyria-Mentor, OH	2690	2925	3769	4427	2424
Columbus, OH	2315	4700	2456	7370	4533
Dayton, OH	2680	6918	3865	5030	2466
Lima, OH	2706	------	3255	------	------
Mansfield, OH	3596	------	4665	5606	------
Sandusky, OH	3070	------	3465	4570	3545
Springfield, OH	1978	7825	2505	5505	------
Toledo, OH	2090	7527	2819	3408	2461
Weirton-Steubenville, WV-OH	2568	------	2675	3592	------
Youngstown-Warren-Boardman, OH-PA	1937	2402	2193	4720	2372
Oklahoma	3034	3780	4746	9937	7079
Lawton, OK	3757	------	5286	------	------

Table 6 (continued)
State and MSA HHI by product type, as of Jan. 1, 2014

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Oklahoma City, OK	3394	2230	4818	9933	8129
Tulsa, OK	2245	6610	3895	9944	5012
Oregon	1312	9219	1764	9371	2579
Bend, OR	1635	—	1879	—	4102
Corvallis, OR	1677	—	2186	—	3283
Eugene-Springfield, OR	1776	8045	1906	9538	3170
Medford, OR	1482	—	1623	—	3640
Portland-Vancouver-Beaverton, OR-WA	1498	9837	1842	9406	1988
Salem, OR	1761	9720	2371	9373	2474
Pennsylvania	1778	2546	2059	4954	3049
Allentown-Bethlehem-Easton, PA-NJ	2018	4070	2805	4750	4213
Altoona, PA	3382	—	3863	—	4757
Erie, PA	4063	7400	4004	5028	8158
Harrisburg-Carlisle, PA	3280	4549	3709	6858	4550
Johnstown, PA	4008	—	4495	—	4735
Lancaster, PA	2983	5149	3339	4721	6078
Lebanon, PA	3467	—	3862	—	4557
Philadelphia, PA	4065	5047	4266	8836	8446
Pittsburgh, PA	3562	3562	3816	7650	8297
Reading, PA	3214	6101	3693	8874	6099
Scranton--Wilkes-Barre, PA	3933	5185	5267	4660	6412
State College, PA	3102	3850	3380	—	—
Williamsport, PA	3699	4579	4277	—	6383
York-Hanover, PA	2921	3918	3316	8008	6281
Rhode Island	3613	4336	4446	9966	9418
Providence-Fall River-Warwick, RI-MA	2451	3040	3149	9703	9418
South Carolina	4287	8949	5447	5853	4105
Anderson, SC	4599	—	5967	6607	5621
Charleston-North Charleston, SC	4234	9650	5277	4985	4859
Columbia, SC	4556	9777	5926	4549	3615
Florence, SC	4375	—	5826	8187	4221
Greenville, SC	3947	9573	5090	7017	4099
Myrtle Beach-Conway-North Myrtle Beach, SC	4225	—	5247	6912	5006
Spartanburg, SC	4643	9388	5810	5835	4091
Sumter, SC	4871	—	5946	—	5160
South Dakota	2252	6224	4060	9863	7235
Rapid City, SD	2334	6053	4313	—	6201
Sioux Falls, SD	2073	5453	3568	9918	—
Tennessee	3152	5283	3860	7623	8171
Chattanooga, TN-GA	2691	4597	3662	3881	5389
Clarksville, TN-KY	2069	5018	2716	3500	4419
Cleveland, TN	3298	—	4308	7165	8784
Jackson, TN	3613	—	4064	—	8207
Johnson City, TN	3845	—	4995	7372	10000
Kingsport-Bristol, TN-VA	2361	3776	2991	4875	7628

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Knoxville, TN	2841	7294	3684	5364	7718
Memphis, TN-MS-AR	2750	3675	3502	8806	5157
Morristown, TN	3260	------	4260	7814	7999
Nashville-Davidson–Murfreesboro, TN	3271	------	3840	9611	8076
Texas	2497	1871	3636	8031	4657
Abilene, TX	3596	------	6032	7584	------
Amarillo, TX	2873	9808	4580	9202	8521
Austin-Round Rock, TX	2458	3002	3322	8700	2261
Beaumont-Port Arthur, TX	2688	------	3692	7601	4499
Brownsville-Harlingen, TX	3666	------	5150	7569	9549
College Station-Bryan, TX	2943	5491	5535	4972	5898
Corpus Christi, TX	2860	------	4208	8489	6158
Dallas-Plano-Irving, TX	2601	5530	3543	8757	5107
El Paso, TX	2557	------	3270	6940	7496
Fort Worth-Arlington, TX	2560	7425	3524	8718	5296
Houston-Sugar Land-Baytown, TX	2320	3786	3211	7295	4353
Killeen-Temple-Fort Hood, TX	2021	5141	2792	4980	4665
Laredo, TX	4646	------	6134	7902	------
Longview, TX	3431	------	4955	9050	10000
Lubbock, TX	2935	9638	5078	8191	------
McAllen-Edinburg-Mission, TX	3726	------	5541	7790	6077
Midland, TX	3906	------	5948	8097	------
Odessa, TX	3966	------	5958	7813	------
San Angelo, TX	3211	------	4739	7753	8273
San Antonio, TX	2427	2602	3649	8063	3169
Sherman-Denison, TX	2903	------	3946	8395	6739
Texarkana, TX-AR	3275	------	4711	4835	6140
Tyler, TX	3600	------	5235	8021	10000
Victoria, TX	3208	------	4241	7793	10000
Waco, TX	2082	5759	3511	4109	3185
Wichita Falls, TX	3778	------	5386	7861	10000
Utah	2192	8229	2936	5436	4402
Logan, UT-ID	2412	9683	3282	6059	4190
Ogden-Clearfield, UT	2475	6804	2550	5255	4583
Provo-Orem, UT	2604	8968	2319	5873	5201
Salt Lake City, UT	2141	8563	2776	5609	4593
St. George, UT	2147	9366	2854	4988	4365
Vermont	3611	9207	2894	5657	5067
Burlington-South Burlington, VT	3980	9639	3270	5727	5073
Virginia	2610	2136	3657	2771	3276
Blacksburg-Christiansburg-Radford, VA	4527	6386	4695	5007	3808
Charlottesville, VA	3328	4343	3714	2838	6314
Danville, VA	7280	9643	7617	5669	5835
Harrisonburg, VA	5520	4707	7004	3323	8546
Lynchburg, VA	4443	8142	4632	3361	6161

Table 6 (continued)

State and MSA HHI by product type, as of Jan. 1, 2014

State and MSAs	TOTAL HHI	HMO HHI	PPO HHI	POS HHI	EXCH HHI
Richmond, VA	3720	4155	4029	3868	5509
Roanoke, VA	4318	7068	4616	4064	4035
Virginia Beach-Norfolk-Newport News, VA-NC	3503	6238	4726	3397	4654
Winchester, VA-WV	3851	3984	4040	4267	6907
Washington	1791	5877	2623	5104	4026
Bellingham, WA	2060	9888	2740	4947	6387
Bremerton-Silverdale, WA	2371	9948	1978	4912	4288
Kennewick-Richland-Pasco, WA	2380	9847	3259	5066	4882
Longview-Kelso, WA	2803	9984	3094	—	7351
Mount Vernon-Anacortes, WA	2105	9892	3053	—	4280
Olympia, WA	2011	9872	1987	4936	4257
Seattle-Bellevue-Everett, WA	1975	9708	2839	5166	3352
Spokane, WA	2217	9931	3312	5238	4386
Tacoma, WA	1880	9794	2597	4848	4159
Wenatchee, WA	4556	—	4860	—	6835
Yakima, WA	2240	—	2997	5284	4777
West Virginia	2888	6129	3778	5141	10000
Charleston, WV	3146	—	4078	4410	10000
Huntington-Ashland, WV-KY-OH	2046	2727	2224	4195	2750
Morgantown, WV	3545	—	4410	—	10000
Parkersburg-Marietta-Vienna, WV-OH	1797	—	1964	4600	4067
Wheeling, WV-OH	1968	—	2132	3522	—
Wisconsin	1419	1098	1498	5896	1859
Appleton, WI	2346	3575	1610	6147	3188
Eau Claire, WI	1833	4642	2052	4932	9954
Fond du Lac, WI	1676	3351	1449	4760	3154
Green Bay, WI	2719	2972	1521	6782	4103
Janesville, WI	1674	3040	1653	3098	8922
La Crosse, WI-MN	2051	4789	1911	4761	5664
Madison, WI	1740	2448	1449	3456	5240
Milwaukee-Waukesha-West Allis, WI	3235	3243	1971	7330	3118
Oshkosh-Neenah, WI	1967	3186	1920	4849	4486
Racine, WI	3549	3412	1829	7701	4618
Sheboygan, WI	2358	3053	2273	6056	—
Wausau, WI	2530	8134	2629	6242	4172
Wyoming	3240	—	4662	5115	8345
Casper, WY	4777	—	5834	—	—
Cheyenne, WY	3450	—	5473	5231	—

Notes:

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2. State and MSA-level Herfindahl-Hirschman Indices (HHIs) are reported. The "Total HHI" pertains to the combined HMO+PPO+POS+EXCH product market.
3. We do not present data for geographic areas with fewer than 5,000 reported enrollees in the TOTAL, HMO, PPO and POS product markets. This restriction only affected HMO and POS product markets. We also do not present exchange data for geographic areas with fewer than 1,000 reported enrollees.