2024 UPDATE



COMPETITION in **HEALTH INSURANCE**

A comprehensive study of U.S. markets



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I. Introduction and background

This is the 23rd edition of the American Medical Association's "Competition in health insurance: A comprehensive study of U.S. markets." This study presents new data on the degree of competition in health insurance markets across the country. It is intended to help researchers, policymakers, and federal and state regulators identify markets where mergers and acquisitions involving health insurers may cause competitive harm to consumers and providers of care.

This study addresses the following questions: Are health insurance markets competitive or do health insurers possess market power? Are proposed mergers involving insurers likely to maintain, enhance or create such power?

These are important questions of public policy because the use of market power harms society in both output and input markets. When an insurer exercises market power in its output market (the sale of insurance coverage), premiums are higher and quantity of coverage is lower than in a competitive market. When an insurer exercises market power in its input market (e.g., physician services), payments to providers and the quantity of health care are below competitive levels. In short, the exercise of market power adversely affects health insurance coverage and health care.

A first step in assessing the existence of or the potential for market power is to examine market concentration, as high concentration tends to lower competition and facilitate the exercise of market power. The U.S.

Department of Justice (DOJ) and the Federal Trade

Commission (FTC) examine market shares and market concentration when evaluating proposed mergers. The DOJ and FTC revised their Merger Guidelines in December of 2023. Those Guidelines state that "Market concentration and the change in concentration due to the merger are often useful indicators of a merger's risk of substantially lessening competition.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 2023 data from Decision Resources Group—the most comprehensive and consistent source of data on enrollment in preferred provider organization (PPO), health maintenance organization (HMO), point-of-service (POS), public health exchange (EXCH), consumer-driven health plans (CDHP),² and Medicare Advantage (MA) plans—we report the two largest insurers' commercial and MA market shares and Herfindahl-Hirschman Indices (HHIs) for 382 metropolitan statistical areas (MSAs), the 50 states and the District of Columbia.3 This edition of the study is based on the revised DOJ/FTC Merger Guidelines. Importantly, those guidelines lowered the threshold for a market to be considered highly concentrated from 2500 to 1800.

Key findings show that, based on the DOJ/FTC Merger Guidelines, 95% of MSA-level commercial markets were highly concentrated (HHI>1800) in 2023. The average commercial market was also highly concentrated, with an HHI of 3458. Other findings are that in 89% of MSA-level markets, at least one insurer had a commercial market share of 30% or greater, and in 47% of markets, a single insurer's share was at least 50%.

We also calculate changes in commercial market concentration between 2014 and 2023.⁴ Fifty-one percent of markets experienced an increase in the HHI, and in 26% of markets the increase was at least 500 points. In markets with a rise in the HHI, the average increase was 652 points. Health insurance markets have remained stubbornly highly concentrated over time, with the vast majority being so designated in the last 10 years. The share of commercial markets that are highly concentrated was 95% in both 2014 and 2023 and hovered between 95% and 96% in that 10-year period. The average HHI fluctuated in either direction in the intervening years. However, because there were more increases than decreases, and the decreases were smaller, the average

^{1.} U.S. Department of Justice and the Federal Trade Commission, Merger Guidelines. Issued Dec. 18, 2023.

^{2.} We do not report CDHP enrollments as a separate plan type. CDHP lives are bolted on to the other plan types, most frequently to PPO plans.

^{3.} For convenience, the District of Columbia is classified as a "state" in this study.

^{4.} There was a change in MSA definitions between the 2016 and 2017 data. For a detailed description of this change, see footnote 5 in the AMA's 2018 "Competition in health insurance" study.

HHI rose by 135 points between 2014 and 2023.⁵ Interestingly, the decreases were generally driven by the exchanges. In fact, excluding the exchanges from the analysis, the average HHI rose in nine of the last 10 years—by 264 points between 2014 and 2023.

There is evidence of increases in concentration in commercial markets that were already highly concentrated in 2014 as well as in those that were not. Almost half (49%) of the markets that were highly concentrated in 2014 became even more concentrated by 2023. Sixty-nine percent (i.e., 11 of the 16 markets) that were not highly concentrated experienced an increase in the HHI large enough to place them in the highly concentrated category by 2023. Another four also had an increase, though not large enough to make them highly concentrated.

We now turn to the key findings on MA in 2023 and compare them to results for 2017. Note that this is an increasingly important product market to study. In 2024, 54% of eligible Medicare beneficiaries were enrolled in Medicare Advantage—up from 19% in 2007.6 We find that 97% of MA markets were highly concentrated in 2023—a slight decrease from 99% of markets in 2017. On average, MA markets were also highly concentrated with an HHI of 3129—down from 3923 in 2017. Interestingly, however, the decrease in the average HHI in 2023 was the smallest year-to-year change observed over the sevenyear study period. At the MSA-level, the average number of MA insurers has been going up and the average market share has been going down over time. In contrast, the *national-level* market share of the largest insurer (UnitedHealth Group) actually increased from 25% in 2017 to 29% in 2023.

High concentration levels in health insurance markets are largely the result of consolidation (i.e., mergers and acquisitions), which can lead to the exercise of market

power and, in turn, harm to consumers and providers of care. Both consummated and proposed mergers and acquisitions involving health insurers should raise serious antitrust concerns. Conceptually, mergers and acquisitions can have beneficial and/or harmful effects on consumers. However, only the latter has been observed. It appears that consolidation has resulted in the possession and exercise of health insurer monopoly power—the ability to raise and maintain premiums above competitive levels—instead of the passing of any benefits obtained through to consumers.

Research suggests that health insurers exercise market power and that competition among them lowers health plan premiums. One study assessed whether health insurers charge higher premiums to employers that earn higher profits—i.e., whether they engage in direct price discrimination. This would imply that insurers exercise market power. The study found evidence of this behavior and concluded that health insurers possess and exercise market power in an increasing number of geographic markets.⁷ 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.8 A 2013 case study examined the 2008 merger between UnitedHealth and Sierra Health Services, which led to a large increase in concentration in Nevada health insurance markets. The study concluded that premiums in Nevada markets increased in the wake of the merger.9 Finally, other research found evidence that competition in the public health exchanges—in the form of more insurers—also lowered premiums.10

High barriers to entry into health insurance markets also enable insurers to exercise market power.¹¹ Examples of barriers include state regulatory requirements, the cost

^{5.} The change in MSA definitions noted in footnote 4 above factors into the long-term measurement of changes in HHI. However, we believe the impact to be minor. For further details, see footnote 34 below.

^{6.} KFF. Medicare Advantage in 2024: Enrollment Update and Key Trends. 2024. https://www.kff.org/medicare/issue-brief/medicare-advantage-in-2024-enrollment-update-and-key-trends/ Accessed Oct. 31, 2024.

^{7.} Dafny L. Are Health Insurance Markets Competitive? Am Econ Rev. 2010;100(4):1399–1431.

^{8.} 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.

^{9.} Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. HMPI. 2013;1(3):16-35. Available at http://hmpi.org/wp-content/uploads/2017/02/HMPI-Guardado-Emmons-Kane-Price-Effects-of-a-Larger-Merger-of-Health-Insurers.pdf. Accessed Oct. 31, 2024.

^{10.} Dafny, L., Gruber, J., Ody, C. More Insurers Lower Premiums: Evidence from Initial Pricing in the Health Insurance Marketplaces. Am J Health Econ. 2015;1(1):53–81, and Abraham, J., Drake, C., McCullough J., Simon, K. What Drives Insurer Participation and Premiums in the Federally-Facilitated Marketplace? Int J Health Econ Manag. 2017; Apr 2017:1–18.

^{11.} Robinson J. Consolidation and the transformation of competition in health insurance. Health Aff. 2004;31(6):12–24.

of developing a provider network and the development of sufficient business to permit the spreading of risk. Evaluating entry barriers is critical to antitrust analysis. If entry were easy, neither high market shares nor high concentration levels would necessarily translate into higher premiums because potential entry would force insurers to keep premiums in check. However, barriers to entry allow insurers with market power to charge premiums above competitive levels for an extended period of time.

Health insurer consolidation can also lead to the exercise of another type of market power. Where health insurers have market power in their output market (i.e., monopoly power), it is very likely they also have market power in their input market (e.g., in the purchasing of physician services). This is because, geographically, these markets roughly coincide.¹² Market power in input markets is known as monopsony power—the ability to reduce and maintain input prices (e.g., prices paid to physicians) below competitive levels. Monopsony is the mirror image of monopoly. The exercise of monopsony power would also reduce the quantity (or quality) of health care below competitive levels and in turn harm consumers. Research finds evidence that insurer consolidation leads to the exercise of monopsony power vis-à-vis physicians in the form of lower physician earnings and employment.¹³ For these reasons, proposed mergers that create or increase insurers' monopsony power should also raise antitrust concerns.14

In fact, the DOJ has challenged three health insurer mergers based in part on the merging entity's potential to exercise monopsony power over physicians.¹⁵,¹⁶ In the Aetna-Prudential and the United-Pacificare cases, the DOJ focused on the increased difficulty a physician practice could face in replacing business should the merged

insurer terminate its contract. The DOJ considered two buy-side shares—the share of individual practice revenue accounted for by the merging insurers, and insurers' locality-wide post-merger share of patients.¹⁷ A high post-merger share of physician practice revenue increases monopsony power by making it more costly for the practice to replace lost patients. This effect is reinforced in markets with a high post-merger share of patients as it would shrink the pool of potential replacement patients in the event of a contract termination. As we have found in the past, this "Competition in health insurance" edition strongly suggests that most markets are characterized by insurers with high market shares of patients, which increases the risk of the exercise of monopsony power.

Another factor that increases this risk is that most physicians work in small practices. Fifty-two percent of those providing patient care are still in practices with 10 or fewer physicians. Under antitrust law, independent physicians cannot negotiate collectively with health insurers. This imbalance in relative size leaves most physicians with a weak bargaining position relative to commercial payers. To the extent there is anticompetitive behavior by insurers, this would compromise the quantity and quality of care.

In the third, and perhaps most important of those merger cases, the DOJ and state attorneys general from multiple states filed suit in July 2016 to block Anthem's acquisition of Cigna. Among other things, the plaintiffs alleged that "Anthem's high market shares already give it significant bargaining leverage with doctors and hospitals," and that "...this merger would substantially increase Anthem's ability to dictate the reimbursement it pays providers, threatening the availability and quality of medical care." Notably, Anthem did not dispute that it would lower provider reimbursement, but instead claimed that those

^{12.} See e.g., Capps, C. Buyer Power in Health Plan Mergers. J Comp Law and Econ. 2009;6:375–391.

^{13.} 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.

^{14.} 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 Oct. 31, 2024.

^{15.} See Complaints, U.S. v. Aetna Inc. (June 21, 1999), U.S. v. United Heath Group Inc. (Dec. 20, 2005) and U.S. and multiple states v. Anthem, Inc. and Cigna Corp. (July 21, 2016).

^{16.} In another proposed merger in 2010, the DOJ announced that it would file an antitrust lawsuit to block Blue Cross Blue Shield of Michigan from acquiring Physicians Health Plan of Mid-Michigan.

As a result, the companies abandoned the acquisition. The DOJ argued that the merger would allow the merged entity to control physician payment and thereby lower the quality of care. See DOJ.

Press release. March 8, 2010. justice.gov/atr/public/press_releases/2010/256259.htm. Accessed Oct. 31, 2024.

^{17.} Capps, C. Buyer Power in Health Plan Mergers. J Comp Law and Econ. 2009;6:375–391.

^{18.} Kane C. Recent Changes in Physician Practice Arrangements: Shifts Away from Private Practice and Towards Larger Practice Size Continue Through 2022. Policy Research Perspectives, 2023—4. https://www.ama-assn.org/system/files/2022-prp-practice-arrangement.pdf. Published July 2023. Accessed Oct. 31, 2024.

^{19.} See Complaint at https://www.justice.gov/opa/file/877886/download. Accessed Oct. 31, 2024.

savings would result from efficiencies, which it could then pass through to consumers as lower premiums. However, the courts found that those purported efficiencies were not cognizable. ²⁰ In February 2017, the U.S. District Court sided with the plaintiffs, and this decision was affirmed by the Second Circuit Court of Appeals. Although Anthem continued its attempt to acquire Cigna, the merger was ultimately abandoned in May 2017.

In sum, we find that the vast majority of health insurance markets in the United States are highly concentrated. Coupled with external evidence on their anticompetitive behavior, this strongly suggests that health insurers are exercising market power in many parts of the country and, in turn, causing competitive harm to consumers and providers of care.

^{20.} See the blog Code Red: Two Economists Examine the U.S. Healthcare System, The Anthem-Cigna Merger. Available at https://coderedblog.com/2017/07/18/the-anthem-cigna-merger/ Accessed Oct. 1, 2018.

II. Data and methodology

A. Product and geographic market definition

In order to calculate firms' market shares, we first define the market in which competition takes place. Markets are characterized by two aspects: a product market and a geographic market. A product market is a product or group of products for which there are no adequate substitutes. In the commercial health insurance industry, the main product types are PPO, HMO, POS and the exchanges. Because it is not clear whether they are substitutes, we examine each of these products separately as well as a combined PPO+HMO+POS+EXCH product market. As of the 2023 study update, we no longer report results separately for HMO and POS. Additionally, we examine Medicare Advantage (MA) as a separate product type. However, we exclude enrollments in Programs of All-Inclusive Care for the Elderly (PACE) plans and Health Care Prepayment Plans (HCCP). We also exclude enrollments of insurers that only provide special needs plans (SNP) or only dual eligible plans in a given geographic area.²¹

The other dimension that needs to be defined is the relevant geographic market. The geographic market is the area within which consumers can turn to alternative producers in response to an increase in price. In determining the extent of the market for health insurance, distance is a critical consideration. The local nature of health care delivery and the marketing and other business practices of health insurers strongly suggest that health insurance markets are local. Consumers buy coverage that serves them close to where they work and live. Thus, the 2023 "Competition in health insurance" study reports data at the MSA level as well as the state level.

B. Data

The data used for this study were obtained from the Decision Resources Group (DRG) Managed Market Surveyor. The data for the PPO, HMO, POS and MA products are as of Jan. 1, 2023, and for the exchanges as of July 1, 2023. DRG collects commercial medical enrollment data from managed care organizations (MCO) through the DRG National Medical and Pharmacy Census. MCOs are asked for their national, state and county level enrollment for each product type (e.g., PPO) and funding type (e.g., fully insured). In cases where MCOs do not provide county level enrollment, DRG may use previously reported enrollment data to calculate county level shares of state enrollment. The county level enrollment is then aggregated to the state level. Commercial enrollment is based on the membership's residence and includes Individual, Group, Federal Employee Health Benefit Plan, Consumer Driven Health Plan (CDHP),²² State/Local Employee Plan, Blue Card HOME, Student Health, EPO and public health exchange lives.

DRG started collecting public exchange data as of its January 2014 Census.²³ Those data are based on enrollees who paid premiums for coverage. We include data on individuals and families but exclude Small Business Health Insurance Option Program (SHOP) lives. Finally, DRG's MA data are from the Centers for Medicare & Medicaid Services (CMS). CMS reports the MA data at the county and insurer subsidiary levels. DRG aggregates those CMS enrollments up to the state and MSA levels as well as to the parent insurer level.

Our objective is to present data on competition in health insurance markets. Accordingly, we report market shares and HHIs for a combined PPO+HMO+POS+EXCH commercial product market as well as for PPO, exchange and MA markets separately. The key variables we use from

^{21.} We don't consider PACE, HCCP, SNP and dual-eligible plans to belong in the MA product market; they are not substitutes for regular MA plans. Sometimes insurers of regular MA plans also provide SNP or dual-eligible plans. Although ideally we would also exclude such enrollments, it is very difficult if not impossible to disentangle them from the regular plan enrollments in the DRG data.

^{22.} CDHP-covered lives are not reported as a separate category but are instead bolted on to the other product types, most frequently to PPO plans.

^{23.} When exchange lives were not available from the health insurers or secondary research, DRG estimated enrollment using a regression model.

the DRG Managed Market Surveyor to obtain this information are:

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

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

- · Health insurer market shares
- Market-level Herfindahl-Hirschman Indices (HHIs)

We seek to calculate market shares and HHIs based on enrollment in fully and self-insured plans.²⁴ To do so, however, we do not use the entire database as provided by DRG; we exclude certain MCOs and geographic areas. First, with one exception, we exclude insurers' enrollment from states where they are not licensed to sell insurance. Blue Cross Blue Shield Association (BCBS) companies that use the Blue brand typically do not compete with one another. Yet some BCBS insurers report enrollment in other Blue insurers' states where they are not licensed.²⁵ We exclude that enrollment because there is no competition among branded companies.

In other cases, a Blue company (e.g., Independence Health Group) may own a subsidiary that does not use the Blue brand (e.g., AmeriHealth). Because branded and non-branded insurers can compete with each other, we do not exclude the non-branded companies. For example, Independence uses the Blue brand in the Philadelphia

area and southeastern Pennsylvania. Its subsidiary—AmeriHealth—sells insurance without using the Blue brand in a few other states (e.g., New Jersey), which are the territories of other Blue insurers. Because AmeriHealth is unbranded, we do not exclude it from those other states.

The exception to these out-of-state exclusions is that we do not remove commercial enrollment of non-BCBS insurers in states adjacent to their license-state. This is because the data are based on the membership's residence.^{26,27}

Our intent is to present market shares and HHIs for areas where the enrollment data plausibly capture a reasonable fraction of the insured population. This gives rise to another set of exclusions. To implement these, we calculate the ratio of total commercial enrollment reported by all health insurers in an area to an estimate of the commercially insured population, and only present areas where this ratio is between 30% and 150%.²⁸ In this edition, two MSAs are excluded because of this criterion (>150%). The data perform well in capturing insured lives. On average, the state- and MSA-level data respectively capture 90% and 91% of the commercially insured populations.²⁹

For PPO and the combined product markets, we only present data for areas where there are at least 5,000 reported enrollees in that product across all insurers. However, no areas were excluded because of this criterion. For the exchanges and MA, we only present data in areas where there are at least 1,000 reported enrollees. We do not report exchange data for two MSAs due to that restriction.³⁰ In addition, no MA data are presented for

^{24.} The distinction of fully versus self-insured only pertains to PPO, HMO and POS plans. By definition, the individual public exchange is only fully insured.

^{25.} This is due to the BlueCard® program, which enables members of one BCBS company to get health care while traveling or living in another BCBS company's service area. It is designed for members who have a child attending an out-of-state school, have family members living in different service areas, have a long-term work assignment in another state, or are retirees with dual residence. Claims payment, adjustments, and issue resolutions are done by the local Blue. See: https://www.bcbsil.com/pdf/standards/manual/bluecard_program_manual.pdf. Accessed Oct. 31, 2024.

^{26.} For example, an insurer may be licensed in New York, but could also report enrollees in New Jersey. We keep the New Jersey enrollees in the data because they may work in New York but live in New Jersey. However, we do not include BCBS enrollments reported in neighboring states because that enrollment is often too large to plausibly represent neighboring states' residents—it most likely is due to the BlueCard® program—and because they do not compete with the Blue affiliate in the neighboring state.

^{27.} We make one other increasingly unimportant minor exclusion. Self-insured employers typically use third-party administrators (TPA) to administer benefits. If TPAs are also risk-bearing insurers, they are included in this study. We exclude other non-risk-bearing MCOs—typically known as PPO rental networks—since they are not insurers—i.e., never bear risk—and to avoid double counting enrollees. These have become virtually non-existent in the DRG data. There was only one of them in the 2023 DRG data so the implications of their exclusions are negligible.

^{28.} The commercially insured population (INS) was calculated as: INS = POP – UNINS – (MEDICARE + MEDICAID – DUAL), where POP is population, UNINS is number of uninsured persons, MEDICAID is the number of Medicaid beneficiaries, and DUAL represents persons eligible for both Medicare and Medicaid benefits.

^{29.} The distributions of these ratios are as follows. States: Fourteen percent of states, ≥ 0.50 and < 0.70; 31% of states ≥ 0.70 and < 0.90, and 55% of states >= 0.90. MSAs: One percent of MSAs, >= 0.30 and < 0.50; 13% of MSAs, ≥ 0.50 and < 0.70; 36% of MSAs ≥ 0.70 and < 0.90, and 50% of MSAs >= 0.90.

^{30.} Although we do not present data for areas where there are fewer than 1000 enrollees in the exchanges, we still include those enrollments in the calculation of the combined product market (PPO+HMO+POS+EXCH).

Alaska given that currently there are no MA plans available in that state.

After implementing these restrictions, the numbers of states and MSAs for which we report data differ by product market. Data for the combined PPO+HMO+POS+EXCH market and the PPO market are reported for 382 MSAs and 51 states (including the District of Columbia), exchange data are reported for 380 MSAs and 51 states, and MA data are reported for 382 MSAs and 50 states.

C. Market share and HHI calculations

This study reports competition data for four product markets (PPO+HMO+POS+EXCH; PPO; EXCH; and MA). For each product market, we calculate the market share in a geographic area by dividing an insurer's enrollment by the sum of all insurers' enrollment and multiplying the result by 100.

We also present the market-level HHI for each product market. The HHI is a measure of market concentration, which is a useful indicator of market power and serves as a signal of the likely impact of a merger on competition. The DOJ and FTC use the HHI as an aid in assessing the potential for anticompetitive effects of proposed mergers. Higher HHIs indicate greater concentration.

The HHI is the sum of the squared market shares of all firms in a market. To illustrate, suppose a market consisted of four firms and that each one held a 25% share. The HHI for that market would be 2500:

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

If the number of firms in a market increased, the HHI would generally decrease, and vice versa. The largest value the HHI can reach is 10,000, which is obtained when there is a single firm in the market—i.e., a monopoly.

D. DOJ/FTC merger guidelines

This section is based on the new Merger Guidelines issued in December 2023 and thus differ from those reported in previous editions of this study.³¹ Guideline 1 of the revised Merger Guidelines is:

Guideline 1: Mergers Raise a Presumption of Illegality When They Significantly Increase Concentration in a Highly Concentrated Market.

Guideline 1 further indicates that *market concentration* and the change in concentration due to the merger are often useful indicators of a merger's risk of substantially lessening competition. The Agencies generally measure concentration levels using the HHI. Guideline 1 states that:

- Markets with an HHI greater than 1,800 are highly concentrated.
- A change in the HHI of more than 100 points is a significant increase.
- A merger that creates or further consolidates a highly concentrated market that involves an increase in the HHI of more than 100 points is presumed to substantially lessen competition or tend to create a monopoly.

The Agencies also may examine the *market share* of the merged firm:

 A merger that creates a firm with a share over 30% is also presumed to substantially lessen competition or tend to create a monopoly if it also involves an increase in HHI of more than 100 points.

The guideline states that, when exceeded, these concentration metrics indicate that a merger's effect may be to eliminate substantial competition between the merging parties and may be to increase coordination among the remaining competitors after the merger.

^{31.} See Section 2.1 of the Department of Justice and the Federal Trade Commission Merger Guidelines. Issued Dec. 18, 2023. The language in this section is a summary (almost verbatim) of language from the Merger Guidelines.

III. Summary of findings and conclusion

A summary of the MSA-level findings on market shares and market concentration is presented below in Section A. National-level market shares are presented and discussed in Section B. Detailed results for each state and MSA are presented in this study's Appendix. Tables A-1 to A-4 in the Appendix report market shares of the two largest insurers, as well as the HHI in each state and MSA. Table A-1 presents this information for the combined PPO+HMO+POS+EXCH product market while Table A-2, Table A-3 and Table A-4 pertain to the PPO, exchange and MA markets, respectively. Finally, Table A-5 reports the HHIs by product type for all states and MSAs, as well as the mean and median HHI for each product across MSAs. The PPO, HMO, POS and MA data are from Jan. 1, 2023, and the exchange data are from July 1, 2023.

A. MSA-level summary

Tables 1–4 summarize the MSA-level results on market concentration. Table 1 pertains to the combined PPO+HMO+POS+EXCH product market, and tables 2–4 are product-type-specific. Focusing on the combined product, Table 1 shows that 95% (364) of MSA-level markets were highly concentrated in 2023. In 89% of markets, at least one insurer had a market share of at least 30%, and in 47% of markets, one insurer had a share of 50% or more. The average MSA-level market was highly concentrated, with a mean HHI of 3458 and a median of 3174. Analogous results are presented for each product type in tables 2–4. The average market—and virtually all of those markets—are highly concentrated as well.

Table 1. Market concentration, combined PPO+HMO+POS+EXCH product market (2023)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	95%	364
An insurer's market share >=30%	89%	339
An insurer's market share >=50%	47%	181
An insurer's market share >=70%	11%	41
	Mean	Median
нні	3458	3174

Table 2. MSA-level market concentration, PPO product market (2023)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	99%	379
An insurer's market share >=30%	97%	371
An insurer's market share >=50%	66%	253
An insurer's market share >=70%	29%	109
	Mean	Median
ННІ	4407	4070

HHI

Table 3. MSA-level market concentration, exchanges (2023)

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	99%	376
An insurer's market share >=30%	95%	361
An insurer's market share >=50%	64%	245
An insurer's market share >=70%	24%	90
	Mean	Median
HHI	4642	4397

Table 4. MSA-level market concentration, Medicare Advantage market (2023)

3129

Market characteristic	% of MSA-level markets	# of MSA-level markets
Highly concentrated	97%	372
An insurer's market share >=30%	91%	347
An insurer's market share >=50%	30%	116
An insurer's market share >=70%	4%	16
	Maan	Madian

We also calculate changes in MSA-level commercial market concentration (HHI) between 2014 and 2023. There are interesting findings here as well. Starting with the combined PPO+HMO+POS+EXCH markets, we find that 51% of markets experienced an increase in the HHI. Among those markets, the average increase was 652 points.³² Forty-eight percent of markets experienced an increase in the HHI of at least 100 points, and in 26% of markets, the HHI increase was 500 points or more. Almost half (49%) of markets that were already highly concentrated in 2014 became even more concentrated by 2023. Of those 16 markets that were not highly concentrated in 2014, 69% (11) experienced an increase in

the HHI large enough to make them highly concentrated by 2023. Another four also had an increase, though not big enough to make them highly concentrated.

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Health insurance markets have remained stubbornly highly concentrated over time, with the vast majority of them being so in the last 10 years. The share of commercial markets that are highly concentrated was 95% in both 2014 and 2023 and hovered between 95% and 96% in that 10-year period. The average HHI fluctuated in either direction in the intervening years. However, because there were more increases than decreases, and the decreases were smaller, the average HHI rose by 135 points between 2014 and 2023.³³ Interestingly, the decreases were

^{32.} This increase and the statistics in the rest of this paragraph are based on the 316 MSAs with identical codes in 2014 and 2023.

^{33.} The change in MSA definitions in the data for 2017 and subsequent years factors into the long-term measurement of changes in HHI. However, we believe the impact to be minor. First, the areas around some of the largest U.S. cities were, through 2016, represented in the data as metropolitan divisions—i.e., components of MSAs. After 2016 they were instead included as a smaller number of MSAs "proper." This change from a greater number of less populous areas (which tend to have higher HHIs) to a smaller number of more populous areas (which tend to have lower HHIs) likely leads to an understatement in the average HHI increase over time. Second, about 7% of MSAs are "new" in the data for 2017–2023. Previously they were micropolitan statistical areas. They did not have population counts large enough to be considered metropolitan. These relatively lower-population areas tend to be more concentrated and their movement into the MSA category likely leads to an overstatement in the average HHI increase over time. Because they account for a small share of MSAs, we expect that their upward influence is small. Indeed, when we compared only the 316 areas that were considered MSAs and had identical codes in 2014 and 2023, the increase in the average HHI was slightly lower (87). The comparison of the 316 areas, however, has the drawback of also excluding some areas whose codes changed for the reason of "name alone" or who had only minor changes in their geographic boundaries. Thus, making comparisons on the full set of data in both years is our preferred approach.

generally driven by the exchanges. In fact, excluding the exchanges from the analysis, the average HHI actually rose in nine of the last 10 years, and by a total of 264 points between 2014 and 2023.

There have been large changes over time in exchange market concentration. After the average HHI decreased after the exchanges' first year in operation (2014), average concentration went up annually until 2018, when it reached a high of 6873. Since 2018, however, the average exchange market HHI has fallen each year down to 4642 in 2023—nonetheless still highly concentrated.

Finally, we assess changes in MA market concentration between 2017 and 2023.³⁴ We find that MA market concentration has tended to fall gradually since 2017. Notably, the decrease of 53 points between 2022 and 2023 was the smallest one-year change over the study period. In 2023, the average MSA-level market had an HHI of 3129—down from 3923 in 2017 though still highly concentrated. Moreover, the proportion of highly

concentrated MSA-level markets fell slightly from 99% in 2017 to 97% in 2023.

B. National-level market shares

Health insurance markets are generally local. This is why the main purpose and focus of this study is to report market shares and concentration levels at the MSA and state levels, with particular emphasis on the former. National-level market shares do not necessarily reflect the degree of concentration that is relevant to most consumers.³⁵ Nonetheless, they are a useful summary measure, paint a succinct picture that complements local-level market shares and may be relevant in the case of national accounts.

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

Table 5. Largest health insurers in the U.S. at the national level (2014 and 2023)

Insurer	Market share (%) 2014	Insurer	Market share (%) 2023
UnitedHealth Group	16	UnitedHealth Group	15
Anthem	13	Elevance Health	12
Aetna	11	CVS (Aetna)	12
Cigna	8	Cigna	11
HCSC (BCBS)	6	HCSC (BCBS)	7
Kaiser	5	Kaiser	7
BCBS MI	2	BCBS FL	2
Humana	2	BCBS MI	2
BCBS FL	2	Centene	2
BS of CA	2	BS of CA	2
Combined Blues	44	Combined Blues	42

Data are based on commercial, combined PPO+HMO+POS+EXCHANGE product markets. Market shares are based on total enrollments in the U.S., which we summed from the insurers' state-level enrollments.

^{34.} Although we have data from earlier years, 2017 was the first year in which we started to examine the MA market using a methodology consistent with that used for the commercial market (specifically, excluding the Blues in areas where they are not licensed to provide coverage).

^{35.} Dafny L. Evaluating the Impact of Health Insurance Industry Consolidation: Learning from Experience. Issue Brief. Commonwealth Fund pub. 1845 Vol. 33. November 2015. That study also reports national-level market shares. Given that BCBS insurers generally do not compete with one another, it combines them into one firm and calculates a single share for them. Dafny (2015) focuses on market concentration (four-firm concentration ratio (CR4), while we focus on the individual insurers' shares. Nonetheless, following Dafny (2015), we also report combined market shares at the bottom of Table 5. Using those, we calculate CR4s of 79% in both 2014 and 2023.

Table 5 shows that there has been little change in insurers' commercial market shares, resulting in a similar makeup of the biggest 10 insurers. In fact, the largest six insurers have identical rankings in 2014 and 2023. UnitedHealth Group has the largest market share in both years, with shares of 16% and 15%, respectively, while Elevance Health (formerly Anthem) is second with shares of 13% and 12%.³⁶

Most of the 10 largest insurers have small shares at the national level. Only the top four had a share of 10% or more in 2023. However, this is because there are very few "national" insurers. Most insurers' enrollments are concentrated geographically, as they are licensed in a single state, while a small number are regional and operate in a few states.

For example, three of the 10 insurers in Table 5 (BCBS MI, BCBS FL and BS of CA) are licensed in a single state but appear large nationally due to large markets and high market shares. California and Florida are the first and third largest markets, and although Michigan is the eighth, it is nonetheless a large market and BCBS MI has a 67% share there. Health Care Service Corporation (BCBS) is in five states, including two of the five largest state-level markets (Texas and Illinois) and the third, fourth and sixth largest MSA-level markets in the U.S.

These results mask the findings at the local (MSA and state) levels, where market shares are significantly higher (i.e., as shown in Table 1). Most notably, they mask the large market shares that BCBS insurers have in the vast majority of local markets. Because most BCBS insurers are licensed in a single state, they generally appear small at the national level. In contrast, in 41 states and in 83% (317)

of MSAs, a BCBS insurer holds the largest market share. In fact, combining BCBS insurers into one firm yields national-level market shares of 44% and 42% in 2014 and 2023 for the combined Blues, respectively.

One of these BCBS insurers is Elevance Health, which has the largest market share in 80 MSAs—many more and the most MSAs among any insurer. Health Care Service Corporation (BCBS) is second in this ranking, as the largest insurer in 45 MSAs, including 25 in Texas, and Highmark is third with 25 MSAs. BCBS of Florida is fourth as the largest in 22 MSAs, UnitedHealth Group—the largest insurer nationally—is the biggest in 20 MSAs, and Kaiser has 19 MSAs.

There are a couple of interesting exceptions to the stability of commercial market shares and rankings over time in Table 5. One is that Humana was no longer in the largest 10 list in 2023 and actually fell to 29th with a less than 0.6% share. The other is that Centene grew from 76th largest in 2014 to the 9th biggest insurer in 2023, which was largely driven by acquisitions and entry into the exchanges.

The 10 largest health insurers in the exchanges nationally are reported in Table 6.³⁷ As indicated above, there have been very large changes in average market concentration in the exchanges over time. Part of this is attributable to significant entry and exit of insurers, including entry by Centene. By 2023, not only had Centene made it to the largest 10 list in the combined product market, but it is the largest insurer in the exchanges nationally with a 17% share—much larger than the next largest insurer, BCBS FL, which has a 9% share.

^{36.} Anthem changed its name to Elevance Health in 2022.

^{37.} Table 6 also includes 2015 data because 2014 was the first year of the exchanges and because there were two states (NY, MA) with missing 2014 exchange DRG data.

Table 6. Largest health insurers in the exchanges at the national level (2014, 2015, 2023)

Insurer	Market share (%) 2014	Insurer	Market share (%) 2015	Insurer	Market share (%) 2023
Anthem	14	Anthem	11	Centene	17
Humana	7	UnitedHealth Group	11	BCBS FL	9
BCBS FL	7	Aetna	9	CVS (Aetna)	8
HCSC (BCBS)	6	HCSC (BCBS)	7	HCSC (BCBS)	6
Aetna	6	Humana	5	Kaiser	6
Kaiser	6	Kaiser	4	Oscar	5
BS of CA	6	BS of CA	3	Elevance Health	5
Health Net	5	BCBS FL	3	UnitedHealth Group	3
BCBS NC	4	BCBS NC	3	BS of CA	3
Independence BC	3	Molina	2	Cigna	3

Data are based on the individual exchanges. Market shares are based on total enrollments in the U.S., which we summed from the insurers' state-level enrollments.

There is much more volatility in insurers' market shares and rankings over time in the exchanges than in the combined product market. Anthem went from having the largest share in 2014 (14%) and 2015 (11%) to being the seventh largest with a 5% share in 2023, while UnitedHealth Group went from being the second largest with an 11% share in 2015 to the 31st largest with less than a 0.6% share in 2021. However, United has rebounded to become the 8th largest exchange insurer with a 3% share in 2023. Aetna, which was the third largest in 2015 with a 9% share, exited the exchanges in 2018. Aetna reentered the exchanges in 2022, when it ranked 36th with a 0.4% share. However, it made a dramatic comeback and increased in ranking to third with an 8% share in 2023. Much of this increase was due to an opportunity that arose with the exit of the fourth largest exchange insurer—Bright Health—in 2022. Bright Health had been entering new markets, acquiring insurers and increasing its share since entering the exchanges in 2017 and growing each year to reach the fourth spot with a 7% share in 2022. However, Bright Health exited the exchanges in 2023 and largely exited the health insurance business altogether with only a presence in Medicare Advantage in California, though it will be exiting that market in 2024 as well. Humana—the fifth largest in 2015—also exited the exchanges in 2018 and has not reentered. In contrast, in addition to Centene, some other insurers that were smaller in the earlier years also went up in the rankings by 2023. BCBS FL went from eighth to second, increasing its share from 3% to 9% between 2015 and 2023. Finally, Oscar has also been entering new markets and became the sixth largest insurer with a 5% share by 2023.

The exchanges are slowly rising in importance since their inception in 2014. There has a been a gradual increase in exchange penetration into commercial health insurance markets over time. In 2014, only 4% of enrollees in the commercial insurance market nationally were in the exchanges. This fraction increased to and remained at about 7% from 2015 to 2020. Since then, however, it has been slowing growing and reached 10% of the commercial market in 2023.

Table 7. Largest health insurers in Medicare Advantage at the national level (2017 and 2023)

Insurer	Market share (%) 2017	Insurer	Market share (%) 2023
UnitedHealth Group	25	UnitedHealth Group	29
Humana	18	Humana	18
Kaiser	8	CVS (Aetna)	11
Aetna	8	Kaiser	6
Anthem	4	Elevance Health	6
WellCare HP	3	Centene	5
Cigna	2	Cigna	2
BCBS MI	2	BCBS MI	2
Highmark	2	Highmark	1
Centene	1	SCAN	1

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

In contrast to the exchanges, there has been much less volatility in the national-level market shares and rankings of the 10 largest MA insurers. As in the commercial market, UnitedHealth Group is also the largest MA insurer in the country. In fact, it's relatively much bigger in the MA market than in the commercial market. Its national-level MA market share was 29% in 2023—up from 25% in 2017. Humana remained in second place with an 18% share in 2023. CVS (Aetna) increased its share to become the third largest insurer with an 11% share by 2023. Largely through its acquisition of WellCare HP, Centene went from the 10th to the sixth largest insurer. That combination made room for a newcomer named SCAN to take the 10th spot in 2021—a spot it has retained since.

A comparison of the largest commercial and MA insurers nationally (Table 5 and Table 7) yields some interesting observations. One is that some insurers are large in both markets. Most remarkably, UnitedHealth Group is the largest insurer in both commercial and MA markets. Focusing on 2023, CVS (Aetna) is the third largest in both markets, and Kaiser is fifth and fourth with 7% and 6% shares, respectively.

In contrast, some insurers tend to specialize or are relatively bigger in one market than the other. Humana's enrollment and share have been shrinking in the commercial market, while its enrollment has been growing in MA. Humana was the second largest MA

insurer in both 2017 and 2023. It appears that Humana has been shifting its focus to MA. Cigna is the fourth largest commercial insurer with an 11% market share, but the seventh largest MA insurer with a 2% share.

As a group, it appears that BCBS insurers have tended to specialize or be relatively bigger in the commercial market. In fact, as indicated above, they dominate local commercial markets. Nationally, there are five BCBS insurers among the 10 largest in the commercial market, but only three in MA. Of those, whereas Elevance Health is the second largest insurer in the commercial market with a large 12% share, it is the fifth largest in insurer in MA with a 6% share in 2023—though up slightly from 4% in 2017. HCSC (BCBS) is the fifth largest commercial insurer (7% share) but the 19th largest MA insurer with a 0.5% share. Although BCBS insurers have tended to specialize in the commercial market, there are hints that MA markets may be becoming more attractive to enter. For example, BCBS ND and CareFirst BCBS entered the MA market in 2021, and Wellmark (BCBS) entered in 2022.

C. Conclusion

In this study, we present data on competition in health insurance markets across the United States. Specifically, we report market share and concentration (HHI) data for 51 states (including the District of Columbia) and 382 MSAs. This is the most complete picture available of

competition in health insurance markets. Our data are based on commercial enrollment in PPO, HMO, POS, and public exchange plans, including participation in consumer-driven health plans, as well as enrollment in MA plans.

We find that the vast majority of U.S. health insurance markets are highly concentrated. In fact, health insurance markets have remained stubbornly highly concentrated over time, with the vast majority of them being so in the last 10 years. The share of commercial markets that are highly concentrated was 95% in both 2014 and 2023 and hovered between 95% and 96% over that 10-year period. The average HHI fluctuated in either direction in the intervening years. However, because there were more increases than decreases, and the decreases were smaller, the average HHI rose by 135 points between 2014 and 2023. Interestingly, the decreases were generally driven by the exchanges. In fact, if we exclude the exchanges, the average HHI actually rose in nine of the last 10 years—by a total of 264 points between 2014 and 2023.

There have been large changes in exchange market structure over time. Notably, after undergoing large increases in average market concentration each year between 2015 and 2018, concentration has been falling year-to-year since then, especially in 2021, though the decreases having been shrinking in magnitude.

MA markets have undergone a consistent but gradual decrease in average concentration since 2017. Notably, the decrease between 2022 and 2023 was the smallest in magnitude over the study period. The MA average HHI fell from 3923 in 2017 to 3129 in 2023. Nonetheless, the fraction of MA markets that are highly concentrated fell only slightly, from 99% to 97%.

The decrease in average MA market concentration masks some recent merger activity. Notable among these was Centene's acquisition of WellCare. Although both insurers provided MA coverage in several states prior to the merger, with a few exceptions their market shares were small and there was not much significant market overlap.

Thus, while the merger generally did not have large effects at the local level, it increased Centene's share at the national level from 1% to 4% and moved it up the rankings from 10th to sixth between 2017 and 2023. Mergers such as this can evade antitrust concerns in part due to a lack of significant market overlap. However, by acquiring an insurer in another geographic market where they did not previously provide coverage, some insurers have been able to grow their total enrollment. This is the way Elevance Health got large nationally in commercial markets. In 2004, Anthem (its name at the time) acquired WellPoint, and before that, both Anthem and WellPoint had acquired other insurers as well. More recently, Highmark (BCBS) acquired BCBS insurers in New York state and, in 2023, BCBS of Michigan acquired BCBS of Vermont.

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.³⁸ Nevertheless, we found in other work that premiums in the commercial health insurance markets in Nevada increased in the wake of the merger.³⁹ Retrospective studies on health insurer consolidation add to our understanding of its competitive effects.⁴⁰ Such retrospective studies complement the present methodology of predicting the competitive effects of mergers at the time of announcement and, in turn, help guide merger enforcement policy.

After years of largely unchallenged consolidation in the health insurance industry, a few subsequent attempts to consolidate have received closer scrutiny. In 2007, a merger proposed by Independence Blue Cross and Highmark was called off because the Pennsylvania Insurance Department insisted that one of them drop its Blue brand. The companies refused and instead called off the merger. In 2010, Blue Cross Blue Shield of Michigan called off its acquisition of Physicians Health Plan of Mid-Michigan because the DOJ announced it would file a lawsuit to block the acquisition.

^{38.} See Final Judgement at: http://www.justice.gov/atr/cases/f237600/237613.htm. Accessed Oct. 31, 2024.

^{39.} Guardado, J., Emmons, D., Kane, C. The Price Effects of a Large Merger of Health Insurers: A Case Study of UnitedHealth-Sierra. HMPI. 2013;1(3):16-35. Available at http://hmpi.org/wp-content/uploads/2017/02/HMPI-Guardado-Emmons-Kane-Price-Effects-of-a-Larger-Merger-of-Health-Insurers.pdf. Accessed Oct. 31, 2024.

^{40.} Ashenfelter, O.C., Hosken D., Weinberg M. Generating Evidence to Guide Merger Enforcement. National Bureau of Economic Research Working Paper 14798; March 2009.

Most notably, in 2015, two mergers involving four of the largest health insurers in the country were announced. Anthem attempted to acquire Cigna, and Aetna sought to acquire Humana. Proposed mergers of this magnitude are precisely the motivation for this study—to help identify markets where mergers would cause competitive harm. Upon announcement of these mergers, we used data from previous editions of the "Competition in health insurance" study to assess their competitive effects. Specifically, we calculated the changes in market concentration (HHI) that would result from the mergers and, according to the 2010 DOJ/FTC Horizontal Merger Guidelines, classified markets based on how anticompetitive the mergers would be. We found that the mergers would be deemed anticompetitive in numerous markets across the United States.41 Consistent with our findings and after close to a year of antitrust scrutiny, the DOJ and attorneys general from multiple states sued to block both acquisitions.⁴² After intense battle in the courts, the DOJ and state attorneys general ultimately prevailed, and both mergers were abandoned by the merging parties.

The successful blocking of those mergers seems to have chilled subsequent horizontal merger attempts between health insurers. Instead, health insurers have been increasingly turning to vertical mergers, such as with pharmacy benefit managers and other participants in health care markets. The Aetna-CVS merger is an illustrative example.

The majority of health insurance markets are ripe for the exercise of health insurer market power. Our studies will continue to monitor competition in health insurance markets and assess the competitive effects of proposed health insurer mergers.

^{41.} See https://www.ama-assn.org/about/competition-health-insurance-research. Accessed Nov. 13, 2023.

 $^{42. \ \} See lawsuits announcement at https://www.justice.gov/opa/pr/justice-department-and-state-attorneys-general-sue-block-anthem-s-acquisition-cigna-aetna-s. Accessed Nov. 13, 2023.$

Appendix: State and MSA tables

Table A-1. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	7387	BCBS AL	86	UnitedHealth Group	5
Anniston-Oxford, AL	8406	BCBS AL	92	Cigna	3
Auburn-Opelika, AL	6702	BCBS AL	81	Cigna	5
Birmingham-Hoover, AL	7236	BCBS AL	85	UnitedHealth Group	7
Daphne-Fairhope-Foley, AL	6133	BCBS AL	78	UnitedHealth Group	9
Decatur, AL	7844	BCBS AL	88	Cigna	4
Dothan, AL	7621	BCBS AL	87	UnitedHealth Group	5
Florence-Muscle Shoals, AL	7270	BCBS AL	85	Cigna	4
Gadsden, AL	7881	BCBS AL	89	UnitedHealth Group	4
Huntsville, AL	7236	BCBS AL	85	Cigna	5
Mobile, AL	6847	BCBS AL	82	UnitedHealth Group	7
Montgomery, AL	7939	BCBS AL	89	UnitedHealth Group	5
Tuscaloosa, AL	8341	BCBS AL	91	Triton (Viva Hlth)	3
Alaska	4113	Premera	46	CVS (Aetna)	45
Anchorage, AK	3920	Premera	51	CVS (Aetna)	36
Fairbanks, AK	4283	Premera	50	CVS (Aetna)	43
Arizona	2281	UnitedHealth Group	28	BCBS AZ	25
Flagstaff, AZ	4922	BCBS AZ	69	Cigna	8
Lake Havasu City-Kingman, AZ	3882	BCBS AZ	57	UnitedHealth Group	21
Phoenix-Mesa-Chandler, AZ	2283	UnitedHealth Group	28	CVS (Aetna)	24
Prescott Valley-Prescott, AZ	3999	BCBS AZ	59	UnitedHealth Group	16
Sierra Vista-Douglas, AZ	2735	BCBS AZ	46	UnitedHealth Group	19
Tucson, AZ	2569	UnitedHealth Group	38	BCBS AZ	25
Yuma, AZ	3531	BCBS AZ	54	CVS (Aetna)	16
Arkansas	2840	BCBS AR	45	UnitedHealth Group	20
Fayetteville-Springdale-Rogers, AR	2933	BCBS AR	46	Centene	21
Fort Smith, AR-OK	1970	BCBS AR	27	UnitedHealth Group	24
Hot Springs, AR	2980	BCBS AR	47	UnitedHealth Group	19
Jonesboro, AR	3183	BCBS AR	49	Centene	20
Little Rock-North Little Rock-Conway, AR	2840	BCBS AR	43	UnitedHealth Group	24
Pine Bluff, AR	4369	BCBS AR	63	UnitedHealth Group	14
California	2244	Kaiser	37	Elevance Health	24
Bakersfield, CA	2725	Elevance Health	37	Kaiser	28
Chico, CA	4379	Elevance Health	58	BS of CA	32
Fresno, CA	2262	Elevance Health	30	Kaiser	25
Hanford-Corcoran, CA	2765	Elevance Health	42	BS of CA	26
Los Angeles-Long Beach-Anaheim, CA	2136	Kaiser	33	Elevance Health	26
Madera, CA	2555	Elevance Health	35	Kaiser	29
Merced, CA	3831	Elevance Health	58	BS of CA	18
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Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Modesto, CA	3369	Kaiser	51	Elevance Health	26
Napa, CA	4401	Kaiser	64	Elevance Health	16
Oxnard-Thousand Oaks-Ventura, CA	2381	Elevance Health	35	Kaiser	25
Riverside-San Bernardino-Ontario, CA	2820	Kaiser	46	Elevance Health	20
Sacramento-Roseville-Folsom, CA	3048	Kaiser	50	Elevance Health	19
Salinas, CA	3138	Elevance Health	45	BS of CA	32
San Diego-Chula Vista-Carlsbad, CA	1649	Kaiser	29	Elevance Health	19
San Francisco-Oakland-Berkeley, CA	2916	Kaiser	49	Elevance Health	15
San Jose-Sunnyvale-Santa Clara, CA	2287	Kaiser	40	Elevance Health	19
San Luis Obispo-Paso Robles, CA	3762	Elevance Health	53	BS of CA	27
Santa Cruz-Watsonville, CA	2132	Elevance Health	31	Kaiser	26
Santa Maria-Santa Barbara, CA	3429	Elevance Health	49	BS of CA	31
Santa Rosa-Petaluma, CA	4443	Kaiser	64	Elevance Health	15
Stockton, CA	3942	Kaiser	59	Elevance Health	19
Vallejo, CA	4952	Kaiser	69	Elevance Health	12
Visalia, CA	4174	Elevance Health	60	BS of CA	21
Yuba City, CA	2794	Elevance Health	45	Kaiser	20
Colorado	2037	UnitedHealth Group	24	Elevance Health	24
Boulder, CO	2149	Elevance Health	28	Cigna	25
Colorado Springs, CO	2102	Elevance Health	29	UnitedHealth Group	23
Denver-Aurora-Lakewood, CO	2032	UnitedHealth Group	26	Cigna	23
Fort Collins, CO	2630	Elevance Health	42	Cigna	21
Grand Junction, CO	2896	UnitedHealth Group	38	Cigna	29
Greeley, CO	2246	Elevance Health	32	Cigna	25
Pueblo, CO	2320	Elevance Health	29	UnitedHealth Group	28
Connecticut	2409	Elevance Health	37	UnitedHealth Group	20
Bridgeport-Stamford-Norwalk, CT	2271	UnitedHealth Group	28	Elevance Health	28
Hartford-East Hartford-Middletown, CT	2618	Elevance Health	42	Cigna	19
New Haven-Milford, CT	2468	Elevance Health	38	Cigna	22
Norwich-New London, CT	3252	Elevance Health	48	UnitedHealth Group	27
Delaware	3984	Highmark	56	CVS (Aetna)	26
Dover, DE	4432	Highmark	62	CVS (Aetna)	20
District of Columbia	1910	CareFirst	31	CVS (Aetna)	17
Washington-Arlington-Alexandria, DC-VA-MD-WV	1599	CareFirst	22	Cigna	17
Florida	2180	BCBS FL	36	UnitedHealth Group	18
Cape Coral-Fort Myers, FL	2719	BCBS FL	43	CVS (Aetna)	19
Crestview-Fort Walton Beach-Destin, FL	4587	BCBS FL	66	UnitedHealth Group	13
Deltona-Daytona Beach-Ormond Beach, FL	2696	BCBS FL	44	UnitedHealth Group	23
Gainesville, FL	4899	BCBS FL	69	CVS (Aetna)	11
Homosassa Springs, FL	4120	BCBS FL	60	UnitedHealth Group	21
Jacksonville, FL	3382	BCBS FL	53	UnitedHealth Group	15

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lakeland-Winter Haven, FL	2171	BCBS FL	33	Cigna	21
Miami-Fort Lauderdale-Pompano Beach, FL	1828	BCBS FL	26	CVS (Aetna)	23
Naples-Marco Island, FL	3177	BCBS FL	49	Cigna	19
North Port-Sarasota-Bradenton, FL	2884	BCBS FL	45	CVS (Aetna)	21
Ocala, FL	3769	BCBS FL	58	UnitedHealth Group	15
Orlando-Kissimmee-Sanford, FL	1870	BCBS FL	27	Cigna	22
Palm Bay-Melbourne-Titusville, FL	2304	BCBS FL	32	Cigna	30
Panama City, FL	5576	BCBS FL	73	UnitedHealth Group	11
Pensacola-Ferry Pass-Brent, FL	4226	BCBS FL	61	UnitedHealth Group	19
Port St. Lucie, FL	2768	BCBS FL	44	Cigna	21
Punta Gorda, FL	2822	BCBS FL	46	UnitedHealth Group	17
Sebastian-Vero Beach, FL	4064	BCBS FL	60	UnitedHealth Group	16
Sebring-Avon Park, FL	2627	BCBS FL	43	UnitedHealth Group	19
Tallahassee, FL	7207	BCBS FL	85	UnitedHealth Group	6
Tampa-St. Petersburg-Clearwater, FL	2100	BCBS FL	32	UnitedHealth Group	24
The Villages, FL	4408	BCBS FL	64	UnitedHealth Group	15
Georgia	1915	Elevance Health	33	Cigna	19
Albany, GA	3046	Elevance Health	50	UnitedHealth Group	13
Athens-Clarke County, GA	3054	Elevance Health	50	Cigna	17
Atlanta-Sandy Springs-Alpharetta, GA	1765	Elevance Health	28	Cigna	20
Augusta-Richmond County, GA-SC	2112	Elevance Health	37	BCBS SC	18
Brunswick, GA	2547	Elevance Health	45	Centene	13
Columbus, GA-AL	2923	Elevance Health	51	Cigna	12
Dalton, GA	2831	Cigna	45	Elevance Health	22
Gainesville, GA	2211	Elevance Health	31	Cigna	29
Hinesville, GA	2375	Elevance Health	42	Cigna	17
Macon-Bibb County, GA	2533	Elevance Health	44	UnitedHealth Group	15
Rome, GA	2312	Elevance Health	35	Cigna	28
Savannah, GA	2470	Elevance Health	42	Cigna	19
Valdosta, GA	3653	Elevance Health	57	Centene	12
Warner Robins, GA	3491	Elevance Health	56	Centene	10
Hawaii	4505	HMSA (BCBS HI)	63	Kaiser	20
Kahului-Wailuku-Lahaina, HI	3739	Kaiser	51	HMSA (BCBS HI)	32
Urban Honolulu, HI	4722	HMSA (BCBS HI)	66	Kaiser	15
Idaho	2317	BC of ID	42	Cambia	15
Boise City, ID	2080	BC of ID	39	Cambia	14
Coeur d'Alene, ID	2144	BC of ID	38	Cambia	20
Idaho Falls, ID	2840	BC of ID	49	Intermountain	11
Lewiston, ID-WA	2100	Premera	30	BC of ID	24
Pocatello, ID	3278	BC of ID	54	Cambia	12
Twin Falls, ID	2149	BC of ID	40	Intermountain	15

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Illinois	4294	HCSC (BCBS)	63	UnitedHealth Group	14
Bloomington, IL	4207	HCSC (BCBS)	61	CVS (Aetna)	20
Carbondale-Marion, IL	3293	HCSC (BCBS)	53	Carle Health	14
Champaign-Urbana, IL	4179	Carle Health	61	HCSC (BCBS)	17
Chicago-Naperville-Elgin, IL-IN-WI	4117	HCSC (BCBS)	61	UnitedHealth Group	13
Danville, IL	3535	HCSC (BCBS)	50	Carle Health	31
Davenport-Moline-Rock Island, IA-IL	2641	UnitedHealth Group	38	HCSC (BCBS)	30
Decatur, IL	5365	HCSC (BCBS)	72	UnitedHealth Group	11
Kankakee, IL	4991	HCSC (BCBS)	69	UnitedHealth Group	12
Peoria, IL	3329	HCSC (BCBS)	48	UnitedHealth Group	29
Rockford, IL	5365	HCSC (BCBS)	72	UnitedHealth Group	11
Springfield, IL	3312	HCSC (BCBS)	52	Carle Health	16
Indiana	3557	Elevance Health	56	UnitedHealth Group	16
Bloomington, IN	4314	Elevance Health	63	IU Health	15
Columbus, IN	4350	Elevance Health	62	S.E. Indiana Hlth	20
Elkhart-Goshen, IN	4506	Elevance Health	65	UnitedHealth Group	12
Evansville, IN-KY	4603	Elevance Health	66	UnitedHealth Group	12
Fort Wayne, IN	2891	Elevance Health	49	UnitedHealth Group	15
Indianapolis-Carmel-Anderson, IN	3668	Elevance Health	56	UnitedHealth Group	18
Kokomo, IN	4417	Elevance Health	64	UnitedHealth Group	13
Lafayette-West Lafayette, IN	3743	Elevance Health	57	IU Health	17
Michigan City-La Porte, IN	3594	Elevance Health	56	UnitedHealth Group	18
Muncie, IN	3557	Elevance Health	55	IU Health	18
South Bend-Mishawaka, IN-MI	2825	Elevance Health	49	BCBS MI	13
Terre Haute, IN	4785	Elevance Health	68	UnitedHealth Group	11
lowa	3073	Wellmark (BCBS)	47	UnitedHealth Group	27
Ames, IA	4464	Wellmark (BCBS)	63	UnitedHealth Group	20
Cedar Rapids, IA	3290	Wellmark (BCBS)	52	UnitedHealth Group	18
Davenport-Moline-Rock Island, IA-IL	2641	UnitedHealth Group	38	HCSC (BCBS)	30
Des Moines-West Des Moines, IA	3018	Wellmark (BCBS)	39	UnitedHealth Group	37
Dubuque, IA	2815	Wellmark (BCBS)	43	UnitedHealth Group	27
Iowa City, IA	4219	Wellmark (BCBS)	63	UnitedHealth Group	10
Sioux City, IA-NE-SD	2030	Wellmark (BCBS)	32	UnitedHealth Group	27
Waterloo-Cedar Falls, IA	2940	UnitedHealth Group	42	Wellmark (BCBS)	30
Kansas	2664	BCBS KS	45	UnitedHealth Group	14
Lawrence, KS	3459	BCBS KS	55	CVS (Aetna)	13
Manhattan, KS	5934	BCBS KS	76	UnitedHealth Group	7
Topeka, KS	5777	BCBS KS	75	UnitedHealth Group	10
Wichita, KS	3245	BCBS KS	50	CVS (Aetna)	20

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Kentucky	4719	Elevance Health	67	Humana	12
Bowling Green, KY	4667	Elevance Health	66	Humana	15
Elizabethtown-Fort Knox, KY	4960	Elevance Health	68	Humana	15
Lexington-Fayette, KY	5377	Elevance Health	72	Humana	12
Louisville/Jefferson County, KY-IN	4378	Elevance Health	64	UnitedHealth Group	11
Owensboro, KY	5135	Elevance Health	69	UnitedHealth Group	13
Louisiana	4657	BCBS LA	66	UnitedHealth Group	16
Alexandria, LA	4886	BCBS LA	67	UnitedHealth Group	17
Baton Rouge, LA	5134	BCBS LA	70	UnitedHealth Group	12
Hammond, LA	5185	BCBS LA	70	UnitedHealth Group	14
Houma-Thibodaux, LA	5151	BCBS LA	69	UnitedHealth Group	20
Lafayette, LA	5191	BCBS LA	70	UnitedHealth Group	16
Lake Charles, LA	4869	BCBS LA	68	UnitedHealth Group	14
Monroe, LA	4977	BCBS LA	67	UnitedHealth Group	20
New Orleans-Metairie, LA	4234	BCBS LA	61	UnitedHealth Group	20
Shreveport-Bossier City, LA	4893	BCBS LA	68	UnitedHealth Group	14
Maine	2580	Elevance Health	43	CVS (Aetna)	16
Bangor, ME	2759	Elevance Health	45	Cigna	20
Lewiston-Auburn, ME	2476	Elevance Health	40	Cigna	22
Portland-South Portland, ME	2398	Elevance Health	40	CVS (Aetna)	17
Maryland	2662	CareFirst	43	Cigna	17
Baltimore-Columbia-Towson, MD	3078	CareFirst	49	Cigna	18
California-Lexington Park, MD	3284	CareFirst	52	CVS (Aetna)	15
Cumberland, MD-WV	2268	CareFirst	31	Cigna	25
Hagerstown-Martinsburg, MD-WV	1856	UnitedHealth Group	21	CareFirst	21
Salisbury, MD-DE	2842	Highmark	42	CareFirst	27
Massachusetts	2510	BCBS MA	35	Point32Health	33
Barnstable Town, MA	3643	Point32Health	52	BCBS MA	30
Boston-Cambridge-Newton, MA-NH	2204	BCBS MA	32	Point32Health	31
Pittsfield, MA	2666	BCBS MA	43	Baystate	21
Springfield, MA	2005	Baystate	27	BCBS MA	24
Worcester, MA-CT	2022	BCBS MA	33	Point32Health	25
Michigan	4699	BCBS MI	67	Corewell (Priority)	12
Ann Arbor, MI	6505	BCBS MI	80	Corewell (Priority)	7
Battle Creek, MI	5703	BCBS MI	74	Corewell (Priority)	9
Bay City, MI	6150	BCBS MI	78	Henry Ford (HAP)	8
Detroit-Warren-Dearborn, MI	5094	BCBS MI	70	Henry Ford (HAP)	8
Flint, MI	5233	BCBS MI	71	Henry Ford (HAP)	11
Grand Rapids-Kentwood, MI	3840	BCBS MI	52	Corewell (Priority)	33
Jackson, MI	5773	BCBS MI	75	Corewell (Priority)	10
Kalamazoo-Portage, MI	4938	BCBS MI	68	UnitedHealth Group	15

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lansing-East Lansing, MI	5896	BCBS MI	75	U-M Health (PHP)	16
Midland, MI	5919	BCBS MI	75	CVS (Aetna)	17
Monroe, MI	5489	BCBS MI	73	Cigna	6
Muskegon, MI	4525	BCBS MI	62	Corewell (Priority)	26
Niles, MI	5624	BCBS MI	74	Corewell (Priority)	8
Saginaw, MI	5439	BCBS MI	72	Henry Ford (HAP)	11
Minnesota	2403	BCBS MN	38	HealthPartners	22
Duluth, MN-WI	2276	BCBS MN	37	HealthPartners	21
Mankato, MN	3892	BCBS MN	56	Medica	26
Minneapolis-St. Paul-Bloomington, MN-WI	2135	BCBS MN	32	HealthPartners	26
Rochester, MN	3974	BCBS MN	56	Medica	27
St. Cloud, MN	2850	BCBS MN	43	HealthPartners	23
Mississippi	3192	BCBS MS	50	UnitedHealth Group	17
Gulfport-Biloxi, MS	3220	BCBS MS	52	UnitedHealth Group	14
Hattiesburg, MS	3436	BCBS MS	51	UnitedHealth Group	25
Jackson, MS	4079	BCBS MS	61	UnitedHealth Group	14
Missouri	1946	Elevance Health	29	UnitedHealth Group	25
Cape Girardeau, MO-IL	3254	Elevance Health	47	UnitedHealth Group	31
Columbia, MO	3629	UnitedHealth Group	49	Elevance Health	35
Jefferson City, MO	4403	Elevance Health	62	UnitedHealth Group	23
Joplin, MO	3036	Elevance Health	49	UnitedHealth Group	20
Kansas City, MO-KS	2511	BCBS KS City	41	UnitedHealth Group	19
Springfield, MO	2159	Elevance Health	37	UnitedHealth Group	21
St. Joseph, MO-KS	3146	BCBS KS City	52	UnitedHealth Group	13
St. Louis, MO-IL	2316	Elevance Health	31	UnitedHealth Group	31
Montana	3154	HCSC (BCBS)	50	Cigna	21
Billings, MT	3126	HCSC (BCBS)	48	Cigna	27
Great Falls, MT	4167	HCSC (BCBS)	61	Cigna	17
Missoula, MT	3135	HCSC (BCBS)	48	Cigna	25
Nebraska	2956	BCBS NE	45	UnitedHealth Group	26
Grand Island, NE	3635	BCBS NE	56	UnitedHealth Group	19
Lincoln, NE	3376	BCBS NE	50	UnitedHealth Group	28
Omaha-Council Bluffs, NE-IA	2627	BCBS NE	35	UnitedHealth Group	34
Nevada	2288	UnitedHealth Group	36	Elevance Health	25
Carson City, NV	1746	UHS (Prominence HP)	26	Elevance Health	23
Las Vegas-Henderson-Paradise, NV	2862	UnitedHealth Group	46	Elevance Health	22
Reno, NV	1756	Elevance Health	27	UnitedHealth Group	19
New Hampshire	2966	Elevance Health	48	Cigna	19
Manchester-Nashua, NH	3164	Elevance Health	50	Cigna	16
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Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Jersey	2649	Horizon BCBS	39	CVS (Aetna)	27
Atlantic City-Hammonton, NJ	6106	Horizon BCBS	77	CVS (Aetna)	9
Ocean City, NJ	5673	Horizon BCBS	74	Independence HIth Grp	9
Trenton-Princeton, NJ	2960	Horizon BCBS	42	CVS (Aetna)	31
Vineland-Bridgeton, NJ	4659	Horizon BCBS	64	CVS (Aetna)	22
New Mexico	3096	HCSC (BCBS)	48	Presbyterian	24
Albuquerque, NM	2725	HCSC (BCBS)	38	Presbyterian	32
Farmington, NM	3066	HCSC (BCBS)	47	UnitedHealth Group	22
Las Cruces, NM	4060	HCSC (BCBS)	61	Presbyterian	12
Santa Fe, NM	2875	HCSC (BCBS)	38	Presbyterian	34
New York	1473	UnitedHealth Group	26	Elevance Health	16
Albany-Schenectady-Troy, NY	1984	CDPHP	32	UnitedHealth Group	22
Binghamton, NY	3339	Lifetime Hlthcare	51	UnitedHealth Group	25
Buffalo-Cheektowaga, NY	3037	Highmark	41	Independent HIth	35
Elmira, NY	4790	Lifetime Hlthcare	64	UnitedHealth Group	26
Glens Falls, NY	1769	Elevance Health	25	CDPHP	20
Ithaca, NY	3204	CVS (Aetna)	45	Lifetime Hlthcare	31
Kingston, NY	1772	UnitedHealth Group	25	Elevance Health	21
New York-Newark-Jersey City, NY-NJ-PA	1657	UnitedHealth Group	26	CVS (Aetna)	17
Poughkeepsie-Newburgh-Middletown, NY	1971	UnitedHealth Group	29	Elevance Health	26
Rochester, NY	6074	Lifetime Hlthcare	77	MVP HIth Care	7
Syracuse, NY	4614	Lifetime Hlthcare	65	UnitedHealth Group	16
Utica-Rome, NY	3338	Lifetime Hlthcare	48	UnitedHealth Group	29
Watertown-Fort Drum, NY	3216	Lifetime Hlthcare	48	UnitedHealth Group	23
North Carolina	3025	BCBS NC	48	UnitedHealth Group	17
Asheville, NC	2651	BCBS NC	43	CVS (Aetna)	20
Burlington, NC	2990	BCBS NC	46	CVS (Aetna)	19
Charlotte-Concord-Gastonia, NC-SC	2087	BCBS NC	32	UnitedHealth Group	19
Durham-Chapel Hill, NC	3176	BCBS NC	48	CVS (Aetna)	24
Fayetteville, NC	3517	BCBS NC	54	UnitedHealth Group	19
Goldsboro, NC	5813	BCBS NC	75	UnitedHealth Group	9
Greensboro-High Point, NC	2937	BCBS NC	45	UnitedHealth Group	24
Greenville, NC	5954	BCBS NC	76	Cigna	9
Hickory-Lenoir-Morganton, NC	3752	BCBS NC	57	UnitedHealth Group	19
Jacksonville, NC	5585	BCBS NC	73	Cigna	9
New Bern, NC	5843	BCBS NC	75	Cigna	11
Raleigh-Cary, NC	2799	BCBS NC	42	CVS (Aetna)	19
Rocky Mount, NC	5129	BCBS NC	70	UnitedHealth Group	11
Wilmington, NC	3580	BCBS NC	51	UnitedHealth Group	27
Winston-Salem, NC	2973	BCBS NC	46	Cigna	21

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
North Dakota	3446	BCBS ND	48	Sanford	33
Bismarck, ND	3477	BCBS ND	48	Sanford	34
Fargo, ND-MN	2105	BCBS ND	33	Sanford	23
Grand Forks, ND-MN	2259	BCBS ND	34	Sanford	24
Ohio	1978	Elevance Health	31	Cigna	22
Akron, OH	2059	Cigna	31	Medical Mutual	23
Canton-Massillon, OH	2068	Cigna	30	Medical Mutual	25
Cincinnati, OH-KY-IN	3295	Elevance Health	52	UnitedHealth Group	22
Cleveland-Elyria, OH	2179	Cigna	33	Medical Mutual	24
Columbus, OH	1996	Elevance Health	28	UnitedHealth Group	25
Dayton-Kettering, OH	3002	Elevance Health	49	UnitedHealth Group	20
Lima, OH	2279	Elevance Health	36	Cigna	25
Mansfield, OH	2430	Cigna	30	Elevance Health	30
Springfield, OH	2912	Elevance Health	48	UnitedHealth Group	18
Toledo, OH	1861	Cigna	25	Elevance Health	23
Weirton-Steubenville, WV-OH	1774	Highmark	28	Elevance Health	20
Youngstown-Warren-Boardman, OH-PA	1725	Elevance Health	28	Cigna	20
Oklahoma	3661	HCSC (BCBS)	57	UnitedHealth Group	14
Enid, OK	4725	HCSC (BCBS)	66	Cigna	14
Lawton, OK	5673	HCSC (BCBS)	75	UnitedHealth Group	7
Oklahoma City, OK	3368	HCSC (BCBS)	54	UnitedHealth Group	14
Tulsa, OK	3068	HCSC (BCBS)	49	UnitedHealth Group	23
Oregon	1420	Cambia	21	Kaiser	18
Albany-Lebanon, OR	1405	Cambia	25	PacificSource	14
Bend, OR	2109	Cambia	37	PacificSource	20
Corvallis, OR	2004	Cambia	37	Cigna	18
Eugene-Springfield, OR	1904	PacificSource	32	Cambia	21
Grants Pass, OR	1728	PacificSource	26	Cambia	22
Medford, OR	1760	Cambia	28	PacificSource	19
Portland-Vancouver-Hillsboro, OR-WA	1660	Kaiser	26	Providence Hlth	19
Salem, OR	1899	Kaiser	31	Cambia	21
Pennsylvania	1803	Highmark	31	CVS (Aetna)	18
Allentown-Bethlehem-Easton, PA-NJ	1751	Highmark	27	Capital BC	20
Altoona, PA	3172	Highmark	46	UPMC	29
Bloomsburg-Berwick, PA	3772	Geisinger	56	Highmark	19
Chambersburg-Waynesboro, PA	2616	Highmark	40	Capital BC	27
East Stroudsburg, PA	2804	Highmark	46	UnitedHealth Group	17
Erie, PA	3837	Highmark	56	UPMC	24
Gettysburg, PA	2326	Highmark	38	Capital BC	23
Harrisburg-Carlisle, PA	2915	Highmark	46	Capital BC	22
Johnstown, PA	3532	Highmark	52	UPMC	24

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lancaster, PA	3036	Highmark	44	Capital BC	29
Lebanon, PA	3654	Highmark	55	Capital BC	22
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2261	Independence HIth Grp	36	CVS (Aetna)	24
Pittsburgh, PA	3205	Highmark	45	UPMC	32
Reading, PA	2424	Highmark	33	Capital BC	30
Scranton—Wilkes-Barre, PA	3737	Highmark	55	Geisinger	24
State College, PA	3416	Highmark	49	Capital BC	29
Williamsport, PA	2963	Highmark	46	Geisinger	22
York-Hanover, PA	2485	Highmark	40	Capital BC	23
Rhode Island	2747	BCBS RI	42	UnitedHealth Group	28
Providence-Warwick, RI-MA	1718	BCBS RI	23	BCBS MA	20
South Carolina	3862	BCBS SC	59	UnitedHealth Group	12
Charleston-North Charleston, SC	4188	BCBS SC	62	Cigna	14
Columbia, SC	4313	BCBS SC	63	UnitedHealth Group	10
Florence, SC	3743	BCBS SC	57	UnitedHealth Group	15
Greenville-Anderson, SC	3539	BCBS SC	55	UnitedHealth Group	14
Hilton Head Island-Bluffton, SC	4106	BCBS SC	61	Cigna	11
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2264	BCBS SC	39	BCBS NC	16
Spartanburg, SC	4146	BCBS SC	61	UnitedHealth Group	13
Sumter, SC	3845	BCBS SC	59	Cigna	12
South Dakota	2612	Avera HIth	33	Wellmark (BCBS)	31
Rapid City, SD	2817	Wellmark (BCBS)	44	Avera HIth	21
Sioux Falls, SD	2387	Wellmark (BCBS)	30	Avera HIth	28
Tennessee	2668	BCBS TN	42	Cigna	23
Chattanooga, TN-GA	2297	BCBS TN	36	Cigna	24
Clarksville, TN-KY	1946	BCBS TN	32	Elevance Health	23
Cleveland, TN	2987	BCBS TN	46	Cigna	25
Jackson, TN	2636	BCBS TN	40	Cigna	26
Johnson City, TN	4084	BCBS TN	60	Cigna	15
Kingsport-Bristol, TN-VA	2466	BCBS TN	37	Elevance Health	23
Knoxville, TN	3071	BCBS TN	47	UnitedHealth Group	20
Memphis, TN-MS-AR	2430	Cigna	37	BCBS TN	28
Morristown, TN	3691	BCBS TN	56	Cigna	16
Nashville-Davidson—Murfreesboro—Franklin, TN	2327	BCBS TN	35	Cigna	22
Texas	2659	HCSC (BCBS)	44	UnitedHealth Group	18
Abilene, TX	5142	HCSC (BCBS)	70	UnitedHealth Group	14
Amarillo, TX	2886	HCSC (BCBS)	47	Cigna	18
Austin-Round Rock-Georgetown, TX	2296	HCSC (BCBS)	36	UnitedHealth Group	21
Beaumont-Port Arthur, TX	3494	HCSC (BCBS)	54	UnitedHealth Group	20
Brownsville-Harlingen, TX	4829	HCSC (BCBS)	67	UnitedHealth Group	13
College Station-Bryan, TX	5059	HCSC (BCBS)	70	Baylor Scott & White	9

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Corpus Christi, TX	3309	HCSC (BCBS)	51	UnitedHealth Group	20
Dallas-Fort Worth-Arlington, TX	2561	HCSC (BCBS)	40	UnitedHealth Group	21
El Paso, TX	2884	HCSC (BCBS)	38	CVS (Aetna)	35
Houston-The Woodlands-Sugar Land, TX	2286	HCSC (BCBS)	37	UnitedHealth Group	19
Killeen-Temple, TX	2786	HCSC (BCBS)	45	Baylor Scott & White	24
Laredo, TX	5434	HCSC (BCBS)	72	UnitedHealth Group	12
Longview, TX	4478	HCSC (BCBS)	64	UnitedHealth Group	17
Lubbock, TX	4028	HCSC (BCBS)	60	UnitedHealth Group	14
McAllen-Edinburg-Mission, TX	4572	HCSC (BCBS)	65	UnitedHealth Group	14
Midland, TX	5018	HCSC (BCBS)	69	UnitedHealth Group	12
Odessa, TX	4706	HCSC (BCBS)	67	UnitedHealth Group	9
San Angelo, TX	4318	HCSC (BCBS)	63	UnitedHealth Group	13
San Antonio-New Braunfels, TX	2617	HCSC (BCBS)	39	CVS (Aetna)	25
Sherman-Denison, TX	3486	HCSC (BCBS)	53	UnitedHealth Group	20
Texarkana, TX-AR	3507	HCSC (BCBS)	57	BCBS AR	10
Tyler, TX	3991	HCSC (BCBS)	60	UnitedHealth Group	15
Victoria, TX	3838	HCSC (BCBS)	58	UnitedHealth Group	17
Waco, TX	3356	HCSC (BCBS)	54	Baylor Scott & White	14
Wichita Falls, TX	5462	HCSC (BCBS)	72	UnitedHealth Group	13
Utah	2743	Intermountain	46	Cambia	14
Logan, UT-ID	3163	Intermountain	52	UnitedHealth Group	13
Ogden-Clearfield, UT	2662	Intermountain	45	Cambia	16
Provo-Orem, UT	3598	Intermountain	57	Cigna	13
Salt Lake City, UT	2673	Intermountain	45	Cigna	15
St. George, UT	3209	Intermountain	52	Cigna	15
Vermont	3901	BCBS VT	57	Cigna	23
Burlington-South Burlington, VT	4075	BCBS VT	59	Cigna	23
Virginia	2436	Elevance Health	43	CVS (Aetna)	14
Blacksburg-Christiansburg, VA	4653	Elevance Health	65	CVS (Aetna)	18
Charlottesville, VA	2921	Elevance Health	41	CVS (Aetna)	33
Harrisonburg, VA	4357	Elevance Health	63	Sentara Health	15
Lynchburg, VA	4163	Elevance Health	62	Centra (Piedmont)	14
Richmond, VA	4052	Elevance Health	60	Cigna	14
Roanoke, VA	3911	Elevance Health	58	CVS (Aetna)	21
Staunton, VA	4636	Elevance Health	66	CVS (Aetna)	11
Virginia Beach-Norfolk-Newport News, VA-NC	3318	Elevance Health	51	Sentara Health	23
Winchester, VA-WV	2871	Elevance Health	47	Cigna	17
Washington	1660	Kaiser	21	Cambia	21
Bellingham, WA	2119	Kaiser	31	Cambia	24
Bremerton-Silverdale-Port Orchard, WA	1879	Cambia	28	Kaiser	26
Kennewick-Richland, WA	2196	Kaiser	31	Premera	30

Table A-1 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Combined PPO+HMO+POS+EXCH (total) product markets

State and MSAs	TOTAL HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, WA	2925	Kaiser	49	Premera	18
Mount Vernon-Anacortes, WA	2088	Kaiser	30	Cambia	24
Olympia-Lacey-Tumwater, WA	1982	Kaiser	36	Premera	17
Seattle-Tacoma-Bellevue, WA	1683	Premera	22	Cambia	21
Spokane-Spokane Valley, WA	2156	Premera	33	Kaiser	28
Walla Walla, WA	1997	Premera	30	Kaiser	26
Wenatchee, WA	2752	Premera	47	Carle Health	17
Yakima, WA	1967	Premera	28	Kaiser	26
West Virginia	3232	Highmark	52	Cigna	14
Beckley, WV	4095	Highmark	62	Cigna	10
Charleston, WV	3579	Highmark	56	Cigna	13
Huntington-Ashland, WV-KY-OH	2558	Elevance Health	38	Highmark	30
Morgantown, WV	3484	Highmark	55	CVS (Aetna)	16
Parkersburg-Vienna, WV	3513	Highmark	56	CVS (Aetna)	13
Wheeling, WV-OH	1802	Highmark	26	Elevance Health	26
Wisconsin	1430	UnitedHealth Group	27	Elevance Health	20
Appleton, WI	2013	UnitedHealth Group	33	Elevance Health	25
Eau Claire, WI	1800	Elevance Health	31	Marshfield (Security HP)	18
Fond du Lac, WI	1898	UnitedHealth Group	31	Quartz	19
Green Bay, WI	1674	UnitedHealth Group	28	Elevance Health	23
Janesville-Beloit, WI	1899	Medica	25	Elevance Health	24
La Crosse-Onalaska, WI-MN	2275	Quartz	39	Cigna	22
Madison, WI	2032	Medica	31	Quartz	21
Milwaukee-Waukesha, WI	2924	UnitedHealth Group	48	Elevance Health	22
Oshkosh-Neenah, WI	2198	UnitedHealth Group	39	Elevance Health	20
Racine, WI	3210	UnitedHealth Group	51	Elevance Health	23
Sheboygan, WI	2882	UnitedHealth Group	48	Elevance Health	21
Wausau-Weston, WI	1829	Elevance Health	27	UnitedHealth Group	26
Wyoming	2671	Cigna	40	BCBS WY	27
Casper, WY	3389	Cigna	53	BCBS WY	17
Cheyenne, WY	3044	Cigna	43	BCBS WY	32

Notes:

^{1.} Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2023 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2023 | Enterprise, and Managed Market Surveyor | Data Extraction © 2023 DR/Decision Resources, LLC. All rights reserved.

^{2.} Data point for the exchanges is July 1, 2023.

^{3.} State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the combined PPO+HMO+POS+EXCH (TOTAL) product market are reported.

 $^{4. \ \ \, \}text{Data are based on enrollments in both fully and self-insured health plans}.$

Table A-2. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023

PPO product markets

State and MSAs	РРО ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	8408	BCBS AL	92	Cigna	4
Anniston-Oxford, AL	8754	BCBS AL	93	Cigna	3
Auburn-Opelika, AL	7981	BCBS AL	89	Cigna	6
Birmingham-Hoover, AL	8300	BCBS AL	91	Cigna	4
Daphne-Fairhope-Foley, AL	7613	BCBS AL	87	Cigna	6
Decatur, AL	8585	BCBS AL	93	Cigna	5
Dothan, AL	9002	BCBS AL	95	Cigna	2
Florence-Muscle Shoals, AL	8455	BCBS AL	92	Cigna	5
Gadsden, AL	9126	BCBS AL	95	Cigna	2
Huntsville, AL	7842	BCBS AL	88	Cigna	6
Mobile, AL	8333	BCBS AL	91	Cigna	5
Montgomery, AL	8741	BCBS AL	93	Cigna	3
Tuscaloosa, AL	9230	BCBS AL	96	Cigna	2
Alaska	4396	CVS (Aetna)	49	Premera	44
Anchorage, AK	4204	Premera	50	CVS (Aetna)	41
Fairbanks, AK	4471	Premera	48	CVS (Aetna)	46
Arizona	2949	BCBS AZ	34	CVS (Aetna)	32
Flagstaff, AZ	6506	BCBS AZ	80	Cigna	9
Lake Havasu City-Kingman, AZ	4102	BCBS AZ	60	Cigna	17
Phoenix-Mesa-Chandler, AZ	2978	CVS (Aetna)	33	Cigna	32
Prescott Valley-Prescott, AZ	4523	BCBS AZ	64	CVS (Aetna)	15
Sierra Vista-Douglas, AZ	4221	BCBS AZ	62	Cigna	12
Tucson, AZ	3091	BCBS AZ	44	CVS (Aetna)	28
Yuma, AZ	4067	BCBS AZ	59	Cigna	18
Arkansas	4340	BCBS AR	62	Cigna	21
Fayetteville-Springdale-Rogers, AR	4311	BCBS AR	61	Cigna	22
Fort Smith, AR-OK	2590	BCBS AR	35	HCSC (BCBS)	27
Hot Springs, AR	4312	BCBS AR	62	Cigna	19
Jonesboro, AR	5116	BCBS AR	68	Cigna	23
Little Rock-North Little Rock-Conway, AR	4486	BCBS AR	62	Cigna	24
Pine Bluff, AR	6549	BCBS AR	80	Cigna	10
California	3269	Elevance Health	50	BS of CA	20
Bakersfield, CA	4925	Elevance Health	67	BS of CA	21
Chico, CA	5147	Elevance Health	66	BS of CA	27
Fresno, CA	3594	Elevance Health	49	BS of CA	30
Hanford-Corcoran, CA	5005	Elevance Health	65	BS of CA	27
Los Angeles-Long Beach-Anaheim, CA	3239	Elevance Health	49	BS of CA	22
Madera, CA	4618	Elevance Health	63	BS of CA	24
Merced, CA	5077	Elevance Health	68	BS of CA	21
Modesto, CA	4316	Elevance Health	61	BS of CA	20
Napa, CA	3703	Elevance Health	54	BS of CA	24

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 PPO product markets

Oxnard-Thousand Oaks-Ventura, CA 4932 Elevance Health 59 BS of CA 20 Riverside-San Bernardino-Orbaria, CA 3939 Elevance Health 52 B5 of CA 20 Sarcamento-Roseville-Folkom, CA 4051 Elevance Health 55 B5 of CA 32 San Diego-Chula Vista-Carlsbad, CA 2561 Elevance Health 55 B5 of CA 20 San Diago-Chula Vista-Carlsbad, CA 273 Elevance Health 45 B5 of CA 20 San Liso-Soundard-Berkeley, CA 273 Elevance Health 45 CVS (Actna) 22 San Liso-Soundard-Berkeley, CA 3961 Elevance Health 75 B5 of CA 21 San Liso-Disposabilis, CA 3961 Elevance Health 52 B5 of CA 23 Santa Maria-Santa Barbara, CA 3962 Elevance Health 53 B5 of CA 23 Santa Maria-Santa Barbara, CA 3976 Elevance Health 55 B5 of CA 23 Shotkon, CA 335 Elevance Health 50 S5 of CA 18<	State and MSAs	РРО ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
Sacramento-Roseville-Folsom, CA 4300 Elevance Health 62 BS of CA 16 Salinas, CA 4051 Elevance Health 55 BS of CA 32 San Diego-Chula Vista-Carlsbad, CA 2561 Elevance Health 39 BS of CA 20 San Diego-Chula Vista-Carlsbad, CA 2723 Elevance Health 41 BS of CA 20 San Luis Obispo-Paso Robbes, CA 3841 Elevance Health 45 CVS (Aetna) 22 Santa Cruz-Watsonville, CA 3965 Elevance Health 58 BS of CA 15 Santa Maria-Santa Barbara, CA 4516 Elevance Health 52 BS of CA 24 Sockton, CA 33762 Elevance Health 55 BS of CA 23 Stockton, CA 33701 Elevance Health 56 BS of CA 18 VIsalia, CA 3701 Elevance Health 50 BS of CA 18 VIsalia, CA 3701 Elevance Health 50 BS of CA 18 VIsalia, CA 3701	Oxnard-Thousand Oaks-Ventura, CA	4032	Elevance Health	59	BS of CA	19
Salinias, CA 4051 Elevance Health 55 BS of CA 32 San Diego-Chula Vista-Carisbad, CA 2561 Elevance Health 39 BS of CA 20 San Francisco-Oakland-Berkeley, CA 2723 Elevance Health 41 BS of CA 20 San Jose-Sunnya-Vase-Santa Cana, CA 3021 Elevance Health 45 CVS (Actna) 22 Sant Luis Obispo-Paso Robles, CA 3841 Elevance Health 55 BS of CA 22 Santa Maria Santa Barbara, CA 4516 Elevance Health 58 BS of CA 22 Santa Rosa-Petaluma, CA 3762 Elevance Health 55 BS of CA 23 Stockton, CA 3701 Elevance Health 56 BS of CA 15 Valejo, CA 3701 Elevance Health 56 BS of CA 15 Visalia, CA 5744 Elevance Health 56 BS of CA 18 Valejo, CA 3701 Elevance Health 50 BS of CA 18 Visalia, CA 5744	Riverside-San Bernardino-Ontario, CA	3393	Elevance Health	52	BS of CA	20
San Diego-Chula Vista-Carisbad, CA 2561 Elevance Health 39 BS of CA 20 San Francisco-Oakland-Berkeley, CA 2723 Elevance Health 41 BS of CA 20 San Jose-Sunnyvale-Santa Clara, CA 3021 Elevance Health 45 CVS (Aetna) 22 San Luis Obispo-Paso Robles, CA 5841 Elevance Health 75 BS of CA 22 Santa Aruz-Watsonville, CA 3965 Elevance Health 58 BS of CA 22 Santa Maria-Santa Barbara, CA 4516 Elevance Health 62 BS of CA 24 Santa Rosa-Petaluma, CA 3762 Elevance Health 55 BS of CA 18 Vallejo, CA 3701 Elevance Health 56 BS of CA 18 Vallejo, CA 3701 Elevance Health 70 BS of CA 18 Vallejo, CA 5744 Elevance Health 73 BS of CA 18 Vallejo, CA 5744 Elevance Health 73 BS of CA 18 Valba City, CA	Sacramento-Roseville-Folsom, CA	4300	Elevance Health	62	BS of CA	16
San Francisco-Oakland-Berkeley, CA 2723 Elevance Health 41 Bs of CA 20 San Jose-Sunnyvale-Santa Clara, CA 3021 Elevance Health 45 CVS (Aetna) 22 San Luis Obispo-Paso Robles, CA 5841 Elevance Health 75 Bs of CA 15 Santa Cura-Wastowille, CA 3965 Elevance Health 62 Bs of CA 22 Santa Maria-Santa Barbara, CA 4516 Elevance Health 55 Bs of CA 23 Stockton, CA 3762 Elevance Health 54 CVS (Aetna) 18 Vialejo, CA 3701 Elevance Health 54 CVS (Aetna) 18 Vialejo, CA 3701 Elevance Health 73 Bs of CA 18 Vialejo, CA 5744 Elevance Health 70 Bs of CA 18 Vialejo, CA 5299 Elevance Health 70 Bs of CA 18 Colorado 3270 Cigna 42 Elevance Health 40 Colorado 3373 Elevance Healt	Salinas, CA	4051	Elevance Health	55	BS of CA	32
San Jose-Sunnyvale-Santa Clara, CA 3021 Elevance Health 45 CVS (Aetna) 22 San Lis Obispo-Paso Robles, CA 5841 Elevance Health 75 BS of CA 15 Santa Gruz-Watsonville, CA 3865 Elevance Health 58 BS of CA 22 Santa Maria-Santa Barbara, CA 4516 Elevance Health 55 BS of CA 23 Stockton, CA 3762 Elevance Health 54 CVS (Aetna) 18 Vallejo, CA 3701 Elevance Health 56 BS of CA 15 Vallejo, CA 5744 Elevance Health 73 BS of CA 18 Vulsa City, CA 5269 Elevance Health 73 BS of CA 18 Vuba City, CA 5269 Elevance Health 70 BS of CA 18 Vuba City, CA 5269 Elevance Health 70 BS of CA 18 Vuba City, CA 5269 Elevance Health 70 BS of CA 18 Vuba City, CA 5331 Elevance Health	San Diego-Chula Vista-Carlsbad, CA	2561	Elevance Health	39	BS of CA	20
San Luis Obispo-Paso Robles, CA 5841 Elevance Health 75 BS of CA 15 Santa Cruz-Watsonville, CA 3965 Elevance Health 58 BS of CA 22 Santa Rosa-Petaluma, CA 4516 Elevance Health 62 BS of CA 24 Santa Rosa-Petaluma, CA 3762 Elevance Health 55 BS of CA 23 Stockton, CA 3995 Elevance Health 56 BS of CA 15 Visalia, CA 5744 Elevance Health 73 BS of CA 18 Visalia, CA 5744 Elevance Health 73 BS of CA 18 Viba City, CA 5269 Elevance Health 70 BS of CA 18 Colorado 3270 Cigna 42 Elevance Health 40 Colorado 3313 Elevance Health 40 Cigna 38 Boulder, CO 3351 Elevance Health 40 Cigna 38 Denver-Auror-Lakewood, CO 3372 Elevance Health 40 <td< td=""><td>San Francisco-Oakland-Berkeley, CA</td><td>2723</td><td>Elevance Health</td><td>41</td><td>BS of CA</td><td>20</td></td<>	San Francisco-Oakland-Berkeley, CA	2723	Elevance Health	41	BS of CA	20
Santa Cruz-Watsonville, CA 3965 Elevance Health 58 BS of CA 22 Santa Maria-Santa Barbara, CA 4516 Elevance Health 62 BS of CA 24 Santa Rosa-Petaluma, CA 3762 Elevance Health 55 BS of CA 23 Vallejo, CA 3595 Elevance Health 56 BS of CA 15 Visalia, CA 3701 Elevance Health 73 BS of CA 18 Visalia, CA 5744 Elevance Health 70 BS of CA 18 Visalia, CA 3269 Elevance Health 70 BS of CA 18 Visalia, CA 3270 Cigna 42 Elevance Health 35 Visalia, CA 3313 Elevance Health 40 Cigna 38 Boulder, CO 3313 Elevance Health 40 Cigna 38 Colorado Springs, CO 3377 Cigna 46 Elevance Health 31 Fort Collins, CO 3799 Cigna 49 Elevance Health	San Jose-Sunnyvale-Santa Clara, CA	3021	Elevance Health	45	CVS (Aetna)	22
Santa Maria-Santa Barbara, CA 4516 Elevance Health 62 BS of CA 24 Santa Rosa-Petalumo, CA 3762 Elevance Health 55 BS of CA 23 Stockton, CA 3595 Elevance Health 54 CVS (Aetna) 18 Vallejo, CA 3701 Elevance Health 56 BS of CA 18 Visialia, CA 5744 Elevance Health 70 BS of CA 18 Visialia, CA 35269 Elevance Health 70 BS of CA 18 Colorado 3570 Cigna 42 Elevance Health 40 Colorado Springs, CO 3313 Cigna 43 Elevance Health 31 Denver-Aurora-Lakewood, CO 3357 Cigna 46 Elevance Health 31 Fort Collins, CO 3873 Elevance Health 43 Cigna 31 Grand Junction, CO 379 Cigna 49 Elevance Health 31 Cigna 48 Pueblo, CO 364 Elevance Health <td>San Luis Obispo-Paso Robles, CA</td> <td>5841</td> <td>Elevance Health</td> <td>75</td> <td>BS of CA</td> <td>15</td>	San Luis Obispo-Paso Robles, CA	5841	Elevance Health	75	BS of CA	15
Santa Rosa-Petaluma, CA 3762 Elevance Health 55 B5 of CA 23 Stockton, CA 3595 Elevance Health 54 CVS (Aetna) 18 Vallejo, CA 3701 Elevance Health 56 B5 of CA 15 Visalia, CA 5744 Elevance Health 73 B5 of CA 18 Vuba City, CA 5269 Elevance Health 70 B5 of CA 18 Vuba City, CA 3270 Cigna 42 Elevance Health 35 Boulder, CO 3531 Cigna 43 Elevance Health 40 Colorado 3313 Elevance Health 40 Cigna 38 Denver-Aurora-Lakewood, CO 3373 Elevance Health 53 Cigna 31 Greately, CO 3873 Elevance Health 53 Cigna 31 Greeley, CO 3456 Elevance Health 42 Cigna 42 Connecticut 2821 Elevance Health 43 Cigna 29	Santa Cruz-Watsonville, CA	3965	Elevance Health	58	BS of CA	22
Stockton, CA 3595 Elevance Health 54 CVS (Aetna) 18 Vallejo, CA 3701 Elevance Health 56 BS of CA 15 Visalia, CA 5744 Elevance Health 73 BS of CA 18 Yuba City, CA 5269 Elevance Health 70 BS of CA 18 Colorado 3270 Cigna 42 Elevance Health 40 Colorado Springs, CO 3313 Elevance Health 40 Cigna 38 Denver-Aurora-Lakewood, CO 3357 Cigna 46 Elevance Health 31 Fort Collins, CO 3873 Elevance Health 53 Cigna 31 Grand Junction, CO 3799 Cigna 49 Elevance Health 37 Greeley, CO 3456 Elevance Health 43 Cigna 38 Bridgeport-Stamford-Norwalk, CT 2821 Elevance Health 43 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2859 Elevance Health 36 Ci	Santa Maria-Santa Barbara, CA	4516	Elevance Health	62	BS of CA	24
Vallejo, CA 3701 Elevance Health 56 BS of CA 15 Visalia, CA 5744 Elevance Health 73 BS of CA 18 Yuba City, CA 5269 Elevance Health 70 BS of CA 18 Colorado 3270 Cigna 42 Elevance Health 35 Boulder, CO 3531 Cigna 43 Elevance Health 40 Colorado Springs, CO 3331 Elevance Health 40 Cigna 38 Denver-Aurora-Lakewood, CO 3357 Cigna 46 Elevance Health 31 Fort Collins, CO 3873 Elevance Health 53 Cigna 31 Grand Junction, CO 3799 Cigna 49 Elevance Health 37 Greeley, CO 3456 Elevance Health 42 Cigna 38 Pueblo, CO 3694 Elevance Health 42 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 36	Santa Rosa-Petaluma, CA	3762	Elevance Health	55	BS of CA	23
Visalia, CA 5744 Elevance Health 73 BS of CA 18 Yuba City, CA 5269 Elevance Health 70 BS of CA 18 Colorado 3270 Cigna 42 Elevance Health 35 Boulder, CO 3531 Cigna 43 Elevance Health 40 Colorado Springs, CO 3313 Elevance Health 40 Cigna 38 Denver-Aurora-Lakewood, CO 3373 Cigna 46 Elevance Health 31 Fort Collins, CO 3873 Cigna 49 Elevance Health 37 Grand Junction, CO 3799 Cigna 49 Elevance Health 37 Greeley, CO 3456 Elevance Health 42 Cigna 38 Pueblo, CO 3694 Elevance Health 43 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Bridgeport-Stamford-Norwalk, CT 2859 Elevance Health 40 Cigna	Stockton, CA	3595	Elevance Health	54	CVS (Aetna)	18
Yuba City, CA 5269 Elevance Health 70 BS of CA 18 Colorado 3270 Cigna 42 Elevance Health 35 Boulder, CO 3531 Cigna 43 Elevance Health 40 Colorado Springs, CO 3313 Elevance Health 40 Cigna 38 Denver-Aurora-Lakewood, CO 3357 Cigna 46 Elevance Health 31 Fort Collins, CO 3873 Elevance Health 53 Cigna 31 Grand Junction, CO 3799 Cigna 49 Elevance Health 37 Greeley, CO 3456 Elevance Health 42 Cigna 38 Pueblo, CO 3694 Elevance Health 43 Cigna 42 Connecticut 2821 Elevance Health 43 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Hartford-East Hartford, Middletown, CT 3062 Elevance Health 40 Cigna <td>Vallejo, CA</td> <td>3701</td> <td>Elevance Health</td> <td>56</td> <td>BS of CA</td> <td>15</td>	Vallejo, CA	3701	Elevance Health	56	BS of CA	15
Colorado 3270 Cigna 42 Elevance Health 35 Boulder, CO 3531 Cigna 43 Elevance Health 40 Colorado Springs, CO 3313 Elevance Health 40 Cigna 38 Denver-Aurora-Lakewood, CO 3357 Cigna 46 Elevance Health 31 Fort Collins, CO 3873 Elevance Health 53 Cigna 31 Grand Junction, CO 3799 Cigna 49 Elevance Health 37 Greeley, CO 3456 Elevance Health 42 Cigna 38 Pueblo, CO 3694 Elevance Health 43 Cigna 42 Connecticut 2821 Elevance Health 43 Cigna 42 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Hartford-East Hartford-Middletown, CT 3062 Elevance Health 40 Cigna 32 Now Haven-Milford, CT 4032 Elevance Health 58 Cigna	Visalia, CA	5744	Elevance Health	73	BS of CA	18
Boulder, CO 3531 Cigna 43 Elevance Health 40 Colorado Springs, CO 3313 Elevance Health 40 Cigna 38 Denver-Aurora-Lakewood, CO 3357 Cigna 46 Elevance Health 31 Fort Collins, CO 3873 Elevance Health 53 Cigna 31 Grad Junction, CO 3799 Cigna 49 Elevance Health 37 Greeley, CO 3456 Elevance Health 42 Cigna 38 Pueblo, CO 3694 Elevance Health 43 Cigna 42 Connecticut 2821 Elevance Health 43 Cigna 42 Connecticut 2821 Elevance Health 40 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 20 New Haven-Milford, CT 2859 Elevance Health 40 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna	Yuba City, CA	5269	Elevance Health	70	BS of CA	18
Colorado Springs, CO 3313 Elevance Health 40 Cigna 38 Denver-Aurora-Lakewood, CO 3357 Cigna 46 Elevance Health 31 Fort Collins, CO 3873 Elevance Health 53 Cigna 31 Grand Junction, CO 3799 Cigna 49 Elevance Health 37 Greeley, CO 3456 Elevance Health 42 Cigna 38 Pueblo, CO 3694 Elevance Health 43 Cigna 42 Connecticut 2821 Elevance Health 36 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Hartford-East Hartford-Middletown, CT 3062 Elevance Health 40 Cigna 30 New Haven-Milford, CT 4032 Elevance Health 37 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 C	Colorado	3270	Cigna	42	Elevance Health	35
Denver-Aurora-Lakewood, CO 3357 Cigna 46 Elevance Health 31 Fort Collins, CO 3873 Elevance Health 53 Cigna 31 Grand Junction, CO 3799 Cigna 49 Elevance Health 37 Greeley, CO 3456 Elevance Health 42 Cigna 38 Pueblo, CO 3694 Elevance Health 43 Cigna 42 Connecticut 2821 Elevance Health 43 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Hartford-East Hartford-Middletown, CT 3062 Elevance Health 40 Cigna 30 New Haven-Milford, CT 2859 Elevance Health 37 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) </td <td>Boulder, CO</td> <td>3531</td> <td>Cigna</td> <td>43</td> <td>Elevance Health</td> <td>40</td>	Boulder, CO	3531	Cigna	43	Elevance Health	40
Fort Collins, CO 3873 Elevance Health 53 Cigna 31 Grand Junction, CO 3799 Cigna 49 Elevance Health 37 Greeley, CO 3456 Elevance Health 42 Cigna 38 Pueblo, CO 3694 Elevance Health 43 Cigna 42 Connecticut 2821 Elevance Health 36 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Hartford-East Hartford-Middletown, CT 3062 Elevance Health 40 Cigna 30 New Haven-Milford, CT 2859 Elevance Health 37 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 <td< td=""><td>Colorado Springs, CO</td><td>3313</td><td>Elevance Health</td><td>40</td><td>Cigna</td><td>38</td></td<>	Colorado Springs, CO	3313	Elevance Health	40	Cigna	38
Grand Junction, CO 3799 Cigna 49 Elevance Health 37 Greeley, CO 3456 Elevance Health 42 Cigna 38 Pueblo, CO 3694 Elevance Health 43 Cigna 42 Connecticut 2821 Elevance Health 36 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Hartford-East Hartford-Middletown, CT 3062 Elevance Health 40 Cigna 30 New Haven-Milford, CT 2859 Elevance Health 37 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 Elevance Health 25 Florida 2884 BCBS FL 38 Cigna<	Denver-Aurora-Lakewood, CO	3357	Cigna	46	Elevance Health	31
Greeley, CO 3456 Elevance Health 42 Cigna 38 Pueblo, CO 3694 Elevance Health 43 Cigna 42 Connecticut 2821 Elevance Health 36 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Hartford-East Hartford-Middletown, CT 3062 Elevance Health 40 Cigna 30 New Haven-Milford, CT 2859 Elevance Health 37 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 Elevance Health 25 Florida 2884 BCBS FL 38 Cigna 28 Cape Coral-Fort Myers, FL 2779 BCBS FL 35 CVS (Ae	Fort Collins, CO	3873	Elevance Health	53	Cigna	31
Pueblo, CO 3694 Elevance Health 43 Cigna 42 Connecticut 2821 Elevance Health 36 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Hartford-East Hartford-Middletown, CT 3062 Elevance Health 40 Cigna 30 New Haven-Milford, CT 2859 Elevance Health 37 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) 16 District of Columbia 2198 CareFirst 32 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 Elevance Health 25 Florida 2884 BCBS FL 38 Cigna 28 Cape Coral-Fort Myers, FL 2779 BCBS FL 35 <t< td=""><td>Grand Junction, CO</td><td>3799</td><td>Cigna</td><td>49</td><td>Elevance Health</td><td>37</td></t<>	Grand Junction, CO	3799	Cigna	49	Elevance Health	37
Connecticut 2821 Elevance Health 36 Cigna 29 Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Hartford-East Hartford-Middletown, CT 3062 Elevance Health 40 Cigna 30 New Haven-Milford, CT 2859 Elevance Health 37 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) 16 District of Columbia 2198 CareFirst 32 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 Elevance Health 25 Florida 2884 BCBS FL 38 Cigna 28 Cape Coral-Fort Myers, FL 2779 BCBS FL 35 CVS (Aetna) 13 Deltona-Daytona Beach-Ormond Beach, FL 2758 BCBS FL	Greeley, CO	3456	Elevance Health	42	Cigna	38
Bridgeport-Stamford-Norwalk, CT 2590 Cigna 30 Elevance Health 28 Hartford-East Hartford-Middletown, CT 3062 Elevance Health 40 Cigna 30 New Haven-Milford, CT 2859 Elevance Health 37 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) 16 District of Columbia 2198 CareFirst 32 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 Elevance Health 25 Florida 2884 BCBS FL 38 Cigna 28 Cape Coral-Fort Myers, FL 2779 BCBS FL 35 CVS (Aetna) 30 Crestview-Fort Walton Beach-Destin, FL 4857 BCBS FL 68 CVS (Aetna) 13 Deltona-Daytona Beach-Ormond Beach, FL 2758	Pueblo, CO	3694	Elevance Health	43	Cigna	42
Hartford-East Hartford-Middletown, CT 3062 Elevance Health 40 Cigna 30 New Haven-Milford, CT 2859 Elevance Health 37 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) 16 District of Columbia 2198 CareFirst 32 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 Elevance Health 25 Florida 2884 BCBS FL 38 Cigna 28 Cape Coral-Fort Myers, FL 2779 BCBS FL 35 CVS (Aetna) 30 Crestview-Fort Walton Beach-Destin, FL 4857 BCBS FL 68 CVS (Aetna) 13 Deltona-Daytona Beach-Ormond Beach, FL 2758 BCBS FL 36 CVS (Aetna) 15 Homosassa Springs, FL 4429 BCBS	Connecticut	2821	Elevance Health	36	Cigna	29
New Haven-Milford, CT 2859 Elevance Health 37 Cigna 32 Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) 16 District of Columbia 2198 CareFirst 32 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 Elevance Health 25 Florida 2884 BCBS FL 38 Cigna 28 Cape Coral-Fort Myers, FL 2779 BCBS FL 35 CVS (Aetna) 30 Crestview-Fort Walton Beach-Destin, FL 4857 BCBS FL 68 CVS (Aetna) 13 Deltona-Daytona Beach-Ormond Beach, FL 2758 BCBS FL 36 CVS (Aetna) 26 Gainesville, FL 4429 BCBS FL 64 Cigna 13 Homosassa Springs, FL 4429 BCBS FL 57	Bridgeport-Stamford-Norwalk, CT	2590	Cigna	30	Elevance Health	28
Norwich-New London, CT 4032 Elevance Health 58 Cigna 21 Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) 16 District of Columbia 2198 CareFirst 32 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 Elevance Health 25 Florida 2884 BCBS FL 38 Cigna 28 Cape Coral-Fort Myers, FL 2779 BCBS FL 35 CVS (Aetna) 30 Crestview-Fort Walton Beach-Destin, FL 4857 BCBS FL 68 CVS (Aetna) 13 Deltona-Daytona Beach-Ormond Beach, FL 2758 BCBS FL 36 CVS (Aetna) 15 Gainesville, FL 5806 BCBS FL 75 CVS (Aetna) 15 Homosassa Springs, FL 4429 BCBS FL 57 CVS (Aetna) 23 Jacksonville, FL 4033 BCBS FL 57	Hartford-East Hartford-Middletown, CT	3062	Elevance Health	40	Cigna	30
Delaware 4400 Highmark 60 CVS (Aetna) 25 Dover, DE 5204 Highmark 70 CVS (Aetna) 16 District of Columbia 2198 CareFirst 32 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 Elevance Health 25 Florida 2884 BCBS FL 38 Cigna 28 Cape Coral-Fort Myers, FL 2779 BCBS FL 35 CVS (Aetna) 30 Crestview-Fort Walton Beach-Destin, FL 4857 BCBS FL 68 CVS (Aetna) 13 Deltona-Daytona Beach-Ormond Beach, FL 2758 BCBS FL 36 CVS (Aetna) 26 Gainesville, FL 5806 BCBS FL 75 CVS (Aetna) 15 Homosassa Springs, FL 4429 BCBS FL 57 CVS (Aetna) 23 Jacksonville, FL 4033 BCBS FL 57 CVS (Aetna) 23	New Haven-Milford, CT	2859	Elevance Health	37	Cigna	32
Dover, DE 5204 Highmark 70 CVS (Aetna) 16 District of Columbia 2198 CareFirst 32 CVS (Aetna) 23 Washington-Arlington-Alexandria, DC-VA-MD-WV 2160 Cigna 28 Elevance Health 25 Florida 2884 BCBS FL 38 Cigna 28 Cape Coral-Fort Myers, FL 2779 BCBS FL 35 CVS (Aetna) 30 Crestview-Fort Walton Beach-Destin, FL 4857 BCBS FL 68 CVS (Aetna) 13 Deltona-Daytona Beach-Ormond Beach, FL 2758 BCBS FL 36 CVS (Aetna) 26 Gainesville, FL 5806 BCBS FL 75 CVS (Aetna) 15 Homosassa Springs, FL 4429 BCBS FL 64 Cigna 13 Jacksonville, FL 4033 BCBS FL 57 CVS (Aetna) 23	Norwich-New London, CT	4032	Elevance Health	58	Cigna	21
District of Columbia2198CareFirst32CVS (Aetna)23Washington-Arlington-Alexandria, DC-VA-MD-WV2160Cigna28Elevance Health25Florida2884BCBS FL38Cigna28Cape Coral-Fort Myers, FL2779BCBS FL35CVS (Aetna)30Crestview-Fort Walton Beach-Destin, FL4857BCBS FL68CVS (Aetna)13Deltona-Daytona Beach-Ormond Beach, FL2758BCBS FL36CVS (Aetna)26Gainesville, FL5806BCBS FL75CVS (Aetna)15Homosassas Springs, FL4429BCBS FL64Cigna13Jacksonville, FL4033BCBS FL57CVS (Aetna)23	Delaware	4400	Highmark	60	CVS (Aetna)	25
Washington-Arlington-Alexandria, DC-VA-MD-WV2160Cigna28Elevance Health25Florida2884BCBS FL38Cigna28Cape Coral-Fort Myers, FL2779BCBS FL35CVS (Aetna)30Crestview-Fort Walton Beach-Destin, FL4857BCBS FL68CVS (Aetna)13Deltona-Daytona Beach-Ormond Beach, FL2758BCBS FL36CVS (Aetna)26Gainesville, FL5806BCBS FL75CVS (Aetna)15Homosassa Springs, FL4429BCBS FL64Cigna13Jacksonville, FL4033BCBS FL57CVS (Aetna)23	Dover, DE	5204	Highmark	70	CVS (Aetna)	16
Florida 2884 BCBS FL 38 Cigna 28 Cape Coral-Fort Myers, FL 2779 BCBS FL 35 CVS (Aetna) 30 Crestview-Fort Walton Beach-Destin, FL 4857 BCBS FL 68 CVS (Aetna) 13 Deltona-Daytona Beach-Ormond Beach, FL 2758 BCBS FL 36 CVS (Aetna) 26 Gainesville, FL 5806 BCBS FL 75 CVS (Aetna) 15 Homosassa Springs, FL 4429 BCBS FL 64 Cigna 13 Jacksonville, FL 4033 BCBS FL 57 CVS (Aetna) 23	District of Columbia	2198	CareFirst	32	CVS (Aetna)	23
Cape Coral-Fort Myers, FL 2779 BCBS FL 35 CVS (Aetna) 30 Crestview-Fort Walton Beach-Destin, FL 4857 BCBS FL 68 CVS (Aetna) 13 Deltona-Daytona Beach-Ormond Beach, FL 2758 BCBS FL 36 CVS (Aetna) 26 Gainesville, FL 5806 BCBS FL 75 CVS (Aetna) 15 Homosassa Springs, FL 4429 BCBS FL 64 Cigna 13 Jacksonville, FL 4033 BCBS FL 57 CVS (Aetna) 23	Washington-Arlington-Alexandria, DC-VA-MD-WV	2160	Cigna	28	Elevance Health	25
Crestview-Fort Walton Beach-Destin, FL4857BCBS FL68CVS (Aetna)13Deltona-Daytona Beach-Ormond Beach, FL2758BCBS FL36CVS (Aetna)26Gainesville, FL5806BCBS FL75CVS (Aetna)15Homosassa Springs, FL4429BCBS FL64Cigna13Jacksonville, FL4033BCBS FL57CVS (Aetna)23	Florida	2884	BCBS FL	38	Cigna	28
Deltona-Daytona Beach-Ormond Beach, FL2758BCBS FL36CVS (Aetna)26Gainesville, FL5806BCBS FL75CVS (Aetna)15Homosassa Springs, FL4429BCBS FL64Cigna13Jacksonville, FL4033BCBS FL57CVS (Aetna)23	Cape Coral-Fort Myers, FL	2779	BCBS FL	35	CVS (Aetna)	30
Gainesville, FL 5806 BCBS FL 75 CVS (Aetna) 15 Homosassa Springs, FL 4429 BCBS FL 64 Cigna 13 Jacksonville, FL 57 CVS (Aetna) 23	Crestview-Fort Walton Beach-Destin, FL	4857	BCBS FL	68	CVS (Aetna)	13
Homosassa Springs, FL4429BCBS FL64Cigna13Jacksonville, FL4033BCBS FL57CVS (Aetna)23	Deltona-Daytona Beach-Ormond Beach, FL	2758	BCBS FL	36	CVS (Aetna)	26
Jacksonville, FL 4033 BCBS FL 57 CVS (Aetna) 23	Gainesville, FL	5806	BCBS FL	75	CVS (Aetna)	15
	Homosassa Springs, FL	4429	BCBS FL	64	Cigna	13
Lakeland-Winter Haven, FL 3026 Cigna 35 BCBS FL 35	Jacksonville, FL	4033	BCBS FL	57	CVS (Aetna)	23
	Lakeland-Winter Haven, FL	3026	Cigna	35	BCBS FL	35
Miami-Fort Lauderdale-Pompano Beach, FL 2985 Cigna 32 CVS (Aetna) 32	Miami-Fort Lauderdale-Pompano Beach, FL	2985	Cigna	32	CVS (Aetna)	32

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 PPO product markets

State and MSAs	РРО ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
Naples-Marco Island, FL	3317	BCBS FL	43	Cigna	35
North Port-Sarasota-Bradenton, FL	2877	BCBS FL	40	CVS (Aetna)	30
Ocala, FL	4706	BCBS FL	66	CVS (Aetna)	17
Orlando-Kissimmee-Sanford, FL	2763	Cigna	42	BCBS FL	21
Palm Bay-Melbourne-Titusville, FL	3693	Cigna	53	BCBS FL	26
Panama City, FL	6522	BCBS FL	80	Cigna	8
Pensacola-Ferry Pass-Brent, FL	4830	BCBS FL	67	CVS (Aetna)	13
Port St. Lucie, FL	3650	BCBS FL	50	Cigna	31
Punta Gorda, FL	2834	BCBS FL	41	Cigna	23
Sebastian-Vero Beach, FL	4482	BCBS FL	63	Cigna	19
Sebring-Avon Park, FL	3147	BCBS FL	47	CVS (Aetna)	22
Tallahassee, FL	5350	BCBS FL	71	CVS (Aetna)	11
Tampa-St. Petersburg-Clearwater, FL	2879	Cigna	34	BCBS FL	32
The Villages, FL	4045	BCBS FL	61	Cigna	12
Georgia	3023	Elevance Health	38	Cigna	29
Albany, GA	5197	Elevance Health	70	Cigna	14
Athens-Clarke County, GA	2931	Elevance Health	40	Cigna	32
Atlanta-Sandy Springs-Alpharetta, GA	3014	Elevance Health	34	CVS (Aetna)	31
Augusta-Richmond County, GA-SC	2532	Elevance Health	38	BCBS SC	25
Brunswick, GA	4246	Elevance Health	61	Cigna	21
Columbus, GA-AL	3766	Elevance Health	56	Cigna	20
Dalton, GA	4453	Cigna	63	Elevance Health	14
Gainesville, GA	3221	Cigna	43	Elevance Health	30
Hinesville, GA	3783	Elevance Health	56	Cigna	22
Macon-Bibb County, GA	3889	Elevance Health	55	Cigna	27
Rome, GA	3610	Cigna	48	Elevance Health	33
Savannah, GA	3461	Elevance Health	49	Cigna	29
Valdosta, GA	4088	Elevance Health	59	Cigna	20
Warner Robins, GA	4715	Elevance Health	66	Cigna	16
Hawaii	6122	HMSA (BCBS HI)	77	Univ Hlth Alliance	9
Kahului-Wailuku-Lahaina, HI	4485	HMSA (BCBS HI)	63	Univ Hlth Alliance	19
Urban Honolulu, HI	5810	HMSA (BCBS HI)	75	Univ Hlth Alliance	9
Idaho	2930	BC of ID	49	Cambia	16
Boise City, ID	2735	BC of ID	46	Cambia	15
Coeur d'Alene, ID	2047	BC of ID	31	Cambia	26
Idaho Falls, ID	3871	BC of ID	60	Cambia	10
Lewiston, ID-WA	2291	Premera	33	Cambia	25
Pocatello, ID	3829	BC of ID	59	Cambia	11
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Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 PPO product markets

State and MSAs	РРО ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
Illinois	5137	HCSC (BCBS)	69	CVS (Aetna)	16
Bloomington, IL	5249	HCSC (BCBS)	69	CVS (Aetna)	22
Carbondale-Marion, IL	4415	HCSC (BCBS)	63	Cigna	17
Champaign-Urbana, IL	2725	HCSC (BCBS)	34	Carle Health	33
Chicago-Naperville-Elgin, IL-IN-WI	4569	HCSC (BCBS)	65	CVS (Aetna)	13
Danville, IL	5269	HCSC (BCBS)	71	Carle Health	10
Davenport-Moline-Rock Island, IA-IL	3171	HCSC (BCBS)	51	Wellmark (BCBS)	16
Decatur, IL	6847	HCSC (BCBS)	82	Cigna	6
Kankakee, IL	6672	HCSC (BCBS)	81	CVS (Aetna)	10
Peoria, IL	3844	HCSC (BCBS)	54	UnitedHealth Group	28
Rockford, IL	6680	HCSC (BCBS)	81	CVS (Aetna)	10
Springfield, IL	4644	HCSC (BCBS)	65	Cigna	16
Indiana	5668	Elevance Health	74	Cigna	12
Bloomington, IN	8091	Elevance Health	90	Cigna	4
Columbus, IN	8136	Elevance Health	90	Cigna	4
Elkhart-Goshen, IN	6236	Elevance Health	78	Cigna	14
Evansville, IN-KY	6288	Elevance Health	78	CVS (Aetna)	8
Fort Wayne, IN	4694	Elevance Health	65	Cigna	18
Indianapolis-Carmel-Anderson, IN	5749	Elevance Health	74	Cigna	13
Kokomo, IN	6525	Elevance Health	80	Cigna	12
Lafayette-West Lafayette, IN	7427	Elevance Health	86	Cigna	6
Michigan City-La Porte, IN	6049	Elevance Health	77	Cigna	11
Muncie, IN	6907	Elevance Health	83	Cigna	9
South Bend-Mishawaka, IN-MI	4208	Elevance Health	62	BCBS MI	14
Terre Haute, IN	6600	Elevance Health	80	Cigna	10
Iowa	4379	Wellmark (BCBS)	62	Cigna	20
Ames, IA	7001	Wellmark (BCBS)	83	Cigna	8
Cedar Rapids, IA	4351	Wellmark (BCBS)	60	Cigna	26
Davenport-Moline-Rock Island, IA-IL	3171	HCSC (BCBS)	51	Wellmark (BCBS)	16
Des Moines-West Des Moines, IA	4027	Wellmark (BCBS)	58	Cigna	23
Dubuque, IA	4527	Wellmark (BCBS)	63	Cigna	22
Iowa City, IA	6662	Wellmark (BCBS)	81	Cigna	10
Sioux City, IA-NE-SD	2654	Wellmark (BCBS)	45	Cigna	18
Waterloo-Cedar Falls, IA	4107	Wellmark (BCBS)	49	Cigna	41
Kansas	3321	BCBS KS	52	CVS (Aetna)	18
Lawrence, KS	4103	BCBS KS	59	CVS (Aetna)	19
Manhattan, KS	6345	BCBS KS	79	CVS (Aetna)	7
Topeka, KS	7177	BCBS KS	84	CVS (Aetna)	7
Wichita, KS	4543	BCBS KS	61	CVS (Aetna)	29

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 PPO product markets

State and MSAs	РРО ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
Kentucky	6118	Elevance Health	77	Humana	11
Bowling Green, KY	5711	Elevance Health	74	Humana	13
Elizabethtown-Fort Knox, KY	6036	Elevance Health	76	Humana	13
Lexington-Fayette, KY	6621	Elevance Health	80	Humana	11
Louisville/Jefferson County, KY-IN	5954	Elevance Health	76	Humana	10
Owensboro, KY	6752	Elevance Health	81	Humana	11
Louisiana	6036	BCBS LA	77	Cigna	9
Alexandria, LA	6819	BCBS LA	82	Cigna	7
Baton Rouge, LA	6462	BCBS LA	79	Cigna	10
Hammond, LA	6329	BCBS LA	79	Cigna	9
Houma-Thibodaux, LA	6978	BCBS LA	83	Cigna	7
Lafayette, LA	6436	BCBS LA	79	Cigna	9
Lake Charles, LA	6549	BCBS LA	80	Cigna	9
Monroe, LA	6534	BCBS LA	80	Cigna	8
New Orleans-Metairie, LA	5953	BCBS LA	76	Cigna	9
Shreveport-Bossier City, LA	6362	BCBS LA	79	Cigna	8
Maine	3054	Elevance Health	44	CVS (Aetna)	25
Bangor, ME	3239	Elevance Health	45	Cigna	31
Lewiston-Auburn, ME	2958	Elevance Health	38	Cigna	31
Portland-South Portland, ME	2886	Elevance Health	41	CVS (Aetna)	27
Maryland	3200	CareFirst	41	Cigna	33
Baltimore-Columbia-Towson, MD	3430	CareFirst	44	Cigna	34
California-Lexington Park, MD	2787	Cigna	39	CareFirst	30
Cumberland, MD-WV	2784	Cigna	37	CareFirst	33
Hagerstown-Martinsburg, MD-WV	2419	Cigna	30	Highmark	28
Salisbury, MD-DE	3451	Highmark	51	CareFirst	25
Massachusetts	2581	Point32Health	33	BCBS MA	33
Barnstable Town, MA	4178	Point32Health	60	BCBS MA	22
Boston-Cambridge-Newton, MA-NH	2161	BCBS MA	30	Point32Health	28
Pittsfield, MA	2849	BCBS MA	41	Cigna	30
Springfield, MA	2313	Cigna	34	BCBS MA	22
Worcester, MA-CT	1935	Point32Health	25	BCBS MA	25
Michigan	6204	BCBS MI	78	CVS (Aetna)	8
Ann Arbor, MI	7978	BCBS MI	89	CVS (Aetna)	4
Battle Creek, MI	7325	BCBS MI	85	Corewell (Priority)	4
Bay City, MI	6736	BCBS MI	81	Henry Ford (HAP)	8
Detroit-Warren-Dearborn, MI	6537	BCBS MI	80	CVS (Aetna)	6
Flint, MI	6662	BCBS MI	81	Henry Ford (HAP)	7
Grand Rapids-Kentwood, MI	5550	BCBS MI	73	Corewell (Priority)	10
Jackson, MI	7402	BCBS MI	86	Henry Ford (HAP)	7
Kalamazoo-Portage, MI	7410	BCBS MI	86	Cigna	5

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 PPO product markets

Lansing-East Lansing, MI 8054 BCBS MI 90 CVS (Aetna) 3 Midland, MI 5762 BCBS MI 73 CVS (Aetna) 21 Midland, MI 6608 BCBS MI 81 CUS (Jean) 8 Muskegon, MI 6137 BCBS MI 79 Corewell (Priority) 10 Niles, MI 6236 BCBS MI 83 CVS (Aetna) 6 Saginaw, MI 6232 BCBS MI 44 HealthPartners 21 Duluth, MN-WI 2881 BCBS MIN 44 HealthPartners 23 Minneapolis-St. Paul-Bloomington, MN-WI 244 BCBS MIN 38 HealthPartners 23 Rochester, MIN 4464 BCBS MIN 38 HealthPartners 21 Richoster, MIN 4464 BCBS MIN 30 HealthPartners 21 St. Cloud, MN 3448 BCBS MIN 30 HealthPartners 21 Mississippi 5693 BCBS MIN 79 Ugna 4 <tr< th=""><th>State and MSAs</th><th>РРО ННІ</th><th>Insurer 1</th><th>Share (%)</th><th>Insurer 2</th><th>Share (%)</th></tr<>	State and MSAs	РРО ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
Monroe, MI 6680 BCBS MI 79 Corewell (Priority) 10 Muskegon, MI 6317 BCBS MI 79 Corewell (Priority) 10 Niles, MI 6926 BCBS MI 78 Crycewell (Priority) 11 Aminesota 2831 BCBS MI 78 Henry Ford (HAP) 11 Minnesota 2881 BCBS MI 43 HealthPartners 23 Duluth, MH-WI 2865 BCBS MI 33 HealthPartners 23 Minneapolis St. Paul-Bloomington, MN-WI 2484 BCBS MI 36 Medica 28 Rochester, MN 4464 BCBS MI 50 Medica 28 St. Cloud, MN 3448 BCBS MI 50 Medica 28 St. Cloud, MN 3449 BCBS MS 75 Cligna 14 Guifport-Blook, MS 5693 BCBS MS 74 Cligna 18 Missassir 40 GEBS MS 34 Cligna 18 Missassir	Lansing-East Lansing, MI	8054	BCBS MI	90	CVS (Aetna)	3
Muskegon, MI 6317 BCBS MI 79 Corewell (Priority) 0 Niles, MI 6926 BCBS MI 83 CVS (Aetra) 6 Saginaw, MI 6928 BCBS MI 83 CVS (Aetra) 6 Saginaw, MI 6233 BCBS MI 44 HealthPartners 21 Duluth, MN-WI 2865 BCBS MI 43 HealthPartners 23 Mankato, MN 4431 BCBS MI 59 Medica 29 Minneapolis-St. Paul-Bloomington, MN-WI 2484 BCBS MI 60 Medica 28 Richester, MN 4464 BCBS MI 60 Medica 28 St. Cloud, MN 3448 BCBS MI 75 Clgna 14 Mississippi 8895 BCBS MS 75 Clgna 12 Mississippi 8091 BCBS MS 75 Clgna 12 Mississippi 8091 BCBS MS 84 Clgna 18 Lebatrice Stanta 7167	Midland, MI	5762	BCBS MI	73	CVS (Aetna)	21
NIES, MI 6926 BCBS MI 83 CVS (Aetna) 6 Saginaw, MI 6233 RCBS MI 78 Henry Ford (HAP) 11 Minnesota 2881 BCBS MIN 44 Health Partners 23 Doluth, MN-WI 2865 RCBS MIN 43 Health Partners 23 Mankato, MN 4431 BCBS MIN 38 Health Partners 26 Minneapolis-St. Paul-Bloomington, MN-WI 2484 RCBS MIN 60 Medica 28 St. Cloud, MN 4484 RCBS MIN 60 Medica 28 St. Cloud, MN 4484 RCBS MIN 60 Medica 28 Mississipi 5895 BCBS MS 75 Cigna 12 Hattiesburg, MS 6901 BCBS MS 84 Cigna 12 Jackson, MS 6901 BCBS MS 84 Cigna 18 Application, MO 4815 Elevance Health 67 Cigna 14 Gloribia, MO <t< td=""><td>Monroe, MI</td><td>6680</td><td>BCBS MI</td><td>81</td><td>Cigna</td><td>8</td></t<>	Monroe, MI	6680	BCBS MI	81	Cigna	8
Saginaw, MI 6233 BCBS MIN 78 Henry Ford (HAP) 11 Minnesota 2881 BCBS MIN 44 HealthPartners 21 Duluth, MH-WI 2865 BCBS MIN 43 HealthPartners 23 Mankato, MN 4431 BCBS MIN 59 Medica 29 Minneapolis-St. Paul-Bloomington, MN-WI 2444 BCBS MIN 50 Medica 28 St. Cloud, MN 3448 BCBS MIN 50 Medica 28 St. Cloud, MN 3448 BCBS MIS 75 Clgna 14 Missosippi 6993 BCBS MS 75 Clgna 12 Hattiesburg, MS 7167 BCBS MS 83 Clys (apan 12 Hattiesburg, MS 7167 BCBS MS 83 Clys (apan 12 Hattiesburg, MS 7167 BCBS MS 83 Clys (apan 12 Hattiesburg, MS 7167 BCBS MS 83 Clys (apan 12 Missouri	Muskegon, MI	6317	BCBS MI	79	Corewell (Priority)	10
Minnesota 2881 BCBS MN 44 HealthPartners 21 Duluth, MN-WI 2865 BCBS MN 43 HealthPartners 23 Mankato, MN 4431 BCBS MN 59 Medica 29 Minneapolis-St. Paul-Bloomington, MN-WI 2484 BCBS MN 60 Medica 28 Rochester, MN 4464 BCBS MN 60 Medica 28 St. Cloud, MN 3448 BCBS MN 50 HealthPartners 21 Mississippi 5895 BCBS MS 75 Cigna 14 Auflefort-Bloxi, MS 7167 BCBS MS 84 Cigna 6 Jackson, MS 7167 BCBS MS 83 CVS (Aetna) 6 Jackson, MS 7167 BCBS MS 83 CVS (Aetna) 6 Apacterial MO-II. 2411 Elevance Health 67 Cigna 18 Cape Girardeau, MO-II. 4845 Elevance Health 67 Cigna 19 Jering Gradeau,	Niles, MI	6926	BCBS MI	83	CVS (Aetna)	6
Dulluth, MN-WI 2865 BCBS MN 43 HealthPartners 23 Mankato, MN 4431 BCBS MN 59 Medica 29 Minneapolis-St. Paul-Bloomington, MN-WI 244 BCBS MN 38 HealthPartners 26 Sc. Cloud, MN 3448 BCBS MN 50 HealthPartners 21 Mississippi 5895 BCBS MS 75 Cigna 12 Mississippi 5693 BCBS MS 74 Cigna 12 Hattiesburg, MS 7167 BCBS MS 84 Cigna 6 Jackson, MS 6901 BCBS MS 84 Cigna 18 Cayes Girardeau, MO-1L 4695 Elevance Health 39 Cy Ketna) 6 Columbia, MO 4845 Elevance Health 67 Cigna 14 Jefferson City, MO 4544 Elevance Health 67 CoxHealth 15 Spiningfield, MO 3239 Elevance Health 52 CoxHealth 17 <	Saginaw, MI	6233	BCBS MI	78	Henry Ford (HAP)	11
Mankato, MN 4431 BCBS MN 59 Medica 29 Minneapolis-St. Paul-Bloomington, MN-WI 2484 BCBS MN 38 HealthPartners 26 Rochester, MN 4464 BCBS MN 60 Medica 28 St. Cloud, MN 3448 BCBS MN 50 HealthPartners 21 Mississippi 5895 BCBS MS 74 Cigna 12 Hattiesburg, MS 5693 BCBS MS 74 Cigna 6 Jackson, MS 6901 BCBS MS 83 CVS (Aetna) 6 Missouri 2411 Elevance Health 39 Cigna 18 Cape Girardeau, MO-IL 4695 Elevance Health 67 UnitedHealth Group 10 Columbia, MO 4845 Elevance Health 67 CoxHealth 15 Jerlin, MO 4784 Elevance Health 67 CoxHealth 15 Kansas City, MO-KS 3566 BCBS KS City 54 Cigna 26	Minnesota	2881	BCBS MN	44	HealthPartners	21
Minneapolis-St. Paul-Bloomington, MN-WI 2484 BCBS MN 38 HealthPartners 26 Rochester, MN 4464 BCBS MN 60 Medica 28 St. Cloud, MN 3448 BCBS MN 50 HealthPartners 21 Mississippi 5895 BCBS MS 75 Cigna 14 Gulfport-Biloxi, MS 5693 BCBS MS 74 Cigna 6 Jackson, MS 901 BCBS MS 84 Cigna 6 Jackson, MS 6901 BCBS MS 83 CVS (Actna) 6 Missouri 2411 Elevance Health 37 Cigna 18 Cape Girardeau, MO-IL 4845 Elevance Health 67 Cigna 14 Jefferson City, MO 4845 Elevance Health 67 Cigna 10 Jefferson City, MO-KS 3566 BCBS KS City 54 Cigna 17 St. Joseph, MO-KS 3566 BCBS KS City 54 Cigna 26 St	Duluth, MN-WI	2865	BCBS MN	43	HealthPartners	23
Rochester, MN 4464 BCBS MN 60 Medica 28 St. Cloud, MN 3448 BCBS MN 50 HealthPartners 21 Mississippi 5895 BCBS MS 75 Cigna 14 Gulfport-Biloxi, MS 5693 BCBS MS 74 Cigna 12 Hattiesburg, MS 7167 BCBS MS 84 Cigna 6 Jackson, MS 6901 BCBS MS 83 CVS (Aetna) 6 Missouri 2411 Elevance Health 39 Cigna 18 Cape Girardeau, MO-IL 4695 Elevance Health 67 Cigna 10 Columbia, MO 4845 Elevance Health 67 Cigna 10 Japlin, MO 4784 Elevance Health 67 CoxHealth 15 Schasas City, MO-KS 3566 BCBS KS City 54 Cigna 13 St. Joseph, MO-KS 4290 BCBS KS City 54 Cigna 25 Motata 15 <td>Mankato, MN</td> <td>4431</td> <td>BCBS MN</td> <td>59</td> <td>Medica</td> <td>29</td>	Mankato, MN	4431	BCBS MN	59	Medica	29
St. Cloud, MN 3448 BCBS MN 50 Health Partners 21 Mississippi 5895 BCBS MS 75 Cigna 14 Gulfport-Billoxi, MS 5693 BCBS MS 74 Cigna 12 Hattiesburg, MS 7167 BCBS MS 84 Cigna 6 Jackson, MS 6901 BCBS MS 84 Cigna 18 Alsosouri 2411 Elevance Health 39 Cigna 18 Cape Girardeau, MO-IL 4695 Elevance Health 67 Cigna 10 Columbia, MO 4845 Elevance Health 67 CoxHealth Group 10 Jefferson City, MO 4784 Elevance Health 67 CoxHealth 15 Kansas City, MO-KS 3566 BCBS KS City 54 Cigna 17 St. Joseph, MC-KS 4290 BCBS KS City 54 Cigna 21 St. Louis, MO-IL 3675 HCSC (BCBS) 54 Cigna 31 Billings,	Minneapolis-St. Paul-Bloomington, MN-WI	2484	BCBS MN	38	HealthPartners	26
Mississippi 5895 BCBS MS 75 Cigna 14 Gulfport-Biloxi, MS 5693 BCBS MS 74 Cigna 12 Hattiesburg, MS 7167 BCBS MS 84 Cigna 6 Jackson, MS 6001 BCBS MS 83 CVS (Actra) 6 Missouri 2411 Elevance Health 39 Cigna 18 Cape Girardeau, MO-IL 4695 Elevance Health 67 UnitedHealth Group 10 Columbia, MO 4854 Elevance Health 67 Cigna 14 Jefferson City, MO 454 Elevance Health 67 CoxHealth 15 Jorplin, MO 4784 Elevance Health 67 CoxHealth 15 Springfield, MO 3239 Elevance Health 52 CoxHealth 17 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Misting, MT 367 HCSC (BCBS) 51 Cigna 19 Mist	Rochester, MN	4464	BCBS MN	60	Medica	28
Gulfport-Biloxi, MS 5693 BCBS MS 74 Cigna 12 Hattiesburg, MS 7167 BCBS MS 84 Cigna 6 Jackson, MS 6901 BCBS MS 83 CVS (Aetna) 6 Missouri 2411 Elevance Health 39 Cigna 18 Cape Girardeau, MO-IL 4695 Elevance Health 67 UnitedHealth Group 10 Jolling, MO 4845 Elevance Health 67 Cigna 10 Jefferson City, MO 4784 Elevance Health 67 CoxHealth 15 Jefferson City, MO-KS 3566 BCBS KS City 54 Cigna 19 St. Louis, MO-LS 3239 Elevance Health 52 CoxHealth 17 St. Louis, MO-KS 4290 BCBS KS City 63 CVS (Aetna) 13 St. Louis, MO-LL 366 HCSC (BCBS) 54 Cigna 2 Billings, MT 367 HCSC (BCBS) 51 Cigna 3	St. Cloud, MN	3448	BCBS MN	50	HealthPartners	21
Hattiesburg, MS 7167 BCBS MS 84 Cigna 6 Jackson, MS 6901 BCBS MS 83 CVS (Aetna) 6 Missouri 2411 Elevance Health 39 Cigna 18 Cape Girardeau, MO-IL 4695 Elevance Health 67 UnitedHealth Group 10 Columbia, MO 4845 Elevance Health 67 Cigna 14 Jefferson City, MO 6454 Elevance Health 67 CoxHealth 15 Joplin, MO 4784 Elevance Health 67 CoxHealth 17 Stansas City, MO-KS 3566 BCBS KS City 54 Cigna 19 St. Joseph, MO-KS 4290 BCBS KS City 63 CVS (Aetna) 13 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 26 Montana 3693 HCSC (BCBS) 54 Cigna 19 Millings, MT 367 HCSC (BCBS) 51 Cigna 19 <	Mississippi	5895	BCBS MS	75	Cigna	14
Jackson, MS 6901 BCBS MS 83 CVS (Aetna) 6 Missouri 2411 Elevance Health 39 Cigna 18 Cape Girardeau, MO-IL 4695 Elevance Health 67 UnitedHealth Group 10 Columbia, MO 4845 Elevance Health 67 Cigna 14 Jefferson City, MO 4784 Elevance Health 67 CoxHealth 15 Jopplin, MO 4784 Elevance Health 67 CoxHealth 15 Kansas City, MO-KS 3566 BCBS KS City 54 Cigna 19 Springfield, MO 3239 Elevance Health 52 CoxHealth 17 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Montan 3693 HCSC (BCBS) 54 Cigna 31 Billings, MT 3675 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 77 CVS (Aetna) 31 <t< td=""><td>Gulfport-Biloxi, MS</td><td>5693</td><td>BCBS MS</td><td>74</td><td>Cigna</td><td>12</td></t<>	Gulfport-Biloxi, MS	5693	BCBS MS	74	Cigna	12
Missouri 2411 Elevance Health 39 Cigna 18 Cape Girardeau, MO-IL 4695 Elevance Health 67 UnitedHealth Group 10 Columbia, MO 4845 Elevance Health 67 Cigna 14 Jefferson City, MO 6454 Elevance Health 80 Cigna 10 Joplin, MO 4784 Elevance Health 67 Cox Health 15 Kansas City, MO-KS 3566 BCBS KS City 54 Cigna 19 Springfield, MO 3239 Elevance Health 52 Cox Health 17 St. Loseph, MO-KS 4290 BCBS KS City 63 CVS (Aetna) 13 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Montan 3693 HCSC (BCBS) 54 Cigna 31 St. Louis, MO-IL 4919 HCSC (BCBS) 51 Cigna 31 Great Falls, MT 4919 HCSC (BCBS) 51 Cigna 17	Hattiesburg, MS	7167	BCBS MS	84	Cigna	6
Cape Girardeau, MO-IL 4695 Elevance Health 67 UnitedHealth Group 10 Columbia, MO 4845 Elevance Health 67 Cigna 14 Jefferson City, MO 6454 Elevance Health 80 Cigna 10 Joplin, MO 4784 Elevance Health 67 CoxHealth 15 Kansas City, MO-KS 3566 BCBS KS City 54 Cigna 19 Str. Joseph, MO-KS 4290 BCBS KS City 63 CVS (Aetna) 13 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Montana 3693 HCSC (BCBS) 54 Cigna 26 Billings, MT 3675 HCSC (BCBS) 51 Cigna 31 Great Falls, MT 4919 HCSC (BCBS) 51 Cigna 19 Missoula, MT 3645 HCSC (BCBS) 51 Cigna 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 12	Jackson, MS	6901	BCBS MS	83	CVS (Aetna)	6
Columbia, MO 4845 Elevance Health 67 Cigna 14 Jefferson City, MO 6454 Elevance Health 80 Cigna 10 Joplin, MO 4784 Elevance Health 67 CoxHealth 15 Kansas City, MO-KS 3566 BCBS KS City 54 Cigna 19 Springfield, MO 3239 Elevance Health 52 CoxHealth 17 St. Joseph, MO-KS 4290 BCBS KS City 63 CVS (Aetna) 13 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Montana 3693 HCSC (BCBS) 54 Cigna 26 Billings, MT 3675 HCSC (BCBS) 51 Cigna 19 Missoula, MT 4919 HCSC (BCBS) 51 Cigna 19 Mebraska 4762 BCBS NE 77 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 74 CVS (Aetna) 23 Lincoln, N	Missouri	2411	Elevance Health	39	Cigna	18
Jefferson City, MO 6454 Elevance Health 80 Cigna 10 Joplin, MO 4784 Elevance Health 67 CoxHealth 15 Kansas City, MO-KS 3566 BCBS KS City 54 Cigna 19 Springfield, MO 3239 Elevance Health 52 CoxHealth 17 St. Joseph, MO-KS 4290 BCBS KS City 63 CVS (Aetna) 13 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Montana 3693 HCSC (BCBS) 54 Cigna 26 Billings, MT 3675 HCSC (BCBS) 51 Cigna 31 Great Falls, MT 4919 HCSC (BCBS) 51 Cigna 30 Missoula, MT 3645 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 5664 BCBS NE 74 CVS (Aetna) 23 Nevada	Cape Girardeau, MO-IL	4695	Elevance Health	67	UnitedHealth Group	10
Joplin, MO 4784 Elevance Health 67 CoxHealth 15 Kansas City, MO-KS 3566 BCBS KS City 54 Cigna 19 Springfield, MO 3239 Elevance Health 52 CoxHealth 17 St. Joseph, MO-KS 4290 BCBS KS City 63 CVS (Aetna) 13 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Montana 3693 HCSC (BCBS) 54 Cigna 26 Billings, MT 3675 HCSC (BCBS) 51 Cigna 31 Great Falls, MT 4919 HCSC (BCBS) 67 Cigna 19 Missoula, MT 3645 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 23 Lincoln, NE 5664 BCBS NE 58 CVS (Aetna) 22 Carson City, NV	Columbia, MO	4845	Elevance Health	67	Cigna	14
Kansas City, MO-KS 3566 BCBS KS City 54 Cigna 19 Springfield, MO 3239 Elevance Health 52 CoxHealth 17 St. Joseph, MO-KS 4290 BCBS KS City 63 CVS (Aetna) 13 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Montana 3693 HCSC (BCBS) 54 Cigna 26 Billings, MT 3675 HCSC (BCBS) 51 Cigna 31 Great Falls, MT 4919 HCSC (BCBS) 67 Cigna 19 Missoula, MT 3645 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 14 Comaha-Council Bluffs, NE-IA 3910 BCBS NE 58 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 2 Carson	Jefferson City, MO	6454	Elevance Health	80	Cigna	10
Springfield, MO 3239 Elevance Health 52 CoxHealth 17 St. Joseph, MO-KS 4290 BCBS KS City 63 CVS (Aetna) 13 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Montana 3693 HCSC (BCBS) 54 Cigna 26 Billings, MT 3675 HCSC (BCBS) 51 Cigna 31 Great Falls, MT 4919 HCSC (BCBS) 67 Cigna 19 Missoula, MT 3645 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 8 Lincoln, NE 5664 BCBS NE 74 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 22 Carson City, NV 2051 Elevance Health 36 CVS (Aetna) 21 Las Vegas-Henders	Joplin, MO	4784	Elevance Health	67	CoxHealth	15
St. Joseph, MO-KS 4290 BCBS KS City 63 CVS (Aetna) 13 St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Montana 3693 HCSC (BCBS) 54 Cigna 26 Billings, MT 3675 HCSC (BCBS) 51 Cigna 31 Great Falls, MT 4919 HCSC (BCBS) 67 Cigna 19 Missoula, MT 3645 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 8 Lincoln, NE 5664 BCBS NE 74 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 22 Carson City, NV 2051 Elevance Health 36 CVS (Aetna) 21 Las Vegas-Henderson-Paradise, NV 2271 Elevance Health 36 CVS (Aetna) 21 Reno, NV 2287 Elevance Health 40 CVS (Aetna) 21 </td <td>Kansas City, MO-KS</td> <td>3566</td> <td>BCBS KS City</td> <td>54</td> <td>Cigna</td> <td>19</td>	Kansas City, MO-KS	3566	BCBS KS City	54	Cigna	19
St. Louis, MO-IL 2812 Elevance Health 44 Cigna 25 Montana 3693 HCSC (BCBS) 54 Cigna 26 Billings, MT 3675 HCSC (BCBS) 51 Cigna 31 Great Falls, MT 4919 HCSC (BCBS) 67 Cigna 19 Missoula, MT 3645 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 8 Lincoln, NE 5664 BCBS NE 74 CVS (Aetna) 14 Omaha-Council Bluffs, NE-IA 3910 BCBS NE 58 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 22 Carson City, NV 2051 Elevance Health 36 CVS (Aetna) 21 Las Vegas-Henderson-Paradise, NV 2287 Elevance Health 36 CVS (Aetna) 21	Springfield, MO	3239	Elevance Health	52	CoxHealth	17
Montana 3693 HCSC (BCBS) 54 Cigna 26 Billings, MT 3675 HCSC (BCBS) 51 Cigna 31 Great Falls, MT 4919 HCSC (BCBS) 67 Cigna 19 Missoula, MT 3645 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 8 Lincoln, NE 5664 BCBS NE 74 CVS (Aetna) 14 Omaha-Council Bluffs, NE-IA 3910 BCBS NE 58 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 22 Carson City, NV 2051 Elevance Health 36 CVS (Aetna) 21 Reno, NV 2287 Elevance Health 36 CVS (Aetna) 21 New Hampshire 3186 Elevance Health 40 Cigna 37	St. Joseph, MO-KS	4290	BCBS KS City	63	CVS (Aetna)	13
Billings, MT 3675 HCSC (BCBS) 51 Cigna 31 Great Falls, MT 4919 HCSC (BCBS) 67 Cigna 19 Missoula, MT 3645 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 8 Lincoln, NE 5664 BCBS NE 74 CVS (Aetna) 14 Omaha-Council Bluffs, NE-IA 3910 BCBS NE 58 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 22 Carson City, NV 2051 Elevance Health 36 CVS (Aetna) 21 Las Vegas-Henderson-Paradise, NV 2271 Elevance Health 36 CVS (Aetna) 21 Reno, NV 2287 Elevance Health 36 CVS (Aetna) 21 New Hampshire 3186 Elevance Health 40 Cigna 37	St. Louis, MO-IL	2812	Elevance Health	44	Cigna	25
Great Falls, MT 4919 HCSC (BCBS) 67 Cigna 19 Missoula, MT 3645 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 8 Lincoln, NE 5664 BCBS NE 74 CVS (Aetna) 14 Omaha-Council Bluffs, NE-IA 3910 BCBS NE 58 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 22 Carson City, NV 2051 Elevance Health 36 CVS (Aetna) 21 Reno, NV 2287 Elevance Health 36 CVS (Aetna) 21 New Hampshire 3186 Elevance Health 40 Cigna 37	Montana	3693	HCSC (BCBS)	54	Cigna	26
Missoula, MT 3645 HCSC (BCBS) 51 Cigna 30 Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 8 Lincoln, NE 5664 BCBS NE 74 CVS (Aetna) 14 Omaha-Council Bluffs, NE-IA 3910 BCBS NE 58 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 22 Carson City, NV 2051 Elevance Health 36 CVS (Aetna) 21 Reno, NV 2287 Elevance Health 36 CVS (Aetna) 21 New Hampshire 3186 Elevance Health 40 Cigna 37	Billings, MT	3675	HCSC (BCBS)	51	Cigna	31
Nebraska 4762 BCBS NE 66 CVS (Aetna) 17 Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 8 Lincoln, NE 5664 BCBS NE 74 CVS (Aetna) 14 Omaha-Council Bluffs, NE-IA 3910 BCBS NE 58 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 22 Carson City, NV 2051 Elevance Health 29 UHS (Prominence HP) 23 Las Vegas-Henderson-Paradise, NV 2271 Elevance Health 36 CVS (Aetna) 21 Reno, NV 2287 Elevance Health 36 CVS (Aetna) 21 New Hampshire 3186 Elevance Health 40 Cigna 37	Great Falls, MT	4919	HCSC (BCBS)	67	Cigna	19
Grand Island, NE 6080 BCBS NE 77 CVS (Aetna) 8 Lincoln, NE 5664 BCBS NE 74 CVS (Aetna) 14 Omaha-Council Bluffs, NE-IA 3910 BCBS NE 58 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 22 Carson City, NV 2051 Elevance Health 29 UHS (Prominence HP) 23 Las Vegas-Henderson-Paradise, NV 2271 Elevance Health 36 CVS (Aetna) 21 Reno, NV 2287 Elevance Health 36 CVS (Aetna) 21 New Hampshire 3186 Elevance Health 40 Cigna 37	Missoula, MT	3645	HCSC (BCBS)	51	Cigna	30
Lincoln, NE 5664 BCBS NE 74 CVS (Aetna) 14 Omaha-Council Bluffs, NE-IA 3910 BCBS NE 58 CVS (Aetna) 23 Nevada 2270 Elevance Health 36 CVS (Aetna) 22 Carson City, NV 2051 Elevance Health 29 UHS (Prominence HP) 23 Las Vegas-Henderson-Paradise, NV 2271 Elevance Health 36 CVS (Aetna) 21 Reno, NV 2287 Elevance Health 36 CVS (Aetna) 21 New Hampshire 3186 Elevance Health 40 Cigna 37	Nebraska	4762	BCBS NE	66	CVS (Aetna)	17
Omaha-Council Bluffs, NE-IA3910BCBS NE58CVS (Aetna)23Nevada2270Elevance Health36CVS (Aetna)22Carson City, NV2051Elevance Health29UHS (Prominence HP)23Las Vegas-Henderson-Paradise, NV2271Elevance Health36CVS (Aetna)21Reno, NV2287Elevance Health36CVS (Aetna)21New Hampshire3186Elevance Health40Cigna37	Grand Island, NE	6080	BCBS NE	77	CVS (Aetna)	8
Nevada2270Elevance Health36CVS (Aetna)22Carson City, NV2051Elevance Health29UHS (Prominence HP)23Las Vegas-Henderson-Paradise, NV2271Elevance Health36CVS (Aetna)21Reno, NV2287Elevance Health36CVS (Aetna)21New Hampshire3186Elevance Health40Cigna37	Lincoln, NE	5664	BCBS NE	74	CVS (Aetna)	14
Carson City, NV 2051 Elevance Health 29 UHS (Prominence HP) 23 Las Vegas-Henderson-Paradise, NV 2271 Elevance Health 36 CVS (Aetna) 21 Reno, NV 2287 Elevance Health 36 CVS (Aetna) 21 New Hampshire 3186 Elevance Health 40 Cigna 37	Omaha-Council Bluffs, NE-IA	3910	BCBS NE	58	CVS (Aetna)	23
Las Vegas-Henderson-Paradise, NV 2271 Elevance Health 36 CVS (Aetna) 21 Reno, NV 2287 Elevance Health 36 CVS (Aetna) 21 New Hampshire 3186 Elevance Health 40 Cigna 37	Nevada	2270	Elevance Health	36	CVS (Aetna)	22
Reno, NV 2287 Elevance Health 36 CVS (Aetna) 21 New Hampshire 3186 Elevance Health 40 Cigna 37	Carson City, NV	2051	Elevance Health	29	UHS (Prominence HP)	23
New Hampshire 3186 Elevance Health 40 Cigna 37	Las Vegas-Henderson-Paradise, NV	2271	Elevance Health	36	CVS (Aetna)	21
•	Reno, NV	2287	Elevance Health	36	CVS (Aetna)	21
Manchester-Nashua, NH 3464 Elevance Health 49 Cigna 29	New Hampshire	3186	Elevance Health	40	Cigna	37
	Manchester-Nashua, NH	3464	Elevance Health	49	Cigna	29

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 *PPO product markets*

State and MSAs	РРО ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
New Jersey	2997	CVS (Aetna)	42	Horizon BCBS	29
Atlantic City-Hammonton, NJ	5429	Horizon BCBS	72	CVS (Aetna)	15
Ocean City, NJ	4020	Horizon BCBS	58	CVS (Aetna)	21
Trenton-Princeton, NJ	3569	CVS (Aetna)	52	Horizon BCBS	23
Vineland-Bridgeton, NJ	4076	Horizon BCBS	57	CVS (Aetna)	27
New Mexico	4588	HCSC (BCBS)	65	Presbyterian	13
Albuquerque, NM	3506	HCSC (BCBS)	53	Presbyterian	21
Farmington, NM	4567	HCSC (BCBS)	64	Cigna	18
Las Cruces, NM	6112	HCSC (BCBS)	77	Cigna	9
Santa Fe, NM	4188	HCSC (BCBS)	60	Cigna	17
New York	1449	Elevance Health	18	CVS (Aetna)	18
Albany-Schenectady-Troy, NY	1793	CDPHP	24	UnitedHealth Group	24
Binghamton, NY	3595	Lifetime Hlthcare	54	UnitedHealth Group	23
Buffalo-Cheektowaga, NY	1745	Highmark	25	Independent HIth	20
Elmira, NY	5683	Lifetime Hlthcare	73	UnitedHealth Group	18
Glens Falls, NY	1931	Elevance Health	32	UnitedHealth Group	19
Ithaca, NY	3336	CVS (Aetna)	47	Lifetime HIthcare	30
Kingston, NY	1859	UnitedHealth Group	23	EmblemHealth	23
New York-Newark-Jersey City, NY-NJ-PA	1700	CVS (Aetna)	24	Elevance Health	19
Poughkeepsie-Newburgh-Middletown, NY	1987	Elevance Health	29	UnitedHealth Group	24
Rochester, NY	6714	Lifetime Hlthcare	81	CVS (Aetna)	5
Syracuse, NY	5104	Lifetime Hlthcare	70	UnitedHealth Group	13
Utica-Rome, NY	3672	Lifetime Hlthcare	53	UnitedHealth Group	26
Watertown-Fort Drum, NY	3581	Lifetime Hlthcare	53	UnitedHealth Group	22
North Carolina	4211	BCBS NC	59	Cigna	22
Asheville, NC	3655	BCBS NC	53	Cigna	23
Burlington, NC	3912	BCBS NC	56	Cigna	21
Charlotte-Concord-Gastonia, NC-SC	2831	BCBS NC	40	Cigna	28
Durham-Chapel Hill, NC	4093	BCBS NC	57	CVS (Aetna)	26
Fayetteville, NC	5630	BCBS NC	74	Cigna	13
Goldsboro, NC	7385	BCBS NC	85	Cigna	8
Greensboro-High Point, NC	4539	BCBS NC	63	Cigna	23
Greenville, NC	6872	BCBS NC	82	Cigna	11
Hickory-Lenoir-Morganton, NC	5733	BCBS NC	73	Cigna	19
Jacksonville, NC	5619	BCBS NC	73	Cigna	12
New Bern, NC	6330	BCBS NC	78	Cigna	13
Raleigh-Cary, NC	3895	BCBS NC	54	Cigna	24
Rocky Mount, NC	6478	BCBS NC	79	Cigna	12
Wilmington, NC	4106	BCBS NC	56	Cigna	28
Winston-Salem, NC	4074	BCBS NC	54	Cigna	32

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 PPO product markets

North Dakota 6947 8CBS ND 77 Medica 7 Binarack, ND 5999 8CBS ND 77 Medica 7 Fingo, ND-NN 3011 8CBS ND 45 8CBS MN 25 Grand Forks, ND-MN 3011 8CBS ND 46 BCBS MN 28 Alkoro, OH 2514 Cigna 35 Blevance Health 27 Canton-Massillon, OH 2625 Cigna 35 Medical Mutual 27 Cincinnati, OH-KYIN 5073 Elevance Health 69 Cigna 12 Cilcredand-Elyria, OH 2654 Cigna 38 Medical Mutual 24 Cilcredand-Elyria, OH 2654 Cigna 38 Medical Mutual 22 Cilcredand-Elyria, OH 4037 Elevance Health 69 Cigna 22 Cilcredand-Elyria, OH 4037 Elevance Health 59 Cigna 22 Lilma, OH 293 Elevance Health 59 Cigna 22 <td< th=""><th>State and MSAs</th><th>PPO HHI</th><th>Insurer 1</th><th>Share (%)</th><th>Insurer 2</th><th>Share (%)</th></td<>	State and MSAs	PPO HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Fargo, ND-MN 3001 8CBS ND 45 BCBS MN 25 Grand Forks, ND-MN 3217 BCBS ND 46 BCBS MN 28 Ohio 2593 Elevance Health 36 Cigna 28 Akron, OH 2514 Cigna 36 Elevance Health 24 Canton-Massillon, OH 2625 Cigna 35 Medical Mutual 27 Cincinnati, OH-KY-IN 5073 Elevance Health 69 Cigna 12 Cilcevland-Elyria, OH 2654 Cigna 38 Medical Mutual 27 Columbus, OH 2458 Elevance Health 35 Cigna 16 Columbus, OH 4037 Elevance Health 40 Cigna 17 Lima, OH 2953 Elevance Health 40 Cigna 18 Lima, OH 2954 Cigna 34 Elevance Health 49 Cigna 18 Lima, OH 2954 Cigna 32 Elevance Health 29 C	North Dakota	6047	BCBS ND	77	Medica	6
Grand Forks, ND-MN 3217 BCBS ND 46 BCBS MN 28 Ohio 2593 Elevance Health 36 Cigna 28 Akorn, OH 2514 Cigna 36 Elevance Health 27 Cincinnati, OH-KVIN 5073 Elevance Health 69 Cigna 12 Cleveland-Elyria, OH 2654 Cigna 38 Medical Mutual 24 Dayton-Kettering, OH 2637 Elevance Health 35 Cigna 29 Lima, OH 2894 Cigna 34 Elevance Health 32 Cigna 18 Lima, OH 2894 Elevance Health 49 Cigna 18 Vellerion-Steubenville, W-O-H 2610 Cigna 32 Elevanc	Bismarck, ND	5989	BCBS ND	77	Medica	7
Ohio 2593 Elevance Health 36 Cigna 28 Akron, OH 2514 Cigna 36 Elevance Health 24 Canton-Massillon, OH 2625 Cigna 35 Medical Mutual 27 Cincinnati, OH-KY-IN 5073 Elevance Health 69 Cigna 12 Cleveland-Elyria, OH 2654 Cigna 38 Medical Mutual 24 Columbus, OH 2458 Elevance Health 35 Cigna 26 Dayton-Kettering, OH 293 Elevance Health 42 Cigna 29 Mansfield, OH 2894 Cigna 34 Elevance Health 32 Mansfield, OH 3988 Elevance Health 59 Cigna 18 Toledo, OH 2010 Highmark 31 Elevance Health 32 Veledo, OH 2010 Highmark 31 Elevance Health 32 Volungstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 31 </td <td>Fargo, ND-MN</td> <td>3001</td> <td>BCBS ND</td> <td>45</td> <td>BCBS MN</td> <td>25</td>	Fargo, ND-MN	3001	BCBS ND	45	BCBS MN	25
Akron, OH 2514 Cigna 36 Elevance Health 24 Canton-Massillon, OH 2625 Cigna 35 Medical Mutual 27 Cincinnati, OH-KY-IN 5073 Elevance Health 69 Cigna 12 Cinceland-Elyria, OH 2654 Cigna 38 Medical Mutual 24 Columbus, OH 2458 Elevance Health 35 Cigna 17 Dayton-Kettering, OH 2953 Elevance Health 60 Cigna 17 Lima, OH 2953 Elevance Health 42 Cigna 29 Springfield, OH 3988 Elevance Health 59 Cigna 18 Toledo, OH 2610 Cigna 32 Elevance Health 29 Weirton-Steubenville, WV-OH 2201 Highmark 31 Elevance Health 23 Vougstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 28 Oklahoma 4923 HCSC (BCBS) 67 CVS (Aetna) <t< td=""><td>Grand Forks, ND-MN</td><td>3217</td><td>BCBS ND</td><td>46</td><td>BCBS MN</td><td>28</td></t<>	Grand Forks, ND-MN	3217	BCBS ND	46	BCBS MN	28
Canton-Massillon, OH 2625 Cigna 35 Medical Mutual 27 Cincinanti, OH-KY-IN 5073 Elevance Health 69 Cigna 12 Cleveland-Elyria, OH 2654 Cigna 38 Medical Mutual 24 Cloumbus, OH 2458 Elevance Health 60 Cigna 26 Dayton-Kettering, OH 4037 Elevance Health 60 Cigna 29 Lima, OH 2953 Elevance Health 42 Cigna 29 Mansfield, OH 2894 Cigna 34 Elevance Health 32 Toledo, OH 2610 Cigna 32 Elevance Health 29 Weirton-Steubenville, Wr-OH 2010 Cigna 32 Elevance Health 29 Weirton-Steubenville, Wr-OH 2010 Cigna 32 Cigna 24 Weirton-Steubenville, Wr-OH 2201 Highmark 31 Elevance Health 23 Voungstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 <	Ohio	2593	Elevance Health	36	Cigna	28
Clincinnati, OH-KY-IN 5073 Elevance Health 69 Cigna 12 Cleveland-Elyria, OH 264 Cigna 38 Medical Mutual 24 Columbus, OH 2458 Elevance Health 35 Cigna 26 Dayton-Kettering, OH 4037 Elevance Health 60 Cigna 17 Lima, OH 2953 Elevance Health 42 Cigna 29 Mansfield, OH 3988 Elevance Health 59 Cigna 18 Toledo, OH 2610 Cigna 32 Elevance Health 29 Weitnon-Steubenville, WY-OH 2201 Highmark 31 Elevance Health 23 Youngstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 24 Oklahoma 4923 HCSC (BCBS) 67 CYS (Actna) 15 Enid, OK 5621 HCSC (BCBS) 72 Cigna 7 Oklahoma 191 Cambia 29 Providence Hith 20 <td>Akron, OH</td> <td>2514</td> <td>Cigna</td> <td>36</td> <td>Elevance Health</td> <td>24</td>	Akron, OH	2514	Cigna	36	Elevance Health	24
Cleveland-Elyria, OH 2654 Cigna 38 Medical Mutual 24 Columbus, OH 2458 Elevance Health 35 Cigna 26 Dayton-Kettering, OH 4037 Elevance Health 60 Cigna 17 Lima, OH 2953 Elevance Health 60 Cigna 29 Mansfield, OH 2894 Cigna 34 Elevance Health 32 Springfield, OH 3988 Elevance Health 59 Cigna 18 Toledo, OH 2610 Cigna 32 Elevance Health 29 Weistron-Steubenville, WV-OH 2201 Highmark 31 Elevance Health 23 Youngstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 24 Oklahoma 4923 HCSC (BCBS) 67 CVS (Aethal) 15 Enid, OK 5621 HCSC (BCBS) 72 Cigna 20 Clakhoma 1492 HCSC (BCBS) 81 Cigna 17	Canton-Massillon, OH	2625	Cigna	35	Medical Mutual	27
Columbus, OH 2458 Elevance Health 35 Cigna 26 Dayton-Kettering, OH 4037 Elevance Health 60 Cigna 17 Lima, OH 2953 Elevance Health 42 Cigna 29 Mansfield, OH 3988 Elevance Health 59 Cigna 18 Toledo, OH 2610 Cigna 32 Elevance Health 29 Weirton-Steubenville, WV-OH 2201 Highmark 31 Elevance Health 23 Youngstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 24 Weirton, OK 661 Elevance Health 32 Cigna 24 Colkahoma 4923 HCSC (BCBS) 67 CVS (Actna) 15 Enid, OK 5621 HCSC (BCBS) 72 Cigna 20 Lawton, OK 6653 HCSC (BCBS) 67 CVS (Actna) 16 ORabia 19 Cambia 29 Providence Hith 20	Cincinnati, OH-KY-IN	5073	Elevance Health	69	Cigna	12
Dayton-Kettering, OH 4037 Elevance Health 60 Cigna 17 Lima, OH 2953 Elevance Health 42 Cigna 29 Mansfield, OH 2894 Cigna 34 Elevance Health 32 Springfield, OH 3988 Elevance Health 59 Cigna 18 Toledo, OH 2610 Cigna 32 Elevance Health 29 Weirton-Steubenville, WV-OH 2201 Highmark 31 Elevance Health 23 Youngstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 24 Oklahoma 4923 HCSC (BCBS) 67 CVS (Aetna) 15 Enid, OK 5621 HCSC (BCBS) 72 Cigna 20 Lawton, OK 6653 HCSC (BCBS) 66 Cigna 17 Tulsa, OK 4749 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 33 Pacific-Source 18 <	Cleveland-Elyria, OH	2654	Cigna	38	Medical Mutual	24
Lima, OH 2953 Elevance Health 42 Cigna 29 Mansfield, OH 2894 Cigna 34 Elevance Health 32 Springfield, OH 3988 Elevance Health 59 Cigna 18 Toledo, OH 2610 Cigna 32 Elevance Health 29 Weirton-Steubenville, WV-OH 2201 Highmark 31 Elevance Health 29 Youngstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 24 Oklahoma 4923 HCSC (BCBS) 67 CVS (Aetna) 15 Enid, OK 5621 HCSC (BCBS) 72 Cigna 20 Lawton, OK 6653 HCSC (BCBS) 81 Cigna 17 Tulsa, OK 4749 HCSC (BCBS) 66 Cigna 17 Tulsa, OK 4845 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 29 Providence Hith 20 Goryalis, O	Columbus, OH	2458	Elevance Health	35	Cigna	26
Mansfield, OH 2894 Cigna 34 Elevance Health 32 Springfield, OH 3988 Elevance Health 59 Cigna 18 Toledo, OH 2610 Cigna 32 Elevance Health 29 Weirron-Steubenville, WV-OH 2201 Highmark 31 Elevance Health 23 Youngstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 24 Oklahoma 4923 HCSC (BCBS) 67 CVS (Aetna) 15 Enid, OK 5621 HCSC (BCBS) 67 CVS (Aetna) 20 Lawton, OK 6653 HCSC (BCBS) 66 Cigna 7 Oklahoma City, OK 4749 HCSC (BCBS) 66 Cigna 17 Tulsa, OK 4845 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 29 Providence Hith 20 Albany-Lebanon, OR 230 Cambia 40 PacificSource 16	Dayton-Kettering, OH	4037	Elevance Health	60	Cigna	17
Springfield, OH 3988 Elevance Health 59 Cigna 18 Toledo, OH 2610 Cigna 32 Elevance Health 29 Weirton-Steubenville, WV-OH 2201 Highmark 31 Elevance Health 23 Youngstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 24 Oklahoma 4923 HCSC (BCBS) 67 CVS (Aetna) 15 Enid, OK 5621 HCSC (BCBS) 72 Cigna 20 Lawton, OK 6633 HCSC (BCBS) 81 Cigna 7 Oklahoma City, OK 4749 HCSC (BCBS) 66 Cigna 17 Tulsa, OK 4845 HCSC (BCBS) 66 Cigna 17 Oregon 1891 Cambia 29 Providence Hith 20 Albany-Lebanon, OR 2918 Cambia 43 Cigna 25 Bend, OR 205 Cambia 43 Cigna 25 Grantal, OR	Lima, OH	2953	Elevance Health	42	Cigna	29
Toledo, OH 2610 Cigna 32 Elevance Health 29 Weirton-Steubenville, WV-OH 2201 Highmark 31 Elevance Health 23 Youngstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 24 Oklahoma 4923 HCSC (BCBS) 67 CVS (Aetna) 15 Enid, OK 6621 HCSC (BCBS) 72 Cigna 20 Lawton, OK 6653 HCSC (BCBS) 81 Cigna 7 Oklahoma City, OK 4749 HCSC (BCBS) 66 Cigna 17 Oklahoma City, OK 4849 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 29 Providence Hith 20 Oregon 1991 Cambia 40 Pacific-Source 18 Bend, OR 2607 Cambia 43 Cigna 22 Corvallis, OR 2192 Pacific-Source 32 Cambia 23 Gerants Pass,	Mansfield, OH	2894	Cigna	34	Elevance Health	32
Weirton-Steubenville, WV-OH 2201 Highmark 31 Elevance Health 23 Youngstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 24 Oklahoma 4923 HCSC (BCBS) 67 CVS (Aetna) 15 Enid, OK 5621 HCSC (BCBS) 72 Cigna 20 Lawton, OK 6653 HCSC (BCBS) 81 Cigna 7 Oklahoma City, OK 4749 HCSC (BCBS) 66 Cigna 17 Tulsa, OK 4845 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 29 Providence Hilh 20 Oregon, OR 1991 Cambia 33 PacificSource 18 Bend, OR 2308 Cambia 40 PacificSource 16 Corvallis, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 2196 PacificSource 32 Cambia 28 Medford,	Springfield, OH	3988	Elevance Health	59	Cigna	18
Youngstown-Warren-Boardman, OH-PA 2146 Elevance Health 32 Cigna 24 Oklahoma 4923 HCSC (BCBS) 67 CVS (Aetna) 15 Enid, OK 5621 HCSC (BCBS) 72 Cigna 20 Lawton, OK 6653 HCSC (BCBS) 81 Cigna 7 Oklahoma City, OK 4749 HCSC (BCBS) 66 Cigna 17 Tulsa, OK 4845 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 29 Providence Hith 20 Oregon, OR 19911 Cambia 33 PacificSource 18 Bend, OR 2308 Cambia 33 PacificSource 16 Corvallis, OR 2607 Cambia 43 Cigna 22 Eugene-Springfield, OR 2192 PacificSource 32 Cambia 28 Grants Pass, OR 2166 PacificSource 32 Cambia 28 Medford, OR	Toledo, OH	2610	Cigna	32	Elevance Health	29
Oklahoma 4923 HCSC (BCBS) 67 CVS (Aetna) 15 Enid, OK 5621 HCSC (BCBS) 72 Cigna 20 Lawton, OK 6653 HCSC (BCBS) 81 Cigna 7 Oklahoma City, OK 4749 HCSC (BCBS) 66 Cigna 17 Tulsa, OK 4845 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 29 Providence Hith 20 Albany-Lebanon, OR 1911 Cambia 33 PacificSource 18 Bend, OR 2308 Cambia 40 PacificSource 16 Corvallis, OR 2607 Cambia 43 Cigna 22 Eugene-Springfield, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 1994 Cambia 32 Cambia 26 Salem, OR 2342 Cambia 32 Cambia 26 Salem, OR 1994 Cambia<	Weirton-Steubenville, WV-OH	2201	Highmark	31	Elevance Health	23
Enid, OK 5621 HCSC (BCBS) 72 Cigna 20 Lawton, OK 6653 HCSC (BCBS) 81 Cigna 7 Oklahoma City, OK 4749 HCSC (BCBS) 66 Cigna 17 Tulsa, OK 4845 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 29 Providence HIth 20 Albany-Lebanon, OR 1911 Cambia 33 PacificSource 18 Bend, OR 2308 Cambia 40 PacificSource 16 Corvallis, OR 2607 Cambia 43 Cigna 22 Eugene-Springfield, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 2166 PacificSource 32 Cambia 28 Medford, OR 2194 Cambia 32 Cambia 26 Portland-Vancouver-Hillsboro, OR-WA 2118 Providence HIth 29 Cambia 2 Allentown-Bethlehem-Ea	Youngstown-Warren-Boardman, OH-PA	2146	Elevance Health	32	Cigna	24
Lawton, OK 6653 HCSC (BCBS) 81 Cigna 7 Oklahoma City, OK 4749 HCSC (BCBS) 66 Cigna 17 Tulsa, OK 4845 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 29 Providence Hlth 20 Albany-Lebanon, OR 1911 Cambia 33 PacificSource 18 Bend, OR 2308 Cambia 40 PacificSource 16 Corvallis, OR 2607 Cambia 43 Cigna 22 Eugene-Springfield, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 2166 PacificSource 32 Cambia 28 Medford, OR 1994 Cambia 32 Cambia 26 Salem, OR 2342 Cambia 34 Cigna 26 Salem, OR 2342 Highmark 36 CVS (Aetna) 22 Allentown-Bethlehem-Easton, PA-NJ 37	Oklahoma	4923	HCSC (BCBS)	67	CVS (Aetna)	15
Oklahoma City, OK 4749 HCSC (BCBS) 66 Cigna 17 Tulsa, OK 4845 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 29 Providence HIth 20 Albany-Lebanon, OR 1911 Cambia 33 PacificSource 18 Bend, OR 2308 Cambia 40 PacificSource 16 Corvallis, OR 2607 Cambia 43 Cigna 22 Eugene-Springfield, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 2166 PacificSource 32 Cambia 28 Medford, OR 1994 Cambia 32 PacificSource 21 Portland-Vancouver-Hillsboro, OR-WA 2118 Providence HIth 29 Cambia 26 Salem, OR 2342 Cambia 34 Cigna 29 Pennsylvania 2162 Highmark 36 CVS (Aetna) 22 Alleona, PA<	Enid, OK	5621	HCSC (BCBS)	72	Cigna	20
Tulsa, OK 4845 HCSC (BCBS) 67 CVS (Aetna) 16 Oregon 1891 Cambia 29 Providence Hith 20 Albany-Lebanon, OR 1911 Cambia 33 PacificSource 18 Bend, OR 2308 Cambia 40 PacificSource 16 Corvallis, OR 2607 Cambia 43 Cigna 22 Eugene-Springfield, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 2166 PacificSource 32 Cambia 28 Medford, OR 1994 Cambia 32 PacificSource 21 Portland-Vancouver-Hillsboro, OR-WA 2118 Providence HIth 29 Cambia 26 Salem, OR 2342 Cambia 34 Cigna 29 Pennsylvania 2162 Highmark 36 CVS (Aetna) 22 Allentown-Bethlehem-Easton, PA-NJ 2177 Highmark 54 UPMC 28	Lawton, OK	6653	HCSC (BCBS)	81	Cigna	7
Oregon 1891 Cambia 29 Providence HIth 20 Albany-Lebanon, OR 1911 Cambia 33 PacificSource 18 Bend, OR 2308 Cambia 40 PacificSource 16 Corvallis, OR 2607 Cambia 43 Cigna 22 Eugene-Springfield, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 2166 PacificSource 32 Cambia 28 Medford, OR 1994 Cambia 32 Cambia 28 Portland-Vancouver-Hillsboro, OR-WA 2118 Providence HIth 29 Cambia 26 Salem, OR 2342 Cambia 34 Cigna 29 Pennsylvania 2162 Highmark 36 CVS (Aetna) 22 Allentown-Bethlehem-Easton, PA-NJ 2177 Highmark 54 UPMC 28 Bloomsburg-Berwick, PA 3239 Geisinger 48 Highmark 26 <td< td=""><td>Oklahoma City, OK</td><td>4749</td><td>HCSC (BCBS)</td><td>66</td><td>Cigna</td><td>17</td></td<>	Oklahoma City, OK	4749	HCSC (BCBS)	66	Cigna	17
Albany-Lebanon, OR 1911 Cambia 33 PacificSource 18 Bend, OR 2308 Cambia 40 PacificSource 16 Corvallis, OR 2607 Cambia 43 Cigna 22 Eugene-Springfield, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 2166 PacificSource 32 Cambia 28 Medford, OR 1994 Cambia 32 PacificSource 21 Portland-Vancouver-Hillsboro, OR-WA 2118 Providence HIth 29 Cambia 26 Salem, OR 2342 Cambia 34 Cigna 29 Pennsylvania 2162 Highmark 36 CVS (Aetna) 22 Allentown-Bethlehem-Easton, PA-NJ 2177 Highmark 34 Capital BC 21 Altoona, PA 3784 Highmark 54 UPMC 28 Bloomsburg-Berwick, PA 3239 Geisinger 48 Highmark 26 Chambersburg-Waynesboro, PA 2991 Highmark 52 CVS (Aetna)	Tulsa, OK	4845	HCSC (BCBS)	67	CVS (Aetna)	16
Bend, OR 2308 Cambia 40 PacificSource 16 Corvallis, OR 2607 Cambia 43 Cigna 22 Eugene-Springfield, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 2166 PacificSource 32 Cambia 28 Medford, OR 1994 Cambia 32 PacificSource 21 Portland-Vancouver-Hillsboro, OR-WA 2118 Providence Hlth 29 Cambia 26 Salem, OR 2342 Cambia 34 Cigna 29 Pennsylvania 2162 Highmark 36 CVS (Aetna) 22 Allentown-Bethlehem-Easton, PA-NJ 2177 Highmark 34 Capital BC 21 Altoona, PA 3784 Highmark 54 UPMC 28 Bloomsburg-Berwick, PA 3239 Geisinger 48 Highmark 26 Chambersburg-Waynesboro, PA 3446 Highmark 52 CVS (Aetna) 22	Oregon	1891	Cambia	29	Providence Hlth	20
Corvallis, OR 2607 Cambia 43 Cigna 22 Eugene-Springfield, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 2166 PacificSource 32 Cambia 28 Medford, OR 1994 Cambia 32 PacificSource 21 Portland-Vancouver-Hillsboro, OR-WA 2118 Providence HIth 29 Cambia 26 Salem, OR 2342 Cambia 34 Cigna 29 Pennsylvania 2162 Highmark 36 CVS (Aetna) 22 Allentown-Bethlehem-Easton, PA-NJ 2177 Highmark 34 Capital BC 21 Altoona, PA 3784 Highmark 54 UPMC 28 Bloomsburg-Berwick, PA 3239 Geisinger 48 Highmark 26 Chambersburg-Waynesboro, PA 2991 Highmark 52 CVS (Aetna) 22 Erie, PA 4548 Highmark 62 UPMC 24	Albany-Lebanon, OR	1911	Cambia	33	PacificSource	18
Eugene-Springfield, OR 2192 PacificSource 32 Cambia 25 Grants Pass, OR 2166 PacificSource 32 Cambia 28 Medford, OR 1994 Cambia 32 PacificSource 21 Portland-Vancouver-Hillsboro, OR-WA 2118 Providence Hlth 29 Cambia 26 Salem, OR 2342 Cambia 34 Cigna 29 Pennsylvania 2162 Highmark 36 CVS (Aetna) 22 Allentown-Bethlehem-Easton, PA-NJ 2177 Highmark 34 Capital BC 21 Altoona, PA 3784 Highmark 54 UPMC 28 Bloomsburg-Berwick, PA 3239 Geisinger 48 Highmark 26 Chambersburg-Waynesboro, PA 2991 Highmark 52 CVS (Aetna) 22 East Stroudsburg, PA 4548 Highmark 52 CVS (Aetna) 22 Erie, PA 4548 Highmark 62 UPMC 24 Gettysburg, PA 3302 Highmark 44 Capital BC 27 Harrisburg-Carlisle, PA 3302 Highmark 44 Capital BC 22 Harrisburg-Carlisle, PA 3302 Highmark 44 Capital BC 22	Bend, OR	2308	Cambia	40	PacificSource	16
Grants Pass, OR Medford, OR 1994 Cambia 32 PacificSource 21 Portland-Vancouver-Hillsboro, OR-WA 2118 Providence HIth 29 Cambia 26 Salem, OR 2342 Cambia 34 Cigna 29 Pennsylvania 2162 Highmark 36 CVS (Aetna) 22 Allentown-Bethlehem-Easton, PA-NJ 2177 Highmark 34 Capital BC 21 Altoona, PA Bloomsburg-Berwick, PA 3239 Geisinger 48 Highmark 40 Capital BC 27 East Stroudsburg, PA 4548 Highmark 52 CVS (Aetna) 22 CTMBIA Highmark 44 Capital BC CVS (Aetna) 26 CVS (Aetna) 27 East Stroudsburg, PA Highmark 44 Capital BC CVS (Aetna) 26 CVS (Aetna) 27 East Stroudsburg, PA Highmark 40 Capital BC 24 Gettysburg, PA Highmark 44 Capital BC 24 Gettysburg, PA Highmark 44 Capital BC 24 Gettysburg, PA Highmark 44 Capital BC 24 Capital BC 25 CVS (Aetna) 26 CVS (Aetna) 26 CVS (Aetna) 27 Coulting PA Highmark 48 Gettysburg, PA Highmark 49 Capital BC 20 Capital BC 22 Coulting PA Highmark Au Capital BC 22 Coulting PA Highmark Au Capital BC Coulting PA Capital BC 25 Coulting PA Capital BC 26 Coulting PA Highmark Au Capital BC Coulting PA Capital PA Capital BC Coulting PA Capital Coult	Corvallis, OR	2607	Cambia	43	Cigna	22
Medford, OR1994Cambia32PacificSource21Portland-Vancouver-Hillsboro, OR-WA2118Providence HIth29Cambia26Salem, OR2342Cambia34Cigna29Pennsylvania2162Highmark36CVS (Aetna)22Allentown-Bethlehem-Easton, PA-NJ2177Highmark34Capital BC21Altoona, PA3784Highmark54UPMC28Bloomsburg-Berwick, PA3239Geisinger48Highmark26Chambersburg-Waynesboro, PA2991Highmark44Capital BC27East Stroudsburg, PA3446Highmark52CVS (Aetna)22Erie, PA4548Highmark62UPMC24Gettysburg, PA2700Highmark44Capital BC22Harrisburg-Carlisle, PA3302Highmark50Capital BC22	Eugene-Springfield, OR	2192	PacificSource	32	Cambia	25
Portland-Vancouver-Hillsboro, OR-WA2118Providence HIth29Cambia26Salem, OR2342Cambia34Cigna29Pennsylvania2162Highmark36CVS (Aetna)22Allentown-Bethlehem-Easton, PA-NJ2177Highmark34Capital BC21Altoona, PA3784Highmark54UPMC28Bloomsburg-Berwick, PA3239Geisinger48Highmark26Chambersburg-Waynesboro, PA2991Highmark44Capital BC27East Stroudsburg, PA3446Highmark52CVS (Aetna)22Erie, PA4548Highmark62UPMC24Gettysburg, PA2700Highmark44Capital BC22Harrisburg-Carlisle, PA3302Highmark50Capital BC22	Grants Pass, OR	2166	PacificSource	32	Cambia	28
Salem, OR2342Cambia34Cigna29Pennsylvania2162Highmark36CVS (Aetna)22Allentown-Bethlehem-Easton, PA-NJ2177Highmark34Capital BC21Altoona, PA3784Highmark54UPMC28Bloomsburg-Berwick, PA3239Geisinger48Highmark26Chambersburg-Waynesboro, PA2991Highmark44Capital BC27East Stroudsburg, PA3446Highmark52CVS (Aetna)22Erie, PA4548Highmark62UPMC24Gettysburg, PA2700Highmark44Capital BC22Harrisburg-Carlisle, PA3302Highmark50Capital BC22	Medford, OR	1994	Cambia	32	PacificSource	21
Pennsylvania2162Highmark36CVS (Aetna)22Allentown-Bethlehem-Easton, PA-NJ2177Highmark34Capital BC21Altoona, PA3784Highmark54UPMC28Bloomsburg-Berwick, PA3239Geisinger48Highmark26Chambersburg-Waynesboro, PA2991Highmark44Capital BC27East Stroudsburg, PA3446Highmark52CVS (Aetna)22Erie, PA4548Highmark62UPMC24Gettysburg, PA2700Highmark44Capital BC22Harrisburg-Carlisle, PA3302Highmark50Capital BC22	Portland-Vancouver-Hillsboro, OR-WA	2118	Providence HIth	29	Cambia	26
Allentown-Bethlehem-Easton, PA-NJ 2177 Highmark 34 Capital BC 21 Altoona, PA 3784 Highmark 54 UPMC 28 Bloomsburg-Berwick, PA 3239 Geisinger 48 Highmark 26 Chambersburg-Waynesboro, PA 2991 Highmark 44 Capital BC 27 East Stroudsburg, PA 3446 Highmark 52 CVS (Aetna) 22 Erie, PA 4548 Highmark 62 UPMC 24 Gettysburg, PA 2700 Highmark 44 Capital BC 22 Harrisburg-Carlisle, PA 3302 Highmark 50 Capital BC 22	Salem, OR	2342	Cambia	34	Cigna	29
Altoona, PA 3784 Highmark 54 UPMC 28 Bloomsburg-Berwick, PA 3239 Geisinger 48 Highmark 26 Chambersburg-Waynesboro, PA 2991 Highmark 44 Capital BC 27 East Stroudsburg, PA 3446 Highmark 52 CVS (Aetna) 22 Erie, PA 4548 Highmark 62 UPMC 24 Gettysburg, PA 2700 Highmark 44 Capital BC 22 Harrisburg-Carlisle, PA 3302 Highmark 50 Capital BC 22	Pennsylvania	2162	Highmark	36	CVS (Aetna)	22
Bloomsburg-Berwick, PA 3239 Geisinger 48 Highmark 26 Chambersburg-Waynesboro, PA 2991 Highmark 44 Capital BC 27 East Stroudsburg, PA 3446 Highmark 52 CVS (Aetna) 22 Erie, PA 4548 Highmark 62 UPMC 24 Gettysburg, PA 2700 Highmark 44 Capital BC 22 Harrisburg-Carlisle, PA 3302 Highmark 50 Capital BC 22	Allentown-Bethlehem-Easton, PA-NJ	2177	Highmark	34	Capital BC	21
Chambersburg-Waynesboro, PA 2991 Highmark 44 Capital BC 27 East Stroudsburg, PA 3446 Highmark 52 CVS (Aetna) 22 Erie, PA 4548 Highmark 62 UPMC 24 Gettysburg, PA 2700 Highmark 44 Capital BC 22 Harrisburg-Carlisle, PA 3302 Highmark 50 Capital BC 22	Altoona, PA	3784	Highmark	54	UPMC	28
East Stroudsburg, PA 3446 Highmark 52 CVS (Aetna) 22 Erie, PA 4548 Highmark 62 UPMC 24 Gettysburg, PA 2700 Highmark 44 Capital BC 22 Harrisburg-Carlisle, PA 3302 Highmark 50 Capital BC 22	Bloomsburg-Berwick, PA	3239	Geisinger	48	Highmark	26
Erie, PA 4548 Highmark 62 UPMC 24 Gettysburg, PA 2700 Highmark 44 Capital BC 22 Harrisburg-Carlisle, PA 3302 Highmark 50 Capital BC 22	Chambersburg-Waynesboro, PA	2991	Highmark	44	Capital BC	27
Gettysburg, PA 2700 Highmark 44 Capital BC 22 Harrisburg-Carlisle, PA 3302 Highmark 50 Capital BC 22	East Stroudsburg, PA	3446	Highmark	52	CVS (Aetna)	22
Harrisburg-Carlisle, PA 3302 Highmark 50 Capital BC 22	Erie, PA	4548	Highmark	62	UPMC	24
	Gettysburg, PA	2700	Highmark	44	Capital BC	22
Johnstown, PA 4064 Highmark 58 UPMC 22	Harrisburg-Carlisle, PA	3302	Highmark	50	Capital BC	22
	Johnstown, PA	4064	Highmark	58	UPMC	22

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 *PPO product markets*

Leahanon,PA 315 Highmark 47 Capital RC 29 Capital RC 29 Capital RC 29 Capital RC 201 Capital RC 30	State and MSAs	РРО ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
Philadelphia-Camden-Wilmington, PA-NJ-DEADI 3389 Independence Hith Gry 32 CVS (Aetna) 31 Pittsburgh, PA 3646 Highmark 31 UPMC 30 Reading, PA 2754 Highmark 35 Capital BC 35 Scaration—Wilkes-Barre, PA 4511 Highmark 55 Capital BC 30 Williamsport, PA 3081 Highmark 55 Capital BC 30 Williamsport, PA 2804 Highmark 44 Capital BC 30 Williamsport, PA 2804 Highmark 44 Capital BC 30 Rhode Island 4110 BCBS BI 4 Capital BC 21 Providence-Warwick, Ri-MA 270 BCBS SC 6 Cigna 17 Chaleston-North Charleston, SC 5134 BCBS SC 6 Cigna 17 Chaleston-North Charleston, SC 452 BCBS SC 6 Cigna 18 Hilton Lead Island-Bluffon, SC 452 BCBS SC 6 Cigna	Lancaster, PA	3316	Highmark	47	Capital BC	29
Pittsburgh, PA 3646 Highmark 51 UPMC 30 Reading, PA 2754 Highmark 35 Capital BC 32 Scranton—Wilkes-Barre, PA 3981 Highmark 55 Capital BC 30 Williamsport, PA 3906 Highmark 54 UPMC 16 York-Hanover, PA 3904 Highmark 54 UPMC 16 York-Hanover, PA 2804 Highmark 44 Optal BC 22 Providence-Warnick, RI-MA 2274 BCBS RI 61 Cigna 17 South Carlina 4891 BCBS SC 67 Cigna 17 Charleston-North Charleston, SC 5377 BCBS SC 71 CVS (Aetna) 19 Florence, SC 5107 BCBS SC 61 Cigna 18 Hillon Head Island-Bufffons, SC 4452 BCBS SC 62 Cigna 18 Spartan Durg, SC 4549 BCBS SC 66 Cigna 12 Sputter, SC	Lebanon, PA	4011	Highmark	59	Capital BC	21
Reading.PA 2754 Highmark 35 Capital EC 32 Scranton—Wilkes-Barre,PA 4511 Highmark 64 Gesinger 15 State College,PA 391 Highmark 55 Capital EC 30 Williamsport,PA 3506 Highmark 54 UPWC 16 York-Hanover,PA 2804 Highmark 44 Capital BC 23 Rhode Island 4110 BCBS RI 61 Cigna 12 Providence-Warvick,RI-MA 274 BCBS SC 67 Cigna 17 South Carolina 4891 BCBS SC 69 Cigna 19 Charleston-North Charleston, SC 5137 BCBS SC 61 Cigna 19 Florence, SC 442 BCBS SC 62 Cigna 17 Florence, SC 442 BCBS SC 62 Cigna 17 Myrtle Beach-Conway-North Myrtle Beach, SC-W 270 BCBS SC 43 Cigna 18 Soute, Falls,	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2389	Independence HIth Grp	32	CVS (Aetna)	31
Scanton—Wilkes-Barre,PA 4511 Highmark 64 Geisinger 15 State College, PA 3981 Highmark 55 Captral EC 30 Williamsport, PA 3806 Highmark 45 Uptract 23 York-Hanover, PA 2804 Highmark 44 Capital EC 23 Rhode Island 4110 BCBS RI 61 Cigna 12 Providence-Warwick, RI-MA 2274 BCBS RI 38 Orlitz Health 17 South Carolina 891 BCBS SC 69 Cigna 19 Charleston-North Charleston, SC 5137 BCBS SC 69 Cigna 19 Florence, SC 5107 BCBS SC 62 Cigna 12 Florence, SC 5107 BCBS SC 62 Cigna 17 Myttle Beach-Conway-North Myrtle Beach, SC-N 2740 BCBS SC 66 Cigna 13 Sumter, SC 4828 BCBS SC 66 Cigna 12	Pittsburgh, PA	3646	Highmark	51	UPMC	30
State College, PA 3981 Highmark 55 Capital BC 30 Williamsport, PA 3506 Highmark 54 UPMC 16 York-Hanover, PA 2804 Highmark 44 Capital BC 23 Rhode Island 4110 BCBS RI 38 Point 32 Health 17 Frovidence-Warvick, Ri-MA 2274 BCBS RI 38 Point 32 Health 17 South Carolina 4891 BCBS SC 67 Cigna 19 Charleston-North Charleston, SC 5137 BCBS SC 69 Cigna 19 Florence, SC 5107 BCBS SC 67 Cigna 12 Florence, SC 5107 BCBS SC 66 Cigna 17 Florence, SC 5107 BCBS SC 66 Cigna 17 Myrtle Beach-Conway-North Myrtle Beach, SCN 240 BCBS SC 66 Cigna 13 Sumber, SC 4828 BCBS SC 66 Cigna 18 Sumburg,	Reading, PA	2754	Highmark	35	Capital BC	32
Williamsport,PA 3506 Highmark 54 UPMC 16 York-Hanover,PA 2804 Highmark 44 Capital BC 23 Rhode Island 4110 BCBS RI 61 Cigna 12 Providence-Warvick, RI-MA 2274 BCBS RI 38 Cigna 17 South Carolina 4891 BCBS SC 67 Cigna 19 Charleston-North Charleston, SC 5134 BCBS SC 71 CVS (Aetna) 14 Florence, SC 5107 BCBS SC 67 Cigna 22 Greenville-Anderson, SC 4452 BCBS SC 67 Cigna 18 Hilton Head Island-Bluffton, SC 4828 BCBS SC 66 Cigna 17 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 27 Cigna 13 Spartanburg, SC 5454 BCBS SC 66 Avera Hith 26 Spartanburg, SC 5454 BCBS SC 72 Cigna 13 Spartanburg, SC 545	Scranton—Wilkes-Barre, PA	4511	Highmark	64	Geisinger	15
York-Hanover, PA 2804 Highmark 44 Capital BC 23 Rhode Island 4110 BCBS RI 61 Cigna 12 Providence-Warvick, RI-MA 2274 BCBS RI 38 Point32Health 77 South Carolina 4891 BCBS SC 69 Cigna 19 Charleston-North Charleston, SC 5134 BCBS SC 69 Cigna 12 Florence, SC 5107 BCBS SC 67 Cigna 22 Florence, SC 4522 BCBS SC 66 Cigna 17 Myrtle Beach-Conway-North Myrtle Beach, SCANC 240 BCBS SC 66 Cigna 13 Myrtle Beach-Conway-North Myrtle Beach, SCANC 240 BCBS SC 66 Cigna 13 Spartanburg, SC 482 BCBS SC 66 Cigna 13 Sunter, SC 482 BCBS SC 72 Cigna 12 South Dakot 337 Wellmark (BCBS) 51 Avera Hith 20	State College, PA	3981	Highmark	55	Capital BC	30
Rhode Island 4110 BCBS RI 61 Cigna 12 Providence-Warwick, RI-MA 2274 BCBS RI 38 Point32Health 17 South Carolina 4891 BCBS SC 67 Cigna 17 Charleston-North Charleston, SC 5377 BCBS SC 69 CVS (Aetna) 14 Florence, SC 5107 BCBS SC 71 CVS (Aetna) 14 Florence, SC 5107 BCBS SC 67 Cigna 22 Greenville-Anderson, SC 4452 BCBS SC 66 Cigna 17 Myttle Beach-Conway-North Myrtle Beach, SCN 240 BCBS SC 43 Cigna 13 Sumter, SC 4828 BCBS SC 72 Cigna 13 Sumter, SC 4825 BCBS SC 72 Cigna 18 South Flas, SD 56 Avera Hith 26 Soux Falls, SD 59 Melmark (BCBs) 51 Avera Hith 29 Clack sin, SD 50	Williamsport, PA	3506	Highmark	54	UPMC	16
Providence-Warwick, RI-MA 2274 BCBS RI 38 Point32Health 17 South Carolina 4891 BCBS SC 67 Cigna 17 Charleston-North Charleston, SC 5134 BCBS SC 69 Cigna 19 Florence, BC 5377 BCBS SC 71 CVS (Aetna) 12 Greenville-Anderson, SC 4452 BCBS SC 62 Cigna 18 Hilton Head Island-Bluffton, SC 4828 BCBS SC 66 Cigna 17 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 2740 BCBS SC 43 Cigna 13 Spartanburg, SC 4828 BCBS SC 43 Cigna 13 Sumter, SC 4825 BCBS SC 72 Qigna 18 Spattanburg, SC 4825 BCBS SC 72 Cigna 18 South Dakota 3937 Wellmark (BCBS) 73 Cigna 10 Spotth Dakota 382 Cigna 29 Cigna 29	York-Hanover, PA	2804	Highmark	44	Capital BC	23
South Carolina 4891 BCBS SC 67 Cigna 17 Charleston-North Charleston, SC 5134 BCBS SC 69 Cigna 19 Columbia, SC 5377 BCBS SC 71 CVS (Aetna) 14 Florence, SC 5107 BCBS SC 67 Cigna 22 Greenville-Anderson, SC 4452 BCBS SC 66 Cigna 17 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 2740 BCBS SC 66 Cigna 13 Spartanburg, SC 5454 BCBS SC 66 Cigna 13 Sumter, SC 4825 BCBS SC 66 Cigna 13 South Dakota 3937 Wellmark (BCBS) 56 Avera Hith 29 South Palkot 393 Wellmark (BCBS) 53 Cigna 19 Rapid City, SD 5451 Wellmark (BCBS) 51 Avera Hith 29 Sloux Falls, SD 352 Wellmark (BCBS) 51 Avera Hith 29	Rhode Island	4110	BCBS RI	61	Cigna	12
Charleston-North Charleston, SC 5134 BCBS SC 69 Cigna 19 Columbia, SC 5377 BCBS SC 71 CVS (Actna) 14 Florence, SC 5107 BCBS SC 67 Cigna 22 Greenville-Anderson, SC 4452 BCBS SC 66 Cigna 18 Hilton Head Island Fluffton, SC 4452 BCBS SC 66 Cigna 17 Myttle Beach-Conway-North Myrtle Beach, SC-Nc 2740 BCBS SC 43 Cigna 13 Spartanburg, SC 5454 BCBS SC 72 Cigna 18 Sumter, SC 4825 BCBS SC 72 Cigna 18 South Dakota 3997 Wellmark (BCBS) 56 Avera Hith 26 Spoux Falls, SD 5451 Wellmark (BCBS) 73 Cigna 10 Sioux Falls, SD 3541 Wellmark (BCBS) 73 Cigna 29 Chattanooga, TN-Ga 361 BCBS TN 52 Cigna 29 <tr< td=""><td>Providence-Warwick, RI-MA</td><td>2274</td><td>BCBS RI</td><td>38</td><td>Point32Health</td><td>17</td></tr<>	Providence-Warwick, RI-MA	2274	BCBS RI	38	Point32Health	17
Columbia, SC 5377 BCBS SC 71 CVS (Aetna) 14 Florence, SC 5107 BCBS SC 67 Cigna 22 Greenville-Anderson, SC 4452 BCBS SC 62 Cigna 18 Hilton Head Island-Bluffton, SC 4828 BCBS SC 43 Cigna 17 Myrtle Beach-Conway-North Myrtle Beach, SCNC 2740 BCBS SC 72 Cigna 13 Spartanburg, SC 544 BCBS SC 72 Cigna 13 Sumter, SC 4825 BCBS SC 72 Cigna 18 South Dakota 3937 Wellmark (BCBS) 56 Avera Hilth 26 Rapid City, SD 5451 Wellmark (BCBS) 73 Cigna 10 Sioux Falls, SD 3526 Wellmark (BCBS) 51 Avera Hilth 29 Chattanooga, Th-GA 3461 BCBS TN 52 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 48 Cigna 31	South Carolina	4891	BCBS SC	67	Cigna	17
Florence, SC 5107 BCBS SC 67 Clgna 22 Greenwille-Anderson, SC 4452 BCBS SC 62 Cigna 18 Hilton Head Island-Bluffton, SC 4828 BCBS SC 66 Cigna 17 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 2740 BCBS SC 43 Cigna 13 Spartanburg, SC 4848 BCBS SC 72 Cigna 13 South Dakota 3937 Wellmark (BCBS) 56 Avera Hilth 26 Rapid City, SD 451 Wellmark (BCBS) 73 Cigna 10 Sioux Falls, SD 352 Wellmark (BCBS) 73 Cigna 29 Chattanooga, Th-GA 3461 BCBS TN 52 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 48 Cigna 31 Jackson, TN 58 Cigna 31 32 Kingsport-Bristol, TN	Charleston-North Charleston, SC	5134	BCBS SC	69	Cigna	19
Greenville-Anderson, SC 4452 BCBS SC 62 Cigna 18 Hilton Head Island-Bluffton, SC 4828 BCBS SC 66 Cigna 17 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 2740 BCBS SC 43 Cigna 20 Spartanburg, SC 5454 BCBS SC 72 Cigna 18 Sumter, SC 4825 BCBS SC 66 Cigna 18 South Dakota 3937 Wellmark (BCBS) 56 Avera Hith 26 Rapid Ciry, SD 5451 Wellmark (BCBS) 73 Cigna 10 Sioux Falls, SD 3526 Wellmark (BCBS) 51 Avera Hith 29 Chattanooga, TN-GA 3461 BCBS TN 49 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 48 Cigna 31 Johnson City, TN 58 Cigna 27 Kingsport-Bristol, TN-VA	Columbia, SC	5377	BCBS SC	71	CVS (Aetna)	14
Hilton Head Island-Bluffton, SC 4828 BCBS SC 66 Cigna 17 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 2740 BCBS SC 43 Cigna 20 Spartanburg, SC 5454 BCBS SC 72 Cigna 18 South Dakota 3937 Wellmark (BCBS) 56 Avera Hith 26 Rapid City, SD 5451 Wellmark (BCBS) 73 Cigna 10 Sioux Falls, SD 3526 Wellmark (BCBS) 51 Avera Hith 29 Tennesse 3784 BCBS TN 52 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 48 Cigna 31 Jackson, TN 5811 BCBS TN 48 Cigna 18 Kingsport-Bristol, TN-VA 5811 BCBS TN 48 Cigna 27 Knoxville, TN 4457 BCBS TN 43 Cigna 26	Florence, SC	5107	BCBS SC	67	Cigna	22
Myrtle Beach-Conway-North Myrtle Beach, SC-NC 2740 BCBS SC 43 Cigna 20 Spartanburg, SC 5454 BCBS SC 72 Cigna 13 Sumter, SC 4825 BCBS SC 66 Cigna 18 South Dakota 3937 Wellmark (BCBS) 56 Avera Hith 26 Rapid City, SD 5451 Wellmark (BCBS) 73 Cigna 10 Sioux Falls, SD 3526 Wellmark (BCBS) 51 Avera Hith 29 Chattanooga, TN-GA 3461 BCBS TN 52 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 48 Cigna 31 Jackson, TN 3640 BCBS TN 48 Cigna 31 Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 27 Kingsport-Bristol, TN-WA 3377 Cigna 46 BCBS TN 33	Greenville-Anderson, SC	4452	BCBS SC	62	Cigna	18
Spartanburg, SC 5454 BCBS SC 72 Cigna 13 Sumter, SC 4825 BCBS SC 66 Cigna 18 South Dakota 3937 Wellmark (BCBS) 56 Avera HIth 26 Rapid City, SD 5451 Wellmark (BCBS) 73 Cigna 10 Sioux Falls, SD 3526 Wellmark (BCBS) 51 Avera HIth 29 Tennessee 3784 BCBS TN 52 Cigna 29 Chattanooga, TN-GA 3461 BCBS TN 49 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 48 Cigna 31 Jackson, TN 360 BCBS TN 48 Cigna 18 Kingsport-Bristol, TN-VA 5811 BCBS TN 43 Cigna 27 Kingsport-Bristol, TN-WA 3170 BCBS TN 43 Cigna 26 Memphis, TN-MS-AR <t< td=""><td>Hilton Head Island-Bluffton, SC</td><td>4828</td><td>BCBS SC</td><td>66</td><td>Cigna</td><td>17</td></t<>	Hilton Head Island-Bluffton, SC	4828	BCBS SC	66	Cigna	17
Sumter, SC 4825 BCBS SC 66 Cigna 18 South Dakota 3937 Wellmark (BCBS) 56 Avera Hith 26 Rapid City, SD 5451 Wellmark (BCBS) 73 Cigna 10 Sioux Falls, SD 3526 Wellmark (BCBS) 51 Avera Hith 29 Tennessee 3784 BCBS TN 52 Cigna 29 Chattanooga, TN-GA 3461 BCBS TN 49 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 58 Cigna 31 Jackson, TN 3640 BCBS TN 48 Cigna 31 Johnson City, TN 5811 BCBS TN 43 Cigna 27 Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 3 Morristown, TN 5624 <td>Myrtle Beach-Conway-North Myrtle Beach, SC-NC</td> <td>2740</td> <td>BCBS SC</td> <td>43</td> <td>Cigna</td> <td>20</td>	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2740	BCBS SC	43	Cigna	20
South Dakota 3937 Wellmark (BCBS) 56 Avera HIth 26 Rapid City, SD 5451 Wellmark (BCBS) 73 Cigna 10 Sioux Falls, SD 3526 Wellmark (BCBS) 51 Avera HIth 29 Tennessee 3784 BCBS TN 52 Cigna 29 Chattanooga, TN-GA 3461 BCBS TN 49 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 58 Cigna 31 Jackson, TN 3640 BCBS TN 48 Cigna 31 Johnson City, TN 5811 BCBS TN 48 Cigna 18 Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 27 Knoxville, TN 4457 BCBS TN 61 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 3 Nashville- Davidson—Murfreesboro—Fra	Spartanburg, SC	5454	BCBS SC	72	Cigna	13
Rapid City, SD 5451 Wellmark (BCBS) 73 Cigna 10 Sioux Falls, SD 3526 Wellmark (BCBS) 51 Avera Hlth 29 Tennessee 3784 BCBS TN 52 Cigna 29 Chattanooga, TN-GA 3461 BCBS TN 49 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 58 Cigna 31 Jackson, TN 3640 BCBS TN 48 Cigna 31 Johnson City, TN 5811 BCBS TN 4 Cigna 18 Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 27 Knoxville, TN 4457 BCBS TN 61 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 3 Morristown, TN 5624 BCBS TN 72 Cigna 28 Texas 4041 HCS	Sumter, SC	4825	BCBS SC	66	Cigna	18
Sioux Falls, SD 3526 Wellmark (BCBS) 51 Avera HIth 29 Tennessee 3784 BCBS TN 52 Cigna 29 Chattanooga, TN-GA 3461 BCBS TN 49 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 58 Cigna 31 Jackson, TN 3640 BCBS TN 48 Cigna 31 Johnson City, TN 5811 BCBS TN 48 Cigna 18 Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 27 Knoxville, TN 4457 BCBS TN 41 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 33 Morristown, TN 5624 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HC	South Dakota	3937	Wellmark (BCBS)	56	Avera Hlth	26
Tennessee 3784 BCBSTN 52 Cigna 29 Chattanooga, TN-GA 3461 BCBS TN 49 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 58 Cigna 31 Jackson, TN 3640 BCBS TN 48 Cigna 18 Kingsport-Bristol, TN-VA 5811 BCBS TN 74 Cigna 27 Knoxville, TN 4457 BCBS TN 43 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 33 Morristown, TN 3624 BCBS TN 72 Cigna 21 Nashville-Davidson—Murfreesboro—Franklin, TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 3316 HCSC (BCBS) 85 Cigna 5 Austin-Round Rock-Georgetown, TX	Rapid City, SD	5451	Wellmark (BCBS)	73	Cigna	10
Chattanooga, TN-GA 3461 BCBS TN 49 Cigna 29 Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 58 Cigna 31 Jackson, TN 3640 BCBS TN 48 Cigna 31 Johnson City, TN 5811 BCBS TN 74 Cigna 18 Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 27 Knoxville, TN 4457 BCBS TN 61 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 33 Morristown, TN 5624 BCBS TN 72 Cigna 21 Nashville-Davidson—Murfreesboro—Franklin, TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Austin-Round Rock-Georgetown, TX	Sioux Falls, SD	3526	Wellmark (BCBS)	51	Avera Hlth	29
Clarksville, TN-KY 2590 BCBS TN 39 Elevance Health 27 Cleveland, TN 4421 BCBS TN 58 Cigna 31 Jackson, TN 3640 BCBS TN 48 Cigna 31 Johnson City, TN 5811 BCBS TN 74 Cigna 18 Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 27 Knoxville, TN 4457 BCBS TN 61 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 33 Morristown, TN 5624 BCBS TN 72 Cigna 21 Nashville-Davidson—Murfreesboro—Franklin, TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 13 Beaumont	Tennessee	3784	BCBS TN	52	Cigna	29
Cleveland, TN 4421 BCBS TN 58 Cigna 31 Jackson, TN 3640 BCBS TN 48 Cigna 31 Johnson City, TN 5811 BCBS TN 74 Cigna 18 Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 27 Knoxville, TN 4457 BCBS TN 61 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 33 Morristown, TN 5624 BCBS TN 72 Cigna 21 Nashville-Davidson—Murfreesboro—Franklin, TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Amarillo, TX 3983 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen,	Chattanooga, TN-GA	3461	BCBS TN	49	Cigna	29
Jackson, TN 3640 BCBS TN 48 Cigna 31 Johnson City, TN 5811 BCBS TN 74 Cigna 18 Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 27 Knoxville, TN 4457 BCBS TN 61 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 33 Morristown, TN 5624 BCBS TN 72 Cigna 21 Nashville-Davidson—Murfreesboro—Franklin, TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Amarillo, TX 3983 HCSC (BCBS) 56 Cigna 26 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 13 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 8	Clarksville, TN-KY	2590	BCBS TN	39	Elevance Health	27
Johnson City, TN 5811 BCBS TN 74 Cigna 18 Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 27 Knoxville, TN 4457 BCBS TN 61 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 33 Morristown, TN 5624 BCBS TN 72 Cigna 21 Nashville-Davidson—Murfreesboro—Franklin, TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Amarillo, TX 3983 HCSC (BCBS) 56 Cigna 26 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 8 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8 <td>Cleveland, TN</td> <td>4421</td> <td>BCBS TN</td> <td>58</td> <td>Cigna</td> <td>31</td>	Cleveland, TN	4421	BCBS TN	58	Cigna	31
Kingsport-Bristol, TN-VA 3170 BCBS TN 43 Cigna 27 Knoxville, TN 4457 BCBS TN 61 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 33 Morristown, TN 5624 BCBS TN 72 Cigna 21 Nashville-Davidson—Murfreesboro—Franklin, TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Amarillo, TX 3983 HCSC (BCBS) 56 Cigna 26 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Jackson, TN	3640	BCBS TN	48	Cigna	31
Knoxville, TN 4457 BCBS TN 61 Cigna 26 Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 33 Morristown, TN 5624 BCBS TN 72 Cigna 21 Nashville-Davidson—Murfreesboro—Franklin, TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Amarillo, TX 3983 HCSC (BCBS) 56 Cigna 26 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Johnson City, TN	5811	BCBS TN	74	Cigna	18
Memphis, TN-MS-AR 3377 Cigna 46 BCBS TN 33 Morristown, TN 5624 BCBS TN 72 Cigna 21 Nashville-Davidson—Murfreesboro—Franklin, TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Amarillo, TX 3983 HCSC (BCBS) 56 Cigna 26 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Kingsport-Bristol, TN-VA	3170	BCBS TN	43	Cigna	27
Morristown, TN 5624 BCBS TN 72 Cigna 21 Nashville-Davidson—Murfreesboro—Franklin, TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Amarillo, TX 3983 HCSC (BCBS) 56 Cigna 26 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Knoxville, TN	4457	BCBS TN	61	Cigna	26
Nashville-Davidson—Murfreesboro—Franklin,TN 3372 BCBS TN 47 Cigna 28 Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Amarillo, TX 3983 HCSC (BCBS) 56 Cigna 26 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Memphis, TN-MS-AR	3377	Cigna	46	BCBS TN	33
Texas 4041 HCSC (BCBS) 58 CVS (Aetna) 19 Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Amarillo, TX 3983 HCSC (BCBS) 56 Cigna 26 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Morristown, TN	5624	BCBS TN	72	Cigna	21
Abilene, TX 7316 HCSC (BCBS) 85 Cigna 5 Amarillo, TX 3983 HCSC (BCBS) 56 Cigna 26 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Nashville-Davidson—Murfreesboro—Franklin, TN	3372	BCBS TN	47	Cigna	28
Amarillo, TX 3983 HCSC (BCBS) 56 Cigna 26 Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Texas	4041	HCSC (BCBS)	58	CVS (Aetna)	19
Austin-Round Rock-Georgetown, TX 3476 HCSC (BCBS) 49 CVS (Aetna) 28 Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Abilene, TX	7316	HCSC (BCBS)	85	Cigna	5
Beaumont-Port Arthur, TX 4936 HCSC (BCBS) 68 CVS (Aetna) 13 Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Amarillo, TX	3983	HCSC (BCBS)	56	Cigna	26
Brownsville-Harlingen, TX 6983 HCSC (BCBS) 83 CVS (Aetna) 8	Austin-Round Rock-Georgetown, TX	3476	HCSC (BCBS)	49	CVS (Aetna)	28
	Beaumont-Port Arthur, TX	4936	HCSC (BCBS)	68	CVS (Aetna)	13
College Station-Bryan, TX 6503 HCSC (BCBS) 80 Cigna 9	Brownsville-Harlingen, TX	6983	HCSC (BCBS)	83	CVS (Aetna)	8
	College Station-Bryan, TX	6503	HCSC (BCBS)	80	Cigna	9

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 PPO product markets

Corpus Christi, TX \$402 HCSC (8C8S) 71 CVS (Aetna) 16 Dallas Fort Worth-Arlington, TX 3974 HCSC (8C8S) 56 Cigna 25 El Paso, TX 3975 HCSC (8C8S) 51 CVS (Aetna) 24 Houston-The Woodlands-Sugar Land, TX 3595 HCSC (8C8S) 51 Baylor Scott & White 18 Laredo, TX 7599 HCSC (8C8S) 57 Cligna 15 Longoview, TX 6145 HCSC (8C8S) 77 Cligna 15 Lubbock, TX 5902 HCSC (8C8S) 75 CVS (Aetna) 12 McAllen-Edinburg Mission, TX 6721 HCSC (8C8S) 84 CVS (Aetna) 12 Midland, TX 6721 HCSC (8C8S) 80 CVS (Aetna) 9 Midland, TX 6721 HCSC (8C8S) 81 Cigna 12 Midland, TX 6791 HCSC (8C8S) 80 CVS (Aetna) 27 Midland, TX 6791 HCSC (8C8S) 55 CVS (Aetna)	State and MSAs	РРО ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
El Paso, TX 3705 HCSC (BCBS) 51 CVS (Aetha) 30 Houston-The Woodlands-Sugar Land, TX 3958 HCSC (BCBS) 50 Cigna 24 Killeen-Temple, TX 3264 HCSC (BCBS) 51 Baylor Scott & White 18 Laredo, TX 7589 HCSC (BCBS) 37 CVS (Aetha) 6 Longview, TX 6145 HCSC (BCBS) 75 CVS (Aetha) 15 Lubbock, TX 5902 HCSC (BCBS) 34 CVS (Aetha) 12 Midland, TX 6721 HCSC (BCBS) 81 CVS (Aetha) 12 Midland, TX 6721 HCSC (BCBS) 80 CVS (Aetha) 12 Midland, TX 6721 HCSC (BCBS) 30 CVS (Aetha) 12 Midland, TX 6721 HCSC (BCBS) 30 CVS (Aetha) 22 Midland, TX 6721 HCSC (BCBS) 63 CVS (Aetha) 27 Midland, TX 4639 HCSC (BCBS) 66 Cigna 12	Corpus Christi, TX	5402	HCSC (BCBS)	71	CVS (Aetna)	16
Houston-The Woodlands Sugar Land, TX 3595 HCSC (BCBS) 50 Cigna 24	Dallas-Fort Worth-Arlington, TX	3974	HCSC (BCBS)	56	Cigna	25
Killeen-Temple, TX 3264 HCSC (BCBS) 51 Baylor Scott & White 18 Laredo, TX 7589 HCSC (BCBS) 87 CVS (Actha) 6 Longview, TX 6145 HCSC (BCBS) 77 Cigna 15 Lubbock, TX 5902 HCSC (BCBS) 75 CVS (Actha) 12 McAllen-Edinburg-Mission, TX 7205 HCSC (BCBS) 84 CVS (Actha) 8 Midland, TX 6721 HCSC (BCBS) 81 Cys (Actha) 12 Odessa, TX 6591 HCSC (BCBS) 80 CVS (Actha) 14 San Angelo, TX 5762 HCSC (BCBS) 55 CVS (Actha) 12 San Antonio-New Braunfels, TX 3903 HCSC (BCBS) 63 Cigna 20 Sherman-Denison, TX 4448 HCSC (BCBS) 69 BCBS AR 10 Tyler, TX 5974 HCSC (BCBS) 66 Cigna 17 Victoria, TX 4740 HCSC (BCBS) 66 Cigna 12 <td>El Paso, TX</td> <td>3705</td> <td>HCSC (BCBS)</td> <td>51</td> <td>CVS (Aetna)</td> <td>30</td>	El Paso, TX	3705	HCSC (BCBS)	51	CVS (Aetna)	30
Laredo, TX 7589 HCSC (BCBS) 87 CVS (Aetna) 6 Longview, TX 6145 HCSC (BCBS) 77 Cigna 15 Lubbock, TX 5902 HCSC (BCBS) 75 CVS (Aetna) 12 Midland, TX 7205 HCSC (BCBS) 84 CVS (Aetna) 8 Midland, TX 6721 HCSC (BCBS) 80 CVS (Aetna) 9 Odessa, TX 6591 HCSC (BCBS) 80 CVS (Aetna) 9 San Angelo, TX 5762 HCSC (BCBS) 74 CVS (Aetna) 22 San Angelo, TX 3903 HCSC (BCBS) 55 CVS (Aetna) 22 San Angelo, TX 4443 HCSC (BCBS) 63 Cigna 20 Texarkana, TX-RR 4978 HCSC (BCBS) 69 BCBS AR 10 Tyler, TX 5974 HCSC (BCBS) 66 Cigna 15 Victoria, TX 4740 HCSC (BCBS) 78 Cigna 12 Wictoria, TX <	Houston-The Woodlands-Sugar Land, TX	3595	HCSC (BCBS)	50	Cigna	24
Loubock, TX	Killeen-Temple, TX	3264	HCSC (BCBS)	51	Baylor Scott & White	18
Lubbock, TX 5902 HCSC (BCBS) 75 CVS (Aetna) 12 McAllen-Edinburg-Mission, TX 7205 HCSC (BCBS) 84 CVS (Aetna) 8 MicIdand, TX 6721 HCSC (BCBS) 81 Clgna 12 Odessa, TX 6591 HCSC (BCBS) 80 CVS (Aetna) 9 San Angelo, TX 5762 HCSC (BCBS) 74 CVS (Aetna) 14 San Angelo, TX 5762 HCSC (BCBS) 55 CVS (Aetna) 12 San Angelo, TX 3903 HCSC (BCBS) 63 Clgna 12 San Antonio-New Braunfels, TX 3903 HCSC (BCBS) 63 Clgna 20 Sherman-Denison, TX 4443 HCSC (BCBS) 63 Clgna 20 Tyler, TX 4478 HCSC (BCBS) 69 BCBS RR 10 Victoria, TX 4740 HCSC (BCBS) 76 Cigna 12 Victoria, TX 4740 HCSC (BCBS) 78 Cigna 12 <	Laredo, TX	7589	HCSC (BCBS)	87	CVS (Aetna)	6
McAllen-Edinburg-Mission, TX 7205 HCSC (BCBS) 84 CVS (Aetna) 8 Midland, TX 6721 HCSC (BCBS) 81 Cigna 12 Odessa, TX 6591 HCSC (BCBS) 80 CVS (Aetna) 9 San Angelo, TX 5762 HCSC (BCBS) 74 CVS (Aetna) 14 San Antonico-New Braunfels, TX 3903 HCSC (BCBS) 55 CVS (Aetna) 27 Sherman-Denison, TX 4443 HCSC (BCBS) 63 Cigna 20 Texarkana, TX-AR 4978 HCSC (BCBS) 69 BCBS AR 10 Tyler, TX 5974 HCSC (BCBS) 76 Cigna 15 Victoria, TX 4740 HCSC (BCBS) 66 Cigna 17 Waco, TX 4639 HCSC (BCBS) 66 Cigna 12 Utah 2336 Intermountain 37 Cigna 20 Utage, TLI 2352 Intermountain 45 Cigna 21 Ogden-Clearf	Longview, TX	6145	HCSC (BCBS)	77	Cigna	15
Midland, TX 6721 HCSC (BCBS) 81 Cigna 12 Odessa, TX 6591 HCSC (BCBS) 80 CVS (Aetna) 9 San Angelo, TX 5762 HCSC (BCBS) 74 CVS (Aetna) 14 San Antonio-New Braunfels, TX 3903 HCSC (BCBS) 55 CVS (Aetna) 27 Sherman-Denison, TX 4443 HCSC (BCBS) 63 Cigna 20 Texarkana, TX-AR 4978 HCSC (BCBS) 69 BCBS AR 10 Tyler, TX 5974 HCSC (BCBS) 66 Cigna 15 Victoria, TX 4740 HCSC (BCBS) 66 Cigna 17 Wichita Falls, TX 6315 HCSC (BCBS) 78 Cigna 12 Utah 2336 Intermountain 37 Cigna 21 Logan, UT-ID 2795 Intermountain 36 Cambia 24 Provo-Orem, UT 3161 Intermountain 36 Cigna 22 Salt Lake City, UT	Lubbock, TX	5902	HCSC (BCBS)	75	CVS (Aetna)	12
Odessa, TX 6591 HCSC (BCBS) 80 CVS (Aetna) 9 San Angelo, TX 5762 HCSC (BCBS) 74 CVS (Aetna) 14 San Annotnio-New Braunfels, TX 3903 HCSC (BCBS) 55 CVS (Aetna) 27 Sherman-Denison, TX 4443 HCSC (BCBS) 63 Cigna 20 Tyler, TX 5974 HCSC (BCBS) 69 BCBS AR 10 Tyler, TX 5974 HCSC (BCBS) 66 Cigna 15 Victoria, TX 4740 HCSC (BCBS) 66 Cigna 12 Waco, TX 4639 HCSC (BCBS) 78 Cigna 12 Wichita Falls, TX 6315 HCSC (BCBS) 78 Cigna 12 Utah 2336 Intermountain 37 Cigna 20 Logan, UT-ID 2795 Intermountain 45 Cigna 21 Provo-Orem, UT 3161 Intermountain 46 Cigna 23 Salt Lake City, UT	McAllen-Edinburg-Mission, TX	7205	HCSC (BCBS)	84	CVS (Aetna)	8
San Angelo, TX 5762 HCSC (BCBS) 74 CVS (Aetna) 14 San Antonio-New Braunfels, TX 3903 HCSC (BCBS) 55 CVS (Aetna) 27 Sherman-Denison, TX 4443 HCSC (BCBS) 63 Cigna 20 Texarkana, TX-AR 4978 HCSC (BCBS) 69 BCBS AR 10 Tylct, TX 5974 HCSC (BCBS) 66 Cigna 15 Victoria, TX 4740 HCSC (BCBS) 66 Cigna 17 Waco, TX 4639 HCSC (BCBS) 66 Cigna 12 Wichita Falls, TX 6315 HCSC (BCBS) 78 Cigna 12 Utah 2336 Intermountain 37 Cigna 20 Logan, UT-ID 2795 Intermountain 45 Cigna 21 Ogden-Clearfield, UT 2353 Intermountain 49 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 23 St. George, UT<	Midland, TX	6721	HCSC (BCBS)	81	Cigna	12
San Antonio-New Braunfels, TX 3903 HCSC (BCBS) 55 CVS (Aetna) 27 Sherman-Denison, TX 4443 HCSC (BCBS) 63 Cigna 20 Texarkana, TX-AR 4978 HCSC (BCBS) 69 BCBS AR 10 Tyler, TX 5974 HCSC (BCBS) 76 Cigna 15 Victoria, TX 4740 HCSC (BCBS) 66 Cigna 12 Wichtia Falls, TX 6315 HCSC (BCBS) 66 Cigna 12 Wichtia Falls, TX 6315 HCSC (BCBS) 78 Cigna 12 Utah 2336 Intermountain 37 Cigna 21 Logan, UT-ID 2795 Intermountain 45 Cigna 21 Ogden-Clearfield, UT 3516 Intermountain 49 Cigna 22 Salt Lake City, UT 3512 Intermountain 36 Cigna 25 Vermont 3791 Cigna 52 BCBS VT 31 Bulliaghon-South Bu	Odessa, TX	6591	HCSC (BCBS)	80	CVS (Aetna)	9
Sherman-Denison, TX 4443 HCSC (BCBS) 63 Cigna 20 Texarkana, TX-AR 4978 HCSC (BCBS) 69 BCBS AR 10 Tyler, TX 5974 HCSC (BCBS) 76 Cigna 15 Victoria, TX 4740 HCSC (BCBS) 66 Cigna 17 Waco, TX 4639 HCSC (BCBS) 66 Cigna 12 Wichita Falls, TX 6315 HCSC (BCBS) 78 Cigna 12 Utah 2336 Intermountain 37 Cigna 20 Logan, UT-ID 2795 Intermountain 36 Cambia 24 Provo-Orem, UT 3161 Intermountain 36 Cigna 22 Salt Lake City, UT 2352 Intermountain 36 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 25 Vermont 3791 Cigna 52 BCBS VT 31 Bullington-South Burlington, VT 368	San Angelo, TX	5762	HCSC (BCBS)	74	CVS (Aetna)	14
Texarkana, TX-AR 4978 HCSC (BCBS) 69 BCBS AR 10 Tyler, TX 5974 HCSC (BCBS) 76 Cigna 15 Victoria, TX 4740 HCSC (BCBS) 66 Cigna 17 Waco, TX 4639 HCSC (BCBS) 66 Cigna 12 Wichta Falls, TX 6315 HCSC (BCBS) 78 Cigna 12 Utah 2336 Intermountain 37 Cigna 20 Logan, UT-ID 2795 Intermountain 45 Cigna 21 Ogden-Clearfield, UT 2353 Intermountain 49 Cigna 22 Salt Lake City, UT 2352 Intermountain 49 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 23 Vermont 3791 Cigna 52 BCBS YT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS YT 31 Wirghia 3468	San Antonio-New Braunfels, TX	3903	HCSC (BCBS)	55	CVS (Aetna)	27
Tyler, TX 5974 HCSC (BCBS) 76 Cigna 15 Victoria, TX 4740 HCSC (BCBS) 66 Cigna 17 Waco, TX 4639 HCSC (BCBS) 66 Cigna 12 Wichita Falls, TX 6315 HCSC (BCBS) 78 Cigna 12 Utah 2336 Intermountain 37 Cigna 20 Logan, UT-ID 2795 Intermountain 36 Cambia 21 Ogden-Clearfield, UT 2353 Intermountain 36 Cambia 24 Provo-Orem, UT 3161 Intermountain 49 Cigna 22 Salt Lake City, UT 2352 Intermountain 36 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 25 Vermont 3791 Cigna 52 BCBS VT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 54	Sherman-Denison, TX	4443	HCSC (BCBS)	63	Cigna	20
Victoria, TX 4740 HCSC (BCBS) 66 Cigna 17 Waco, TX 4639 HCSC (BCBS) 66 Cigna 12 Wichita Falls, TX 6315 HCSC (BCBS) 78 Cigna 12 Utah 2336 Intermountain 37 Cigna 20 Logan, UT-ID 2795 Intermountain 45 Cigna 21 Ogden-Clearfield, UT 2353 Intermountain 36 Cambia 24 Provo-Orem, UT 3161 Intermountain 36 Cigna 22 Salt Lake City, UT 2352 Intermountain 36 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 25 Vermont 3791 Cigna 52 BCBS VT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA	Texarkana, TX-AR	4978	HCSC (BCBS)	69	BCBS AR	10
Waco, TX 4639 HCSC (BCBS) 66 Cigna 12 Wichita Falls, TX 6315 HCSC (BCBS) 78 Cigna 12 Utah 2336 Intermountain 37 Cigna 20 Logan, UT-ID 2795 Intermountain 45 Cigna 21 Ogden-Clearfield, UT 2353 Intermountain 49 Cigna 22 Salt Lake City, UT 2352 Intermountain 36 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 23 Vermont 3791 Cigna 36 Cigna 25 Vermot 3791 Cigna 51 BCBS VT 31 Builington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA 5147 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA	Tyler, TX	5974	HCSC (BCBS)	76	Cigna	15
Wichita Falls, TX 6315 HCSC (BCBS) 78 Cigna 12 Utah 2336 Intermountain 37 Cigna 20 Logan, UT-ID 2795 Intermountain 45 Cigna 21 Ogden-Clearfield, UT 2353 Intermountain 36 Cambia 24 Provo-Orem, UT 3161 Intermountain 49 Cigna 22 Salt Lake City, UT 2352 Intermountain 36 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 25 Vermot 3791 Cigna 52 BCBS VT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA 5147 Elevance Health 52 Cigna 20 Charlottesville, VA 5905 Elevance Health 75 CVS (Aetna) 11	Victoria, TX	4740	HCSC (BCBS)	66	Cigna	17
Utah 2336 Intermountain 37 Cigna 20 Logan, UT-ID 2795 Intermountain 45 Cigna 21 Ogden-Clearfield, UT 2353 Intermountain 36 Cambia 24 Provo-Orem, UT 3161 Intermountain 49 Cigna 22 Salt Lake City, UT 2352 Intermountain 36 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 25 Vermont 3791 Cigna 52 BCBS VT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA 5147 Elevance Health 68 CVS (Aetna) 21 Charlottesville, VA 5905 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA 5361 Elevance Health 72 Cigna 10	Waco, TX	4639	HCSC (BCBS)	66	Cigna	12
Logan, UT-ID 2795 Intermountain 45 Cigna 21 Ogden-Clearfield, UT 2353 Intermountain 36 Cambia 24 Provo-Orem, UT 3161 Intermountain 49 Cigna 22 Salt Lake City, UT 2352 Intermountain 36 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 25 Vermont 3791 Cigna 52 BCBS VT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA 5147 Elevance Health 68 CVS (Aetna) 21 Charlottesville, VA 3633 CVS (Aetna) 44 Elevance Health 40 Harrisonburg, VA 5361 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA 4601 Elevance Health 61 Cigna 10	Wichita Falls, TX	6315	HCSC (BCBS)	78	Cigna	12
Ogden-Clearfield, UT 2353 Intermountain 36 Cambia 24 Provo-Orem, UT 3161 Intermountain 49 Cigna 22 Salt Lake City, UT 2352 Intermountain 36 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 25 Vermont 3791 Cigna 52 BCBS VT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA 5147 Elevance Health 68 CVS (Aetna) 21 Charlottesville, VA 3633 CVS (Aetna) 44 Elevance Health 40 Harrisonburg, VA 5905 Elevance Health 72 Cigna 10 Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 73 CVS (Aetna) 14	Utah	2336	Intermountain	37	Cigna	20
Provo-Orem, UT 3161 Intermountain 49 Cigna 22 Salt Lake City, UT 2352 Intermountain 36 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 25 Vermont 3791 Cigna 52 BCBS VT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA 5147 Elevance Health 68 CVS (Aetna) 21 Charlottesville, VA 3633 CVS (Aetna) 44 Elevance Health 40 Harrisonburg, VA 5905 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA 5361 Elevance Health 72 Cigna 10 Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 73 CVS (Aetna) 14	Logan, UT-ID	2795	Intermountain	45	Cigna	21
Salt Lake City, UT 2352 Intermountain 36 Cigna 23 St. George, UT 2352 Intermountain 36 Cigna 25 Vermont 3791 Cigna 52 BCBS VT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA 5147 Elevance Health 68 CVS (Aetna) 21 Charlottesville, VA 3633 CVS (Aetna) 44 Elevance Health 40 Harrisonburg, VA 5905 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA 5361 Elevance Health 72 Cigna 10 Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 62 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 15	Ogden-Clearfield, UT	2353	Intermountain	36	Cambia	24
St. George, UT 2352 Intermountain 36 Cigna 25 Vermont 3791 Cigna 52 BCBS VT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA 5147 Elevance Health 68 CVS (Aetna) 21 Charlottesville, VA 3633 CVS (Aetna) 44 Elevance Health 40 Harrisonburg, VA 5905 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA 5361 Elevance Health 72 Cigna 10 Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 62 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 14 Virginia Beach-Norfolk-Newport News, VA-NC 4680 Elevance Health 55 <th< td=""><td>Provo-Orem, UT</td><td>3161</td><td>Intermountain</td><td>49</td><td>Cigna</td><td>22</td></th<>	Provo-Orem, UT	3161	Intermountain	49	Cigna	22
Vermont 3791 Cigna 52 BCBS VT 31 Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA 5147 Elevance Health 68 CVS (Aetna) 21 Charlottesville, VA 3633 CVS (Aetna) 44 Elevance Health 40 Harrisonburg, VA 5905 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA 5361 Elevance Health 72 Cigna 10 Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 62 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 14 Viriginia Beach-Norfolk-Newport News, VA-NC 4680 Elevance Health 55 Cigna 15 Washington 2202 Cambia 30 Premera </td <td>Salt Lake City, UT</td> <td>2352</td> <td>Intermountain</td> <td>36</td> <td>Cigna</td> <td>23</td>	Salt Lake City, UT	2352	Intermountain	36	Cigna	23
Burlington-South Burlington, VT 3683 Cigna 51 BCBS VT 31 Virginia 3468 Elevance Health 52 Cigna 20 Blacksburg-Christiansburg, VA 5147 Elevance Health 68 CVS (Aetna) 21 Charlottesville, VA 3633 CVS (Aetna) 44 Elevance Health 40 Harrisonburg, VA 5905 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA 5361 Elevance Health 72 Cigna 10 Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 62 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 14 Virginia Beach-Norfolk-Newport News, VA-NC 4680 Elevance Health 66 Cigna 15 Winchester, VA-WV 3733 Elevance Health 55 Cigna 19 Washington 2202 Cambia 30 Premera 29 Bellingham, WA 2359 Cambia 36 Premera 15	St. George, UT	2352	Intermountain	36	Cigna	25
Virginia3468Elevance Health52Cigna20Blacksburg-Christiansburg, VA5147Elevance Health68CVS (Aetna)21Charlottesville, VA3633CVS (Aetna)44Elevance Health40Harrisonburg, VA5905Elevance Health75CVS (Aetna)11Lynchburg, VA5361Elevance Health72Cigna10Richmond, VA4400Elevance Health61Cigna20Roanoke, VA4661Elevance Health62CVS (Aetna)27Staunton, VA5693Elevance Health73CVS (Aetna)14Virginia Beach-Norfolk-Newport News, VA-NC4680Elevance Health66Cigna15Winchester, VA-WV3733Elevance Health55Cigna19Washington2202Cambia30Premera29Bellingham, WA2359Cambia36Premera21Bremerton-Silverdale-Port Orchard, WA2231Cambia39Premera15	Vermont	3791	Cigna	52	BCBS VT	31
Blacksburg-Christiansburg, VA 5147 Elevance Health 68 CVS (Aetna) 21 Charlottesville, VA 3633 CVS (Aetna) 44 Elevance Health 40 Harrisonburg, VA 5905 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA 5361 Elevance Health 72 Cigna 10 Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 62 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 14 Virginia Beach-Norfolk-Newport News, VA-NC 4680 Elevance Health 66 Cigna 15 Winchester, VA-WV 3733 Elevance Health 55 Cigna 19 Washington 2202 Cambia 30 Premera 29 Bellingham, WA 2359 Cambia 36 Premera 21 Bremerton-Silverdale-Port Orchard, WA 2231 Cambia 39 Premera 15	Burlington-South Burlington, VT	3683	Cigna	51	BCBS VT	31
Charlottesville, VA 3633 CVS (Aetna) 44 Elevance Health 40 Harrisonburg, VA 5905 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA 5361 Elevance Health 72 Cigna 10 Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 62 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 14 Virginia Beach-Norfolk-Newport News, VA-NC 4680 Elevance Health 66 Cigna 15 Winchester, VA-WV 3733 Elevance Health 55 Cigna 19 Washington 2202 Cambia 30 Premera 29 Bellingham, WA 2359 Cambia 36 Premera 21 Bremerton-Silverdale-Port Orchard, WA 2231 Cambia 39 Premera 15	Virginia	3468	Elevance Health	52	Cigna	20
Harrisonburg, VA 5905 Elevance Health 75 CVS (Aetna) 11 Lynchburg, VA 5361 Elevance Health 72 Cigna 10 Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 62 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 14 Virginia Beach-Norfolk-Newport News, VA-NC 4680 Elevance Health 66 Cigna 15 Winchester, VA-WV 3733 Elevance Health 55 Cigna 19 Washington 2202 Cambia 30 Premera 29 Bellingham, WA 2359 Cambia 36 Premera 21 Bremerton-Silverdale-Port Orchard, WA 2231 Cambia 39 Premera 15	Blacksburg-Christiansburg, VA	5147	Elevance Health	68	CVS (Aetna)	21
Lynchburg, VA 5361 Elevance Health 72 Cigna 10 Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 62 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 14 Virginia Beach-Norfolk-Newport News, VA-NC 4680 Elevance Health 66 Cigna 15 Winchester, VA-WV 3733 Elevance Health 55 Cigna 19 Washington 2202 Cambia 30 Premera 29 Bellingham, WA 2359 Cambia 36 Premera 21 Bremerton-Silverdale-Port Orchard, WA 2231 Cambia 39 Premera 15	Charlottesville, VA	3633	CVS (Aetna)	44	Elevance Health	40
Richmond, VA 4400 Elevance Health 61 Cigna 20 Roanoke, VA 4661 Elevance Health 62 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 14 Virginia Beach-Norfolk-Newport News, VA-NC 4680 Elevance Health 66 Cigna 15 Winchester, VA-WV 3733 Elevance Health 55 Cigna 19 Washington 2202 Cambia 30 Premera 29 Bellingham, WA 2359 Cambia 36 Premera 21 Bremerton-Silverdale-Port Orchard, WA 2231 Cambia 39 Premera 15	Harrisonburg, VA	5905	Elevance Health	75	CVS (Aetna)	11
Roanoke, VA 4661 Elevance Health 62 CVS (Aetna) 27 Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 14 Virginia Beach-Norfolk-Newport News, VA-NC 4680 Elevance Health 66 Cigna 15 Winchester, VA-WV 3733 Elevance Health 55 Cigna 19 Washington 2202 Cambia 30 Premera 29 Bellingham, WA 2359 Cambia 36 Premera 21 Bremerton-Silverdale-Port Orchard, WA 2231 Cambia 39 Premera 15	Lynchburg, VA	5361	Elevance Health	72	Cigna	10
Staunton, VA 5693 Elevance Health 73 CVS (Aetna) 14 Virginia Beach-Norfolk-Newport News, VA-NC 4680 Elevance Health 66 Cigna 15 Winchester, VA-WV 3733 Elevance Health 55 Cigna 19 Washington 2202 Cambia 30 Premera 29 Bellingham, WA 2359 Cambia 36 Premera 21 Bremerton-Silverdale-Port Orchard, WA 2231 Cambia 39 Premera 15	Richmond, VA	4400	Elevance Health	61	Cigna	20
Virginia Beach-Norfolk-Newport News, VA-NC4680Elevance Health66Cigna15Winchester, VA-WV3733Elevance Health55Cigna19Washington2202Cambia30Premera29Bellingham, WA2359Cambia36Premera21Bremerton-Silverdale-Port Orchard, WA2231Cambia39Premera15	Roanoke, VA	4661	Elevance Health	62	CVS (Aetna)	27
Winchester, VA-WV 3733 Elevance Health 55 Cigna 19 Washington 2202 Cambia 30 Premera 29 Bellingham, WA 2359 Cambia 36 Premera 21 Bremerton-Silverdale-Port Orchard, WA 2231 Cambia 39 Premera 15	Staunton, VA	5693	Elevance Health	73	CVS (Aetna)	14
Washington2202Cambia30Premera29Bellingham, WA2359Cambia36Premera21Bremerton-Silverdale-Port Orchard, WA2231Cambia39Premera15	Virginia Beach-Norfolk-Newport News, VA-NC	4680	Elevance Health	66	Cigna	15
Bellingham, WA2359Cambia36Premera21Bremerton-Silverdale-Port Orchard, WA2231Cambia39Premera15	Winchester, VA-WV	3733	Elevance Health	55	Cigna	19
Bremerton-Silverdale-Port Orchard, WA 2231 Cambia 39 Premera 15	Washington	2202	Cambia	30	Premera	29
	Bellingham, WA	2359	Cambia	36	Premera	21
Kennewick-Richland, WA 2896 Premera 47 CVS (Aetna) 18	Bremerton-Silverdale-Port Orchard, WA	2231	Cambia	39	Premera	15
	Kennewick-Richland, WA	2896	Premera	47	CVS (Aetna)	18

Table A-2 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 PPO product markets

State and MSAs	РРО ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, WA	2688	Premera	43	Cigna	24
Mount Vernon-Anacortes, WA	2431	Cambia	36	Premera	27
Olympia-Lacey-Tumwater, WA	1849	Premera	28	Cambia	20
Seattle-Tacoma-Bellevue, WA	2293	Premera	30	Cambia	28
Spokane-Spokane Valley, WA	3219	Premera	52	CVS (Aetna)	13
Walla Walla, WA	2996	Premera	46	Cambia	26
Wenatchee, WA	3331	Premera	52	Carle Health	20
Yakima, WA	2803	Premera	42	Cambia	26
West Virginia	4307	Highmark	62	Cigna	17
Beckley, WV	5346	Highmark	71	Cigna	13
Charleston, WV	4744	Highmark	65	Cigna	17
Huntington-Ashland, WV-KY-OH	3122	Elevance Health	44	Highmark	32
Morgantown, WV	4463	Highmark	62	CVS (Aetna)	20
Parkersburg-Vienna, WV	4657	Highmark	65	CVS (Aetna)	16
Wheeling, WV-OH	2363	Elevance Health	31	Highmark	30
Wisconsin	2316	Elevance Health	41	Cigna	18
Appleton, WI	3454	Elevance Health	50	Cigna	30
Eau Claire, WI	3236	Elevance Health	53	Cigna	14
Fond du Lac, WI	2555	Elevance Health	42	Medica	22
Green Bay, WI	3003	Elevance Health	47	Cigna	25
Janesville-Beloit, WI	3615	Elevance Health	57	UnitedHealth Group	10
La Crosse-Onalaska, WI-MN	2245	Cigna	37	Quartz	23
Madison, WI	2286	Elevance Health	40	Cigna	17
Milwaukee-Waukesha, WI	2971	Elevance Health	49	Cigna	16
Oshkosh-Neenah, WI	3144	Elevance Health	44	Cigna	33
Racine, WI	3069	Elevance Health	49	Cigna	20
Sheboygan, WI	3302	Elevance Health	54	Cigna	15
Wausau-Weston, WI	4201	Elevance Health	63	Cigna	12
Wyoming	3791	Cigna	57	BCBS WY	16
Casper, WY	5023	Cigna	69	CVS (Aetna)	11
Cheyenne, WY	3998	Cigna	57	BCBS WY	27

Notes:

^{1.} Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2023 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2023 | Enterprise License © 2023 DR/Decision Resources, LLC. All rights reserved.

^{2.} State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the PPO product market are reported.

^{3.} Data are based on enrollments in both fully and self-insured health plans.

Table A-3. Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Alabama	7685	BCBS AL	87	Centene	10
Anniston-Oxford, AL	10000	BCBS AL	100	-	-
Auburn-Opelika, AL	6176	BCBS AL	74	Centene	26
Birmingham-Hoover, AL	9163	BCBS AL	96	UnitedHealth Group	4
Daphne-Fairhope-Foley, AL	5667	BCBS AL	71	Centene	25
Decatur, AL	9163	BCBS AL	96	UnitedHealth Group	4
Dothan, AL	5667	BCBS AL	71	Centene	25
Florence-Muscle Shoals, AL	5666	BCBS AL	71	Centene	25
Gadsden, AL	5667	BCBS AL	71	Centene	25
Huntsville, AL	9163	BCBS AL	96	UnitedHealth Group	4
Mobile, AL	5680	BCBS AL	71	Centene	25
Montgomery, AL	9851	BCBS AL	99	Centene	1
Tuscaloosa, AL	9588	BCBS AL	98	Centene	2
Alaska	6595	Premera	78	Moda Health	22
Anchorage, AK	6415	Premera	77	Moda Health	23
Fairbanks, AK	6416	Premera	77	Moda Health	23
Arizona	2289	Centene	32	CVS (Aetna)	24
Flagstaff, AZ	5013	Centene	67	CVS (Aetna)	19
Lake Havasu City-Kingman, AZ	10000	BCBS AZ	100	-	-
Phoenix-Mesa-Chandler, AZ	2470	Centene	34	CVS (Aetna)	26
Prescott Valley-Prescott, AZ	7972	BCBS AZ	89	Cigna	11
Sierra Vista-Douglas, AZ	6013	Centene	76	BCBS AZ	15
Tucson, AZ	3122	CVS (Aetna)	39	Centene	32
Yuma, AZ	5216	BCBS AZ	60	CVS (Aetna)	40
Arkansas	5000	Centene	50	BCBS AR	50
Fayetteville-Springdale-Rogers, AR	5000	Centene	50	BCBS AR	50
Fort Smith, AR-OK	3249	Centene	36	BCBS AR	35
Hot Springs, AR	5000	Centene	50	BCBS AR	50
Jonesboro, AR	5000	Centene	50	BCBS AR	50
Little Rock-North Little Rock-Conway, AR	5000	Centene	50	BCBS AR	50
Pine Bluff, AR	5000	Centene	50	BCBS AR	50
California	2396	Kaiser	35	BS of CA	29
Bakersfield, CA	5434	BS of CA	70	Kaiser	21
Chico, CA	5049	BS of CA	55	Elevance Health	45
Fresno, CA	5255	BS of CA	67	Kaiser	26
Hanford-Corcoran, CA	7480	BS of CA	86	Elevance Health	7
Los Angeles-Long Beach-Anaheim, CA	2046	BS of CA	28	Kaiser	24
Madera, CA	4925	BS of CA	63	Kaiser	30
Merced, CA	7282	Elevance Health	84	BS of CA	16
Modesto, CA	4733	Kaiser	63	Elevance Health	23
Napa, CA	5919	Kaiser	75	BS of CA	11

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

Oxnard-Thousand Oaks-Ventura, CA 5721 BS of CA 70 Kaiser 29 Riverside-San Bernardino-Ontario, CA 2328 Kaiser 29 BS of CA 27 Sacramento-Roseville-Folsom, CA 4640 Kaiser 64 BS of CA 22 Salinas, CA 6261 BS of CA 77 Valley HIth 17 San Diego-Chula Vista-Carlsbad, CA 1837 Kaiser 23 Sharp HealthCare 23
Sacramento-Roseville-Folsom, CA 4640 Kaiser 64 BS of CA 22 Salinas, CA 6261 BS of CA 77 Valley HIth 17
Salinas, CA 6261 BS of CA 77 Valley Hlth 17
San Diego-Chula Vista-Carlsbad, CA 1837 Kaiser 23 Sharp HealthCare 23
San Francisco-Oakland-Berkeley, CA 5773 Kaiser 73 BS of CA 21
San Jose-Sunnyvale-Santa Clara, CA 3917 Kaiser 56 Valley Hlth 26
San Luis Obispo-Paso Robles, CA 9512 BS of CA 97 Elevance Health 2
Santa Cruz-Watsonville, CA 5144 Kaiser 61 BS of CA 38
Santa Maria-Santa Barbara, CA 9234 BS of CA 96 Elevance Health 4
Santa Rosa-Petaluma, CA 5526 Kaiser 73 Western Hlth Advantage 11
Stockton, CA 5745 Kaiser 73 Elevance Health 16
Vallejo, CA 7396 Kaiser 86 Western Hlth Advantage 6
Visalia, CA 5230 Elevance Health 64 BS of CA 33
Yuba City, CA 4014 BS of CA 47 Elevance Health 41
Colorado 2140 Elevance Health 32 Kaiser 22
Boulder, CO 2265 Kaiser 26 Elevance Health 25
Colorado Springs, CO 3447 Kaiser 47 Elevance Health 33
Denver-Aurora-Lakewood, CO 1999 Kaiser 27 Cigna 22
Fort Collins, CO 3668 Elevance Health 51 Cigna 25
Grand Junction, CO 5996 UnitedHealth Group 73 Elevance Health 25
Greeley, CO 3310 Elevance Health 40 Cigna 36
Pueblo, CO 5955 Elevance Health 75 Kaiser 18
Connecticut5505EmblemHealth66Elevance Health34
Bridgeport-Stamford-Norwalk, CT 6305 EmblemHealth 76 Elevance Health 24
Hartford-East Hartford-Middletown, CT 5633 EmblemHealth 68 Elevance Health 32
New Haven-Milford, CT 5811 EmblemHealth 70 Elevance Health 30
Norwich-New London, CT 5762 Elevance Health 70 EmblemHealth 30
Delaware 8870 Highmark 94 CVS (Aetna) 6
Dover, DE 8721 Highmark 93 CVS (Aetna) 6
District of Columbia 6747 CareFirst 80 Kaiser 20
Washington-Arlington-Alexandria, DC-VA-MD-WV 2051 Kaiser 31 CareFirst 24
Florida 3004 BCBS FL 48 Oscar 17
Cape Coral-Fort Myers, FL 5101 BCBS FL 68 Centene 16
Crestview-Fort Walton Beach-Destin, FL 7877 BCBS FL 88 Centene 6
Deltona-Daytona Beach-Ormond Beach, FL 3131 BCBS FL 47 Oscar 24
Gainesville, FL 6444 BCBS FL 79 Oscar 11
Homosassa Springs, FL 7632 BCBS FL 87 Oscar 8
Jacksonville, FL 5314 BCBS FL 71 Oscar 12
Lakeland-Winter Haven, FL 4427 BCBS FL 56 Centene 36
Miami-Fort Lauderdale-Pompano Beach, FL 2336 BCBS FL 32 CVS (Aetna) 27

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Naples-Marco Island, FL	5608	BCBS FL	70	CVS (Aetna)	26
North Port-Sarasota-Bradenton, FL	4854	BCBS FL	66	CVS (Aetna)	20
Ocala, FL	4499	BCBS FL	61	Oscar	23
Orlando-Kissimmee-Sanford, FL	3055	BCBS FL	46	Oscar	24
Palm Bay-Melbourne-Titusville, FL	4843	BCBS FL	67	Oscar	14
Panama City, FL	8120	BCBS FL	90	Oscar	6
Pensacola-Ferry Pass-Brent, FL	8407	BCBS FL	92	Oscar	5
Port St. Lucie, FL	2757	BCBS FL	44	CVS (Aetna)	18
Punta Gorda, FL	5062	BCBS FL	68	CVS (Aetna)	16
Sebastian-Vero Beach, FL	6809	BCBS FL	82	CVS (Aetna)	11
Sebring-Avon Park, FL	5034	BCBS FL	63	Centene	33
Tallahassee, FL	6698	BCBS FL	81	Centene	11
Tampa-St. Petersburg-Clearwater, FL	3736	BCBS FL	54	Oscar	23
The Villages, FL	8438	BCBS FL	91	Centene	9
Georgia	2328	Centene	40	Cigna	21
Albany, GA	4794	Centene	58	CVS (Aetna)	37
Athens-Clarke County, GA	3744	Centene	54	Cigna	24
Atlanta-Sandy Springs-Alpharetta, GA	2133	Centene	32	Cigna	28
Augusta-Richmond County, GA-SC	3627	Centene	54	BCBS SC	22
Brunswick, GA	5040	Centene	54	CareSource	46
Columbus, GA-AL	3337	Centene	53	Oscar	18
Dalton, GA	4908	Centene	55	Alliant Hlth Plans	43
Gainesville, GA	4412	Alliant Hlth Plans	52	Cigna	41
Hinesville, GA	2692	Centene	34	Cigna	28
Macon-Bibb County, GA	6357	Centene	78	Alliant Hlth Plans	15
Rome, GA	4785	Centene	58	Alliant Hlth Plans	38
Savannah, GA	3198	Centene	50	Cigna	17
Valdosta, GA	4440	Centene	63	Elevance Health	15
Warner Robins, GA	7666	Centene	87	Alliant Hlth Plans	11
Hawaii	5425	HMSA (BCBS HI)	65	Kaiser	35
Kahului-Wailuku-Lahaina, HI	5000	HMSA (BCBS HI)	50	Kaiser	50
Urban Honolulu, HI	5815	HMSA (BCBS HI)	70	Kaiser	30
Idaho	2561	Intermountain	38	BC of ID	26
Boise City, ID	2563	Intermountain	42	Cambia	20
Coeur d'Alene, ID	4064	BC of ID	56	Cambia	29
Idaho Falls, ID	3326	Intermountain	50	Cambia	22
Lewiston, ID-WA	3314	BC of ID	49	Cambia	23
Pocatello, ID	4217	BC of ID	56	Cambia	32
Twin Falls, ID	3420	Intermountain	53	Montana Health CO-OP	16

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Illinois	4570	HCSC (BCBS)	65	Centene	16
Bloomington, IL	5051	Carle Health	55	HCSC (BCBS)	45
Carbondale-Marion, IL	5012	HCSC (BCBS)	52	Carle Health	48
Champaign-Urbana, IL	10000	Carle Health	100	-	-
Chicago-Naperville-Elgin, IL-IN-WI	4510	HCSC (BCBS)	63	Centene	21
Danville, IL	7663	Carle Health	86	HCSC (BCBS)	14
Davenport-Moline-Rock Island, IA-IL	2827	Wellmark (BCBS)	41	HCSC (BCBS)	29
Decatur, IL	4857	Carle Health	53	HCSC (BCBS)	45
Kankakee, IL	3474	HCSC (BCBS)	51	Carle Health	24
Peoria, IL	5085	Carle Health	57	HCSC (BCBS)	43
Rockford, IL	5761	HCSC (BCBS)	73	MercyCare	16
Springfield, IL	4990	Carle Health	57	HCSC (BCBS)	41
Indiana	3437	CareSource	42	Centene	38
Bloomington, IN	4357	CareSource	57	Elevance Health	30
Columbus, IN	5053	CareSource	55	Centene	45
Elkhart-Goshen, IN	3350	CareSource	36	Centene	33
Evansville, IN-KY	3426	CareSource	45	Centene	29
Fort Wayne, IN	5114	Centene	58	CareSource	42
Indianapolis-Carmel-Anderson, IN	2984	Centene	42	CareSource	31
Kokomo, IN	3540	CareSource	48	Centene	26
Lafayette-West Lafayette, IN	4254	CareSource	49	Elevance Health	42
Michigan City-La Porte, IN	5665	CareSource	68	Centene	32
Muncie, IN	3940	Elevance Health	44	CareSource	42
South Bend-Mishawaka, IN-MI	3928	Centene	45	CareSource	43
Terre Haute, IN	4674	Centene	63	CareSource	22
lowa	5758	Wellmark (BCBS)	73	Medica	19
Ames, IA	6745	Wellmark (BCBS)	80	Medica	20
Cedar Rapids, IA	6548	Wellmark (BCBS)	78	Medica	20
Davenport-Moline-Rock Island, IA-IL	2827	Wellmark (BCBS)	41	HCSC (BCBS)	29
Des Moines-West Des Moines, IA	4729	Wellmark (BCBS)	64	Oscar	20
Dubuque, IA	4691	Wellmark (BCBS)	63	Oscar	20
Iowa City, IA	6747	Wellmark (BCBS)	80	Medica	20
Sioux City, IA-NE-SD	2153	Wellmark (BCBS)	37	Medica	18
Waterloo-Cedar Falls, IA	4818	Wellmark (BCBS)	65	Oscar	19
Kansas	4111	Centene	47	BCBS KS	44
Lawrence, KS	4923	BCBS KS	54	Centene	45
Manhattan, KS	4852	BCBS KS	53	Centene	46
Topeka, KS	5005	BCBS KS	54	Centene	45
Wichita, KS	3851	BCBS KS	46	Centene	40

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

Kentucky 4109 CareSource 45 Elevance Health 49 Centene Health 49 Centene 17 Elzabehttown Fort Knox, KY 543 Elvance Health 70 CareSource 23 Louisville-Efferson County, KY-IN 359 CareSource 20 Centene 23 Louisville-Efferson County, KY-IN 399 CareSource 29 Centene 23 Louisville-Efferson County, KY-IN 399 CareSource 29 Centene 39 Alexandra, I.A 509 CBS LA 54 Centene 33 Alexandra, I.A 599 CBS LA 54 Centene 33 Hammond, LA 913 CBS LA 60 UnitedHealth Group 4 Lake Charles, LA 193 CBS LA 60 UnitedHealth Group 4 Lake Charles, LA 393 CBS LA 60 UnitedHealth Group 4 Lake Charles, LA 393 CBS LA 60 CHRISTUS 4 Shewore Health	State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Elizabehtnom-Fort Knox, KY 5483 Elevance Health 70 CareSource 23 Lexington-Fayette, KY 5687 CareSource 52 Elevance Health 22 Owensboro, KY 8049 Elevance Health 89 Centene 13 Louisian 5920 BCBS LA 75 Centene 16 Baton Rouge, LA 5218 BCBS LA 64 Centene 33 Hammond, LA 9193 BCBS LA 64 Centene 32 Hourna-Thibodoux, LA 1000 BCBS LA 96 UnitedHealth Group 4 Lake Charles, LA 9193 BCBS LA 96 UnitedHealth Group 4 Lake Charles, LA 9193 BCBS LA 96 UnitedHealth Group 4 Lake Charles, LA 3196 BCBS LA 96 UnitedHealth Group 4 Lake Charles, LA 3196 BCBS LA 67 Centene 30 Lake Charles, LA 325 BCBS LA 67 Centene 30	Kentucky	4109	CareSource	46	Elevance Health	43
Lexington-Fayette, KY 5687 CareSource 72 Elevance Health 22 Louisville/Jefferson County, KY-IN 3730 CareSource 52 Centene 23 Owensboro, KY 8049 Elevance Health 89 Centene 16 Louisiana 5920 BCBS LA 75 Centene 36 Alexandria, LA 5039 BCBS LA 54 CHRISTUS 46 Baton Rouge, LA 518 BCBS LA 96 UnitedHealth Group 4 Hammond, LA 1000 BCBS LA 96 UnitedHealth Group 4 Houma-Thibodaux, LA 1000 BCBS LA 96 UnitedHealth Group 4 Lake Charle, LA 3575 BCBS LA 96 UnitedHealth Group 4 New Orleans-Metairie, LA 5126 BCBS LA 96 UnitedHealth Group 4 New Orleans-Metairie, LA 5128 BCBS LA 96 UnitedHealth Group 4 New Orleans-Metairie, LA 5128 BCBS LA 97	Bowling Green, KY	7977	Elevance Health	89	Centene	11
Louisville/Jefferson County, KY-IN 3730 CareSource 52 Centene 12 Louisian 8049 Elevance Health 89 Centene 10 Louisian 5920 BCBS LA 54 Centene 16 Betan Rouge, LA 5218 BCBS LA 54 Centene 33 Hammond, LA 9193 BCBS LA 64 Centene 32 Hammond, LA 9193 BCBS LA 96 UnitedHealth Group 4 Lafayette, LA 9193 BCBS LA 96 UnitedHealth Group 4 Lafayette, LA 9193 BCBS LA 96 UnitedHealth Group 4 Lafayette, LA 9196 CHRISTUS 4 BCBS LA 6 UnitedHealth Group 4 Lafayette, LA 9196 BCBS LA 6 UnitedHealth Group 4 Lafayette, LA 9196 BCBS LA 6 Centene 3 Barbard 9196 BCBS LA 8 CHRISTUS 4 </td <td>Elizabethtown-Fort Knox, KY</td> <td>5483</td> <td>Elevance Health</td> <td>70</td> <td>CareSource</td> <td>23</td>	Elizabethtown-Fort Knox, KY	5483	Elevance Health	70	CareSource	23
Owersboro, KY 8049 Elevance Health 89 Centenee 16 Louisiana 5920 CRSS LA 75 Centenee 16 Alexandria, LA 5939 BCBS LA 75 Centenee 16 Baton Rouge, LA 5218 BCBS LA 64 Centene 33 Hammond, LA 9193 BCBS LA 96 UnitedHealth Group 4 Lafeyette, LA 9193 BCBS LA 100 - - Lafeyette, LA 9196 BCBS LA 96 UnitedHealth Group 4 Lake Charles, LA 3386 CHRISTUS 44 BCBS LA 2 New Orleans-Metalire, LA 3375 BCBS LA 56 UnitedHealth Group 4 New Orleans-Metalire, LA 3375 BCBS LA 57 Centene 30 New Orleans-Metalire, LA 3375 BCBS LA 58 CHRISTUS 4 New Orleans-Metalire, LA 3375 BCBS LA 58 CHRISTUS 30 <th< td=""><td>Lexington-Fayette, KY</td><td>5687</td><td>CareSource</td><td>72</td><td>Elevance Health</td><td>22</td></th<>	Lexington-Fayette, KY	5687	CareSource	72	Elevance Health	22
Louisiana 5920 BCBS LA 75 Centene 16 Alexandria, LA 5039 BCBS LA 54 CHRISTUS 46 Baton Rouge, LA 5218 BCBS LA 64 Centene 33 Hammond, LA 1000 BCBS LA 60 UnitedHealth Group 4 Houma-Thibodaux, LA 10000 BCBS LA 100 - - Lafe Charles, LA 9193 BCBS LA 100 UnitedHealth Group 4 Lake Charles, LA 9196 BCBS LA 60 UnitedHealth Group 4 New Orleans-Metairie, LA 3575 BCBS LA 67 Centene 30 New Orleans-Metairie, LA 3235 BCBS LA 67 Centene 30 Shreveport-Bossier City, LA 5128 BCBS LA 58 CHRISTUS 5 Elevance Health 37 Elevance Health 37 Elevance Health 36 Elevance Health 36 Elevance Health 37 Point32Health 36 Bleavance Health	Louisville/Jefferson County, KY-IN	3730	CareSource	52	Centene	23
Alexandria, I.A 5039 BCBS LA 54 CHRISTUS 46 Baton Rouge, I.A 5218 BCBS LA 64 Centene 33 Hammond, I.A 9193 BCBS LA 96 UnitedHealth Group 4 Lafayette, I.A 9193 BCBS LA 96 UnitedHealth Group 4 Lafayette, I.A 3586 CHRISTUS 44 BCBS LA 35 Monroe, I.A 3586 CHRISTUS 44 BCBS LA 35 New Orleans-Metainic, LA 3198 BCBS LA 67 Centene 30 New Orleans-Metainic, LA 5128 BCBS LA 67 Centene 30 New Orleans-Metainic, LA 5128 BCBS LA 67 Centene 30 New Orleans-Metainic, LA 5128 BCBS LA 67 Centene 30 Barnor, ME 46 BCBS LA 67 Centene 30 Barnor, ME 46 BEVance Health 30 Centenethalth Orleans Andere than Andere than Andere than Andere than Ander	Owensboro, KY	8049	Elevance Health	89	Centene	10
Baton Rouge, LA 5218 BCBS LA 64 Centene 33 Hammond, LA 9193 BCBS LA 96 UnitedHealth Group 4 Hammond, LA 10000 BCBS LA 100 - - Lafeyette, LA 9193 BCBS LA 96 UnitedHealth Group 4 Lafe Charles, LA 3586 CHRISTUS 44 BCBS LA 35 Monroe, LA 9196 BCBS LA 67 Centene 30 New Orleans-Metairie, LA 5375 BCBS LA 67 Centene 30 Shreveport-Bossier City, LA 3512 BCBS LA 58 CHRISTUS 42 Maine 3291 Community Hith Options 35 Elevance Health 33 Elevance Health 36 Centene 30 Bangor, ME 3466 Elevance Health 37 Point32Health 36 Elevance Health 36 Elevance Health 36 Elevance Health 36 Rase for 29 20 20 20	Louisiana	5920	BCBS LA	75	Centene	16
Hammond, IA 9193 BCBS IA 96 UnitedHealth Group 4 Houma-Thibodaux, LA 10000 BCBS LA 100 - - Lafayette, LA 9193 BCBS LA 96 UnitedHealth Group 4 Lake Charles, LA 9196 BCBS LA 96 UnitedHealth Group 4 New Orleans-Metairie, LA 5375 BCBS LA 96 UnitedHealth Group 4 New Orleans-Metairie, LA 5375 BCBS LA 67 Centene 30 Shreveport-Bossier City, LA 5128 BCBS LA 58 CHRISTUS 42 Maine 3291 Community Hith Options 35 Elevance Health 30 Elevance Health 31 Bangor, ME 3395 Elevance Health 37 Point32Health 36 Elevance Health 31 16 42 Point32Health 31 16 43 16 44 16 14 14 14 14 14 14 14 14 14 14	Alexandria, LA	5039	BCBS LA	54	CHRISTUS	46
Houma-Thibodaux, LA 10000 BCBS LA 100 - Interprete, LA 96 UnitedHealth Group 4 Lake Charles, LA 3586 CHRISTUS 44 BCBS LA 35 New Orleans-Metairie, LA 5375 BCBS LA 67 Centene 30 Shreveport-Bossier City, LA 5128 BCBS LA 58 CHRISTUS 42 Maine 3291 Community Hith Options 35 Elevance Health 39 Elevance Health 36 Bangor, ME 3466 Elevance Health 39 Community Hith Options 31 Elevance Health 36 Elevance Health 37 Portia2Health 36 Elevance Health 3	Baton Rouge, LA	5218	BCBS LA	64	Centene	33
Lafayette, LA 9193 BCBS LA 96 UnitedHealth Group 4 Lake Charles, LA 3586 CHRISTUS 44 BCBS LA 35 Monroe, LA 9196 BCBS LA 96 UnitedHealth Group 4 New Orleans-Metairie, LA 5375 BCBS LA 67 Centene 30 Shreveport-Bossier City, LA 5128 BCBS LA 58 CHRISTUS 3 Maine 3291 Community Hith Options 35 Elevance Health 33 Bangor, ME 3466 Elevance Health 39 Community Hith Options 37 Lewiston-Auburn, ME 3395 Elevance Health 37 Point32Health 36 Portland-South Portland, ME 3395 Elevance Health 37 Relatith 31 Maryland 4470 Carefirst 55 Kaiser 42 Baltimore-Columbia-Towson, MD 4907 Carefirst 56 Kaiser 42 California-Lexington Park, MD 7992 Carefirst 42	Hammond, LA	9193	BCBS LA	96	UnitedHealth Group	4
Lake Charles, LA 3586 CHRISTUS 44 BCBS LA 35 Monroe, LA 9196 BCBS LA 96 UnitedHealth Group 4 New Orleans-Metairie, LA 5375 BCBS LA 67 Centene 30 Shreveport-Bossier City, LA 5375 BCBS LA 58 CHRISTUS 42 Maine 3291 Community Hith Options 35 Elevance Health 39 Bangor, ME 3466 Elevance Health 39 Community Hith Options 36 Portland-South Portland, ME 3395 Elevance Health 37 Point32Health 36 Portland-South Portland, ME 342 Point32Health 37 Elevance Health 31 Maryland 4470 CareFirst 59 Kaiser 22 Baltimore-Columbia-Towson, MD 4907 CareFirst 59 Kaiser 22 California-Lexington Park, MD 4902 CareFirst 50 UnitedHealth Group 31 Hagerstown-Martinsburg, MD-WV 340 Care	Houma-Thibodaux, LA	10000	BCBS LA	100	-	-
Monroe, LA 9196 BCBS LA 96 UnitedHealth Group 4 New Orleans-Metairie, LA 5375 BCBS LA 67 Centene 30 Shreveport-Bossier City, LA 5128 BCBS LA 58 CHRISTUS 42 Maine 3291 Community HIth Options 35 Elevance Health 33 Bangor, ME 3466 Elevance Health 37 Point32Health 36 Portland-South Portland, ME 3242 Point32Health 37 Point32Health 31 Baltimore-Columbia-Towson, MD 4907 CareFirst 59 Kaiser 29 Baltimore-Columbia-Towson, MD 4907 CareFirst 65 Kaiser 24 California-Lexington Park, MD 7092 CareFirst 65 Kaiser 24 California-Lexington Park, MD 7092 CareFirst 61 Highmark 18 Lagerstown-Martinsburg, MD-WV 3460 CareFirst 61 Burk (Well Sense HP) 25 Salisbury, MD-DE 4731 <td< td=""><td>Lafayette, LA</td><td>9193</td><td>BCBS LA</td><td>96</td><td>UnitedHealth Group</td><td>4</td></td<>	Lafayette, LA	9193	BCBS LA	96	UnitedHealth Group	4
New Orleans-Metairie, LA 5375 BCBS LA 67 Centene 30 Shreveport-Bossier City, LA 5128 BCBS LA 58 CHRISTUS 42 Maine 3291 Community Hith Options 35 Elevance Health 3 Bangor, ME 3466 Elevance Health 39 Community Hith Options 37 Lewiston-Auburn, ME 3395 Elevance Health 37 Point32Health 36 Portland-South Portland, ME 3420 Point32Health 37 Point32Health 36 Maryland 4470 CareFirst 59 Kaiser 29 Baltimore-Columbia-Towson, MD 4907 CareFirst 65 Kaiser 29 Baltimore-Columbia-Towson, MD 4907 CareFirst 61 Highmark 18 Cumberland, MD-WV 4302 CareFirst 61 Carefirst 32 Baltimore-Columbia-Towson, MA 450 CareFirst 61 Carefirst 32 Baltimore-Columbia-Towson, MA 450 Carefirs	Lake Charles, LA	3586	CHRISTUS	44	BCBS LA	35
Shreveport-Bossier City, LA 5128 BCBS LA 58 CHRISTUS 42 Maine 3291 Community HIth Options 35 Elevance Health 33 Bangor, ME 3466 Elevance Health 39 Community HIth Options 37 Lewiston-Auburn, ME 3395 Elevance Health 37 Point32Health 36 Portland-South Portland, ME 3242 Point32Health 37 Point32Health 31 Maryland 4470 CareFirst 59 Kaiser 29 Baltimore-Columbia-Towson, MD 4907 CareFirst 82 UnitedHealth Group 18 Edifornia-Lewington Park, MD 7092 CareFirst 82 UnitedHealth Group 18 Cumberland, MD-WV 4302 CareFirst 61 Highmark 18 Blassachusetts 4221 Point32Health 60 BMC (WellSense HP) 25 Barnstable Town, MA 4668 Point32Health 54 BMC (WellSense HP) 22 Springfield, MA 3634	Monroe, LA	9196	BCBS LA	96	UnitedHealth Group	4
Maine 3291 Community HIth Options 35 Elevance Health 33 Bangor, ME 3466 Elevance Health 39 Community HIth Options 37 Lewiston-Auburn, ME 3395 Elevance Health 37 Point32Health 31 Portland-South Portland, ME 3242 Point32Health 37 Elevance Health 31 Maryland 4470 CareFirst 59 Kaiser 29 Baltimore-Columbia-Towson, MD 4907 CareFirst 82 UnitedHealth Group 18 California-Lexington Park, MD 7092 CareFirst 61 Highmark 18 Haagerstown-Martinsburg, MD-WV 4302 CareFirst 42 Highmark 38 Salisbury, MD-DE 4731 Highmark 61 CareFirst 32 Massachusetts 4221 Point32Health 60 BMC (WellSense HP) 25 Barnstable Town, MA 4668 Point32Health 54 BMC (WellSense HP) 22 Springfield, MA 3634	New Orleans-Metairie, LA	5375	BCBS LA	67	Centene	30
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Maryland 4470 CareFirst 59 Kaiser 29 Baltimore-Columbia-Towson, MD 4907 CareFirst 65 Kaiser 24 California-Lexington Park, MD 7092 CareFirst 82 UnitedHealth Group 18 Cumberland, MD-WV 4302 CareFirst 61 Highmark 18 Hagerstown-Martinsburg, MD-WV 3460 CareFirst 42 Highmark 38 Salisbury, MD-DE 4731 Highmark 61 CareFirst 32 Massachusetts 4221 Point32Health 60 BMC (WellSense HP) 25 Barnstable Town, MA 4668 Point32Health 54 BMC (WellSense HP) 22 Pittsfield, MA 3634 Point32Health 54 BMC (WellSense HP) 22 Springfield, MA 3849 Point32Health 56 BMC (WellSense HP) 24 Worcester, MA-CT 2147 Point32Health 55 Corewell (Priority) 19 Ann Arbor, MI 2610 BCBS MI	Lewiston-Auburn, ME	3395	Elevance Health	37	Point32Health	36
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Cumberland, MD-WV 4302 CareFirst 61 Highmark 18 Hagerstown-Martinsburg, MD-WV 3460 CareFirst 42 Highmark 38 Salisbury, MD-DE 4731 Highmark 61 CareFirst 32 Massachusetts 4221 Point32Health 60 BMC (WellSense HP) 25 Barnstable Town, MA 4668 Point32Health 54 BMC (WellSense HP) 24 Boston-Cambridge-Newton, MA-NH 3536 Point32Health 54 BMC (WellSense HP) 22 Pittsfield, MA 3634 Point32Health 56 BMC (WellSense HP) 22 Springfield, MA 3849 Point32Health 56 BMC (WellSense HP) 24 Worcester, MA-CT 2147 Point32Health 35 Baystate 24 Michigan 3562 BCBS MI 55 Corewell (Priority) 19 Ann Arbor, MI 2610 BCBS MI 42 U-M Health (PHP) 17 Battle Creek, MI 3814 BCBS MI	Baltimore-Columbia-Towson, MD	4907	CareFirst	65	Kaiser	24
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Worcester, MA-CT2147Point32Health35Baystate24Michigan3562BCBS MI55Corewell (Priority)19Ann Arbor, MI2610BCBS MI42U-M Health (PHP)17Battle Creek, MI3814BCBS MI55Corewell (Priority)20Bay City, MI4204BCBS MI58Corewell (Priority)22Detroit-Warren-Dearborn, MI3175BCBS MI50Corewell (Priority)18Flint, MI3105BCBS MI49Corewell (Priority)18Grand Rapids-Kentwood, MI3016BCBS MI48Corewell (Priority)18Jackson, MI4255BCBS MI58Corewell (Priority)21	Pittsfield, MA	3634	Point32Health	54	BMC (WellSense HP)	22
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Ann Arbor, MI 2610 BCBS MI 42 U-M Health (PHP) 17 Battle Creek, MI 3814 BCBS MI 55 Corewell (Priority) 20 Bay City, MI 58 Corewell (Priority) 22 Detroit-Warren-Dearborn, MI 3175 BCBS MI 50 Corewell (Priority) 18 Flint, MI 3105 BCBS MI 49 Corewell (Priority) 18 Grand Rapids-Kentwood, MI 3016 BCBS MI 48 Corewell (Priority) 18 Jackson, MI 58 Corewell (Priority) 21	Worcester, MA-CT	2147	Point32Health	35	Baystate	24
Battle Creek, MI 3814 BCBS MI 55 Corewell (Priority) 20 Bay City, MI 4204 BCBS MI 58 Corewell (Priority) 22 Detroit-Warren-Dearborn, MI 3175 BCBS MI 50 Corewell (Priority) 18 Flint, MI 3105 BCBS MI 49 Corewell (Priority) 18 Grand Rapids-Kentwood, MI 3016 BCBS MI 48 Corewell (Priority) 18 Jackson, MI 4255 BCBS MI 58 Corewell (Priority) 21	Michigan	3562	BCBS MI	55	Corewell (Priority)	19
Bay City, MI4204BCBS MI58Corewell (Priority)22Detroit-Warren-Dearborn, MI3175BCBS MI50Corewell (Priority)18Flint, MI3105BCBS MI49Corewell (Priority)18Grand Rapids-Kentwood, MI3016BCBS MI48Corewell (Priority)18Jackson, MI4255BCBS MI58Corewell (Priority)21	Ann Arbor, MI	2610	BCBS MI	42	U-M Health (PHP)	17
Detroit-Warren-Dearborn, MI 3175 BCBS MI 50 Corewell (Priority) 18 Flint, MI 3105 BCBS MI 49 Corewell (Priority) 18 Grand Rapids-Kentwood, MI 3016 BCBS MI 48 Corewell (Priority) 18 Jackson, MI 4255 BCBS MI 58 Corewell (Priority) 21	Battle Creek, MI	3814	BCBS MI	55	Corewell (Priority)	20
Flint, MI 3105 BCBS MI 49 Corewell (Priority) 18 Grand Rapids-Kentwood, MI 3016 BCBS MI 48 Corewell (Priority) 18 Jackson, MI 4255 BCBS MI 58 Corewell (Priority) 21	Bay City, MI	4204	BCBS MI	58	Corewell (Priority)	22
Grand Rapids-Kentwood, MI 3016 BCBS MI 48 Corewell (Priority) 18 Jackson, MI 58 Corewell (Priority) 21	Detroit-Warren-Dearborn, MI	3175	BCBS MI	50	Corewell (Priority)	18
Jackson, MI 4255 BCBS MI 58 Corewell (Priority) 21	Flint, MI	3105	BCBS MI	49	Corewell (Priority)	18
·	Grand Rapids-Kentwood, MI	3016	BCBS MI	48	Corewell (Priority)	18
Kalamazoo-Portage, MI 3734 BCBS MI 54 Corewell (Priority) 20	Jackson, MI	4255	BCBS MI	58	Corewell (Priority)	21
	Kalamazoo-Portage, MI	3734	BCBS MI	54	Corewell (Priority)	20

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Lansing-East Lansing, MI	3530	BCBS MI	53	Corewell (Priority)	19
Midland, MI	5754	BCBS MI	71	Corewell (Priority)	26
Monroe, MI	3988	BCBS MI	56	Corewell (Priority)	21
Muskegon, MI	3219	BCBS MI	50	Corewell (Priority)	18
Niles, MI	4257	BCBS MI	58	Corewell (Priority)	21
Saginaw, MI	4205	BCBS MI	58	Corewell (Priority)	22
Minnesota	2972	UCare	44	BCBS MN	22
Duluth, MN-WI	2685	UCare	43	HealthPartners	18
Mankato, MN	4137	UCare	56	BCBS MN	28
Minneapolis-St. Paul-Bloomington, MN-WI	3168	UCare	47	HealthPartners	23
Rochester, MN	3124	BCBS MN	41	Quartz	28
St. Cloud, MN	3330	UCare	49	HealthPartners	23
Mississippi	7738	Centene	88	Cigna	5
Gulfport-Biloxi, MS	6020	Centene	76	Cigna	17
Hattiesburg, MS	7267	Centene	85	Cigna	7
Jackson, MS	8240	Centene	91	UnitedHealth Group	4
Missouri	3256	Centene	51	Elevance Health	24
Cape Girardeau, MO-IL	5737	Centene	71	Elevance Health	27
Columbia, MO	3547	Centene	47	Elevance Health	33
Jefferson City, MO	4887	Elevance Health	60	Centene	35
Joplin, MO	6303	Centene	78	UnitedHealth Group	10
Kansas City, MO-KS	3607	Centene	56	CVS (Aetna)	18
Springfield, MO	5506	Centene	73	UnitedHealth Group	10
St. Joseph, MO-KS	7621	Centene	87	BCBS KS City	8
St. Louis, MO-IL	2428	Elevance Health	36	Centene	30
Montana	3660	HCSC (BCBS)	42	Montana Health CO-OP	39
Billings, MT	3659	HCSC (BCBS)	42	Montana Health CO-OP	39
Great Falls, MT	3660	HCSC (BCBS)	42	Montana Health CO-OP	39
Missoula, MT	3660	HCSC (BCBS)	42	Montana Health CO-OP	39
Nebraska	3572	Centene	43	Medica	39
Grand Island, NE	3572	Centene	42	Medica	39
Lincoln, NE	3572	Centene	42	Medica	39
Omaha-Council Bluffs, NE-IA	3159	Centene	39	Medica	37
Nevada	3070	UnitedHealth Group	49	Centene	22
Carson City, NV	3831	Centene	49	Elevance Health	35
Las Vegas-Henderson-Paradise, NV	4025	UnitedHealth Group	60	Centene	17
Reno, NV	1991	Centene	25	UnitedHealth Group	25
New Hampshire	5093	Elevance Health	63	Centene	33
Manchester-Nashua, NH	5192	Elevance Health	65	Centene	30

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New Jersey	3778	Horizon BCBS	43	Independence HIth Grp	43
Atlantic City-Hammonton, NJ	4367	Horizon BCBS	46	Independence Hlth Grp	46
Ocean City, NJ	5000	Horizon BCBS	50	Independence HIth Grp	50
Trenton-Princeton, NJ	3666	Horizon BCBS	42	Independence HIth Grp	42
Vineland-Bridgeton, NJ	4211	Independence Hlth Grp	45	Horizon BCBS	45
New Mexico	3270	HCSC (BCBS)	48	Presbyterian	25
Albuquerque, NM	3802	HCSC (BCBS)	51	Presbyterian	32
Farmington, NM	3951	HCSC (BCBS)	55	Molina Hlthcare	27
Las Cruces, NM	3276	Molina Hlthcare	35	HCSC (BCBS)	34
Santa Fe, NM	4874	Presbyterian	65	HCSC (BCBS)	23
New York	2188	Centene	41	Healthfirst	15
Albany-Schenectady-Troy, NY	3047	Centene	44	CDPHP	23
Binghamton, NY	4859	Centene	58	Lifetime Hlthcare	39
Buffalo-Cheektowaga, NY	3934	Independent HIth	54	Centene	27
Glens Falls, NY	4431	Centene	63	MVP HIth Care	16
Ithaca, NY	8437	Lifetime Hlthcare	91	MVP HIth Care	9
Kingston, NY	4472	Centene	62	MVP HIth Care	20
New York-Newark-Jersey City, NY-NJ-PA	1873	Horizon BCBS	27	Independence HIth Grp	27
Poughkeepsie-Newburgh-Middletown, NY	5092	Centene	68	MVP HIth Care	20
Rochester, NY	3945	Lifetime Hlthcare	54	MVP HIth Care	27
Syracuse, NY	4743	Centene	50	Lifetime Hlthcare	47
Utica-Rome, NY	4056	Centene	50	Lifetime Hlthcare	37
North Carolina	3279	BCBS NC	47	CVS (Aetna)	28
Asheville, NC	2724	BCBS NC	37	CVS (Aetna)	33
Burlington, NC	4176	BCBS NC	47	CVS (Aetna)	44
Charlotte-Concord-Gastonia, NC-SC	2768	CVS (Aetna)	35	BCBS NC	32
Durham-Chapel Hill, NC	3290	BCBS NC	39	CVS (Aetna)	38
Fayetteville, NC	3196	BCBS NC	38	CVS (Aetna)	36
Goldsboro, NC	5072	BCBS NC	66	CVS (Aetna)	26
Greensboro-High Point, NC	2575	BCBS NC	43	Centene	20
Greenville, NC	5313	BCBS NC	69	CVS (Aetna)	23
Hickory-Lenoir-Morganton, NC	3299	BCBS NC	49	Centene	27
Jacksonville, NC	9848	BCBS NC	99	Cigna	1
New Bern, NC	5876	BCBS NC	74	CVS (Aetna)	19
Raleigh-Cary, NC	3377	CVS (Aetna)	45	BCBS NC	32
Rocky Mount, NC	5765	BCBS NC	73	CVS (Aetna)	18
Wilmington, NC	8555	BCBS NC	92	UnitedHealth Group	8
Winston-Salem, NC	3809	BCBS NC	54	Centene	29

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

North Dakota 5495 BCBS ND 69 Amford 26 Bismack, ND 6001 8CBS ND 22 Sanford 28 Fargo, ND-MN 3672 8CBS ND 55 Sanford 21 Grad, Forks, ND-MN 1616 Centene 25 CareSource 18 Akron, OH 1916 Centene 24 CareSource 10 Chaton-Massillon, OH 2511 Authran Hith 45 CareSource 10 Chaton-Massillon, OH 2513 Centene 41 Molina Hithcare 19 Chumbus, OH 1963 Medical Mutual 25 CareSource 22 Columbus, OH 3172 Centene 41 Centene 19 Massifed, OH 3172 Centene 41 CereSource 19 Massifed, OH 250 Medical Mutual 35 Elevance Health 41 Centene 26 Massifed, OH 250 Medical Mutual 25 Elevance Health 41 <th>State and MSAs</th> <th>EXCH HHI</th> <th>Insurer 1</th> <th>Share (%)</th> <th>Insurer 2</th> <th>Share (%)</th>	State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Fargo, ND-MN 3672 BCBS ND 55 Sanford 21 Grand Forks, ND-MN 3837 BCBS ND 57 Sanford 22 Ohio 1616 Centene 25 CareSource 18 Alkron, OH 1976 Centene 24 CareSource 10 Canton-Massillon, OH 2511 Autman Hith 45 CareSource 10 Cincinnati, OH-KY-IN 2513 Centene 41 Molina Hithcare 19 Cincinnati, OH-KY-IN 1963 Medial Mutual 25 CareSource 12 Columbus, OH 3450 Elevance Health 36 Centene 19 Dayton-Kettering, OH 3450 Elevance Health 36 Certene 22 Lima, OH 3750 Medical Mutual 35 Elevance Health 27 Certene 31 Marian, OH 250 Medical Mutual 35 Elevance Health 27 Centene 28 Centene 29 Medical Mutual 35	North Dakota	5495	BCBS ND	69	Sanford	26
Grand Forks, ND-MN 3837 BCBS ND 57 Sanford 22 Ohlo 1616 Centene 25 CareSource 18 Akton, OH 1976 Centene 24 CareSource 10 Canton-Massillon, OH 2511 Auttman Hith 45 CareSource 10 Clounbus, OH 2513 Centene 41 Molina Hithcare 19 Clourbus, OH 1963 Medical Mutual 25 CareSource 22 Cloumbus, OH 3450 Elevance Health 36 Centene 19 Dayton-Kettering, OH 3172 Centene 41 Centene 19 Diam, OH 2852 Elevance Health 34 Centene 22 Diam, OH 2852 Elevance Health 44 Centene 26 Tollado, OH 2852 Elevance Health 44 Centene 26 Weitron-Steubenville, WY-OH 4117 CareSource 40 HCSC (BCS) 22 Oscar	Bismarck, ND	6001	BCBS ND	72	Sanford	28
Ohio 1616 Centene 25 CareSource 18 Akron, OH 1976 Centene 24 CareSource 22 Canton-Massillon, OH 2511 Aultman Hilth 45 CareSource 19 Cincinnati, OH-KY-IN 2513 Centene 41 Molina Hilthcare 19 Cleurband-Elyria, OH 1963 Medical Mutual 25 CareSource 22 Columbus, OH 2224 Elevance Health 36 Centene 19 Dayton-Kettering, OH 3172 Centene 41 CareSource 31 Mansfield, OH 2852 Elevance Health 44 CareSource 26 OHOHO 2800 CareSource 41 Centene 26 Springfield, OH 2852 Elevance Health 44 Centene 26 OHAboma 317 CareSource 60 Highmark 15 Youngstown-Warren-Boardman, OH-Pa 1177 CareSource 62 Highmark 15	Fargo, ND-MN	3672	BCBS ND	55	Sanford	21
Akron, OH 1976 Centene 24 CareSource 22 Canton-Massillon, OH 2511 Aultman Hilth 45 CareSource 10 Cincinnatt, OH-KY-IN 2513 Centene 41 Molina Hilthcare 19 Ciclevaland-Elyria, OH 1963 Medical Mutual 25 CareSource 22 Columbus, OH 2224 Elevance Health 36 Centene 19 Dayton-Kettering, OH 3450 Elevance Health 36 Centene 19 Lima, OH 3122 Centene 41 CareSource 26 Springfield, OH 2695 Medical Mutual 35 Elevance Health 42 Centene 26 Springfield, OH 2852 Elevance Health 44 Centene 23 Weitron-Steubenville, WY-OH 117 CareSource 41 Centene 23 Weitron Steubenville, WY-OH 1677 Centene 26 DPMC 21 Valungstown-Warren-Boardman, OH-Pa 1677 <t< td=""><td>Grand Forks, ND-MN</td><td>3837</td><td>BCBS ND</td><td>57</td><td>Sanford</td><td>22</td></t<>	Grand Forks, ND-MN	3837	BCBS ND	57	Sanford	22
Canton-Massillon, OH 2511 Aultman Hith 45 CareSource 10 Cincinnati, OH-KY-IN 2513 Centene 41 Molina Hithcare 19 Cleveland-Elyria, OH 1963 Medical Mutual 25 CareSource 22 Columbus, OH 2224 Elevance Health 36 Centene 19 Dayton-Kettering, OH 3450 Elevance Health 54 Centene 19 Lima, OH 3172 Centene 41 CareSource 31 Mansfield, OH 2695 Medical Mutual 35 Elevance Health 27 Springfield, OH 2500 CareSource 41 Centene 23 Weirton-Steubenville, WY-OH 4117 CareSource 60 Highmark 15 Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Shikhoma 3565 HCSC (BCBS) 72 Oscar 7 Elind, OK 7477 HCSC (BCBS) 78 Centene	Ohio	1616	Centene	25	CareSource	18
Cincinnati, OH-KY-IN 2513 Centene 41 Molina Hithcare 19 Cleveland-Elyria, OH 1963 Medical Mutual 25 CareSource 22 Columbus, OH 2224 Elevance Health 36 Centene 19 Dayton-Kettering, OH 3152 Centene 41 CareSource 31 Lima, OH 3172 Centene 41 CareSource Health 27 Springheld, OH 2852 Elevance Health 44 Centene 26 Toledo, OH 2852 Elevance Health 44 Centene 26 Weitron-Steuberwille, Wr-OH 4117 CareSource 61 Highmark 15 Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Valuage Low 4117 CareSource 60 Highmark 15 Valuage Low 4167 HCSC (BCBS) 72 Oscar 7 Valuage Low 4177 HCSC (BCBS) 78 Centene 9 <	Akron, OH	1976	Centene	24	CareSource	22
Cleveland-Elyria, OH 1963 Medical Mutual 25 CareSource 22 Columbus, OH 224 Elevance Health 36 Centene 19 Dayton-Kettering, OH 3450 Elevance Health 54 Centene 19 Lima, OH 3172 Centene 41 Centeoure 31 Mansfield, OH 2995 Medical Mutual 35 Elevance Health 27 Springfield, OH 2852 Elevance Health 44 Centene 23 Veirton-Steubenville, WV-OH 4117 CareSource 61 UPMC 21 Veirton-Steubenville, WV-OH 417 CareSource 60 UPMC 21 Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Veirton-Steubenville, WV-OH 4177 HCSC (BCBS) 72 Oscar 7 Still, OK 747 HCSC (BCBS) 78 Centene 9 Still, OK 747 HCSC (BCBS) 65 St Francis-CommunityCar <td>Canton-Massillon, OH</td> <td>2511</td> <td>Aultman Hlth</td> <td>45</td> <td>CareSource</td> <td>10</td>	Canton-Massillon, OH	2511	Aultman Hlth	45	CareSource	10
Columbus, OH 2224 Elevance Health 36 Centene 19 Dayton-Kettering, OH 3450 Elevance Health 54 Centene 19 Lima, OH 3172 Centene 41 CareSource 31 Mansfield, OH 2695 Medical Mutual 35 Elevance Health 27 Springfield, OH 2852 Elevance Health 44 Centene 26 Toledo, OH 2500 CareSource 60 Highmark 15 Veirton-Steubenville, WV-OH 4117 CareSource 60 Highmark 15 Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Klahoma 5365 HCSC (BCBS) 78 Centene 9 Cklahoma 6174 HCSC (BCBS) 60 Oscar 19 Tulso, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCar 12	Cincinnati, OH-KY-IN	2513	Centene	41	Molina Hlthcare	19
Dayton-Kettering, OH 3450 Elevance Health 54 Centene 19 Lima, OH 3172 Centene 41 CareSource 31 Mansfield, OH 2955 Medical Mutual 35 Elevance Health 27 Springfield, OH 2852 Elevance Health 41 Centene 26 Olcoldo, OH 2500 CareSource 41 Centene 23 Weirton-Steubenville, WV-OH 4117 CareSource 60 Highmark 15 Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Oklahoma 5365 HCSC (BCBS) 72 Oscar 7 Elwid, OK 6228 HCSC (BCBS) 78 Centene 9 Oklahoma City, OK 6228 HCSC (BCBS) 65 St Francis-CommunityCar 12 Albany Lebanon, OR 4499 HCSC (BCBS) 65 St Francis-CommunityCar 12 Bend, OR 3293 Cambia 36 Providence Hith <t< td=""><td>Cleveland-Elyria, OH</td><td>1963</td><td>Medical Mutual</td><td>25</td><td>CareSource</td><td>22</td></t<>	Cleveland-Elyria, OH	1963	Medical Mutual	25	CareSource	22
Lima OH 3172 Centene 41 CareSource 31 Mansfield, OH 2695 Medical Mutual 35 Elevance Health 27 Springfield, OH 2852 Elevance Health 44 Centene 26 Toledo, OH 2500 CareSource 41 Centene 23 Weirton-Steubenville, WY-OH 4117 CareSource 60 Highmark 15 Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Spring, OK 4477 HCSC (BCBS) 72 Oscar 7 Enid, OK 4277 HCSC (BCBS) 78 Centene 9 Oklahoma City, OK 4297 HCSC (BCBS) 78 Centene 9 Vallage HCSC (BCBS) 78 Centene 9 Vallage HCSC (BCBS) 60 Oscar 19 Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCar 12 Tulsa, OK 322 Cambia	Columbus, OH	2224	Elevance Health	36	Centene	19
Mansfield, OH 2695 Medical Mutual 35 Elevance Health 27 Springfield, OH 2852 Elevance Health 44 Centene 26 Toledo, OH 2500 CareSource 41 Centene 23 Weitron-Steubenville, WV-OH 4117 CareSource 60 Highmark 15 Youngstown-Warren-Boardman, OH-PA 1617 Centene 26 UPMC 21 Klahoma 3365 HCSC (BCBS) 72 Oscar 7 Elinid, OK 7477 HCSC (BCBS) 78 Centene 9 Oklahoma City, OK 4097 HCSC (BCBS) 60 Oscar 19 Tulsa, OK 4469 HCSC (BCBS) 60 Oscar 19 Oregon 2118 Providence HIth 28 Kaiser 20 Bend, OR 3822 Cambia 40 Providence HIth 32 Growallis, OR 3162 Nedictor 47 Cambia 32 Grants Pass, OR <td>Dayton-Kettering, OH</td> <td>3450</td> <td>Elevance Health</td> <td>54</td> <td>Centene</td> <td>19</td>	Dayton-Kettering, OH	3450	Elevance Health	54	Centene	19
Springfield, OH 2852 Elevance Health 44 Centene 26 Toledo, OH 2500 CareSource 41 Centene 23 Weitnor-Steubenville, WV-OH 4117 CareSource 60 Highmark 15 Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Oklahoma 5365 HCSC (BCBS) 72 Oscar 7 Enid, OK 747 HCSC (BCBS) 86 Friday Health 8 Lawton, OK 6228 HCSC (BCBS) 78 Centene 9 Oklahoma City, OK 4097 HCSC (BCBS) 65 St Francis-CommunityCare 12 Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCare 12 Oregon 2118 Providence Hlth 28 Kaiser 22 Albany-Lebanon, OR 3822 Cambia 36 Providence Hlth 32 Bend, OR 362 Acambia 40 Providence Hlth 32	Lima, OH	3172	Centene	41	CareSource	31
Toledo, OH 2500 CareSource 41 Centene 23 Weirton-Steubenville, WV-OH 4117 CareSource 60 Highmark 15 Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Oklahoma 5365 HCSC (BCBS) 72 Oscar 7 Enid, OK 7477 HCSC (BCBS) 86 Fiday Health 8 Lawton, OK 6228 HCSC (BCBS) 60 Oscar 19 Oklahoma City, OK 4997 HCSC (BCBS) 60 Oscar 19 Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCare 12 Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCare 12 Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCare 12 Oregon 2118 Providence Hth 28 Raiser 22 Albany-Lebanon, OR 3322 Cambia 36 Providence Hth 32	Mansfield, OH	2695	Medical Mutual	35	Elevance Health	27
Weirton-Steubenville, WV-OH 4117 CareSource 60 Highmark 15 Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Oklahoma 5365 HCSC (BCBS) 72 Oscar 7 Enid, OK 7477 HCSC (BCBS) 86 Friday Health 8 Lawton, OK 6228 HCSC (BCBS) 78 Centene 9 Oklahoma City, OK 44097 HCSC (BCBS) 65 St Francis-Community Care 12 Tulsa, OK 4409 HCSC (BCBS) 65 St Francis-Community Care 12 Oregon 2118 Providence Hlth 28 Kaiser 22 Albany-Lebanon, OR 3822 PacificSource 47 Cambia 3 Eugen-Springfield, OR 3822 PacificSource 47 Cambia 25 Gorants Pass, OR 6862 Moda Health 82 PacificSource 9 Medford, OR 5415 Moda Health 82 Providence Hlth	Springfield, OH	2852	Elevance Health	44	Centene	26
Youngstown-Warren-Boardman, OH-PA 1677 Centene 26 UPMC 21 Oklahoma 5365 HCSC (BCBS) 72 Oscar 7 Enid, OK 7477 HCSC (BCBS) 86 Friday Health 8 Lawton, OK 6228 HCSC (BCBS) 78 Centene 9 Oklahoma City, OK 4097 HCSC (BCBS) 60 Oscar 19 Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCare 12 Oregon 2118 Providence Hlth 28 Kaiser 22 Albany-Lebanon, OR 2973 Cambia 36 Providence Hlth 3 Bend, OR 3822 PacificSource 36 Providence Hlth 32 Corvallis, OR 3022 Cambia 40 Providence Hlth 32 Eugene-Springfield, OR 2126 Kaiser 26 Cambia 25 Grants Pass, OR 6862 Moda Health 22 Providence Hlth 11	Toledo, OH	2500	CareSource	41	Centene	23
Oklahoma 5365 HCSC (BCBS) 72 Oscar 7 Enid, OK 7477 HCSC (BCBS) 86 Friday Health 8 Lawton, OK 6228 HCSC (BCBS) 78 Centene 9 Oklahoma City, OK 4097 HCSC (BCBS) 60 Oscar 19 Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCare 12 Oregon 2118 Providence HIth 28 Kaiser 22 Albany-Lebanon, OR 2973 Cambia 36 Providence HIth 34 Bend, OR 3022 Cambia 40 Providence HIth 32 Corvallis, OR 3022 Cambia 40 Providence HIth 32 Eugene-Springfield, OR 2126 Kaiser 26 Cambia 25 Grants Pass, OR 6862 Moda Health 72 Providence HIth 11 Portland-Vancouver-Hillsboro, OR-WA 2277 Kaiser 48 Providence HIth 20 <t< td=""><td>Weirton-Steubenville, WV-OH</td><td>4117</td><td>CareSource</td><td>60</td><td>Highmark</td><td>15</td></t<>	Weirton-Steubenville, WV-OH	4117	CareSource	60	Highmark	15
Enid, OK 7477 HCSC (BCBS) 86 Friday Health 8 Lawton, OK 6228 HCSC (BCBS) 78 Centene 9 Oklahoma City, OK 4097 HCSC (BCBS) 60 Oscar 19 Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCare 12 Oregon 2118 Providence HIth 28 Kaiser 22 Albany-Lebanon, OR 2973 Cambia 36 Providence HIth 34 Bend, OR 3822 PacificSource 47 Cambia 36 Corvallis, OR 3022 Cambia 40 Providence HIth 32 Eugene-Springfield, OR 2126 Kaiser 26 Cambia 25 Grants Pass, OR 6862 Moda Health 82 PacificSource 9 Medford, OR 5415 Moda Health 72 Providence HIth 11 Perntsylvania 2277 Kaiser 31 Providence HIth 20 <tr< td=""><td>Youngstown-Warren-Boardman, OH-PA</td><td>1677</td><td>Centene</td><td>26</td><td>UPMC</td><td>21</td></tr<>	Youngstown-Warren-Boardman, OH-PA	1677	Centene	26	UPMC	21
Lawton, OK 6228 HCSC (BCBS) 78 Centene 9 Oklahoma City, OK 4097 HCSC (BCBS) 60 Oscar 19 Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCare 12 Oregon 2118 Providence HIth 28 Kaiser 22 Albany-Lebanon, OR 2973 Cambia 36 Providence HIth 34 Bend, OR 3822 PacificSource 47 Cambia 36 Corvallis, OR 3022 Cambia 40 Providence HIth 32 Eugene-Springfield, OR 2126 Kaiser 26 Cambia 25 Grants Pass, OR 6862 Moda Health 82 PacificSource 9 Medford, OR 5415 Moda Health 72 Providence HIth 11 Portland-Vancouver-Hillsboro, OR-WA 2277 Kaiser 48 Providence HIth 30 Salem, OR 3166 Kaiser 48 Highmark 26 <	Oklahoma	5365	HCSC (BCBS)	72	Oscar	7
Oklahoma City, OK 4097 HCSC (BCBS) 60 Oscar 19 Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCare 12 Oregon 2118 Providence HIth 28 Kaiser 22 Albany-Lebanon, OR 2973 Cambia 36 Providence HIth 34 Bend, OR 3822 PacificSource 47 Cambia 36 Corvallis, OR 3022 Cambia 40 Providence HIth 32 Eugene-Springfield, OR 2126 Kaiser 26 Cambia 25 Grants Pass, OR 6862 Moda Health 82 PacificSource 9 Medford, OR 5415 Moda Health 72 Providence HIth 11 Portland-Vancouver-Hillsboro, OR-WA 2277 Kaiser 31 Providence HIth 30 Salem, OR 3166 Kaiser 48 Providence HIth 20 Pennsylvania 2004 Independence HIth Grp 31 Highmark 2<	Enid, OK	7477	HCSC (BCBS)	86	Friday Health	8
Tulsa, OK 4469 HCSC (BCBS) 65 St Francis-CommunityCare 12 Oregon 2118 Providence HIth 28 Kaiser 22 Albany-Lebanon, OR 2973 Cambia 36 Providence HIth 34 Bend, OR 3822 PacificSource 47 Cambia 36 Corvallis, OR 3022 Cambia 40 Providence HIth 32 Eugene-Springfield, OR 2126 Kaiser 26 Cambia 25 Grants Pass, OR 6862 Moda Health 82 PacificSource 9 Medford, OR 5415 Moda Health 72 Providence HIth 30 Salem, OR 3166 Kaiser 48 Providence HIth 20 Pennsylvania 2204 Independence HIth Grp 31 Highmark 26 Allentown-Bethlehen-Easton, PA-NJ 2621 Capital BC 44 Highmark 20 Altoona, PA 7141 UPMC 83 Highmark 32 <	Lawton, OK	6228	HCSC (BCBS)	78	Centene	9
Oregon 2118 Providence HIth 28 Kaiser 22 Albany-Lebanon, OR 2973 Cambia 36 Providence HIth 34 Bend, OR 3822 PacificSource 47 Cambia 36 Corvallis, OR 3022 Cambia 40 Providence HIth 32 Eugene-Springfield, OR 2126 Kaiser 26 Cambia 25 Grants Pass, OR 6862 Moda Health 82 PacificSource 9 Medford, OR 5415 Moda Health 72 Providence HIth 11 Portland-Vancouver-Hillsboro, OR-WA 2277 Kaiser 31 Providence HIth 30 Salem, OR 3166 Kaiser 48 Providence HIth 20 Pennsylvania 10 Independence HIth Grp 31 Highmark 26 Allentown-Bethlehem-Easton, PA-NJ 2621 Capital BC 44 Highmark 14 Bloomsburg-Berwick, PA 4843 Geisinger 62 Capital BC	Oklahoma City, OK	4097	HCSC (BCBS)	60	Oscar	19
Albany-Lebanon, OR 2973 Cambia 36 Providence Hlth 34 Bend, OR 3822 PacificSource 47 Cambia 36 Corvallis, OR 3022 Cambia 40 Providence Hlth 32 Eugene-Springfield, OR 2126 Kaiser 26 Cambia 25 Grants Pass, OR 6862 Moda Health 82 PacificSource 9 Medford, OR 5415 Moda Health 72 Providence Hlth 11 Portland-Vancouver-Hillsboro, OR-WA 2277 Kaiser 31 Providence Hlth 30 Salem, OR 3166 Kaiser 48 Providence Hlth 20 Pennsylvania 2204 Independence Hlth Grp 31 Highmark 26 Allentown-Bethlehem-Easton, PA-NJ 2621 Capital BC 44 Highmark 20 Altoona, PA 7141 UPMC 83 Highmark 14 Bloomsburg-Berwick, PA 4996 Capital BC 51 Highmark	Tulsa, OK	4469	HCSC (BCBS)	65	St Francis-CommunityCare	12
Bend, OR 3822 PacificSource 47 Cambia 36 Corvallis, OR 3022 Cambia 40 Providence HIth 32 Eugene-Springfield, OR 2126 Kaiser 26 Cambia 25 Grants Pass, OR 6862 Moda Health 82 PacificSource 9 Medford, OR 5415 Moda Health 72 Providence HIth 11 Portland-Vancouver-Hillsboro, OR-WA 2277 Kaiser 31 Providence HIth 30 Salem, OR 3166 Kaiser 48 Providence HIth 20 Pennsylvania 2204 Independence HIth Grp 31 Highmark 26 Allentown-Bethlehem-Easton, PA-NJ 2621 Capital BC 44 Highmark 20 Altoona, PA 7141 UPMC 83 Highmark 14 Bloomsburg-Berwick, PA 4843 Geisinger 62 Capital BC 32 Chambersburg-Waynesboro, PA 4996 Capital BC 51 Highmark <td>Oregon</td> <td>2118</td> <td>Providence Hlth</td> <td>28</td> <td>Kaiser</td> <td>22</td>	Oregon	2118	Providence Hlth	28	Kaiser	22
Corvallis, OR3022Cambia40Providence HIth32Eugene-Springfield, OR2126Kaiser26Cambia25Grants Pass, OR6862Moda Health82Pacific Source9Medford, OR5415Moda Health72Providence HIth11Portland-Vancouver-Hillsboro, OR-WA2277Kaiser31Providence HIth30Salem, OR3166Kaiser48Providence HIth20Pennsylvania2204Independence HIth Grp31Highmark26Allentown-Bethlehem-Easton, PA-NJ2621Capital BC44Highmark20Altoona, PA7141UPMC83Highmark14Bloomsburg-Berwick, PA4843Geisinger62Capital BC32Chambersburg-Waynesboro, PA4996Capital BC51Highmark49East Stroudsburg, PA3979Highmark55Geisinger28Erie, PA5005UPMC52Highmark48Gettysburg, PA4383Capital BC53Highmark39Harrisburg-Carlisle, PA4103Capital BC51Highmark39	Albany-Lebanon, OR	2973	Cambia	36	Providence HIth	34
Eugene-Springfield, OR2126Kaiser26Cambia25Grants Pass, OR6862Moda Health82PacificSource9Medford, OR5415Moda Health72Providence HIth11Portland-Vancouver-Hillsboro, OR-WA2277Kaiser31Providence HIth30Salem, OR3166Kaiser48Providence HIth20Pennsylvania2204Independence HIth Grp31Highmark26Allentown-Bethlehem-Easton, PA-NJ2621Capital BC44Highmark20Altoona, PA7141UPMC83Highmark14Bloomsburg-Berwick, PA4843Geisinger62Capital BC32Chambersburg-Waynesboro, PA4996Capital BC51Highmark49East Stroudsburg, PA3979Highmark55Geisinger28Erie, PA5005UPMC52Highmark48Gettysburg, PA4383Capital BC53Highmark39Harrisburg-Carlisle, PA4103Capital BC51Highmark39	Bend, OR	3822	PacificSource	47	Cambia	36
Grants Pass, OR 6862 Moda Health 82 Pacific Source 9 Medford, OR 5415 Moda Health 72 Providence HIth 11 Portland-Vancouver-Hillsboro, OR-WA 2277 Kaiser 31 Providence HIth 30 Salem, OR 3166 Kaiser 48 Providence HIth 20 Pennsylvania 2204 Independence HIth Grp 31 Highmark 26 Allentown-Bethlehem-Easton, PA-NJ 2621 Capital BC 44 Highmark 20 Altoona, PA 7141 UPMC 83 Highmark 14 Bloomsburg-Berwick, PA 4843 Geisinger 62 Capital BC 32 Chambersburg-Waynesboro, PA 4996 Capital BC 51 Highmark 49 East Stroudsburg, PA 5005 UPMC 52 Highmark 48 Gettysburg, PA 4383 Capital BC 53 Highmark 39 Harrisburg-Carlisle, PA 4103 Capital BC 51 Highmark 39	Corvallis, OR	3022	Cambia	40	Providence HIth	32
Medford, OR5415Moda Health72Providence HIth11Portland-Vancouver-Hillsboro, OR-WA2277Kaiser31Providence HIth30Salem, OR3166Kaiser48Providence HIth20Pennsylvania2204Independence HIth Grp31Highmark26Allentown-Bethlehem-Easton, PA-NJ2621Capital BC44Highmark20Altoona, PA7141UPMC83Highmark14Bloomsburg-Berwick, PA4843Geisinger62Capital BC32Chambersburg-Waynesboro, PA4996Capital BC51Highmark49East Stroudsburg, PA3979Highmark55Geisinger28Erie, PA5005UPMC52Highmark48Gettysburg, PA4383Capital BC53Highmark39Harrisburg-Carlisle, PA4103Capital BC51Highmark38	Eugene-Springfield, OR	2126	Kaiser	26	Cambia	25
Portland-Vancouver-Hillsboro, OR-WA2277Kaiser31Providence HIth30Salem, OR3166Kaiser48Providence HIth20Pennsylvania2204Independence HIth Grp31Highmark26Allentown-Bethlehem-Easton, PA-NJ2621Capital BC44Highmark20Altoona, PA7141UPMC83Highmark14Bloomsburg-Berwick, PA4843Geisinger62Capital BC32Chambersburg-Waynesboro, PA4996Capital BC51Highmark49East Stroudsburg, PA3979Highmark55Geisinger28Erie, PA5005UPMC52Highmark48Gettysburg, PA4383Capital BC53Highmark39Harrisburg-Carlisle, PA4103Capital BC51Highmark38	Grants Pass, OR	6862	Moda Health	82	PacificSource	9
Salem, OR3166Kaiser48Providence HIth20Pennsylvania2204Independence HIth Grp31Highmark26Allentown-Bethlehem-Easton, PA-NJ2621Capital BC44Highmark20Altoona, PA7141UPMC83Highmark14Bloomsburg-Berwick, PA4843Geisinger62Capital BC32Chambersburg-Waynesboro, PA4996Capital BC51Highmark49East Stroudsburg, PA3979Highmark55Geisinger28Erie, PA5005UPMC52Highmark48Gettysburg, PA4383Capital BC53Highmark39Harrisburg-Carlisle, PA4103Capital BC51Highmark38	Medford, OR	5415	Moda Health	72	Providence HIth	11
Pennsylvania2204Independence HIth Grp31Highmark26Allentown-Bethlehem-Easton, PA-NJ2621Capital BC44Highmark20Altoona, PA7141UPMC83Highmark14Bloomsburg-Berwick, PA4843Geisinger62Capital BC32Chambersburg-Waynesboro, PA4996Capital BC51Highmark49East Stroudsburg, PA3979Highmark55Geisinger28Erie, PA5005UPMC52Highmark48Gettysburg, PA4383Capital BC53Highmark39Harrisburg-Carlisle, PA4103Capital BC51Highmark38	Portland-Vancouver-Hillsboro, OR-WA	2277	Kaiser	31	Providence HIth	30
Allentown-Bethlehem-Easton, PA-NJ 2621 Capital BC 44 Highmark 20 Altoona, PA 7141 UPMC 83 Highmark 14 Bloomsburg-Berwick, PA 4843 Geisinger 62 Capital BC 32 Chambersburg-Waynesboro, PA 4996 Capital BC 51 Highmark 49 East Stroudsburg, PA 3979 Highmark 55 Geisinger 28 Erie, PA 5005 UPMC 52 Highmark 48 Gettysburg, PA 4383 Capital BC 53 Highmark 39 Harrisburg-Carlisle, PA 4103 Capital BC 51 Highmark 38	Salem, OR	3166	Kaiser	48	Providence HIth	20
Altoona, PA 7141 UPMC 83 Highmark 14 Bloomsburg-Berwick, PA 4843 Geisinger 62 Capital BC 32 Chambersburg-Waynesboro, PA 4996 Capital BC 51 Highmark 49 East Stroudsburg, PA 3979 Highmark 55 Geisinger 28 Erie, PA 5005 UPMC 52 Highmark 48 Gettysburg, PA 4383 Capital BC 53 Highmark 39 Harrisburg-Carlisle, PA 4103 Capital BC 51 Highmark 38	Pennsylvania	2204	Independence HIth Grp	31	Highmark	26
Bloomsburg-Berwick, PA 4843 Geisinger 62 Capital BC 32 Chambersburg-Waynesboro, PA 4996 Capital BC 51 Highmark 49 East Stroudsburg, PA 3979 Highmark 55 Geisinger 28 Erie, PA 5005 UPMC 52 Highmark 48 Gettysburg, PA 4383 Capital BC 53 Highmark 39 Harrisburg-Carlisle, PA 4103 Capital BC 51 Highmark 38	Allentown-Bethlehem-Easton, PA-NJ	2621	Capital BC	44	Highmark	20
Chambersburg-Waynesboro, PA 4996 Capital BC 51 Highmark 49 East Stroudsburg, PA 3979 Highmark 55 Geisinger 28 Erie, PA 5005 UPMC 52 Highmark 48 Gettysburg, PA 4383 Capital BC 53 Highmark 39 Harrisburg-Carlisle, PA 4103 Capital BC 51 Highmark 38	Altoona, PA	7141	UPMC	83	Highmark	14
East Stroudsburg, PA3979Highmark55Geisinger28Erie, PA5005UPMC52Highmark48Gettysburg, PA4383Capital BC53Highmark39Harrisburg-Carlisle, PA4103Capital BC51Highmark38	Bloomsburg-Berwick, PA	4843	Geisinger	62	Capital BC	32
Erie, PA5005UPMC52Highmark48Gettysburg, PA4383Capital BC53Highmark39Harrisburg-Carlisle, PA4103Capital BC51Highmark38	Chambersburg-Waynesboro, PA	4996	Capital BC	51	Highmark	49
Gettysburg, PA 4383 Capital BC 53 Highmark 39 Harrisburg-Carlisle, PA 4103 Capital BC 51 Highmark 38	East Stroudsburg, PA	3979	Highmark	55	Geisinger	28
Harrisburg-Carlisle, PA 4103 Capital BC 51 Highmark 38	Erie, PA	5005	UPMC	52	Highmark	48
	Gettysburg, PA	4383	Capital BC	53	Highmark	39
Johnstown, PA 4976 UPMC 55 Highmark 44	Harrisburg-Carlisle, PA	4103	Capital BC	51	Highmark	38
	Johnstown, PA	4976	UPMC	55	Highmark	44

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

Lebanon, PA	State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Philadelphia-Camden-Wilmington, PA-N-I-DE-MD 5292 Independence Hith Grp 71	Lancaster, PA	3859	Highmark	44	Capital BC	43
Pittsburgh, PA 5177 UPMC 59 Highmark 41 Reading, PA 3240 Highmark 43 Capital BC 31 State College, PA 3339 Capital BC 44 Geisinger 34 Williamsport, PA 3354 UPMC 37 Geisinger 33 York-Hanower, PA 4244 Capital BC 47 Highmark 45 Providence-Warnick, RI-MA 3079 Neighborhood HP 75 BCBS RI 25 Providence-Warnick, RI-MA 3079 Neighborhood HP 46 Point32Health 25 South Carolina 4804 BCBS SC 61 Centene 32 Charleston-North Charleston, SC 4692 BCBS SC 61 Centene 32 Florence, SC 4781 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 61 Centene 32 Myrite Beach, Convay, North Myrtle Beach, SC-NC 3180 BCBS SC 61 Centene 32	Lebanon, PA	4005	Highmark	45	Capital BC	44
Reading, PA 3240 Highmark 43 Capital BC 31 Scranton—Wilkes-Baire, PA 4017 Highmark 51 Gelsinger 36 State College, PA 3339 Capital BC 44 Gelsinger 33 Williamsport, PA 3354 UPMC 37 Gelsinger 33 York-Hanover, PA 4244 Capital BC 47 Highmark 45 Rhode Island 6209 Neighborhood HP 75 BCBS RI 25 Providence-Warwick, RI-MA 3079 Neighborhood HP 46 Point32Healt 25 South Carolina 4804 BCBS SC 61 Centene 32 Charleston-North Charleston, SC 4692 BCBS SC 61 Centene 32 Charleston-North Charleston, SC 4842 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 61 Centene 32 Hilton Head Island-Bluffton, SC 4846 BCBS SC 61 Centene <	Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	5292	Independence HIth Grp	71	Horizon BCBS	10
Scranton—Wilkes-Barre, PA 4017 Highmark 51 Gelsinger 36 State College, PA 3339 Capital BC 44 Gelsinger 34 Williamsport, PA 3354 UPMC 37 Gelsinger 34 Wrok-Hanover, PA 4244 Capital BC 47 Highmark 45 Rhode Island 6209 Neighborhood HP 75 BCBS RI 25 Providence-Warwick, RI-MA 3079 Neighborhood HP 75 BCBS RI 25 South Carolina 4804 BCBS SC 61 Centene 32 Charleston-North Charleston, SC 4692 BCBS SC 60 Centene 32 Florence, SC 4847 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 62 Centene 32 Hilton Head Island-Bluffton, SC 4846 BCBS SC 61 Centene 32 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 3180 BCBS SC 61 Centene	Pittsburgh, PA	5177	UPMC	59	Highmark	41
State College, PA 3339 Capital BC 44 Geisinger 34 Williamsport, PA 3354 UPMC 37 Geisinger 33 York-Hanover, PA 4244 Capital BC 47 Highmark 45 Rhode Island 6209 Neighborhood HP 75 BCBS SI 25 Providence-Warwick, RI-MA 3079 Neighborhood HP 46 Point32Health 25 South Carolina 4804 BCBS SC 61 Centene 32 Charleston-North Charleston, SC 4692 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 62 Centene 32 Florence, SC 4846 BCBS SC 61 Centene 32 Hilton Head Island-Bluffton, SC 4846 BCBS SC 61 Centene 32 Spartanburg, SC 4846 BCBS SC 61 Centene 24	Reading, PA	3240	Highmark	43	Capital BC	31
Williamsport, PA 3354 UPMC 37 Geisinger 33 York-Hanover, PA 4244 Capital BC 47 Highmark 45 Rhode Island 6209 Neighborhood HP 75 BCSRSIR 25 Providence-Warwick, RI-MA 3079 Neighborhood HP 46 Point32Health 25 South Carolina 4804 BCBS SC 61 Centene 32 Charleston-North Charleston, SC 4692 BCBS SC 61 Centene 32 Cloumbla, SC 4781 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 61 Centene 32 Greenville-Anderson, SC 4846 BCBS SC 61 Centene 32 Hilton Head Island-Buffron, SC 4846 BCBS SC 61 Centene 32 Myrtle Beach-Convaryorth Myrtle Beach, SC-NC 886 BCBS SC 61 Centene 32 Sumter, SC 4846 BCBS SC 61 Centene 32 <td>Scranton—Wilkes-Barre, PA</td> <td>4017</td> <td>Highmark</td> <td>51</td> <td>Geisinger</td> <td>36</td>	Scranton—Wilkes-Barre, PA	4017	Highmark	51	Geisinger	36
York-Hanover, PA 4244 Capital BC 47 Highmark 45 Rhode Island 6209 Neighborhood HP 75 BCBS RI 25 Providence-Warvick, RI-MA 3079 Neighborhood HP 46 Point32Health 25 South Carolina 4804 BCBS SC 61 Centene 32 Charleston-North Charleston, SC 4692 BCBS SC 61 Centene 32 Clumbia, SC 4781 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 61 Centene 32 Greenville-Anderson, SC 4940 BCBS SC 61 Centene 32 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 3180 BCBS SC 61 Centene 32 Symtre, SC 4846 BCBS SC 61 Centene 32 Symtrable State 3648 Sanford 45 Avera Hth 34 Rapid City, SD 6220 Wellmark (BCBS) 77 Sanford 13	State College, PA	3339	Capital BC	44	Geisinger	34
Rhode Island 6209 Neighborhood HP 75 BCBS RI 25 Providence-Warwick, RI-MA 3079 Neighborhood HP 46 Point32Health 25 South Carolina 4804 BCBS SC 61 Centene 32 Charleston-North Charleston, SC 4692 BCBS SC 61 Centene 32 Cloumbia, SC 4781 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 61 Centene 32 Greenville-Anderson, SC 4940 BCBS SC 61 Centene 32 Hilton Head Island-Bluffton, SC 4846 BCBS SC 61 Centene 32 Myrtle Beach, COnway-North Myrtle Beach, SCN 3180 BCBS SC 61 Centene 32 Sumter, SC 4846 BCBS SC 61 Centene 32 Sumter, SC 4845 BCBS SC 61 Centene 32 South Dakota 3648 Sanford 45 Avera Hith 43 <	Williamsport, PA	3354	UPMC	37	Geisinger	33
Providence-Warwick, RI-MA 3079 Neighborhood HP 46 Point32Health 25 South Carolina 4804 BCBS SC 61 Centene 32 Charleston-North Charleston, SC 4692 BCBS SC 60 Centene 32 Columbia, SC 4781 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 61 Centene 32 Greenville-Anderson, SC 4940 BCBS SC 62 Centene 32 Hilton Head Island-Bluffton, SC 4846 BCBS SC 61 Centene 32 Myrtle Beach, Conway-North Myrtle Beach, SC-NC 3180 BCBS SC 61 Centene 32 Myrtle Beach, Conway-North Myrtle Beach, SC-NC 3180 BCBS SC 61 Centene 32 Myrtle Beach, Conway-North Myrtle Beach, SC-NC 4846 BCBS SC 61 Centene 32 South Dakota 36 82BS SC 61 Centene 32 South Dakota 36 82BS SC <th< td=""><td>York-Hanover, PA</td><td>4244</td><td>Capital BC</td><td>47</td><td>Highmark</td><td>45</td></th<>	York-Hanover, PA	4244	Capital BC	47	Highmark	45
South Carolina 4804 BCBS SC 61 Centene 32 Charleston-North Charleston, SC 4692 BCBS SC 60 Centene 32 Columbia, SC 4781 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 61 Centene 32 Greenville-Anderson, SC 4940 BCBS SC 62 Centene 32 Hilton Head Island-Bluffton, SC 4846 BCBS SC 61 Centene 32 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 3180 BCBS SC 61 Centene 32 Spartanburg, SC 4846 BCBS SC 61 Centene 32 Sumter, SC 4846 BCBS SC 61 Centene 32 Sumter, SC 4845 BCBS SC 61 Centene 32 Sumter, SC 4846 BCBS SC 61 Centene 32 South Dakot 3648 Sanford 45 Avera Hith 43 Rapid Ci	Rhode Island	6209	Neighborhood HP	75	BCBS RI	25
Charleston-North Charleston, SC 4692 BCBS SC 60 Centene 32 Columbia, SC 4781 BCBS SC 61 Centene 32 Florence, SC 4847 BCBS SC 61 Centene 32 Greenville-Anderson, SC 4940 BCBS SC 62 Centene 32 Hilton Head Island-Bluffton, SC 4846 BCBS SC 61 Centene 32 Whyrle Beach-Conway-North Myrtle Beach, SC-NC 3180 BCBS SC 61 Centene 24 Spartanburg, SC 4846 BCBS SC 61 Centene 32 Sumter, SC 4845 BCBS SC 61 Centene 32 South Dakota 3648 Sanford 45 Avera Hith 34 Rapid City, SD 6220 Wellmark (BCBS) 77 Sanford 13 Sioux Falls, SD 5103 Sanford 57 Avera Hith 43 Tennessee 3443 Centene 51 BCBS TN 26	Providence-Warwick, RI-MA	3079	Neighborhood HP	46	Point32Health	25
Columbia, SC	South Carolina	4804	BCBS SC	61	Centene	32
Florence, SC	Charleston-North Charleston, SC	4692	BCBS SC	60	Centene	32
Greenville-Anderson, SC 4940 BCBS SC 62 Centene 32 Hilton Head Island-Bluffton, SC 4846 BCBS SC 61 Centene 32 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 3180 BCBS SC 46 Centene 24 Spartanburg, SC 4846 BCBS SC 61 Centene 32 Sumter, SC 4845 BCBS SC 61 Centene 32 South Dakota 3648 Sanford 45 Avera Hith 34 Rapid City, SD 6220 Wellmark (BCBS) 77 Sanford 13 Sioux Falls, SD 5103 Sanford 57 Avera Hith 43 Tennessee 3443 Centene 51 BCBS TN 26 Chattanooga, TN-GA 4642 Centene 66 BCBS TN 14 Clarksville, TN-KY 2825 Centene 64 BCBS TN 18 Johnson City, TN 4149 Centene 59 BCBS TN 33	Columbia, SC	4781	BCBS SC	61	Centene	32
Hilton Head Island-Bluffton, SC 4846 BCBS SC 61 Centene 32 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 3180 BCBS SC 46 Centene 24 Spartanburg, SC 4846 BCBS SC 61 Centene 32 South Dakota 3648 Sanford 45 Avera Hith 34 Rapid City, SD 6220 Wellmark (BCBS) 77 Sanford 13 Sioux Falls, SD 5103 Sanford 57 Avera Hith 43 Tennessee 3443 Centene 51 BCBS TN 46 Chattanooga, TN-GA 4642 Centene 51 BCBS TN 26 Chattanooga, TN-GA 4642 Centene 64 BCBS TN 14 Cleveland, TN 4582 Centene 64 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 54 BCBS TN 37	Florence, SC	4847	BCBS SC	61	Centene	32
Myrtle Beach-Conway-North Myrtle Beach, SC-NC 3180 BCBS SC 46 Centene 24 Spartanburg, SC 4846 BCBS SC 61 Centene 32 Sumter, SC 4845 BCBS SC 61 Centene 32 South Dakota 3648 Sanford 45 Avera Hith 34 Rapid City, SD 6220 Wellmark (BCBS) 77 Sanford 13 Sioux Falls, SD 5103 Sanford 57 Avera Hith 43 Tennessee 3443 Centene 51 BCBS TN 26 Chattanooga, TN-GA 4642 Centene 66 BCBS TN 14 Clarksville, TN-KY 4582 Centene 66 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 30 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 49 BCBS TN 37 Memphis, TN-MS	Greenville-Anderson, SC	4940	BCBS SC	62	Centene	32
Spartanburg, SC 4846 BCBS SC 61 Centene 32 Sumter, SC 4845 BCBS SC 61 Centene 32 South Dakota 3648 Sanford 45 Avera Hith 34 Rapid City, SD 6220 Wellmark (BCBS) 77 Sanford 13 Sioux Falls, SD 5103 Sanford 57 Avera Hith 43 Tennessee 3443 Centene 51 BCBS TN 26 Chattanooga, TN-GA 4642 Centene 66 BCBS TN 14 Clarksville, TN-KY 2825 Centene 49 Cigna 11 Cleveland, TN 4582 Centene 64 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 20 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 38 BCBS TN 30 Knoxville, TN 3914	Hilton Head Island-Bluffton, SC	4846	BCBS SC	61	Centene	32
Sumter, SC 4845 BCBS SC 61 Centene 32 South Dakota 3648 Sanford 45 Avera Hith 34 Rapid City, SD 6220 Wellmark (BCBS) 77 Sanford 13 Sioux Falls, SD 5103 Sanford 57 Avera Hith 43 Tennessee 3443 Centene 51 BCBS TN 26 Chattanooga, TN-GA 4642 Centene 66 BCBS TN 14 Clarksville, TN-KY 2825 Centene 49 Cigna 11 Cleveland, TN 4582 Centene 59 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 20 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 49 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 37 Morristown, TN 4030	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	3180	BCBS SC	46	Centene	24
South Dakota 3648 Sanford 45 Avera Hith 34 Rapid City, SD 6220 Wellmark (BCBS) 77 Sanford 13 Sioux Falls, SD 5103 Sanford 57 Avera Hith 43 Tennessee 3443 Centene 51 BCBS TN 26 Chattanooga, TN-GA 4642 Centene 66 BCBS TN 14 Clarksville, TN-KY 2825 Centene 49 Cigna 11 Cleveland, TN 4582 Centene 64 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 20 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 49 BCBS TN 30 Knoxville, TN 3914 Centene 51 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, T	Spartanburg, SC	4846	BCBS SC	61	Centene	32
Rapid City, SD 6220 Wellmark (BCBS) 77 Sanford 13 Sioux Falls, SD 5103 Sanford 57 Avera HIth 43 Tennessee 3443 Centene 51 BCBS TN 26 Chattanooga, TN-GA 4642 Centene 66 BCBS TN 14 Clarksville, TN-KY 2825 Centene 49 Cigna 11 Cleveland, TN 4582 Centene 64 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 20 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 38 BCBS TN 30 Knoxville, TN 3914 Centene 51 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 31 Nashville-Davidson-MurfreesboroFranklin, TN 3167 Centene 51 Cigna 17 Texas	Sumter, SC	4845	BCBS SC	61	Centene	32
Sioux Falls, SD 5103 Sanford 57 Avera HIth 43 Tennessee 3443 Centene 51 BCBS TN 26 Chattanooga, TN-GA 4642 Centene 66 BCBS TN 14 Clarksville, TN-KY 2825 Centene 49 Cigna 11 Cleveland, TN 4582 Centene 64 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 20 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 38 BCBS TN 30 Knoxville, TN 3914 Centene 49 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX	South Dakota	3648	Sanford	45	Avera Hlth	34
Tennessee 3443 Centene 51 BCBS TN 26 Chattanooga, TN-GA 4642 Centene 66 BCBS TN 14 Clarksville, TN-KY 2825 Centene 49 Cigna 11 Cleveland, TN 4582 Centene 64 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 20 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 38 BCBS TN 30 Knoxville, TN 3914 Centene 49 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 37 Morristown, TN 4030 Centene 51 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000	Rapid City, SD	6220	Wellmark (BCBS)	77	Sanford	13
Chattanooga, TN-GA 4642 Centene 66 BCBS TN 14 Clarksville, TN-KY 2825 Centene 49 Cigna 11 Cleveland, TN 4582 Centene 64 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 20 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 38 BCBS TN 30 Knoxville, TN 3914 Centene 49 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 31 Morristown, TN 4030 Centene 51 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Austin-Round R	Sioux Falls, SD	5103	Sanford	57	Avera Hlth	43
Clarksville, TN-KY 2825 Centene 49 Cigna 11 Cleveland, TN 4582 Centene 64 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 20 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 38 BCBS TN 30 Knoxville, TN 3914 Centene 49 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 26 Morristown, TN 4030 Centene 54 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Aus	Tennessee	3443	Centene	51	BCBS TN	26
Cleveland, TN 4582 Centene 64 BCBS TN 18 Jackson, TN 4062 Centene 59 BCBS TN 20 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 38 BCBS TN 30 Knoxville, TN 3914 Centene 49 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 26 Morristown, TN 4030 Centene 54 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Austin-Round Rock-Georgetown, TX 1390 Ascension 20 CVS (Aetna) 17	Chattanooga, TN-GA	4642	Centene	66	BCBS TN	14
Jackson, TN 4062 Centene 59 BCBS TN 20 Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 38 BCBS TN 30 Knoxville, TN 3914 Centene 49 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 26 Morristown, TN 4030 Centene 54 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Austin-Round Rock-Georgetown, TX 1390 Ascension 20 CVS (Aetna) 17 Beaumont-Port Arthur, TX 2173 HCSC (BCBS) 30 Centene 24 <td>Clarksville, TN-KY</td> <td>2825</td> <td>Centene</td> <td>49</td> <td>Cigna</td> <td>11</td>	Clarksville, TN-KY	2825	Centene	49	Cigna	11
Johnson City, TN 4149 Centene 54 BCBS TN 33 Kingsport-Bristol, TN-VA 2709 Centene 38 BCBS TN 30 Knoxville, TN 3914 Centene 49 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 26 Morristown, TN 4030 Centene 54 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Austin-Round Rock-Georgetown, TX 1390 Ascension 20 CVS (Aetna) 17 Beaumont-Port Arthur, TX 2173 HCSC (BCBS) 30 Centene 24 Brownsville-Harlingen, TX 3525 HCSC (BCBS) 44 Centene	Cleveland, TN	4582	Centene	64	BCBS TN	18
Kingsport-Bristol, TN-VA 2709 Centene 38 BCBS TN 30 Knoxville, TN 3914 Centene 49 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 26 Morristown, TN 4030 Centene 54 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Austin-Round Rock-Georgetown, TX 1390 Ascension 20 CVS (Aetna) 17 Beaumont-Port Arthur, TX 2173 HCSC (BCBS) 30 Centene 24 Brownsville-Harlingen, TX 3525 HCSC (BCBS) 44 Centene 36	Jackson, TN	4062	Centene	59	BCBS TN	20
Knoxville, TN 3914 Centene 49 BCBS TN 37 Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 26 Morristown, TN 4030 Centene 54 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Austin-Round Rock-Georgetown, TX 1390 Ascension 20 CVS (Aetna) 17 Beaumont-Port Arthur, TX 2173 HCSC (BCBS) 30 Centene 24 Brownsville-Harlingen, TX 3525 HCSC (BCBS) 44 Centene 36	Johnson City, TN	4149	Centene	54	BCBS TN	33
Memphis, TN-MS-AR 3494 Centene 51 BCBS TN 26 Morristown, TN 4030 Centene 54 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Austin-Round Rock-Georgetown, TX 1390 Ascension 20 CVS (Aetna) 17 Beaumont-Port Arthur, TX 2173 HCSC (BCBS) 30 Centene 24 Brownsville-Harlingen, TX 3525 HCSC (BCBS) 44 Centene 36	Kingsport-Bristol, TN-VA	2709	Centene	38	BCBS TN	30
Morristown, TN 4030 Centene 54 BCBS TN 31 Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Austin-Round Rock-Georgetown, TX 1390 Ascension 20 CVS (Aetna) 17 Beaumont-Port Arthur, TX 2173 HCSC (BCBS) 30 Centene 24 Brownsville-Harlingen, TX 3525 HCSC (BCBS) 44 Centene 36	Knoxville, TN	3914	Centene	49	BCBS TN	37
Nashville-Davidson—Murfreesboro—Franklin, TN 3167 Centene 51 Cigna 17 Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Austin-Round Rock-Georgetown, TX 1390 Ascension 20 CVS (Aetna) 17 Beaumont-Port Arthur, TX 2173 HCSC (BCBS) 30 Centene 24 Brownsville-Harlingen, TX 3525 HCSC (BCBS) 44 Centene 36	Memphis, TN-MS-AR	3494	Centene	51	BCBS TN	26
Texas 1637 HCSC (BCBS) 28 Centene 19 Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Austin-Round Rock-Georgetown, TX 1390 Ascension 20 CVS (Aetna) 17 Beaumont-Port Arthur, TX 2173 HCSC (BCBS) 30 Centene 24 Brownsville-Harlingen, TX 3525 HCSC (BCBS) 44 Centene 36	Morristown, TN	4030	Centene	54	BCBS TN	31
Abilene, TX 5000 HCSC (BCBS) 50 Baylor Scott & White 50 Amarillo, TX 3542 Baylor Scott & White 45 HCSC (BCBS) 30 Austin-Round Rock-Georgetown, TX 1390 Ascension 20 CVS (Aetna) 17 Beaumont-Port Arthur, TX 2173 HCSC (BCBS) 30 Centene 24 Brownsville-Harlingen, TX 3525 HCSC (BCBS) 44 Centene 36	Nashville-Davidson—Murfreesboro—Franklin, TN	3167	Centene	51	Cigna	17
Amarillo, TX3542Baylor Scott & White45HCSC (BCBS)30Austin-Round Rock-Georgetown, TX1390Ascension20CVS (Aetna)17Beaumont-Port Arthur, TX2173HCSC (BCBS)30Centene24Brownsville-Harlingen, TX3525HCSC (BCBS)44Centene36	Texas	1637	HCSC (BCBS)	28	Centene	19
Austin-Round Rock-Georgetown, TX1390Ascension20CVS (Aetna)17Beaumont-Port Arthur, TX2173HCSC (BCBS)30Centene24Brownsville-Harlingen, TX3525HCSC (BCBS)44Centene36	Abilene, TX	5000	HCSC (BCBS)	50	Baylor Scott & White	50
Beaumont-Port Arthur, TX 2173 HCSC (BCBS) 30 Centene 24 Brownsville-Harlingen, TX 3525 HCSC (BCBS) 44 Centene 36	Amarillo, TX	3542	Baylor Scott & White	45	HCSC (BCBS)	30
Brownsville-Harlingen, TX 3525 HCSC (BCBS) 44 Centene 36	Austin-Round Rock-Georgetown, TX	1390	Ascension	20	CVS (Aetna)	17
·	Beaumont-Port Arthur, TX	2173	HCSC (BCBS)	30	Centene	24
College Station-Bryan, TX 2616 HCSC (BCBS) 30 Baylor Scott & White 29	Brownsville-Harlingen, TX	3525	HCSC (BCBS)	44	Centene	36
	College Station-Bryan, TX	2616	HCSC (BCBS)	30	Baylor Scott & White	29

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Corpus Christi, TX	3269	CVS (Aetna)	41	CHRISTUS	37
Dallas-Fort Worth-Arlington, TX	1710	HCSC (BCBS)	26	Centene	20
El Paso, TX	4936	CVS (Aetna)	69	HCSC (BCBS)	9
Houston-The Woodlands-Sugar Land, TX	1781	HCSC (BCBS)	23	Centene	19
Killeen-Temple, TX	3452	Baylor Scott & White	44	HCSC (BCBS)	32
Laredo, TX	3525	HCSC (BCBS)	44	Centene	36
Longview, TX	5167	HCSC (BCBS)	66	Centene	28
Lubbock, TX	4085	HCSC (BCBS)	45	Baylor Scott & White	44
McAllen-Edinburg-Mission, TX	3525	HCSC (BCBS)	44	Centene	36
Midland, TX	5000	HCSC (BCBS)	50	Baylor Scott & White	50
Odessa, TX	3542	Baylor Scott & White	45	HCSC (BCBS)	30
San Angelo, TX	5049	HCSC (BCBS)	55	Centene	45
San Antonio-New Braunfels, TX	4323	CVS (Aetna)	63	HCSC (BCBS)	14
Sherman-Denison, TX	5049	HCSC (BCBS)	55	Centene	45
Texarkana, TX-AR	3156	CHRISTUS	46	HCSC (BCBS)	25
Tyler, TX	3446	HCSC (BCBS)	41	Centene	33
Victoria, TX	5050	HCSC (BCBS)	55	Centene	45
Waco, TX	3038	Baylor Scott & White	41	HCSC (BCBS)	28
Wichita Falls, TX	10000	HCSC (BCBS)	100	-	-
Utah	7607	Intermountain	87	Cambia	7
Logan, UT-ID	7916	Intermountain	88	Cambia	9
Ogden-Clearfield, UT	7335	Intermountain	85	Cambia	9
Provo-Orem, UT	7415	Intermountain	86	Cambia	9
Salt Lake City, UT	7192	Intermountain	84	Cambia	9
St. George, UT	9092	Intermountain	95	Univ of Utah Health	4
Vermont	5125	BCBS VT	58	MVP HIth Care	42
Burlington-South Burlington, VT	5125	BCBS VT	58	MVP HIth Care	42
Virginia	1759	Elevance Health	31	Sentara Health	15
Blacksburg-Christiansburg, VA	4266	Elevance Health	58	Centra (Piedmont)	23
Charlottesville, VA	3837	Elevance Health	50	Sentara Health	32
Harrisonburg, VA	5196	Sentara Health	60	Elevance Health	40
Lynchburg, VA	4200	Centra (Piedmont)	47	Elevance Health	43
Richmond, VA	2433	Elevance Health	33	Cigna	25
Roanoke, VA	3374	Elevance Health	49	Centra (Piedmont)	26
Staunton, VA	4616	Elevance Health	62	Centra (Piedmont)	23
Virginia Beach-Norfolk-Newport News, VA-NC	4254	Sentara Health	53	Elevance Health	38
Winchester, VA-WV	2903	Elevance Health	41	Cigna	26
Washington	1890	Centene	26	Kaiser	20
Bellingham, WA	3624	Kaiser	43	Premera	38
Bremerton-Silverdale-Port Orchard, WA	2174	Centene	29	Kaiser	23
Kennewick-Richland, WA	2620	Centene	40	Premera	23

Table A-3 (continued)

Market concentration (HHI) and largest insurers' market shares, as of July 1, 2023 Exchanges

State and MSAs	EXCH HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Longview, WA	3231	Kaiser	46	Molina Hlthcare	27
Mount Vernon-Anacortes, WA	3802	Kaiser	50	Premera	30
Olympia-Lacey-Tumwater, WA	2032	Centene	29	Kaiser	22
Seattle-Tacoma-Bellevue, WA	2045	Centene	29	Molina Hlthcare	23
Spokane-Spokane Valley, WA	2851	Centene	43	Molina Hlthcare	25
Walla Walla, WA	2954	Centene	42	Premera	25
Wenatchee, WA	4145	Centene	55	Premera	30
Yakima, WA	2935	Centene	48	Community HIth Plan	16
West Virginia	5469	Highmark	65	CareSource	35
Beckley, WV	5032	Highmark	54	CareSource	46
Charleston, WV	5387	Highmark	64	CareSource	36
Huntington-Ashland, WV-KY-OH	3691	Highmark	48	CareSource	36
Morgantown, WV	5700	Highmark	69	CareSource	31
Parkersburg-Vienna, WV	5133	CareSource	58	Highmark	42
Wheeling, WV-OH	3647	CareSource	55	Highmark	17
Wisconsin	1603	Common Ground	28	Medica	21
Appleton, WI	2862	Common Ground	47	Children's WI (CCHP)	17
Eau Claire, WI	4848	Marshfield (Security HP)	62	Medica	31
Fond du Lac, WI	4656	Medica	62	Common Ground	28
Green Bay, WI	3208	Common Ground	51	Children's WI (CCHP)	18
Janesville-Beloit, WI	2744	Medica	38	GHC of S.C. WI	25
La Crosse-Onalaska, WI-MN	4916	Quartz	63	Medica	30
Madison, WI	4823	Medica	66	GHC of S.C. WI	16
Milwaukee-Waukesha, WI	3008	Common Ground	46	Elevance Health	26
Oshkosh-Neenah, WI	2882	Common Ground	48	Children's WI (CCHP)	17
Racine, WI	3399	Common Ground	52	Elevance Health	18
Sheboygan, WI	4497	Common Ground	64	Children's WI (CCHP)	19
Wausau-Weston, WI	2633	Aspirus Health	40	Marshfield (Security HP)	24
Wyoming	6109	BCBS WY	74	Montana Health CO-OP	26
Casper, WY	6109	BCBS WY	74	Montana Health CO-OP	26
Cheyenne, WY	6108	BCBS WY	74	Montana Health CO-OP	26

Notes

^{1.} Source: Managed Market Surveyor | Data Extraction | Enterprise License © 2023 DR/Decision Resources, LLC. All rights reserved.

^{2.} State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the exchange are reported.

^{3.} We do not present data for geographic areas with fewer than 1,000 reported exchange enrollees.

Table A-4. Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023

Medicare Advantage (MA) markets

Alabama 2662 UnitedHealth Group 43 BCBS AL 18 Anniston Oxford, AL 2844 UnitedHealth Group 43 Tritton (Viva Hith) 24 Alburn Oxeficia, AL 3172 Humana 4 2 UnitedHealth Group 34 Birmingham-Hoover, AL 2441 UnitedHealth Group 47 8CBS AL 21 Daphner-Fairtope-Foley, AL 2634 UnitedHealth Group 42 8CBS AL 21 Dothan, AL 2634 UnitedHealth Group 59 Humana 26 Florence-Muscle Shoals, AL 2645 UnitedHealth Group 28 Humana 26 Gadden, AL 2011 UnitedHealth Group 28 Humana 22 Huntsville, AL 2775 UnitedHealth Group 44 BCBS AL 19 Huntsville, AL 2964 UnitedHealth Group 47 Humana 20 Mobile, AL 2964 UnitedHealth Group 47 Humana 20 Morting, A. 2771 Tritton (Viv	State and MSAs	МА ННІ	Insurer 1	Share (%)	Insurer 2	Share (%)
Auburn-Opelila, AL 3172 Humana 42 UnitedHealth Group 34 Birmingham-Hoover, AL 2441 UnitedHealth Group 47 BCBS AL 22 Daphne-Fairhope-Foley, AL 3147 UnitedHealth Group 47 BCBS AL 21 Doctaru, AL 2634 UnitedHealth Group 42 BCBS AL 21 Florence-Muscle Shoals, AL 2645 UnitedHealth Group 38 Humana 26 Gidsden, AL 2011 UnitedHealth Group 28 Humana 22 Huntsville, AL 2775 UnitedHealth Group 44 BCBS AL 19 Mobile, AL 2964 UnitedHealth Group 47 Humana 20 Montgomery, AL 3718 UnitedHealth Group 47 Humana 20 Tixcacloosa, AL 3804 Humana 38 UnitedHealth Group 32 Arizona 2847 UnitedHealth Group 47 Humana 19 Flagstaff, AZ 323 UnitedHealth Group 48	Alabama	2662	UnitedHealth Group	43	BCBS AL	18
Birmingham-Hoover, Al. 2441 UnitedHealth Group 38 BCBS AL 22 Daphne-Fairhope-Foley, AL 3147 UnitedHealth Group 47 BCBS AL 21 Dothan, AL 2634 UnitedHealth Group 59 Humana 18 Florence-Muscle Shoals, AL 2645 UnitedHealth Group 38 Humana 26 Gadsden, AL 2011 UnitedHealth Group 28 Humana 22 Mobile, AL 2964 UnitedHealth Group 44 BCBS AL 19 Mobile, AL 2964 UnitedHealth Group 47 Humana 20 Mobile, AL 3718 UnitedHealth Group 47 Humana 20 Montgomery, AL 3718 UnitedHealth Group 47 Humana 19 Florescott AL 380 UnitedHealth Group 48 Humana 19 Flagstaff, AZ 3203 UnitedHealth Group 47 Humana 19 Flagstaff, AZ 323 UnitedHealth Group 48	Anniston-Oxford, AL	2844	UnitedHealth Group	43	Triton (Viva Hlth)	24
Daphne-Fairhope-Foley, AL 3147 UnitedHealth Group 47 BCBS AL 21 Decatur, AL 2634 UnitedHealth Group 42 BCBS AL 21 Dothan, AL 3989 UnitedHealth Group 38 Humana 26 Gadsden, AL 2011 UnitedHealth Group 28 Humana 26 Gadsden, AL 2011 UnitedHealth Group 44 BCBS AL 19 Mobile, AL 2775 UnitedHealth Group 47 Humana 20 Montgomery, AL 3718 UnitedHealth Group 47 Humana 20 Montgomery, AL 3718 UnitedHealth Group 47 Humana 19 Flagstaff, AZ 3203 UnitedHealth Group 48 Humana 19 Lake Havasu City-Kingman, AZ 3373 Humana 52 UnitedHealth Group 48 Humana 17 Prescott Valley-Prescott, AZ 2848 UnitedHealth Group 48 Humana 17 Prescott Valley-Prescott, AZ 2848 </td <td>Auburn-Opelika, AL</td> <td>3172</td> <td>Humana</td> <td>42</td> <td>UnitedHealth Group</td> <td>34</td>	Auburn-Opelika, AL	3172	Humana	42	UnitedHealth Group	34
Decatur, AL 2634 UnitedHealth Group 42 BCBS AL 21 Dothan, AL 3889 UnitedHealth Group 59 Humana 18 Florence-Muscle Shoals, AL 2645 UnitedHealth Group 38 Humana 26 Gadsdern, AL 2011 UnitedHealth Group 28 Humana 22 Huntsville, AL 2775 UnitedHealth Group 44 BCBS AL 19 Mobile, AL 2964 UnitedHealth Group 47 Humana 20 Montgomery, AL 3718 UnitedHealth Group 47 Humana 20 Arizona 2847 UnitedHealth Group 48 Humana 19 Flagstaff, AZ 3203 UnitedHealth Group 48 Humana 29 Phoenix-Mess-Chandler, AZ 3284 UnitedHealth Group 48 Humana 17 Plasstaff, AZ 3233 UnitedHealth Group 46 Humana 17 Plass Charlander, AZ 2848 UnitedHealth Group 46	Birmingham-Hoover, AL	2441	UnitedHealth Group	38	BCBS AL	22
Dothan, AL 3989	Daphne-Fairhope-Foley, AL	3147	UnitedHealth Group	47	BCBS AL	21
Florence-Muscle Shoals, AL 2645 UnitedHealth Group 38 Humana 26 Gadsden, AL 2011 UnitedHealth Group 28 Humana 22 Huntsville, AL 2775 UnitedHealth Group 44 BCBS AL 19 Mobile, AL 2775 UnitedHealth Group 47 Humana 20 Montgomery, AL 3718 UnitedHealth Group 57 Triton (Viva Hith) 17 Tuscaloosa, AL 2804 Humana 38 UnitedHealth Group 32 Arizon 2847 UnitedHealth Group 48 Humana 19 Flagstaff, AZ 3203 UnitedHealth Group 47 Humana 29 Lake Hawasu City-Kingman, AZ 3373 Humana 52 UnitedHealth Group 20 Phoenix-Mesa-Chandler, AZ 2828 UnitedHealth Group 48 Humana 17 Prescott Valley-Prescott, AZ 2848 UnitedHealth Group 48 Humana 17 Prescott Valley-Prescott, AZ 2848 UnitedHealth Group 46 Humana 21 Sierra Vistar-Douglas, AZ 2635 Centene 41 Humana 20 Tuscon, AZ 4380 UnitedHealth Group 65 Banner Health 26 Arkansas 2790 UnitedHealth Group 42 Humana 26 Fayetteville-Springdale-Rogers, AR 2795 Humana 36 UnitedHealth Group 31 Fort Smith, AR-OK 2948 Humana 41 UnitedHealth Group 32 Jonesboro, AR 2470 UnitedHealth Group 39 Humana 27 Junesboro, AR 2470 UnitedHealth Group 39 Humana 27 Junesboro, AR 2470 UnitedHealth Group 38 Humana 27 Junesboro, AR 2470 UnitedHealth Group 38 Humana 27 Junesboro, AR 2470 UnitedHealth Group 58 Humana 27 Junesboro, AR 2470 UnitedHealth Group 58 Humana 27 Junesboro, AR 2470 UnitedHealth Group 58 Humana 27 Junesboro, AR 2470 UnitedHealth Group 38 Humana 27 Junesboro, AR 380 Bight Health 38 Humana 38 Junesdeath Group 39 Humana 39 Junesdeath Group 39	Decatur, AL	2634	UnitedHealth Group	42	BCBS AL	21
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Mobile, AL 2964 UnitedHealth Group 47 Humana 20 Montgomery, AL 3718 UnitedHealth Group 57 Triton (Viva HIth) 17 Tuscaloosa, AL 2804 Humana 38 UnitedHealth Group 32 Arizona 2847 UnitedHealth Group 48 Humana 19 I-lake Havasu City-Kingman, AZ 3203 UnitedHealth Group 47 Humana 29 Lake Havasu City-Kingman, AZ 3373 Humana 52 UnitedHealth Group 20 Phoenix-Mesa-Chandler, AZ 2828 UnitedHealth Group 46 Humana 21 Sierra Vistar-Douglas, AZ 2848 UnitedHealth Group 46 Humana 20 Tucson, AZ 4380 UnitedHealth Group 46 Humana 11 Yuma, AZ 2347 Centene 41 Humana 20 Fayetteville-Springdale-Rogers, AR 2790 UnitedHealth Group 42 Humana 26 Fayetteville-Springdale-Rogers, AR 2705	Gadsden, AL	2011	UnitedHealth Group	28	Humana	22
Montgomery, AL 3718 UnitedHealth Group 57 Triton (Viva Hilth) 17 Tuscaloosa, AL 2804 Humana 38 UnitedHealth Group 32 Arizona 2847 UnitedHealth Group 48 Humana 19 Flagstaff, AZ 3203 UnitedHealth Group 47 Humana 29 Lake Havasu City-Kingman, AZ 3373 Humana 52 UnitedHealth Group 48 Humana 17 Phoenix-Mesa-Chandler, AZ 2828 UnitedHealth Group 48 Humana 17 Prescott Valley-Prescott, AZ 2848 UnitedHealth Group 46 Humana 21 Sierra Vista-Douglas, AZ 2635 Centene 41 Humana 20 Tucson, AZ 4380 UnitedHealth Group 65 Humana 11 Yuma, AZ 2347 Centene 26 Banner Health 26 Arkansas 2790 UnitedHealth Group 42 Humana 26 Fayetteville-Springdale-Rogers, AR 2	Huntsville, AL	2775	UnitedHealth Group	44	BCBS AL	19
Tuscaloosa, AL 2804 Humana 38 UnitedHealth Group 32 Arizona 2847 UnitedHealth Group 48 Humana 19 Flagstaff, AZ 3203 UnitedHealth Group 47 Humana 29 Lake Havasu City-Kingman, AZ 3373 Humana 52 UnitedHealth Group 20 Phoenix-Mesa-Chandler, AZ 2828 UnitedHealth Group 48 Humana 21 Prescott Valley-Prescott, AZ 2848 UnitedHealth Group 46 Humana 21 Sierra Vista-Douglas, AZ 2635 Centene 41 Humana 20 Tucson, AZ 4380 UnitedHealth Group 65 Humana 11 Yuma, AZ 2347 Centene 26 Banner Health 26 Arkansas 2790 UnitedHealth Group 42 Humana 26 Fort Smith, AR-OK 2948 Humana 41 UnitedHealth Group 31 Hot Springs, AR 2522 UnitedHealth Group 39	Mobile, AL	2964	UnitedHealth Group	47	Humana	20
Arizona 2847 UnitedHealth Group 48 Humana 19 Flagstaff, AZ 3203 UnitedHealth Group 47 Humana 29 Lake Havasu City-Kingman, AZ 3373 Humana 52 UnitedHealth Group 20 Phoenix-Mesa-Chandler, AZ 2828 UnitedHealth Group 46 Humana 21 Prescott Valley-Prescott, AZ 2848 UnitedHealth Group 65 Humana 20 Sierra Vista-Douglas, AZ 2635 Centene 41 Humana 11 Yuma, AZ 4380 UnitedHealth Group 65 Humana 11 Yuma, AZ 2347 Centene 26 Banner Health 26 Arkansas 2790 UnitedHealth Group 42 Humana 26 Fayetteville-Springdale-Rogers, AR 2705 Humana 36 UnitedHealth Group 31 Fort Smith, AR-OK 2948 Humana 41 UnitedHealth Group 32 Hot Springs, AR 252 UnitedHealth Group <td< td=""><td>Montgomery, AL</td><td>3718</td><td>UnitedHealth Group</td><td>57</td><td>Triton (Viva Hlth)</td><td>17</td></td<>	Montgomery, AL	3718	UnitedHealth Group	57	Triton (Viva Hlth)	17
Flagstaff, AZ 3203 UnitedHealth Group 47 Humana 29 Lake Havasu City-Kingman, AZ 3373 Humana 52 UnitedHealth Group 20 Phoenix-Mesa-Chandler, AZ 2828 UnitedHealth Group 48 Humana 17 Prescott Valley-Prescott, AZ 2848 UnitedHealth Group 46 Humana 21 Sierra Vista-Douglas, AZ 2635 Centene 41 Humana 20 Tucson, AZ 4380 UnitedHealth Group 65 Humana 11 Yuma, AZ 2447 Centene 26 Banner Health 26 Arkansas 2790 UnitedHealth Group 42 Humana 26 Fayetteville-Springdale-Rogers, AR 2705 Humana 36 UnitedHealth Group 31 Fort Smith, AR-OK 2948 Humana 41 UnitedHealth Group 32 Hot Springs, AR 2522 UnitedHealth Group 39 Humana 27 Little Rock-North Little Rock-Conway, AR 2866 <td< td=""><td>Tuscaloosa, AL</td><td>2804</td><td>Humana</td><td>38</td><td>UnitedHealth Group</td><td>32</td></td<>	Tuscaloosa, AL	2804	Humana	38	UnitedHealth Group	32
Lake Havasu City-Kingman, AZ 3373 Humana 52 UnitedHealth Group 20 Phoenix-Mesa-Chandler, AZ 2828 UnitedHealth Group 48 Humana 17 Prescott Valley-Prescott, AZ 2848 UnitedHealth Group 46 Humana 21 Sierra Vista-Douglas, AZ 2635 Centene 41 Humana 11 Yuma, AZ 4380 UnitedHealth Group 65 Humana 11 Yuma, AZ 2347 Centene 26 Banner Health 26 Arkansas 2790 UnitedHealth Group 42 Humana 26 Fayetteville-Springdale-Rogers, AR 2705 Humana 36 UnitedHealth Group 31 Fort Smith, AR-OK 2948 Humana 34 Humana 22 Hot Springs, AR 2522 UnitedHealth Group 39 Humana 22 Jonesboro, AR 2470 UnitedHealth Group 34 Humana 25 California 2386 Kaiser 43 <td< td=""><td>Arizona</td><td>2847</td><td>UnitedHealth Group</td><td>48</td><td>Humana</td><td>19</td></td<>	Arizona	2847	UnitedHealth Group	48	Humana	19
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Sierra Vista-Douglas, AZ 2635 Centene 41 Humana 20 Tucson, AZ 4380 UnitedHealth Group 65 Humana 11 Yuma, AZ 2347 Centene 26 Banner Health 26 Arkansas 2790 UnitedHealth Group 42 Humana 26 Fayetteville-Springdale-Rogers, AR 2705 Humana 36 UnitedHealth Group 31 Fort Smith, AR-OK 2948 Humana 41 UnitedHealth Group 32 Hot Springs, AR 2522 UnitedHealth Group 39 Humana 22 Jonesboro, AR 2470 UnitedHealth Group 34 Humana 20 Pine Bluff, AR 4168 UnitedHealth Group 46 Humana 20 Pine Bluff, AR 4168 UnitedHealth Group 58 Humana 25 California 2386 Kaiser 43 UnitedHealth Group 17 Bakersfield, CA 1830 Kaiser 34 Elevance Health	Phoenix-Mesa-Chandler, AZ	2828	UnitedHealth Group	48	Humana	17
Tucson, AZ 4380 UnitedHealth Group 65 Humana 11 Yuma, AZ 2347 Centene 26 Banner Health 26 Arkansas 2790 UnitedHealth Group 42 Humana 26 Fayetteville-Springdale-Rogers, AR 2705 Humana 36 UnitedHealth Group 31 Fort Smith, AR-OK 2948 Humana 41 UnitedHealth Group 32 Hot Springs, AR 2522 UnitedHealth Group 39 Humana 22 Jonesboro, AR 2470 UnitedHealth Group 34 Humana 20 Pine Bluff, AR 4168 UnitedHealth Group 58 Humana 25 California 2386 Kaiser 43 UnitedHealth Group 17 Bakersfield, CA 1830 Kaiser 34 Elevance Health 15 Chico, CA 5763 Elevance Health 73 UnitedHealth Group 13 Fresno, CA 2101 Kaiser 37 Bright Health	Prescott Valley-Prescott, AZ	2848	UnitedHealth Group	46	Humana	21
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Arkansas2790UnitedHealth Group42Humana26Fayetteville-Springdale-Rogers, AR2705Humana36UnitedHealth Group31Fort Smith, AR-OK2948Humana41UnitedHealth Group32Hot Springs, AR2522UnitedHealth Group39Humana22Jonesboro, AR2470UnitedHealth Group34Humana27Little Rock-North Little Rock-Conway, AR2886UnitedHealth Group46Humana20Pine Bluff, AR4168UnitedHealth Group58Humana25California2386Kaiser43UnitedHealth Group17Bakersfield, CA1830Kaiser34Elevance Health15Chico, CA5763Elevance Health73UnitedHealth Group21El Centro, CA4388Bright Health63UnitedHealth Group13Fresno, CA2101Kaiser37Bright Health Group17Los Angeles-Long Beach-Anaheim, CA1912Kaiser35SCAN16Madera, CA3435UnitedHealth Group50Imperial Health23Modesto, CA2268Kaiser30Alignment Hith28Napa, CA6780Kaiser82UnitedHealth Group6Oxnard-Thousand Oaks-Ventura, CA2220Kaiser41Elevance Health15	Tucson, AZ	4380	UnitedHealth Group	65	Humana	11
Fayetteville-Springdale-Rogers, AR 2705 Humana 36 UnitedHealth Group 31 Fort Smith, AR-OK 2948 Humana 41 UnitedHealth Group 32 Hot Springs, AR 2522 UnitedHealth Group 39 Humana 22 Jonesboro, AR 2470 UnitedHealth Group 34 Humana 27 Little Rock-North Little Rock-Conway, AR 2886 UnitedHealth Group 46 Humana 20 Pine Bluff, AR 4168 UnitedHealth Group 58 Humana 25 California 2386 Kaiser 43 UnitedHealth Group 17 Bakersfield, CA 1830 Kaiser 34 Elevance Health 15 Chico, CA 5763 Elevance Health 73 UnitedHealth Group 13 Fresno, CA 2101 Kaiser 37 Bright Health 20 Hanford-Corcoran, CA 2613 Humana 43 UnitedHealth Group 17 Los Angeles-Long Beach-Anaheim, CA 1912 Ka	Yuma, AZ	2347	Centene	26	Banner Health	26
Fort Smith, AR-OK 2948 Humana 41 UnitedHealth Group 32 Hot Springs, AR 2522 UnitedHealth Group 39 Humana 22 Jonesboro, AR 2470 UnitedHealth Group 34 Humana 27 Little Rock-North Little Rock-Conway, AR 2886 UnitedHealth Group 46 Humana 20 Pine Bluff, AR 4168 UnitedHealth Group 58 Humana 25 California 2386 Kaiser 43 UnitedHealth Group 17 Bakersfield, CA 1830 Kaiser 34 Elevance Health 15 Chico, CA 5763 Elevance Health 73 UnitedHealth Group 21 El Centro, CA 4388 Bright Health 63 UnitedHealth Group 13 Fresno, CA 2101 Kaiser 37 Bright Health 20 Hanford-Corcoran, CA 2613 Humana 43 UnitedHealth Group 17 Los Angeles-Long Beach-Anaheim, CA 1912 Kaiser 35 SCAN 16 Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Arkansas	2790	UnitedHealth Group	42	Humana	26
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Jonesboro, AR 2470 UnitedHealth Group 34 Humana 27 Little Rock-North Little Rock-Conway, AR 2886 UnitedHealth Group 58 Humana 25 California 2386 Kaiser 43 UnitedHealth Group 17 Bakersfield, CA 1830 Kaiser 34 Elevance Health 15 Chico, CA 5763 Elevance Health 73 UnitedHealth Group 21 El Centro, CA 4388 Bright Health 63 UnitedHealth Group 13 Fresno, CA 4388 Bright Health 63 UnitedHealth Group 13 Fresno, CA Humana 43 UnitedHealth Group 17 Los Angeles-Long Beach-Anaheim, CA 1912 Kaiser 35 SCAN 16 Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA Napa, CA Napa, CA 6780 Kaiser 41 Elevance Health 15 Los Angeles-Long Health Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Fort Smith, AR-OK	2948	Humana	41	UnitedHealth Group	32
Little Rock-North Little Rock-Conway, AR 2886 UnitedHealth Group 46 Humana 20 Pine Bluff, AR 4168 UnitedHealth Group 58 Humana 25 California 2386 Kaiser 43 UnitedHealth Group 17 Bakersfield, CA 1830 Kaiser 34 Elevance Health 15 Chico, CA 5763 Elevance Health 73 UnitedHealth Group 21 El Centro, CA 4388 Bright Health 63 UnitedHealth Group 13 Fresno, CA 2101 Kaiser 37 Bright Health Group 17 Los Angeles-Long Beach-Anaheim, CA 1912 Kaiser 35 SCAN 16 Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 1438 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Hot Springs, AR	2522	UnitedHealth Group	39	Humana	22
Pine Bluff, AR 4168 UnitedHealth Group 58 Humana 25 California 2386 Kaiser 43 UnitedHealth Group 17 Bakersfield, CA 1830 Kaiser 34 Elevance Health 15 Chico, CA 5763 Elevance Health 73 UnitedHealth Group 21 El Centro, CA 4388 Bright Health 63 UnitedHealth Group 13 Fresno, CA 2101 Kaiser 37 Bright Health 20 Hanford-Corcoran, CA 2613 Humana 43 UnitedHealth Group 17 Los Angeles-Long Beach-Anaheim, CA 1912 Kaiser 35 SCAN 16 Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Jonesboro, AR	2470	UnitedHealth Group	34	Humana	27
California2386Kaiser43UnitedHealth Group17Bakersfield, CA1830Kaiser34Elevance Health15Chico, CA5763Elevance Health73UnitedHealth Group21El Centro, CA4388Bright Health63UnitedHealth Group13Fresno, CA2101Kaiser37Bright Health20Hanford-Corcoran, CA2613Humana43UnitedHealth Group17Los Angeles-Long Beach-Anaheim, CA1912Kaiser35SCAN16Madera, CA3079Kaiser51UnitedHealth Group13Merced, CA3435UnitedHealth Group50Imperial Health23Modesto, CA2268Kaiser30Alignment HIth28Napa, CA6780Kaiser82UnitedHealth Group6Oxnard-Thousand Oaks-Ventura, CA2220Kaiser41Elevance Health15	Little Rock-North Little Rock-Conway, AR	2886	UnitedHealth Group	46	Humana	20
Bakersfield, CA 1830 Kaiser 34 Elevance Health 15 Chico, CA 5763 Elevance Health 73 UnitedHealth Group 21 El Centro, CA 4388 Bright Health 63 UnitedHealth Group 13 Fresno, CA 2101 Kaiser 37 Bright Health 20 Hanford-Corcoran, CA 2613 Humana 43 UnitedHealth Group 17 Los Angeles-Long Beach-Anaheim, CA 1912 Kaiser 35 SCAN 16 Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Pine Bluff, AR	4168	UnitedHealth Group	58	Humana	25
Chico, CA 5763 Elevance Health 73 UnitedHealth Group 21 El Centro, CA 4388 Bright Health 63 UnitedHealth Group 13 Fresno, CA 2101 Kaiser 37 Bright Health 20 Hanford-Corcoran, CA 2613 Humana 43 UnitedHealth Group 17 Los Angeles-Long Beach-Anaheim, CA 1912 Kaiser 35 SCAN 16 Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	California	2386	Kaiser	43	UnitedHealth Group	17
El Centro, CA 4388 Bright Health 63 UnitedHealth Group 13 Fresno, CA 2101 Kaiser 37 Bright Health 20 Hanford-Corcoran, CA 2613 Humana 43 UnitedHealth Group 17 Los Angeles-Long Beach-Anaheim, CA 1912 Kaiser 35 SCAN 16 Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment Hlth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Bakersfield, CA	1830	Kaiser	34	Elevance Health	15
Fresno, CA 2101 Kaiser 37 Bright Health 20 Hanford-Corcoran, CA 2613 Humana 43 UnitedHealth Group 17 Los Angeles-Long Beach-Anaheim, CA 1912 Kaiser 35 SCAN 16 Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Chico, CA	5763	Elevance Health	73	UnitedHealth Group	21
Hanford-Corcoran, CA 2613 Humana 43 UnitedHealth Group 17 Los Angeles-Long Beach-Anaheim, CA 1912 Kaiser 35 SCAN 16 Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	El Centro, CA	4388	Bright Health	63	UnitedHealth Group	13
Los Angeles-Long Beach-Anaheim, CA 1912 Kaiser 35 SCAN 16 Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Fresno, CA	2101	Kaiser	37	Bright Health	20
Madera, CA 3079 Kaiser 51 UnitedHealth Group 13 Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Hanford-Corcoran, CA	2613	Humana	43	UnitedHealth Group	17
Merced, CA 3435 UnitedHealth Group 50 Imperial Health 23 Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Los Angeles-Long Beach-Anaheim, CA	1912	Kaiser	35	SCAN	16
Modesto, CA 2268 Kaiser 30 Alignment HIth 28 Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Madera, CA	3079	Kaiser	51	UnitedHealth Group	13
Napa, CA 6780 Kaiser 82 UnitedHealth Group 6 Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Merced, CA	3435	UnitedHealth Group	50	Imperial Health	23
Oxnard-Thousand Oaks-Ventura, CA 2220 Kaiser 41 Elevance Health 15	Modesto, CA	2268	Kaiser	30	Alignment HIth	28
	Napa, CA	6780	Kaiser	82	UnitedHealth Group	6
Redding, CA 4911 Elevance Health 61 UnitedHealth Group 34	Oxnard-Thousand Oaks-Ventura, CA	2220	Kaiser	41	Elevance Health	15
	Redding, CA	4911	Elevance Health	61	UnitedHealth Group	34

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Medicare Advantage (MA) markets

State and MSAs	ма нні	Insurer 1	Share (%)	Insurer 2	Share (%)
Riverside-San Bernardino-Ontario, CA	2090	Kaiser	35	UnitedHealth Group	20
Sacramento-Roseville-Folsom, CA	4153	Kaiser	61	UnitedHealth Group	20
Salinas, CA	5838	Montage Health	75	UnitedHealth Group	10
San Diego-Chula Vista-Carlsbad, CA	2141	Kaiser	36	UnitedHealth Group	26
San Francisco-Oakland-Berkeley, CA	4898	Kaiser	68	UnitedHealth Group	15
San Jose-Sunnyvale-Santa Clara, CA	4007	Kaiser	61	Elevance Health	10
San Luis Obispo-Paso Robles, CA	2311	UnitedHealth Group	31	Alignment Hlth	28
Santa Cruz-Watsonville, CA	3293	UnitedHealth Group	46	Kaiser	29
Santa Maria-Santa Barbara, CA	3371	BS of CA	43	UnitedHealth Group	38
Santa Rosa-Petaluma, CA	5992	Kaiser	76	UnitedHealth Group	12
Stockton, CA	2818	Kaiser	49	Humana	10
Vallejo, CA	6879	Kaiser	82	UnitedHealth Group	10
Visalia, CA	3526	Humana	55	UnitedHealth Group	15
Yuba City, CA	3291	Elevance Health	48	Kaiser	27
Colorado	3374	UnitedHealth Group	50	Kaiser	23
Boulder, CO	3857	UnitedHealth Group	53	Kaiser	31
Colorado Springs, CO	3615	UnitedHealth Group	53	Humana	25
Denver-Aurora-Lakewood, CO	3486	UnitedHealth Group	48	Kaiser	33
Fort Collins, CO	4023	UnitedHealth Group	58	Humana	22
Grand Junction, CO	3323	UnitedHealth Group	44	Humana	33
Greeley, CO	3242	UnitedHealth Group	47	Humana	28
Pueblo, CO	4240	UnitedHealth Group	60	Humana	23
Connecticut	2721	UnitedHealth Group	37	CVS (Aetna)	33
Bridgeport-Stamford-Norwalk, CT	3046	UnitedHealth Group	42	CVS (Aetna)	33
Hartford-East Hartford-Middletown, CT	2685	UnitedHealth Group	38	CVS (Aetna)	31
New Haven-Milford, CT	2597	CVS (Aetna)	36	UnitedHealth Group	30
Norwich-New London, CT	2833	UnitedHealth Group	43	CVS (Aetna)	26
Delaware	2669	UnitedHealth Group	37	CVS (Aetna)	27
Dover, DE	2738	UnitedHealth Group	38	Humana	26
District of Columbia	3843	UnitedHealth Group	53	Kaiser	31
Washington-Arlington-Alexandria, DC-VA-MD-WV	2545	Kaiser	35	UnitedHealth Group	32
Florida	2055	Humana	31	UnitedHealth Group	29
Cape Coral-Fort Myers, FL	2799	UnitedHealth Group	45	Humana	18
Crestview-Fort Walton Beach-Destin, FL	3093	UnitedHealth Group	49	Humana	22
Deltona-Daytona Beach-Ormond Beach, FL	2571	Humana	40	UnitedHealth Group	25
Gainesville, FL	3203	UnitedHealth Group	43	Humana	34
Homosassa Springs, FL	1942	UnitedHealth Group	27	Humana	26
Jacksonville, FL	2459	UnitedHealth Group	38	Humana	24
Lakeland-Winter Haven, FL	2201	Humana	36	UnitedHealth Group	25
Miami-Fort Lauderdale-Pompano Beach, FL	2084	Humana	35	UnitedHealth Group	23
Naples-Marco Island, FL	2780	UnitedHealth Group	42	CVS (Aetna)	23

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
North Port-Sarasota-Bradenton, FL	2429	UnitedHealth Group	32	CVS (Aetna)	29
Ocala, FL	2357	UnitedHealth Group	36	Humana	26
Orlando-Kissimmee-Sanford, FL	2237	Humana	35	UnitedHealth Group	25
Palm Bay-Melbourne-Titusville, FL	2258	Health First Hlth	34	UnitedHealth Group	25
Panama City, FL	2712	UnitedHealth Group	39	Humana	28
Pensacola-Ferry Pass-Brent, FL	2113	UnitedHealth Group	33	Humana	19
Port St. Lucie, FL	2468	Humana	37	UnitedHealth Group	29
Punta Gorda, FL	2494	UnitedHealth Group	35	CVS (Aetna)	26
Sebastian-Vero Beach, FL	2407	UnitedHealth Group	42	Humana	18
Sebring-Avon Park, FL	3453	UnitedHealth Group	48	Humana	32
Tallahassee, FL	4044	BCBS FL	56	UnitedHealth Group	27
Tampa-St. Petersburg-Clearwater, FL	2102	Humana	34	UnitedHealth Group	23
The Villages, FL	3872	UnitedHealth Group	59	BCBS FL	12
Georgia	2422	UnitedHealth Group	34	Humana	31
Albany, GA	2959	UnitedHealth Group	38	Humana	32
Athens-Clarke County, GA	2872	Humana	40	UnitedHealth Group	32
Atlanta-Sandy Springs-Alpharetta, GA	2096	Humana	31	UnitedHealth Group	26
Augusta-Richmond County, GA-SC	2931	Humana	37	UnitedHealth Group	36
Brunswick, GA	2736	UnitedHealth Group	34	Humana	34
Columbus, GA-AL	2717	Humana	35	UnitedHealth Group	34
Dalton, GA	4342	Humana	50	UnitedHealth Group	42
Gainesville, GA	2693	UnitedHealth Group	36	CVS (Aetna)	27
Hinesville, GA	2777	Humana	42	UnitedHealth Group	24
Macon-Bibb County, GA	3001	UnitedHealth Group	42	Humana	33
Rome, GA	3002	UnitedHealth Group	38	Humana	36
Savannah, GA	2448	Humana	32	UnitedHealth Group	31
Valdosta, GA	3941	UnitedHealth Group	55	Humana	26
Warner Robins, GA	3132	UnitedHealth Group	41	Humana	36
Hawaii	2192	UnitedHealth Group	28	HMSA (BCBS HI)	24
Kahului-Wailuku-Lahaina, HI	2676	Kaiser	36	Humana	31
Urban Honolulu, HI	2340	UnitedHealth Group	32	HMSA (BCBS HI)	25
Idaho	2349	UnitedHealth Group	33	BC of ID	32
Boise City, ID	2831	UnitedHealth Group	46	BC of ID	23
Coeur d'Alene, ID	1916	BC of ID	29	UnitedHealth Group	18
Idaho Falls, ID	4211	BC of ID	60	UnitedHealth Group	24
Lewiston, ID-WA	3863	Cambia	55	BC of ID	24
Pocatello, ID	4260	BC of ID	61	UnitedHealth Group	20
Twin Falls, ID	2352	BC of ID	35	UnitedHealth Group	22
Illinois	2008	Humana	29	UnitedHealth Group	23
Bloomington, IL	2517	Humana	38	CVS (Aetna)	23
Carbondale-Marion, IL	1678	Carle Health	21	UnitedHealth Group	19

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Champaign-Urbana, IL	4785	Carle Health	67	Centene	11
Chicago-Naperville-Elgin, IL-IN-WI	2065	Humana	33	UnitedHealth Group	22
Danville, IL	3649	Carle Health	56	CVS (Aetna)	15
Davenport-Moline-Rock Island, IA-IL	3496	UnitedHealth Group	53	CVS (Aetna)	21
Decatur, IL	4413	CVS (Aetna)	64	Humana	16
Kankakee, IL	1787	Humana	26	CVS (Aetna)	21
Peoria, IL	2725	Humana	43	CVS (Aetna)	23
Rockford, IL	3129	CVS (Aetna)	45	Humana	28
Springfield, IL	3961	CVS (Aetna)	59	Humana	17
Indiana	2747	UnitedHealth Group	38	Humana	27
Bloomington, IN	2328	UnitedHealth Group	31	Humana	26
Columbus, IN	3250	Humana	42	UnitedHealth Group	31
Elkhart-Goshen, IN	3393	UnitedHealth Group	44	Humana	32
Evansville, IN-KY	2665	Humana	34	UnitedHealth Group	31
Fort Wayne, IN	3135	UnitedHealth Group	44	Humana	31
Indianapolis-Carmel-Anderson, IN	2895	UnitedHealth Group	43	Humana	24
Kokomo, IN	3003	UnitedHealth Group	43	Humana	24
Lafayette-West Lafayette, IN	2456	UnitedHealth Group	34	Humana	26
Michigan City-La Porte, IN	2631	Elevance Health	34	Humana	28
Muncie, IN	2468	UnitedHealth Group	33	Humana	29
South Bend-Mishawaka, IN-MI	2804	UnitedHealth Group	43	Humana	25
Terre Haute, IN	2936	Elevance Health	38	UnitedHealth Group	31
lowa	2911	UnitedHealth Group	43	CVS (Aetna)	27
Ames, IA	3293	UnitedHealth Group	45	CVS (Aetna)	30
Cedar Rapids, IA	2613	CVS (Aetna)	34	UnitedHealth Group	29
Davenport-Moline-Rock Island, IA-IL	3496	UnitedHealth Group	53	CVS (Aetna)	21
Des Moines-West Des Moines, IA	3423	UnitedHealth Group	47	CVS (Aetna)	32
Dubuque, IA	6652	Medical Associates	79	UnitedHealth Group	19
Iowa City, IA	2468	UnitedHealth Group	36	CVS (Aetna)	27
Sioux City, IA-NE-SD	3137	CVS (Aetna)	41	UnitedHealth Group	34
Waterloo-Cedar Falls, IA	5000	UnitedHealth Group	68	CVS (Aetna)	13
Kansas	2737	UnitedHealth Group	39	CVS (Aetna)	25
Lawrence, KS	3254	UnitedHealth Group	45	CVS (Aetna)	27
Manhattan, KS	4413	Humana	63	UnitedHealth Group	17
Topeka, KS	2716	CVS (Aetna)	34	Humana	31
Wichita, KS	3012	UnitedHealth Group	40	CVS (Aetna)	32
Kentucky	2876	Humana	43	Elevance Health	24
Bowling Green, KY	2699	Humana	40	UnitedHealth Group	20
Elizabethtown-Fort Knox, KY	2628	Humana	38	Elevance Health	27
Lexington-Fayette, KY	3138	Humana	47	UnitedHealth Group	24
Louisville/Jefferson County, KY-IN	3022	Humana	45	Elevance Health	24
Owensboro, KY	2913	Humana	40	Elevance Health	30

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Medicare Advantage (MA) markets

State and MSAs	ма нні	Insurer 1	Share (%)	Insurer 2	Share (%)
Louisiana	3371	Humana	48	UnitedHealth Group	30
Alexandria, LA	2599	Humana	42	UnitedHealth Group	16
Baton Rouge, LA	3836	Humana	53	UnitedHealth Group	30
Hammond, LA	3646	Humana	47	UnitedHealth Group	36
Houma-Thibodaux, LA	3893	UnitedHealth Group	53	Humana	31
Lafayette, LA	2717	Humana	42	UnitedHealth Group	25
Lake Charles, LA	3822	Humana	56	CVS (Aetna)	16
Monroe, LA	3086	BCBS LA	40	Humana	32
New Orleans-Metairie, LA	3983	Humana	50	UnitedHealth Group	38
Shreveport-Bossier City, LA	3614	Humana	52	UnitedHealth Group	24
Maine	1965	Martin's Point HC	30	UnitedHealth Group	20
Bangor, ME	1758	Martin's Point HC	24	Centene	19
Lewiston-Auburn, ME	2232	Martin's Point HC	37	UnitedHealth Group	19
Portland-South Portland, ME	2460	Martin's Point HC	38	CVS (Aetna)	21
Maryland	2166	Kaiser	33	UnitedHealth Group	28
Baltimore-Columbia-Towson, MD	1778	Kaiser	25	UnitedHealth Group	23
California-Lexington Park, MD	7355	UnitedHealth Group	85	CVS (Aetna)	13
Cumberland, MD-WV	4475	Humana	64	UnitedHealth Group	15
Hagerstown-Martinsburg, MD-WV	3240	Humana	48	UnitedHealth Group	26
Salisbury, MD-DE	2022	UnitedHealth Group	32	CVS (Aetna)	22
Massachusetts	1845	UnitedHealth Group	26	Point32Health	26
Barnstable Town, MA	2757	BCBS MA	37	Point32Health	33
Boston-Cambridge-Newton, MA-NH	2175	UnitedHealth Group	32	Point32Health	29
Pittsfield, MA	2437	UnitedHealth Group	36	Baystate	28
Springfield, MA	1720	CCA	25	BCBS MA	21
Worcester, MA-CT	1567	Point32Health	22	UnitedHealth Group	19
Michigan	2515	BCBS MI	43	Corewell (Priority)	19
Ann Arbor, MI	3725	BCBS MI	59	Corewell (Priority)	9
Battle Creek, MI	2044	BCBS MI	34	Corewell (Priority)	18
Bay City, MI	3010	BCBS MI	51	Henry Ford HS	13
Detroit-Warren-Dearborn, MI	2646	BCBS MI	47	Henry Ford HS	12
Flint, MI	3092	BCBS MI	51	Henry Ford HS	17
Grand Rapids-Kentwood, MI	4413	Corewell (Priority)	62	BCBS MI	23
Jackson, MI	3176	BCBS MI	50	Humana	21
Kalamazoo-Portage, MI	2462	Corewell (Priority)	33	BCBS MI	32
Lansing-East Lansing, MI	4174	BCBS MI	60	Humana	22
Midland, MI	2960	BCBS MI	43	CVS (Aetna)	27
Monroe, MI	2633	BCBS MI	46	Humana	16
Muskegon, MI	2631	Corewell (Priority)	37	BCBS MI	30
Niles, MI	2299	BCBS MI	31	Humana	29
Saginaw, MI	2350	BCBS MI	43	Henry Ford HS	13

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Medicare Advantage (MA) markets

Minesota 2070 CRSS MN 34 Medica 22 Duluth, NH-WI 2102 CRSS MN 31 Medica 23 Minnataro, MN 226 CRS MN 30 BCSS MN 30 Minneapollo-St, Paul-Bloomington, MN-WI 1798 CRS MN 36 Ucare 25 Kochod, MN 243 RCSS MN 36 Ucare 24 Kochod, MN 301 Human 40 United-leath Group 21 Missorip 301 Human 42 United-leath Group 32 Jackson, MS 301 Human 40 Centerne 32 Jackson, MS 304 United-leath Group 51 Centerne 32 Jackson, MS 309 United-leath Group 72 Elevance Health 12 Golumbia, MO 439 United-leath Group 72 Elevance Health 12 Golge Gradeau, MO-L 253 United-leath Group 72 Elevance Health 12 J	State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Manikato, MN 2261 UCare 30 BCBS MN 30 Minnaepolls-St. Paul-Bloomington, MN-WI 1798 BCBS MN 36 UCare 25 Sk. Cloud, MN 3729 BCBS MN 55 UCare 24 Mississpip 3201 Humana 49 UnitedHealth Group 21 Gulfport Blook, MS 330 Humana 49 UnitedHealth Group 32 Jackson, MS 3300 Humana 49 Cigna 32 Jackson, MS 3300 Humana 44 Centene 32 Jackson, MS 499 UnitedHealth Group 51 CVS (Actma) 14 Copp Grardeau, MO-IL 499 UnitedHealth Group 64 Elevance Health 19 Columbia, MO 5421 UnitedHealth Group 72 Elevance Health 19 Jefferson City, MO 253 UnitedHealth Group 43 CVS (Actma) 18 Springfield, MO 253 UnitedHealth Group 35 Humana 1	Minnesota	2070	BCBS MN	34	UCare	22
Minneapolis-St. Paul-Bloomington, MN-Wil 1798 BCBS MN 36 Ucare 23 Rochester, MN 3483 BCBS MN 36 Ucare 23 St. Cloud, MN 3729 BCBS MN 55 Ucare 23 Mississippi 3201 Humana 49 UnitedHealth Group 16 Gulfport-Biloxi, MS 3617 Humana 49 UnitedHealth Group 12 Missouri 3004 Humana 44 Centence 32 Missouri 4598 UnitedHealth Group 51 CVS (Aetna) 14 Caper Giarradeau, MC-IL 4598 UnitedHealth Group 72 Elevance Health 12 Ediferison City, MO 6140 UnitedHealth Group 72 Elevance Health 12 Jopinin, MO 2653 UnitedHealth Group 40 Humana 21 Kansas City, MO-KS 362 UnitedHealth Group 43 CVS (Aetna) 19 St. Loseph, Mo-KS 362 UnitedHealth Group 72 <t< td=""><td>Duluth, MN-WI</td><td>2102</td><td>BCBS MN</td><td>34</td><td>Medica</td><td>23</td></t<>	Duluth, MN-WI	2102	BCBS MN	34	Medica	23
Rochester, MIN 2483 ECBS MN 36 UCare 23 St. Cloud, MN 3729 ECBS MN 55 UCare 24 Mississippi 3201 Humana 49 UnitedHealth Group 16 Gulfport-Blook, MS 4901 Humana 62 UnitedHealth Group 16 Hattiesburg, MS 3617 Humana 49 Cigna 32 Jackson, MS 3300 Humana 44 Cerotene 32 Missouri 4598 UnitedHealth Group 61 Elevance Health 19 Columbia, MO 5421 UnitedHealth Group 77 Elevance Health 12 Jefferson City, MO 6140 UnitedHealth Group 77 Elevance Health 12 Springfield, MO 2359 UnitedHealth Group 43 CVS (Actha) 19 St. Joseph, MO-KS 5462 UnitedHealth Group 72 BESK SCity 15 St. Louis, MO-IL 3130 UnitedHealth Group 73 HCSC (BCBS)	Mankato, MN	2261	UCare	30	BCBS MN	30
St. Cloud, MN 3729 BCBS MN 55 UCare 24 Mississipi 3201 Humana 49 UnitedHealth Group 21 Gulfport-Bliok, MS 3301 Humana 62 UnitedHealth Group 32 Jackson, MS 3617 Humana 49 Certene 32 Jackson, MS 3300 Humana 44 Certene 32 Missouri 3994 UnitedHealth Group 51 CVS (Atenal 14 Columbia, MO 521 UnitedHealth Group 72 Elevance Health 12 Jefferson Ciry, MO 6140 UnitedHealth Group 77 Elevance Health 12 Jefferson Ciry, MO 2653 UnitedHealth Group 35 Unumana 21 Springfield, MO 2359 UnitedHealth Group 35 Humana 21 St. Louis, MO-IL 310 UnitedHealth Group 35 Humana 23 St. Louis, MO-IL 310 Humana 63 HCSC (BCBS) 23	Minneapolis-St. Paul-Bloomington, MN-WI	1798	BCBS MN	25	UCare	25
Mississippi 3201 Humana 49 UnitedHealth Group 16 Gulfport-Biloxi, MS 4301 Humana 62 UnitedHealth Group 16 Hattiesburg, MS 3300 Humana 49 Cigna 32 Ajbackson, MS 3300 Humana 44 Centene 32 Missouri 3994 UnitedHealth Group 61 Elevance Health 19 Columbla, MO 548 UnitedHealth Group 72 Elevance Health 12 Jefferson Gity, MO 6140 UnitedHealth Group 72 Elevance Health 12 Jeplin, MO 2653 UnitedHealth Group 40 Humana 21 Jeplin, MO-KS 2853 UnitedHealth Group 43 CVS (Aetna) 19 Springfield, MO 259 UnitedHealth Group 35 Humana 21 St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 18 Missoula, MT 4642 Humana 65 HCSC (BCBS)	Rochester, MN	2483	BCBS MN	36	UCare	23
Gulfport-Biloxi, MS 4301 Humana 62 UnitedHealth Group 16 Hattlesburg, MS 3617 Humana 49 Cigna 32 Jackson, MS 3300 Humana 44 Centene 32 Missouri 3904 UnitedHealth Group 64 Elevance Health 19 Cape Girardeau, MO-IL 4598 UnitedHealth Group 72 Elevance Health 12 Jefferson City, MO 6140 UnitedHealth Group 72 Elevance Health 12 Jeplin, MO 2653 UnitedHealth Group 40 Humana 21 Springfield, MO 2833 UnitedHealth Group 40 Humana 21 Springfield, MO 2359 UnitedHealth Group 42 Humana 21 St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 18 St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 24 St. Louis, MO-IL 418 Humana 65 HESC (St. Cloud, MN	3729	BCBS MN	55	UCare	24
Hattiesburg, MS 3617 Humana 49 Cigna 32 Jackson, MS 3304 Humana 44 Centene 32 Missouri 3994 UnitedHealth Group 51 CVS (Aethal) 14 Cape Girardeau, MO-IL 4598 UnitedHealth Group 67 Elevance Health 12 Columbia, MO 5421 UnitedHealth Group 72 Elevance Health 12 Jefferson City, MO 6140 UnitedHealth Group 40 Humana 21 Joplin, MO 2633 UnitedHealth Group 43 CVS (Aethal) 12 Springfield, MO 2399 UnitedHealth Group 43 CVS (Aethal) 15 St. Louis, MO-IL 3130 UnitedHealth Group 42 Lumeris 18 St. Louis, MO-IL 3130 UnitedHealth Group 49 LECSC (BCBS) 23 St. Louis, MO-IL 4362 Humana 60 HCSC (BCBS) 32 St. Louis, MO-IL 4362 Humana 50 HCSC	Mississippi	3201	Humana	49	UnitedHealth Group	21
Jackson, MS 3300 Humana 44 Centene 32 Missouri 3094 UnitedHealth Group 51 CVS (Aetna) 14 Cape Girardeau, MO-IL 4598 UnitedHealth Group 64 Elevance Health 19 Columbia, MO 5421 UnitedHealth Group 77 Elevance Health 12 Jefferson City, MO 6140 UnitedHealth Group 77 Elevance Health 12 Jepfin, MO 2653 UnitedHealth Group 40 Humana 21 Springfield, MO 2359 UnitedHealth Group 35 Humana 21 Springfield, MO 2359 UnitedHealth Group 72 BCB KS City 15 St. Louis, MO-IL 3130 UnitedHealth Group 35 Humana 21 Montana 4618 Humana 63 HCSC (BCBS) 23 Billings, MT 4642 Humana 71 HCSC (BCBS) 23 Billings, MT 367 Humana 50 HCSC (BCBS)	Gulfport-Biloxi, MS	4301	Humana	62	UnitedHealth Group	16
Missouri 3094 UnitedHealth Group 51 CVS (Aetna) 14 Cape Girardeau, MO-IL 4598 UnitedHealth Group 64 Elevance Health 19 Columbia, MO 5421 UnitedHealth Group 72 Elevance Health 12 Jefferson City, MO 6140 UnitedHealth Group 77 Elevance Health 12 Joplin, MO 2653 UnitedHealth Group 40 Humana 21 Kansas City, MO-KS 2853 UnitedHealth Group 43 CVS (Aetna) 19 Springfield, MO 2359 UnitedHealth Group 72 BCBS KS CITY 15 St. Louis, MO-IL 3130 UnitedHealth Group 72 BCBS KS CITY 15 St. Louis, MO-IL 3130 UnitedHealth Group 72 BCBS KS CITY 18 Montana 4618 Humana 65 HCSC (BCBS) 23 Billings, MT 567 Humana 71 HCSC (BCBS) 35 Missoula, MT 3391 UnitedHealth Group	Hattiesburg, MS	3617	Humana	49	Cigna	32
Cape Girardeau, MO-IL 4598 UnitedHealth Group 64 Elevance Health 19 Columbia, MO 5421 UnitedHealth Group 72 Elevance Health 12 Jefferson City, MO 6140 UnitedHealth Group 77 Elevance Health 12 Joplin, MO 2653 UnitedHealth Group 40 Humana 21 Kansas City, MO-KS 2853 UnitedHealth Group 35 Humana 21 St. Joseph, MO-KS 5462 UnitedHealth Group 72 BCBS KS City 15 St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 18 Montan 4618 Humana 63 HCSC (BCBS) 23 Billings, MT 4642 Humana 65 HCSC (BCBS) 23 Billings, MT 4642 Humana 71 HCSC (BCBS) 35 Missoula, MT 3890 Humana 71 HCSC (BCBS) 35 Nebraska 3718 UnitedHealth Group 57 CVS (Aetna	Jackson, MS	3300	Humana	44	Centene	32
Columbia, MO 5421 UnitedHealth Group 72 Elevance Health 12 Jefferson City, MO 6140 UnitedHealth Group 77 Elevance Health 12 Joplin, MO 2653 UnitedHealth Group 40 Humana 21 Kansas City, MO-KS 2853 UnitedHealth Group 43 CVS (Aetna) 19 Springfield, MO 2359 UnitedHealth Group 72 BCBS KS City 15 St. Loseph, MO-KS 5462 UnitedHealth Group 72 BCBS KS City 15 St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 18 Montana 4618 Humana 63 HCSC (BCBS) 23 Billings, MT 4642 Humana 71 HCSC (BCBS) 26 Missoula, MT 3890 Humana 50 HCSC (BCBS) 35 Mebraska 3718 UnitedHealth Group 57 CVS (Aetna) 16 Grand Island, NE 3718 UnitedHealth Group 62 <	Missouri	3094	UnitedHealth Group	51	CVS (Aetna)	14
Jefferson City, MO 6140 UnitedHealth Group 77 Elevance Health 12 Joplin, MO 2653 UnitedHealth Group 40 Humana 21 Kansas City, MO-KS 2853 UnitedHealth Group 43 CVS (Aetna) 19 Springfield, MO 2359 UnitedHealth Group 35 Humana 21 St. Joseph, MO-KS 5462 UnitedHealth Group 49 Lumeris 18 St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 18 Montana 4618 Humana 63 HCSC (BCBS) 23 Billings, MT 4642 Humana 65 HCSC (BCBS) 24 Missoula, MT 3890 Humana 71 HCSC (BCBS) 35 Mebraska 3652 UnitedHealth Group 57 CVS (Aetna) 15 Grand Island, NE 378 UnitedHealth Group 55 Medica 24 Lincoln, NE 4388 UnitedHealth Group 38 Humana	Cape Girardeau, MO-IL	4598	UnitedHealth Group	64	Elevance Health	19
Joplin, MO 2653 UnitedHealth Group 40 Humana 21 Kansas City, MO-KS 2853 UnitedHealth Group 43 CVS (Aetna) 19 Springfield, MO 2359 UnitedHealth Group 35 Humana 21 St. Jouis, MO-KS 5462 UnitedHealth Group 72 8CBS KS City 15 St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 18 Montana 4618 Humana 65 HCSC (BCBS) 22 Billings, MT 4642 Humana 65 HCSC (BCBS) 14 Great Falls, MT 3677 Humana 71 HCSC (BCBS) 35 Missoula, MT 3890 Humana 70 HCSC (BCBS) 35 Febraska 318 UnitedHealth Group 57 Medica 24 Lincoln, NE 4388 UnitedHealth Group 63 CVS (Aetna) 16 Omaha-Council Buffs, NE-IA 3436 UnitedHealth Group 38 Humana	Columbia, MO	5421	UnitedHealth Group	72	Elevance Health	12
Kansas City, MO-KS 2853 UnitedHealth Group 43 CVS (Aetna) 19 Springfield, MO 2359 UnitedHealth Group 35 Humana 21 St. Joseph, MO-KS 5462 UnitedHealth Group 72 BCBS KS City 15 St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 18 Montana 4618 Humana 63 HCSC (BCBS) 23 Billings, MT 4642 Humana 61 HCSC (BCBS) 24 Great Falls, MT 5677 Humana 71 HCSC (BCBS) 35 Missoula, MT 3890 Humana 50 HCSC (BCBS) 35 Nebraska 3652 UnitedHealth Group 57 CVS (Aetna) 15 Grand Island, NE 3718 UnitedHealth Group 63 CVS (Aetna) 16 Unicol, NE 4388 UnitedHealth Group 63 CVS (Aetna) 24 Weada 2475 UnitedHealth Group 38 Humana 32 </td <td>Jefferson City, MO</td> <td>6140</td> <td>UnitedHealth Group</td> <td>77</td> <td>Elevance Health</td> <td>12</td>	Jefferson City, MO	6140	UnitedHealth Group	77	Elevance Health	12
Springfield, MO 2359 UnitedHealth Group 35 Humana 21 St. Joseph, MO-KS 5462 UnitedHealth Group 72 BCBS KS City 15 St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 18 Montana 4618 Humana 63 HCSC (BCBS) 23 Billings, MT 4642 Humana 65 HCSC (BCBS) 14 Great Falls, MT 5677 Humana 50 HCSC (BCBS) 26 Missoula, MT 3890 Humana 50 HCSC (BCBS) 35 Nebraska 3652 UnitedHealth Group 57 CVS (Actna) 15 Grand Island, NE 4388 UnitedHealth Group 63 CVS (Actna) 16 Omaha-Council Bluffs, NE-IA 4366 UnitedHealth Group 38 Humana 28 Acson City, NV 2508 UHS (Prominence HP) 36 CVS (Actna) 33 Reno, NV 2543 Renown Hlth 41 UHS (Prominence HP) <td>Joplin, MO</td> <td>2653</td> <td>UnitedHealth Group</td> <td>40</td> <td>Humana</td> <td>21</td>	Joplin, MO	2653	UnitedHealth Group	40	Humana	21
St. Joseph, MO-KS 5462 UnitedHealth Group 72 BCBS KS City 15 St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 18 Montana 4618 Humana 63 HCSC (BCBS) 23 Billings, MT 4642 Humana 65 HCSC (BCBS) 14 Great Falls, MT 5677 Humana 71 HCSC (BCBS) 35 Missoula, MT 3890 Humana 50 HCSC (BCBS) 35 Nebraska 3652 UnitedHealth Group 57 CVS (Aetna) 15 Grand Island, NE 3718 UnitedHealth Group 55 Medica 24 Lincoln, NE 4388 UnitedHealth Group 62 CVS (Aetna) 16 Omaha-Council Bluffs, NE-IA 4366 UnitedHealth Group 38 Humana 28 Acas Octay, NV 2508 UHS (Prominence HP) 36 CVS (Aetna) 37 Las Vegas-Henderson-Paradise, NV 3352 Renown HIth 41 UHS	Kansas City, MO-KS	2853	UnitedHealth Group	43	CVS (Aetna)	19
St. Louis, MO-IL 3130 UnitedHealth Group 49 Lumeris 18 Montana 4618 Humana 63 HCSC (BCBS) 23 Billings, MT 4642 Humana 65 HCSC (BCBS) 14 Great Falls, MT 5677 Humana 71 HCSC (BCBS) 26 Missoula, MT 3890 Humana 50 HCSC (BCBS) 35 Nebraska 3652 UnitedHealth Group 57 CVS (Aetna) 15 Grand Island, NE 3718 UnitedHealth Group 55 Medica 24 Lincoln, NE 4388 UnitedHealth Group 63 CVS (Aetna) 16 Omaha-Council Bluffs, NE-IA 4366 UnitedHealth Group 8 Humana 28 Revada 2475 UnitedHealth Group 36 CVS (Aetna) 27 Las Vegas-Henderson-Paradise, NV 2508 UHS (Prominence HP) 36 CVS (Aetna) 33 New Hampshire 2167 UnitedHealth Group 38 CVS (Aetna	Springfield, MO	2359	UnitedHealth Group	35	Humana	21
Montana 4618 Humana 63 HCSC (BCBS) 23 Billings, MT 4642 Humana 65 HCSC (BCBS) 14 Great Falls, MT 5677 Humana 71 HCSC (BCBS) 26 Missoula, MT 3890 Humana 50 HCSC (BCBS) 35 Nebraska 3652 UnitedHealth Group 57 CVS (Aetna) 15 Grand Island, NE 3718 UnitedHealth Group 63 CVS (Aetna) 16 Unaha-Council Bluffs, NE-IA 4386 UnitedHealth Group 62 CVS (Aetna) 18 Nevada 2475 UnitedHealth Group 36 CVS (Aetna) 28 Carson City, NV 2508 UHS (Prominence HP) 36 CVS (Aetna) 27 Las Vegas-Henderson-Paradise, NV 3352 UnitedHealth Group 46 Humana 33 Reno, NV 2543 Renown Hlth 41 UHS (Prominence HP) 23 New Hampshire 2167 UnitedHealth Group 35 Hum	St. Joseph, MO-KS	5462	UnitedHealth Group	72	BCBS KS City	15
Billings, MT 4642 Humana 65 HCSC (BCBS) 14 Great Falls, MT 5677 Humana 71 HCSC (BCBS) 26 Missoula, MT 3890 Humana 50 HCSC (BCBS) 35 Nebraska 3652 UnitedHealth Group 57 CVS (Aetna) 15 Grand Island, NE 3718 UnitedHealth Group 55 Medica 24 Lincoln, NE 4388 UnitedHealth Group 63 CVS (Aetna) 16 Omaha-Council Bluffs, NE-IA 4366 UnitedHealth Group 62 CVS (Aetna) 18 Nevada 2475 UnitedHealth Group 36 CVS (Aetna) 27 Las Vegas-Henderson-Paradise, NV 3352 UnitedHealth Group 36 CVS (Aetna) 23 New Hampshire 2167 UnitedHealth Group 38 CVS (Aetna) 17 Manchester-Nashua, NH 2040 UnitedHealth Group 35 Humana 15 New Jersey 2536 CVS (Aetna) 35	St. Louis, MO-IL	3130	UnitedHealth Group	49	Lumeris	18
Great Falls, MT 5677 Humana 71 HCSC (BCBS) 26 Missoula, MT 3890 Humana 50 HCSC (BCBS) 35 Nebraska 3652 UnitedHealth Group 57 CVS (Aetna) 15 Grand Island, NE 3718 UnitedHealth Group 55 Medica 24 Lincoln, NE 4388 UnitedHealth Group 63 CVS (Aetna) 16 Omaha-Council Bluffs, NE-IA 4366 UnitedHealth Group 62 CVS (Aetna) 18 Nevada 2475 UnitedHealth Group 38 Humana 28 Carson City, NV 2508 UHS (Prominence HP) 36 CVS (Aetna) 27 Las Vegas-Henderson-Paradise, NV 3352 UnitedHealth Group 46 Humana 33 Reno, NV 2543 Renown HIth 41 UHS (Prominence HP) 23 New Hampshire 2167 UnitedHealth Group 35 Humana 15 New Jersey 2536 CVS (Aetna) 35 <th< td=""><td>Montana</td><td>4618</td><td>Humana</td><td>63</td><td>HCSC (BCBS)</td><td>23</td></th<>	Montana	4618	Humana	63	HCSC (BCBS)	23
Missoula, MT 3890 Humana 50 HCSC (BCBS) 35 Nebraska 3652 UnitedHealth Group 57 CVS (Aetna) 15 Grand Island, NE 3718 UnitedHealth Group 55 Medica 24 Lincoln, NE 4388 UnitedHealth Group 63 CVS (Aetna) 16 Omaha-Council Bluffs, NE-IA 4366 UnitedHealth Group 62 CVS (Aetna) 18 Nevada 2475 UnitedHealth Group 38 Humana 28 Carson City, NV 2508 UHS (Prominence HP) 36 CVS (Aetna) 27 Las Vegas-Henderson-Paradise, NV 3352 UnitedHealth Group 46 Humana 33 Reno, NV 2543 Renown Hlth 41 UHS (Prominence HP) 23 New Hampshire 2167 UnitedHealth Group 35 Humana 15 New Jersey 2536 CVS (Aetna) 35 UnitedHealth Group 35 New Jersey 2536 CVS (Aetna) 35	Billings, MT	4642	Humana	65	HCSC (BCBS)	14
Nebraska 3652 UnitedHealth Group 57 CVS (Aetna) 15 Grand Island, NE 3718 UnitedHealth Group 55 Medica 24 Lincoln, NE 4388 UnitedHealth Group 63 CVS (Aetna) 16 Omaha-Council Bluffs, NE-IA 4366 UnitedHealth Group 62 CVS (Aetna) 18 Nevada 2475 UnitedHealth Group 38 Humana 28 Carson City, NV 2508 UHS (Prominence HP) 36 CVS (Aetna) 27 Las Vegas-Henderson-Paradise, NV 3352 UnitedHealth Group 46 Humana 33 Reno, NV 2543 Renown Hlth 41 UHS (Prominence HP) 23 New Hampshire 2167 UnitedHealth Group 38 CVS (Aetna) 17 Manchester-Nashua, NH 2040 UnitedHealth Group 35 Humana 15 New Jersey 2536 CVS (Aetna) 35 UnitedHealth Group 33 Atlantic City-Hammonton, NJ 2179 CVS	Great Falls, MT	5677	Humana	71	HCSC (BCBS)	26
Grand Island, NE 3718 UnitedHealth Group 55 Medica 24 Lincoln, NE 4388 UnitedHealth Group 63 CVS (Aetna) 16 Omaha-Council Bluffs, NE-IA 4366 UnitedHealth Group 62 CVS (Aetna) 18 Nevada 2475 UnitedHealth Group 38 Humana 28 Carson City, NV 2508 UHS (Prominence HP) 36 CVS (Aetna) 27 Las Vegas-Henderson-Paradise, NV 3352 UnitedHealth Group 46 Humana 33 Reno, NV 2543 Renown Hlth 41 UHS (Prominence HP) 23 New Hampshire 2167 UnitedHealth Group 38 CVS (Aetna) 17 Manchester-Nashua, NH 2040 UnitedHealth Group 35 Humana 15 New Jersey 2536 CVS (Aetna) 35 UnitedHealth Group 33 Atlantic City-Hammonton, NJ 2179 CVS (Aetna) 52 UnitedHealth Group 15 Trenton-Princeton, NJ 3448	Missoula, MT	3890	Humana	50	HCSC (BCBS)	35
Lincoln, NE 4388 UnitedHealth Group 63 CVS (Aetna) 16 Omaha-Council Bluffs, NE-IA 4366 UnitedHealth Group 62 CVS (Aetna) 18 Nevada 2475 UnitedHealth Group 38 Humana 28 Carson City, NV 2508 UHS (Prominence HP) 36 CVS (Aetna) 27 Las Vegas-Henderson-Paradise, NV 3352 UnitedHealth Group 46 Humana 33 Reno, NV 2543 Renown Hlth 41 UHS (Prominence HP) 23 New Hampshire 2167 UnitedHealth Group 38 CVS (Aetna) 17 Manchester-Nashua, NH 2040 UnitedHealth Group 35 Humana 15 New Jersey 2536 CVS (Aetna) 35 UnitedHealth Group 33 Atlantic City-Hammonton, NJ 2179 CVS (Aetna) 35 Clover Health Group 33 Atlantic City-Hammonton, NJ 4007 CVS (Aetna) 35 Clover Health Group 15 Trenton-Princeton, NJ 3448 CVS (Aetna) 52 UnitedHealth Group 25 Vineland-Bridgeton, NJ 2547 CVS (Aetna) 44 Clover Health Group 25 New Mexico 2081 Presbyterian 27 Humana 25 Albuquerque, NM Fresbyterian 40 Humana 18	Nebraska	3652	UnitedHealth Group	57	CVS (Aetna)	15
Omaha-Council Bluffs, NE-IA4366UnitedHealth Group62CVS (Aetna)18Nevada2475UnitedHealth Group38Humana28Carson City, NV2508UHS (Prominence HP)36CVS (Aetna)27Las Vegas-Henderson-Paradise, NV3352UnitedHealth Group46Humana33Reno, NV2543Renown Hlth41UHS (Prominence HP)23New Hampshire2167UnitedHealth Group38CVS (Aetna)17Manchester-Nashua, NH2040UnitedHealth Group35Humana15New Jersey2536CVS (Aetna)35UnitedHealth Group33Atlantic City-Hammonton, NJ2179CVS (Aetna)35Clover Health22Ocean City, NJ4007CVS (Aetna)60UnitedHealth Group15Trenton-Princeton, NJ3448CVS (Aetna)52UnitedHealth Group25Vineland-Bridgeton, NJ2547CVS (Aetna)44Clover Health15New Mexico2081Presbyterian27Humana25Albuquerque, NM2367Presbyterian40Humana18	Grand Island, NE	3718	UnitedHealth Group	55	Medica	24
Nevada2475UnitedHealth Group38Humana28Carson City, NV2508UHS (Prominence HP)36CVS (Aetna)27Las Vegas-Henderson-Paradise, NV3352UnitedHealth Group46Humana33Reno, NV2543Renown Hlth41UHS (Prominence HP)23New Hampshire2167UnitedHealth Group38CVS (Aetna)17Manchester-Nashua, NH2040UnitedHealth Group35Humana15New Jersey2536CVS (Aetna)35UnitedHealth Group33Atlantic City-Hammonton, NJ2179CVS (Aetna)35Clover Health22Ocean City, NJ4007CVS (Aetna)60UnitedHealth Group15Trenton-Princeton, NJ3448CVS (Aetna)52UnitedHealth Group25Vineland-Bridgeton, NJ2547CVS (Aetna)44Clover Health15New Mexico2081Presbyterian27Humana25Albuquerque, NM2367Presbyterian40Humana18	Lincoln, NE	4388	UnitedHealth Group	63	CVS (Aetna)	16
Carson City, NV 2508 UHS (Prominence HP) 36 CVS (Aetna) 27 Las Vegas-Henderson-Paradise, NV 3352 UnitedHealth Group 46 Humana 33 Reno, NV 2543 Renown Hlth 41 UHS (Prominence HP) 23 New Hampshire 2167 UnitedHealth Group 38 CVS (Aetna) 17 Manchester-Nashua, NH 2040 UnitedHealth Group 35 Humana 15 New Jersey 2536 CVS (Aetna) 35 UnitedHealth Group 33 Atlantic City-Hammonton, NJ 2179 CVS (Aetna) 35 Clover Health Group 33 Atlantic City-Hammonton, NJ 2179 CVS (Aetna) 35 Clover Health Group 15 Trenton-Princeton, NJ 4007 CVS (Aetna) 60 UnitedHealth Group 25 Vineland-Bridgeton, NJ 2547 CVS (Aetna) 44 Clover Health Group 25 Vineland-Bridgeton, NJ 2081 Presbyterian 27 Humana 25 Albuquerque, NM 18	Omaha-Council Bluffs, NE-IA	4366	UnitedHealth Group	62	CVS (Aetna)	18
Las Vegas-Henderson-Paradise, NV 3352 UnitedHealth Group 46 Humana 33 Reno, NV 2543 Renown HIth 41 UHS (Prominence HP) 23 New Hampshire 2167 UnitedHealth Group 38 CVS (Aetna) 17 Manchester-Nashua, NH 2040 UnitedHealth Group 35 Humana 15 New Jersey 2536 CVS (Aetna) 35 UnitedHealth Group 33 Atlantic City-Hammonton, NJ 2179 CVS (Aetna) 35 Clover Health Group 33 Atlantic City-Hammonton, NJ 2179 CVS (Aetna) 35 Clover Health Group 15 Trenton-Princeton, NJ 3448 CVS (Aetna) 52 UnitedHealth Group 25 Vineland-Bridgeton, NJ 2547 CVS (Aetna) 44 Clover Health 15 New Mexico 2081 Presbyterian 27 Humana 25 Albuquerque, NM 18	Nevada	2475	UnitedHealth Group	38	Humana	28
Reno, NV 2543 Renown HIth 41 UHS (Prominence HP) 23 New Hampshire 2167 UnitedHealth Group 38 CVS (Aetna) 17 Manchester-Nashua, NH 2040 UnitedHealth Group 35 Humana 15 New Jersey 2536 CVS (Aetna) 35 UnitedHealth Group 33 Atlantic City-Hammonton, NJ 2179 CVS (Aetna) 35 Clover Health Group 32 Ocean City, NJ 4007 CVS (Aetna) 60 UnitedHealth Group 15 Trenton-Princeton, NJ 3448 CVS (Aetna) 52 UnitedHealth Group 25 Vineland-Bridgeton, NJ 2547 CVS (Aetna) 44 Clover Health 15 New Mexico 2081 Presbyterian 27 Humana 25 Albuquerque, NM 18	Carson City, NV	2508	UHS (Prominence HP)	36	CVS (Aetna)	27
New Hampshire2167UnitedHealth Group38CVS (Aetna)17Manchester-Nashua, NH2040UnitedHealth Group35Humana15New Jersey2536CVS (Aetna)35UnitedHealth Group33Atlantic City-Hammonton, NJ2179CVS (Aetna)35Clover Health22Ocean City, NJ4007CVS (Aetna)60UnitedHealth Group15Trenton-Princeton, NJ3448CVS (Aetna)52UnitedHealth Group25Vineland-Bridgeton, NJ2547CVS (Aetna)44Clover Health15New Mexico2081Presbyterian27Humana25Albuquerque, NM2367Presbyterian40Humana18	Las Vegas-Henderson-Paradise, NV	3352	UnitedHealth Group	46	Humana	33
Manchester-Nashua, NH2040UnitedHealth Group35Humana15New Jersey2536CVS (Aetna)35UnitedHealth Group33Atlantic City-Hammonton, NJ2179CVS (Aetna)35Clover Health22Ocean City, NJ4007CVS (Aetna)60UnitedHealth Group15Trenton-Princeton, NJ3448CVS (Aetna)52UnitedHealth Group25Vineland-Bridgeton, NJ2547CVS (Aetna)44Clover Health15New Mexico2081Presbyterian27Humana25Albuquerque, NM2367Presbyterian40Humana18	Reno, NV	2543	Renown Hlth	41	UHS (Prominence HP)	23
New Jersey2536CVS (Aetna)35UnitedHealth Group33Atlantic City-Hammonton, NJ2179CVS (Aetna)35Clover Health22Ocean City, NJ4007CVS (Aetna)60UnitedHealth Group15Trenton-Princeton, NJ3448CVS (Aetna)52UnitedHealth Group25Vineland-Bridgeton, NJ2547CVS (Aetna)44Clover Health15New Mexico2081Presbyterian27Humana25Albuquerque, NM2367Presbyterian40Humana18	New Hampshire	2167	UnitedHealth Group	38	CVS (Aetna)	17
Atlantic City-Hammonton, NJ 2179 CVS (Aetna) 35 Clover Health 22 Ocean City, NJ 4007 CVS (Aetna) 60 UnitedHealth Group 15 Trenton-Princeton, NJ 3448 CVS (Aetna) 52 UnitedHealth Group 25 Vineland-Bridgeton, NJ 2547 CVS (Aetna) 44 Clover Health 15 New Mexico 2081 Presbyterian 27 Humana 25 Albuquerque, NM 2367 Presbyterian 40 Humana 18	Manchester-Nashua, NH	2040	UnitedHealth Group	35	Humana	15
Ocean City, NJ4007CVS (Aetna)60UnitedHealth Group15Trenton-Princeton, NJ3448CVS (Aetna)52UnitedHealth Group25Vineland-Bridgeton, NJ2547CVS (Aetna)44Clover Health15New Mexico2081Presbyterian27Humana25Albuquerque, NM2367Presbyterian40Humana18	New Jersey	2536	CVS (Aetna)	35	UnitedHealth Group	33
Trenton-Princeton, NJ 3448 CVS (Aetna) 52 UnitedHealth Group 25 Vineland-Bridgeton, NJ 2547 CVS (Aetna) 44 Clover Health 15 New Mexico 2081 Presbyterian 27 Humana 25 Albuquerque, NM 2367 Presbyterian 40 Humana 18	Atlantic City-Hammonton, NJ	2179	CVS (Aetna)	35	Clover Health	22
Vineland-Bridgeton, NJ2547CVS (Aetna)44Clover Health15New Mexico2081Presbyterian27Humana25Albuquerque, NM2367Presbyterian40Humana18	Ocean City, NJ	4007	CVS (Aetna)	60	UnitedHealth Group	15
New Mexico2081Presbyterian27Humana25Albuquerque, NM2367Presbyterian40Humana18	Trenton-Princeton, NJ	3448	CVS (Aetna)	52	UnitedHealth Group	25
Albuquerque, NM 2367 Presbyterian 40 Humana 18	Vineland-Bridgeton, NJ	2547	CVS (Aetna)	44	Clover Health	15
	New Mexico	2081	Presbyterian	27	Humana	25
Farmington, NM 2921 Humana 48 UnitedHealth Group 21	Albuquerque, NM	2367	Presbyterian	40	Humana	18
	Farmington, NM	2921	Humana	48	UnitedHealth Group	21

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Medicare Advantage (MA) markets

Las Cruces, NM 4114 UnitedHealth Group 61 Humana 16 Santa Fe, NM 1855 UnitedHealth Group 20 Humana 23 Albary Schenectady-Troy, NY 2152 CPPHP 30 Humana 16 Binghanton, NY 2177 UnitedHealth Group 31 Lifetime Hithcare 26 Birdia-Cheektowaga, NY 2177 UnitedHealth Group 26 UnitedHealth Group 25 Elmira, NY 1070 Humana 26 UnitedHealth Group 28 Kingston, NY 3361 CVS (Actha) 42 Lifetime Hithcare 28 Kingston, NY 2608 UnitedHealth Group 28 CVS (Actha) 18 New York, Newark-Jersey City, NY-NL-PA 1654 UnitedHealth Group 28 CVS (Actha) 19 New York, Newark-Jersey City, NY-NL-PA 1654 UnitedHealth Group 28 CVS (Actha) 19 New York, Newark-Jersey City, NY-NL-PA 2731 UnitedHealth Group 32 UritedHealth Group 28 UnitedHealth Gr	State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
New York 1244 UnitedHealth Group 24 Heathfrist 13 Albany-Schenectady-Troy, NY 2152 COPHP 39 Humana 16 Binghamton, NY 2177 UnitedHealth Group 31 Lifetime HIth 25 Buffalo-Cheektowaga, NY 2374 Independent Hith 33 Highmark 28 Elmira, NY 2019 Uffetime Hithcare 26 UnitedHealth Group 25 Glens Falls, NY 1767 Humana 42 UnitedHealth Group 38 Kingston, NY 2608 UnitedHealth Group 39 MVP Hith Care 38 Kingston, NY 2608 UnitedHealth Group 39 MVP Hith Care 38 Kingston, NY 2609 UnitedHealth Group 39 MVP Hith Care 38 Kingston, NY 2731 UnitedHealth Group 45 CVS (Actna) 20 Rock Steen, NY 2930 UnitedHealth Group 36 Uffetime Hithcare 23 Villica-Broup, A. 233 UnitedHealth	Las Cruces, NM	4114	UnitedHealth Group	61	Humana	16
Albany-Schenectady-Troy, NY 2152 CDPHP 39 Humana 16 Binghanton, NY 2177 UnitedHealth Group 31 Lifetime Hithcare 25 Buffalo Cheektowag, NY 2174 Independent Hith 33 Highmark 26 Elmira, NY 2019 Lifetime Hithcare 26 UnitedHealth Group 29 Glens Falls, NY 1767 Humana 26 UnitedHealth Group 30 Kingston, NY 208 UnitedHealth Group 39 MVP Hith Care 23 New York-Newark-Jersey City, NY-NJ-PA 1654 UnitedHealth Group 28 CVS (Aetna) 29 Pougheepsie-Newburgh-Middletown, NY 2731 UnitedHealth Group 35 UritedHealth Group 27 Rochester, NY 218 UnitedHealth Group 36 Lifetime Hithcare 22 Vysracuse, NY 218 UnitedHealth Group 34 Lifetime Hithcare 23 Vysracuse, NY 238 UnitedHealth Group 34 Lifetime Hithcare 22 W	Santa Fe, NM	1855	UnitedHealth Group	26	Humana	23
Birghamton, NY 2177 UnitedHealth Group 31 Lifetime Hithcare 25 Buffalo-Cheektowaga, NY 2374 Independent Hith 33 Highmark 28 Elmira, NY 2019 Lifetime Hithcare 26 UnitedHealth Group 20 Glens Falls, NY 1767 Humana 26 UnitedHealth Group 38 Birdos, NY 3361 CVS (Aetna) 42 Lifetime Hithcare 23 Kingston, NY 2608 UnitedHealth Group 39 MVP Rith Care 23 Poughkeepsis-Newburgh-Middletown, NY 2731 UnitedHealth Group 45 CVS (Aetna) 20 Rochester, NY 3003 Lifetime Hithcare 45 UnitedHealth Group 27 Rochester, NY 2198 UnitedHealth Group 32 Lifetime Hithcare 22 Vitica-Rome, NY 2333 UnitedHealth Group 36 Lifetime Hithcare 23 Watertown Fort Drum, NY 233 UnitedHealth Group 34 Lifetime Hithcare 23 Sharibill	New York	1224	UnitedHealth Group	24	Healthfirst	13
Buffalo-Cheektowaga,NY 2374 Independent Hith 33 Highmark 28 Elmira,NY 2019 Lifetime Hithcare 26 UnitedHealth Group 25 Glens Falls,NY 1767 Humana 26 UnitedHealth Group 20 Kingston,NY 3861 CVS (Aetna) 42 Lifetime Hithcare 23 New York-Newark-Jersey City,NY-NJ-PA 1654 UnitedHealth Group 28 CVS (Aetna) 10 Rochester,NY 3030 Lifetime Hithcare 45 CVS (Aetna) 27 Syracuse,NY 2198 UnitedHealth Group 32 Lifetime Hithcare 23 Vulca-Rome,NY 2331 Lifetime Hithcare 36 Centence 24 Watertown-Fort Drum,NY 2331 Lifetime Hithcare 36 Centence 24 Watertown-Fort Drum,NY 2331 Lifetime Hithcare 36 Centence 24 Watertown-Fort Drum,NY 110 Lired Health Group 39 UnitedHealth Group 31 Sheritig, NC 2	Albany-Schenectady-Troy, NY	2152	CDPHP	39	Humana	16
Elmira, NY 2019 Lifetime Hithcare 26 UnitedHealth Group 25 Glens Falls, NY 1767 Humana 26 UnitedHealth Group 20 Ithaca, NY 2808 UnitedHealth Group 39 MVP HITCARE 23 New York-Newark-Jersey City, NY-NJ-PA 1654 UnitedHealth Group 28 CVS (Aetna) 19 Poughkeepsie-Newburgh-Middletown, NY 2731 UnitedHealth Group 45 CVS (Aetna) 20 Rochester, NY 2198 UnitedHealth Group 32 Lifetime Hithcare 22 Vyracuse, NY 2198 UnitedHealth Group 34 Lifetime Hithcare 23 Watertown-Fort Drun, NY 2331 Lifetime Hithcare 36 Centene 24 Watertown-Fort Drun, NY 2331 UnitedHealth Group 34 Lifetime Hithcare 23 Asheville, NC 319 Humana 39 UnitedHealth Group 31 Burlington, NC 2511 UnitedHealth Group 34 Humana 31 Charley Li	Binghamton, NY	2177	UnitedHealth Group	31	Lifetime Hlthcare	25
Glens Falls, NY 1767 Humana 26 UnitedHealth Group 20 Ithaca, NY 3361 CVS (Aetna) 42 Lifetime Hithcare 38 Kingston, NY 2608 UnitedHealth Group 39 MVP Hith Care 23 Kingston, NY 2731 UnitedHealth Group 28 CVS (Aetna) 20 Poughkeepsie-Newburgh-Middletown, NY 2731 UnitedHealth Group 45 CVS (Aetna) 20 Rochester, NY 3003 Lifetime Hithcare 45 UnitedHealth Group 27 Syracuse, NY 2198 UnitedHealth Group 32 Lifetime Hithcare 22 Watertown-Fort Drum, NY 2333 UnitedHealth Group 34 Lifetime Hithcare 23 Myatertown-Fort Drum, NY 2333 UnitedHealth Group 39 UnitedHealth Group 31 Myatertown-Fort Drum, NY 2333 UnitedHealth Group 34 Humana 31 Asheville, NC 3199 Humana 42 UnitedHealth Group 31 Burlington, NC	Buffalo-Cheektowaga, NY	2374	Independent HIth	33	Highmark	28
Ithaca, NY 3361 CVS (Aetna) 42 Lifetime Hithcare 28 Kingston, NY 2608 UnitedHealth Group 39 MVP Hith Care 23 New York-Newark-Jersey City, NY-NJ-PA 1654 UnitedHealth Group 28 CVS (Aetna) 19 Poughkeepie-Newburgh-Middletown, NY 3003 Lifetime Hithcare 45 UnitedHealth Group 27 Syracuse, NY 2198 UnitedHealth Group 32 Lifetime Hithcare 22 Watertown-Fort Drun, NY 2381 Lifetime Hithcare 36 Centene 24 Watertown-Fort Drun, NY 2333 UnitedHealth Group 34 Lifetime Hithcare 23 Watertown-Fort Drun, NY 3199 Humana 39 UnitedHealth Group 31 Asheville, NC 3199 Humana 42 UnitedHealth Group 31 Burlington, NC 2511 UnitedHealth Group 36 Humana 31 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 31	Elmira, NY	2019	Lifetime Hlthcare	26	UnitedHealth Group	25
Kingston, NY 2608 UnitedHealth Group 39 MVP Hith Care 23 New York-Newark-Jersey City, NY-NJ-PA 1654 UnitedHealth Group 28 CVS (Aetna) 19 Poughkeepsie-Newburgh-Middletown, NY 2731 UnitedHealth Group 45 CVS (Aetna) 20 Rochester, NY 3003 Lifetime Hithcare 45 UnitedHealth Group 22 Watertown-Fort Drum, NY 2381 Lifetime Hithcare 36 Centene 24 Watertown-Fort Drum, NY 2333 UnitedHealth Group 34 Lifetime Hithcare 3 Asheville, NC 3159 Humana 39 UnitedHealth Group 31 Burlington, NC 2511 UnitedHealth Group 34 UnitedHealth Group 35 Burlington, NC 2511 UnitedHealth Group 36 Humana 32 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Goldsboro, NC 2854 UnitedHealth Group 37 Humana 32	Glens Falls, NY	1767	Humana	26	UnitedHealth Group	20
New York-Newark-Jersey City, NY-NJ-PA 1654 UnitedHealth Group 28 CVS (Aetna) 19 Poughkeepsie-Newburgh-Middletown, NY 2731 UnitedHealth Group 45 CVS (Aetna) 20 Rochester, NY 3003 Lifetime Hithcare 45 UnitedHealth Group 27 Syracuse, NY 2198 UnitedHealth Group 32 Lifetime Hithcare 22 Uicka-Rome, NY 2381 Lifetime Hithcare 36 Centene 24 Watertown-Fort Drum, NY 2333 UnitedHealth Group 34 Lifetime Hithcare 23 North Gardina 2767 Humana 39 UnitedHealth Group 35 Asheville, NC 3159 Humana 42 UnitedHealth Group 35 Burlington, NC 2511 UnitedHealth Group 36 Humana 32 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Durham-Chapel Hill, NC 2745 Humana 39 UnitedHealth Group 28 G	Ithaca, NY	3361	CVS (Aetna)	42	Lifetime Hlthcare	38
Poughkeepsie-Newburgh-Middletown, NY 2731 UnitedHealth Group 45 CVS (Aetna) 20 Rochester, NY 3003 Lifetime Hithcare 45 UnitedHealth Group 27 Syracuse, NY 2198 UnitedHealth Group 32 Lifetime Hithcare 22 Utica-Rome, NY 2331 UnitedHealth Group 34 Lifetime Hithcare 23 North Carolina 2767 Humana 39 UnitedHealth Group 31 Asheville, NC 3159 Humana 42 UnitedHealth Group 35 Burlington, NC 2511 UnitedHealth Group 36 Humana 31 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Fayetteville, NC 2745 Humana 39 UnitedHealth Group 32 Fayestteville, NC 2854 UnitedHealth Group 37 Humana 36 Greensboro-High Point, NC 2612 UnitedHealth Group 38 Humana 28 Greensboro-High Point, NC <td>Kingston, NY</td> <td>2608</td> <td>UnitedHealth Group</td> <td>39</td> <td>MVP HIth Care</td> <td>23</td>	Kingston, NY	2608	UnitedHealth Group	39	MVP HIth Care	23
Rochester, NY 3003 Lifetime Hithcare 45 UnitedHealth Group 27 Syracuse, NY 2198 UnitedHealth Group 32 Lifetime Hithcare 22 Utica-Rome, NY 2381 Lifetime Hithcare 36 Centene 24 Waterbown-Fort Drum, NY 2381 Lifetime Hithcare 36 Centene 23 Morth Carolina 2767 Human 39 UnitedHealth Group 35 Asheville, NC 3159 Humana 42 UnitedHealth Group 31 Burlington, NC 2511 UnitedHealth Group 36 Humana 31 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Durham-Chapel Hill, NC 2745 Humana 39 UnitedHealth Group 36 Goldsboro, NC 3224 Humana 41 UnitedHealth Group 32 Greensbird-High Point, NC 343 Humana 51 UnitedHealth Group 21 Hickory- Lenoir-Morganton, NC 270	New York-Newark-Jersey City, NY-NJ-PA	1654	UnitedHealth Group	28	CVS (Aetna)	19
Syracuse, NY 2198 UnitedHealth Group 32 Lifetime Hithcare 22 Utica-Rome, NY 2381 Lifetime Hithcare 36 Centene 24 Watertown-Fort Drum, NY 2333 UnitedHealth Group 34 Lifetime Hithcare 23 North Carolina 2767 Humana 39 UnitedHealth Group 31 Sherlile, NC 2511 UnitedHealth Group 34 Humana 31 Burlington, NC 2511 UnitedHealth Group 34 Humana 31 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Durham-Chapel Hill, NC 2745 Humana 39 UnitedHealth Group 36 Feyetteville, NC 2854 UnitedHealth Group 37 Humana 36 Greensboro-High Point, NC 3224 Humana 44 UnitedHealth Group 21 Hickory-Lenoir-Morganton, NC 2720 Humana 51 UnitedHealth Group 22 Racisph-Cary, NC 393 </td <td>Poughkeepsie-Newburgh-Middletown, NY</td> <td>2731</td> <td>UnitedHealth Group</td> <td>45</td> <td>CVS (Aetna)</td> <td>20</td>	Poughkeepsie-Newburgh-Middletown, NY	2731	UnitedHealth Group	45	CVS (Aetna)	20
Utica-Rome, NY 2381 Lifetime HIthcare 36 Centene 24 Watertown-Fort Drum, NY 2333 UnitedHealth Group 34 Lifetime HIthcare 23 North Carolina 2767 Humana 39 UnitedHealth Group 31 Asheville, NC 3159 Humana 42 UnitedHealth Group 35 Burlington, NC 2511 UnitedHealth Group 34 Humana 31 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Durham-Chapel Hill, NC 2745 Humana 39 UnitedHealth Group 28 Fayetteville, NC 2745 Humana 39 UnitedHealth Group 28 Fayetteville, NC 2854 UnitedHealth Group 37 Humana 36 Greensboro-High Point, NC 2612 UnitedHealth Group 38 Humana 28 Greenville, NC 3443 Humana 51 UnitedHealth Group 29 Hickory-Lenoir-Morganton, NC 2720	Rochester, NY	3003	Lifetime Hlthcare	45	UnitedHealth Group	27
Watertown-Fort Drum, NY 2333 UnitedHealth Group 34 Lifetime Hithcare 23 North Carolina 2767 Humana 39 UnitedHealth Group 31 Asheville, NC 3159 Humana 42 UnitedHealth Group 35 Burlington, NC 2511 UnitedHealth Group 34 Humana 31 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Durham-Chapel Hill, NC 2745 Humana 39 UnitedHealth Group 36 Fayetteville, NC 854 UnitedHealth Group 37 Humana 36 Goldsboro, NC 3224 Humana 44 UnitedHealth Group 32 Greensboro-High Point, NC 3612 UnitedHealth Group 38 Humana 28 Greensboro-High Point, NC 343 Humana 51 UnitedHealth Group 28 Greensboro-High Point, NC 340 Humana 53 UnitedHealth Group 28 Bickory-Lenoir-Morganton, NC <	Syracuse, NY	2198	UnitedHealth Group	32	Lifetime Hlthcare	22
North Carolina 2767 Humana 39 UnitedHealth Group 31 Asheville, NC 3159 Humana 42 UnitedHealth Group 35 Burlington, NC 2511 UnitedHealth Group 34 Humana 31 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Durham-Chapel Hill, NC 2745 Humana 39 UnitedHealth Group 28 Fayetteville, NC 2854 UnitedHealth Group 37 Humana 36 Goldsboro, NC 3224 Humana 44 UnitedHealth Group 32 Greensboro-High Point, NC 2612 UnitedHealth Group 38 Humana 28 Greenville, NC 3443 Humana 38 UnitedHealth Group 28 Jacksonville, NC 2720 Humana 53 UnitedHealth Group 27 Religh-Cary, NC 3923 Humana 39 UnitedHealth Group 31 Rocky Mount, NC 2769 Humana	Utica-Rome, NY	2381	Lifetime Hlthcare	36	Centene	24
Asheville, NC 3159 Humana 42 UnitedHealth Group 35 Burlington, NC 2511 UnitedHealth Group 34 Humana 31 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Durham-Chapel Hill, NC 2745 Humana 39 UnitedHealth Group 28 Fayetteville, NC 2854 UnitedHealth Group 37 Humana 36 Goldsboro, NC 3224 Humana 44 UnitedHealth Group 32 Greensboro-High Point, NC 2612 UnitedHealth Group 38 Humana 28 Greenville, NC 3443 Humana 51 UnitedHealth Group 21 Hickory-Lenoir-Morganton, NC 2720 Humana 63 UnitedHealth Group 22 New Bern, NC 3923 Humana 55 UnitedHealth Group 27 Raleigh-Cary, NC 2769 Humana 31 UnitedHealth Group 31 Willmington, NC 396 Humana	Watertown-Fort Drum, NY	2333	UnitedHealth Group	34	Lifetime Hlthcare	23
Burlington, NC 2511 UnitedHealth Group 34 Humana 31 Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Durham-Chapel Hill, NC 2745 Humana 39 UnitedHealth Group 28 Fayetteville, NC 2854 UnitedHealth Group 37 Humana 36 Goldsboro, NC 3224 Humana 44 UnitedHealth Group 32 Greensboro-High Point, NC 2612 UnitedHealth Group 38 Humana 28 Greenville, NC 3443 Humana 51 UnitedHealth Group 21 Hickory-Lenoir-Morganton, NC 2720 Humana 63 UnitedHealth Group 22 Jacksonville, NC 4611 Humana 55 UnitedHealth Group 27 Releigh-Cary, NC 2769 Humana 34 UnitedHealth Group 31 Rocky Mount, NC 2701 Humana 71 BCBS NC 14 Wilmington, NC 2876 UnitedHealth Group<	North Carolina	2767	Humana	39	UnitedHealth Group	31
Charlotte-Concord-Gastonia, NC-SC 2712 UnitedHealth Group 36 Humana 32 Durham-Chapel Hill, NC 2745 Humana 39 UnitedHealth Group 28 Fayetteville, NC 2854 UnitedHealth Group 37 Humana 36 Goldsboro, NC 3224 Humana 44 UnitedHealth Group 32 Greensboro-High Point, NC 2612 UnitedHealth Group 38 Humana 28 Greenville, NC 3443 Humana 51 UnitedHealth Group 21 Hickory-Lenoir-Morganton, NC 2720 Humana 38 UnitedHealth Group 28 Jacksonville, NC 4611 Humana 63 UnitedHealth Group 22 New Bern, NC 3923 Humana 39 UnitedHealth Group 27 Raleigh-Cary, NC 2769 Humana 34 UnitedHealth Group 31 Wilmington, NC 2876 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group<	Asheville, NC	3159	Humana	42	UnitedHealth Group	35
Durham-Chapel Hill, NC 2745 Humana 39 UnitedHealth Group 28 Fayetteville, NC 2854 UnitedHealth Group 37 Humana 36 Goldsboro, NC 3224 Humana 44 UnitedHealth Group 32 Greensboro-High Point, NC 2612 UnitedHealth Group 38 Humana 28 Greenville, NC 3443 Humana 51 UnitedHealth Group 21 Hickory-Lenoir-Morganton, NC 2720 Humana 38 UnitedHealth Group 28 Jacksonville, NC 4611 Humana 63 UnitedHealth Group 22 New Bern, NC 3923 Humana 55 UnitedHealth Group 27 Raleigh-Cary, NC 2769 Humana 39 UnitedHealth Group 29 Rocky Mount, NC 2701 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51	Burlington, NC	2511	UnitedHealth Group	34	Humana	31
Fayetteville, NC 2854 UnitedHealth Group 37 Humana 36 Goldsboro, NC 3224 Humana 44 UnitedHealth Group 32 Greensboro-High Point, NC 2612 UnitedHealth Group 38 Humana 28 Greenville, NC 3443 Humana 51 UnitedHealth Group 21 Hickory-Lenoir-Morganton, NC 2720 Humana 63 UnitedHealth Group 22 Jacksonville, NC 4611 Humana 55 UnitedHealth Group 27 New Bern, NC 3923 Humana 39 UnitedHealth Group 27 Raleigh-Cary, NC 2769 Humana 34 UnitedHealth Group 29 Rocky Mount, NC 2701 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 30 Humana	Charlotte-Concord-Gastonia, NC-SC	2712	UnitedHealth Group	36	Humana	32
Goldsboro, NC 3224 Humana 44 UnitedHealth Group 32 Greensboro-High Point, NC 2612 UnitedHealth Group 38 Humana 28 Greenville, NC 3443 Humana 51 UnitedHealth Group 21 Hickory-Lenoir-Morganton, NC 2720 Humana 38 UnitedHealth Group 28 Jacksonville, NC 4611 Humana 63 UnitedHealth Group 22 New Bern, NC 3923 Humana 55 UnitedHealth Group 27 Raleigh-Cary, NC 2769 Humana 34 UnitedHealth Group 29 Rocky Mount, NC 2701 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 46 Humana 22 Grand Forks, ND-MN 2067 Medica 27 Humana 25	Durham-Chapel Hill, NC	2745	Humana	39	UnitedHealth Group	28
Greensboro-High Point, NC 2612 UnitedHealth Group 38 Humana 28 Greenville, NC 3443 Humana 51 UnitedHealth Group 21 Hickory-Lenoir-Morganton, NC 2720 Humana 38 UnitedHealth Group 28 Jacksonville, NC 4611 Humana 63 UnitedHealth Group 22 New Bern, NC 3923 Humana 55 UnitedHealth Group 27 Raleigh-Cary, NC 2769 Humana 39 UnitedHealth Group 29 Rocky Mount, NC 2701 Humana 31 UnitedHealth Group 31 Wilmington, NC 5396 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 46 Humana 26 Grand Forks, ND-MN 2067 Medica 27 Humana 2	Fayetteville, NC	2854	UnitedHealth Group	37	Humana	36
Greenville, NC 3443 Humana 51 UnitedHealth Group 21 Hickory-Lenoir-Morganton, NC 2720 Humana 38 UnitedHealth Group 28 Jacksorville, NC 4611 Humana 63 UnitedHealth Group 22 New Bern, NC 3923 Humana 55 UnitedHealth Group 27 Raleigh-Cary, NC 2769 Humana 39 UnitedHealth Group 29 Rocky Mount, NC 2701 Humana 34 UnitedHealth Group 31 Wilmington, NC 5396 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 46 Humana 26 Grand Forks, ND-MN 1854 Medica 27 Humana 25 Ohio 1819 Elevance Health 25 UnitedHealth Group 23 <	Goldsboro, NC	3224	Humana	44	UnitedHealth Group	32
Hickory-Lenoir-Morganton, NC 2720 Humana 38 UnitedHealth Group 28 Jacksonville, NC 4611 Humana 63 UnitedHealth Group 22 New Bern, NC 3923 Humana 55 UnitedHealth Group 27 Raleigh-Cary, NC 2769 Humana 39 UnitedHealth Group 29 Rocky Mount, NC 2701 Humana 34 UnitedHealth Group 31 Wilmington, NC 5396 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 46 Humana 22 Grand Forks, ND-MN 2067 Medica 27 Humana 25 Ohio 1819 Elevance Health 25 UnitedHealth Group 23 Akron, OH 1830 UnitedHealth Group 24 Aultman Hlth 17	Greensboro-High Point, NC	2612	UnitedHealth Group	38	Humana	28
Jacksonville, NC 4611 Humana 63 UnitedHealth Group 22 New Bern, NC 3923 Humana 55 UnitedHealth Group 27 Raleigh-Cary, NC 2769 Humana 39 UnitedHealth Group 29 Rocky Mount, NC 2701 Humana 34 UnitedHealth Group 31 Wilmington, NC 5396 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 46 Humana 16 Fargo, ND-MN 1854 Medica 30 Humana 25 Grand Forks, ND-MN 2067 Medica 27 Humana 25 Ohio 1819 Elevance Health 25 UnitedHealth Group 23 Akron, OH 1830 UnitedHealth Group 28 Elevance Health 22 <t< td=""><td>Greenville, NC</td><td>3443</td><td>Humana</td><td>51</td><td>UnitedHealth Group</td><td>21</td></t<>	Greenville, NC	3443	Humana	51	UnitedHealth Group	21
New Bern, NC 3923 Humana 55 UnitedHealth Group 27 Raleigh-Cary, NC 2769 Humana 39 UnitedHealth Group 29 Rocky Mount, NC 2701 Humana 34 UnitedHealth Group 31 Wilmington, NC 5396 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 46 Humana 16 Fargo, ND-MN 1854 Medica 30 Humana 25 Grand Forks, ND-MN 2067 Medica 27 Humana 25 Ohio 1819 Elevance Health 25 UnitedHealth Group 23 Akron, OH 1830 UnitedHealth Group 28 Elevance Health 22 Canton-Massillon, OH 1585 UnitedHealth Group 24 Aultman HIth 17	Hickory-Lenoir-Morganton, NC	2720	Humana	38	UnitedHealth Group	28
Raleigh-Cary, NC 2769 Humana 39 UnitedHealth Group 29 Rocky Mount, NC 2701 Humana 34 UnitedHealth Group 31 Wilmington, NC 5396 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 46 Humana 16 Fargo, ND-MN 1854 Medica 30 Humana 22 Grand Forks, ND-MN 2067 Medica 27 Humana 25 Ohio 1819 Elevance Health 25 UnitedHealth Group 23 Akron, OH 1830 UnitedHealth Group 28 Elevance Health 22 Canton-Massillon, OH 1585 UnitedHealth Group 24 Aultman Hlth 17 Cincinnati, OH-KY-IN 2147 Humana 26 UnitedHealth Group 25 <	Jacksonville, NC	4611	Humana	63	UnitedHealth Group	22
Rocky Mount, NC 2701 Humana 34 UnitedHealth Group 31 Wilmington, NC 5396 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 46 Humana 16 Fargo, ND-MN 1854 Medica 30 Humana 22 Grand Forks, ND-MN 2067 Medica 27 Humana 25 Ohio 1819 Elevance Health 25 UnitedHealth Group 23 Akron, OH 1830 UnitedHealth Group 28 Elevance Health 22 Canton-Massillon, OH 1585 UnitedHealth Group 24 Aultman Hith 17 Cincinnati, OH-KY-IN 2147 Humana 26 UnitedHealth Group 25	New Bern, NC	3923	Humana	55	UnitedHealth Group	27
Wilmington, NC 5396 Humana 71 BCBS NC 14 Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 46 Humana 16 Fargo, ND-MN 1854 Medica 30 Humana 22 Grand Forks, ND-MN 2067 Medica 27 Humana 25 Ohio 1819 Elevance Health 25 UnitedHealth Group 23 Akron, OH 1830 UnitedHealth Group 28 Elevance Health 22 Canton-Massillon, OH 1585 UnitedHealth Group 24 Aultman Hlth 17 Cincinnati, OH-KY-IN 2147 Humana 26 UnitedHealth Group 25	Raleigh-Cary, NC	2769	Humana	39	UnitedHealth Group	29
Winston-Salem, NC 2876 UnitedHealth Group 38 Humana 35 North Dakota 3254 Medica 51 BCBS ND 17 Bismarck, ND 2853 Medica 46 Humana 16 Fargo, ND-MN 1854 Medica 30 Humana 22 Grand Forks, ND-MN 2067 Medica 27 Humana 25 Ohio 1819 Elevance Health 25 UnitedHealth Group 23 Akron, OH 1830 UnitedHealth Group 28 Elevance Health 22 Canton-Massillon, OH 1585 UnitedHealth Group 24 Aultman HIth 17 Cincinnati, OH-KY-IN 2147 Humana 26 UnitedHealth Group 25	Rocky Mount, NC	2701	Humana	34	UnitedHealth Group	31
North Dakota3254Medica51BCBS ND17Bismarck, ND2853Medica46Humana16Fargo, ND-MN1854Medica30Humana22Grand Forks, ND-MN2067Medica27Humana25Ohio1819Elevance Health25UnitedHealth Group23Akron, OH1830UnitedHealth Group28Elevance Health22Canton-Massillon, OH1585UnitedHealth Group24Aultman Hlth17Cincinnati, OH-KY-IN2147Humana26UnitedHealth Group25	Wilmington, NC	5396	Humana	71	BCBS NC	14
Bismarck, ND 2853 Medica 46 Humana 16 Fargo, ND-MN 1854 Medica 30 Humana 22 Grand Forks, ND-MN 2067 Medica 27 Humana 25 Ohio 1819 Elevance Health 25 UnitedHealth Group 23 Akron, OH 1830 UnitedHealth Group 28 Elevance Health 22 Canton-Massillon, OH 1585 UnitedHealth Group 24 Aultman HIth 17 Cincinnati, OH-KY-IN 2147 Humana 26 UnitedHealth Group 25	Winston-Salem, NC	2876	UnitedHealth Group	38	Humana	35
Fargo, ND-MN1854Medica30Humana22Grand Forks, ND-MN2067Medica27Humana25Ohio1819Elevance Health25UnitedHealth Group23Akron, OH1830UnitedHealth Group28Elevance Health22Canton-Massillon, OH1585UnitedHealth Group24Aultman Hlth17Cincinnati, OH-KY-IN2147Humana26UnitedHealth Group25	North Dakota	3254	Medica	51	BCBS ND	17
Grand Forks, ND-MN 2067 Medica 27 Humana 25 Ohio 1819 Elevance Health 25 UnitedHealth Group 23 Akron, OH 1830 UnitedHealth Group 28 Elevance Health 22 Canton-Massillon, OH 1585 UnitedHealth Group 24 Aultman HIth 17 Cincinnati, OH-KY-IN 2147 Humana 26 UnitedHealth Group 25	Bismarck, ND	2853	Medica	46	Humana	16
Ohio1819Elevance Health25UnitedHealth Group23Akron, OH1830UnitedHealth Group28Elevance Health22Canton-Massillon, OH1585UnitedHealth Group24Aultman Hlth17Cincinnati, OH-KY-IN2147Humana26UnitedHealth Group25	Fargo, ND-MN	1854	Medica	30	Humana	22
Akron, OH 1830 UnitedHealth Group 28 Elevance Health 22 Canton-Massillon, OH 1585 UnitedHealth Group 24 Aultman Hlth 17 Cincinnati, OH-KY-IN 2147 Humana 26 UnitedHealth Group 25	Grand Forks, ND-MN	2067	Medica	27	Humana	25
Canton-Massillon, OH1585UnitedHealth Group24Aultman Hlth17Cincinnati, OH-KY-IN2147Humana26UnitedHealth Group25	Ohio	1819	Elevance Health	25	UnitedHealth Group	23
Cincinnati, OH-KY-IN 2147 Humana 26 UnitedHealth Group 25	Akron, OH	1830	UnitedHealth Group	28	Elevance Health	22
	Canton-Massillon, OH	1585	UnitedHealth Group	24	Aultman Hlth	17
Cleveland-Elyria, OH 2005 UnitedHealth Group 31 Elevance Health 25	Cincinnati, OH-KY-IN	2147	Humana	26	UnitedHealth Group	25
	Cleveland-Elyria, OH	2005	UnitedHealth Group	31	Elevance Health	25

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Columbus, OH	1843	CVS (Aetna)	28	Elevance Health	19
Dayton-Kettering, OH	2703	Elevance Health	45	UnitedHealth Group	17
Lima, OH	2330	Elevance Health	32	UnitedHealth Group	25
Mansfield, OH	2233	UnitedHealth Group	28	Humana	25
Springfield, OH	1991	UnitedHealth Group	33	Elevance Health	20
Toledo, OH	1815	CVS (Aetna)	27	UnitedHealth Group	20
Weirton-Steubenville, WV-OH	1990	CVS (Aetna)	28	Humana	23
Youngstown-Warren-Boardman, OH-PA	2006	UnitedHealth Group	30	CVS (Aetna)	23
Oklahoma	3388	UnitedHealth Group	51	Humana	24
Enid, OK	2896	UnitedHealth Group	45	Humana	19
Lawton, OK	4623	Humana	58	UnitedHealth Group	35
Oklahoma City, OK	4309	UnitedHealth Group	61	Humana	23
Tulsa, OK	3098	UnitedHealth Group	43	St Francis-CommunityCare	31
Oregon	1496	UnitedHealth Group	27	Kaiser	16
Albany-Lebanon, OR	3087	UnitedHealth Group	50	Centene	15
Bend, OR	3651	PacificSource	57	Humana	18
Corvallis, OR	3540	UnitedHealth Group	56	Samaritan Hlth	15
Eugene-Springfield, OR	3426	UnitedHealth Group	54	Cambia	16
Grants Pass, OR	2383	Cambia	38	Centene	23
Medford, OR	2679	Cambia	43	CVS (Aetna)	21
Portland-Vancouver-Hillsboro, OR-WA	1967	Kaiser	29	UnitedHealth Group	25
Salem, OR	1876	UnitedHealth Group	30	Kaiser	22
Pennsylvania	1561	CVS (Aetna)	27	Highmark	18
Allentown-Bethlehem-Easton, PA-NJ	1825	CVS (Aetna)	25	Highmark	23
Altoona, PA	2913	UPMC	46	Highmark	21
Bloomsburg-Berwick, PA	5532	Geisinger	72	CVS (Aetna)	19
Chambersburg-Waynesboro, PA	2223	CVS (Aetna)	34	Highmark	23
East Stroudsburg, PA	2085	CVS (Aetna)	29	Geisinger	24
Erie, PA	2980	CVS (Aetna)	46	Highmark	20
Gettysburg, PA	2583	CVS (Aetna)	41	Highmark	26
Harrisburg-Carlisle, PA	2443	CVS (Aetna)	38	Highmark	28
Johnstown, PA	3618	UPMC	54	Highmark	20
Lancaster, PA	2418	CVS (Aetna)	37	Highmark	28
Lebanon, PA	2881	Highmark	38	CVS (Aetna)	36
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	1876	CVS (Aetna)	28	Independence HIth Grp	25
Pittsburgh, PA	2616	UPMC	31	CVS (Aetna)	29
Reading, PA	1909	CVS (Aetna)	27	Highmark	25
ScrantonWilkes-Barre, PA	2940	Geisinger	47	CVS (Aetna)	21
State College, PA	2910	Highmark	39	Geisinger	33
Williamsport, PA	2712	Geisinger	40	CVS (Aetna)	29
York-Hanover, PA	2620	CVS (Aetna)	43	Highmark	23

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Medicare Advantage (MA) markets

Rhode Island 4682 BGSS II 58 UnitedHealth Group 37 Providence Warnick, RI-MA 3193 BCBS RI 43 UnitedHealth Group 34 Sauth Carolina 284 Humana 38 UnitedHealth Group 36 Columbia, SC 2774 Humana 40 UnitedHealth Group 36 Florence, SC 334 UnitedHealth Group 40 Humana 28 Flitton Head Island-Blufford, SC 373 UnitedHealth Group 47 UnitedHealth Group 28 Flitton Head Island-Blufford, SC 273 UnitedHealth Group 47 UnitedHealth Group 32 Spartanburg, SC 363 Humana 47 UnitedHealth Group 32 Spartanburg, SC 363 Humana 32 Humana 29 Spartanburg, SC 363 Medica 33 Humana 29 Spartanburg, SC 363 Medica 33 Humana 32 South Backer, SC 373 Medica 33	State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
South Carolina 2834 Humana 38 UnitedHealth Group 36 Charleston-North Charleston, SC 2931 Humana 36 UnitedHealth Group 36 Florence, SC 3734 UnitedHealth Group 40 Humana 40 Greenville Anderson, SC 2784 Humana 41 UnitedHealth Group 24 Hilton Head Island-Bluffon SC 3279 UnitedHealth Group 47 UnitedHealth Group 29 Spartanburg, SC 2833 Humana 40 UnitedHealth Group 19 Sumter, SC 3615 UnitedHealth Group 19 Humana 19 Routh Dakota 365 Medica 53 Humana 19 Rapid City, SD 3325 Medica 39 Humana 29 Sloux Falls, SD 2722 Medica 39 Humana 26 Chatswolle, Th-KY 1829 Humana 29 UnitedHealth Group 23 Clarkswille, Th-KY 1829 Humana 29 Unite	Rhode Island	4682	BCBS RI	58	UnitedHealth Group	37
Charleston-North Charleston, SC 2931 Humana 38 UnitedHealth Group 35 Columbia, SC 2771 Humana 36 UnitedHealth Group 35 Groen, SC 334 UnitedHealth Group 40 Humana 28 Green, Mile-Anderson, SC 2784 Humana 41 UnitedHealth Group 28 Hilton Head Island-Bluffton, SC 3279 UnitedHealth Group 47 Humana 28 Myrtle Beach-Conway North Myrtle Beach, SCN 2763 Humana 47 UnitedHealth Group 29 Sunter, SC 3615 UnitedHealth Group 51 Humana 29 Sunter, SC 3615 Medica 53 Humana 19 Sunter, SC 3615 Medica 43 UnitedHealth Group 28 South Jake, SD 7222 Medica 43 UnitedHealth Group 28 South Jake, SD 722 Medica 43 UnitedHealth Group 28 Chartessee 214 UnitedHealth Group	Providence-Warwick, RI-MA	3193	BCBS RI	43	UnitedHealth Group	36
Columbia, SC 2771 Humana 36 UnitedHealth Group 40 Florence, SC 3334 UnitedHealth Group 40 Humana 40 Greenville-Anderson, SC 3278 UnitedHealth Group 47 Humana 28 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 2763 Humana 40 UnitedHealth Group 29 Spartanburg, SC 2883 Humana 47 UnitedHealth Group 19 South Dakota 3465 Medica 53 Humana 38 Sputh Glty, SD 3325 Medica 39 Humana 38 Sloux Falls, SD 2722 Medica 43 UnitedHealth Group 24 Charbanooga, TM-GA 2407 BCBSTN 35 UnitedHealth Group 24 Charbanooga, TM-GA 2407 BCBSTN 33 UnitedHealth Group 27 Clarksville, TN-KY 1829 Humana 39 UnitedHealth Group 27 Cleveland, TN 2521 Humana 29 <td< td=""><td>South Carolina</td><td>2834</td><td>Humana</td><td>38</td><td>UnitedHealth Group</td><td>34</td></td<>	South Carolina	2834	Humana	38	UnitedHealth Group	34
Florence, SC 334 UnitedHealth Group 40 Humana 40 Greenville-Anderson, SC 2784 Humana 41 UnitedHealth Group 24 Hilton Head Island-Bluffton, SC 2783 Humana 40 UnitedHealth Group 29 Spartanburg, SC 2883 Humana 47 UnitedHealth Group 19 Sumter, SC 3615 UnitedHealth Group 51 Humana 29 South Dakta 345 Medica 39 Humana 38 Sjoux Falls, SD 322 Medica 39 Humana 26 Ghattanooga, Th-GA 2722 Medica 39 Humana 26 Charksville, TN-KY 1829 Humana 29 UnitedHealth Group 26 Clarksville, TN-KY 1829 Humana 29 UnitedHealth Group 27 Clarksville, TN-KY 1829 Humana 29 UnitedHealth Group 27 Jackson, TN 4629 UnitedHealth Group 40 Humana	Charleston-North Charleston, SC	2931	Humana	38	UnitedHealth Group	36
Greenville-Anderson, SC 2784 Humana 41 UnitedHealth Group 24 Hilton Head Sland-Bluffon, SC 3279 UnitedHealth Group 47 Humana 28 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 2763 Humana 40 UnitedHealth Group 19 South Dakota 3815 UnitedHealth Group 51 Humana 29 South Dakota 3465 Medica 33 Humana 38 Rapid City, SD 3325 Medica 39 Humana 38 Sioux Falls, SD 2722 Medica 43 UnitedHealth Group 24 Tennessee 2146 UnitedHealth Group 28 Humana 26 Clarksville, Th-KY 1829 Humana 29 UnitedHealth Group 22 Liceveland, TN 1829 Humana 29 UnitedHealth Group 27 Jackson, TN 2683 BCBS TN 33 UnitedHealth Group 27 Jackson, TN 4529 UnitedHealth Group 29	Columbia, SC	2771	Humana	36	UnitedHealth Group	35
Hilton Head Island-Bluffton, SC 329 UnitedHealth Group 47 Human 28 Myrtle Beach-Conway-North Myrtle Beach, SC-NC 2763 Humana 40 UnitedHealth Group 29 Spartanburg, SC 2833 Humana 47 UnitedHealth Group 19 South Dakota 3655 Medica 53 Humana 38 South Dakota 3465 Medica 39 Humana 38 Sjoux Falls, SD 2722 Medica 43 UnitedHealth Group 24 Tennesse 2746 Metica 43 UnitedHealth Group 23 Clarksville, TN-KY 1829 Humana 29 UnitedHealth Group 27 Cleveland, TN 2511 BCBS TN 33 UnitedHealth Group 27 Cleveland, TN 2629 UnitedHealth Group 29 UnitedHealth Group 27 Cleveland, TN 3129 UnitedHealth Group 40 Humana 28 Cleveland, TN 322 UnitedHealth Group 40 </td <td>Florence, SC</td> <td>3334</td> <td>UnitedHealth Group</td> <td>40</td> <td>Humana</td> <td>40</td>	Florence, SC	3334	UnitedHealth Group	40	Humana	40
Myrtle Beach-Conway-North Myrtle Beach, SC-NC 2763 Humana 47 UnitedHealth Group 19 Spartanburg, SC 2883 Humana 47 UnitedHealth Group 19 Sumter, SC 3615 UnitedHealth Group 51 Humana 29 South Dakota 3465 Medica 39 Humana 38 Rapid City, SD 3325 Medica 39 Humana 28 Sloux Falls, SD 2722 Medica 43 UnitedHealth Group 24 Tennessee 2146 UnitedHealth Group 28 Humana 26 Chatasvulle, TN-KY 1829 Humana 29 UnitedHealth Group 27 Cleveland, TN 2571 BCBS TN 30 UnitedHealth Group 27 Johnson City, TN 4629 UnitedHealth Group 64 Humana 27 Johnson City, TN 4529 UnitedHealth Group 26 Humana 28 Knosyorile, TN 3727 Humana 28 UnitedHealth Gro	Greenville-Anderson, SC	2784	Humana	41	UnitedHealth Group	24
Spartanburg, SC 2883 Humana 47 UnitedHealth Group 19 Sunter, SC 3615 UnitedHealth Group 51 Humana 29 South Dakota 3465 Medica 53 Humana 19 Rapid City, SD 3325 Medica 33 Humana 28 Stoux Falls, SD 2722 Medica 43 UnitedHealth Group 24 Tennessee 2146 UnitedHealth Group 28 Humana 26 Chatsanooga, TN-GA 2407 BCBS TN 35 UnitedHealth Group 29 Lockson, TN 1829 Humana 29 UnitedHealth Group 27 Jackson, TN 268 CBS TN 30 UnitedHealth Group 24 Johnson City, TN 4629 UnitedHealth Group 64 Humana 28 Knoxville, TN 3727 Humana 53 UnitedHealth Group 28 Knoxville, TN-Wa 3171 Humana 42 UnitedHealth Group 24	Hilton Head Island-Bluffton, SC	3279	UnitedHealth Group	47	Humana	28
Sumter, SC 3615 UnitedHealth Group 51 Humana 29 South Dakota 3465 Medica 53 Humana 19 Rapid City, SD 3325 Medica 39 Humana 38 Sioux Falls, SD 2722 Medica 39 Humana 26 Chattanooga, TN-GA 2407 BCBS TN 35 UnitedHealth Group 23 Clarksville, TN-KY 1829 Humana 29 UnitedHealth Group 27 Cleveland, TN 2571 BCBS TN 33 UnitedHealth Group 24 Jackson, TN 4629 UnitedHealth Group 44 Humana 17 Jackson, TN 4629 UnitedHealth Group 40 Humana 17 Kingsport-Bristol, TN-VA 3129 UnitedHealth Group 40 Humana 28 Knoxville, TN 3727 Humana 53 UnitedHealth Group 26 Memphis, TN-MS-AR 3171 Humana 42 UnitedHealth Group 31	Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2763	Humana	40	UnitedHealth Group	29
South Dakota 3465 Medica 53 Humana 19 Rapid City, SD 3325 Medica 39 Humana 38 Sioux Falls, SD 2722 Medica 43 UnitedHealth Group 24 Tennessee 2140 UnitedHealth Group 28 Humana 26 Chattanooga, TN-GA 2407 BCBS TN 35 UnitedHealth Group 19 Clarksville, TN-KY 1829 Humana 29 UnitedHealth Group 27 Cleveland, TN 2571 BCBS TN 33 UnitedHealth Group 24 Jackson, TM 2683 BCBS TN 29 UnitedHealth Group 24 Johnson City, TN 4629 UnitedHealth Group 64 Humana 17 Kinosport-Bristol, TN-WA 3129 UnitedHealth Group 69 UnitedHealth Group 28 UnitedHealth Group 28 Morristown, TN 3171 Humana 28 UnitedHealth Group 21 Texas 1876 Humana	Spartanburg, SC	2883	Humana	47	UnitedHealth Group	19
Rapid City, SD 3325 Medica 39 Humana 38 Sioux Falls, SD 2722 Medica 43 UnitedHealth Group 24 Tennessee 2146 UnitedHealth Group 28 Humana 26 Chattanooga, TN-GA 2407 BCBS TN 35 UnitedHealth Group 23 Clarksville, TN-KY 1829 Humana 29 UnitedHealth Group 26 Jackson, TN 2083 BCBS TN 33 UnitedHealth Group 24 Johnson City, TN 4629 UnitedHealth Group 64 Humana 17 Kinosynille, TN 4629 UnitedHealth Group 60 Humana 28 Knoxyllle, TN 3727 Humana 53 UnitedHealth Group 26 Memphis, TN-MS-AR 1876 Humana 28 UnitedHealth Group 24 Nashville-DavidsonMurfreesboroFranklin, TN 1952 Cigna 29 UnitedHealth Group 36 Abilene, TX 4379 UnitedHealth Group 55 <td>Sumter, SC</td> <td>3615</td> <td>UnitedHealth Group</td> <td>51</td> <td>Humana</td> <td>29</td>	Sumter, SC	3615	UnitedHealth Group	51	Humana	29
Sioux Falis, SD 2722 Medica 43 UnitedHealth Group 24 Tennessee 2146 UnitedHealth Group 28 Humana 26 Chattanooga, TM-GA 2407 BCBS TN 35 UnitedHealth Group 23 Clarksville, TM-KY 1829 Humana 29 UnitedHealth Group 27 Cleveland, TN 2571 BCBS TN 30 UnitedHealth Group 24 Jackson, TN 283 BCBS TN 29 UnitedHealth Group 24 Johnson City, TN 4629 UnitedHealth Group 64 Humana 17 Kingsport-Bristol, TN-VA 3129 UnitedHealth Group 40 Humana 28 Knoxville, TN 3727 Humana 28 UnitedHealth Group 26 Memphis, TN-MS-AR 1876 Humana 28 UnitedHealth Group 21 Texas 3023 UnitedHealth Group 50 Humana 18 Abilene, TX 4379 UnitedHealth Group 55 Humana	South Dakota	3465	Medica	53	Humana	19
Tennessee 2146 UnitedHealth Group 28 Humana 26 Chattanooga, TN-GA 2407 BCBS TN 35 UnitedHealth Group 23 Clarksville, TN-KY 1829 Humana 29 UnitedHealth Group 19 Cleveland, TN 2571 BCBS TN 33 UnitedHealth Group 24 Jackson, TN 2083 BCBS TN 39 UnitedHealth Group 24 Johnson City, TN 3129 UnitedHealth Group 40 Humana 28 Kinosvrille, TN 3129 Humana 53 UnitedHealth Group 28 Kinosvrille, TN 3129 Humana 53 UnitedHealth Group 28 Memphis, TN-MS-AR 1876 Humana 28 UnitedHealth Group 21 Morristown, TN 3171 Humana 29 UnitedHealth Group 21 Texas 3023 UnitedHealth Group 55 Humana 28 Abilene, TX 4379 UnitedHealth Group 55 Humana	Rapid City, SD	3325	Medica	39	Humana	38
Chattanooga, TN-GA 2407 BCBS TN 35 UnitedHealth Group 23 Clarksville, TN-KY 1829 Humana 29 UnitedHealth Group 27 Cleveland, TN 2571 BCBS TN 33 UnitedHealth Group 27 Jackson, TN 2083 BCBS TN 29 UnitedHealth Group 24 Johnson City, TN 4629 UnitedHealth Group 64 Humana 17 Kingsport-Bristol, TN-VA 3129 UnitedHealth Group 40 Humana 28 Knoxville, TN 3727 Humana 53 UnitedHealth Group 26 Memphis, TN-MS-AR 1876 Humana 28 UnitedHealth Group 34 Morristown, TN 3171 Humana 42 UnitedHealth Group 31 Abilene, TX 4379 UnitedHealth Group 50 Humana 28 Abilene, TX 4379 UnitedHealth Group 55 Humana 24 Abustin-Round Rock-Georgetown, TX 344 UnitedHealth Group <	Sioux Falls, SD	2722	Medica	43	UnitedHealth Group	24
Clarksville, Th-KYY 1829 Humana 29 UnitedHealth Group 19 Cleveland, TN 2571 BCBS TN 33 UnitedHealth Group 27 Jackson, TN 2083 BCBS TN 29 UnitedHealth Group 24 Johnson City, TN 4629 UnitedHealth Group 64 Humana 17 Kingsport-Bristol, TN-VA 3129 UnitedHealth Group 40 Humana 28 Knoxville, TN 3727 Humana 53 UnitedHealth Group 24 Memphis, TN-MS-AR 1876 Humana 28 UnitedHealth Group 24 Morristown, TN 1952 Cigna 29 UnitedHealth Group 24 Mashville-DavidsonMurfreesboroFranklin, TN 1952 Cigna 50 Humana 18 Abilene, TX 4379 UnitedHealth Group 55 Humana 29 Austin-Round Rock-Georgetown, TX 346 UnitedHealth Group 52 Humana 24 Beaumont-Port Arthur, TX 200 UnitedHe	Tennessee	2146	UnitedHealth Group	28	Humana	26
Cleveland, TN 2571 BCBS TN 33 UnitedHealth Group 27 Jackson, TN 2083 BCBS TN 29 UnitedHealth Group 24 Johnson City, TN 4629 UnitedHealth Group 64 Humana 17 Kingsport-Bristol, TN-VA 3129 UnitedHealth Group 40 Humana 28 Knoxville, TN 3727 Humana 53 UnitedHealth Group 26 Memphis, TN-MS-AR 1876 Humana 28 UnitedHealth Group 24 Morristown, TN 3171 Humana 42 UnitedHealth Group 21 Texas 3023 UnitedHealth Group 50 Humana 18 Abliene, TX 4379 UnitedHealth Group 55 Humana 29 Austin-Round Rock-Georgetown, TX 3446 UnitedHealth Group 58 Humana 24 Beaumont-Port Arthur, TX 2080 UnitedHealth Group 52 Humana 36 Corpus Christi, TX 3164 UnitedHealth Group <t< td=""><td>Chattanooga, TN-GA</td><td>2407</td><td>BCBS TN</td><td>35</td><td>UnitedHealth Group</td><td>23</td></t<>	Chattanooga, TN-GA	2407	BCBS TN	35	UnitedHealth Group	23
Jackson, TN 2083 BCBS TN 29 UnitedHealth Group 24 Johnson City, TN 4629 UnitedHealth Group 64 Humana 17 Kingsport-Bristol, TN-VA 3129 UnitedHealth Group 40 Humana 28 Knoxville, TN 3727 Humana 53 UnitedHealth Group 24 Memphis, TN-MS-AR 1876 Humana 28 UnitedHealth Group 24 Morristown, TN 3171 Humana 42 UnitedHealth Group 34 Nashville-DavidsonMurfreesboroFranklin, TN 1952 Cigna 29 UnitedHealth Group 21 Texas 3023 UnitedHealth Group 55 Humana 36 Abliene, TX 4379 UnitedHealth Group 58 Humana 29 Austin-Round Rock-Georgetown, TX 4275 UnitedHealth Group 58 Humana 24 Beaumont-Port Arthur, TX 2080 UnitedHealth Group 31 Centene 24 Brownswille-Harlingen, TX 3094	Clarksville, TN-KY	1829	Humana	29	UnitedHealth Group	19
Johnson City, TN 4629 UnitedHealth Group 64 Humana 17 Kingsport-Bristol, TN-VA 3129 UnitedHealth Group 40 Humana 28 Knoxville, TN 3727 Humana 53 UnitedHealth Group 26 Memphis, TN-MS-AR 1876 Humana 28 UnitedHealth Group 24 Morristown, TN 3171 Humana 42 UnitedHealth Group 34 Nashville-DavidsonMurfreesboroFranklin, TN 1952 Cigna 29 UnitedHealth Group 21 Texas 3023 UnitedHealth Group 50 Humana 18 Abilene, TX 4379 UnitedHealth Group 55 Humana 29 Austin-Round Rock-Georgetown, TX 3446 UnitedHealth Group 58 Humana 24 Beaumont-Port Arthur, TX 2080 UnitedHealth Group 31 Centene 24 Brownsville-Harlingen, TX 3584 UnitedHealth Group 50 Humana 30 Corpus Christi, TX 5186	Cleveland, TN	2571	BCBS TN	33	UnitedHealth Group	27
Kingsport-Bristol, TN-VA 3129 UnitedHealth Group 40 Humana 28 Knoxville, TN 3727 Humana 53 UnitedHealth Group 26 Memphis, TN-MS-AR 1876 Humana 28 UnitedHealth Group 24 Morristown, TN 3171 Humana 42 UnitedHealth Group 21 Nashville-DavidsonMurfreesboroFranklin, TN 1952 Cigna 29 UnitedHealth Group 21 Texas 3023 UnitedHealth Group 50 Humana 36 Abilene, TX 4379 UnitedHealth Group 55 Humana 29 Austin-Round Rock-Georgetown, TX 4275 UnitedHealth Group 58 Humana 24 Beaumont-Port Arthur, TX 2080 UnitedHealth Group 51 Humana 36 College Station-Bryan, TX 3584 UnitedHealth Group 50 Humana 24 Corpus Christi, TX 5186 UnitedHealth Group 59 Humana 16 El Paso, TX Houston-The Woodl	Jackson, TN	2083	BCBS TN	29	UnitedHealth Group	24
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Memphis, TN-MS-AR 1876 Humana 28 UnitedHealth Group 24 Morristown, TN 3171 Humana 42 UnitedHealth Group 34 Nashville-DavidsonMurfreesboroFranklin, TN 1952 Cigna 29 UnitedHealth Group 21 Texas 3023 UnitedHealth Group 50 Humana 18 Abilene, TX 4379 UnitedHealth Group 55 Humana 36 Amarillo, TX 4275 UnitedHealth Group 58 Humana 29 Austin-Round Rock-Georgetown, TX 3446 UnitedHealth Group 52 Humana 24 Beaumont-Port Arthur, TX 2080 UnitedHealth Group 31 Centene 24 Brownsville-Harlingen, TX 3094 UnitedHealth Group 40 Cigna 36 College Station-Bryan, TX 3186 UnitedHealth Group 50 Humana 24 Dallas-Fort Worth-Arlington, TX 3184 UnitedHealth Group 59 Humana 17 Houston-The Woodlands-Sugar Land,	Kingsport-Bristol, TN-VA	3129	UnitedHealth Group	40	Humana	28
Morristown, TN3171Humana42UnitedHealth Group34Nashville-DavidsonMurfreesboroFranklin, TN1952Cigna29UnitedHealth Group21Texas3023UnitedHealth Group50Humana18Abilene, TX4379UnitedHealth Group55Humana36Amarillo, TX4275UnitedHealth Group58Humana29Austin-Round Rock-Georgetown, TX3446UnitedHealth Group52Humana24Beaumont-Port Arthur, TX2080UnitedHealth Group31Centene24Brownsville-Harlingen, TX3094UnitedHealth Group40Cigna36College Station-Bryan, TX3584UnitedHealth Group50Humana30Corpus Christi, TX5186UnitedHealth Group68Humana24Dallas-Fort Worth-Arlington, TX3884UnitedHealth Group59Humana16El Paso, TX3149UnitedHealth Group51Humana17Houston-The Woodlands-Sugar Land, TX2017UnitedHealth Group38Centene13Killeen-Temple, TX3169UnitedHealth Group41Baylor Scott and White31Laredo, TX2878UnitedHealth Group50Humana32Lubbock, TX3310UnitedHealth Group51Humana19	Knoxville, TN	3727	Humana	53	UnitedHealth Group	26
Nashville-DavidsonMurfreesboroFranklin, TN1952Cigna29UnitedHealth Group21Texas3023UnitedHealth Group50Humana18Abilene, TX4379UnitedHealth Group55Humana36Amarillo, TX4275UnitedHealth Group58Humana29Austin-Round Rock-Georgetown, TX3446UnitedHealth Group52Humana24Beaumont-Port Arthur, TX2080UnitedHealth Group31Centene24Brownsville-Harlingen, TX3094UnitedHealth Group40Cigna36College Station-Bryan, TX3584UnitedHealth Group50Humana30Corpus Christi, TX5186UnitedHealth Group68Humana24Dallas-Fort Worth-Arlington, TX3884UnitedHealth Group59Humana16El Paso, TX3149UnitedHealth Group51Humana17Houston-The Woodlands-Sugar Land, TX2017UnitedHealth Group38Centene13Killeen-Temple, TX3169UnitedHealth Group48CVS (Aetna)14Laredo, TX2878UnitedHealth Group48CVS (Aetna)14Longview, TX3643UnitedHealth Group50Humana32Lubbock, TX3310UnitedHealth Group51Humana19	Memphis, TN-MS-AR	1876	Humana	28	UnitedHealth Group	24
Texas 3023 UnitedHealth Group 50 Humana 18 Abilene, TX 4379 UnitedHealth Group 55 Humana 36 Amarillo, TX 4275 UnitedHealth Group 58 Humana 29 Austin-Round Rock-Georgetown, TX 3446 UnitedHealth Group 52 Humana 24 Beaumont-Port Arthur, TX 2080 UnitedHealth Group 31 Centene 24 Brownsville-Harlingen, TX 3094 UnitedHealth Group 40 Cigna 36 College Station-Bryan, TX 3584 UnitedHealth Group 50 Humana 30 Corpus Christi, TX 5186 UnitedHealth Group 68 Humana 24 Dallas-Fort Worth-Arlington, TX 3884 UnitedHealth Group 59 Humana 16 El Paso, TX 3149 UnitedHealth Group 51 Humana 17 Houston-The Woodlands-Sugar Land, TX 2017 UnitedHealth Group 38 Centene 13 Killeen-Temple, TX 169 UnitedHealth Group 41 Baylor Scott and White 31 Laredo, TX 2878 UnitedHealth Group 50 Humana 32 Lubbock, TX 310 UnitedHealth Group 51 Humana 32 Lubbock, TX 1864 UnitedHealth Group 51 Humana 32	Morristown, TN	3171	Humana	42	UnitedHealth Group	34
Abilene, TX 4379 UnitedHealth Group 55 Humana 36 Amarillo, TX 4275 UnitedHealth Group 58 Humana 29 Austin-Round Rock-Georgetown, TX 3446 UnitedHealth Group 52 Humana 24 Beaumont-Port Arthur, TX 2080 UnitedHealth Group 31 Centene 24 Brownsville-Harlingen, TX 3094 UnitedHealth Group 40 Cigna 36 College Station-Bryan, TX 3584 UnitedHealth Group 50 Humana 30 Corpus Christi, TX 5186 UnitedHealth Group 68 Humana 24 Dallas-Fort Worth-Arlington, TX 3884 UnitedHealth Group 59 Humana 16 El Paso, TX 3149 UnitedHealth Group 51 Humana 17 Houston-The Woodlands-Sugar Land, TX 2017 UnitedHealth Group 38 Centene 13 Killeen-Temple, TX 3169 UnitedHealth Group 41 Baylor Scott and White 31 Laredo, TX 2878 UnitedHealth Group 48 CVS (Aetna) 14 Longview, TX 3643 UnitedHealth Group 50 Humana 32 Lubbock, TX 310 UnitedHealth Group 50 Humana 32	Nash ville-David sonMurfreesboroFranklin, TN	1952	Cigna	29	UnitedHealth Group	21
Amarillo, TX 4275 UnitedHealth Group 58 Humana 29 Austin-Round Rock-Georgetown, TX 3446 UnitedHealth Group 52 Humana 24 Beaumont-Port Arthur, TX 2080 UnitedHealth Group 31 Centene 24 Brownsville-Harlingen, TX 3094 UnitedHealth Group 40 Cigna 36 College Station-Bryan, TX 3584 UnitedHealth Group 50 Humana 30 Corpus Christi, TX 5186 UnitedHealth Group 68 Humana 24 Dallas-Fort Worth-Arlington, TX 3884 UnitedHealth Group 59 Humana 16 El Paso, TX 3149 UnitedHealth Group 51 Humana 17 Houston-The Woodlands-Sugar Land, TX 2017 UnitedHealth Group 38 Centene 13 Killeen-Temple, TX 3169 UnitedHealth Group 41 Baylor Scott and White 31 Laredo, TX UnitedHealth Group 48 CVS (Aetna) 14 Longview, TX 160 UnitedHealth Group 50 Humana 32 Lubbock, TX 17 UnitedHealth Group 51 Humana 32	Texas	3023	UnitedHealth Group	50	Humana	18
Austin-Round Rock-Georgetown, TX 3446 UnitedHealth Group 52 Humana 24 Beaumont-Port Arthur, TX 2080 UnitedHealth Group 31 Centene 24 Brownsville-Harlingen, TX 3094 UnitedHealth Group 40 Cigna 36 College Station-Bryan, TX 3584 UnitedHealth Group 50 Humana 30 Corpus Christi, TX 5186 UnitedHealth Group 68 Humana 24 Dallas-Fort Worth-Arlington, TX 3884 UnitedHealth Group 59 Humana 16 El Paso, TX 3149 UnitedHealth Group 51 Humana 17 Houston-The Woodlands-Sugar Land, TX 2017 UnitedHealth Group 38 Centene 13 Killeen-Temple, TX 3169 UnitedHealth Group 41 Baylor Scott and White 31 Laredo, TX 2878 UnitedHealth Group 50 Humana 32 Lubbock, TX 3310 UnitedHealth Group 51 Humana 32 Lubbock, TX 1910 Humana 19	Abilene, TX	4379	UnitedHealth Group	55	Humana	36
Beaumont-Port Arthur, TX2080UnitedHealth Group31Centene24Brownsville-Harlingen, TX3094UnitedHealth Group40Cigna36College Station-Bryan, TX3584UnitedHealth Group50Humana30Corpus Christi, TX5186UnitedHealth Group68Humana24Dallas-Fort Worth-Arlington, TX3884UnitedHealth Group59Humana16El Paso, TX3149UnitedHealth Group51Humana17Houston-The Woodlands-Sugar Land, TX2017UnitedHealth Group38Centene13Killeen-Temple, TX3169UnitedHealth Group41Baylor Scott and White31Laredo, TX2878UnitedHealth Group48CVS (Aetna)14Longview, TX3643UnitedHealth Group50Humana32Lubbock, TX3310UnitedHealth Group51Humana19	Amarillo, TX	4275	UnitedHealth Group	58	Humana	29
Brownsville-Harlingen, TX 3094 UnitedHealth Group 50 Humana 30 Corpus Christi, TX 5186 UnitedHealth Group 68 Humana 24 Dallas-Fort Worth-Arlington, TX 3884 UnitedHealth Group 59 Humana 16 El Paso, TX JunitedHealth Group 51 Humana 17 Houston-The Woodlands-Sugar Land, TX 2017 UnitedHealth Group 38 Centene 13 Killeen-Temple, TX 3169 UnitedHealth Group 41 Baylor Scott and White 31 Laredo, TX UnitedHealth Group 48 CVS (Aetna) 14 Longview, TX 3643 UnitedHealth Group 51 Humana 32 Lubbock, TX Humana 19	Austin-Round Rock-Georgetown, TX	3446	UnitedHealth Group	52	Humana	24
College Station-Bryan, TX 5186 UnitedHealth Group 68 Humana 24 Dallas-Fort Worth-Arlington, TX 3884 UnitedHealth Group 59 Humana 16 EI Paso, TX 3149 UnitedHealth Group 51 Humana 17 Houston-The Woodlands-Sugar Land, TX 2017 UnitedHealth Group 38 Centene 13 Killeen-Temple, TX 3169 UnitedHealth Group 41 Baylor Scott and White 31 Laredo, TX Laredo, TX 2878 UnitedHealth Group 48 CVS (Aetna) 14 Longview, TX 3310 UnitedHealth Group 51 Humana 19	Beaumont-Port Arthur, TX	2080	UnitedHealth Group	31	Centene	24
Corpus Christi, TX 5186 UnitedHealth Group 68 Humana 24 Dallas-Fort Worth-Arlington, TX 3884 UnitedHealth Group 59 Humana 16 El Paso, TX 3149 UnitedHealth Group 51 Humana 17 Houston-The Woodlands-Sugar Land, TX 2017 UnitedHealth Group 38 Centene 13 Killeen-Temple, TX 3169 UnitedHealth Group 41 Baylor Scott and White 31 Laredo, TX 2878 UnitedHealth Group 48 CVS (Aetna) 14 Longview, TX 3643 UnitedHealth Group 50 Humana 32 Lubbock, TX 3310 UnitedHealth Group 51 Humana 19	Brownsville-Harlingen, TX	3094	UnitedHealth Group	40	Cigna	36
Dallas-Fort Worth-Arlington, TX 3884 UnitedHealth Group 59 Humana 16 El Paso, TX 3149 UnitedHealth Group 51 Humana 17 Houston-The Woodlands-Sugar Land, TX 2017 UnitedHealth Group 38 Centene 13 Killeen-Temple, TX 3169 UnitedHealth Group 41 Baylor Scott and White 31 Laredo, TX 2878 UnitedHealth Group 48 CVS (Aetna) 14 Longview, TX 3643 UnitedHealth Group 50 Humana 32 Lubbock, TX 3310 UnitedHealth Group 51 Humana 19	College Station-Bryan, TX	3584	UnitedHealth Group	50	Humana	30
El Paso, TX 3149 UnitedHealth Group 51 Humana 17 Houston-The Woodlands-Sugar Land, TX 2017 UnitedHealth Group 38 Centene 13 Killeen-Temple, TX 3169 UnitedHealth Group 41 Baylor Scott and White 31 Laredo, TX 2878 UnitedHealth Group 48 CVS (Aetna) 14 Longview, TX 3643 UnitedHealth Group 50 Humana 32 Lubbock, TX 3310 UnitedHealth Group 51 Humana 19	Corpus Christi, TX	5186	UnitedHealth Group	68	Humana	24
Houston-The Woodlands-Sugar Land, TX2017UnitedHealth Group38Centene13Killeen-Temple, TX3169UnitedHealth Group41Baylor Scott and White31Laredo, TX2878UnitedHealth Group48CVS (Aetna)14Longview, TX3643UnitedHealth Group50Humana32Lubbock, TX3310UnitedHealth Group51Humana19	Dallas-Fort Worth-Arlington, TX	3884	UnitedHealth Group	59	Humana	16
Killeen-Temple, TX3169UnitedHealth Group41Baylor Scott and White31Laredo, TX2878UnitedHealth Group48CVS (Aetna)14Longview, TX3643UnitedHealth Group50Humana32Lubbock, TX3310UnitedHealth Group51Humana19	El Paso, TX	3149	UnitedHealth Group	51	Humana	17
Laredo, TX 2878 UnitedHealth Group 48 CVS (Aetna) 14 Longview, TX 3643 UnitedHealth Group 50 Humana 32 Lubbock, TX 3310 UnitedHealth Group 51 Humana 19	Houston-The Woodlands-Sugar Land, TX	2017	UnitedHealth Group	38	Centene	13
Longview, TX3643UnitedHealth Group50Humana32Lubbock, TX3310UnitedHealth Group51Humana19	Killeen-Temple, TX	3169	UnitedHealth Group	41	Baylor Scott and White	31
Lubbock, TX 3310 UnitedHealth Group 51 Humana 19	Laredo, TX	2878	UnitedHealth Group	48	CVS (Aetna)	14
	Longview, TX	3643	UnitedHealth Group	50	Humana	32
McAllen-Edinburg-Mission, TX 2519 UnitedHealth Group 38 Cigna 27	Lubbock, TX	3310	UnitedHealth Group	51	Humana	19
	McAllen-Edinburg-Mission, TX	2519	UnitedHealth Group	38	Cigna	27

Table A-4 (continued) **Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Medicare Advantage (MA) markets**

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
Midland, TX	4235	UnitedHealth Group	55	Humana	32
Odessa, TX	3980	UnitedHealth Group	53	Humana	32
San Angelo, TX	4328	UnitedHealth Group	58	Humana	28
San Antonio-New Braunfels, TX	3630	UnitedHealth Group	56	Humana	20
Sherman-Denison, TX	4562	UnitedHealth Group	62	Humana	25
Texarkana, TX-AR	4963	Humana	62	UnitedHealth Group	33
Tyler, TX	3094	UnitedHealth Group	49	Humana	23
Victoria, TX	4364	UnitedHealth Group	60	Humana	25
Waco, TX	3727	UnitedHealth Group	55	Humana	20
Wichita Falls, TX	5291	UnitedHealth Group	66	Humana	31
Utah	3270	UnitedHealth Group	53	Intermountain	17
Logan, UT-ID	5144	UnitedHealth Group	70	Intermountain	13
Ogden-Clearfield, UT	3678	UnitedHealth Group	58	Intermountain	13
Provo-Orem, UT	3046	UnitedHealth Group	48	Intermountain	23
Salt Lake City, UT	3203	UnitedHealth Group	53	Intermountain	15
St. George, UT	3045	UnitedHealth Group	47	Humana	20
Vermont	3366	UnitedHealth Group	51	BCBS MI	23
Burlington-South Burlington, VT	4369	UnitedHealth Group	60	BCBS MI	23
Virginia	2285	Humana	32	UnitedHealth Group	28
Blacksburg-Christiansburg, VA	2522	Humana	32	UnitedHealth Group	28
Charlottesville, VA	2430	Humana	36	Elevance Health	24
Harrisonburg, VA	2539	Humana	33	Sentara Health	30
Lynchburg, VA	3095	UnitedHealth Group	44	Humana	27
Richmond, VA	2985	Humana	42	UnitedHealth Group	27
Roanoke, VA	2686	UnitedHealth Group	36	Humana	30
Staunton, VA	2381	UnitedHealth Group	32	Humana	28
Virginia Beach-Norfolk-Newport News, VA-NC	2645	Humana	40	Elevance Health	23
Winchester, VA-WV	3096	Humana	44	UnitedHealth Group	30
Washington	2037	UnitedHealth Group	36	Kaiser	20
Bellingham, WA	1988	Humana	30	Kaiser	23
Bremerton-Silverdale-Port Orchard, WA	2343	Kaiser	36	UnitedHealth Group	25
Kennewick-Richland, WA	3569	UnitedHealth Group	53	Humana	26
Longview, WA	3453	Kaiser	44	UnitedHealth Group	38
Mount Vernon-Anacortes, WA	2469	UnitedHealth Group	32	Kaiser	28
Olympia-Lacey-Tumwater, WA	2548	Kaiser	37	UnitedHealth Group	30
Seattle-Tacoma-Bellevue, WA	2337	UnitedHealth Group	41	Kaiser	17
Spokane-Spokane Valley, WA	2810	UnitedHealth Group	48	Kaiser	15
Walla Walla, WA	2162	UnitedHealth Group	32	Humana	29
Wenatchee, WA	5649	Carle Health	74	Community HIth Plan	8
Yakima, WA	2596	UnitedHealth Group	39	Community Hlth Plan	29

Table A-4 (continued)

Market concentration (HHI) and largest insurers' market shares, as of Jan. 1, 2023 Medicare Advantage (MA) markets

State and MSAs	MA HHI	Insurer 1	Share (%)	Insurer 2	Share (%)
West Virginia	3695	Humana	55	CVS (Aetna)	20
Beckley, WV	4105	Humana	55	CVS (Aetna)	31
Charleston, WV	3712	Humana	54	CVS (Aetna)	23
Huntington-Ashland, WV-KY-OH	2655	Humana	43	Elevance Health	16
Morgantown, WV	4055	Humana	59	UnitedHealth Group	17
Parkersburg-Vienna, WV	3526	Humana	52	UnitedHealth Group	19
Wheeling, WV-OH	1945	Humana	26	CVS (Aetna)	24
Wisconsin	2566	UnitedHealth Group	46	Humana	12
Appleton, WI	3398	Ascension	42	UnitedHealth Group	38
Eau Claire, WI	3079	Marshfield (Security HP)	46	Medica	25
Fond du Lac, WI	3729	Ascension	51	UnitedHealth Group	32
Green Bay, WI	4090	UnitedHealth Group	60	Ascension	17
Janesville-Beloit, WI	3120	UnitedHealth Group	48	Medica	22
La Crosse-Onalaska, WI-MN	4470	Quartz	63	UnitedHealth Group	22
Madison, WI	2436	Medica	32	UnitedHealth Group	29
Milwaukee-Waukesha, WI	4899	UnitedHealth Group	68	Humana	13
Oshkosh-Neenah, WI	3256	Ascension	42	UnitedHealth Group	36
Racine, WI	4813	UnitedHealth Group	67	Humana	16
Sheboygan, WI	3897	UnitedHealth Group	57	Ascension	23
Wausau-Weston, WI	3970	Marshfield (Security HP)	57	UnitedHealth Group	22
Wyoming	6473	UnitedHealth Group	79	CVS (Aetna)	11
Casper, WY	8514	UnitedHealth Group	92	CVS (Aetna)	5
Cheyenne, WY	7446	UnitedHealth Group	86	Humana	10

Notes:

^{1.} Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2023 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2023 | Enterprise License © 2023 DR/Decision Resources, LLC. All rights reserved.

^{2.} State and MSA-level Herfindahl-Hirschman Indices (HHIs) and the market shares of the two largest insurers in the Medicare Advantage market are reported.

^{3.} We exclude Programs of All-Inclusive Care for the Elderly (PACE) plans, Health Care Prepayment Plans (HCCP), special needs-only plans (snp-only), and dual eligible-only plans.

Table A-5. State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	РРО ННІ	EXCH HHI	ма нні
Alabama	7387	8408	7685	2662
Anniston-Oxford, AL	8406	8754	10000	2844
Auburn-Opelika, AL	6702	7981	6176	3172
Birmingham-Hoover, AL	7236	8300	9163	2441
Daphne-Fairhope-Foley, AL	6133	7613	5667	3147
Decatur, AL	7844	8585	9163	2634
Dothan, AL	7621	9002	5667	3989
Florence-Muscle Shoals, AL	7270	8455	5666	2645
Gadsden, AL	7881	9126	5667	2011
Huntsville, AL	7236	7842	9163	2775
Mobile, AL	6847	8333	5680	2964
Montgomery, AL	7939	8741	9851	3718
Tuscaloosa, AL	8341	9230	9588	2804
Alaska	4113	4396	6595	-
Anchorage, AK	3920	4204	6415	-
Fairbanks, AK	4283	4471	6416	-
Arizona	2281	2949	2289	2847
Flagstaff, AZ	4922	6506	5013	3203
Lake Havasu City-Kingman, AZ	3882	4102	10000	3373
Phoenix-Mesa-Chandler, AZ	2283	2978	2470	2828
Prescott Valley-Prescott, AZ	3999	4523	7972	2848
Sierra Vista-Douglas, AZ	2735	4221	6013	2635
Tucson, AZ	2569	3091	3122	4380
Yuma, AZ	3531	4067	5216	2347
Arkansas	2840	4340	5000	2790
Fayetteville-Springdale-Rogers, AR	2933	4311	5000	2705
Fort Smith, AR-OK	1970	2590	3249	2948
Hot Springs, AR	2980	4312	5000	2522
Jonesboro, AR	3183	5116	5000	2470
Little Rock-North Little Rock-Conway, AR	2840	4486	5000	2886
Pine Bluff, AR	4369	6549	5000	4168
California	2244	3269	2396	2386
Bakersfield, CA	2725	4925	5434	1830
Chico, CA	4379	5147	5049	5763
El Centro, CA	-	-	-	4388
Fresno, CA	2262	3594	5255	2101
Hanford-Corcoran, CA	2765	5005	7480	2613
Los Angeles-Long Beach-Anaheim, CA	2136	3239	2046	1912
Madera, CA	2555	4618	4925	3079
Merced, CA	3831	5077	7282	3435
Modesto, CA	3369	4316	4733	2268

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	ма нні
Napa, CA	4401	3703	5919	6780
Oxnard-Thousand Oaks-Ventura, CA	2381	4032	5721	2220
Redding, CA	-	-	-	4911
Riverside-San Bernardino-Ontario, CA	2820	3393	2328	2090
Sacramento-Roseville-Folsom, CA	3048	4300	4640	4153
Salinas, CA	3138	4051	6261	5838
San Diego-Chula Vista-Carlsbad, CA	1649	2561	1837	2141
San Francisco-Oakland-Berkeley, CA	2916	2723	5773	4898
San Jose-Sunnyvale-Santa Clara, CA	2287	3021	3917	4007
San Luis Obispo-Paso Robles, CA	3762	5841	9512	2311
Santa Cruz-Watsonville, CA	2132	3965	5144	3293
Santa Maria-Santa Barbara, CA	3429	4516	9234	3371
Santa Rosa-Petaluma, CA	4443	3762	5526	5992
Stockton, CA	3942	3595	5745	2818
Vallejo, CA	4952	3701	7396	6879
Visalia, CA	4174	5744	5230	3526
Yuba City, CA	2794	5269	4014	3291
Colorado	2037	3270	2140	3374
Boulder, CO	2149	3531	2265	3857
Colorado Springs, CO	2102	3313	3447	3615
Denver-Aurora-Lakewood, CO	2032	3357	1999	3486
Fort Collins, CO	2630	3873	3668	4023
Grand Junction, CO	2896	3799	5996	3323
Greeley, CO	2246	3456	3310	3242
Pueblo, CO	2320	3694	5955	4240
Connecticut	2409	2821	5505	2721
Bridgeport-Stamford-Norwalk, CT	2271	2590	6305	3046
Hartford-East Hartford-Middletown, CT	2618	3062	5633	2685
New Haven-Milford, CT	2468	2859	5811	2597
Norwich-New London, CT	3252	4032	5762	2833
Delaware	3984	4400	8870	2669
Dover, DE	4432	5204	8721	2738
District of Columbia	1910	2198	6747	3843
Washington-Arlington-Alexandria, DC-VA-MD-WV	1599	2160	2051	2545
Florida	2180	2884	3004	2055
Cape Coral-Fort Myers, FL	2719	2779	5101	2799
Crestview-Fort Walton Beach-Destin, FL	4587	4857	7877	3093
Deltona-Daytona Beach-Ormond Beach, FL	2696	2758	3131	2571
Gainesville, FL	4899	5806	6444	3203
Homosassa Springs, FL	4120	4429	7632	1942
Jacksonville, FL	3382	4033	5314	2459

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	РРО ННІ	EXCH HHI	ма нні
Lakeland-Winter Haven, FL	2171	3026	4427	2201
Miami-Fort Lauderdale-Pompano Beach, FL	1828	2985	2336	2084
Naples-Marco Island, FL	3177	3317	5608	2780
North Port-Sarasota-Bradenton, FL	2884	2877	4854	2429
Ocala, FL	3769	4706	4499	2357
Orlando-Kissimmee-Sanford, FL	1870	2763	3055	2237
Palm Bay-Melbourne-Titusville, FL	2304	3693	4843	2258
Panama City, FL	5576	6522	8120	2712
Pensacola-Ferry Pass-Brent, FL	4226	4830	8407	2113
Port St. Lucie, FL	2768	3650	2757	2468
Punta Gorda, FL	2822	2834	5062	2494
Sebastian-Vero Beach, FL	4064	4482	6809	2407
Sebring-Avon Park, FL	2627	3147	5034	3453
Tallahassee, FL	7207	5350	6698	4044
Tampa-St. Petersburg-Clearwater, FL	2100	2879	3736	2102
The Villages, FL	4408	4045	8438	3872
Georgia	1915	3023	2328	2422
Albany, GA	3046	5197	4794	2959
Athens-Clarke County, GA	3054	2931	3744	2872
Atlanta-Sandy Springs-Alpharetta, GA	1765	3014	2133	2096
Augusta-Richmond County, GA-SC	2112	2532	3627	2931
Brunswick, GA	2547	4246	5040	2736
Columbus, GA-AL	2923	3766	3337	2717
Dalton, GA	2831	4453	4908	4342
Gainesville, GA	2211	3221	4412	2693
Hinesville, GA	2375	3783	2692	2777
Macon-Bibb County, GA	2533	3889	6357	3001
Rome, GA	2312	3610	4785	3002
Savannah, GA	2470	3461	3198	2448
Valdosta, GA	3653	4088	4440	3941
Warner Robins, GA	3491	4715	7666	3132
Hawaii	4505	6122	5425	2192
Kahului-Wailuku-Lahaina, HI	3739	4485	5000	2676
Urban Honolulu, HI	4722	5810	5815	2340
Idaho	2317	2930	2561	2349
Boise City, ID	2080	2735	2563	2831
Coeur d'Alene, ID	2144	2047	4064	1916
Idaho Falls, ID	2840	3871	3326	4211
Lewiston, ID-WA	2100	2291	3314	3863
Pocatello, ID	3278	3829	4217	4260
Twin Falls, ID	2149	3052	3420	2352

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	MA HHI
Illinois	4294	5137	4570	2008
Bloomington, IL	4207	5249	5051	2517
Carbondale-Marion, IL	3293	4415	5012	1678
Champaign-Urbana, IL	4179	2725	10000	4785
Chicago-Naperville-Elgin, IL-IN-WI	4117	4569	4510	2065
Danville, IL	3535	5269	7663	3649
Davenport-Moline-Rock Island, IA-IL	2641	3171	2827	3496
Decatur, IL	5365	6847	4857	4413
Kankakee, IL	4991	6672	3474	1787
Peoria, IL	3329	3844	5085	2725
Rockford, IL	5365	6680	5761	3129
Springfield, IL	3312	4644	4990	3961
Indiana	3557	5668	3437	2747
Bloomington, IN	4314	8091	4357	2328
Columbus, IN	4350	8136	5053	3250
Elkhart-Goshen, IN	4506	6236	3350	3393
Evansville, IN-KY	4603	6288	3426	2665
Fort Wayne, IN	2891	4694	5114	3135
Indianapolis-Carmel-Anderson, IN	3668	5749	2984	2895
Kokomo, IN	4417	6525	3540	3003
Lafayette-West Lafayette, IN	3743	7427	4254	2456
Michigan City-La Porte, IN	3594	6049	5665	2631
Muncie, IN	3557	6907	3940	2468
South Bend-Mishawaka, IN-MI	2825	4208	3928	2804
Terre Haute, IN	4785	6600	4674	2936
lowa	3073	4379	5758	2911
Ames, IA	4464	7001	6745	3293
Cedar Rapids, IA	3290	4351	6548	2613
Davenport-Moline-Rock Island, IA-IL	2641	3171	2827	3496
Des Moines-West Des Moines, IA	3018	4027	4729	3423
Dubuque, IA	2815	4527	4691	6652
Iowa City, IA	4219	6662	6747	2468
Sioux City, IA-NE-SD	2030	2654	2153	3137
Waterloo-Cedar Falls, IA	2940	4107	4818	5000
Kansas	2664	3321	4111	2737
Lawrence, KS	3459	4103	4923	3254
Manhattan, KS	5934	6345	4852	4413
Topeka, KS	5777	7177	5005	2716
Wichita, KS	3245	4543	3851	3012

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	РРО ННІ	EXCH HHI	ма нні
Kentucky	4719	6118	4109	2876
Bowling Green, KY	4667	5711	7977	2699
Elizabethtown-Fort Knox, KY	4960	6036	5483	2628
Lexington-Fayette, KY	5377	6621	5687	3138
Louisville/Jefferson County, KY-IN	4378	5954	3730	3022
Owensboro, KY	5135	6752	8049	2913
Louisiana	4657	6036	5920	3371
Alexandria, LA	4886	6819	5039	2599
Baton Rouge, LA	5134	6462	5218	3836
Hammond, LA	5185	6329	9193	3646
Houma-Thibodaux, LA	5151	6978	10000	3893
Lafayette, LA	5191	6436	9193	2717
Lake Charles, LA	4869	6549	3586	3822
Monroe, LA	4977	6534	9196	3086
New Orleans-Metairie, LA	4234	5953	5375	3983
Shreveport-Bossier City, LA	4893	6362	5128	3614
Maine	2580	3054	3291	1965
Bangor, ME	2759	3239	3466	1758
Lewiston-Auburn, ME	2476	2958	3395	2232
Portland-South Portland, ME	2398	2886	3242	2460
Maryland	2662	3200	4470	2166
Baltimore-Columbia-Towson, MD	3078	3430	4907	1778
California-Lexington Park, MD	3284	2787	7092	7355
Cumberland, MD-WV	2268	2784	4302	4475
Hagerstown-Martinsburg, MD-WV	1856	2419	3460	3240
Salisbury, MD-DE	2842	3451	4731	2022
Massachusetts	2510	2581	4221	1845
Barnstable Town, MA	3643	4178	4668	2757
Boston-Cambridge-Newton, MA-NH	2204	2161	3536	2175
Pittsfield, MA	2666	2849	3634	2437
Springfield, MA	2005	2313	3849	1720
Worcester, MA-CT	2022	1935	2147	1567
Michigan	4699	6204	3562	2515
Ann Arbor, MI	6505	7978	2610	3725
Battle Creek, MI	5703	7325	3814	2044
Bay City, MI	6150	6736	4204	3010
Detroit-Warren-Dearborn, MI	5094	6537	3175	2646
Flint, MI	5233	6662	3105	3092
Grand Rapids-Kentwood, MI	3840	5550	3016	4413
Jackson, MI	5773	7402	4255	3176
Kalamazoo-Portage, MI	4938	7410	3734	2462

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	РРО ННІ	EXCH HHI	MA HHI
Lansing-East Lansing, MI	5896	8054	3530	4174
Midland, MI	5919	5762	5754	2960
Monroe, MI	5489	6680	3988	2633
Muskegon, MI	4525	6317	3219	2631
Niles, MI	5624	6926	4257	2299
Saginaw, MI	5439	6233	4205	2350
Minnesota	2403	2881	2972	2070
Duluth, MN-WI	2276	2865	2685	2102
Mankato, MN	3892	4431	4137	2261
Minneapolis-St. Paul-Bloomington, MN-WI	2135	2484	3168	1798
Rochester, MN	3974	4464	3124	2483
St. Cloud, MN	2850	3448	3330	3729
Mississippi	3192	5895	7738	3201
Gulfport-Biloxi, MS	3220	5693	6020	4301
Hattiesburg, MS	3436	7167	7267	3617
Jackson, MS	4079	6901	8240	3300
Missouri	1946	2411	3256	3094
Cape Girardeau, MO-IL	3254	4695	5737	4598
Columbia, MO	3629	4845	3547	5421
Jefferson City, MO	4403	6454	4887	6140
Joplin, MO	3036	4784	6303	2653
Kansas City, MO-KS	2511	3566	3607	2853
Springfield, MO	2159	3239	5506	2359
St. Joseph, MO-KS	3146	4290	7621	5462
St. Louis, MO-IL	2316	2812	2428	3130
Montana	3154	3693	3660	4618
Billings, MT	3126	3675	3659	4642
Great Falls, MT	4167	4919	3660	5677
Missoula, MT	3135	3645	3660	3890
Nebraska	2956	4762	3572	3652
Grand Island, NE	3635	6080	3572	3718
Lincoln, NE	3376	5664	3572	4388
Omaha-Council Bluffs, NE-IA	2627	3910	3159	4366
Nevada	2288	2270	3070	2475
Carson City, NV	1746	2051	3831	2508
Las Vegas-Henderson-Paradise, NV	2862	2271	4025	3352
Reno, NV	1756	2287	1991	2543
New Hampshire	2966	3186	5093	2167
Manchester-Nashua, NH	3164	3464	5192	2040

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	РРО ННІ	EXCH HHI	MA HHI
New Jersey	2649	2997	3778	2536
Atlantic City-Hammonton, NJ	6106	5429	4367	2179
Ocean City, NJ	5673	4020	5000	4007
Trenton-Princeton, NJ	2960	3569	3666	3448
Vineland-Bridgeton, NJ	4659	4076	4211	2547
New Mexico	3096	4588	3270	2081
Albuquerque, NM	2725	3506	3802	2367
Farmington, NM	3066	4567	3951	2921
Las Cruces, NM	4060	6112	3276	4114
Santa Fe, NM	2875	4188	4874	1855
New York	1473	1449	2188	1224
Albany-Schenectady-Troy, NY	1984	1793	3047	2152
Binghamton, NY	3339	3595	4859	2177
Buffalo-Cheektowaga, NY	3037	1745	3934	2374
Elmira, NY	4790	5683	-	2019
Glens Falls, NY	1769	1931	4431	1767
Ithaca, NY	3204	3336	8437	3361
Kingston, NY	1772	1859	4472	2608
New York-Newark-Jersey City, NY-NJ-PA	1657	1700	1873	1654
Poughkeepsie-Newburgh-Middletown, NY	1971	1987	5092	2731
Rochester, NY	6074	6714	3945	3003
Syracuse, NY	4614	5104	4743	2198
Utica-Rome, NY	3338	3672	4056	2381
Watertown-Fort Drum, NY	3216	3581	-	2333
North Carolina	3025	4211	3279	2767
Asheville, NC	2651	3655	2724	3159
Burlington, NC	2990	3912	4176	2511
Charlotte-Concord-Gastonia, NC-SC	2087	2831	2768	2712
Durham-Chapel Hill, NC	3176	4093	3290	2745
Fayetteville, NC	3517	5630	3196	2854
Goldsboro, NC	5813	7385	5072	3224
Greensboro-High Point, NC	2937	4539	2575	2612
Greenville, NC	5954	6872	5313	3443
Hickory-Lenoir-Morganton, NC	3752	5733	3299	2720
Jacksonville, NC	5585	5619	9848	4611
New Bern, NC	5843	6330	5876	3923
Raleigh-Cary, NC	2799	3895	3377	2769
Rocky Mount, NC	5129	6478	5765	2701
Wilmington, NC	3580	4106	8555	5396
Winston-Salem, NC	2973	4074	3809	2876

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	РРО ННІ	EXCH HHI	MA HHI
North Dakota	3446	6047	5495	3254
Bismarck, ND	3477	5989	6001	2853
Fargo, ND-MN	2105	3001	3672	1854
Grand Forks, ND-MN	2259	3217	3837	2067
Ohio	1978	2593	1616	1819
Akron, OH	2059	2514	1976	1830
Canton-Massillon, OH	2068	2625	2511	1585
Cincinnati, OH-KY-IN	3295	5073	2513	2147
Cleveland-Elyria, OH	2179	2654	1963	2005
Columbus, OH	1996	2458	2224	1843
Dayton-Kettering, OH	3002	4037	3450	2703
Lima, OH	2279	2953	3172	2330
Mansfield, OH	2430	2894	2695	2233
Springfield, OH	2912	3988	2852	1991
Toledo, OH	1861	2610	2500	1815
Weirton-Steubenville, WV-OH	1774	2201	4117	1990
Youngstown-Warren-Boardman, OH-PA	1725	2146	1677	2006
Oklahoma	3661	4923	5365	3388
Enid, OK	4725	5621	7477	2896
Lawton, OK	5673	6653	6228	4623
Oklahoma City, OK	3368	4749	4097	4309
Tulsa, OK	3068	4845	4469	3098
Oregon	1420	1891	2118	1496
Albany-Lebanon, OR	1405	1911	2973	3087
Bend, OR	2109	2308	3822	3651
Corvallis, OR	2004	2607	3022	3540
Eugene-Springfield, OR	1904	2192	2126	3426
Grants Pass, OR	1728	2166	6862	2383
Medford, OR	1760	1994	5415	2679
Portland-Vancouver-Hillsboro, OR-WA	1660	2118	2277	1967
Salem, OR	1899	2342	3166	1876
Pennsylvania	1803	2162	2204	1561
Allentown-Bethlehem-Easton, PA-NJ	1751	2177	2621	1825
Altoona, PA	3172	3784	7141	2913
Bloomsburg-Berwick, PA	3772	3239	4843	5532
Chambersburg-Waynesboro, PA	2616	2991	4996	2223
East Stroudsburg, PA	2804	3446	3979	2085
Erie, PA	3837	4548	5005	2980
Gettysburg, PA	2326	2700	4383	2583
Harrisburg-Carlisle, PA	2915	3302	4103	2443
Johnstown, PA	3532	4064	4976	3618

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	PPO HHI	EXCH HHI	ма нні
Lancaster, PA	3036	3316	3859	2418
Lebanon, PA	3654	4011	4005	2881
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD	2261	2389	5292	1876
Pittsburgh, PA	3205	3646	5177	2616
Reading, PA	2424	2754	3240	1909
ScrantonWilkes-Barre, PA	3737	4511	4017	2940
State College, PA	3416	3981	3339	2910
Williamsport, PA	2963	3506	3354	2712
York-Hanover, PA	2485	2804	4244	2620
Rhode Island	2747	4110	6209	4682
Providence-Warwick, RI-MA	1718	2274	3079	3193
South Carolina	3862	4891	4804	2834
Charleston-North Charleston, SC	4188	5134	4692	2931
Columbia, SC	4313	5377	4781	2771
Florence, SC	3743	5107	4847	3334
Greenville-Anderson, SC	3539	4452	4940	2784
Hilton Head Island-Bluffton, SC	4106	4828	4846	3279
Myrtle Beach-Conway-North Myrtle Beach, SC-NC	2264	2740	3180	2763
Spartanburg, SC	4146	5454	4846	2883
Sumter, SC	3845	4825	4845	3615
South Dakota	2612	3937	3648	3465
Rapid City, SD	2817	5451	6220	3325
Sioux Falls, SD	2387	3526	5103	2722
Tennessee	2668	3784	3443	2146
Chattanooga, TN-GA	2297	3461	4642	2407
Clarksville, TN-KY	1946	2590	2825	1829
Cleveland, TN	2987	4421	4582	2571
Jackson, TN	2636	3640	4062	2083
Johnson City, TN	4084	5811	4149	4629
Kingsport-Bristol, TN-VA	2466	3170	2709	3129
Knoxville, TN	3071	4457	3914	3727
Memphis, TN-MS-AR	2430	3377	3494	1876
Morristown, TN	3691	5624	4030	3171
Nashville-DavidsonMurfreesboroFranklin, TN	2327	3372	3167	1952
Texas	2659	4041	1637	3023
Abilene, TX	5142	7316	5000	4379
Amarillo, TX	2886	3983	3542	4275
Austin-Round Rock-Georgetown, TX	2296	3476	1390	3446
Beaumont-Port Arthur, TX	3494	4936	2173	2080
Brownsville-Harlingen, TX	4829	6983	3525	3094
College Station-Bryan, TX	5059	6503	2616	3584

Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	РРО ННІ	EXCH HHI	ма нні
Corpus Christi, TX	3309	5402	3269	5186
Dallas-Fort Worth-Arlington, TX	2561	3974	1710	3884
El Paso, TX	2884	3705	4936	3149
Houston-The Woodlands-Sugar Land, TX	2286	3595	1781	2017
Killeen-Temple, TX	2786	3264	3452	3169
Laredo, TX	5434	7589	3525	2878
Longview, TX	4478	6145	5167	3643
Lubbock, TX	4028	5902	4085	3310
McAllen-Edinburg-Mission, TX	4572	7205	3525	2519
Midland, TX	5018	6721	5000	4235
Odessa, TX	4706	6591	3542	3980
San Angelo, TX	4318	5762	5049	4328
San Antonio-New Braunfels, TX	2617	3903	4323	3630
Sherman-Denison, TX	3486	4443	5049	4562
Texarkana, TX-AR	3507	4978	3156	4963
Tyler, TX	3991	5974	3446	3094
Victoria, TX	3838	4740	5050	4364
Waco, TX	3356	4639	3038	3727
Wichita Falls, TX	5462	6315	10000	5291
Utah	2743	2336	7607	3270
Logan, UT-ID	3163	2795	7916	5144
Ogden-Clearfield, UT	2662	2353	7335	3678
Provo-Orem, UT	3598	3161	7415	3046
Salt Lake City, UT	2673	2352	7192	3203
St. George, UT	3209	2352	9092	3045
Vermont	3901	3791	5125	3366
Burlington-South Burlington, VT	4075	3683	5125	4369
Virginia	2436	3468	1759	2285
Blacksburg-Christiansburg, VA	4653	5147	4266	2522
Charlottesville, VA	2921	3633	3837	2430
Harrisonburg, VA	4357	5905	5196	2539
Lynchburg, VA	4163	5361	4200	3095
Richmond, VA	4052	4400	2433	2985
Roanoke, VA	3911	4661	3374	2686
Staunton, VA	4636	5693	4616	2381
Virginia Beach-Norfolk-Newport News, VA-NC	3318	4680	4254	2645
Winchester, VA-WV	2871	3733	2903	3096
Washington	1660	2202	1890	2037
Bellingham, WA	2119	2359	3624	1988
Bremerton-Silverdale-Port Orchard, WA	1879	2231	2174	2343
Kennewick-Richland, WA	2196	2896	2620	3569



Table A-5 (continued)
State and MSA HHI by product type, as of Jan. 1, 2023

State and MSAs	TOTAL HHI	РРО ННІ	EXCH HHI	ма нні
Longview, WA	2925	2688	3231	3453
Mount Vernon-Anacortes, WA	2088	2431	3802	2469
Olympia-Lacey-Tumwater, WA	1982	1849	2032	2548
Seattle-Tacoma-Bellevue, WA	1683	2293	2045	2337
Spokane-Spokane Valley, WA	2156	3219	2851	2810
Walla Walla, WA	1997	2996	2954	2162
Wenatchee, WA	2752	3331	4145	5649
Yakima, WA	1967	2803	2935	2596
West Virginia	3232	4307	5469	3695
Beckley, WV	4095	5346	5032	4105
Charleston, WV	3579	4744	5387	3712
Huntington-Ashland, WV-KY-OH	2558	3122	3691	2655
Morgantown, WV	3484	4463	5700	4055
Parkersburg-Vienna, WV	3513	4657	5133	3526
Wheeling, WV-OH	1802	2363	3647	1945
Wisconsin	1430	2316	1603	2566
Appleton, WI	2013	3454	2862	3398
Eau Claire, WI	1800	3236	4848	3079
Fond du Lac, WI	1898	2555	4656	3729
Green Bay, WI	1674	3003	3208	4090
Janesville-Beloit, WI	1899	3615	2744	3120
La Crosse-Onalaska, WI-MN	2275	2245	4916	4470
Madison, WI	2032	2286	4823	2436
Milwaukee-Waukesha, WI	2924	2971	3008	4899
Oshkosh-Neenah, WI	2198	3144	2882	3256
Racine, WI	3210	3069	3399	4813
Sheboygan, WI	2882	3302	4497	3897
Wausau-Weston, WI	1829	4201	2633	3970
Wyoming	2671	3791	6109	6473
Casper, WY	3389	5023	6109	8514
Cheyenne, WY	3044	3998	6108	7446
Mean MSA-Level HHI	3458	4407	4642	3129
Median MSA-Level HHI	3174	4070	4397	2891

Notes:

^{1.} Source: Managed Market Surveyor Suite | MSA Medical | Program | Jan. 1, 2023 | Enterprise, Managed Market Surveyor Suite | Managed Market Surveyor | Selected Geography(ies) | Jan. 1, 2023 | Enterprise, and Managed Market Surveyor | Data Extraction © 2023 DR/Decision Resources, LLC. All rights reserved.

^{2.} Data point for the exchanges is July 1, 2023.

 $^{3. \ \ \,} State and MSA-level Herfindahl-Hirschman Indices (HHIs) are reported. The "Total HHI" pertains to the combined PPO+HMO+POS+EXCH product market.$

^{4.} We do not present product-specific data for geographic areas with i) fewer than 5,000 reported enrollees in the TOTAL and PPO product markets or ii) fewer than 1,000 reported enrollees in the exchanges and Medicare Advantage markets.