

# Obamacare Exchanges: Stable for 2023, But with an Uncertain Future

*Edmund F. Haislmaier*

## KEY TAKEAWAYS

After 10 years in operation, Obamacare's insurance exchanges are still 24 percent less competitive than health insurance markets were before Obamacare was enacted.

New Biden Administration regulations could push up premiums and spark renewed insurer exchange exits in coming years.

Congress's expansion of Obamacare subsidies through 2025 enables insurers to shift more of their premium increases to taxpayers.

Plan year 2023 is the 10th year of operation for the health insurance exchanges created by the Affordable Care Act (ACA) known as Obamacare. At both the state and county levels, insurer choice and competition in the Obamacare exchanges for 2023 is roughly back to where it was in 2015—before large and escalating losses prompted numerous insurers to exit the exchanges. Despite this stabilization, insurance exchanges are still 24 percent less competitive than markets were before Obamacare was enacted in 2010. New regulations by the Biden Administration and legislation by Congress may spark renewed insurance exits in the coming years and shift more costs on to taxpayers.

This paper, in its entirety, can be found at <http://report.heritage.org/ib5304>

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TABLE 1

**Number of Health Insurers Participating in the Exchanges, by State (Page of 1 of 2)**

State	HEALTH INSURERS PARTICIPATING IN THE EXCHANGES										
	Pre-ACA*		Exchange								
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Alabama	4	2	3	3	1	2	2	2	2	3	3
Alaska	4	2	2	1	1	1	1	2	2	2	2
Arizona	11	8	11	8	2	2	5	5	5	8	8
Arkansas	7	3	3	4	3	3	3	2	2	3	2
California	12	11	10	12	11	11	11	11	11	12	12
Colorado	14	10	10	8	7	7	7	8	8	8	6
Connecticut	7	3	4	4	2	2	2	2	2	2	2
Delaware	4	2	2	2	2	1	1	1	1	1	3
District of Columbia	4	3	3	2	2	2	2	2	2	2	2
Florida	18	8	10	7	5	4	5	7	8	10	10
Georgia	11	5	9	8	5	4	4	6	6	11	10
Hawaii	2	2	2	2	2	2	2	2	2	2	2
Idaho	5	4	5	5	5	4	4	4	5	6	8
Illinois	12	5	8	7	5	4	5	5	8	11	11
Indiana	11	4	9	8	4	2	2	2	3	4	5
Iowa	5	4	3	4	4	1	2	2	3	3	4
Kansas	9	3	3	3	3	3	3	5	6	7	8
Kentucky	6	3	5	7	3	2	2	2	2	4	4
Louisiana	8	4	5	4	3	2	2	2	2	4	4
Maine	4	2	3	3	3	2	3	3	3	3	4
Maryland	8	4	5	5	3	2	2	2	3	3	3
Massachusetts	8	9	10	10	9	7	8	8	7	7	7
Michigan	14	9	13	11	9	7	8	7	7	9	9
Minnesota	6	5	4	4	4	4	4	4	5	5	5
Mississippi	5	2	3	3	2	1	1	2	2	4	5
Missouri	12	3	6	6	4	3	4	7	8	8	9
Montana	2	3	4	3	3	3	3	3	3	3	3
Nebraska	4	4	3	4	2	1	1	2	2	4	4
Nevada	5	4	5	3	3	2	2	3	5	7	7
New Hampshire	2	1	5	5	4	3	3	3	3	3	3
New Jersey	3	3	5	5	2	3	3	3	3	4	5
New Mexico	3	4	5	4	4	4	4	4	5	6	4
New York	10	16	16	15	14	12	12	12	12	12	12
North Carolina	12	2	3	3	2	2	3	4	6	9	9
North Dakota	3	3	3	3	3	2	3	3	3	3	3
Ohio	12	11	15	14	10	8	9	9	9	9	10
Oklahoma	8	4	4	2	1	1	2	3	6	8	7
Oregon	10	11	10	9	6	5	5	5	5	5	5
Pennsylvania	14	7	9	7	5	5	6	7	7	8	8
Rhode Island	2	2	3	3	2	2	2	2	2	2	2
South Carolina	9	3	4	3	1	1	2	4	4	4	5

TABLE 1

## Number of Health Insurers Participating in the Exchanges, by State (Page of 2 of 2)

State	HEALTH INSURERS PARTICIPATING IN THE EXCHANGES										
	Pre-ACA*		Exchange								
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
South Dakota	4	3	3	2	2	2	2	2	2	2	3
Tennessee	10	4	5	4	3	3	5	5	6	6	6
Texas	18	11	14	16	10	8	8	8	9	13	15
Utah	9	6	6	4	3	2	3	5	5	6	5
Vermont	3	2	2	2	2	2	2	2	2	2	2
Virginia	10	5	6	7	8	6	7	8	8	11	10
Washington	7	7	9	10	7	5	5	7	9	8	8
West Virginia	4	1	1	2	2	2	2	2	2	2	2
Wisconsin	15	13	15	16	14	11	12	12	13	13	12
Wyoming	5	2	2	1	1	1	1	1	2	2	2
<b>TOTAL</b>	<b>395</b>	<b>252</b>	<b>308</b>	<b>288</b>	<b>218</b>	<b>181</b>	<b>202</b>	<b>224</b>	<b>248</b>	<b>294</b>	<b>300</b>

\*Only includes insurers with at least 1,000 covered individuals in the state.

**SOURCE:** Author’s calculations based on federal and state information on exchange participation, and Mark Farrah Associates’ insurer regulatory data for pre-ACA market participation.

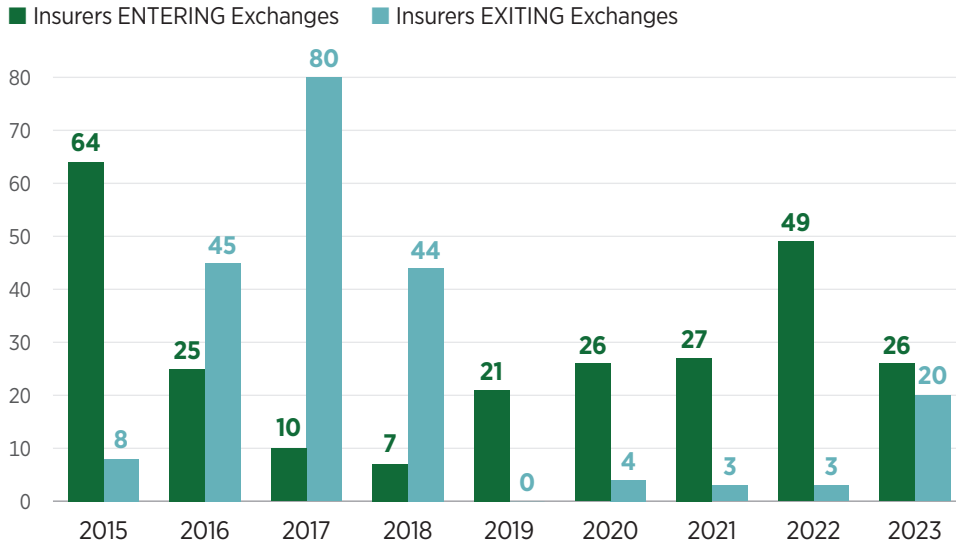
## State-Level Insurer Competition in the Exchanges

One way to measure insurer competition is to assess insurer participation on a state-by-state basis. That analysis, summarized in Table 1, shows the number of carriers in each state and the District of Columbia in the individual market in 2013, as well as in the exchanges each year since they began in 2014. Insurers that offer exchange coverage through more than one subsidiary in a state are counted as one carrier (the parent company), while insurers that offer coverage in more than one state are counted for each state (as exchange participation is a state-level decision).

In 2013, the last year before Obamacare’s implementation, 395 insurers sold coverage in the individual market across all states and the District of Columbia. For 2023, 300 insurers offer coverage in the Obamacare exchanges. That is an increase of 119 insurers over the low of 181 in 2018, but it still leaves the 2023 exchanges 24 percent less competitive than the individual market was before the implementation of Obamacare.

CHART 1

### Insurers Entering and Exiting State Exchanges



SOURCE: Author's calculations based on federal and state information on exchange participation.

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Table 1 shows that state-level exchange competition dropped significantly over the three plan years of 2016 to 2018 but then grew again in each of the subsequent years (2019 to 2023).

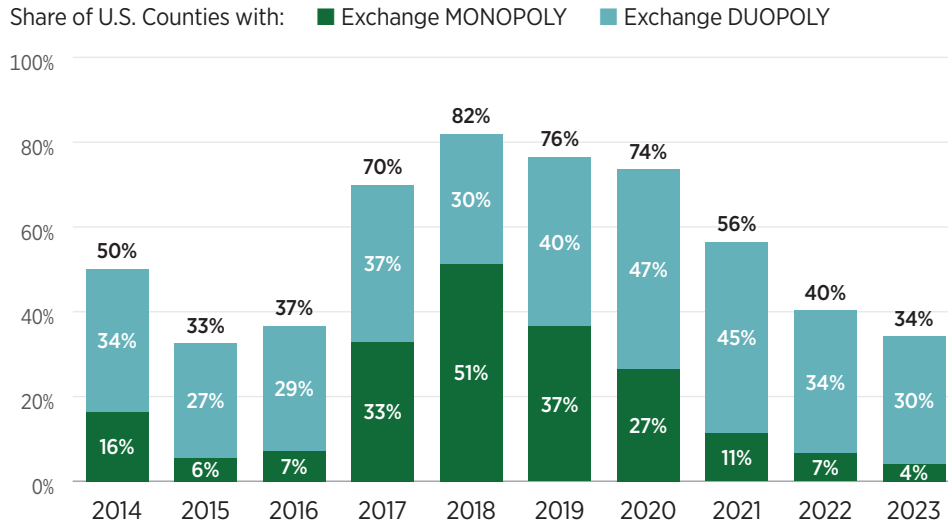
For plan year 2023, there are a similar number of insurer entrances and exits, with 26 instances of insurers participating in states where they had not done so last year, offset by 20 instances of insurers exiting states where they had offered coverage in 2022. This is the first year that insurer entrances and exits have been roughly balanced, as opposed to being skewed in one direction or the other. The net effect is that, for 2023, the number of insurers offering exchange coverage increased in 13 states and decreased in eight states.

The year-to-year pattern of insurers entering and exiting the exchanges is shown in Chart 1.

Yet, even with the increase in insurer participation over the past five years, only eight states have more insurers offering Obamacare exchange coverage in 2023 than before the ACA, while eight others have the same number, and 34 states and the District of Columbia have fewer.

CHART 2

## Counties with Little or No Insurer Choice on the Exchanges



SOURCE: Author's calculations based on federal and state information on county-level insurer exchange offerings.

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## 2023 County-Level Insurer Competition in the Exchanges

Though state-level data are informative, the most tangible measure of competition for consumers is data at the county level. That is because health plans are offered, and priced, locally. Also, because many insurers only offer Obamacare exchange coverage in certain parts of a state, county-level data provides a more precise picture of the actual choices available to consumers.

The state-level pattern of decreasing insurer participation in the years 2016 through 2018, followed by increasing participation in the years since then, was echoed at the county level.

As Chart 2 shows, while the share of counties with only one insurer offering exchange coverage grew to more than half (51.3 percent) of all counties in 2018, it has since fallen to only 4 percent of counties in 2023—its lowest level yet. Chart 2 also shows that the return of insurers to the exchanges has brought the share of counties with an insurer monopoly or duopoly back down from 81.8 percent in 2018 to 34.1 percent in 2023.

## Patterns of Insurer Exchange Participation

Smaller carriers accounted for all 20 instances of insurers exiting the exchanges for 2023. Bright Health exited all 15 states where it offered exchange plans in 2022, while Oscar Health and Friday Health Plans each dropped out of two states, and Wisconsin Physicians Service Insurance Corporation exited that state's exchange.

National carriers either resuming or expanding their exchange offerings accounted for 12 of the 26 instances of insurers initiating exchange coverage in 2023. United returned to the exchanges in four states that it had exited back in 2017.<sup>1</sup> Aetna (now owned by CVS) returned to two states and is offering exchange coverage for the first time in two more.<sup>2</sup> Similarly, Cigna returned to Texas and expanded its offering of exchange plans to Indiana and South Carolina, while Medicaid managed care insurer Centene expanded into Alabama.

Also notable is that Blue Cross and Blue Shield of Nebraska returned to that state's exchange after a six-year absence, and that Wellmark Blue Cross and Blue Shield of South Dakota is now offering exchange plans in that state for the first time.

Another trend has been the growth in exchange participation by Medicaid managed care insurers. The largest of those carriers, Centene, steadily expanded its exchange footprint from nine states in 2014 to 28 states for 2023. As a result, Centene now offers exchange coverage in more states than any other insurer and is the carrier with the largest share of exchange enrollees. Molina, another for-profit Medicaid managed care insurer, is offering 2023 exchange coverage in 14 states while two nonprofit Medicaid managed care insurers, CareSource and AmeriHealth (a subsidiary of Independence Blue Cross), offer exchange coverage in seven and six states, respectively. The net effect is that for 2023 there are 34 states in which one or more of those four Medicaid managed care insurers are offering exchange coverage.

That pattern likely reflects the fact that the ACA's premium subsidies and reduced-cost-sharing silver plans were designed to provide nearly free coverage to individuals with incomes just above Medicaid eligibility. The result has been that such individuals now constitute a disproportionate share of the exchange market. Indeed, open enrollment data for plan year 2022 showed that 56.2 percent of enrollees had incomes below 150 percent of the federal poverty level (FPL) and 74.9 percent had incomes below 200 percent of FPL.<sup>3</sup>

## Uncertain Future

While choice and competition in the exchanges has increased in recent years, two significant policy changes in 2022 introduced new uncertainties for the exchange market. The first is a set of regulatory changes made by the Biden Administration, and the second is a set of subsidy changes enacted by Congress.

The rebound in insurer competition since 2018 was largely a response to regulatory actions taken by the Trump Administration to stabilize the exchange market. However, in May 2022, the Biden Administration promulgated a rule that reverses some of those changes and risks making the exchange market more costly and less attractive to insurers in the future.<sup>4</sup> In particular, the new Biden Administration rule:

- **Reinstates** a loophole that previously enabled enrollees to skip paying premiums for the last month or two of a plan year;
- **Eliminates** verification requirements for many “special enrollment periods,” which could encourage more individuals to forego buying coverage until they need medical care;
- **Imposes** new “one-size-fits-all” rules for “network adequacy” that could make it more difficult for insurers to offer plans, in particular, in rural counties; and
- **Requires** insurers to offer government-designed “standard” plans.

In commenting on the rule, insurers and actuaries identified the potential adverse effects of these changes, but the Biden Administration adopted them anyway.<sup>5</sup> Should the anticipated adverse effects materialize, they could disincentivize future insurer participation in the exchanges.

The second set of changes stem from legislation enacted in March 2021 that increased ACA premium subsidies at all income levels and lifted the 400 percent of FPL cap on subsidy eligibility for the years 2021 and 2022.<sup>6</sup> In August 2022, Congress enacted an extension of those temporary provisions through the end of 2025.<sup>7</sup>

How these two sets of policy changes will interact and play out over the next several years is an open question. On the one hand, the Biden Administration’s regulatory changes have the potential to make the exchange market more costly and more unpredictable for insurers—possibly sparking

renewed insurer exits. On the other hand, the expanded exchange subsidies will make exchange customers less price sensitive, and thus potentially give exchange carriers more latitude to increase their premiums to compensate for higher expected losses.

## Conclusion

As the Obamacare exchange market has stabilized over the past five years, more insurers have resumed, or expanded, their offering of exchange coverage. Consequently, at both the state and county levels, insurer choice and competition in the Obamacare exchanges for 2023 is roughly back to where it was in 2015—before large and escalating losses prompted numerous insurers to leave the exchanges.

Whether that will remain the case over the next several years depends on how the combination of new cost-increasing rules from the Biden Administration and Congress's three-year extension of increased exchange subsidies plays out.

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APPENDIX TABLE 1

## Health Insurers Participating in Exchanges in 2023, by State (Page 1 of 8)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>Alabama</b>	Blue Cross and Blue Shield of Alabama	Blue Cross and Blue Shield of Alabama
	Centene Corporation	Ambetter of Alabama
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>Alaska</b>	Oregon Dental Service	Moda
	Premera	Premera Blue Cross Blue Shield of Alaska
<b>Arizona</b>	Blue Cross Blue Shield of Arizona, Inc.	Blue Cross Blue Shield of Arizona, Inc.
	Centene Corporation	Ambetter from Arizona Complete Health
	Cigna Corporation	Cigna HealthCare of Arizona, Inc.
	CVS Health Corporation	BannerAetna
	Imperial Insurance Companies, Inc.	Imperial Insurance Companies, Inc.
	Medica Holding Company	Medica
	Oscar Health, Inc.	Oscar Health Plan, Inc.
UnitedHealth Group, Inc.	UnitedHealthcare	
<b>Arkansas</b>	Centene Corporation	Ambetter from Arkansas Health & Wellness
	USable Mutual Insurance Company	Arkansas Blue Cross and Blue Shield, Health Advantage
<b>California</b>	Elevance Health	Anthem Blue Cross of California
	Blue Shield of California	Blue Shield of California
	Centene Corporation	Health Net of California, Inc., Health Net Life Insurance Company
	Chinese Hospital Association	Chinese Community Health Plan
	CVS Health Corporation	Aetna Health
	Kaiser Permanente	Kaiser Permanente
	Local Initiative Health Authority for Los Angeles County	L.A. Care Health Plan
	Molina Healthcare, Inc.	Molina Healthcare
	Oscar Health, Inc.	Oscar Health Plan of California
	Sharp HealthCare	Sharp Health Plan
Santa Clara County	Valley Health Plan	
Western Health Advantage	Western Health Advantage	
<b>Colorado</b>	Elevance Health	Anthem
	Cigna Corporation	Cigna
	Denver Health and Hospital Authority	Denver Health Medical Plan, Inc.
	Friday Health Plans, Inc.	Friday Health Plans
	Kaiser Permanente	Kaiser Permanente
UnitedHealth Group, Inc.	Rocky Mountain Health Plans	
<b>Connecticut</b>	Elevance Health	Anthem
	EmblemHealth, Inc.	ConnectiCare, ConnectiCare Benefits, Inc.
<b>Delaware</b>	CVS Health Corporation	Aetna CVS Health
	Independence Health Group, Inc.	AmeriHealth Caritas Next
	Highmark, Inc.	Highmark Blue Cross Blue Shield Delaware

APPENDIX TABLE 1

## Health Insurers Participating in Exchanges in 2023, by State (Page 2 of 8)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>District of Columbia</b>	CareFirst, Inc.	CareFirst BlueCross BlueShield
	Kaiser Permanente	Kaiser Permanente
<b>Florida</b>	Centene Corporation	Ambetter from Sunshine Health
	Cigna Corporation	Cigna Healthcare
	CVS Health Corporation	Aetna CVS Health
	GuideWell Mutual Holding Corporation	Florida Blue, Florida Blue HMO, Capital Health Plan, Florida Health Care Plans
	Health First Shared Services, Inc.	Health First Commercial Plans, Inc.
	Independence Health Group, Inc.	AmeriHealth Caritas Florida, Inc.
	Molina Healthcare, Inc.	Molina Healthcare
	Oscar Health, Inc.	Oscar Insurance Company of Florida
	SantaFe HealthCare, Inc.	AvMed
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>Georgia</b>	Elevance Health	Blue Cross Blue Shield Healthcare Plan of Georgia, Inc.
	CareSource	CareSource
	Centene Corporation	Ambetter from Peach State Health Plan
	Cigna Corporation	Cigna HealthCare of Georgia, Inc.
	CVS Health Corporation	Aetna CVS Health
	Friday Health Plans, Inc.	Friday Health Plans
	Health One Alliance, LLC	Alliant Health Plans
	Kaiser Permanente	Kaiser Permanente
	Oscar Health, Inc.	Oscar Health Plan of Georgia
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>Hawaii</b>	Hawaii Medical Service Association	HMSA
	Kaiser Permanente	Kaiser Permanente
<b>Idaho</b>	Blue Cross of Idaho Health Service, Inc.	Blue Cross of Idaho
	Cambia Health Solutions, Inc.	Regence BlueShield of Idaho
	Intermountain Health Care, Inc.	SelectHealth
	Molina Healthcare, Inc.	Molina Healthcare
	Montana Health Cooperative	Mountain Health Cooperative
	PacificSource Health Plans	PacificSource Health Plans
	Oregon Dental Service	Moda Health Plan, Inc.
	St. Luke's Health System, Ltd.	St. Luke's Health Plan
<b>Illinois</b>	Carle Foundation	Health Alliance
	Centene Corporation	Ambetter of Illinois
	Cigna Corporation	Cigna Healthcare
	CVS Health Corporation	Aetna CVS Health
	Health Care Service Corporation	Blue Cross and Blue Shield of Illinois
	Mercy Health Corporation	MercyCare Health Plans
	Molina Healthcare, Inc.	Molina Healthcare
	Oscar Health, Inc.	Oscar Health Plan, Inc.
	Medica Holding Company	WellFirst Health

APPENDIX TABLE 1

## Health Insurers Participating in Exchanges in 2023, by State (Page 3 of 8)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>Illinois (cont.)</b>	UnitedHealth Group, Inc.	UnitedHealthcare
	University Health Care, Inc.	Quartz
<b>Indiana</b>	Elevance Health	Anthem Blue Cross and Blue Shield
	Ascension Care Management Holdings	US Health and Life
	CareSource	CareSource
	Centene Corporation	Ambetter from MHS
	Cigna Corporation	Cigna Healthcare
<b>Iowa</b>	CareSource	CareSource
	Medica Holding Company	Medica Insurance Company
	Oscar Health, Inc.	Oscar Insurance Company
	Wellmark, Inc.	Wellmark Health Plan of Iowa, Inc.
<b>Kansas</b>	Ascension Care Management Holdings	US Health and Life
	Blue Cross and Blue Shield of Kansas, Inc.	Blue Cross and Blue Shield of Kansas, Inc.
	Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City
	Centene Corporation	Ambetter from Sunflower Health Plan
	Cigna Corporation	Cigna Healthcare
	Medica Holding Company	Medica
	Oscar Health, Inc.	Oscar Insurance Company
	UnitedHealth Group, Inc.	UnitedHealthCare
<b>Kentucky</b>	Elevance Health	Anthem Blue Cross and Blue Shield
	CareSource	CareSource
	Centene Corporation	Ambetter by WellCare of Kentucky
	Molina Healthcare, Inc.	Molina Healthcare
<b>Louisiana</b>	Centene Corporation	Ambetter from Louisiana Healthcare Connections
	CHRISTUS Health	CHRISTUS Health Plan
	Louisiana Health Service & Indemnity Company	Blue Cross and Blue Shield of Louisiana, HMO Louisiana, Vantage Health Plan
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>Maine</b>	Elevance Health	Anthem
	Point32Health, Inc.	Harvard Pilgrim Health Care
	Maine Community Health Options	Community Health Options
	Taro Health	Taro
<b>Maryland</b>	CareFirst, Inc.	CareFirst BlueCross BlueShield
	Kaiser Permanente	Kaiser Permanente
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>Massachusetts</b>	Baystate Health	Health New England
	Blue Cross Blue Shield of Massachusetts	Blue Cross Blue Shield of Massachusetts
	BMC Health System, Inc.	WellSense Health Plan

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## Health Insurers Participating in Exchanges in 2023, by State (Page 4 of 8)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>Massachusetts</b> <b>(cont.)</b>	Fallon Community Health Plan, Inc.	Fallon Health
	Point32Health, Inc.	Harvard Pilgrim Health Care, Tufts Health Plan
	Mass General Brigham Incorporated	Mass General Brigham Health Plan
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>Michigan</b>	Ascension Care Management Holdings	US Health and Life
	Blue Cross Blue Shield of Michigan Mutual Insurance Company	Blue Cross Blue Shield of Michigan Mutual Insurance Company, Blue Care Network of Michigan
	Centene Corporation	Ambetter from Meridian
	McLaren Health Care Corporation	McLaren Health Plan Community
	Molina Healthcare, Inc.	Molina Healthcare
	Oscar Health, Inc.	Oscar Insurance Company
	Sparrow Health System	Physicians Health Plan
	BHSH System	Priority Health
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>Minnesota</b>	Aware Integrated, Inc.	Blue Plus
	HealthPartners, Inc.	HealthPartners
	Medica Holding Company	Medica
	UCare Minnesota	Ucare
	University Health Care, Inc.	Quartz
<b>Mississippi</b>	Centene Corporation	Ambetter from Magnolia Health
	Cigna Corporation	Cigna Healthcare
	Molina Healthcare, Inc.	Molina Healthcare
	UnitedHealth Group, Inc.	United Healthcare
	Louisiana Health Service & Indemnity Company	Vantage Health Plan of Mississippi
<b>Missouri</b>	Elevance Health	Healthy Alliance Life Co. (Anthem BCBS)
	Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City
	Centene Corporation	Ambetter from Home State Health
	Cigna Corporation	Cigna Healthcare
	Cox Health	Cox HealthPlans
	CVS Health Corporation	Aetna CVS Health
	Medica Holding Company	Medica, WellFirst Health
	Oscar Health, Inc.	Oscar Insurance Company
UnitedHealth Group, Inc.	United Healthcare Insurance Co.	
<b>Montana</b>	Health Care Service Corporation	Blue Cross and Blue Shield of Montana
	Montana Health Cooperative	Mountain Health CO-OP
	PacificSource Health Plans	PacificSource Health Plans
<b>Nebraska</b>	Blue Cross and Blue Shield of Nebraska	Blue Cross and Blue Shield of Nebraska
	Centene Corporation	Ambetter from Nebraska Total Care
	Medica Holding Company	Medica
	Oscar Health, Inc.	Oscar Insurance Company

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## Health Insurers Participating in Exchanges in 2023, by State (Page 5 of 8)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>Nevada</b>	Elevance Health	Anthem
	Centene Corporation	Ambetter from SilverSummit Healthplan
	CVS Health Corporation	Aetna CVS Health
	Friday Health Plans, Inc.	Friday Health Plans
	Intermountain Health Care, Inc.	SelectHealth
	Renown Health	Renown Health Plan
	UnitedHealth Group, Inc.	Health Plan of Nevada
<b>New Hampshire</b>	Elevance Health	Anthem Blue Cross and Blue Shield
	Centene Corporation	Ambetter from New Hampshire Healthy Families
	Point32Health, Inc.	Harvard Pilgrim Health Care
<b>New Jersey</b>	Horizon Blue Cross Blue Shield of New Jersey	Horizon
	Centene Corporation	Ambetter from WellCare of New Jersey
	CVS Health Corporation	Aetna CVS Health
	Independence Health Group, Inc.	AmeriHealth New Jersey
	Oscar Health, Inc.	Oscar
<b>New Mexico</b>	Centene Corporation	Ambetter from Western Sky Community Care
	Health Care Service Corporation	BlueCross BlueShield of New Mexico
	Molina Healthcare, Inc.	Molina Healthcare
	Southwest Health Foundation	Presbyterian Health Plan, Inc.
<b>New York</b>	Elevance Health	HealthPlus
	Capital District Physicians' Health Plan, Inc.	Capital District Physicians Health Plan
	EmblemHealth, Inc.	Health Insurance Plan of Greater New York
	Healthfirst, Inc.	Healthfirst New York
	Highmark, Inc.	Highmark BlueShield of Northeastern New York, Highmark BlueCross BlueShield of Western New York
	Independent Health Association, Inc.	Independent Health
	Lifetime Healthcare, Inc.	Excellus Blue Cross Blue Shield, Univera Healthcare
	Oscar Health, Inc.	Oscar Insurance
	MVP Health Care, Inc.	MVP Health Plan
	New York City Health and Hospitals Corporation	MetroPlus Health Plan
	Centene Corporation	Fidelis Care
UnitedHealth Group, Inc.	United Healthcare	
<b>North Carolina</b>	Blue Cross and Blue Shield of North Carolina	Blue Cross and Blue Shield of NC
	CareSource	CareSource
	Centene Corporation	Ambetter of North Carolina, WellCare of North Carolina
	Cigna Corporation	Cigna Healthcare
	CVS Health Corporation	Aetna CVS Health
	Friday Health Plans, Inc.	Friday Health Plans
	Independence Health Group, Inc.	AmeriHealth Caritas Next

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## Health Insurers Participating in Exchanges in 2023, by State (Page 6 of 8)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>North Carolina</b> (cont.)	Oscar Health, Inc.	Oscar Health Plan of North Carolina, Inc.
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>North Dakota</b>	Medica Holding Company	Medica
	Noridian Mutual Insurance Company	Blue Cross Blue Shield of North Dakota
	Sanford Health	Sanford Health Plan
<b>Ohio</b>	Elevance Health	Anthem Blue Cross and Blue Shield
	Aultman Health Foundation	AultCare Insurance Company
	CareSource	CareSource
	Centene Corporation	Ambetter from Buckeye Health
	Medical Mutual of Ohio	MedMutual
	Molina Healthcare, Inc.	Molina Healthcare
	Oscar Health, Inc.	Oscar Insurance Corporation of Ohio, Oscar Health Insurance
	ProMedica Health System, Inc.	Paramount
	Summa Health System Community	SummaCare
UnitedHealth Group, Inc.	UnitedHealthcare	
<b>Oklahoma</b>	Centene Corporation	Ambetter of Oklahoma
	Community Care Managed Healthcare Plans of Oklahoma, Inc.	CommunityCare
	Friday Health Plans, Inc.	Friday Health Plans
	Health Care Service Corporation	Blue Cross Blue Shield of Oklahoma
	Medica Holding Company	Medica
	Oscar Health, Inc.	Oscar Insurance Company
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>Oregon</b>	Cambia Health Solutions, Inc.	BridgeSpan Health Company, Regence BlueCross BlueShield of Oregon
	Kaiser Permanente	Kaiser Permanente
	Oregon Dental Service	Moda Health Plan, Inc.
	PacificSource Health Plans	PacificSource Health Plans
	Providence Health & Services	Providence Health Plan
<b>Pennsylvania</b>	Capital BlueCross	Capital Advantage Assurance Company
	Centene Corporation	Pennsylvania Health & Wellness, Inc.
	Cigna Corporation	Cigna Health and Life Insurance Company
	Geisinger Health System Foundation	Geisinger Quality Options, Geisinger Quality Options
	Highmark, Inc.	Highmark, Inc., Highmark Benefits Group, Highmark Coverage Advantage, Inc.
	Independence Health Group, Inc.	Keystone Health Plan East, QCC Insurance Company
	Oscar Health, Inc.	Oscar Health Plan of Pennsylvania, Inc.
University of Pittsburgh Medical Center	UPMC Health Coverage, Inc., UPMC Health Options, Inc.	
<b>Rhode Island</b>	Blue Cross & Blue Shield of Rhode Island	Blue Cross & Blue Shield of Rhode Island
	Neighborhood Health Plan of Rhode Island, Inc.	Neighborhood Health Plan of Rhode Island

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## Health Insurers Participating in Exchanges in 2023, by State (Page 7 of 8)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>South Carolina</b>	BlueCross BlueShield of South Carolina	BlueCross BlueShield of South Carolina
	Centene Corporation	Ambetter from Absolute Total Care
	Cigna Corporation	Cigna Healthcare of South Carolina
	Independence Health Group, Inc.	First Choice Next
	Molina Healthcare, Inc.	Molina Healthcare
<b>South Dakota</b>	Avera Health	Avera Health Plans
	Sanford Health	Sanford Health Plan
	Wellmark, Inc.	Wellmark of South Dakota, Inc.
<b>Tennessee</b>	Ascension Care Management Holdings	US Health and Life
	Blue Cross Blue Shield of Tennessee	BlueCross BlueShield of Tennessee
	Centene Corporation	Ambetter of Tennessee
	Cigna Corporation	Cigna Healthcare
	Oscar Health, Inc.	Oscar Insurance Company
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>Texas</b>	Ascension Care Management Holdings	US Health and Life
	Baylor Scott & White Holdings	Scott and White Health Plan, FirstCare Health Plans
	Bexar County Hospital District	Community First
	Centene Corporation	Ambetter from Superior HealthPlan
	CHRISTUS Health	CHRISTUS Health Plan
	Cigna Corporation	Cigna Healthcare
	CVS Health Corporation	Aetna CVS Health
	Harris County Hospital District	Community Health Choice
	Health Care Service Corporation	Blue Cross and Blue Shield of Texas
	Imperial Insurance Companies, Inc.	Imperial Insurance Companies, Inc.
	Molina Healthcare, Inc.	Molina Healthcare
	Oregon Dental Service	Moda Health, Inc.
	Oscar Health, Inc.	Oscar Insurance Company
	Travis County Healthcare District	Sendero Health Plans
UnitedHealth Group, Inc.	UnitedHealthcare	
<b>Utah</b>	Cambia Health Solutions, Inc.	BridgeSpan Health Company, Regence BlueCross BlueShield of Utah
	Cigna Corporation	Cigna Healthcare
	Intermountain Health Care, Inc.	SelectHealth
	Molina Healthcare, Inc.	Molina Healthcare
	University of Utah	University of Utah Health Insurance Plans
<b>Vermont</b>	Blue Cross Blue Shield of Vermont	BlueCross BlueShield of Vermont
	MVP Health Care, Inc.	MVP Health Care
<b>Virginia</b>	Elevance Health	HealthKeepers, Inc.
	CareFirst, Inc.	CareFirst BlueCross BlueShield, CareFirst BlueChoice
	Piedmont Community Health Plan	Piedmont Community HealthCare HMO, Inc.
	Cigna Corporation	Cigna Health and Life Insurance Company
	CVS Health Corporation	Aetna Life Insurance Company, Aetna Health, Inc.

APPENDIX TABLE 1

## Health Insurers Participating in Exchanges in 2023, by State (Page 8 of 8)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>Virginia (cont.)</b>	Innovation Health Holdings, LLC	Innovation Health Plan, Inc.
	Kaiser Permanente	Kaiser Permanente
	Oscar Health, Inc.	Oscar Insurance Company
	Sentara Healthcare, Inc.	Optima Health Plan
	UnitedHealth Group, Inc.	UnitedHealthcare
<b>Washington</b>	Cambia Health Solutions, Inc.	BridgeSpan, Regence BlueShield
	Centene Corporation	Coordinated Care Corporation
	Community Health Network of Washington	Community Health Plan of Washington
	Kaiser Permanente	Kaiser Foundation Health Plan of the Northwest, Kaiser Foundation Health Plan of Washington
	Molina Healthcare, Inc.	Molina Healthcare of Washington
	PacificSource Health Plans	PacificSource Health Plans
	Premera	Premera Blue Cross Regence BlueCross BlueShield of Oregon, Lifewise Health Plan of Washington
	UnitedHealth Group, Inc.	UnitedHealthCare of Oregon
<b>West Virginia</b>	CareSource	CareSource
	Highmark, Inc.	Highmark Blue Cross Blue Shield West Virginia
<b>Wisconsin</b>	Elevance Health	Anthem Blue Cross and Blue Shield
	Aspirus, Inc.	Aspirus Health Plan
	Children's Hospital and Health System	Together with CCHP
	Common Ground Healthcare Cooperative	Common Ground Healthcare Cooperative
	Group Health Cooperative of South Central Wisconsin	Group Health Cooperative-SCW
	HealthPartners, Inc.	HealthPartners
	Marshfield Clinic	Security Health Plan
	Medica Holding Company	Medica, Dean Health Plan
	Mercy Health Corporation	MercyCare Health Plans
	Molina Healthcare, Inc.	Molina Healthcare
	Network Health, Inc.	Network Health
University Health Care, Inc.	Quartz	
<b>Wyoming</b>	Blue Cross Blue Shield of Wyoming	Blue Cross Blue Shield of Wyoming
	Montana Health Cooperative	Mountain Health CO-OP

**SOURCE:** Data for the states using the federal exchange platform are from HealthCare.gov (data.healthcare.gov). Data for the states and District of Columbia with a state-based exchange are either from the state's insurance department or the state's exchange.



## Endnotes

1. Those four states are Kansas, Mississippi, Missouri, and Ohio.
2. Aetna has returned to the exchanges in Delaware and Illinois and is offering exchange coverage for the first time in California and New Jersey.
3. Centers for Medicare and Medicaid Services, “2022 Marketplace Open Enrollment Period Public Use Files,” <https://www.cms.gov/research-statistics-data-systems/marketplace-products/2022-marketplace-open-enrollment-period-public-use-files> (accessed January 22, 2023).
4. Centers for Medicare and Medicaid Services, “Patient Protection and Affordable Care Act; HHS Notice of Benefit and Payment Parameters for 2023,” Final Rule, *Federal Register*, Vol. 87, No. 88 (May 6, 2022), pp. 27208–27393, <https://www.govinfo.gov/content/pkg/FR-2022-05-06/pdf/2022-09438.pdf> (accessed January 22, 2023).
5. For a more extensive discussion of the Biden rule changes, see Edmund F. Haislmaier, “Obamacare Exchanges Gained Health Insurers for 2022—a Development that New Biden Administration Regulations Could Reverse,” Heritage Foundation *Backgrounder* No. 3705, June 9, 2022, <https://www.heritage.org/sites/default/files/2022-06/BG3705.pdf>.
6. Public Law No. 117–2, § 9661.
7. Public Law No. 117–169, § 12001.