ISSUE BRIEF

No. 4813 | JANUARY 25, 2018

2018 Obamacare Health Insurance Exchanges: Competition and Choice Continue to Shrink

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The 2018 plan year is the fifth year of operation for the Affordable Care Act (ACA, known as Obamacare) health insurance exchanges. For the third year in a row, insurer participation has declined. Obamacare exchange customers in more than half of all U.S. counties—including all counties in 10 states—have no insurer choice.

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. In 2018, 181 insurers are offering cover-

age in the Obamacare exchanges. That makes the 2018 exchanges as a whole 54 percent less competitive than the individual market was before Obamacare was implemented.

Relative to 2017, the number of insurers offering exchange coverage in 2018 declined in 27 states, increased in two states (Alabama and New Jersey), and remained the same in 21 states and the District of Columbia.

Also, the number of states with only one or two insurers offering Obamacare exchange coverage increased between 2017 and 2018. In 2017 there were five states with only one exchange insurer, while there are eight such states for 2018. Similarly, 12 states and the District of Columbia had two exchange insurers in 2017, while 17 states and the District of Columbia have only two exchange insurers in 2018.

As Table 1 shows, insurer participation in the Obamacare exchanges at the state level increased in 2015, but then declined in each of the subsequent three years. A more detailed view is provided in Chart 1, which shows the pattern of insurers entering and exiting the exchanges from year to year.

Obamacare defenders claim that the Trump Administration's policies and congressional Republican efforts to repeal and replace Obamacare drove away insurers. The data show, however, that fewer insurers exited the exchanges in 2018 than left in either 2016 or 2017 under the Obama Administration. Moreover, a few insurers continue to expand their offering of Obamacare exchange coverage into more states.

On net, as Chart 1 shows, in the past three years, the number of insurer exits far exceeded the num-

TABLE 1

Number of Health Insurers Participating in the Exchange, by State

State	Pre–ACA* 2013	Exchange 2014	2015	2016	2017	2018	One–Year Changes in the Exchange 2014–2015	2015–2016	2016–2017	2017–2018
Alabama	4	2	3	3	1	2	1	0	–2	1
Alaska	4	2	2	1	1	1	0	–1	0	0
Arizona	11	8	11	8	2	2	3	–3	–6	0
Arkansas	7	3	3	4	3	3	0	1	–1	0
California	12	11	10	12	11	11	–1	2	–1	0
Colorado	14	10	10	8	7	7	0	–2	–1	0
Connecticut	7	3	4	4	2	2	1	0	–2	0
Delaware	4	2	2	2	2	1	0	0	0	–1
District of Columbia	4	3	3	2	2	2	0	–1	0	0
Florida	18	8	10	7	5	4	2	–3	–2	–1
Georgia	11	5	9	8	5	4	4	–1	–3	–1
Hawaii	2	2	2	2	2	2	0	0	0	0
Idaho	5	4	5	5	5	4	1	0	0	–1
Illinois	12	5	8	7	5	4	3	–1	–2	–1
Indiana	11	4	9	8	4	2	5	–1	–4	–2
Iowa	5	4	3	4	4	1	–1	1	0	–3
Kansas	9	3	3	3	3	3	0	0	0	0
Kentucky	6	3	5	7	3	2	2	2	–4	–1
Louisiana	8	4	5	4	3	2	1	–1	–1	–1
Maine	4	2	3	3	3	2	1	0	0	–1
Maryland	8	4	5	5	3	2	1	0	–2	–1
Massachusetts	8	9	10	10	9	7	1	0	–1	–2
Michigan	14	9	13	11	9	7	4	–2	–2	–2
Minnesota	6	5	4	4	4	4	–1	0	0	0
Mississippi	5	2	3	3	2	1	1	0	–1	–1
Missouri	12	3	6	6	4	3	3	0	–2	–1
Montana	2	3	4	3	3	3	1	–1	0	0
Nebraska	4	4	3	4	2	1	–1	1	–2	–1
Nevada	5	4	5	3	3	2	1	–2	0	–1
New Hampshire	2	1	5	5	4	3	4	0	–1	–1
New Jersey	3	3	5	5	2	3	2	0	–3	1
New Mexico	3	5	5	4	4	4	0	–1	0	0
New York	10	16	16	15	14	12	0	–1	–1	–2
North Carolina	12	2	3	3	2	2	1	0	–1	0
North Dakota	3	3	3	3	3	2	0	0	0	–1
Ohio	12	11	15	14	10	8	4	–1	–4	–2
Oklahoma	8	4	4	2	1	1	0	–2	–1	0
Oregon	10	11	10	9	6	5	–1	–1	–3	–1
Pennsylvania	14	7	9	7	5	5	2	–2	–2	0
Rhode Island	2	2	3	3	2	2	1	0	–1	0
South Carolina	9	3	4	3	1	1	1	–1	–2	0
South Dakota	4	3	3	2	2	2	0	–1	0	0
Tennessee	10	4	5	4	3	3	1	–1	–1	0
Texas	18	11	14	16	10	8	3	2	–6	–2
Utah	9	6	6	4	3	2	0	–2	–1	–1
Vermont	3	2	2	2	2	2	0	0	0	0
Virginia	10	5	6	7	8	6	1	1	1	–2
Washington	7	7	9	10	7	5	2	1	–3	–2
West Virginia	4	1	1	2	2	2	0	1	0	0
Wisconsin	15	13	15	16	14	11	2	1	–2	–3
Wyoming	5	2	2	1	1	1	0	–1	0	0
Totals	395	253	308	288	218	181	55	–20	–70	–37

* Only includes insurers with at least 1,000 covered individuals in the state.
SOURCE: Authors' calculations based on federal and state information on exchange participation and Mark Farrah Associates insurer regulatory data for pre–ACA market participation.

CHART 1

More Insurers Now Exiting Exchanges than Entering
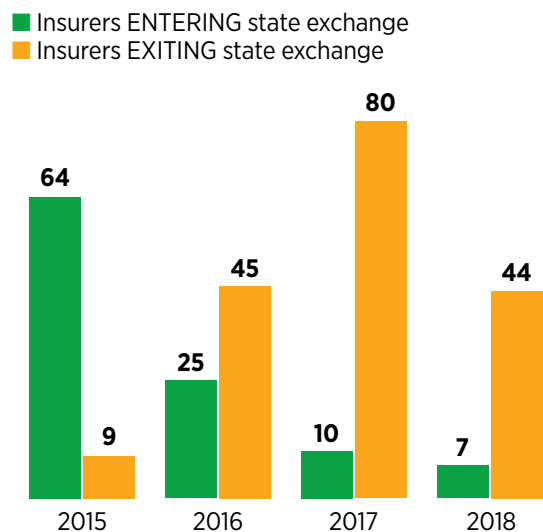
■ Insurers ENTERING state exchange
■ Insurers EXITING state exchange

64 9 25 45 10 80 7 44
2015 2016 2017 2018

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

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CHART 2

Most Counties Have Little or No Insurer Choice in Health Care Exchanges

Share of U.S. Counties with Insurer ■ DUOPOLY ■ MONOPOLY

52% 35% 17%
33% 27% 6%
36.2% 29% 7.2%
69.8% 37% 32.8%
81.8% 30.5% 51.3%
2014 2015 2016 2017 2018
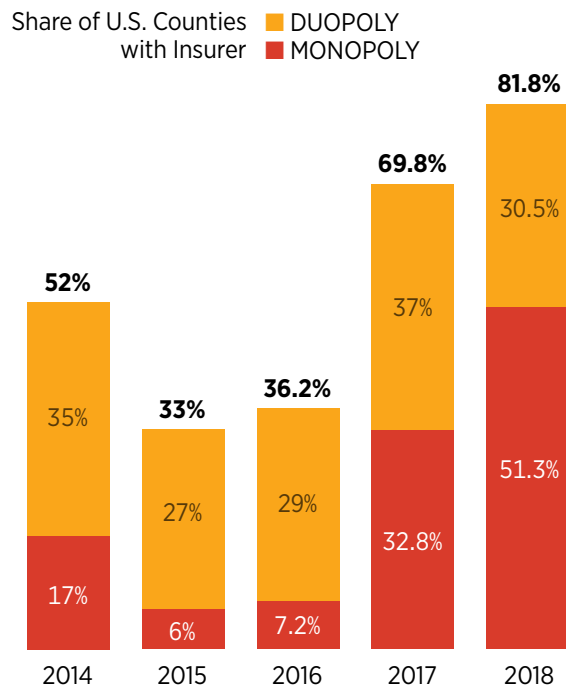
SOURCE: Author's calculations based on federal and state information on county-level insurer exchange offerings.

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ber of entrances, with the Obamacare exchanges becoming less competitive overall as a result. Only in three states are more insurers offering Obamacare exchange coverage in 2018 than in 2014, while 13 states have the same number, and 34 states and the District of Columbia have fewer. (See Table 1.)

County-Level Insurer Competition in the Obamacare Exchanges

Though state-level data are informative, for consumers, the most relevant measure of competition is at the county level. That is because health plans are offered (and priced) on a local basis. Because there are numerous instances of an insurer offering Obamacare exchange coverage in only part of a state, county-level figures provide a more precise picture of the actual choices available to consumers.

Insurer competition in the Obamacare exchanges at the county level declined significantly in 2017 and further in 2018, as reflected by increases in the percentages of U.S. counties with only one or two insurers. (See Chart 2.) In 2017, nearly one-third of counties (32.8 percent) had only one insurer offer-
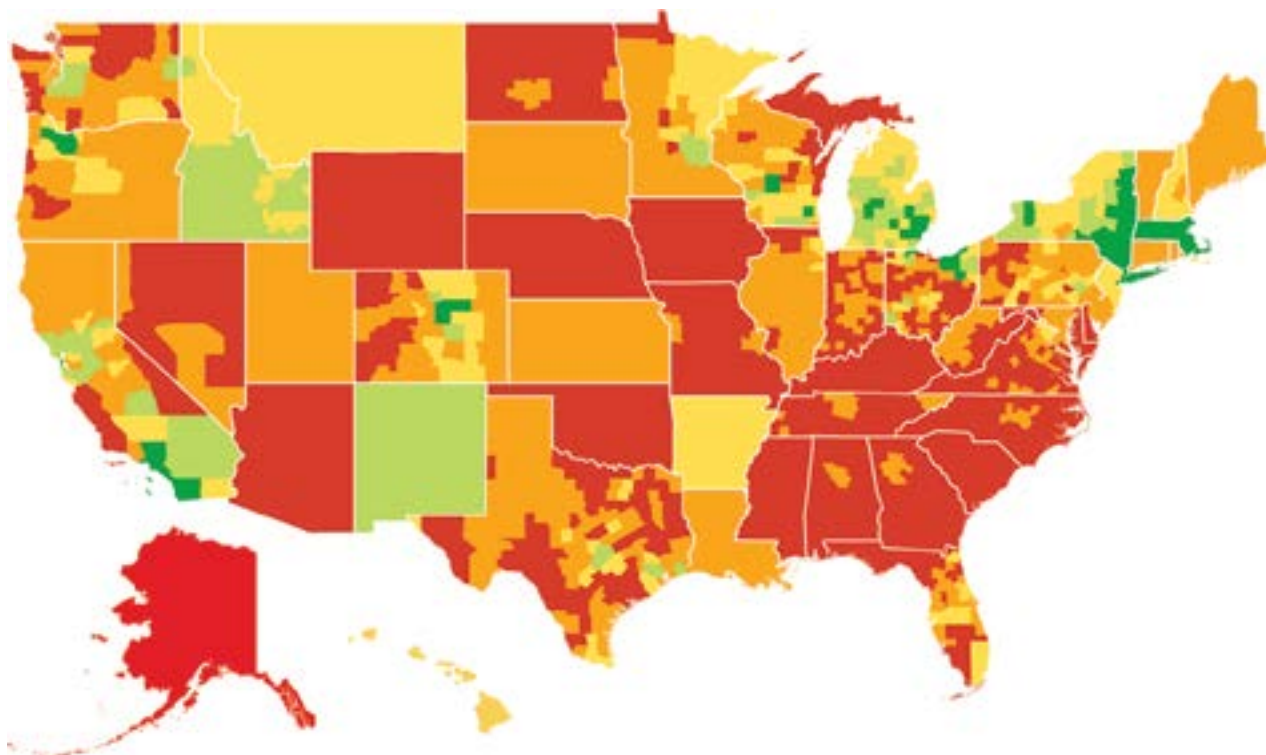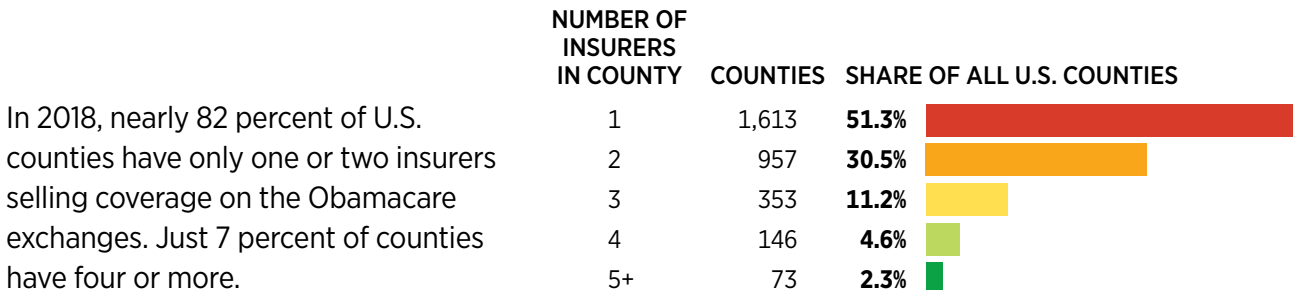
ing exchange coverage. In 2018, more than half (51.3 percent) of all counties face that situation. Furthermore, 10 states have no exchange competition in any county, and another 19 states and the District of Columbia have no more than two insurers offering exchange coverage in any county.

Patterns of Insurer Exchange Participation

The four large national insurers have now almost entirely exited the Obamacare exchanges. Aetna and Humana no longer offer exchange coverage in any state, while Cigna participates in just six states, and United Healthcare offers exchange coverage only in New York and Nevada. After experiencing several years of significant losses, those insurers left the market. Given that individual-market coverage represents

82 Percent of Nation's Counties Lack Choice and Competition on Obamacare Exchanges

In 2018, nearly 82 percent of U.S. counties have only one or two insurers selling coverage on the Obamacare exchanges. Just 7 percent of counties have four or more.

NUMBER OF INSURERS IN COUNTY	COUNTIES	SHARE OF ALL U.S. COUNTIES	
1	1,613	51.3%	
2	957	30.5%	
3	353	11.2%	
4	146	4.6%	
5+	73	2.3%	

NOTE: Percentages do not sum to 100 due to rounding.
SOURCE: Authors' calculations based on federal and state information on exchange participation. See Appendix Tables 1 and 2 for more information.

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a very small piece of their overall businesses, they are unlikely to resume offering exchange coverage.

Anthem, while also a large multi-state insurer, is not a national carrier in the same sense as the other four; it is principally a collection of Blue Cross and Blue Shield licensees in 14 states. Historically, Blue Cross and Blue Shield insurers have had the largest share of individual-market coverage in most states.

Market dominance is one reason why Blue Cross and Blue Shield licensees are the biggest group of insurers still participating in the exchanges. However, even local-market dominance has not been enough to entice all of them to enter or remain in the exchanges.

Until this year, Anthem participated in the Obamacare exchanges in all 14 of the states where it

is the Blue Cross carrier. In 2018, it exited five states. There are now 10 states that do not have a Blue Cross or Blue Shield carrier offering exchange coverage.[1] In eight more states, the Blue Cross plan no longer offers exchange coverage statewide.[2]

Meanwhile some other carriers expanded their Obamacare exchange presence. The for-profit Medicaid managed-care insurer Centene expanded steadily from eight states in 2014 to 15 states in 2018. Two regional carriers—Minnesota-based Medica and Ohio-based CareSource (a nonprofit Medicaid managed-care company)—have also expanded their exchange offerings to more states in the intervening years.

Most of the remaining Obamacare exchange participating insurers are sponsored by provider systems (usually hospitals). Those insurers are local—offering exchange coverage only in a single state, or just the part of a state served by their network. The one exception is Kaiser Permanente, which is both an insurer and provider, and offers coverage in the District of Columbia and parts of eight states.

To increase insurer competition, the ACA included a program of grants and loans to fund the creation of new so-called cooperative health insurers, or co-ops. Of the 24 co-ops funded by that program, only four are still in business.[3] In contrast, one new insurer backed by private venture capital, Oscar, entered New York's Obamacare exchange in 2014 and has since expanded to offering exchange coverage in portions of six states.

Why the ACA Has Produced Declining Competition and Choice

Obamacare's subsidy structure of premium tax credits and payments to insurers to reduce enrollee cost sharing is targeted at a relatively narrow segment of lower-income individuals—those with incomes between 100 percent and 250 percent of the federal poverty level (FPL). The law also requires insurers to offer a comprehensive package of benefits. As a result, the exchanges have attracted predominantly lower-income enrollees. For instance, among enrollees receiving premium subsidies, two-thirds (67 percent) are also enrolled in reduced cost-sharing plans available only to enrollees with incomes below 250 percent of the FPL. Insurers have also found that exchange enrollees tend to be in poorer health and use more medical services than the general population. That has forced insurers to repeatedly raise rates.

Given the basic structure of Obamacare's subsidies and coverage requirements and ongoing plan premium increases, there is no reason to expect the exchanges to attract a larger share of enrollees who are more affluent or healthier in the future.

Insurers most likely to continue offering exchange coverage are those with experience providing subsidized health insurance to low-income individuals and controlling costs by limiting access to providers—such as insurers with significant Medicaid managed-care business or ones owned by hospital systems. Indeed, a recent analysis found that since 2015 the share of exchange plans with restrictive provider networks has grown so that 73 percent of exchange plans now have more restrictive networks, while only 27 percent have less restrictive networks.[4]

The emerging norm appears to be one in which major metropolitan areas have two or three insurers offering exchange coverage but less populous areas have only one. However, Obamacare's subsidy structure makes it unlikely that parts of the country will have *no* insurers offering coverage. This past summer—when it looked like a number of counties in several states would have no exchange insurer for 2018—some insurers stepped in to fill the gaps, notably Medicaid managed-care insurer Centene.

Due to Obamacare's design, insurers can make money on Obamacare if they have a monopoly on offering taxpayer-subsidized coverage. While the

1. In 2018, the local Blue Cross carrier is not participating in the exchange in Indiana, Iowa, Maine, Mississippi, Nebraska, Nevada, Ohio, South Dakota, Utah, and Wisconsin.

2. For 2018, the local Blue Cross carrier does not offer exchange coverage in some of the counties it otherwise serves in Arizona, Georgia, Kentucky, Minnesota, Missouri, Tennessee, Virginia, and Washington.

3. The four remaining co-op insurers are Common Ground Healthcare Cooperative (Wisconsin), Maine Community Health Options, Montana Health Cooperative (Montana and Idaho), and New Mexico Health Connections.

4. Caroline F. Pearson and Elizabeth Carpenter, "Plans with More Restrictive Networks Comprise 73% of Exchange Market," Avalere, November 30, 2017, http://avalere.com/expertise/managed-care/insights/plans-with-more-restrictive-networks-comprise-73-of-exchange-market (accessed January 22, 2018).

enrollees will be costly, an insurer with an exchange monopoly does not have to worry about being underpriced by competitors and can set its rates high enough to cover those costs. State and federal regulators will face pressure to approve those requests for higher rates so as to avoid responsibility for creating "bare counties" with no insurer offering coverage. Furthermore, thanks to the ACA's subsidy structure, those rate increases generate higher subsidy payments, meaning that the higher costs are mainly passed on to federal taxpayers with subsidized enrollees largely insulated from the effects.

Conclusion

The data indicate that the number of individuals enrolled in subsidized exchange coverage has plateaued in the past couple of years.[5] Largely due to Obamacare's basic design, enrollees are often in poorer health and use more medical services than the general population.

Many insurers have exited the exchanges; ones that remain offer higher premiums and narrow network plans. Over half of the counties' Obamacare exchanges are now a monopoly, offering plans from only one insurer.

A health insurance monopoly offering overly expensive coverage that pays for only a very limited set of providers is deeply unattractive, especially to customers who previously enjoyed choice in both their insurance and medical care.

Not surprisingly, consumers are looking to Congress and the President for help in escaping the soaring costs and shrinking choices that characterize the ACA exchanges.

*—**Edmund F. Haislmaier** is a Senior Research Fellow in Domestic Policy Studies, of the Institute for Family, Community, and Opportunity, at The Heritage Foundation.*

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5.   Edmund F. Haislmaier and Drew Gonshorowski, "2016 Health Insurance Enrollment: Private Coverage Declined, Medicaid Growth Slowed," Heritage Foundation *Issue Brief* No. 4743, July 26, 2017, https://www.heritage.org/sites/default/files/2017-07/IB4743_0.pdf.

APPENDIX TABLE 1

Number of Health Insurers per County, by State (Page 1 of 10)

ALABAMA
Autauga – 1
Baldwin – 1
Barbour – 1
Bibb – 1
Blount – 1
Bullock – 1
Butler – 1
Calhoun – 1
Chambers – 1
Cherokee – 1
Chilton – 1
Choctaw – 1
Clarke – 1
Clay – 1
Cleburne – 1
Coffee – 1
Colbert – 1
Conecuh – 1
Coosa – 1
Covington – 1
Crenshaw – 1
Cullman – 1
Dale – 1
Dallas – 1
De Kalb – 1
Elmore – 1
Escambia – 1
Etowah – 1
Fayette – 1
Franklin – 1
Geneva – 1
Greene – 1
Hale – 1
Henry – 1
Houston – 1
Jackson – 1
Jefferson – 2
Lamar – 1
Lauderdale – 1
Lawrence – 1
Lee – 1
Limestone – 1
Lowndes – 1
Macon – 1
Madison – 1
Marengo – 1
Marion – 1
Marshall – 1
Mobile – 1
Monroe – 1
Montgomery – 1
Morgan – 1
Perry – 1
Pickens – 1
Pike – 1

Randolph – 1
Russell – 1
Saint Clair – 1
Shelby – 2
Sumter – 1
Talladega – 1
Tallapoosa – 1
Tuscaloosa – 1
Walker – 2
Washington – 1
Wilcox – 1
Winston – 1

ALASKA
Aleutians East – 1
Aleutians West – 1
Anchorage – 1
Bethel – 1
Bristol Bay – 1
Denali – 1
Dillingham – 1
Fairbanks North
   Star – 1
Haines – 1
Hoonah
   Angoon – 1
Juneau – 1
Kenai Peninsula – 1
Ketchikan
   Gateway – 1
Kodiak Island – 1
Lake And
   Peninsula – 1
Matanuska
   Susitna – 1
Nome – 1
North Slope – 1
Northwest
   Arctic – 1
Petersburg – 1
Prince Of Wales
   Hyder – 1
Sitka – 1
Skagway – 1
Southeast
   Fairbanks – 1
Valdez Cordova – 1
Wade Hampton – 1
Wrangell – 1
Yakutat – 1
Yukon Koyukuk – 1

ARIZONA
Apache – 1
Cochise – 1
Coconino – 1

Gila – 1
Graham – 1
Greenlee – 1
La Paz – 1
Maricopa – 1
Mohave – 1
Navajo – 1
Pima – 1
Pinal – 1
Santa Cruz – 1
Yavapai – 1
Yuma – 1

ARKANSAS
Arkansas – 3
Ashley – 3
Baxter – 3
Benton – 3
Boone – 3
Bradley – 3
Calhoun – 3
Carroll – 3
Chicot – 3
Clark – 3
Clay – 3
Cleburne – 3
Cleveland – 3
Columbia – 3
Conway – 3
Craighead – 3
Crawford – 3
Crittenden – 3
Cross – 3
Dallas – 3
Desha – 3
Drew – 3
Faulkner – 3
Franklin – 3
Fulton – 3
Garland – 3
Grant – 3
Greene – 3
Hempstead – 3
Hot Spring – 3
Howard – 3
Independence – 3
Izard – 3
Jackson – 3
Jefferson – 3
Johnson – 3
Lafayette – 3
Lawrence – 3
Lee – 3
Lincoln – 3
Little River – 3
Logan – 3

Lonoke – 3
Madison – 3
Marion – 3
Miller – 3
Mississippi – 3
Monroe – 3
Montgomery – 3
Nevada – 3
Newton – 3
Ouachita – 3
Perry – 3
Phillips – 3
Pike – 3
Poinsett – 3
Polk – 3
Pope – 3
Prairie – 3
Pulaski – 3
Randolph – 3
Saint Francis – 3
Saline – 3
Scott – 3
Searcy – 3
Sebastian – 3
Sevier – 3
Sharp – 3
Stone – 3
Union – 3
Van Buren – 3
Washington – 3
White – 3
Woodruff – 3
Yell – 3

CALIFORNIA
Alameda – 2
Alpine – 2
Amador – 3
Butte – 2
Calaveras – 2
Colusa – 2
Contra Costa – 3
Del Norte – 2
El Dorado – 3
Fresno – 2
Glenn – 2
Humboldt – 2
Imperial – 3
Inyo – 1
Kern – 3
Kings – 2
Lake – 2
Lassen – 2
Los Angeles – 6
Madera – 2
Marin – 4

Mariposa – 3
Mendocino – 2
Merced – 2
Modoc – 2
Mono – 1
Monterey – 1
Napa – 4
Nevada – 2
Orange – 5
Placer – 4
Plumas – 2
Riverside – 4
Sacramento – 4
San Benito – 1
San Bernardino
   – 4
San Diego – 5
San Francisco – 5
San Joaquin – 4
San Luis
   Obispo – 1
San Mateo – 4
Santa Barbara – 1
Santa Clara – 4
Santa Cruz – 3
Shasta – 2
Sierra – 2
Siskiyou – 2
Solano – 4
Sonoma – 4
Stanislaus – 4
Sutter – 3
Tehama – 2
Trinity – 2
Tulare – 4
Tuolumne – 2
Ventura – 2
Yolo – 4
Yuba – 3

COLORADO
Adams – 5
Alamosa – 2
Arapahoe – 6
Archuleta – 2
Baca – 2
Bent – 2
Boulder – 4
Broomfield – 5
Chaffee – 2
Cheyenne – 2
Clear Creek – 2
Conejos – 2
Costilla – 2
Crowley – 3
Custer – 3

Delta – 1
Denver – 6
Dolores – 1
Douglas – 5
Eagle – 2
El Paso – 4
Elbert – 3
Fremont – 3
Garfield – 2
Gilpin – 2
Grand – 2
Gunnison – 1
Hinsdale – 1
Huerfano – 3
Jackson – 1
Jefferson – 6
Kiowa – 2
Kit Carson – 2
La Plata – 2
Lake – 1
Larimer – 3
Las Animas – 3
Lincoln – 3
Logan – 2
Mesa – 2
Mineral – 2
Moffat – 1
Montezuma – 1
Montrose – 1
Morgan – 3
Otero – 3
Ouray – 1
Park – 2
Phillips – 2
Pitkin – 1
Prowers – 2
Pueblo – 2
Rio Blanco – 1
Rio Grande – 2
Routt – 2
Saguache – 2
San Juan – 1
San Miguel – 1
Sedgwick – 2
Summit – 3
Teller – 2
Washington – 2
Weld – 3
Yuma – 2

CONNECTICUT
Fairfield – 2
Hartford – 2
Litchfield – 2
Middlesex – 2
New Haven – 2

APPENDIX TABLE 1

Number of Health Insurers per County, by State (Page 2 of 10)

New London – 2
Tolland – 2
Windham – 2

DELAWARE
Kent – 1
New Castle – 1
Sussex – 1

DISTRICT OF COLUMBIA
DC – 2

FLORIDA
Alachua – 2
Baker – 1
Bay – 1
Bradford – 1
Brevard – 2
Broward – 3
Calhoun – 1
Charlotte – 2
Citrus – 2
Clay – 2
Collier – 1
Columbia – 1
De Soto – 1
Dixie – 1
Duval – 3
Escambia – 1
Flagler – 2
Franklin – 1
Gadsden – 1
Gilchrist – 1
Glades – 1
Gulf – 1
Hamilton – 1
Hardee – 1
Hendry – 1
Hernando – 2
Highlands – 1
Hillsborough – 3
Holmes – 1
Indian River – 2
Jackson – 1
Jefferson – 1
Lafayette – 1
Lake – 2
Lee – 1
Leon – 1
Levy – 1
Liberty – 1
Madison – 1
Manatee – 2
Marion – 2
Martin – 1

Miami-Dade – 3
Monroe – 1
Nassau – 1
Okaloosa – 1
Okeechobee – 1
Orange – 2
Osceola – 3
Palm Beach – 3
Pasco – 2
Pinellas – 3
Polk – 3
Putnam – 1
Saint Johns – 1
Saint Lucie – 2
Santa Rosa – 1
Sarasota – 2
Seminole – 3
Sumter – 1
Suwannee – 1
Taylor – 1
Union – 1
Volusia – 3
Wakulla – 1
Walton – 1
Washington – 1

GEORGIA
Appling – 1
Atkinson – 1
Bacon – 1
Baker – 1
Baldwin – 1
Banks – 1
Barrow – 1
Bartow – 1
Ben Hill – 1
Berrien – 1
Bibb – 1
Bleckley – 1
Brantley – 1
Brooks – 1
Bryan – 1
Bulloch – 1
Burke – 1
Butts – 2
Calhoun – 1
Camden – 1
Candler – 1
Carroll – 1
Catoosa – 1
Charlton – 1
Chatham – 1
Chattahoochee – 1
Chattooga – 1
Cherokee – 2
Clarke – 1

Clay – 1
Clayton – 2
Clinch – 1
Cobb – 2
Coffee – 1
Colquitt – 1
Columbia – 1
Cook – 1
Coweta – 1
Crawford – 1
Crisp – 1
Dade – 1
Dawson – 1
Decatur – 1
Dekalb – 2
Dodge – 1
Dooly – 1
Dougherty – 1
Douglas – 2
Early – 1
Echols – 1
Effingham – 1
Elbert – 1
Emanuel – 1
Evans – 1
Fannin – 1
Fayette – 2
Floyd – 1
Forsyth – 2
Franklin – 1
Fulton – 2
Gilmer – 1
Glascock – 1
Glynn – 1
Gordon – 1
Grady – 1
Greene – 1
Gwinnett – 2
Habersham – 1
Hall – 1
Hancock – 1
Haralson – 1
Harris – 1
Hart – 1
Heard – 1
Henry – 2
Houston – 1
Irwin – 1
Jackson – 1
Jasper – 1
Jeff Davis – 1
Jefferson – 1
Jenkins – 1
Johnson – 1
Jones – 1
Lamar – 1

Lanier – 1
Laurens – 1
Lee – 1
Liberty – 1
Lincoln – 1
Long – 1
Lowndes – 1
Lumpkin – 1
Macon – 1
Madison – 1
Marion – 1
Mcduffie – 1
Mcintosh – 1
Meriwether – 1
Miller – 1
Mitchell – 1
Monroe – 1
Montgomery – 1
Morgan – 1
Murray – 1
Muscogee – 1
Newton – 1
Oconee – 1
Oglethorpe – 1
Paulding – 2
Peach – 1
Pickens – 1
Pierce – 1
Pike – 1
Polk – 1
Pulaski – 1
Putnam – 1
Quitman – 1
Rabun – 1
Randolph – 1
Richmond – 1
Rockdale – 1
Schley – 1
Screven – 1
Seminole – 1
Spalding – 2
Stephens – 1
Stewart – 1
Sumter – 1
Talbot – 1
Taliaferro – 1
Tattnall – 1
Taylor – 1
Telfair – 1
Terrell – 1
Thomas – 1
Tift – 1
Toombs – 1
Towns – 1
Treutlen – 1
Troup – 1

Turner – 1
Twiggs – 1
Union – 1
Upson – 1
Walker – 1
Walton – 2
Ware – 1
Warren – 1
Washington – 1
Wayne – 1
Webster – 1
Wheeler – 1
White – 1
Whitfield – 1
Wilcox – 1
Wilkes – 1
Wilkinson – 1
Worth – 1

HAWAII
Hawaii – 2
Honolulu – 2
Kauai – 2
Maui – 2

IDAHO
Ada – 4
Adams – 4
Bannock – 3
Bear Lake – 4
Benewah – 3
Bingham – 4
Blaine – 4
Boise – 4
Bonner – 3
Bonneville – 4
Boundary – 3
Butte – 3
Camas – 4
Canyon – 4
Caribou – 3
Cassia – 4
Clark – 3
Clearwater – 3
Custer – 4
Elmore – 4
Franklin – 4
Fremont – 4
Gem – 4
Gooding – 4
Idaho – 3
Jefferson – 4
Jerome – 4
Kootenai – 4
Latah – 3
Lemhi – 4

Lewis – 3
Lincoln – 4
Madison – 4
Minidoka – 4
Nez Perce – 3
Oneida – 4
Owyhee – 4
Payette – 4
Power – 3
Shoshone – 3
Teton – 3
Twin Falls – 4
Valley – 4
Washington – 4

ILLINOIS
Adams – 2
Alexander – 2
Bond – 2
Boone – 1
Brown – 2
Bureau – 2
Calhoun – 2
Carroll – 1
Cass – 2
Champaign – 2
Christian – 2
Clark – 2
Clay – 2
Clinton – 2
Coles – 2
Cook – 3
Crawford – 2
Cumberland – 2
Dekalb – 1
Dewitt – 2
Douglas – 2
Dupage – 3
Edgar – 2
Edwards – 2
Effingham – 2
Fayette – 2
Ford – 2
Franklin – 2
Fulton – 2
Gallatin – 2
Greene – 2
Grundy – 2
Hamilton – 2
Hancock – 2
Hardin – 2
Henderson – 2
Henry – 2
Iroquois – 2
Jackson – 2
Jasper – 2

APPENDIX TABLE 1

Number of Health Insurers per County, by State (Page 3 of 10)

Jefferson – 2
Jersey – 2
Jo Daviess – 1
Johnson – 2
Kane – 2
Kankakee – 3
Kendall – 2
Knox – 2
La Salle – 2
Lake – 1
Lawrence – 2
Lee – 1
Livingston – 2
Logan – 2
Macon – 2
Macoupin – 2
Madison – 1
Marion – 2
Marshall – 2
Mason – 2
Massac – 2
Mcdonough – 2
Mchenry – 1
Mclean – 2
Menard – 2
Mercer – 2
Monroe – 1
Montgomery – 2
Morgan – 2
Moultrie – 2
Ogle – 1
Peoria – 2
Perry – 2
Piatt – 2
Pike – 2
Pope – 2
Pulaski – 2
Putnam – 2
Randolph – 2
Richland – 2
Rock Island – 2
Saint Clair – 1
Saline – 2
Sangamon – 2
Schuyler – 2
Scott – 2
Shelby – 2
Stark – 2
Stephenson – 1
Tazewell – 2
Union – 2
Vermilion – 2
Wabash – 2
Warren – 2
Washington – 2
Wayne – 2

White – 2
Whiteside – 2
Will – 2
Williamson – 2
Winnebago – 1
Woodford – 2

INDIANA
Adams – 2
Allen – 2
Bartholomew – 1
Benton – 1
Blackford – 1
Boone – 2
Brown – 2
Carroll – 1
Cass – 2
Clark – 1
Clay – 1
Clinton – 1
Crawford – 1
Daviess – 1
De Kalb – 1
Dearborn – 1
Decatur – 2
Delaware – 1
Dubois – 2
Elkhart – 2
Fayette – 1
Floyd – 2
Fountain – 1
Franklin – 1
Fulton – 1
Gibson – 2
Grant – 1
Greene – 1
Hamilton – 2
Hancock – 2
Harrison – 1
Hendricks – 2
Henry – 2
Howard – 2
Huntington – 2
Jackson – 2
Jasper – 1
Jay – 1
Jefferson – 1
Jennings – 1
Johnson – 2
Knox – 1
Kosciusko – 1
La Porte – 2
Lagrange – 1
Lake – 1
Lawrence – 1
Madison – 2

Marion – 2
Marshall – 2
Martin – 1
Miami – 2
Monroe – 2
Montgomery – 2
Morgan – 2
Newton – 1
Noble – 1
Ohio – 1
Orange – 1
Owen – 2
Parke – 1
Perry – 1
Pike – 1
Porter – 1
Posey – 1
Pulaski – 1
Putnam – 1
Randolph – 1
Ripley – 1
Rush – 1
Scott – 1
Shelby – 2
Spencer – 1
St Joseph – 2
Starke – 2
Steuben – 2
Sullivan – 1
Switzerland – 1
Tippecanoe – 2
Tipton – 1
Union – 2
Vanderburgh – 1
Vermillion – 1
Vigo – 1
Wabash – 1
Warren – 1
Warrick – 1
Washington – 1
Wayne – 2
Wells – 2
White – 1
Whitley – 2

IOWA
Adair – 1
Adams – 1
Allamakee – 1
Appanoose – 1
Audubon – 1
Benton – 1
Black Hawk – 1
Boone – 1
Bremer – 1
Buchanan – 1

Buena Vista – 1
Butler – 1
Calhoun – 1
Carroll – 1
Cass – 1
Cedar – 1
Cerro Gordo – 1
Cherokee – 1
Chickasaw – 1
Clarke – 1
Clay – 1
Clayton – 1
Clinton – 1
Crawford – 1
Dallas – 1
Davis – 1
Decatur – 1
Delaware – 1
Des Moines – 1
Dickinson – 1
Dubuque – 1
Emmet – 1
Fayette – 1
Floyd – 1
Franklin – 1
Fremont – 1
Greene – 1
Grundy – 1
Guthrie – 1
Hamilton – 1
Hancock – 1
Hardin – 1
Harrison – 1
Henry – 1
Howard – 1
Humboldt – 1
Ida – 1
Iowa – 1
Jackson – 1
Jasper – 1
Jefferson – 1
Johnson – 1
Jones – 1
Keokuk – 1
Kossuth – 1
Lee – 1
Linn – 1
Louisa – 1
Lucas – 1
Lyon – 1
Madison – 1
Mahaska – 1
Marion – 1
Marshall – 1
Mills – 1
Mitchell – 1

Monona – 1
Monroe – 1
Montgomery – 1
Muscatine – 1
Obrien – 1
Osceola – 1
Page – 1
Palo Alto – 1
Plymouth – 1
Pocahontas – 1
Polk – 1
Pottawattamie – 1
Poweshiek – 1
Ringgold – 1
Sac – 1
Scott – 1
Shelby – 1
Sioux – 1
Story – 1
Tama – 1
Taylor – 1
Union – 1
Van Buren – 1
Wapello – 1
Warren – 1
Washington – 1
Wayne – 1
Webster – 1
Winnebago – 1
Winneshiek – 1
Woodbury – 1
Worth – 1
Wright – 1

KANSAS
Allen – 2
Anderson – 2
Atchison – 2
Barber – 2
Barton – 2
Bourbon – 2
Brown – 2
Butler – 2
Chase – 2
Chautauqua – 2
Cherokee – 2
Cheyenne – 2
Clark – 2
Clay – 2
Cloud – 2
Coffey – 2
Comanche – 2
Cowley – 2
Crawford – 2
Decatur – 2
Dickinson – 2

Doniphan – 2
Douglas – 2
Edwards – 2
Elk – 2
Ellis – 2
Ellsworth – 2
Finney – 2
Ford – 2
Franklin – 2
Geary – 2
Gove – 2
Graham – 2
Grant – 2
Gray – 2
Greeley – 2
Greenwood – 2
Hamilton – 2
Harper – 2
Harvey – 2
Haskell – 2
Hodgeman – 2
Jackson – 2
Jefferson – 2
Jewell – 2
Johnson – 2
Kearny – 2
Kingman – 2
Kiowa – 2
Labette – 2
Lane – 2
Leavenworth – 2
Lincoln – 2
Linn – 2
Logan – 2
Lyon – 2
Marion – 2
Marshall – 2
Mcpherson – 2
Meade – 2
Miami – 2
Mitchell – 2
Montgomery – 2
Morris – 2
Morton – 2
Nemaha – 2
Neosho – 2
Ness – 2
Norton – 2
Osage – 2
Osborne – 2
Ottawa – 2
Pawnee – 2
Phillips – 2
Pottawatomie – 2
Pratt – 2
Rawlins – 2

APPENDIX TABLE 1

Number of Health Insurers per County, by State (Page 4 of 10)

Reno – 2
Republic – 2
Rice – 2
Riley – 2
Rooks – 2
Rush – 2
Russell – 2
Saline – 2
Scott – 2
Sedgwick – 2
Seward – 2
Shawnee – 2
Sheridan – 2
Sherman – 2
Smith – 2
Stafford – 2
Stanton – 2
Stevens – 2
Sumner – 2
Thomas – 2
Trego – 2
Wabaunsee – 2
Wallace – 2
Washington – 2
Wichita – 2
Wilson – 2
Woodson – 2
Wyandotte – 2

KENTUCKY
Adair – 1
Allen – 1
Anderson – 1
Ballard – 1
Barren – 1
Bath – 1
Bell – 1
Boone – 1
Bourbon – 1
Boyd – 1
Boyle – 1
Bracken – 1
Breathitt – 1
Breckinridge – 1
Bullitt – 1
Butler – 1
Caldwell – 1
Calloway – 1
Campbell – 1
Carlisle – 1
Carroll – 1
Carter – 1
Casey – 1
Christian – 1
Clark – 1
Clay – 1

Clinton – 1
Crittenden – 1
Cumberland – 1
Daviess – 1
Edmonson – 1
Elliott – 1
Estill – 1
Fayette – 1
Fleming – 1
Floyd – 1
Franklin – 1
Fulton – 1
Gallatin – 1
Garrard – 1
Grant – 1
Graves – 1
Grayson – 1
Green – 1
Greenup – 1
Hancock – 1
Hardin – 1
Harlan – 1
Harrison – 1
Hart – 1
Henderson – 1
Henry – 1
Hickman – 1
Hopkins – 1
Jackson – 1
Jefferson – 1
Jessamine – 1
Johnson – 1
Kenton – 1
Knott – 1
Knox – 1
Larue – 1
Laurel – 1
Lawrence – 1
Lee – 1
Leslie – 1
Letcher – 1
Lewis – 1
Lincoln – 1
Livingston – 1
Logan – 1
Lyon – 1
Madison – 1
Magoffin – 1
Marion – 1
Marshall – 1
Martin – 1
Mason – 1
Mccracken – 1
Mccreary – 1
Mclean – 1
Meade – 1

Menifee – 1
Mercer – 1
Metcalfe – 1
Monroe – 1
Montgomery – 1
Morgan – 1
Muhlenberg – 1
Nelson – 1
Nicholas – 1
Ohio – 1
Oldham – 1
Owen – 1
Owsley – 1
Pendleton – 1
Perry – 1
Pike – 1
Powell – 1
Pulaski – 1
Robertson – 1
Rockcastle – 1
Rowan – 1
Russell – 1
Scott – 1
Shelby – 1
Simpson – 1
Spencer – 1
Taylor – 1
Todd – 1
Trigg – 1
Trimble – 1
Union – 1
Warren – 1
Washington – 1
Wayne – 1
Webster – 1
Whitley – 1
Wolfe – 1
Woodford – 1

LOUISIANA
Acadia – 2
Allen – 2
Ascension – 2
Assumption – 2
Avoyelles – 2
Beauregard – 2
Bienville – 2
Bossier – 2
Caddo – 2
Calcasieu – 2
Caldwell – 2
Cameron – 2
Catahoula – 2
Claiborne – 2
Concordia – 2
De Soto – 2

East Baton
  Rouge – 2
East Carroll – 2
East Feliciana – 2
Evangeline – 2
Franklin – 2
Grant – 2
Iberia – 2
Iberville – 2
Jackson – 2
Jefferson – 2
Jefferson Davis – 2
La Salle – 2
Lafayette – 2
Lafourche – 2
Lincoln – 2
Livingston – 2
Madison – 2
Morehouse – 2
Natchitoches – 2
Orleans – 2
Ouachita – 2
Plaquemines – 2
Pointe Coupee – 2
Rapides – 2
Red River – 2
Richland – 2
Sabine – 2
Saint Bernard – 2
Saint Charles – 2
Saint Helena – 2
Saint James – 2
Saint Landry – 2
Saint Martin – 2
Saint Mary – 2
Saint Tammany
  – 2
St John The
  Baptist – 2
Tangipahoa – 2
Tensas – 2
Terrebonne – 2
Union – 2
Vermilion – 2
Vernon – 2
Washington – 2
Webster – 2
West Baton
  Rouge – 2
West Carroll – 2
West Feliciana – 2
Winn – 2

MAINE
Androscoggin – 2
Aroostook – 2

Cumberland – 2
Franklin – 2
Hancock – 2
Kennebec – 2
Knox – 2
Lincoln – 2
Oxford – 2
Penobscot – 2
Piscataquis – 2
Sagadahoc – 2
Somerset – 2
Waldo – 2
Washington – 2
York – 2

MARYLAND
Allegany – 1
Anne Arundel – 2
Baltimore – 2
Baltimore City – 2
Calvert – 2
Caroline – 1
Carroll – 2
Cecil – 1
Charles – 2
Dorchester – 1
Frederick – 2
Garrett – 1
Harford – 2
Howard – 2
Kent – 1
Montgomery – 2
Prince George's
  – 2
Queen Anne's – 1
Saint Mary's – 1
Somerset – 1
Talbot – 1
Washington – 1
Wicomico – 1
Worcester – 1

MASSACHUSETTS
Barnstable – 5
Berkshire – 5
Bristol – 6
Dukes – 3
Essex – 6
Franklin – 6
Hampden – 7
Hampshire – 6
Middlesex – 7
Nantucket – 3
Norfolk – 6
Plymouth – 6
Suffolk – 6

Worcester – 7

MICHIGAN
Alcona – 3
Alger – 1
Allegan – 4
Alpena – 3
Antrim – 3
Arenac – 3
Baraga – 1
Barry – 4
Bay – 3
Benzie – 3
Berrien – 3
Branch – 3
Calhoun – 3
Cass – 3
Charlevoix – 3
Cheboygan – 3
Chippewa – 1
Clare – 3
Clinton – 4
Crawford – 3
Delta – 1
Dickinson – 1
Eaton – 4
Emmet – 3
Genesee – 5
Gladwin – 3
Gogebic – 1
Grand Traverse – 3
Gratiot – 4
Hillsdale – 4
Houghton – 1
Huron – 3
Ingham – 5
Ionia – 4
Iosco – 3
Iron – 1
Isabella – 4
Jackson – 3
Kalamazoo – 4
Kalkaska – 3
Kent – 5
Keweenaw – 1
Lake – 4
Lapeer – 4
Leelanau – 3
Lenawee – 3
Livingston – 3
Luce – 1
Mackinac – 1
Macomb – 6
Manistee – 3
Marquette – 1
Mason – 4

APPENDIX TABLE 1

Number of Health Insurers per County, by State (Page 5 of 10)

Mecosta – 4
Menominee – 1
Midland – 3
Missaukee – 3
Monroe – 4
Montcalm – 5
Montmorency – 3
Muskegon – 3
Newaygo – 4
Oakland – 6
Oceana – 4
Ogemaw – 4
Ontonagon – 1
Osceola – 4
Oscoda – 4
Otsego – 3
Ottawa – 4
Presque Isle – 3
Roscommon – 4
Saginaw – 3
Saint Clair – 3
Saint Joseph – 4
Sanilac – 4
Schoolcraft – 1
Shiawassee – 4
Tuscola – 3
Van Buren – 4
Washtenaw – 5
Wayne – 6
Wexford – 3

MINNESOTA
Aitkin – 3
Anoka – 4
Becker – 2
Beltrami – 2
Benton – 3
Big Stone – 2
Blue Earth – 2
Brown – 2
Carlton – 3
Carver – 4
Cass – 3
Chippewa – 2
Chisago – 3
Clay – 2
Clearwater – 2
Cook – 3
Cottonwood – 2
Crow Wing – 2
Dakota – 4
Dodge – 2
Douglas – 2
Faribault – 2
Fillmore – 2
Freeborn – 2

Goodhue – 2
Grant – 2
Hennepin – 4
Houston – 2
Hubbard – 2
Isanti – 3
Itasca – 3
Jackson – 2
Kanabec – 3
Kandiyohi – 2
Kittson – 1
Koochiching – 3
Lac Qui Parle – 2
Lake – 3
Lake of the
  Woods – 1
Le Sueur – 2
Lincoln – 2
Lyon – 2
Mahnomen – 2
Marshall – 2
Martin – 2
McLeod – 2
Meeker – 1
Mille Lacs – 2
Morrison – 2
Mower – 2
Murray – 2
Nicollet – 2
Nobles – 2
Norman – 2
Olmsted – 2
Otter Tail – 2
Pennington – 2
Pine – 3
Pipestone – 2
Polk – 2
Pope – 2
Ramsey – 4
Red Lake – 2
Redwood – 2
Renville – 2
Rice – 2
Rock – 2
Roseau – 1
SAINT Louis – 3
Scott – 4
Sherburne – 4
Sibley – 2
Stearns – 3
Steele – 2
Stevens – 2
Swift – 2
Todd – 1
Traverse – 2
Wabasha – 2

Wadena – 2
Waseca – 2
Washington – 4
Watonwan – 2
Wilkin – 2
Winona – 2
Wright – 4
Yellow Medicine
  – 2

MISSISSIPPI
Adams – 1
Alcorn – 1
Amite – 1
Attala – 1
Benton – 1
Bolivar – 1
Calhoun – 1
Carroll – 1
Chickasaw – 1
Choctaw – 1
Claiborne – 1
Clarke – 1
Clay – 1
Coahoma – 1
Copiah – 1
Covington – 1
Desoto – 1
Forrest – 1
Franklin – 1
George – 1
Greene – 1
Grenada – 1
Hancock – 1
Harrison – 1
Hinds – 1
Holmes – 1
Humphreys – 1
Issaquena – 1
Itawamba – 1
Jackson – 1
Jasper – 1
Jefferson – 1
Jefferson Davis – 1
Jones – 1
Kemper – 1
Lafayette – 1
Lamar – 1
Lauderdale – 1
Lawrence – 1
Leake – 1
Lee – 1
Leflore – 1
Lincoln – 1
Lowndes – 1
Madison – 1

Marion – 1
Marshall – 1
Monroe – 1
Montgomery – 1
Neshoba – 1
Newton – 1
Noxubee – 1
Oktibbeha – 1
Panola – 1
Pearl River – 1
Perry – 1
Pike – 1
Pontotoc – 1
Prentiss – 1
Quitman – 1
Rankin – 1
Scott – 1
Sharkey – 1
Simpson – 1
Smith – 1
Stone – 1
Sunflower – 1
Tallahatchie – 1
Tate – 1
Tippah – 1
Tishomingo – 1
Tunica – 1
Union – 1
Walthall – 1
Warren – 1
Washington – 1
Wayne – 1
Webster – 1
Wilkinson – 1
Winston – 1
Yalobusha – 1
Yazoo – 1

MISSOURI
Adair – 1
Andrew – 1
Atchison – 1
Audrain – 1
Barry – 1
Barton – 1
Bates – 1
Benton – 1
Bollinger – 1
Boone – 1
Butler – 1
Caldwell – 1
Callaway – 1
Camden – 1
Cape Girardeau – 1
Carroll – 1

Carter – 1
Cass – 2
Cedar – 1
Chariton – 1
Christian – 1
Clark – 1
Clay – 2
Clinton – 1
Cole – 1
Cooper – 1
Crawford – 1
Dade – 1
Dallas – 1
Daviess – 1
Dekalb – 1
Dent – 1
Douglas – 1
Dunklin – 1
Franklin – 2
Gasconade – 1
Gentry – 1
Greene – 1
Grundy – 1
Harrison – 1
Henry – 1
Hickory – 1
Holt – 1
Howard – 1
Howell – 1
Iron – 1
Jackson – 2
Jasper – 1
Jefferson – 2
Johnson – 1
Knox – 1
Laclede – 1
Lafayette – 1
Lawrence – 1
Lewis – 1
Lincoln – 1
Linn – 1
Livingston – 1
Macon – 1
Madison – 1
Maries – 1
Marion – 1
Mcdonald – 1
Mercer – 1
Miller – 1
Mississippi – 1
Moniteau – 1
Monroe – 1
Montgomery – 1
Morgan – 1
New Madrid – 1
Newton – 1

Nodaway – 1
Oregon – 1
Osage – 1
Ozark – 1
Pemiscot – 1
Perry – 1
Pettis – 1
Phelps – 1
Pike – 1
Platte – 2
Polk – 1
Pulaski – 1
Putnam – 1
Ralls – 1
Randolph – 1
Ray – 1
Reynolds – 1
Ripley – 1
Saint Charles – 2
Saint Clair – 1
Saint Francois – 1
Saint Louis – 2
Saint Louis
  City – 2
Sainte
  Genevieve – 1
Saline – 1
Schuyler – 1
Scotland – 1
Scott – 1
Shannon – 1
Shelby – 1
Stoddard – 1
Stone – 1
Sullivan – 1
Taney – 1
Texas – 1
Vernon – 1
Warren – 1
Washington – 1
Wayne – 1
Webster – 1
Worth – 1
Wright – 1

MONTANA
Beaverhead – 3
Big Horn – 3
Blaine – 3
Broadwater – 3
Carbon – 3
Carter – 3
Cascade – 3
Chouteau – 3
Custer – 3
Daniels – 3

APPENDIX TABLE 1

Number of Health Insurers per County, by State (Page 6 of 10)

Dawson – 3
Deer Lodge – 3
Fallon – 3
Fergus – 3
Flathead – 3
Gallatin – 3
Garfield – 3
Glacier – 3
Golden Valley – 3
Granite – 3
Hill – 3
Jefferson – 3
Judith Basin – 3
Lake – 3
Lewis And
  Clark – 3
Liberty – 3
Lincoln – 3
Madison – 3
Mccone – 3
Meagher – 3
Mineral – 3
Missoula – 3
Musselshell – 3
Park – 3
Petroleum – 3
Phillips – 3
Pondera – 3
Powder River – 3
Powell – 3
Prairie – 3
Ravalli – 3
Richland – 3
Roosevelt – 3
Rosebud – 3
Sanders – 3
Sheridan – 3
Silver Bow – 3
Stillwater – 3
Sweet Grass – 3
Teton – 3
Toole – 3
Treasure – 3
Valley – 3
Wheatland – 3
Wibaux – 3
Yellowstone – 3

NEBRASKA
Adams – 1
Antelope – 1
Arthur – 1
Banner – 1
Blaine – 1
Boone – 1

Box Butte – 1
Boyd – 1
Brown – 1
Buffalo – 1
Burt – 1
Butler – 1
Cass – 1
Cedar – 1
Chase – 1
Cherry – 1
Cheyenne – 1
Clay – 1
Colfax – 1
Cuming – 1
Custer – 1
Dakota – 1
Dawes – 1
Dawson – 1
Deuel – 1
Dixon – 1
Dodge – 1
Douglas – 1
Dundy – 1
Fillmore – 1
Franklin – 1
Frontier – 1
Furnas – 1
Gage – 1
Garden – 1
Garfield – 1
Gosper – 1
Grant – 1
Greeley – 1
Hall – 1
Hamilton – 1
Harlan – 1
Hayes – 1
Hitchcock – 1
Holt – 1
Hooker – 1
Howard – 1
Jefferson – 1
Johnson – 1
Kearney – 1
Keith – 1
Keya Paha – 1
Kimball – 1
Knox – 1
Lancaster – 1
Lincoln – 1
Logan – 1
Loup – 1
Madison – 1
Mcpherson – 1
Merrick – 1

Morrill – 1
Nance – 1
Nemaha – 1
Nuckolls – 1
Otoe – 1
Pawnee – 1
Perkins – 1
Phelps – 1
Pierce – 1
Platte – 1
Polk – 1
Red Willow – 1
Richardson – 1
Rock – 1
Saline – 1
Sarpy – 1
Saunders – 1
Scotts Bluff – 1
Seward – 1
Sheridan – 1
Sherman – 1
Sioux – 1
Stanton – 1
Thayer – 1
Thomas – 1
Thurston – 1
Valley – 1
Washington – 1
Wayne – 1
Webster – 1
Wheeler – 1
York – 1

NEVADA
Carson City – 1
Churchill – 1
Clark – 2
Douglas – 1
Elko – 1
Esmeralda – 1
Eureka – 1
Humboldt – 1
Lander – 1
Lincoln – 1
Lyon – 1
Mineral – 1
Nye – 2
Pershing – 1
Storey – 1
Washoe – 2
White Pine – 1

NEW HAMPSHIRE
Belknap – 2
Carroll – 2

Cheshire – 3
Coos – 3
Grafton – 3
Hillsborough – 3
Merrimack – 3
Rockingham – 3
Strafford – 3
Sullivan – 3

NEW JERSEY
Atlantic – 2
Bergen – 3
Burlington – 2
Camden – 2
Cape May – 2
Cumberland – 2
Essex – 3
Gloucester – 2
Hudson – 3
Hunterdon – 3
Mercer – 3
Middlesex – 3
Monmouth – 3
Morris – 3
Ocean – 3
Passaic – 3
Salem – 2
Somerset – 3
Sussex – 3
Union – 3
Warren – 3

NEW MEXICO
Bernalillo – 4
Catron – 4
Chaves – 4
Cibola – 4
Colfax – 4
Curry – 4
De Baca – 4
Dona Ana – 4
Eddy – 4
Grant – 4
Guadalupe – 4
Harding – 4
Hidalgo – 4
Lea – 4
Lincoln – 4
Los Alamos – 4
Luna – 4
Mckinley – 4
Mora – 4
Otero – 4
Quay – 4
Rio Arriba – 4

Roosevelt – 4
San Juan – 4
San Miguel – 4
Sandoval – 4
Santa Fe – 4
Sierra – 4
Socorro – 4
Taos – 4
Torrance – 4
Union – 4
Valencia – 4

NEW YORK
Albany – 6
Allegany – 4
Bronx – 7
Broome – 5
Cattaraugus – 4
Cayuga – 3
Chautauqua – 4
Chemung – 2
Chenango – 4
Clinton – 4
Columbia – 6
Cortland – 3
Delaware – 6
Dutchess – 6
Erie – 4
Essex – 6
Franklin – 3
Fulton – 7
Genesee – 5
Greene – 6
Hamilton – 4
Herkimer – 3
Jefferson – 3
Kings – 7
Lewis – 3
Livingston – 3
Madison – 4
Monroe – 3
Montgomery – 6
Nassau – 6
New York – 7
Niagara – 4
Oneida – 4
Onondaga – 3
Ontario – 3
Orange – 6
Orleans – 5
Oswego – 3
Otsego – 4
Putnam – 5
Queens – 7
Rensselaer – 6

Richmond – 7
Rockland – 6
Saint Lawrence – 3
Saratoga – 6
Schenectady – 6
Schoharie – 4
Schuyler – 2
Seneca – 3
Steuben – 3
Suffolk – 6
Sullivan – 5
Tioga – 4
Tompkins – 2
Ulster – 6
Warren – 6
Washington – 6
Wayne – 3
Westchester – 6
Wyoming – 5
Yates – 3

**NORTH
  CAROLINA**
Alamance – 1
Alexander – 1
Alleghany – 1
Anson – 1
Ashe – 1
Avery – 1
Beaufort – 1
Bertie – 1
Bladen – 1
Brunswick – 1
Buncombe – 1
Burke – 1
Cabarrus – 1
Caldwell – 1
Camden – 1
Carteret – 1
Caswell – 1
Catawba – 1
Chatham – 2
Cherokee – 1
Chowan – 1
Clay – 1
Cleveland – 1
Columbus – 1
Craven – 1
Cumberland – 1
Currituck – 1
Dare – 1
Davidson – 1
Davie – 1
Duplin – 1
Durham – 1

APPENDIX TABLE 1

Number of Health Insurers per County, by State (Page 7 of 10)

Edgecombe – 1
Forsyth – 1
Franklin – 1
Gaston – 1
Gates – 1
Graham – 1
Granville – 1
Greene – 1
Guilford – 1
Halifax – 1
Harnett – 1
Haywood – 1
Henderson – 1
Hertford – 1
Hoke – 1
Hyde – 1
Iredell – 1
Jackson – 1
Johnston – 2
Jones – 1
Lee – 1
Lenoir – 1
Lincoln – 1
Macon – 1
Madison – 1
Martin – 1
Mcdowell – 1
Mecklenburg – 1
Mitchell – 1
Montgomery – 1
Moore – 1
Nash – 2
New Hanover – 1
Northampton – 1
Onslow – 1
Orange – 2
Pamlico – 1
Pasquotank – 1
Pender – 1
Perquimans – 1
Person – 1
Pitt – 1
Polk – 1
Randolph – 1
Richmond – 1
Robeson – 1
Rockingham – 1
Rowan – 1
Rutherford – 1
Sampson – 1
Scotland – 1
Stanly – 1
Stokes – 1
Surry – 1
Swain – 1
Transylvania – 1

Tyrrell – 1
Union – 1
Vance – 1
Wake – 2
Warren – 1
Washington – 1
Watauga – 1
Wayne – 1
Wilkes – 1
Wilson – 1
Yadkin – 1
Yancey – 1

NORTH DAKOTA
Adams – 1
Barnes – 1
Benson – 1
Billings – 1
Bottineau – 1
Bowman – 1
Burke – 1
Burleigh – 2
Cass – 2
Cavalier – 1
Dickey – 1
Divide – 1
Dunn – 1
Eddy – 1
Emmons – 1
Foster – 1
Golden Valley – 1
Grand Forks – 1
Grant – 1
Griggs – 1
Hettinger – 1
Kidder – 1
Lamoure – 1
Logan – 1
Mchenry – 1
Mcintosh – 1
Mckenzie – 1
Mclean – 1
Mercer – 1
Morton – 2
Mountrail – 1
Nelson – 1
Oliver – 2
Pembina – 1
Pierce – 1
Ramsey – 1
Ransom – 1
Renville – 1
Richland – 1
Rolette – 1
Sargent – 1
Sheridan – 1

Sioux – 1
Slope – 1
Stark – 1
Steele – 1
Stutsman – 1
Towner – 1
Traill – 2
Walsh – 1
Ward – 1
Wells – 1
Williams – 1

OHIO
Adams – 1
Allen – 2
Ashland – 2
Ashtabula – 3
Athens – 2
Auglaize – 1
Belmont – 1
Brown – 2
Butler – 4
Carroll – 2
Champaign – 2
Clark – 4
Clermont – 3
Clinton – 1
Columbiana – 3
Coshocton – 1
Crawford – 1
Cuyahoga – 5
Darke – 1
Defiance – 3
Delaware – 2
Erie – 1
Fairfield – 3
Fayette – 1
Franklin – 3
Fulton – 3
Gallia – 1
Geauga – 3
Greene – 3
Guernsey – 1
Hamilton – 4
Hancock – 2
Hardin – 1
Harrison – 1
Henry – 3
Highland – 1
Hocking – 1
Holmes – 1
Huron – 2
Jackson – 1
Jefferson – 1
Knox – 1
Lake – 5

Lawrence – 1
Licking – 3
Logan – 1
Lorain – 5
Lucas – 5
Madison – 2
Mahoning – 4
Marion – 1
Medina – 5
Meigs – 1
Mercer – 1
Miami – 1
Monroe – 1
Montgomery – 3
Morgan – 1
Morrow – 2
Muskingum – 1
Noble – 1
Ottawa – 1
Paulding – 1
Perry – 1
Pickaway – 2
Pike – 1
Portage – 4
Preble – 2
Putnam – 1
Richland – 1
Ross – 2
Sandusky – 2
Scioto – 2
Seneca – 2
Shelby – 1
Stark – 5
Summit – 5
Trumbull – 4
Tuscarawas – 1
Union – 2
Van Wert – 1
Vinton – 1
Warren – 2
Washington – 1
Wayne – 2
Williams – 1
Wood – 4
Wyandot – 1

OKLAHOMA
Adair – 1
Alfalfa – 1
Atoka – 1
Beaver – 1
Beckham – 1
Blaine – 1
Bryan – 1
Caddo – 1
Canadian – 1

Carter – 1
Cherokee – 1
Choctaw – 1
Cimarron – 1
Cleveland – 1
Coal – 1
Comanche – 1
Cotton – 1
Craig – 1
Creek – 1
Custer – 1
Delaware – 1
Dewey – 1
Ellis – 1
Garfield – 1
Garvin – 1
Grady – 1
Grant – 1
Greer – 1
Harmon – 1
Harper – 1
Haskell – 1
Hughes – 1
Jackson – 1
Jefferson – 1
Johnston – 1
Kay – 1
Kingfisher – 1
Kiowa – 1
Latimer – 1
Le Flore – 1
Lincoln – 1
Logan – 1
Love – 1
Major – 1
Marshall – 1
Mayes – 1
Mcclain – 1
Mccurtain – 1
Mcintosh – 1
Murray – 1
Muskogee – 1
Noble – 1
Nowata – 1
Okfuskee – 1
Oklahoma – 1
Okmulgee – 1
Osage – 1
Ottawa – 1
Pawnee – 1
Payne – 1
Pittsburg – 1
Pontotoc – 1
Pottawatomie – 1
Pushmataha – 1
Roger Mills – 1

Rogers – 1
Seminole – 1
Sequoyah – 1
Stephens – 1
Texas – 1
Tillman – 1
Tulsa – 1
Wagoner – 1
Washington – 1
Washita – 1
Woods – 1
Woodward – 1

OREGON
Baker – 2
Benton – 2
Clackamas – 5
Clatsop – 2
Columbia – 3
Coos – 2
Crook – 3
Curry – 2
Deschutes – 3
Douglas – 1
Gilliam – 2
Grant – 2
Harney – 2
Hood River – 3
Jackson – 2
Jefferson – 3
Josephine – 2
Klamath – 2
Lake – 2
Lane – 2
Lincoln – 1
Linn – 2
Malheur – 2
Marion – 3
Morrow – 2
Multnomah – 5
Polk – 3
Sherman – 2
Tillamook – 2
Umatilla – 2
Union – 2
Wallowa – 2
Wasco – 2
Washington – 5
Wheeler – 2
Yamhill – 3

PENNSYLVANIA
Adams – 2
Allegheny – 2
Armstrong – 1
Beaver – 2

APPENDIX TABLE 1

Number of Health Insurers per County, by State (Page 8 of 10)

Bedford – 1
Berks – 4
Blair – 3
Bradford – 2
Bucks – 2
Butler – 2
Cambria – 3
Cameron – 2
Carbon – 2
Centre – 3
Chester – 2
Clarion – 1
Clearfield – 2
Clinton – 2
Columbia – 2
Crawford – 2
Cumberland – 3
Dauphin – 3
Delaware – 2
Elk – 1
Erie – 2
Fayette – 1
Forest – 1
Franklin – 2
Fulton – 2
Greene – 1
Huntingdon – 2
Indiana – 1
Jefferson – 2
Juniata – 2
Lackawanna – 2
Lancaster – 3
Lawrence – 1
Lebanon – 1
Lehigh – 3
Luzerne – 2
Lycoming – 2
Mckean – 1
Mercer – 1
Mifflin – 2
Monroe – 2
Montgomery – 2
Montour – 1
Northampton – 3
Northumberland – 2
Perry – 3
Philadelphia – 2
Pike – 2
Potter – 2
Schuylkill – 3
Snyder – 2
Somerset – 3
Sullivan – 2
Susquehanna – 2
Tioga – 3

Union – 2
Venango – 1
Warren – 1
Washington – 2
Wayne – 2
Westmoreland – 2
Wyoming – 2
York – 2

RHODE ISLAND
Bristol – 2
Kent – 2
Newport – 2
Providence – 2
Washington – 2

SOUTH CAROLINA
Abbeville – 1
Aiken – 1
Allendale – 1
Anderson – 1
Bamberg – 1
Barnwell – 1
Beaufort – 1
Berkeley – 1
Calhoun – 1
Charleston – 1
Cherokee – 1
Chester – 1
Chesterfield – 1
Clarendon – 1
Colleton – 1
Darlington – 1
Dillon – 1
Dorchester – 1
Edgefield – 1
Fairfield – 1
Florence – 1
Georgetown – 1
Greenville – 1
Greenwood – 1
Hampton – 1
Horry – 1
Jasper – 1
Kershaw – 1
Lancaster – 1
Laurens – 1
Lee – 1
Lexington – 1
Marion – 1
Marlboro – 1
Mccormick – 1
Newberry – 1
Oconee – 1
Orangeburg – 1

Pickens – 1
Richland – 1
Saluda – 1
Spartanburg – 1
Sumter – 1
Union – 1
Williamsburg – 1
York – 1

SOUTH DAKOTA
Aurora – 2
Beadle – 2
Bennett – 2
Bon Homme – 2
Brookings – 2
Brown – 2
Brule – 2
Buffalo – 2
Butte – 2
Campbell – 2
Charles Mix – 2
Clark – 2
Clay – 2
Codington – 2
Corson – 2
Custer – 2
Davison – 2
Day – 2
Deuel – 2
Dewey – 2
Douglas – 2
Edmunds – 2
Fall River – 2
Faulk – 2
Grant – 2
Gregory – 2
Haakon – 2
Hamlin – 2
Hand – 2
Hanson – 2
Harding – 2
Hughes – 2
Hutchinson – 2
Hyde – 2
Jackson – 2
Jerauld – 2
Jones – 2
Kingsbury – 2
Lake – 2
Lawrence – 2
Lincoln – 2
Lyman – 2
Marshall – 2
Mccook – 2
Mcpherson – 2
Meade – 2

Mellette – 2
Miner – 2
Minnehaha – 2
Moody – 2
Pennington – 2
Perkins – 2
Potter – 2
Roberts – 2
Sanborn – 2
Shannon – 2
Spink – 2
Stanley – 2
Sully – 2
Todd – 2
Tripp – 2
Turner – 2
Union – 2
Walworth – 2
Yankton – 2
Ziebach – 2

TENNESSEE
Anderson – 1
Bedford – 1
Benton – 1
Bledsoe – 1
Blount – 1
Bradley – 1
Campbell – 1
Cannon – 1
Carroll – 1
Carter – 2
Cheatham – 2
Chester – 1
Claiborne – 1
Clay – 1
Cocke – 1
Coffee – 1
Crockett – 1
Cumberland – 1
Davidson – 2
Decatur – 1
Dekalb – 1
Dickson – 1
Dyer – 1
Fayette – 2
Fentress – 1
Franklin – 1
Gibson – 1
Giles – 1
Grainger – 1
Greene – 2
Grundy – 1
Hamblen – 1
Hamilton – 1
Hancock – 2

Hardeman – 1
Hardin – 1
Hawkins – 2
Haywood – 1
Henderson – 1
Henry – 1
Hickman – 1
Houston – 1
Humphreys – 1
Jackson – 1
Jefferson – 1
Johnson – 2
Knox – 1
Lake – 1
Lauderdale – 2
Lawrence – 1
Lewis – 1
Lincoln – 1
Loudon – 1
Macon – 1
Madison – 1
Marion – 1
Marshall – 1
Maury – 1
Mcminn – 1
Mcnairy – 1
Meigs – 1
Monroe – 1
Montgomery – 2
Moore – 1
Morgan – 1
Obion – 1
Overton – 1
Perry – 1
Pickett – 1
Polk – 1
Putnam – 1
Rhea – 1
Roane – 1
Robertson – 2
Rutherford – 2
Scott – 1
Sequatchie – 1
Sevier – 1
Shelby – 1
Smith – 1
Stewart – 1
Sullivan – 2
Sumner – 2
Tipton – 1
Trousdale – 2
Unicoi – 2
Union – 1
Van Buren – 1
Warren – 1
Washington – 2

Wayne – 1
Weakley – 1
White – 1
Williamson – 2
Wilson – 2

TEXAS
Anderson – 1
Andrews – 2
Angelina – 1
Aransas – 2
Archer – 1
Armstrong – 2
Atascosa – 1
Austin – 1
Bailey – 1
Bandera – 2
Bastrop – 3
Baylor – 1
Bee – 2
Bell – 2
Bexar – 3
Blanco – 2
Borden – 2
Bosque – 2
Bowie – 2
Brazoria – 3
Brazos – 2
Brewster – 2
Briscoe – 2
Brooks – 3
Brown – 1
Burleson – 2
Burnet – 3
Caldwell – 3
Calhoun – 1
Callahan – 2
Cameron – 3
Camp – 1
Carson – 2
Cass – 2
Castro – 2
Chambers – 2
Cherokee – 2
Childress – 2
Clay – 1
Cochran – 1
Coke – 2
Coleman – 2
Collin – 3
Collingsworth – 2
Colorado – 1
Comal – 3
Comanche – 2
Concho – 2
Cooke – 1

APPENDIX TABLE 1

Number of Health Insurers per County, by State (Page 9 of 10)

Coryell – 1
Cottle – 2
Crane – 2
Crockett – 1
Crosby – 2
Culberson – 1
Dallam – 2
Dallas – 3
Dawson – 2
De Witt – 1
Deaf Smith – 2
Delta – 1
Denton – 2
Dickens – 2
Dimmit – 1
Donley – 2
Duval – 1
Eastland – 2
Ector – 2
Edwards – 1
El Paso – 3
Ellis – 1
Erath – 1
Falls – 2
Fannin – 2
Fayette – 3
Fisher – 2
Floyd – 2
Foard – 1
Fort Bend – 3
Franklin – 1
Freestone – 2
Frio – 1
Gaines – 2
Galveston – 2
Garza – 2
Gillespie – 2
Glasscock – 2
Goliad – 1
Gonzales – 1
Gray – 2
Grayson – 1
Gregg – 1
Grimes – 2
Guadalupe – 1
Hale – 2
Hall – 2
Hamilton – 2
Hansford – 2
Hardeman – 1
Hardin – 2
Harris – 4
Harrison – 1
Hartley – 2
Haskell – 2
Hays – 4

Hemphill – 2
Henderson – 1
Hidalgo – 3
Hill – 2
Hockley – 2
Hood – 1
Hopkins – 1
Houston – 1
Howard – 2
Hudspeth – 1
Hunt – 1
Hutchinson – 2
Irion – 1
Jack – 1
Jackson – 1
Jasper – 2
Jeff Davis – 1
Jefferson – 4
Jim Hogg – 1
Jim Wells – 2
Johnson – 1
Jones – 2
Karnes – 2
Kaufman – 1
Kendall – 2
Kenedy – 2
Kent – 2
Kerr – 2
Kimble – 1
King – 2
Kinney – 1
Kleberg – 2
Knox – 2
La Salle – 1
Lamar – 1
Lamb – 2
Lampasas – 1
Lavaca – 1
Lee – 3
Leon – 1
Liberty – 2
Limestone – 2
Lipscomb – 2
Live Oak – 2
Llano – 2
Loving – 2
Lubbock – 2
Lynn – 2
Madison – 2
Marion – 1
Martin – 2
Mason – 2
Matagorda – 1
Maverick – 1
Mcculloch – 3
Mclennan – 3

Mcmullen – 1
Medina – 2
Menard – 2
Midland – 2
Milam – 1
Mills – 2
Mitchell – 2
Montague – 1
Montgomery – 3
Moore – 2
Morris – 1
Motley – 2
Nacogdoches – 1
Navarro – 2
Newton – 2
Nolan – 2
Nueces – 2
Ochiltree – 2
Oldham – 2
Orange – 2
Palo Pinto – 1
Panola – 1
Parker – 1
Parmer – 2
Pecos – 2
Polk – 1
Potter – 2
Presidio – 1
Rains – 1
Randall – 2
Reagan – 2
Real – 1
Red River – 2
Reeves – 2
Refugio – 2
Roberts – 2
Robertson – 1
Rockwall – 2
Runnels – 2
Rusk – 1
Sabine – 1
San Augustine – 1
San Jacinto – 1
San Patricio – 2
San Saba – 2
Schleicher – 1
Scurry – 2
Shackelford – 2
Shelby – 1
Sherman – 2
Smith – 2
Somervell – 2
Starr – 2
Stephens – 2
Sterling – 1
Stonewall – 2

Sutton – 1
Swisher – 2
Tarrant – 2
Taylor – 2
Terrell – 1
Terry – 2
Throckmorton – 2
Titus – 1
Tom Green – 1
Travis – 4
Trinity – 1
Tyler – 2
Upshur – 1
Upton – 2
Uvalde – 1
Val Verde – 1
Van Zandt – 1
Victoria – 1
Walker – 1
Waller – 2
Ward – 2
Washington – 1
Webb – 2
Wharton – 1
Wheeler – 2
Wichita – 1
Wilbarger – 1
Willacy – 2
Williamson – 4
Wilson – 1
Winkler – 2
Wise – 1
Wood – 2
Yoakum – 2
Young – 1
Zapata – 1
Zavala – 1

UTAH
Beaver – 2
Box Elder – 2
Cache – 2
Carbon – 2
Daggett – 2
Davis – 2
Duchesne – 2
Emery – 2
Garfield – 2
Grand – 2
Iron – 2
Juab – 2
Kane – 2
Millard – 2
Morgan – 2
Piute – 2
Rich – 2

Salt Lake – 2
San Juan – 2
Sanpete – 2
Sevier – 2
Summit – 2
Tooele – 2
Uintah – 2
Utah – 2
Wasatch – 2
Washington – 2
Wayne – 2
Weber – 2

VERMONT
Addison – 2
Bennington – 2
Caledonia – 2
Chittenden – 2
Essex – 2
Franklin – 2
Grand Isle – 2
Lamoille – 2
Orange – 2
Orleans – 2
Rutland – 2
Washington – 2
Windham – 2
Windsor – 2

VIRGINIA
Accomack – 1
Albemarle – 1
Alexandria City – 3
Alleghany – 1
Amelia – 1
Amherst – 1
Appomattox – 1
Arlington – 3
Augusta – 1
Bath – 1
Bedford – 1
Bedford City – 1
Bland – 1
Botetourt – 1
Bristol – 1
Brunswick – 1
Buchanan – 1
Buckingham – 1
Buena Vista City – 1
Campbell – 1
Caroline – 2
Carroll – 1
Charles City – 1
Charlotte – 1
Charlottesville
   City – 1

Chesapeake
   City – 1
Chesterfield – 1
Clarke – 1
Colonial Heights
   City – 1
Covington City – 1
Craig – 1
Culpeper – 2
Cumberland – 1
Danville City – 1
Dickenson – 1
Dinwiddie – 1
Emporia City – 1
Essex – 1
Fairfax – 3
Fairfax City – 3
Falls Church
   City – 3
Fauquier – 2
Floyd – 1
Fluvanna – 1
Franklin – 1
Franklin City – 2
Frederick – 1
Fredericksburg
   City – 1
Galax City – 1
Giles – 1
Gloucester – 1
Goochland – 1
Grayson – 1
Greene – 1
Greensville – 1
Halifax – 2
Hampton City – 1
Hanover – 2
Harrisonburg
   City – 1
Henrico – 1
Henry – 1
Highland – 1
Hopewell City – 1
Isle Of Wight – 1
James City – 1
King And
   Queen – 1
King George – 1
King William – 1
Lancaster – 1
Lee – 1
Lexington City – 1
Loudoun – 3
Louisa – 2
Lunenburg – 1
Lynchburg City – 1

APPENDIX TABLE 1

Number of Health Insurers per County, by State (Page 10 of 10)

Madison – 2
Manassas City – 2
Manassas Park City – 2
Martinsville City – 1
Mathews – 1
Mecklenburg – 2
Middlesex – 1
Montgomery – 1
Nelson – 2
New Kent – 2
Newport News City – 1
Norfolk City – 1
Northampton – 1
Northumberland – 1
Norton City – 1
Nottoway – 1
Orange – 2
Page – 2
Patrick – 1
Petersburg City – 1
Pittsylvania – 1
Poquoson City – 1
Portsmouth City – 1
Powhatan – 1
Prince Edward – 1
Prince George – 1
Prince William – 3
Pulaski – 1
Radford – 1
Rappahannock – 1
Richmond – 1
Richmond City – 1
Roanoke – 1
Roanoke City – 1
Rockbridge – 1
Rockingham – 1
Russell – 1
Salem – 1
Scott – 1
Shenandoah – 1
Smyth – 1
Southampton – 2

Spotsylvania – 1
Stafford – 2
Staunton City – 1
Suffolk City – 1
Surry – 1
Sussex – 1
Tazewell – 1
Virginia Beach City – 1
Warren – 1
Washington – 1
Waynesboro City – 1
Westmoreland – 2
Williamsburg City – 1
Winchester City – 1
Wise – 1
Wythe – 1
York – 1

WASHINGTON
Adams – 2
Asotin – 1
Benton – 3
Chelan – 1
Clallam – 1
Clark – 3
Columbia – 3
Cowlitz – 2
Douglas – 1
Ferry – 1
Franklin – 3
Garfield – 1
Grant – 2
Grays Harbor – 1
Island – 1
Jefferson – 2
King – 4
Kitsap – 2
Kittitas – 2
Klickitat – 2
Lewis – 2
Lincoln – 2
Mason – 2
Okanogan – 1

Pacific – 1
Pend Oreille – 1
Pierce – 4
San Juan – 1
Skagit – 1
Skamania – 1
Snohomish – 3
Spokane – 4
Stevens – 2
Thurston – 4
Wahkiakum – 1
Walla Walla – 3
Whatcom – 2
Whitman – 2
Yakima – 2

WEST VIRGINIA
Barbour – 2
Berkeley – 1
Boone – 2
Braxton – 1
Brooke – 2
Cabell – 2
Calhoun – 2
Clay – 2
Doddridge – 2
Fayette – 2
Gilmer – 2
Grant – 1
Greenbrier – 1
Hampshire – 1
Hancock – 2
Hardy – 1
Harrison – 2
Jackson – 2
Jefferson – 1
Kanawha – 2
Lewis – 1
Lincoln – 2
Logan – 2
Marion – 2
Marshall – 2
Mason – 2
Mcdowell – 1
Mercer – 1
Mineral – 1
Mingo – 1

Monongalia – 2
Monroe – 1
Morgan – 1
Nicholas – 1
Ohio – 2
Pendleton – 1
Pleasants – 2
Pocahontas – 1
Preston – 2
Putnam – 2
Raleigh – 2
Randolph – 1
Ritchie – 2
Roane – 2
Summers – 1
Taylor – 2
Tucker – 1
Tyler – 2
Upshur – 1
Wayne – 2
Webster – 1
Wetzel – 2
Wirt – 2
Wood – 2
Wyoming – 1

WISCONSIN
Adams – 5
Ashland – 2
Barron – 2
Bayfield – 2
Brown – 1
Buffalo – 3
Burnett – 3
Calumet – 2
Chippewa – 2
Clark – 2
Columbia – 3
Crawford – 3
Dane – 3
Dodge – 3
Door – 1
Douglas – 3
Dunn – 2
Eau Claire – 2
Florence – 2
Fond Du Lac – 3

Forest – 2
Grant – 2
Green – 4
Green Lake – 2
Iowa – 3
Iron – 2
Jackson – 3
Jefferson – 3
Juneau – 5
Kenosha – 2
Kewaunee – 1
La Crosse – 2
Lafayette – 3
Langlade – 2
Lincoln – 2
Manitowoc – 1
Marathon – 3
Marinette – 1
Marquette – 2
Menominee – 1
Milwaukee – 3
Monroe – 2
Oconto – 1
Oneida – 2
Outagamie – 2
Ozaukee – 3
Pepin – 2
Pierce – 2
Polk – 2
Portage – 2
Price – 2
Racine – 3
Richland – 3
Rock – 4
Rusk – 1
Saint Croix – 2
Sauk – 3
Sawyer – 2
Shawano – 3
Sheboygan – 1
Taylor – 2
Trempealeau – 3
Vernon – 4
Vilas – 2
Walworth – 4
Washburn – 2
Washington – 3

Waukesha – 5
Waupaca – 1
Waushara – 1
Winnebago – 2
Wood – 2

WYOMING
Albany – 1
Big Horn – 1
Campbell – 1
Carbon – 1
Converse – 1
Crook – 1
Fremont – 1
Goshen – 1
Hot Springs – 1
Johnson – 1
Laramie – 1
Lincoln – 1
Natrona – 1
Niobrara – 1
Park – 1
Platte – 1
Sheridan – 1
Sublette – 1
Sweetwater – 1
Teton – 1
Uinta – 1
Washakie – 1
Weston – 1

NOTE: All figures are at the parent company level (i.e., data for all subsidiaries of a company are aggregated under the parent company).
SOURCES: 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 from either the state's insurance department or state's exchange.

APPENDIX TABLE 2

Health Insurers Participating in Exchanges in 2018 (Page 1 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
Alabama	Blue Cross and Blue Shield of Alabama	Blue Cross and Blue Shield of Alabama
	Bright Health, Inc.	Bright Health Insurance Company
Alaska	Premera	Premera Blue Cross Blue Shield of Alaska
Arizona	Blue Cross Blue Shield of Arizona, Inc.	Blue Cross Blue Shield of Arizona, Inc.
	Centene Corporation	Health Net of Arizona, Inc.
Arkansas	Catholic Health Initiatives	QualChoice Life & Health Insurance Company, Inc., QCA Health Plan, Inc.
	Centene Corporation	Celtic Insurance Company
	USAble Mutual Insurance Company	USAble Mutual Insurance Company
California	Anthem, Inc.	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
	Kaiser Permanente	Kaiser Permanente
	Local Initiative Health Authority for Los Angeles County	L.A. Care Health Plan
	Molina Healthcare, Inc.	Molina Healthcare
	Mulberry Health, Inc.	Oscar Health Plan of California
	Sharp HealthCare	Sharp Health Plan
	Valley Health Plan	Valley Health Plan
	Western Health Advantage	Western Health Advantage
Colorado	Anthem, Inc.	Anthem Blue Cross Blue Shield (HMO Colorado, Inc.)
	Bright Health, Inc.	Bright Health Plan
	Cigna Corporation	Cigna Health and Life Insurance Co.
	Denver Health and Hospital Authority	Denver Health Medical Plan, Inc.
	Friday Health Plans	Colorado Choice Health Plans
	Kaiser Permanente	Kaiser Foundation Health Plan of Colorado
	Rocky Mountain Health Maintenance Organization, Inc.	Rocky Mountain Health Maintenance Organization, Inc.
Connecticut	Anthem, Inc.	Anthem Blue Cross Blue Shield
	EmblemHealth, Inc.	ConnectiCare Benefits, Inc.
Delaware	Highmark, Inc.	Highmark BCBSD, Inc.
District of Columbia	CareFirst, Inc.	CareFirst
	Kaiser Permanente	Kaiser
Florida	Centene Corporation	Celtic Insurance Company
	GuideWell Mutual Holding Corporation	Blue Cross and Blue Shield of Florida, Florida Health Care Plan, Inc., Health Options, Inc.
	Health First, Inc.	Health First Commercial Plans, Inc.
	Molina Healthcare, Inc.	Molina Healthcare of Florida, Inc
Georgia	Anthem, Inc.	Blue Cross Blue Shield Healthcare Plan of Georgia, Inc.
	Centene Corporation	Ambetter of Peach State, Inc.
	Health One Alliance, LLC	Alliant Health Plans
	Kaiser Permanente	Kaiser Foundation Health Plan of Georgia

APPENDIX TABLE 2

Health Insurers Participating in Exchanges in 2018 (Page 2 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
Hawaii	Hawaii Medical Service Association	Hawaii Medical Service Association
	Kaiser Permanente	Kaiser Foundation Health Plan, Inc.
Idaho	Blue Cross of Idaho Health Service, Inc.	Blue Cross of Idaho
	Intermountain Health Care, Inc.	SelectHealth, Inc.
	Montana Health Cooperative	Mountain Health CO-OP
	PacificSource Health Plans	PacificSource
Illinois	Carle Foundation	Health Alliance Medical Plans, Inc.
	Centene Corporation	Celtic Insurance Company
	Cigna Corporation	Cigna HealthCare of Illinois, Inc.
	Health Care Service Corporation	Blue Cross and Blue Shield of Illinois
Indiana	CareSource Management Group Company	CareSource Indiana, Inc.
	Centene Corporation	Celtic Insurance Company
Iowa	Medica Holding Company	Medica Insurance Company
Kansas	Blue Cross and Blue Shield of Kansas, Inc.	Blue Cross and Blue Shield of Kansas, Inc.
	Centene Corporation	Sunflower State Health Plan, Inc
	Medica Holding Company	Medica Insurance Company
Kentucky	Anthem, Inc.	Anthem Health Plans of KY (Anthem BCBS)
	CareSource Management Group Company	CareSource Kentucky Co.
Louisiana	Louisiana Health Service & Indemnity Company	Louisiana Health Service & Indemnity Company, HMO Louisiana, Inc.
	Vantage Health Plan, Inc.	Vantage Health Plan, Inc.
Maine	Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Health Care, Inc.
	Maine Community Health Options	Maine Community Health Options
Maryland	CareFirst, Inc.	CareFirst BlueCross BlueShield
	Kaiser Permanente	Kaiser Permanente
Massachusetts	Baystate Health	Health New England
	Blue Cross Blue Shield of Massachusetts	Blue Cross Blue Shield of Massachusetts
	BMC Health System, Inc.	Boston Medical Center HealthNet Plan
	Fallon Community Health Plan	Fallon Health
	Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Health Care
	Partners HealthCare System, Inc.	Neighborhood Health Plan
	Tufts Associated Health Plans, Inc.	Tufts Health Plan
Michigan	Blue Cross Blue Shield of Michigan Mutual Insurance Company	Blue Cross Blue Shield of Michigan Mutual Insurance Company, Blue Care Network of Michigan
	Caidan Enterprises, Inc.	Meridian Health Plan of Michigan, Inc.
	McLaren Health Care Corporation	McLaren Health Plan Community
	Molina Healthcare, Inc.	Molina Healthcare of Michigan, Inc.
	Sparrow Health System	Physicians Health Plan
	Spectrum Health System	Priority Health
	Total Health Care, Inc.	Total Health Care USA, Inc.

APPENDIX TABLE 2

Health Insurers Participating in Exchanges in 2018 (Page 3 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
Minnesota	Aware Integrated, Inc.	Blue Plus
	HealthPartners, Inc.	HealthPartners
	Medica Holding Company	Medica
	UCare Minnesota	UCare Minnesota
Mississippi	Centene Corporation	Ambetter of Magnolia, Inc.
Missouri	Anthem, Inc.	Healthy Alliance Life Co. (Anthem BCBS)
	Centene Corporation	Celtic Insurance Company
	Cigna Corporation	Cigna Health and Life Insurance Company
Montana	Health Care Service Corporation	Blue Cross and Blue Shield of Montana
	Montana Health Cooperative	Montana Health Cooperative
	PacificSource Health Plans	PacificSource Health Plans
Nebraska	Medica Holding Company	Medica Insurance Company
Nevada	Centene Corporation	SilverSummit Healthplan, Inc.
	UnitedHealth Group, Inc.	Health Plan of Nevada, Inc.
New Hampshire	Anthem, Inc.	Matthew Thornton Hlth Plan (Anthem BCBS)
	Centene Corporation	Celtic Insurance Company
	Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Health Care of NE
New Jersey	Horizon Blue Cross Blue Shield of New Jersey	Horizon Healthcare Services, Inc.
	Independence Health Group, Inc.	AmeriHealth HMO, Inc., AmeriHealth Ins Company of New Jersey
	Mulberry Health, Inc.	Oscar Garden State Insurance Corporation
New Mexico	CHRISTUS Health	CHRISTUS Health Plan
	Health Care Service Corporation	Blue Cross Blue Shield of New Mexico
	Molina Healthcare, Inc.	Molina Health Care of New Mexico, Inc.
	New Mexico Health Connections	New Mexico Health Connections
New York	Anthem, Inc.	Empire Blue Cross, Empire BlueCross BlueShield
	Capital District Physicians' Health Plan, Inc.	Capital District Physicians Health Plan
	EmblemHealth, Inc.	Health Insurance Plan of Greater New York
	Healthfirst PHSP, Inc.	Healthfirst New York
	HealthNow Systems, Inc.	BlueShield of Northeastern New York, BlueCross BlueShield of Western New York
	Independent Health Association, Inc.	Independent Health
	Lifetime Healthcare, Inc.	Excellus Blue Cross Blue Shield, Univera Healthcare
	Mulberry Health, Inc.	Oscar Insurance
	MVP Health Care, Inc.	MVP Health Plan
	New York City Health and Hospitals Corporation	MetroPlus Health Plan
	New York State Catholic Health Plan, Inc.	Fidelis Care
	UnitedHealth Group, Inc.	United Healthcare
North Carolina	Blue Cross and Blue Shield of North Carolina	Blue Cross and Blue Shield of NC
	Cigna Corporation	Cigna HealthCare of North Carolina, Inc.
North Dakota	Noridian Mutual Insurance Company	Blue Cross Blue Shield of North Dakota
	Sanford Health	Sanford Health Plan

APPENDIX TABLE 2

Health Insurers Participating in Exchanges in 2018 (Page 4 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
Ohio	Aultman Health Foundation	AultCare Insurance Company
	CareSource Management Group Company	CareSource
	Centene Corporation	Buckeye Community Health Plan
	Medical Mutual of Ohio	Medical Health Insuring Corp. of Ohio
	Molina Healthcare, Inc.	Molina Healthcare of Ohio, Inc.
	Mulberry Health, Inc.	Oscar Insurance Corporation of Ohio
	ProMedica Health System, Inc.	Paramount Insurance Company
	Summa Health System	Summa Insurance Company, Inc.
Oklahoma	Health Care Service Corporation	Blue Cross Blue Shield of Oklahoma
Oregon	Cambia Health Solutions, Inc.	BridgeSpan Health Company
	Kaiser Permanente	Kaiser Foundation Healthplan of the NW
	Moda Health	Moda Health Plan, Inc.
	PacificSource Health Plans	PacificSource Health Plans
	Providence Health & Services	Providence Health Plan
Pennsylvania	Capital BlueCross	Capital Advantage Assurance Company, Keystone Health Plan East, Inc
	Geisinger Health System Foundation	Geisinger Health Plan
	Highmark, Inc.	Highmark Health Insurance Company, Highmark Choice Company, Highmark, Inc., First Priority Health
	Independence Health Group, Inc.	Independence Blue Cross (QCC Ins. Co.)
	University of Pittsburgh Medical Center	UPMC Health Options, Inc.
Rhode Island	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
South Carolina	BlueCross BlueShield of South Carolina	Blue Cross and Blue Shield of South Carolina
South Dakota	Avera Health	Avera Health Plans, Inc.
	Sanford Health	Sanford Health Plan
Tennessee	Blue Cross Blue Shield of Tennessee	BlueCross BlueShield of Tennessee
	Cigna Corporation	Cigna Health and Life Insurance Company
	Mulberry Health, Inc.	Oscar Insurance Company of Texas
Texas	Centene Corporation	Celtic Insurance Company
	CHRISTUS Health	CHRISTUS Health Plan
	Community Health Choice, Inc.	Community Health Choice, Inc.
	Health Care Service Corporation	Blue Cross Blue Shield of Texas
	Molina Healthcare, Inc.	Molina Healthcare of Texas, Inc.
	Mulberry Health, Inc.	Oscar Insurance Company of Texas
	Sendero Health Plans, Inc.	Sendero Health Plans, Inc.
	SHA, LLC	SHA, LLC DBA FirstCare Health Plans
Utah	Intermountain Health Care, Inc.	SelectHealth
	University of Utah	University of Utah Health Insurance Plans
Vermont	Blue Cross Blue Shield of Vermont	BlueCross BlueShield of Vermont
	MVP Health Care, Inc.	MVP Health Care

APPENDIX TABLE 2

Health Insurers Participating in Exchanges in 2018 (Page 5 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
Virginia	Anthem, Inc.	HealthKeepers, Inc.
	CareFirst, Inc.	CareFirst BlueChoice, Inc., Group Hospitalization and Medical Services, Inc.
	Centra Health	Piedmont Community HealthCare HMO, Inc.
	Cigna Corporation	Cigna Health and Life Insurance Company
	Kaiser Permanente	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
	Sentara Healthcare, Inc.	Optima Health Plan
Washington	Cambia Health Solutions, Inc.	BridgeSpan Health Company
	Centene Corporation	Coordinated Care
	Kaiser Permanente	Kaiser Foundation Health Plan of the Northwest, Kaiser Foundation Health Plan of Washington
	Molina Healthcare, Inc.	Molina Healthcare of Washington, Inc.
	Premera	Premera Blue Cross, LifeWise Health Plan of Washington
West Virginia	CareSource Management Group Company	CareSource West Virginia Co.
	Highmark, Inc.	Highmark Blue Cross Blue Shield West Virginia
Wisconsin	Aspirus, Inc.	Aspirus Arise Health Plan of Wisconsin, Inc.
	Children's Hospital and Health System	Children's Community Health Plan
	Common Ground Healthcare Cooperative	Common Ground Healthcare Cooperative
	Group Health Cooperative of South Central Wisconsin	Group Health Cooperative of South Central Wisconsin
	HealthPartners, Inc.	HealthPartners Insurance Company
	Interstate Alliance, Inc.	MercyCare HMO, Inc.
	Marshfield Clinic Health System, Inc.	Security Health Plan of Wisconsin, Inc.
	Medica Holding Company	Medica Health Plans of Wisconsin
	Network Health, Inc.	Network Health Plan
	SSM Health Care Corporation	Dean Health Plan
	University Health Care, Inc.	Unity Health Plans Insurance Corporation
Wyoming	Blue Cross Blue Shield of Wyoming	Blue Cross Blue Shield of Wyoming
Virginia	Aetna, Inc.	Aetna Health, Inc. (a PA corp.), Innovation Health Insurance Company
	Anthem, Inc.	HealthKeepers, Inc.
	CareFirst, Inc.	CareFirst BlueChoice, Inc., Group Hospitalization and Medical Services, Inc.
	Centra Health	Piedmont Community HealthCare HMO, Inc., Piedmont Community HealthCare, Inc.
	Kaiser Permanente	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
	Sentara Healthcare, Inc.	Optima Health Plan
	UnitedHealth Group, Inc.	UnitedHealthcare of the Mid-Atlantic, Inc.
	Cigna Corporation	Cigna Health and Life Insurance Company
Washington	Cambia Health Solutions, Inc.	BridgeSpan Health Company, Regence BlueShield
	Centene Corporation	Coordinated Care Corporation
	Community Health Network of Washington	Community Health Plan of Washington
	Group Health Cooperative	Group Health Cooperative
	Kaiser Permanente	Kaiser Foundation Health Plan of the Northwest
	Molina Healthcare, Inc.	Molina Healthcare of Washington
	Premera	Premera Blue Cross, Lifewise Health Plan of Washington
West Virginia	CareSource Management Group Company	CareSource West Virginia Co.
	Highmark, Inc.	Highmark Blue Cross Blue Shield West Virginia

APPENDIX TABLE 2

Health Insurers Participating in Exchanges in 2018 (Page 6 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
Wisconsin	Anthem, Inc.	Compcare Health Serv Ins Co (Anthem BCBS)
	Children's Hospital and Health System	Children's Community Health Plan
	Common Ground Healthcare Cooperative	Common Ground Healthcare Cooperative
	Group Health Cooperative of South Central Wisconsin	Group Health Cooperative of South Central Wisconsin
	Interstate Alliance, Inc.	MercyCare HMO, Inc.
	Marshfield Clinic Health System, Inc.	Security Health Plan of Wisconsin, Inc.
	Mayo Holding Company	Health Tradition Health Plan
	Medica Holding Company	Medica Health Plans of Wisconsin
	Molina Healthcare, Inc.	Molina Healthcare of Wisconsin, Inc.
	Network Health, Inc.	Network Health Plan
	SSM Health Care Corporation	Dean Health Plan
	University Health Care, Inc.	Unity Health Plans Insurance Corporation, Gundersen Health System
	Aspirus, Inc.	Aspirus Arise Health Plan of Wisconsin, Inc.
	HealthPartners, Inc.	HealthPartners Insurance Company
Wyoming	Blue Cross Blue Shield of Wyoming	Blue Cross Blue Shield of Wyoming

NOTE: All figures are at the parent company level (i.e., data for all subsidiaries of a company are aggregated under the parent company).
SOURCES: 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 from either the state's insurance department or state's exchange.