

# ISSUE BRIEF

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## The 2017 Health Insurance Exchanges: Major Decrease in Competition and Choice

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One of the stated aims of the Affordable Care Act (ACA) was to increase competition among health insurance companies.<sup>1</sup> That goal has not been realized, and by several different measures the ACA's exchanges offer less competition and choice in 2017 than ever before.

Now in the fourth year of operation, the exchanges continue to be far less competitive than the individual health insurance market was before the ACA's implementation. Moreover, insurer participation in the law's government-run exchanges has declined over the past two years and is now at the lowest level yet. This lack of insurer participation leaves exchange customers in 70 percent of U.S. counties with no insurer choice, or a choice between merely two insurers.

### Measuring Competition and Choice in the Exchanges

This *Issue Brief* reviews insurer participation in the ACA's exchanges in 2017 in all 50 states and the District of Columbia, and compares those results with insurer participation in the pre-ACA (2013) individual market. Insurer exchange participation for 2017 is also compared with insurer exchange participation in previous years at the state and county lev-

els. Insurers that offer exchange coverage through more than one subsidiary in a state are properly 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).

### 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, and in the exchanges each year since they began in 2014.

### Pre-ACA Individual Market

In 2013, the last year before the ACA's implementation, 395 insurers sold coverage in the individual market across all states and the District of Columbia. On the exchanges, in 2017, there are a total of 218 insurers selling coverage across all states and the District of Columbia. Thus, the 2017 exchanges as a whole are about 45 percent less competitive than the individual market was before the ACA was implemented.

### 2017 Exchange vs. 2016 Exchange

As shown in Table 1, the level of competition on the exchanges has somewhat fluctuated over the past four years. There was a net increase in insurer participation from 2014 to 2015, a slight decline from 2015 to 2016, and now a more significant (24 percent) decline from 2016 to 2017. For 2017, the exchanges have the fewest number of insurers since the exchanges launched.

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This paper, in its entirety, can be found at <http://report.heritage.org/ib4651>

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TABLE 1

## Number of Health Insurers Participating in the Exchange, by State

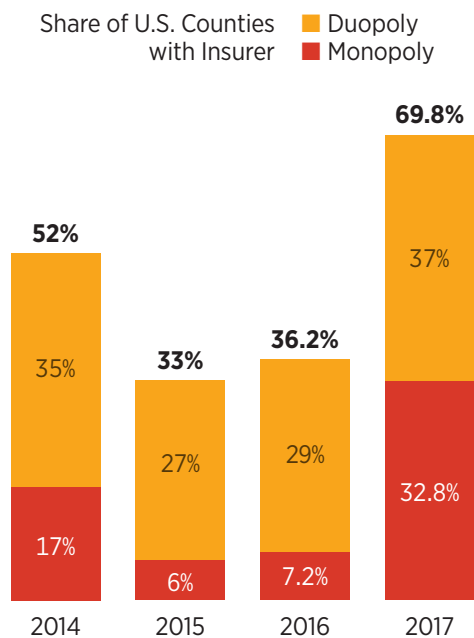
State	Pre-ACA*	Exchange				One-Year Changes in the Exchange		
	2013	2014	2015	2016	2017	2014-2015	2015-2016	2016-2017
Alabama	4	2	3	3	1	1	0	-2
Alaska	4	2	2	1	1	0	-1	0
Arizona	11	8	11	8	2	3	-3	-6
Arkansas	7	3	3	4	3	0	1	-1
California	12	11	10	12	11	-1	2	-1
Colorado	14	10	10	8	7	0	-2	-1
Connecticut	7	3	4	4	2	1	0	-2
Delaware	4	2	2	2	2	0	0	0
District of Columbia	4	3	3	2	2	0	-1	0
Florida	18	8	10	7	5	2	-3	-2
Georgia	11	5	9	8	5	4	-1	-3
Hawaii	2	2	2	2	2	0	0	0
Idaho	5	4	5	5	5	1	0	0
Illinois	12	5	8	7	5	3	-1	-2
Indiana	11	4	8	7	4	4	-1	-3
Iowa	5	4	3	4	4	-1	1	0
Kansas	9	3	3	3	3	0	0	0
Kentucky	6	3	5	7	3	2	2	-4
Louisiana	8	4	5	4	3	1	-1	-1
Maine	4	2	3	3	3	1	0	0
Maryland	8	4	5	5	3	1	0	-2
Massachusetts	8	9	10	10	9	1	0	-1
Michigan	14	9	13	11	9	4	-2	-2
Minnesota	6	5	4	4	4	-1	0	0
Mississippi	5	2	3	3	2	1	0	-1
Missouri	12	3	6	6	4	3	0	-2
Montana	2	3	4	3	3	1	-1	0
Nebraska	4	4	3	4	2	-1	1	-2
Nevada	5	4	5	3	3	1	-2	0
New Hampshire	2	1	5	5	4	4	0	-1
New Jersey	3	3	5	5	2	2	0	-3
New Mexico	3	5	5	4	4	0	-1	0
New York	10	16	16	15	14	0	-1	-1
North Carolina	12	2	3	3	2	1	0	-1
North Dakota	3	3	3	3	3	0	0	0
Ohio	12	11	15	14	10	4	-1	-4
Oklahoma	8	4	4	2	1	0	-2	-1
Oregon	10	11	10	9	6	-1	-1	-3
Pennsylvania	14	7	9	7	5	2	-2	-2
Rhode Island	2	2	3	3	2	1	0	-1
South Carolina	9	3	4	3	1	1	-1	-2
South Dakota	4	3	3	2	2	0	-1	0
Tennessee	10	4	5	4	3	1	-1	-1
Texas	18	11	14	16	10	3	2	-6
Utah	9	6	6	4	3	0	-2	-1
Vermont	3	2	2	2	2	0	0	0
Virginia	10	5	6	7	8	1	1	1
Washington	7	7	9	10	7	2	1	-3
West Virginia	4	1	1	2	2	0	1	0
Wisconsin	15	13	15	16	14	2	1	-2
Wyoming	5	2	2	1	1	0	-1	0
Totals	395	253	307	287	218	54	-20	-69

\* 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 Counties have Little or No Insurer Choice on the Health Care Exchanges



**SOURCES:**

2014: Alyene Senger, “Lack of Competition in Obamacare’s Exchanges: Over Half of U.S. Has Two or Fewer Carriers,” Heritage Foundation *Issue Brief* No. 4082, November 8, 2013, <http://www.heritage.org/research/reports/2013/11/obamacare-insurance-exchanges-and-the-lack-of-competition>.  
 2015: Alyene Senger, “Measuring Choice and Competition in the Exchanges: Still Worse than Before the ACA,” Heritage Foundation *Issue Brief* No. 4324, December 22, 2014, <http://www.heritage.org/research/reports/2014/12/measuring-choice-and-competition-in-the-exchanges-still-worse-than-before-the-aca>.  
 2016: Office of Senator Ben Sasse, “Competition and Choice: A Report on the ACA’s 2016 Exchanges,” March 2016, [http://www.sasse.senate.gov/public/\\_cache/files/b091dd97-f3f6-4b6e-8a3c-f95171768dcc/competition-and-choice---a-report-on-the-aca-s-2016-exchanges.pdf](http://www.sasse.senate.gov/public/_cache/files/b091dd97-f3f6-4b6e-8a3c-f95171768dcc/competition-and-choice---a-report-on-the-aca-s-2016-exchanges.pdf) (accessed December 28, 2016).  
 2017: Authors’ calculations based on federal and state information on exchange participation.

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Relative to 2016, 33 states have fewer insurers selling coverage in the exchange, 16 states and the District of Columbia have the same number of insurers, and just one state—Virginia—has an increase in insurers offering exchange coverage in 2017.

For 2017, there are five states—Alabama, Alaska, Oklahoma, South Carolina, and Wyoming—that have only one exchange insurer. Another 12 states (Arizona, Connecticut, Delaware, Hawaii, Mississippi, Nebraska, New Jersey, North Carolina, Rhode Island, South Dakota, Vermont, and West Virginia) and the District of Columbia have only two insurers selling exchange coverage in 2017.

### County-Level Insurer Competition in the 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, and many insurance carriers do not offer coverage state-wide. Therefore, state-level figures can overstate the amount of choice available to consumers. For example, in Texas, 10 insurers are selling coverage on the exchange in 2017. But no one in Texas can choose from among 10 insurers on the exchange. In fact, 86 percent of Texas counties have only one or two insurers selling exchange coverage. The highest number of competing insurers in any Texas county is four, and only six of the state’s 254 counties have that many.

County-level insurer competition on the exchanges has been limited for a significant portion of the country every year since the exchanges launched, as shown in Chart 1, and this year that situation is far more prevalent. For 2017, nearly 70 percent of U.S. counties will have either an insurer monopoly or duopoly on the exchange.

The number of counties with insurer monopolies on the exchange increased dramatically from about 7 percent in 2016 to nearly 33 percent in 2017.<sup>2</sup> There has also been a significant increase in the number of counties with a duopoly in 2017—from 29 percent in

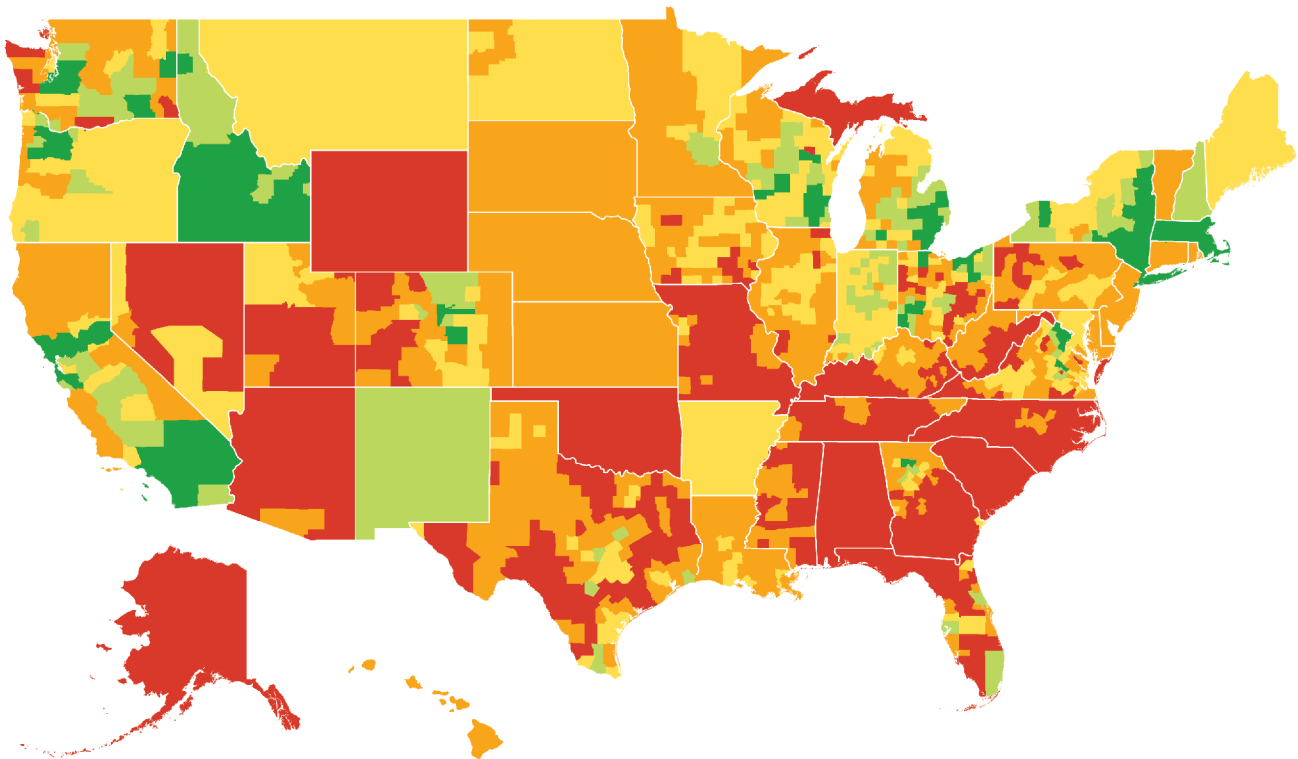
1. Barack Obama, “Remarks by the President to a Joint Session of Congress on Health Care,” September 9, 2009, video, <https://www.c-span.org/video/?288799-1/presidential-health-care-address> (accessed January 23, 2017).  
 2. Office of Senator Ben Sasse, “Competition and Choice: A Report on the ACA’s 2016 Exchanges,” March 2016, [http://www.sasse.senate.gov/public/\\_cache/files/b091dd97-f3f6-4b6e-8a3c-f95171768dcc/competition-and-choice---a-report-on-the-aca-s-2016-exchanges.pdf](http://www.sasse.senate.gov/public/_cache/files/b091dd97-f3f6-4b6e-8a3c-f95171768dcc/competition-and-choice---a-report-on-the-aca-s-2016-exchanges.pdf) (accessed January 23, 2017).

MAP 1

## 70 Percent of Nation’s Counties Lack Choice and Competition on ACA Exchanges

In 2017, consumers in nearly 70 percent of U.S. counties have only one or two insurers selling coverage on the Obamacare exchanges. Just 11 percent of counties have four or more.

NUMBER OF INSURERS IN COUNTY	COUNTIES	SHARE OF ALL U.S. COUNTIES
1	1,030	32.8%
2	1,164	37.0%
3	599	19.1%
4	196	6.2%
5+	153	4.9%



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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2016 to 37 percent in 2017.<sup>3</sup>

### Understanding the Steep Decline in Exchange Participation

In 2017, there were 80 insurer exits from the exchanges and 11 entrants, for a net decrease in insurer participation of 69 (summarized in Table 1). More

than half of all exits can be attributed to withdrawals from multiple states by a few major health insurance companies, particularly UnitedHealthcare. Insurers cited financial losses from their exchange business as the main reason for dropping coverage offerings. The fact that the ACA’s temporary reinsurance program—which provided insurers with large subsidies to offset

3. Ibid.

the cost of high-cost enrollees—also expired at the end of 2016 may have further induced carriers to exit the exchange market in 2017.<sup>4</sup>

UnitedHealthcare, the nation's largest insurer, indicated early in 2016 that it was having financial trouble with its exchange business. Indeed, it released estimates that it lost \$475 million on ACA-compliant plans in 2015 and expected to lose more than \$500 million in 2016.<sup>5</sup> Accordingly, for 2017, the company exited 31 of the 34 states where it offered exchange coverage in 2016.<sup>6</sup>

In addition to UnitedHealthcare's massive withdrawal, Aetna exited 11 of 15 states, and Humana left four out of the 15 states, in which they sold coverage in 2016.

### **Insurer Participation Unlikely to Increase in 2018**

Under current law, it is highly unlikely that insurer participation in the ACA exchanges will increase in 2018. The exchange environment is getting worse in many respects, as insurers continue to lose money and premiums continue to rise.<sup>7</sup>

Anthem continues to sell exchange coverage in 14 states. However, the company has indicated that if its exchange experience does not improve, it may not participate to the same extent in 2018. During a phone call with investors on November 2, 2016, Anthem CEO Joseph Swedish said: "2017 is a critical year as we continue to assess the long-term viability of our exchange footprint. If we do not see clear

evidence of an improving environment and a path toward sustainability in the marketplace, we will likely modify our strategy in 2018."<sup>8</sup>

Furthermore, there are several pending insurer mergers. If the proposed acquisitions of Cigna by Anthem, Humana by Aetna, and Group Health Cooperative (in Washington state) by Kaiser, are approved, they are all likely to reduce the number of exchange-participating insurers in 2018 and beyond.

### **Lack of Competition: One More ACA Failure**

Among the many consequences of the ACA are its effects on insurer competition, particularly in the law's government-run exchanges. The law has created an environment in which residents in 70 percent of the nation's counties only have one or two insurance options if they purchase health coverage on the exchange. Given that proponents of the law expected it to increase insurer competition, diminishing consumer choice and insurer competition can be added to the list of ACA failures. Congress must repeal the ACA in order to revive state insurance markets, increase choice, and decrease costs for Americans who buy health insurance.

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4. For more information on the reinsurance program, see Alyene Senger and Edmund F. Haislmaier, "The ACA's Risk Programs: Why Congress Needs to Prevent Insurer Bailouts," Heritage Foundation *Issue Brief* No. 4632, November 23, 2016, <http://www.heritage.org/research/reports/2016/11/the-acas-risk-programs-why-congress-needs-to-prevent-insurer-bailouts>.
  5. Tami Luhby, "UnitedHealth Expects to Lose Nearly \$1 Billion on Obamacare," CNN Money, January 19, 2016, <http://money.cnn.com/2016/01/19/news/economy/unitedhealth-obamacare/> (accessed January 3, 2017).
  6. In 2017, UnitedHealthcare will continue to offer exchange coverage in Nevada, New York, and Virginia.
  7. The average increase in the benchmark plan premium is 25 percent in 2017 in the 39 states using the HealthCare.gov platform. U.S. Department of Health and Human Services, Assistant Secretary for Planning and Evaluation (ASPE), "Health Plan Choice and Premiums in the 2017 Health Insurance Marketplace," *ASPE Research Brief*, October 24, 2016, <https://aspe.hhs.gov/sites/default/files/pdf/212721/2017MarketplaceLandscapeBrief.pdf> (accessed January 23, 2017).
  8. Shelby Livingston, "Anthem Warns of ACA Exchange Retreat in 2018," Modern Healthcare, November 2, 2016, <http://www.modernhealthcare.com/article/20161102/NEWS/161109978> (accessed January 23, 2017).
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APPENDIX TABLE 1

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

<b>ALABAMA</b>	Randolph - 1	Gila - 1	Lonoke - 3	Mariposa - 3	Delta - 1
Autauga - 1	Russell - 1	Graham - 1	Madison - 3	Mendocino - 2	Denver - 5
Baldwin - 1	Saint Clair - 1	Greenlee - 1	Marion - 3	Merced - 3	Dolores - 1
Barbour - 1	Shelby - 1	La Paz - 1	Miller - 3	Modoc - 2	Douglas - 4
Bibb - 1	Sumter - 1	Maricopa - 1	Mississippi - 3	Mono - 2	Eagle - 3
Blount - 1	Talladega - 1	Mohave - 1	Monroe - 3	Monterey - 2	El Paso - 5
Bullock - 1	Tallapoosa - 1	Navajo - 1	Montgomery - 3	Napa - 5	Elbert - 3
Butler - 1	Tuscaloosa - 1	Pima - 2	Nevada - 3	Nevada - 3	Fremont - 3
Calhoun - 1	Walker - 1	Pinal - 1	Newton - 3	Orange - 6	Garfield - 2
Chambers - 1	Washington - 1	Santa Cruz - 1	Ouachita - 3	Placer - 5	Gilpin - 2
Cherokee - 1	Wilcox - 1	Yavapai - 1	Perry - 3	Plumas - 2	Grand - 2
Chilton - 1	Winston - 1	Yuma - 1	Phillips - 3	Riverside - 5	Gunnison - 1
Choctaw - 1			Pike - 3	Sacramento - 5	Hinsdale - 1
Clarke - 1	<b>ALASKA</b>	<b>ARKANSAS</b>	Poinsett - 3	San Benito - 2	Huerfano - 3
Clay - 1	Aleutians East - 1	Arkansas - 3	Polk - 3	San Bernardino - 5	Jackson - 1
Cleburne - 1	Aleutians West - 1	Ashley - 3	Pope - 3	San Diego - 6	Jefferson - 5
Coffee - 1	Anchorage - 1	Baxter - 3	Prairie - 3	San Francisco - 6	Kiowa - 2
Colbert - 1	Bethel - 1	Benton - 3	Pulaski - 3	San Joaquin - 4	Kit Carson - 2
Conecuh - 1	Bristol Bay - 1	Boone - 3	Randolph - 3	San Joaquin - 4	La Plata - 2
Coosa - 1	Denali - 1	Bradley - 3	Saint Francis - 3	San Luis	Lake - 1
Covington - 1	Dillingham - 1	Calhoun - 3	Saline - 3	Obispo - 2	Larimer - 4
Crenshaw - 1	Fairbanks North Star - 1	Carroll - 3	Scott - 3	San Mateo - 5	Las Animas - 3
Cullman - 1	Haines - 1	Chicot - 3	Searcy - 3	Santa Barbara - 2	Lincoln - 3
Dale - 1	Hoonah	Clark - 3	Sebastian - 3	Santa Clara - 5	Logan - 2
Dallas - 1	Angoon - 1	Clay - 3	Sevier - 3	Santa Cruz - 4	Mesa - 2
De Kalb - 1	Juneau - 1	Cleburne - 3	Sharp - 3	Shasta - 2	Mineral - 2
Elmore - 1	Kenai Peninsula - 1	Cleveland - 3	Stone - 3	Sierra - 2	Moffat - 1
Escambia - 1	Ketchikan	Conway - 3	Union - 3	Siskiyou - 2	Montezuma - 2
Etowah - 1	Gateway - 1	Craighead - 3	Van Buren - 3	Solano - 5	Montrose - 1
Fayette - 1	Kodiak Island - 1	Crawford - 3	Washington - 3	Sonoma - 5	Morgan - 3
Franklin - 1	Lake And Peninsula - 1	Crittenden - 3	White - 3	Stanislaus - 4	Otero - 3
Geneva - 1	Matanuska	Cross - 3	Woodruff - 3	Sutter - 3	Ouray - 1
Greene - 1	Susitna - 1	Dallas - 3	Yell - 3	Tehama - 2	Park - 2
Hale - 1	Nome - 1	Desha - 3	<b>CALIFORNIA</b>	Trinity - 2	Phillips - 2
Henry - 1	North Slope - 1	Drew - 3	Alameda - 3	Tulare - 3	Pitkin - 1
Houston - 1	Northwest Arctic - 1	Faulkner - 3	Alpine - 2	Tuolumne - 2	Prowers - 2
Jackson - 1	Petersburg - 1	Franklin - 3	Amador - 3	Ventura - 3	Pueblo - 2
Jefferson - 1	Prince Of Wales	Fulton - 3	Butte - 2	Yolo - 5	Rio Blanco - 1
Lamar - 1	Hyder - 1	Garland - 3	Calaveras - 2	Yuba - 3	Rio Grande - 2
Lauderdale - 1	Sitka - 1	Grant - 3	Colusa - 2	<b>COLORADO</b>	Routt - 2
Lawrence - 1	Skagway - 1	Greene - 3	Contra Costa - 4	Adams - 4	Saguache - 2
Lee - 1	Southeast Fairbanks - 1	Hempstead - 3	Del Norte - 2	Alamosa - 2	San Juan - 1
Limestone - 1	Valdez Cordova - 1	Hot Spring - 3	El Dorado - 5	Arapahoe - 5	San Miguel - 1
Lowndes - 1	Wade Hampton - 1	Howard - 3	Fresno - 4	Archuleta - 1	Sedgwick - 2
Macon - 1	Wrangell - 1	Independence - 3	Glenn - 2	Baca - 2	Summit - 4
Madison - 1	Yakutat - 1	Izard - 3	Humboldt - 2	Bent - 2	Teller - 2
Marengo - 1	Yukon Koyukuk - 1	Jackson - 3	Imperial - 4	Boulder - 4	Washington - 2
Marion - 1		Jefferson - 3	Inyo - 2	Broomfield - 4	Weld - 4
Marshall - 1		Johnson - 3	Kern - 4	Chaffee - 2	Yuma - 2
Mobile - 1		Lafayette - 3	Kings - 4	Cheyenne - 2	
Monroe - 1		Lawrence - 3	Lake - 2	Clear Creek - 2	<b>CONNECTICUT</b>
Montgomery - 1		Lee - 3	Lassen - 2	Conejos - 2	Fairfield - 2
Morgan - 1		Lincoln - 3	Los Angeles - 7	Costilla - 2	Hartford - 2
Perry - 1		Little River - 3	Madera - 4	Crowley - 3	Litchfield - 2
Pickens - 1		Logan - 3	Marin - 5	Custer - 3	Middlesex - 2
Pike - 1					New Haven - 2
	<b>ARIZONA</b>				
	Apache - 1				
	Cochise - 1				
	Coconino - 1				

APPENDIX TABLE 1

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

<b>CONNECTICUT (CONT.)</b>	Marion - 1	Cherokee - 5	Jones - 1	Treutlen - 1	Latah - 4
New London - 2	Martin - 1	Clarke - 2	Lamar - 2	Troup - 1	Lemhi - 5
Tolland - 2	Miami-Dade - 4	Clay - 1	Lanier - 1	Turner - 1	Lewis - 4
Windham - 2	Monroe - 1	Clayton - 3	Laurens - 1	Twiggs - 1	Lincoln - 5
	Nassau - 1	Clinch - 1	Lee - 1	Union - 2	Madison - 5
	Okaloosa - 1	Cobb - 2	Liberty - 1	Upson - 1	Minidoka - 5
<b>DELAWARE</b>	Okeechobee - 1	Coffee - 1	Lincoln - 1	Walker - 2	Nez Perce - 4
Kent - 2	Orange - 1	Colquitt - 1	Long - 1	Walton - 3	Oneida - 5
New Castle - 2	Osceola - 3	Columbia - 1	Lowndes - 1	Ware - 1	Owyhee - 5
Sussex - 2	Palm Beach - 4	Cook - 1	Lumpkin - 2	Warren - 1	Payette - 5
	Pasco - 3	Coweta - 2	Macon - 1	Washington - 1	Power - 5
<b>DISTRICT OF COLUMBIA</b>	Pinellas - 4	Crawford - 1	Madison - 2	Wayne - 1	Shoshone - 4
DC - 2	Polk - 3	Crisp - 1	Marion - 2	Webster - 1	Teton - 4
	Putnam - 1	Dade - 2	Mcduffie - 1	Wheeler - 1	Twin Falls - 5
	Saint Johns - 1	Dawson - 2	Mcintosh - 1	White - 2	Valley - 5
<b>FLORIDA</b>	Saint Lucie - 1	Decatur - 1	Meriwether - 1	Whitfield - 2	Washington - 5
Alachua - 1	Santa Rosa - 1	Dekalb - 3	Miller - 1	Wilcox - 1	
Baker - 1	Sarasota - 2	Dodge - 1	Mitchell - 1	Wilkes - 1	<b>ILLINOIS</b>
Bay - 1	Seminole - 2	Dooly - 1	Monroe - 1	Wilkinson - 1	Adams - 2
Bradford - 1	Sumter - 1	Dougherty - 1	Montgomery - 1	Worth - 1	Alexander - 2
Brevard - 2	Suwannee - 1	Douglas - 2	Morgan - 1		Bond - 2
Broward - 4	Taylor - 1	Early - 1	Murray - 2	<b>HAWAII</b>	Boone - 2
Calhoun - 1	Union - 1	Echols - 1	Muscogee - 3	Hawaii - 2	Brown - 3
Charlotte - 2	Volusia - 4	Effingham - 1	Newton - 2	Honolulu - 2	Bureau - 2
Citrus - 2	Wakulla - 1	Elbert - 2	Oconee - 2	Kauai - 2	Calhoun - 2
Clay - 2	Walton - 1	Emanuel - 1	Oglethorpe - 1	Maui - 2	Carroll - 2
Collier - 1	Washington - 1	Evans - 1	Paulding - 2		Cass - 3
Columbia - 1		Fannin - 2	Peach - 2	<b>IDAHO</b>	Champaign - 2
De Soto - 1	<b>GEORGIA</b>	Fayette - 3	Pickens - 2	Ada - 5	Christian - 3
Dixie - 1	Appling - 1	Floyd - 2	Pierce - 1	Adams - 5	Clark - 2
Duval - 3	Atkinson - 1	Forsyth - 5	Pike - 2	Bannock - 5	Clay - 2
Escambia - 1	Bacon - 1	Franklin - 2	Polk - 2	Bear Lake - 5	Clinton - 2
Flagler - 2	Baker - 1	Fulton - 4	Pulaski - 1	Benewah - 4	Coles - 2
Franklin - 1	Baldwin - 1	Gilmer - 2	Putnam - 1	Bingham - 5	Cook - 3
Gadsden - 1	Banks - 2	Glascocock - 1	Quitman - 1	Blaine - 5	Crawford - 2
Gilchrist - 1	Barrow - 3	Glynn - 1	Rabun - 2	Boise - 5	Cumberland - 2
Glades - 1	Bartow - 3	Gordon - 2	Randolph - 1	Bonner - 4	Dekalb - 2
Gulf - 1	Ben Hill - 1	Grady - 1	Richmond - 1	Bonneville - 5	Dewitt - 3
Hamilton - 1	Berrien - 1	Greene - 2	Rockdale - 2	Boundary - 4	Douglas - 2
Hardee - 1	Bibb - 2	Gwinnett - 4	Schley - 1	Butte - 4	Dupage - 3
Hendry - 1	Bleckley - 1	Habersham - 2	Screven - 1	Camas - 5	Edgar - 2
Hernando - 2	Brantley - 1	Hall - 2	Seminole - 1	Canyon - 5	Edwards - 2
Highlands - 1	Brooks - 1	Hancock - 1	Spalding - 3	Caribou - 5	Effingham - 2
Hillsborough - 4	Bryan - 1	Haralson - 2	Stephens - 2	Cassia - 5	Fayette - 2
Holmes - 1	Bulloch - 1	Harris - 2	Stewart - 1	Clark - 4	Ford - 2
Indian River - 2	Burke - 1	Hart - 2	Sumter - 1	Clearwater - 4	Franklin - 2
Jackson - 1	Butts - 3	Heard - 2	Talbot - 2	Custer - 5	Fulton - 3
Jefferson - 1	Calhoun - 1	Henry - 3	Taliaferro - 1	Elmore - 5	Gallatin - 2
Lafayette - 1	Camden - 1	Houston - 2	Tattnall - 1	Franklin - 5	Greene - 2
Lake - 1	Candler - 1	Irwin - 1	Taylor - 1	Fremont - 5	Grundy - 1
Lee - 1	Carroll - 2	Jackson - 3	Telfair - 1	Gem - 5	Hamilton - 2
Leon - 1	Catoosa - 2	Jasper - 1	Terrell - 1	Gooding - 5	Hancock - 2
Levy - 1	Charlton - 1	Jeff Davis - 1	Thomas - 1	Idaho - 4	Hardin - 2
Liberty - 1	Chatham - 3	Jefferson - 1	Tift - 1	Jefferson - 5	Henderson - 2
Madison - 1	Chattahoochee - 2	Jenkins - 1	Toombs - 1	Jerome - 5	Henry - 2
Manatee - 2	Chattooga - 2	Johnson - 1	Towns - 2	Kootenai - 5	Iroquois - 2

APPENDIX TABLE 1

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

<b>ILLINOIS (CONT.)</b>	Warren - 2	Lake - 3	Boone - 3	Marshall - 2	Crawford - 2
Jackson - 2	Washington - 2	Lawrence - 3	Bremer - 3	Mills - 2	Decatur - 2
Jasper - 2	Wayne - 2	Madison - 4	Buchanan - 3	Mitchell - 3	Dickinson - 2
Jefferson - 2	White - 2	Marion - 4	Buena Vista - 1	Monona - 3	Doniphan - 2
Jersey - 2	Whiteside - 2	Marshall - 4	Butler - 3	Monroe - 2	Douglas - 2
Jo Daviess - 2	Will - 2	Martin - 3	Calhoun - 2	Montgomery - 2	Edwards - 2
Johnson - 2	Williamson - 2	Miami - 4	Carroll - 2	Muscatine - 2	Elk - 2
Kane - 2	Winnebago - 2	Monroe - 3	Cass - 2	Obrien - 2	Ellis - 2
Kankakee - 3	Woodford - 3	Montgomery - 4	Cedar - 2	Osceola - 2	Ellsworth - 2
Kendall - 1		Morgan - 3	Cerro Gordo - 2	Page - 1	Finney - 2
Knox - 3	<b>INDIANA</b>	Newton - 3	Cherokee - 2	Palo Alto - 2	Ford - 2
La Salle - 3	Adams - 4	Noble - 3	Chickasaw - 2	Plymouth - 3	Franklin - 2
Lake - 1	Allen - 4	Ohio - 3	Clarke - 2	Pocahontas - 1	Geary - 2
Lawrence - 1	Bartholomew - 3	Orange - 3	Clay - 2	Polk - 3	Gove - 2
Lee - 2	Benton - 3	Owen - 3	Clayton - 3	Pottawattamie - 2	Graham - 2
Livingston - 3	Blackford - 3	Parke - 3	Clinton - 3	Poweshiek - 3	Grant - 2
Logan - 2	Boone - 4	Perry - 3	Crawford - 2	Ringgold - 3	Gray - 2
Macon - 3	Brown - 3	Pike - 3	Dallas - 3	Sac - 2	Greeley - 2
Macoupin - 2	Carroll - 3	Porter - 3	Davis - 2	Scott - 3	Greenwood - 2
Madison - 1	Cass - 3	Posey - 2	Decatur - 3	Shelby - 2	Hamilton - 2
Marion - 2	Clark - 4	Pulaski - 4	Delaware - 2	Sioux - 3	Harper - 2
Marshall - 3	Clay - 3	Putnam - 3	Des Moines - 3	Story - 2	Harvey - 2
Mason - 2	Clinton - 3	Randolph - 3	Dickinson - 2	Tama - 2	Haskell - 2
Massac - 2	Crawford - 3	Ripley - 3	Dubuque - 2	Taylor - 1	Hodgeman - 2
Mcdonough - 3	Daviess - 4	Rush - 3	Emmet - 2	Union - 2	Jackson - 2
Mchenry - 1	De Kalb - 4	Scott - 3	Fayette - 3	Van Buren - 1	Jefferson - 2
Mclean - 3	Dearborn - 3	Shelby - 3	Floyd - 3	Wapello - 1	Jewell - 2
Menard - 2	Decatur - 3	Spencer - 3	Franklin - 3	Warren - 3	Johnson - 2
Mercer - 2	Delaware - 3	St Joseph - 4	Fremont - 2	Washington - 2	Keary - 2
Monroe - 1	Dubois - 3	Starke - 3	Greene - 2	Wayne - 2	Kingman - 2
Montgomery - 2	Elkhart - 4	Steuben - 4	Grundy - 3	Webster - 2	Kiowa - 2
Morgan - 2	Fayette - 3	Sullivan - 3	Guthrie - 2	Winnebago - 2	Labette - 2
Moultrie - 3	Floyd - 3	Switzerland - 3	Hamilton - 3	Winneshiek - 2	Lane - 2
Ogle - 2	Fountain - 3	Tippicanoe - 4	Hancock - 2	Woodbury - 3	Leavenworth - 2
Peoria - 3	Franklin - 3	Tipton - 3	Hardin - 3	Worth - 2	Lincoln - 2
Perry - 2	Fulton - 3	Union - 3	Harrison - 2	Wright - 2	Linn - 2
Piatt - 2	Gibson - 3	Vanderburgh - 3	Henry - 2		Logan - 2
Pike - 2	Grant - 2	Vermillion - 3	Howard - 3	<b>KANSAS</b>	Lyon - 2
Pope - 2	Greene - 3	Vigo - 3	Humboldt - 2	Allen - 2	Marion - 2
Pulaski - 2	Hamilton - 4	Wabash - 3	Ida - 2	Anderson - 2	Marshall - 2
Putnam - 3	Hancock - 4	Warren - 3	Iowa - 1	Atchison - 2	Mcperson - 2
Randolph - 2	Harrison - 4	Warrick - 2	Jackson - 3	Barber - 2	Meade - 2
Richland - 2	Hendricks - 4	Washington - 3	Jasper - 3	Barton - 2	Miami - 2
Rock Island - 2	Henry - 4	Wayne - 2	Jefferson - 1	Bourbon - 2	Mitchell - 2
Saint Clair - 1	Howard - 4	Wells - 4	Johnson - 2	Brown - 2	Montgomery - 2
Saline - 2	Huntington - 4	White - 3	Jones - 2	Butler - 2	Morris - 2
Sangamon - 3	Jackson - 3	Whitley - 4	Keokuk - 1	Chase - 2	Morton - 2
Schuyler - 3	Jasper - 3		Kossuth - 2	Chautauqua - 2	Nemaha - 2
Scott - 3	Jay - 3	<b>IOWA</b>	Lee - 1	Cherokee - 2	Neosho - 2
Shelby - 3	Jefferson - 3	Adair - 3	Linn - 3	Cheyenne - 2	Ness - 2
Stark - 3	Jennings - 3	Adams - 1	Louisa - 1	Clark - 2	Norton - 2
Stephenson - 2	Johnson - 4	Allamakee - 2	Lucas - 2	Clay - 2	Osage - 2
Tazewell - 3	Knox - 4	Appanoose - 3	Lyon - 2	Cloud - 2	Osborne - 2
Union - 2	Kosciusko - 3	Audubon - 3	Madison - 3	Coffey - 2	Ottawa - 2
Vermilion - 2	La Porte - 4	Benton - 2	Mahaska - 1	Comanche - 2	Pawnee - 2
Wabash - 2	Lagrange - 3	Black Hawk - 3	Marion - 3	Cowley - 2	Phillips - 2



APPENDIX TABLE 1

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

<b>KANSAS (CONT.)</b>	Casey - 2	Mccracken - 1	Catahoula - 2	<b>MAINE</b>	Norfolk - 8
Pottawatomie - 2	Christian - 1	Mccreary - 1	Claiborne - 2	Androscoggin - 3	Plymouth - 8
Pratt - 2	Clark - 3	Mclean - 1	Concordia - 2	Aroostook - 3	Suffolk - 8
Rawlins - 2	Clay - 2	Meade - 1	De Soto - 2	Cumberland - 3	Worcester - 9
Reno - 2	Clinton - 1	Menifee - 2	East Baton Rouge - 2	Franklin - 3	<b>MICHIGAN</b>
Republic - 2	Crittenden - 1	Mercer - 2	East Carroll - 2	Hancock - 3	Alcona - 3
Rice - 2	Cumberland - 1	Metcalfe - 1	East Feliciana - 2	Kennebec - 3	Alger - 1
Riley - 2	Daviess - 1	Monroe - 1	Evangeline - 2	Knox - 3	Allegan - 3
Rooks - 2	Edmonson - 1	Montgomery - 2	Franklin - 2	Lincoln - 3	Alpena - 3
Rush - 2	Elliott - 2	Morgan - 2	Grant - 2	Oxford - 3	Antrim - 3
Russell - 2	Estill - 2	Muhlenberg - 1	Iberia - 2	Penobscot - 3	Arenac - 4
Saline - 2	Fayette - 3	Nelson - 2	Iberville - 2	Piscataquis - 3	Baraga - 1
Scott - 2	Fleming - 2	Nicholas - 2	Jackson - 2	Sagadahoc - 3	Barry - 2
Sedgwick - 2	Floyd - 2	Ohio - 1	Jefferson - 3	Somerset - 3	Bay - 4
Seward - 2	Franklin - 2	Oldham - 3	Jefferson Davis - 2	Waldo - 3	Benzie - 2
Shawnee - 2	Fulton - 1	Owen - 2	La Salle - 2	Washington - 3	Berrien - 2
Sheridan - 2	Gallatin - 2	Owsley - 1	Lafayette - 3	York - 3	Branch - 2
Sherman - 2	Garrard - 2	Pendleton - 2	Lafourche - 2	<b>MARYLAND</b>	Calhoun - 3
Smith - 2	Grant - 2	Perry - 2	Lincoln - 2	Allegany - 2	Cass - 2
Stafford - 2	Graves - 1	Pike - 1	Livingston - 2	Anne Arundel - 3	Charlevoix - 3
Stanton - 2	Grayson - 1	Powell - 2	Madison - 2	Baltimore - 3	Cheboygan - 3
Stevens - 2	Green - 1	Pulaski - 2	Morehouse - 2	Baltimore City - 3	Chippewa - 1
Sumner - 2	Greenup - 2	Robertson - 2	Natchitoches - 2	Calvert - 3	Clare - 2
Thomas - 2	Hancock - 1	Rockcastle - 2	Orleans - 3	Caroline - 2	Clinton - 4
Trego - 2	Hardin - 1	Rowan - 2	Ouachita - 2	Carroll - 3	Crawford - 2
Wabaunsee - 2	Harlan - 1	Russell - 1	Plaquemines - 2	Cecil - 2	Delta - 1
Wallace - 2	Harrison - 2	Scott - 3	Poite Coupee - 2	Charles - 3	Dickinson - 1
Washington - 2	Hart - 1	Shelby - 2	Rapides - 3	Dorchester - 2	Eaton - 4
Wichita - 2	Henderson - 1	Simpson - 1	Red River - 2	Frederick - 3	Emmet - 3
Wilson - 2	Henry - 2	Spencer - 2	Richland - 2	Garrett - 2	Genesee - 7
Woodson - 2	Hickman - 1	Taylor - 2	Sabine - 2	Harford - 3	Gladwin - 2
Wyandotte - 2	Hopkins - 1	Todd - 1	Saint Bernard - 2	Howard - 3	Gogebic - 1
	Jackson - 2	Trigg - 1	Saint Charles - 2	Kent - 2	Grand Traverse - 2
<b>KENTUCKY</b>	Jefferson - 3	Trimble - 2	Saint Helena - 2	Montgomery - 3	Gratiot - 3
Adair - 1	Jessamine - 3	Union - 1	Saint James - 2	Prince George's - 3	Hillsdale - 4
Allen - 1	Johnson - 1	Warren - 1	Saint Landry - 2	Queen Anne's - 2	Houghton - 1
Anderson - 2	Kenton - 2	Washington - 2	Saint Martin - 3	Saint Mary's - 2	Huron - 4
Ballard - 1	Knott - 1	Wayne - 1	Saint Mary - 2	Somerset - 2	Ingham - 4
Barren - 1	Knox - 2	Webster - 1	Saint Tammany - 3	Talbot - 2	Ionia - 4
Bath - 2	Larue - 2	Wolfe - 2	St John The Baptist - 2	Washington - 2	Iosco - 4
Bell - 1	Laurel - 2	Woodford - 3	Tangipahoa - 2	Wicomico - 2	Iron - 1
Boone - 2	Lawrence - 1	<b>LOUISIANA</b>	Tensas - 2	Worcester - 2	Isabella - 4
Bourbon - 3	Lee - 1	Acadia - 3	Terrebonne - 2	<b>MASSACHUSETTS</b>	Jackson - 3
Boyd - 2	Leslie - 1	Allen - 2	Union - 2	Barnstable - 6	Kalamazoo - 5
Boyle - 2	Letcher - 1	Ascension - 2	Vermilion - 3	Berkshire - 6	Kalkaska - 2
Bracken - 2	Lewis - 1	Assumption - 2	Vernon - 2	Bristol - 8	Kent - 4
Breathitt - 1	Lincoln - 2	Avoyelles - 2	Washington - 2	Dukes - 5	Keweenaw - 1
Breckinridge - 1	Livingston - 1	Beauregard - 2	Webster - 2	Essex - 8	Lake - 2
Bullitt - 3	Logan - 1	Bienville - 2	West Baton Rouge - 2	Franklin - 6	Lapeer - 5
Butler - 1	Lyon - 1	Bossier - 2	West Carroll - 2	Hampden - 8	Leelanau - 2
Caldwell - 1	Madison - 2	Caddo - 2	West Feliciana - 2	Hampshire - 9	Lenawee - 2
Calloway - 1	Magoffin - 1	Calcasieu - 2	Winn - 2	Middlesex - 8	Livingston - 4
Campbell - 2	Marion - 2	Caldwell - 2		Nantucket - 5	Luce - 1
Carlisle - 1	Marshall - 1	Cameron - 2			Mackinac - 1
Carroll - 2	Martin - 1				Macomb - 8
Carter - 2	Mason - 2				

APPENDIX TABLE 1

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

<b>MICHIGAN</b>	Dodge - 2	Stevens - 2	Lee - 1	Caldwell - 1	Monroe - 1
<b>(CONT.)</b>	Douglas - 2	Swift - 2	Leflore - 2	Callaway - 1	Montgomery - 1
Manistee - 3	Faribault - 2	Todd - 2	Lincoln - 2	Camden - 1	Morgan - 1
Marquette - 1	Fillmore - 2	Traverse - 2	Lowndes - 1	Cape Girardeau - 1	New Madrid - 1
Mason - 2	Freeborn - 2	Wabasha - 2	Madison - 2	Carroll - 1	Newton - 2
Mecosta - 2	Goodhue - 2	Wadena - 2	Marion - 2	Carter - 1	Nodaway - 1
Menominee - 1	Grant - 2	Waseca - 2	Marshall - 1	Cass - 2	Oregon - 1
Midland - 2	Hennepin - 4	Washington - 4	Monroe - 1	Cedar - 1	Osage - 1
Missaukee - 2	Houston - 2	Watonwan - 2	Montgomery - 2	Chariton - 1	Ozark - 1
Monroe - 5	Hubbard - 2	Wilkin - 2	Neshoba - 1	Christian - 1	Pemiscot - 1
Montcalm - 4	Isanti - 3	Winona - 2	Newton - 1	Clark - 1	Perry - 1
Montmorency - 3	Itasca - 3	Wright - 4	Noxubee - 1	Clay - 3	Pettis - 1
Muskegon - 2	Jackson - 2	Yellow Medicine	Oktibbeha - 1	Clinton - 1	Phelps - 1
Newaygo - 2	Kanabec - 3	- 2	Panola - 1	Cole - 1	Pike - 1
Oakland - 8	Kandiyohi - 2	<b>MISSISSIPPI</b>	Pearl River - 2	Cooper - 1	Platte - 2
Oceana - 2	Kittson - 2	Adams - 2	Perry - 1	Crawford - 1	Polk - 1
Ogemaw - 3	Koochiching - 3	Alcorn - 1	Pike - 2	Dade - 1	Pulaski - 1
Ontonagon - 1	Lac Qui Parle - 2	Amite - 1	Pontotoc - 1	Dallas - 1	Putnam - 1
Osceola - 2	Lake - 2	Attala - 2	Prentiss - 1	Daviess - 1	Ralls - 1
Oscoda - 3	Lake of the	Benton - 1	Quitman - 1	Dekalb - 1	Randolph - 1
Otsego - 3	Woods - 2	Bolivar - 2	Rankin - 2	Dent - 1	Ray - 2
Ottawa - 2	Le Sueur - 2	Calhoun - 1	Scott - 1	Douglas - 1	Reynolds - 1
Presque Isle - 3	Lincoln - 2	Carroll - 2	Sharkey - 1	Dunklin - 1	Ripley - 1
Roscommon - 3	Lyon - 2	Chickasaw - 1	Simpson - 1	Franklin - 2	Saint Charles - 2
Saginaw - 4	Mahnomen - 2	Choctaw - 1	Smith - 1	Gasconade - 1	Saint Clair - 1
Saint Clair - 4	Marshall - 2	Claiborne - 1	Stone - 1	Gentry - 1	Saint Francois - 2
Saint Joseph - 3	Martin - 2	Clarke - 1	Sunflower - 2	Greene - 2	Saint Louis - 2
Sanilac - 5	McLeod - 2	Clay - 1	Tallahatchie - 2	Grundy - 1	Saint Louis
Schoolcraft - 1	Meeker - 2	Coahoma - 1	Tate - 1	Harrison - 1	City - 2
Shiawassee - 5	Mille Lacs - 2	Copiah - 1	Tippah - 1	Henry - 1	Sainte Genevieve
Tuscola - 4	Morrison - 2	Covington - 2	Tishomingo - 1	Hickory - 1	- 2
Van Buren - 4	Mower - 2	Desoto - 2	Tunica - 1	Holt - 1	Saline - 1
Washtenaw - 6	Murray - 2	Forrest - 1	Union - 1	Howard - 1	Schuyler - 1
Wayne - 8	Nicollet - 2	Franklin - 2	Walthall - 2	Howell - 1	Scotland - 1
Wexford - 2	Nobles - 2	George - 1	Warren - 1	Iron - 1	Scott - 1
	Norman - 2	Greene - 1	Washington - 2	Jackson - 3	Shannon - 1
<b>MINNESOTA</b>	Olmsted - 2	Grenada - 2	Wayne - 2	Jasper - 2	Shelby - 1
Aitkin - 3	Otter Tail - 2	Hancock - 2	Webster - 1	Jefferson - 2	Stoddard - 1
Anoka - 4	Pennington - 2	Harrison - 1	Wilkinson - 2	Johnson - 1	Stone - 1
Becker - 2	Pine - 3	Hinds - 2	Winston - 2	Knox - 1	Sullivan - 1
Beltrami - 2	Pipestone - 2	Holmes - 2	Yalobusha - 2	Laclede - 1	Taney - 1
Benton - 3	Polk - 2	Humphreys - 2	Yazoo - 1	Lafayette - 1	Texas - 1
Big Stone - 2	Pope - 2	Issaquena - 1	<b>MISSOURI</b>	Lawrence - 1	Vernon - 1
Blue Earth - 2	Ramsey - 4	Itawamba - 1	Adair - 1	Lewis - 1	Warren - 2
Brown - 2	Red Lake - 2	Jackson - 1	Andrew - 1	Lincoln - 2	Washington - 2
Carlton - 3	Redwood - 2	Jasper - 1	Atchison - 1	Linn - 1	Wayne - 1
Carver - 4	Renville - 2	Jefferson - 2	Audrain - 1	Livingston - 1	Webster - 1
Cass - 2	Rice - 2	Jefferson Davis - 2	Barry - 1	Macon - 1	Worth - 1
Chippewa - 2	Rock - 2	Jones - 2	Barton - 1	Madison - 1	Wright - 1
Chisago - 3	Roseau - 2	Kemper - 1	Bates - 1	Maries - 1	
Clay - 2	Saint Louis - 3	Lafayette - 1	Benton - 1	Marion - 1	<b>MONTANA</b>
Clearwater - 2	Scott - 4	Lamar - 1	Bollinger - 1	Mcdonald - 1	Beaverhead - 3
Cook - 2	Sherburne - 4	Lauderdale - 1	Boone - 1	Mercer - 1	Big Horn - 3
Cottonwood - 2	Sibley - 2	Lawrence - 2	Buchanan - 1	Miller - 1	Blaine - 3
Crow Wing - 2	Stearns - 3	Leake - 1	Butler - 1	Mississippi - 1	Broadwater - 3
Dakota - 4	Steele - 2			Moniteau - 1	Carbon - 3

APPENDIX TABLE 1

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

<b>MONTANA</b>	<b>NEBRASKA</b>	Lancaster – 2	Storey – 2	Los Alamos – 4	Orange – 7
<b>(CONT.)</b>	Adams – 2	Lincoln – 2	Washoe – 3	Luna – 4	Orleans – 5
Carter – 3	Antelope – 2	Logan – 2	White Pine – 1	Mckinley – 4	Oswego – 3
Cascade – 3	Arthur – 2	Loup – 2		Mora – 4	Otsego – 4
Chouteau – 3	Banner – 2	Madison – 2	<b>NEW HAMPSHIRE</b>	Otero – 4	Putnam – 5
Custer – 3	Blaine – 2	Mcperson – 2	Belknap – 4	Quay – 4	Queens – 9
Daniels – 3	Boone – 2	Merrick – 2	Carroll – 4	Rio Arriba – 4	Rensselaer – 6
Dawson – 3	Box Butte – 2	Morrill – 2	Cheshire – 4	Roosevelt – 4	Richmond – 9
Deer Lodge – 3	Boyd – 2	Nance – 2	Coos – 4	San Juan – 4	Rockland – 7
Fallon – 3	Brown – 2	Nemaha – 2	Grafton – 4	San Miguel – 4	Saint Lawrence – 3
Fergus – 3	Buffalo – 2	Nuckolls – 2	Hillsborough – 4	Sandoval – 4	Saratoga – 6
Flathead – 3	Burt – 2	Otoe – 2	Merrimack – 4	Santa Fe – 4	Schenectady – 6
Gallatin – 3	Butler – 2	Pawnee – 2	Rockingham – 4	Sierra – 4	Schoharie – 4
Garfield – 3	Cass – 2	Perkins – 2	Strafford – 4	Socorro – 4	Schuyler – 2
Glacier – 3	Cedar – 2	Phelps – 2	Sullivan – 4	Taos – 4	Seneca – 3
Golden Valley – 3	Chase – 2	Pierce – 2		Torrance – 4	Steuben – 3
Granite – 3	Cherry – 2	Platte – 2	<b>NEW JERSEY</b>	Union – 4	Suffolk – 8
Hill – 3	Cheyenne – 2	Polk – 2	Atlantic – 2	Valencia – 4	Sullivan – 5
Jefferson – 3	Clay – 2	Red Willow – 2	Bergen – 2		Tioga – 4
Judith Basin – 3	Colfax – 2	Richardson – 2	Burlington – 2	<b>NEW YORK</b>	Tompkins – 2
Lake – 3	Cuming – 2	Rock – 2	Camden – 2	Albany – 6	Ulster – 5
Lewis And	Custer – 2	Saline – 2	Cape May – 2	Allegany – 4	Warren – 6
Clark – 3	Dakota – 2	Sarpy – 2	Cumberland – 2	Bronx – 9	Washington – 6
Liberty – 3	Dawes – 2	Saunders – 2	Essex – 2	Broome – 5	Wayne – 3
Lincoln – 3	Dawson – 2	Scotts Bluff – 2	Gloucester – 2	Cattaraugus – 4	Westchester – 8
Madison – 3	Deuel – 2	Seward – 2	Hudson – 2	Cayuga – 3	Wyoming – 5
Mccone – 3	Dixon – 2	Sheridan – 2	Hunterdon – 2	Chautauqua – 4	Yates – 3
Meagher – 3	Dodge – 2	Sherman – 2	Mercer – 2	Chemung – 2	<b>NORTH</b>
Mineral – 3	Douglas – 2	Sioux – 2	Middlesex – 2	Chenango – 4	<b>CAROLINA</b>
Missoula – 3	Dundy – 2	Stanton – 2	Monmouth – 2	Clinton – 4	Alamance – 1
Musselshell – 3	Fillmore – 2	Thayer – 2	Morris – 2	Columbia – 6	Alexander – 1
Park – 3	Franklin – 2	Thomas – 2	Ocean – 2	Cortland – 3	Alleghany – 1
Petroleum – 3	Frontier – 2	Thurston – 2	Passaic – 2	Delaware – 6	Anson – 1
Phillips – 3	Furnas – 2	Valley – 2	Salem – 2	Dutchess – 6	Ashe – 1
Pondera – 3	Gage – 2	Washington – 2	Somerset – 2	Erie – 4	Avery – 1
Powder River – 3	Garden – 2	Wayne – 2	Sussex – 2	Essex – 6	Beaufort – 1
Powell – 3	Garfield – 2	Webster – 2	Union – 2	Franklin – 3	Bertie – 1
Prairie – 3	Gosper – 2	Wheeler – 2	Warren – 2	Fulton – 7	Bladen – 1
Ravalli – 3	Grant – 2	York – 2		Genesee – 5	Brunswick – 1
Richland – 3	Greeley – 2	<b>NEVADA</b>	<b>NEW MEXICO</b>	Greene – 6	Buncombe – 1
Roosevelt – 3	Hall – 2	Carson City – 2	Bernalillo – 4	Hamilton – 4	Burke – 1
Rosebud – 3	Hamilton – 2	Churchill – 1	Catron – 4	Herkimer – 3	Cabarrus – 1
Sanders – 3	Harlan – 2	Clark – 3	Chaves – 4	Jefferson – 3	Caldwell – 1
Sheridan – 3	Hayes – 2	Douglas – 2	Cibola – 4	Kings – 9	Camden – 1
Silver Bow – 3	Hitchcock – 2	Elko – 1	Colfax – 4	Lewis – 3	Carteret – 1
Stillwater – 3	Holt – 2	Esmeralda – 1	Curry – 4	Livingston – 3	Caswell – 1
Sweet Grass – 3	Hooker – 2	Eureka – 1	De Baca – 4	Madison – 4	Catawba – 1
Teton – 3	Howard – 2	Humboldt – 1	Dona Ana – 4	Monroe – 3	Chatham – 2
Toole – 3	Jefferson – 2	Lander – 1	Eddy – 4	Montgomery – 6	Cherokee – 1
Treasure – 3	Johnson – 2	Lincoln – 1	Grant – 4	Nassau – 8	Chowan – 1
Valley – 3	Kearney – 2	Lyon – 2	Guadalupe – 4	New York – 9	Clay – 1
Wheatland – 3	Keith – 2	Mineral – 1	Harding – 4	Niagara – 4	Cleveland – 1
Wibaux – 3	Keya Paha – 2	Nye – 3	Hidalgo – 4	Oneida – 4	Columbus – 1
Yellowstone – 3	Kimball – 2	Pershing – 1	Lea – 4	Onondaga – 3	Craven – 1
	Knox – 2		Lincoln – 4	Ontario – 3	

APPENDIX TABLE 1

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

<b>NORTH CAROLINA (CONT.)</b>	Rockingham - 1	Oliver - 3	Harrison - 1	<b>OKLAHOMA</b>	Okmulgee - 1
Cumberland - 1	Rowan - 1	Pembina - 3	Henry - 3	Adair - 1	Osage - 1
Currituck - 1	Rutherford - 1	Pierce - 3	Highland - 2	Alfalfa - 1	Ottawa - 1
Dare - 1	Sampson - 1	Ramsey - 3	Hocking - 1	Atoka - 1	Pawnee - 1
Davidson - 1	Scotland - 1	Ransom - 3	Holmes - 1	Beaver - 1	Payne - 1
Davie - 1	Stanly - 1	Renville - 3	Huron - 2	Beckham - 1	Pittsburg - 1
Duplin - 1	Stokes - 1	Richland - 3	Jackson - 1	Blaine - 1	Pontotoc - 1
Durham - 1	Surry - 1	Rolette - 3	Jefferson - 2	Bryan - 1	Pottawatomie - 1
Edgecombe - 1	Swain - 1	Sargent - 3	Knox - 1	Caddo - 1	Pushmataha - 1
Forsyth - 1	Transylvania - 1	Sheridan - 3	Lake - 5	Canadian - 1	Roger Mills - 1
Franklin - 1	Tyrrell - 1	Sioux - 3	Lawrence - 1	Carter - 1	Rogers - 1
Gaston - 1	Union - 1	Slope - 3	Licking - 4	Cherokee - 1	Seminole - 1
Gates - 1	Vance - 1	Stark - 3	Logan - 1	Choctaw - 1	Sequoyah - 1
Graham - 1	Wake - 2	Steele - 3	Lorain - 5	Cimarron - 1	Stephens - 1
Granville - 1	Warren - 1	Stutsman - 3	Lucas - 6	Cleveland - 1	Texas - 1
Greene - 1	Washington - 1	Towner - 3	Madison - 3	Coal - 1	Tillman - 1
Guilford - 1	Watauga - 1	Traill - 3	Mahoning - 4	Comanche - 1	Tulsa - 1
Halifax - 1	Wayne - 1	Walsh - 3	Marion - 2	Cotton - 1	Wagoner - 1
Harnett - 1	Wilkes - 1	Ward - 3	Medina - 4	Craig - 1	Washington - 1
Haywood - 1	Wilson - 1	Wells - 3	Meigs - 2	Creek - 1	Washita - 1
Henderson - 1	Yadkin - 1	Williams - 3	Mercer - 1	Custer - 1	Woods - 1
Hertford - 1	Yancey - 1	<b>OHIO</b>	Miami - 4	Delaware - 1	Woodward - 1
Hoke - 1	<b>NORTH DAKOTA</b>	Adams - 2	Monroe - 2	Dewey - 1	<b>OREGON</b>
Hyde - 1	Adams - 3	Allen - 3	Montgomery - 6	Ellis - 1	Baker - 3
Iredell - 1	Barnes - 3	Ashland - 3	Morgan - 1	Garfield - 1	Benton - 3
Jackson - 1	Benson - 3	Ashtabula - 4	Morrow - 3	Garvin - 1	Clackamas - 5
Johnston - 2	Billings - 3	Athens - 3	Muskingum - 1	Grady - 1	Clatsop - 3
Jones - 1	Bottineau - 3	Auglaize - 1	Noble - 1	Grant - 1	Columbia - 4
Lee - 1	Bowman - 3	Belmont - 2	Ottawa - 2	Greer - 1	Coos - 3
Lenoir - 1	Burke - 2	Brown - 2	Paulding - 1	Harmon - 1	Crook - 3
Lincoln - 1	Burleigh - 3	Butler - 6	Perry - 1	Harper - 1	Curry - 3
Macon - 1	Cass - 3	Carroll - 2	Pickaway - 3	Haskell - 1	Deschutes - 4
Madison - 1	Cavalier - 3	Champaign - 2	Pike - 2	Hughes - 1	Douglas - 3
Martin - 1	Dickey - 3	Clark - 5	Portage - 4	Jackson - 1	Gilliam - 3
Mcdowell - 1	Divide - 2	Clermont - 4	Preble - 4	Jefferson - 1	Grant - 3
Mecklenburg - 1	Divide - 2	Clinton - 2	Putnam - 2	Johnston - 1	Harney - 3
Mitchell - 1	Dunn - 3	Clinton - 2	Richland - 2	Kay - 1	Hood River - 4
Montgomery - 1	Eddy - 3	Columbiana - 3	Ross - 3	Kingfisher - 1	Jackson - 3
Moore - 1	Emmons - 3	Coshocton - 1	Sandusky - 3	Kiowa - 1	Jefferson - 3
Nash - 2	Foster - 3	Crawford - 1	Scioto - 3	Latimer - 1	Josephine - 4
New Hanover - 1	Golden Valley - 3	Cuyahoga - 5	Seneca - 2	Le Flore - 1	Klamath - 3
Northampton - 1	Grand Forks - 3	Darke - 2	Shelby - 2	Lincoln - 1	Lake - 3
Onslow - 1	Grant - 3	Defiance - 3	Stark - 6	Logan - 1	Lane - 2
Orange - 2	Griggs - 3	Delaware - 3	Summit - 5	Love - 1	Lincoln - 2
Pamlico - 1	Hettinger - 3	Erie - 2	Trumbull - 4	Major - 1	Linn - 3
Pasquotank - 1	Kidder - 3	Fairfield - 4	Tuscarawas - 2	Marshall - 1	Malheur - 3
Pender - 1	Lamoure - 3	Fayette - 2	Union - 3	Mayes - 1	Marion - 5
Perquimans - 1	Logan - 3	Franklin - 4	Van Wert - 1	McClain - 1	Morrow - 3
Person - 1	Mchenry - 3	Fulton - 3	Vinton - 1	Mccurtain - 1	Multnomah - 5
Pitt - 1	Mcintosh - 3	Gallia - 2	Warren - 4	Mcintosh - 1	Polk - 5
Polk - 1	Mckenzie - 3	Geauga - 3	Washington - 2	Murray - 1	Sherman - 3
Randolph - 1	McClean - 3	Greene - 5	Wayne - 3	Muskogee - 1	Tillamook - 2
Richmond - 1	Mercer - 3	Guernsey - 1	Williams - 2	Noble - 1	Umatilla - 3
Robeson - 1	Morton - 3	Hamilton - 6	Wood - 5	Nowata - 1	Union - 3
	Mountrail - 2	Hancock - 1	Wyandot - 2	Okfuskee - 1	Wallowa - 3
	Nelson - 3	Hardin - 2		Oklahoma - 1	

APPENDIX TABLE 1

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

<b>OREGON (CONT.)</b>	- 2	Kershaw - 1	Jerauld - 2	Fayette - 2	Smith - 1
Wasco - 3	Perry - 3	Lancaster - 1	Jones - 2	Fentress - 1	Stewart - 1
Washington - 5	Philadelphia - 2	Laurens - 1	Kingsbury - 2	Franklin - 1	Sullivan - 2
Wheeler - 3	Pike - 2	Lee - 1	Lake - 2	Gibson - 1	Sumner - 2
Yamhill - 4	Potter - 2	Lexington - 1	Lawrence - 2	Giles - 1	Tipton - 2
	Schuykill - 3	Marion - 1	Lincoln - 2	Grainger - 1	Trousdale - 2
<b>PENNSYLVANIA</b>	Snyder - 2	Marlboro - 1	Lyman - 2	Greene - 2	Unicoi - 2
Adams - 2	Somerset - 3	Mccormick - 1	Marshall - 2	Grundy - 1	Union - 1
Allegheny - 2	Sullivan - 2	Newberry - 1	Mccook - 2	Hamblen - 1	Van Buren - 1
Armstrong - 1	Susquehanna - 2	Oconee - 1	Mcperson - 2	Hamilton - 1	Warren - 1
Beaver - 2	Tioga - 2	Orangeburg - 1	Meade - 2	Hancock - 2	Washington - 2
Bedford - 2	Union - 2	Pickens - 1	Mellette - 2	Hardeman - 1	Wayne - 1
Berks - 3	Venango - 2	Richland - 1	Miner - 2	Hardin - 1	Weakley - 1
Blair - 3	Warren - 1	Saluda - 1	Minnehaha - 2	Hawkins - 2	White - 1
Bradford - 2	Washington - 2	Spartanburg - 1	Moody - 2	Haywood - 2	Williamson - 2
Bucks - 2	Wayne - 2	Sumter - 1	Pennington - 2	Henderson - 1	Wilson - 2
Butler - 2	Westmoreland - 2	Union - 1	Perkins - 2	Henry - 1	
Cambria - 3	Wyoming - 2	Williamsburg - 1	Potter - 2	Hickman - 1	<b>TEXAS</b>
Cameron - 2	York - 2	York - 1	Roberts - 2	Houston - 1	Anderson - 1
Carbon - 2			Sanborn - 2	Humphreys - 1	Andrews - 2
Centre - 3	<b>RHODE ISLAND</b>	<b>SOUTH DAKOTA</b>	Shannon - 2	Jackson - 1	Angelina - 1
Chester - 2	Bristol - 2	Aurora - 2	Spink - 2	Jefferson - 1	Aransas - 3
Clarion - 1	Kent - 2	Beadle - 2	Stanley - 2	Johnson - 2	Archer - 1
Clearfield - 2	Newport - 2	Bennett - 2	Sully - 2	Knox - 1	Armstrong - 2
Clinton - 2	Providence - 2	Bon Homme - 2	Todd - 2	Lake - 1	Atascosa - 1
Columbia - 2	Washington - 2	Brookings - 2	Tripp - 2	Lauderdale - 2	Austin - 1
Crawford - 1		Brown - 2	Turner - 2	Lawrence - 1	Bailey - 1
Cumberland - 3	<b>SOUTH CAROLINA</b>	Brule - 2	Union - 2	Lewis - 1	Bandera - 2
Dauphin - 3	Abbeville - 1	Buffalo - 2	Walworth - 2	Lincoln - 1	Bastrop - 3
Delaware - 2	Aiken - 1	Butte - 2	Yankton - 2	Loudon - 1	Baylor - 1
Elk - 1	Allendale - 1	Campbell - 2	Ziebach - 2	Macon - 1	Bee - 3
Erie - 2	Anderson - 1	Charles Mix - 2		Madison - 1	Bell - 3
Fayette - 1	Bamberg - 1	Clark - 2	<b>TENNESSEE</b>	Marion - 1	Bexar - 4
Forest - 1	Barnwell - 1	Clay - 2	Anderson - 1	Marshall - 1	Blanco - 2
Franklin - 2	Beaufort - 1	Codington - 2	Bedford - 1	Maury - 1	Borden - 2
Fulton - 2	Berkeley - 1	Corson - 2	Benton - 1	Mcminn - 1	Bosque - 2
Greene - 1	Calhoun - 1	Custer - 2	Bledsoe - 1	Mcnairy - 1	Bowie - 2
Huntingdon - 2	Charleston - 1	Davison - 2	Blount - 1	Meigs - 1	Brazoria - 2
Indiana - 1	Cherokee - 1	Day - 2	Bradley - 1	Monroe - 1	Brazos - 1
Jefferson - 2	Chester - 1	Deuel - 2	Campbell - 1	Montgomery - 2	Brewster - 2
Juniata - 2	Chesterfield - 1	Dewey - 2	Cannon - 1	Moore - 1	Briscoe - 2
Lackawanna - 2	Clarendon - 1	Douglas - 2	Carroll - 1	Morgan - 1	Brooks - 4
Lancaster - 3	Colleton - 1	Edmunds - 2	Carter - 2	Obion - 1	Brown - 1
Lawrence - 1	Darlington - 1	Fall River - 2	Cheatham - 2	Overton - 1	Burleson - 1
Lebanon - 3	Dillon - 1	Faulk - 2	Chester - 1	Perry - 1	Burnet - 4
Lehigh - 3	Dorchester - 1	Grant - 2	Claiborne - 1	Pickett - 1	Caldwell - 3
Luzerne - 2	Edgefield - 1	Gregory - 2	Clay - 1	Polk - 1	Calhoun - 2
Lycoming - 1	Fairfield - 1	Haakon - 2	Cocke - 1	Putnam - 1	Callahan - 2
Mckean - 2	Florence - 1	Hamlin - 2	Coffee - 1	Rhea - 1	Cameron - 3
Mercer - 1	Georgetown - 1	Hand - 2	Crockett - 1	Roane - 1	Camp - 1
Mifflin - 2	Greenville - 1	Hanson - 2	Cumberland - 1	Robertson - 2	Carson - 2
Monroe - 2	Greenwood - 1	Harding - 2	Davidson - 2	Rutherford - 2	Cass - 2
Montgomery - 2	Hampton - 1	Hughes - 2	Decatur - 1	Scott - 1	Castro - 2
Montour - 2	Horry - 1	Hutchinson - 2	Dekalb - 1	Sequatchie - 1	Chambers - 2
Northampton - 3	Jasper - 1	Hyde - 2	Dickson - 1	Sevier - 1	Cherokee - 2
Northumberland		Jackson - 2	Dyer - 1	Shelby - 2	Childress - 2

APPENDIX TABLE 1

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

<b>TEXAS (CONT.)</b>	Guadalupe - 1	Llano - 3	San Saba - 2	Davis - 3	Botetourt - 3
Clay - 1	Hale - 2	Loving - 2	Schleicher - 1	Duchesne - 2	Bristol - 1
Cochran - 1	Hall - 2	Lubbock - 2	Scurry - 2	Emery - 1	Brunswick - 1
Coke - 2	Hamilton - 2	Lynn - 2	Shackelford - 2	Garfield - 1	Buchanan - 1
Coleman - 2	Hansford - 2	Madison - 1	Shelby - 1	Grand - 2	Buckingham - 2
Collin - 3	Hardeman - 1	Marion - 1	Sherman - 2	Iron - 2	Buena Vista City - 1
Collingsworth - 2	Hardin - 2	Martin - 2	Smith - 2	Juab - 1	Campbell - 3
Colorado - 1	Harris - 3	Mason - 2	Somervell - 2	Kane - 1	Caroline - 3
Comal - 3	Harrison - 1	Matagorda - 1	Starr - 3	Millard - 1	Carrroll - 2
Comanche - 2	Hartley - 2	Maverick - 1	Stevens - 2	Morgan - 2	Charles City - 2
Concho - 2	Haskell - 2	Mcculloch - 3	Sterling - 1	Piute - 1	Charlotte - 2
Cooke - 2	Hays - 3	Mclennan - 4	Stonewall - 2	Rich - 2	Charlottesville
Coryell - 2	Hemphill - 2	Mcmullen - 1	Sutton - 1	Salt Lake - 3	City - 2
Cottle - 2	Henderson - 1	Medina - 1	Swisher - 2	San Juan - 1	Chesapeake City - 2
Crane - 2	Hidalgo - 4	Menard - 2	Tarrant - 2	Sanpete - 1	Chesapeake City - 2
Crockett - 1	Hill - 2	Midland - 2	Taylor - 2	Sevier - 1	Chesterfield - 4
Crosby - 2	Hockley - 2	Milam - 2	Terrell - 1	Summit - 3	Clarke - 3
Culberson - 1	Hood - 1	Mills - 2	Terry - 2	Tooele - 3	Colonial Heights City - 3
Dallam - 2	Hopkins - 1	Mitchell - 2	Throckmorton - 2	Uintah - 2	Covington City - 1
Dallas - 3	Houston - 1	Montague - 1	Titus - 1	Utah - 3	Craig - 3
Dawson - 2	Howard - 2	Montgomery - 2	Tom Green - 1	Wasatch - 2	Culpeper - 2
De Witt - 1	Hudspeth - 1	Moore - 3	Travis - 3	Washington - 2	Cumberland - 2
Deaf Smith - 3	Hunt - 1	Morris - 1	Trinity - 1	Wayne - 1	Danville City - 3
Delta - 1	Hutchinson - 2	Motley - 2	Tyler - 2	Weber - 3	Dickenson - 1
Denton - 2	Irion - 1	Nacogdoches - 1	Upshur - 1	<b>VERMONT</b>	Dinwiddie - 3
Dickens - 2	Jack - 1	Navarro - 2	Upton - 2	Addison - 2	Emporia City - 1
Dimmit - 1	Jackson - 1	Newton - 2	Uvalde - 1	Bennington - 2	Essex - 2
Donley - 2	Jasper - 2	Nolan - 2	Val Verde - 1	Caledonia - 2	Fairfax - 6
Duval - 1	Jeff Davis - 1	Nueces - 3	Van Zandt - 1	Chittenden - 2	Fairfax City - 5
Eastland - 2	Jefferson - 4	Ochiltree - 2	Victoria - 2	Essex - 2	Falls Church City - 5
Ector - 2	Jim Hogg - 1	Oldham - 2	Walker - 1	Franklin - 2	Fauquier - 4
Edwards - 1	Jim Wells - 3	Orange - 2	Waller - 2	Grand Isle - 2	Floyd - 2
El Paso - 3	Johnson - 1	Palo Pinto - 1	Ward - 2	Lamoille - 2	Fluvanna - 2
Ellis - 1	Jones - 2	Panola - 1	Washington - 1	Orange - 2	Franklin - 3
Erath - 1	Karnes - 2	Parker - 1	Webb - 2	Orleans - 2	Franklin City - 1
Falls - 2	Kaufman - 1	Parmer - 2	Wharton - 1	Rutland - 2	Frederick - 3
Fannin - 2	Kendall - 2	Pecos - 2	Wheeler - 2	Washington - 2	Fredericksburg City - 4
Fayette - 3	Kenedy - 2	Polk - 1	Wichita - 1	Windham - 2	Galax City - 2
Fisher - 2	Kent - 2	Potter - 3	Wilbarger - 1	Windsor - 2	Giles - 3
Floyd - 2	Kerr - 2	Presidio - 1	Willacy - 2		Gloucester - 3
Foard - 1	Kimble - 1	Rains - 1	Williamson - 3		Goochland - 3
Fort Bend - 2	King - 2	Randall - 3	Wilson - 1		Grayson - 1
Franklin - 1	Kinney - 1	Reagan - 2	Winkler - 2	<b>VIRGINIA</b>	Greene - 3
Freestone - 2	Kleberg - 3	Real - 1	Wise - 1	Accomack - 1	Greensville - 1
Frio - 1	Knox - 2	Red River - 2	Wood - 2	Albemarle - 2	Halifax - 2
Gaines - 2	La Salle - 1	Reeves - 2	Yoakum - 2	Alexandria City - 5	Hampton City - 3
Galveston - 2	Lamar - 1	Refugio - 3	Young - 1	Alleghany - 1	Hanover - 5
Garza - 2	Lamb - 2	Roberts - 2	Zapata - 1	Amelia - 3	Harrisonburg City - 2
Gillespie - 2	Lampasas - 2	Robertson - 1	Zavala - 1	Amherst - 3	Henrico - 4
Glasscock - 2	Lavaca - 1	Rockwall - 2		Appomattox - 3	Henry - 2
Goliad - 2	Lee - 3	Runnels - 2	<b>UTAH</b>	Arlington - 5	Highland - 1
Gonzales - 1	Leon - 1	Rusk - 1	Beaver - 1	Augusta - 2	
Gray - 3	Liberty - 2	Sabine - 1	Box Elder - 3	Bath - 1	
Grayson - 2	Limestone - 2	San Augustine - 1	Cache - 2	Bedford - 3	
Gregg - 1	Lipscomb - 2	San Jacinto - 1	Carbon - 1	Bedford City - 3	
Grimes - 1	Live Oak - 2	San Patricio - 3	Daggett - 1	Bland - 2	

APPENDIX TABLE 1

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

<b>VIRGINIA (CONT.)</b>	Prince William – 6	Douglas – 3	Hancock – 2	Brown – 3	Racine – 4
Hopewell City – 3	Pulaski – 3	Ferry – 2	Hardy – 1	Buffalo – 2	Richland – 3
Isle Of Wight – 3	Radford – 3	Franklin – 5	Harrison – 2	Burnett – 3	Rock – 4
James City – 3	Rappahannock – 1	Garfield – 1	Jackson – 2	Calumet – 4	Rusk – 2
King And Queen – 2	Richmond – 1	Grant – 4	Jefferson – 1	Chippewa – 3	Saint Croix – 2
King George – 3	Richmond City – 4	Grays Harbor – 1	Kanawha – 2	Clark – 2	Sauk – 3
King William – 2	Roanoke – 3	Island – 2	Lewis – 1	Columbia – 3	Sawyer – 2
Lancaster – 2	Roanoke City – 3	Jefferson – 2	Lincoln – 2	Crawford – 3	Shawano – 5
Lee – 1	Rockbridge – 1	King – 5	Logan – 2	Dane – 3	Sheboygan – 3
Lexington City – 2	Rockingham – 2	Kitsap – 3	Marion – 2	Dodge – 5	Taylor – 3
Loudoun – 6	Russell – 1	Kittitas – 2	Marshall – 2	Door – 3	Trempealeau – 4
Louisa – 3	Salem – 3	Klickitat – 1	Mason – 2	Douglas – 3	Vernon – 5
Lunenburg – 2	Scott – 1	Lewis – 3	Mcdowell – 1	Dunn – 3	Vilas – 3
Lynchburg City – 3	Shenandoah – 2	Lincoln – 2	Mercer – 1	Eau Claire – 3	Walworth – 6
Madison – 1	Smyth – 1	Mason – 2	Mineral – 1	Florence – 2	Washburn – 2
Manassas City – 5	Southampton – 1	Okanogan – 2	Mingo – 1	Fond Du Lac – 5	Washington – 5
Manassas Park City – 5	Spotsylvania – 4	Pacific – 2	Monongalia – 2	Forest – 3	Waukesha – 7
Martinsville City – 2	Stafford – 5	Pend Oreille – 2	Monroe – 1	Grant – 3	Waupaca – 3
Mathews – 3	Staunton City – 2	Pierce – 5	Morgan – 1	Green – 4	Wauwasha – 3
Mecklenburg – 2	Suffolk City – 2	San Juan – 1	Nicholas – 1	Green Lake – 3	Winnebago – 4
Middlesex – 2	Surry – 2	Skagit – 2	Ohio – 2	Iowa – 3	Wood – 4
Montgomery – 3	Sussex – 3	Skamania – 2	Pendleton – 1	Iron – 2	<b>WYOMING</b>
Nelson – 3	Tazewell – 2	Snohomish – 4	Pleasants – 2	Jackson – 4	Albany – 1
New Kent – 3	Virginia Beach City – 2	Spokane – 6	Pocahontas – 1	Jefferson – 5	Big Horn – 1
Newport News City – 3	Warren – 3	Stevens – 3	Preston – 2	Juneau – 5	Campbell – 1
Norfolk City – 2	Washington – 1	Thurston – 6	Putnam – 2	Kenosha – 3	Carbon – 1
Northampton – 1	Waynesboro City – 2	Wahkiakum – 2	Raleigh – 2	Kewaunee – 2	Converse – 1
Northumberland – 2	Walla Walla – 5	Walla Walla – 5	Randolph – 1	La Crosse – 3	Crook – 1
Norton City – 1	Whatcom – 2	Whitman – 2	Ritchie – 2	Lafayette – 3	Fremont – 1
Nottoway – 2	Whitman – 2	Yakima – 4	Roane – 2	Langlade – 3	Goshen – 1
Orange – 2	Williamsburg City – 3	<b>WEST VIRGINIA</b>	Summers – 1	Lincoln – 4	Hot Springs – 1
Page – 3	Winchester	Barbour – 2	Taylor – 2	Manitowoc – 3	Johnson – 1
Patrick – 1	City – 3	Berkeley – 1	Tyler – 2	Marathon – 4	Laramie – 1
Petersburg	Wise – 1	Boone – 2	Upshur – 1	Marinette – 3	Lincoln – 1
City – 3	Wythe – 2	Braxton – 1	Wayne – 2	Marquette – 3	Natrona – 1
Pittsylvania – 3	York – 3	Brooke – 2	Webster – 1	Menominee – 1	Niobrara – 1
Poquoson City – 3	<b>WASHINGTON</b>	Brooke – 2	Wetzel – 2	Milwaukee – 4	Park – 1
Portsmouth City – 2	Adams – 4	Cabell – 2	Wirt – 2	Monroe – 4	Platte – 1
Powhatan – 3	Asotin – 1	Calhoun – 2	Wood – 2	Oconto – 3	Sheridan – 1
Prince Edward – 2	Benton – 4	Clay – 2	Wyoming – 1	Oneida – 4	Sublette – 1
Prince George – 3	Chelan – 2	Doddridge – 2	<b>WISCONSIN</b>	Ozaukee – 5	Sweetwater – 1
	Clallam – 1	Fayette – 2	Adams – 5	Pepin – 2	Teton – 1
	Clark – 4	Gilmer – 2	Ashland – 2	Pierce – 2	Uinta – 1
	Columbia – 2	Grant – 1	Barron – 3	Polk – 2	Washakie – 1
	Cowlitz – 2	Greenbrier – 1	Bayfield – 2	Portage – 4	Weston – 1
		Hampshire – 1		Price – 2	

**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 39 states using HealthCare.gov (Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming) are from HealthCare.gov, “2017 QHP Landscape Data,” as of October 2016, <https://www.healthcare.gov/health-plan-information-2017/> (accessed October 24, 2016). Data for the 11 states and District of Columbia with a state-based exchange (California, Colorado, Connecticut, Hawaii, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, and Washington) are from either the state’s insurance department or state’s exchange. Insurers were assumed to be selling state-wide in Connecticut, Rhode Island, and Vermont. Ownership of subsidiaries and trade names was determined using state insurance department filings and other business records.

APPENDIX TABLE 2

## Health Insurers Participating in Exchanges in 2017 (Page 1 of 6)

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
<b>Alaska</b>	Premera	Premera Blue Cross Blue Shield of Alaska
<b>Arizona</b>	Blue Cross Blue Shield of Arizona, Inc. Health Net, Inc.	Blue Cross Blue Shield of Arizona, Inc. Health Net of Arizona, Inc.
<b>Arkansas</b>	Catholic Health Initiatives Centene Corporation USable Mutual Insurance Company	QualChoice Life & Health Insurance Company, Inc., QCA Health Plan, Inc. Celtic Insurance Company USable Mutual Insurance Company
<b>California</b>	Anthem, Inc. Blue Shield of California Chinese Hospital Association Health Net, Inc. Kaiser Permanente Local Initiative Health Authority for Los Angeles County Molina Healthcare, Inc. Mulberry Health, Inc. Sharp HealthCare Valley Health Plan Western Health Advantage	Anthem Blue Cross of California Blue Shield of California Chinese Community Health Plan Health Net Kaiser Permanente L.A. Care Health Plan Molina Healthcare Oscar Health Plan of California Sharp Health Plan Valley Health Plan Western Health Advantage
<b>Colorado</b>	Anthem, Inc. Cigna Corporation Colorado Choice Health Plans Denver Health and Hospital Authority Kaiser Permanente Rocky Mountain Health Maintenance Organization, Inc. Bright Health	Anthem Blue Cross and Blue Shield (HMO Colorado, Inc.) Cigna Health and Life Insurance Co. Colorado Choice Health Plans Denver Health Medical Plan Kaiser Foundation Health Plan of Colorado Rocky Mountain Health Maintenance Organization, Inc. Bright Health Plan
<b>Connecticut</b>	Anthem, Inc. EmblemHealth, Inc.	Anthem Blue Cross and Blue Shield of Connecticut ConnectiCare
<b>Delaware</b>	Aetna, Inc. Highmark, Inc.	Aetna Health Inc. (a PA corp.), Aetna Life Insurance Company Highmark BCBSD Inc.
<b>District of Columbia</b>	CareFirst, Inc. Kaiser Permanente	CareFirst BlueChoice Kaiser Permanente
<b>Florida</b>	Centene Corporation GuideWell Mutual Holding Corporation Health First, Inc. Humana, Inc. Molina Healthcare, Inc.	Celtic Insurance Company Blue Cross and Blue Shield of Florida, Florida Health Care Plan, Inc., Health Options, Inc. Health First Commercial Plans, Inc. Humana Medical Plan, Inc. Molina Healthcare of Florida, Inc.



APPENDIX TABLE 2

## Health Insurers Participating in Exchanges in 2017 (Page 2 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>Georgia</b>	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
	Humana, Inc.	Humana Employers Health Plan of Georgia, Inc.
	Kaiser Permanente	Kaiser Foundation Health Plan of Georgia
<b>Hawaii</b>	Hawaii Medical Service Association	Hawaii Medical Service Association
	Kaiser Permanente	Kaiser Foundation Health Plan, Inc.
<b>Idaho</b>	Blue Cross of Idaho Health Service, Inc.	Blue Cross of Idaho
	Cambia Health Solutions, Inc.	BridgeSpan Health Company
	Intermountain Health Care, Inc.	SelectHealth, Inc.
	Montana Health Cooperative	Mountain Health CO-OP
	PacificSource Health Plans	PacificSource
<b>Illinois</b>	Carle Foundation	Health Alliance Medical Plans, Inc.
	Centene Corporation	Celtic Insurance Company
	Health Care Service Corporation	Blue Cross and Blue Shield of Illinois
	Humana, Inc.	Humana Health Plan, Inc.
	Cigna Corporation	Cigna HealthCare of Illinois, Inc.
<b>Indiana</b>	Anthem, Inc.	Anthem Ins Companies Inc (Anthem BCBS)
	CareSource Management Group Company	CareSource Indiana, Inc.
	Centene Corporation	Celtic Insurance Company
	Indiana University Health Plans, Inc.	MDwise Marketplace, Inc.
<b>Iowa</b>	Aetna, Inc.	Aetna Health of Iowa, Inc.
	Gundersen Health System	Gundersen Health Plan, Inc.
	Medica Holding Company	Medica Insurance Company
	Wellmark	Wellmark Synergy Health, Inc., Wellmark Value Health Plan, Inc.
<b>Kansas</b>	Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City
	Blue Cross and Blue Shield of Kansas, Inc.	BlueCross BlueShield Kansas Solutions, Inc.
	Medica Holding Company	Medica Insurance Company
<b>Kentucky</b>	Anthem, Inc.	Anthem Health Plans of KY (Anthem BCBS)
	CareSource Management Group Company	CareSource Kentucky Co.
	Humana, Inc.	Humana Health Plan, Inc.
<b>Louisiana</b>	Humana, Inc.	Humana Health Benefit Plan of Louisiana, Inc.
	Louisiana Health Service & Indemnity Company	Louisiana Health Service & Indemnity Company, HMO Louisiana, Inc.
	Vantage Health Plan, Inc.	Vantage Health Plan, Inc.
<b>Maine</b>	Anthem, Inc.	Anthem Health Plans of ME (Anthem BCBS)
	Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Health Care
	Maine Community Health Options	Maine Community Health Options
<b>Maryland</b>	CareFirst, Inc.	CareFirst BlueCross BlueShield , CareFirst BlueChoice; Group Hospitalization and Medical Services, Inc.
	Cigna Corporation	Cigna
	Kaiser Permanente	Kaiser Permanente

APPENDIX TABLE 2

## Health Insurers Participating in Exchanges in 2017 (Page 3 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>Massachusetts</b>	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
	Centene Corporation	Ambetter from CeliCare Health
	Fallon Community Health Plan	Fallon Health
	Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim HealthCare
	Minuteman Health, Inc.	Minuteman Health
	Partners HealthCare System, Inc.	Neighborhood Health Plan
	Tufts Associated Health Plans, Inc.	Tufts Health Plan-Direct, Tufts Health Plan-Premier
<b>Michigan</b>	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.
	Henry Ford Health System	Health Alliance Plan (HAP)
	Humana, Inc.	Humana Medical 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.
<b>Minnesota</b>	Aware Integrated, Inc.	Blue Cross and Blue Shield of Minnesota, Blue Plus
	HealthPartners, Inc.	HealthPartners, Group Health
	Medica Holding Company	Medica
	UCare Minnesota	UCare Minnesota
<b>Mississippi</b>	Centene Corporation	Ambetter of Magnolia, Inc.
	Humana, Inc.	Humana Insurance Company
<b>Missouri</b>	Anthem, Inc.	Healthy Alliance Life Co (Anthem BCBS)
	Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City
	Cigna Corporation	Cigna Health and Life Insurance Company
	Humana, Inc.	Humana Insurance Company
<b>Montana</b>	Health Care Service Corporation	Blue Cross and Blue Shield of Montana
	Montana Health Cooperative	Montana Health Cooperative
	PacificSource Health Plans	PacificSource Health Plans
<b>Nebraska</b>	Aetna, Inc.	Aetna Health Inc. (a PA corp.)
	Medica Holding Company	Medica Insurance Company
<b>Nevada</b>	Anthem, Inc.	Rocky Mountain Hospital and Medical Service, Inc., dba Anthem Blue Cross and Blue Shield, HMO Colorado, Inc., dba HMO Nevada
	UnitedHealth Group, Inc.	Health Plan of Nevada, Inc.
	Universal Health Services, Inc.	Prominence HealthFirst
<b>New Hampshire</b>	Anthem, Inc.	Matthew Thornton Hlth Plan (Anthem BCBS)
	Centene Corporation	Celtic Insurance Company
	Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Health Care of NE
	Minuteman Health, Inc.	Minuteman Health, Inc.
<b>New Jersey</b>	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

APPENDIX TABLE 2

## Health Insurers Participating in Exchanges in 2017 (Page 4 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>New Mexico</b>	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
<b>New York</b>	Affinity Health Plan	Affinity Health Plan
	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, 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
	North Shore-Long Island Jewish Health System, Inc.	CareConnect Insurance Company
UnitedHealth Group, Inc.	United Healthcare	
<b>North Carolina</b>	Blue Cross and Blue Shield of North Carolina	Blue Cross and Blue Shield of NC
	Cigna Corporation	Cigna HealthCare of North Carolina, Inc.
<b>North Dakota</b>	Medica Holding Company	Medica Health Plans
	Noridian Mutual Insurance Company	Blue Cross Blue Shield of North Dakota
	Sanford Health	Sanford Health Plan
<b>Ohio</b>	Anthem, Inc.	Community Insurance Company (Anthem BCBS)
	Aultman Health Foundation	AultCare Insurance Company
	CareSource Management Group Company	CareSource
	Centene Corporation	Buckeye Community Health Plan
	Humana, Inc.	Humana Health Plan of Ohio, Inc.
	Medical Mutual of Ohio	Medical Health Insuring Corp. of Ohio, Consumers Life Insurance Company
	Molina Healthcare, Inc.	Molina Healthcare of Ohio, Inc.
	Premier Health Partners	Premier Health Plan, Inc.
	ProMedica Health System, Inc.	Paramount Insurance Company
Summa Health System	Summa Insurance Company, Inc.	
<b>Oklahoma</b>	Health Care Service Corporation	Blue Cross Blue Shield of Oklahoma
<b>Oregon</b>	ATRIO Health Plans, Inc.	ATRIO Health Plans
	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

APPENDIX TABLE 2

## Health Insurers Participating in Exchanges in 2017 (Page 5 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>Pennsylvania</b>	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 Inc., First Priority Health
	Independence Health Group, Inc.	Independence Blue Cross (QCC Ins. Co.)
	University of Pittsburgh Medical Center	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 RI
<b>South Carolina</b>	BlueCross BlueShield of South Carolina	Blue Cross and Blue Shield of South Carolina, BlueChoice HealthPlan of South Carolina, Inc.
<b>South Dakota</b>	Avera Health	Avera Health Plans, Inc.
	Sanford Health	Sanford Health Plan
<b>Tennessee</b>	Blue Cross Blue Shield of Tennessee	BlueCross BlueShield of Tennessee
	Cigna Corporation	Cigna Health and Life Insurance Company
	Humana, Inc.	Humana Insurance Company
<b>Texas</b>	Centene Corporation	Celtic Insurance Company
	CHRISTUS Health	CHRISTUS Health Plan
	Community Health Choice, Inc.	Community Health Choice, Inc.
	Health Care Service Corporation	Blue Cross and Blue Shield of Texas
	Humana, Inc.	Humana Health Plan of Texas, Inc.
	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
Universal Health Services, Inc.	Prominence HealthFirst of Texas, Inc.	
<b>Utah</b>	Intermountain Health Care, Inc.	SelectHealth
	Molina Healthcare, Inc.	Molina Healthcare of Utah
	University of Utah	University of Utah Health Insurance Plans
<b>Vermont</b>	Blue Cross Blue Shield of Vermont	Blue Cross Blue Shield of Vermont
MVP Health Care, Inc.	MVP Health Care	
<b>Virginia</b>	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

APPENDIX TABLE 2

## Health Insurers Participating in Exchanges in 2017 (Page 6 of 6)

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and Subsidiaries)
<b>Washington</b>	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
<b>West Virginia</b>	CareSource Management Group Company	CareSource West Virginia Co.
	Highmark, Inc.	Highmark Blue Cross Blue Shield West Virginia
<b>Wisconsin</b>	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	
<b>Wyoming</b>	Blue Cross Blue Shield of Wyoming	Blue Cross Blue Shield of Wyoming

**SOURCES:** Data for the 39 states using Healthcare.gov (Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming) are from Healthcare.gov, "2017 QHP Landscape Data," as of October 2016, <https://www.healthcare.gov/health-plan-information-2017/> (accessed October 24, 2016). Data for the 11 states and District of Columbia with a state-based exchange (California, Colorado, Connecticut, Hawaii, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, and Washington) are from either the state's insurance department or state's exchange. Ownership of subsidiaries and trade names was determined using state insurance department filings and other business records.