

# ISSUE BRIEF

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## Lack of Competition in Obamacare's Exchanges: Over Half of U.S. Has Two or Fewer Carriers

*Alyene Senger*

**M**y guiding principle is, and always has been, that consumers do better when there is choice and competition. That's how the market works. Unfortunately, in 34 states, 75 percent of the insurance market is controlled by five or fewer companies. In Alabama, almost 90 percent is controlled by just one company. And without competition, the price of insurance goes up and quality goes down.

—President Barack Obama, September 9, 2009<sup>1</sup>

Obamacare's government-run insurance exchanges opened for enrollment on October 1, and the Department of Health and Human Services finally released information on insurance plan offerings and prices in the 34 states where the federal government is responsible for running the exchanges.

Analyzing insurer participation in both federal and state-run exchanges shows that the President's health care law has almost completely failed to increase insurance market competition.

### **By the Numbers.**

- In the vast majority of states, the number of insurers competing in the state's exchange is actually less than the number of carriers that previously sold individual market policies in the state.<sup>2</sup>
- At the local level, in over half of the 3,135 counties in the U.S.,<sup>3</sup> consumers will face an exchange market that is either a duopoly or monopoly. In 78 percent of U.S. counties, exchange enrollees will have a choice of coverage from three or fewer carriers.<sup>4</sup>
- The exchange market in over 94 percent of U.S. counties will feature competition among five or fewer companies. In Alabama, about 96 percent of that state's counties will have only one insurer offering coverage in the exchange.

### **Measuring Competition in the Exchanges.**

The most accurate measure of competition is the number of insurers offering coverage in each county or region of each state's exchange. Insurer exchange participation at the state level, while relevant, overstates the true level of competition that consumers face, since in a majority of state exchanges, plans are offered and priced on a local basis, and few carriers are offering coverage statewide.

While each participating insurer may offer multiple plans, the number of plans offered has little significance, because most are variations on the same basic design. Since Obamacare requires all exchange plans to offer a standardized minimum level of benefits, the differences between the plans is found mostly in variations on cost-sharing levels.

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This paper, in its entirety, can be found at  
<http://report.heritage.org/ib4082>

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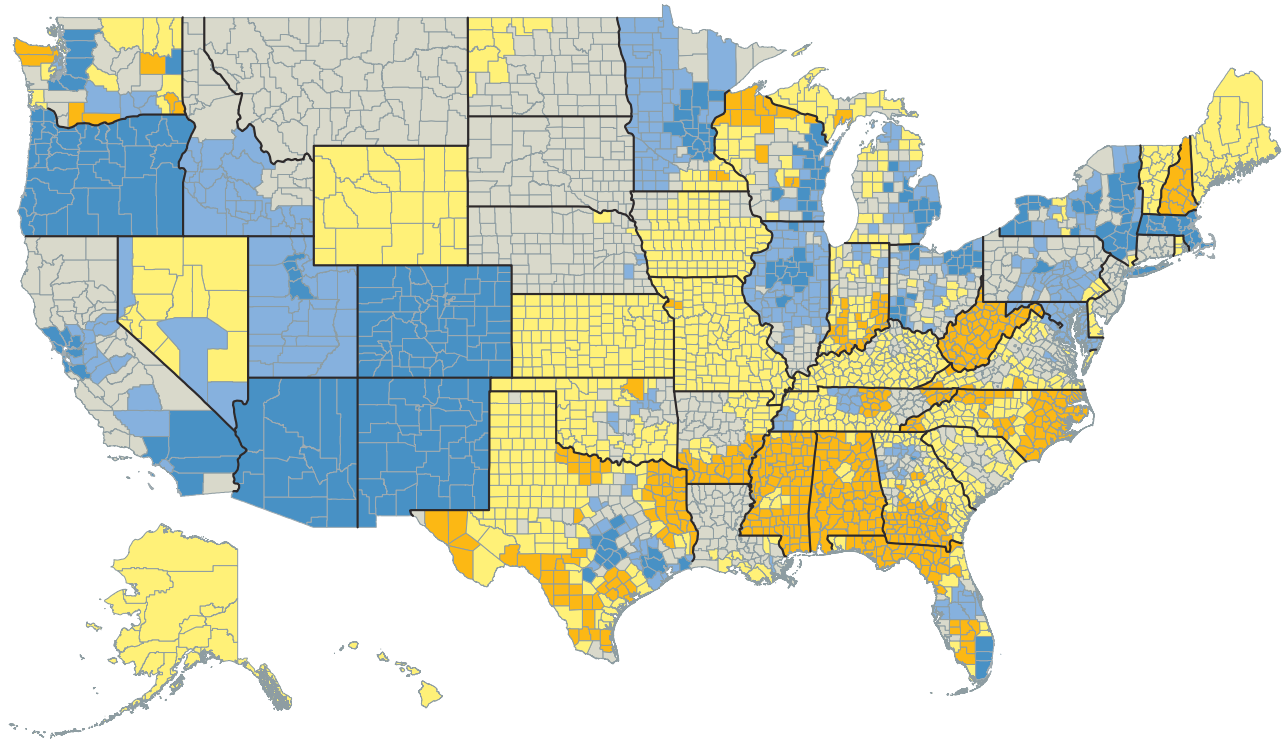
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MAP 1

## Lack of Competition in Obamacare Exchanges

As shown in the map below, more than half of U.S. counties have two or fewer (■ and ■) insurance carriers in the Obamacare exchanges. This lack of competition means less choice for consumers in the exchanges and also reduces pressure on insurers to keep prices down.

Carriers in Area	AREAS	
	Number	Percentage
1 ■	540	17%
2 ■	1,100	35%
3 ■	813	26%
4 ■	369	12%
5+ ■	313	10%



**Sources:** For federally facilitated exchanges, data come from HealthCare.gov, “Health Plan Information for Individuals and Families,” <https://www.healthcare.gov/health-plan-information> (accessed November 5, 2013). For state-run exchanges, data come from the state’s exchange and/or its insurance department. County-level data for Rhode Island, Hawaii, Vermont, and Connecticut were unavailable, so due to their small size, it was assumed that a participating insurer was offering coverage statewide. All figures are at the parent-company level, meaning an insurer offering exchange coverage in a county through two or more subsidiaries is counted as one company. For more information on carrier participation in the exchanges, go to <http://www.heritage.org/healthcare>.

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1. President Barack Obama, “Remarks by the President to a Joint Session of Congress on Health Care,” The White House, September 9, 2009, [http://www.whitehouse.gov/the\\_press\\_office/Remarks-by-the-President-to-a-Joint-Session-of-Congress-on-Health-Care](http://www.whitehouse.gov/the_press_office/Remarks-by-the-President-to-a-Joint-Session-of-Congress-on-Health-Care) (accessed November 6, 2013).
2. Edmund F. Haislmaier, “Health Insurers’ Decisions on Exchange Participation: Obamacare’s Leading Indicators,” Heritage Foundation *Backgrounder* No. 2852 (forthcoming).
3. In Virginia, Maryland, and Missouri, some municipalities have been consolidated into surrounding counties. In Alaska, some boroughs, census areas, and other regions have been consolidated.
4. Data compiled by the author. The source for the 34 federally facilitated exchanges is data from HealthCare.gov, “Health Plan Information for Individuals and Families,” <https://www.healthcare.gov/health-plan-information> (accessed November 6, 2013). Information for the state-based exchanges comes from either the state’s exchange or its insurance department. Ownership of subsidiaries and trade names was verified using state insurance department filings. All figures are at the parent-company level, meaning an insurer offering exchange coverage in a county through two or more subsidiaries is counted as one company.

**The Result: Decreased Choice, Increased Cost.** In 35 percent of the nation’s counties, exchange enrollees will have a choice of plans from only two insurers—a duopoly. In 17 percent of counties, consumers will have *no* choice—a monopoly—as only one carrier is offering coverage in the exchange. Consequently, for many Americans, real choice will be very limited in the Obamacare exchanges.

Obamacare’s mandated benefits further limit choice and lead to the standardization of insurance plans. The law’s mandates create not only a benefit “floor” but also a benefit “ceiling.” That is because insurers are unlikely to add additional benefits that would further increase costs and put them at a disadvantage compared to their competitors. The standardization of benefits combined with a lack of insurer competition means consumers in Obamacare’s exchanges will have very little choice.

The lack of competition among insurers in the exchanges also decreases pressure to keep costs down. This is in addition to significant premium increases for a majority of consumers in a majority of states from Obamacare’s added benefit requirements, new insurance rating rules, and new taxes and fees.<sup>5</sup>

A recent Heritage study found that 42 of the 47 states for which comparable premium data is available will see significant average premium increases—in many cases, over 100 percent—for individuals purchasing from the exchanges.<sup>6</sup> Competition has the ability to lower costs and improve quality,<sup>7</sup> but Obamacare exchanges do not achieve this goal.

**Another Broken Promise.** By the standards of the President’s own “guiding principle,” his law largely fails. Obamacare’s overregulation of insurance is to blame for the lack of competition in the exchanges. The flawed policies contained in Obamacare neither foster competition nor increase consumer choice, and they will continue to negatively impact American consumers and increase costs.

Instead, commonsense insurance market reforms should be implemented to increase competition and improve options for consumers as well.<sup>8</sup> Such a truly competitive marketplace would have the power to keep health insurance costs lower and quality higher.

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5. Edmund F. Haislmaier, “Obamacare and Insurance Benefit Mandates: Raising Premiums and Reducing Patient Choice,” Heritage Foundation *WebMemo* No. 3110, January 20, 2011, <http://www.heritage.org/research/reports/2011/01/obamacare-and-insurance-benefit-mandates-raising-premiums-and-reducing-patient-choice>.
  6. Drew Gonshorowski, “How Will You Fare in the Obamacare Exchanges?” Heritage Foundation *Issue Brief* No. 4068, October 16, 2013, <http://www.heritage.org/research/reports/2013/10/enrollment-in-obamacare-exchanges-how-will-your-health-insurance-fare>.
  7. Kevin D. Dayaratnya, “Competitive Markets in Health Care: The Next Revolution,” Heritage Foundation *Background* No. 2833, August 19, 2013, <http://www.heritage.org/research/reports/2013/08/competitive-markets-in-health-care-the-next-revolution>.
  8. Edmund F. Haislmaier, “Saving the American Dream: The U.S. Needs Commonsense Health Insurance Reforms,” Heritage Foundation *Background* No. 2703, June 22, 2012, <http://www.heritage.org/research/reports/2012/06/saving-the-american-dream-the-us-needs-commonsense-health-insurance-reforms>.
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APPENDIX TABLE 1

**Number of Health Insurance Carriers in the Obamacare Exchanges, by County**

<b>ALABAMA</b>	Lafayette — 1	Mendocino — 3	Grand — 6	Dixie — 1	Bartow — 4
Jefferson — 2	Lawrence — 2	Merced — 4	Gunnison — 6	Duval — 2	Ben Hill — 1
Madison — 2	Lee — 1	Modoc — 3	Hinsdale — 6	Escambia — 2	Berrien — 1
Shelby — 2	Lincoln — 1	Mono — 3	Huerfano — 7	Flagler — 2	Bibb — 2
All other counties — 1	Little River — 1	Monterey — 3	Jackson — 6	Franklin — 1	Bleckley — 2
	Logan — 3	Napa — 5	Jefferson — 9	Gadsden — 1	Brantley — 2
<b>ALASKA</b>	Lonoke — 3	Nevada — 3	Kiowa — 7	Gilchrist — 1	Brooks — 1
All boroughs/regions — 2	Madison — 3	Orange — 4	Kit Carson — 7	Glades — 1	Bryan — 2
	Marion — 3	Placer — 4	La Plata — 6	Gulf — 1	Bulloch — 2
<b>ARIZONA</b>	Miller — 1	Plumas — 3	Lake — 6	Hamilton — 1	Burke — 2
Apache — 6	Mississippi — 2	Riverside — 5	Larimer — 6	Hardee — 1	Butts — 3
Cochise — 6	Monroe — 1	Sacramento — 4	Las Animas — 7	Hendry — 1	Calhoun — 1
Coconino — 6	Montgomery — 2	San Benito — 3	Lincoln — 7	Hernando — 3	Camden — 2
Gila — 6	Nevada — 1	San Bernardino — 5	Logan — 7	Highlands — 1	Candler — 2
Graham — 6	Newton — 3	San Diego — 6	Mesa — 5	Hillsborough — 4	Carroll — 4
Greenlee — 6	Ouachita — 1	San Francisco — 5	Mineral — 7	Holmes — 1	Catoosa — 2
La Paz — 6	Perry — 3	San Joaquin — 4	Moffat — 6	Indian River — 3	Charlton — 1
Maricopa — 8	Phillips — 1	San Luis Obispo — 3	Montezuma — 6	Jackson — 1	Chatham — 2
Mohave — 6	Pike — 2	San Mateo — 5	Montrose — 6	Jefferson — 1	Chattahoochee — 2
Navajo — 6	Poinsett — 2	Santa Barbara — 3	Morgan — 7	Lafayette — 1	Chattooga — 2
Pima — 8	Polk — 3	Santa Clara — 5	Otero — 7	Lake — 4	Cherokee — 4
Pinal — 7	Pope — 3	Santa Cruz — 3	Ouray — 6	Lee — 2	Clarke — 3
Santa Cruz — 6	Prairie — 3	Shasta — 3	Park — 9	Leon — 1	Clay — 1
Yavapai — 6	Pulaski — 3	Sierra — 3	Phillips — 7	Levy — 1	Clayton — 3
Yuma — 6	Randolph — 2	Siskiyou — 3	Pitkin — 5	Liberty — 1	Clinch — 1
	Saint Francis — 2	Solano — 5	Prowers — 7	Madison — 1	Cobb — 3
<b>ARKANSAS</b>	Saline — 3	Sonoma — 5	Pueblo — 6	Manatee — 3	Coffee — 1
Arkansas — 1	Scott — 3	Stanislaus — 4	Rio Blanco — 6	Marion — 2	Colquitt — 1
Ashley — 1	Searcy — 3	Sutter — 3	Rio Grande — 7	Martin — 2	Columbia — 2
Baxter — 3	Sebastian — 3	Tehama — 3	Routt — 6	Miami-Dade — 7	Cook — 1
Benton — 3	Sevier — 1	Trinity — 3	Saguache — 7	Monroe — 2	Coweta — 3
Boone — 3	Sharp — 2	Tulare — 4	San Juan — 6	Nassau — 1	Crawford — 2
Bradley — 1	Stone — 2	Tuolumne — 3	San Miguel — 6	Okaloosa — 1	Crisp — 1
Calhoun — 1	Union — 1	Ventura — 3	Sedgwick — 7	Okeechobee — 1	Dade — 2
Carroll — 3	Van Buren — 3	Yolo — 4	Summit — 5	Orange — 4	Dawson — 4
Chicot — 1	Washington — 3	Yuba — 3	Teller — 8	Osceola — 4	Decatur — 1
Clark — 2	White — 3		Washington — 7	Palm Beach — 6	DeKalb — 3
Clay — 2	Woodruff — 2	<b>COLORADO</b>	Weld — 6	Pasco — 4	Dodge — 1
Cleburne — 3	Yell — 3	Adams — 9	Yuma — 7	Pinellas — 4	Dooley — 1
Cleveland — 1		Alamosa — 7		Polk — 4	Dougherty — 1
Columbia — 1	<b>CALIFORNIA</b>	Arapahoe — 9	<b>CONNECTICUT</b>	Putnam — 1	Douglas — 3
Conway — 3	Alameda — 4	Archuleta — 6	All counties — 3	Saint Johns — 2	Early — 1
Craighead — 2	Alpine — 3	Baca — 7		Saint Lucie — 2	Echols — 1
Crawford — 3	Amador — 3	Bent — 7	<b>DELAWARE</b>	Santa Rosa — 2	Effingham — 2
Crittenden — 2	Butte — 3	Boulder — 5	All counties — 2	Sarasota — 3	Elbert — 2
Cross — 2	Calaveras — 3	Broomfield — 9		Seminole — 4	Emanuel — 2
Dallas — 1	Colusa — 3	Chaffee — 7	<b>DISTRICT OF COLUMBIA</b>	Sumter — 2	Evans — 2
Desha — 1	Contra Costa — 5	Cheyenne — 7	— 3	Suwannee — 1	Fannin — 2
Drew — 1	Del Norte — 3	Clear Creek — 9		Taylor — 1	Fayette — 4
Faulkner — 3	El Dorado — 4	Conejos — 7	<b>FLORIDA</b>	Union — 1	Floyd — 3
Franklin — 3	Fresno — 3	Costilla — 7	Alachua — 1	Volusia — 3	Forsyth — 4
Fulton — 2	Glenn — 3	Crowley — 7	Baker — 1	Wakulla — 1	Franklin — 2
Garland — 2	Humboldt — 3	Custer — 7	Bay — 1	Walton — 1	Fulton — 4
Grant — 3	Imperial — 3	Delta — 6	Bradford — 1	Washington — 1	Gilmer — 2
Greene — 2	Inyo — 3	Denver — 9	Brevard — 4		Glascock — 2
Hempstead — 1	Kern — 4	Dolores — 6	Broward — 7	<b>GEORGIA</b>	Glynn — 2
Hot Spring — 2	Kings — 3	Douglas — 9	Calhoun — 1	Appling — 1	Gordon — 2
Howard — 1	Lake — 3	Eagle — 5	Charlotte — 3	Atkinson — 1	Grady — 1
Independence — 2	Lassen — 3	El Paso — 8	Citrus — 1	Bacon — 1	Greene — 3
Izard — 2	Los Angeles — 6	Elbert — 9	Clay — 2	Baker — 1	Gwinnett — 3
Jackson — 2	Madera — 3	Fremont — 7	Collier — 1	Baldwin — 1	Habersham — 2
Jefferson — 1	Marin — 5	Garfield — 5	Columbia — 1	Banks — 3	Hall — 4
Johnson — 3	Mariposa — 4	Gilpin — 9	Desoto — 1	Barrow — 5	Hancock — 2

APPENDIX TABLE 1

**Number of Health Insurance Carriers in the Obamacare Exchanges, by County**

Haralson — 4	Telfair — 1	Madison — 3	Lake — 4	Cass — 2	Scott — 1
Harris — 3	Terrell — 1	Minidoka — 4	Lawrence — 3	Clark — 1	Shelby — 2
Hart — 2	Thomas — 1	Nez Perce — 3	Lee — 4	Clay — 2	Spencer — 1
Heard — 4	Tift — 1	Oneida — 4	Livingston — 5	Clinton — 3	Starke — 3
Henry — 4	Toombs — 1	Owyhee — 4	Logan — 4	Crawford — 1	Steuben — 2
Houston — 2	Towns — 2	Payette — 4	Macon — 4	Daviess — 1	Sullivan — 2
Irwin — 1	Treutlen — 1	Power — 4	Macoupin — 4	De Kalb — 3	Switzerland — 1
Jackson — 4	Troup — 2	Shoshone — 3	Madison — 3	Dearborn — 1	Tippecanoe — 3
Jasper — 1	Turner — 1	Teton — 3	Marion — 3	Decatur — 1	Tipton — 3
Jeff Davis — 1	Twiggs — 2	Twin Falls — 4	Marshall — 5	Delaware — 3	Union — 1
Jefferson — 2	Union — 2	Valley — 4	Mason — 4	Dubois — 1	Vanderburgh — 2
Jenkins — 2	Upson — 1	Washington — 4	Massac — 3	Elkhart — 4	Vermillion — 1
Johnson — 2	Walker — 2		McDonough — 4	Fayette — 1	Vigo — 2
Jones — 2	Walton — 3	ILLINOIS	McHenry — 4	Floyd — 1	Wabash — 2
Lamar — 3	Ware — 1	Adams — 4	McLean — 5	Fountain — 2	Warren — 3
Lanier — 1	Warren — 2	Alexander — 3	Menard — 4	Franklin — 1	Warrick — 2
Laurens — 2	Washington — 2	Bond — 4	Mercer — 4	Fulton — 2	Washington — 2
Lee — 1	Wayne — 2	Boone — 4	Monroe — 3	Gibson — 2	Wayne — 1
Liberty — 2	Webster — 2	Brown — 4	Montgomery — 4	Grant — 2	Wells — 4
Lincoln — 2	Wheeler — 1	Bureau — 4	Morgan — 4	Greene — 1	White — 3
Long — 2	White — 2	Calhoun — 4	Moultrie — 4	Hamilton — 3	Whitley — 3
Lowndes — 1	Whitfield — 2	Carroll — 4	Ogle — 4	Hancock — 2	
Lumpkin — 2	Wilcox — 1	Cass — 4	Peoria — 5	Harrison — 1	IOWA
Macon — 1	Wilkes — 2	Champaign — 4	Perry — 3	Hendricks — 2	Adair — 2
Madison — 3	Wilkinson — 2	Christian — 4	Piatt — 4	Henry — 1	Adams — 2
Marion — 3	Worth — 1	Clark — 4	Pike — 4	Howard — 3	Allamakee — 3
McDuffie — 2		Clay — 3	Pope — 3	Huntington — 3	Appanoose — 2
McIntosh — 2	HAWAII	Clinton — 4	Pulaski — 3	Jackson — 1	Audubon — 2
Meriwether — 2	All counties — 2	Coles — 4	Putnam — 5	Jasper — 3	Benton — 2
Miller — 1	IDAHO	Cook — 4	Randolph — 4	Jay — 2	Black Hawk — 2
Mitchell — 1	Ada — 4	Crawford — 4	Richland — 4	Jefferson — 1	Boone — 2
Monroe — 2	Adams — 4	Cumberland — 4	Rock Island — 4	Jennings — 2	Bremer — 2
Montgomery — 1	Bannock — 4	De Kalb — 4	Saint Clair — 3	Johnson — 2	Buchanan — 2
Morgan — 2	Bear Lake — 4	De Witt — 5	Saline — 3	Knox — 1	Buena Vista — 2
Murray — 2	Benewah — 3	Douglas — 4	Sangamon — 5	Kosciusko — 4	Butler — 2
Muscogee — 3	Bingham — 3	Dupage — 3	Schuyler — 3	LaGrange — 2	Calhoun — 2
Newton — 3	Blaine — 4	Edgar — 4	Scott — 4	Lake — 2	Carroll — 2
Oconee — 3	Boise — 4	Edwards — 4	Shelby — 4	LaPorte — 3	Cass — 2
Oglethorpe — 2	Bonner — 3	Effingham — 4	Stark — 5	Lawrence — 2	Cedar — 2
Paulding — 3	Bonneville — 3	Fayette — 4	Stephenson — 4	Madison — 3	Cerro Gordo — 2
Peach — 2	Boundary — 3	Ford — 4	Tazewell — 5	Marion — 2	Cherokee — 2
Pickens — 4	Butte — 3	Franklin — 3	Union — 3	Marshall — 4	Chickasaw — 2
Pierce — 1	Camas — 4	Fulton — 5	Vermilion — 4	Martin — 1	Clarke — 2
Pike — 2	Canyon — 4	Gallatin — 3	Wabash — 4	Miami — 3	Clay — 3
Polk — 3	Caribou — 4	Greene — 4	Warren — 4	Monroe — 2	Clayton — 3
Pulaski — 1	Cassia — 4	Grundy — 4	Washington — 4	Montgomery — 3	Clinton — 2
Putnam — 1	Clark — 3	Hamilton — 3	Wayne — 3	Morgan — 2	Crawford — 2
Quitman — 1	Clearwater — 3	Hancock — 4	White — 3	Newton — 2	Dallas — 2
Rabun — 2	Custer — 4	Hardin — 3	Whiteside — 4	Noble — 2	Davis — 2
Randolph — 1	Elmore — 4	Henderson — 4	Will — 4	Ohio — 1	Decatur — 2
Richmond — 2	Franklin — 4	Henry — 4	Williamson — 3	Orange — 2	Delaware — 2
Rockdale — 3	Fremont — 3	Iroquois — 4	Winnebago — 5	Owen — 1	Des Moines — 2
Schley — 1	Gem — 4	Jackson — 3	Woodford — 5	Parke — 2	Dickinson — 3
Screven — 2	Gooding — 4	Jasper — 4		Perry — 1	Dubuque — 2
Seminole — 1	Idaho — 3	Jefferson — 3	INDIANA	Pike — 1	Emmet — 3
Spalding — 4	Jefferson — 3	Jersey — 4	Adams — 3	Porter — 2	Fayette — 3
Stephens — 2	Jerome — 4	Jo Daviess — 4	Allen — 4	Posey — 2	Floyd — 2
Stewart — 2	Kootenai — 3	Johnson — 3	Bartholomew — 2	Pulaski — 2	Franklin — 2
Sumter — 1	Latah — 3	Kane — 3	Benton — 2	Putnam — 1	Fremont — 2
Talbot — 3	Lemhi — 4	Kankakee — 4	Blackford — 3	Randolph — 3	Greene — 2
Taliaferro — 2	Lewis — 3	Kendall — 4	Boone — 3	Ripley — 1	Grundy — 2
Tattnall — 2	Lincoln — 4	Knox — 5	Brown — 1	Rush — 1	Guthrie — 2
Taylor — 1		La Salle — 5	Carroll — 2	Saint Joseph — 4	Hamilton — 2

APPENDIX TABLE 1

**Number of Health Insurance Carriers in the Obamacare Exchanges, by County**

Hancock — 2	KENTUCKY	Laurel — 2	Assumption — 3	MAINE	Kent — 3
Hardin — 2	Adair — 2	Lawrence — 2	Avoyelles — 3	All counties — 2	Keweenaw — 2
Harrison — 2	Allen — 2	Lee — 2	Beauregard — 3	MARYLAND	Lake — 2
Henry — 2	Anderson — 2	Leslie — 2	Bienville — 3	All counties — 4	Lapeer — 5
Howard — 3	Ballard — 2	Letcher — 2	Bossier — 3	MASSACHUSETTS	Leelanau — 2
Humboldt — 2	Barren — 2	Lewis — 2	Caddo — 3	Barnstable — 6	Lenawee — 2
Ida — 2	Bath — 2	Lincoln — 2	Calcasieu — 3	Berkshire — 6	Livingston — 4
Iowa — 2	Bell — 2	Livingston — 2	Caldwell — 3	Bristol — 8	Luce — 2
Jackson — 2	Boone — 3	Logan — 2	Cameron — 3	Dukes — 5	Mackinac — 3
Jasper — 2	Bourbon — 3	Lyon — 2	Catahoula — 3	Essex — 8	Macomb — 8
Jefferson — 2	Boyd — 2	Madison — 2	Claiborne — 3	Franklin — 6	Manistee — 3
Johnson — 2	Boyle — 2	Magoffin — 2	Concordia — 3	Hampden — 7	Marquette — 2
Jones — 2	Bracken — 2	Marion — 2	De Soto — 3	Hampshire — 6	Mason — 3
Keokuk — 2	Breathitt — 2	Marshall — 2	East Baton Rouge — 3	Middlesex — 9	Mecosta — 2
Kossuth — 2	Breckinridge — 2	Martin — 2	East Carroll — 3	Nantucket — 5	Menominee — 2
Lee — 2	Bullitt — 3	Mason — 2	East Feliciana — 3	Norfolk — 8	Midland — 3
Linn — 2	Butler — 2	McCracken — 2	Evangeline — 3	Plymouth — 8	Missaukee — 2
Louisa — 2	Caldwell — 2	McCreary — 2	Franklin — 3	Suffolk — 8	Monroe — 4
Lucas — 2	Calloway — 2	McLean — 2	Grant — 3	Worcester — 8	Montcalm — 3
Lyon — 3	Campbell — 3	Meade — 2	Iberia — 3	MICHIGAN	Montmorency — 2
Madison — 2	Carlisle — 2	Menifee — 2	Iberville — 3	Alcona — 2	Muskegon — 3
Mahaska — 2	Carroll — 2	Mercer — 2	Jackson — 3	Alger — 3	Newaygo — 2
Marion — 2	Carter — 2	Metcalfe — 2	Jefferson — 4	Allegan — 2	Oakland — 8
Marshall — 2	Casey — 2	Monroe — 2	Jefferson Davis — 2	Alpena — 2	Oceana — 3
Mills — 2	Christian — 2	Montgomery — 2	La Salle — 3	Antrim — 3	Ogemaw — 4
Mitchell — 2	Clark — 3	Morgan — 2	Lafayette — 2	Arenac — 4	Ontonagon — 2
Monona — 2	Clay — 2	Muhlenberg — 2	Lafourche — 2	Baraga — 2	Osceola — 2
Monroe — 2	Clinton — 2	Nelson — 2	Livingston — 3	Barry — 2	Oscoda — 3
Montgomery — 2	Crittenden — 2	Nicholas — 2	Madison — 3	Bay — 5	Otsego — 4
Muscatine — 2	Cumberland — 2	Ohio — 2	Morehouse — 3	Benzie — 2	Ottawa — 3
O'Brien — 3	Daviess — 2	Oldham — 3	Natchitoches — 3	Berrien — 2	Presque Isle — 2
Osceola — 3	Edmonson — 2	Owen — 2	Orleans — 3	Branch — 2	Roscommon — 5
Page — 2	Elliott — 2	Owsley — 2	Ouachita — 3	Calhoun — 3	Saginaw — 4
Palo Alto — 2	Estill — 2	Pendleton — 3	Plaquemines — 3	Cass — 2	Saint Clair — 5
Plymouth — 3	Fayette — 3	Perry — 2	Pointe Coupee — 3	Charlevoix — 4	Saint Joseph — 2
Pocahontas — 2	Fleming — 2	Pike — 2	Rapides — 3	Cheboygan — 4	Sanilac — 4
Polk — 2	Floyd — 2	Powell — 2	Red River — 3	Chippewa — 2	Schoolcraft — 2
Pottawattamie — 2	Franklin — 2	Pulaski — 2	Richland — 3	Clare — 3	Shiawassee — 4
Poweshiek — 2	Fulton — 2	Robertson — 2	Sabine — 3	Clinton — 4	Tuscola — 4
Ringgold — 2	Gallatin — 3	Rockcastle — 2	Saint Bernard — 3	Crawford — 3	Van Buren — 3
Sac — 2	Garrard — 2	Rowan — 2	Saint Charles — 3	Delta — 1	Washtenaw — 4
Scott — 2	Grant — 3	Russell — 2	Saint Helena — 3	Dickinson — 2	Wayne — 8
Shelby — 2	Graves — 2	Scott — 3	Saint James — 3	Eaton — 4	Wexford — 3
Sioux — 3	Grayson — 2	Shelby — 2	Saint John the Baptist — 3	Emmet — 4	MINNESOTA
Story — 2	Green — 2	Simpson — 2	Saint Landry — 3	Genesee — 6	Aitkin — 5
Tama — 2	Greenup — 2	Spencer — 2	Saint Martin — 2	Gladwin — 4	Anoka — 5
Taylor — 2	Hancock — 2	Taylor — 2	Saint Mary — 2	Gogebic — 2	Becker — 4
Union — 2	Hardin — 2	Todd — 2	Saint Tammany — 3	Grand Traverse — 2	Beltrami — 4
Van Buren — 2	Harlan — 2	Trigg — 2	Tangipahoa — 2	Gratiot — 3	Benton — 5
Wapello — 2	Harrison — 2	Trimble — 2	Tensas — 3	Hillsdale — 3	Big Stone — 4
Warren — 2	Hart — 2	Union — 2	Terrebonne — 2	Houghton — 2	Blue Earth — 2
Washington — 2	Henderson — 2	Warren — 2	Union — 3	Huron — 4	Brown — 4
Wayne — 2	Henry — 2	Washington — 2	Vermilion — 2	Ingham — 4	Carlton — 5
Webster — 2	Hickman — 2	Wayne — 2	Vernon — 3	Ionia — 3	Carver — 5
Winnebago — 2	Hopkins — 2	Webster — 2	Washington — 2	Iosco — 4	Cass — 4
Winneshiek — 3	Jackson — 2	Whitley — 2	Webster — 3	Iron — 2	Chippewa — 4
Woodbury — 3	Jefferson — 3	Wolfe — 2	West Baton Rouge — 3	Isabella — 5	Chisago — 5
Worth — 2	Jessamine — 3	Woodford — 3	West Carroll — 3	Jackson — 3	Clay — 4
Wright — 2	Johnson — 2	LOUISIANA	West Feliciana — 3	Kalamazoo — 4	Clearwater — 4
KANSAS	Kenton — 3	Acadia — 3	Winn — 3	Kalkaska — 2	Cook — 3
All counties — 2	Knott — 2	Allen — 3			Cottonwood — 4
	Knox — 2	Ascension — 3			Crow Wing — 5
	Larue — 2				

APPENDIX TABLE 1

**Number of Health Insurance Carriers in the Obamacare Exchanges, by County**

Dakota — 5	Washington — 5	Perry — 1	Dodge — 3	Wayne — 3	Nassau — 9
Dodge — 1	Watsonwan — 3	Pike — 1	Douglas — 4	Webster — 3	New York — 9
Douglas — 4	Wilkin — 4	Pontotoc — 1	Dundy — 3	Wheeler — 3	Niagara — 6
Faribault — 2	Winona — 2	Prentiss — 1	Fillmore — 3	York — 3	Oneida — 5
Fillmore — 2	Wright — 5	Quitman — 1	Franklin — 3		Onondaga — 5
Freeborn — 2	Yellow Medicine — 4	Rankin — 2	Frontier — 3	NEVADA	Ontario — 4
Goodhue — 2		Scott — 2	Furnas — 3	Carson City — 2	Orange — 7
Grant — 4	MISSISSIPPI	Sharkey — 1	Gage — 3	Churchill — 2	Orleans — 6
Hennepin — 5	Adams — 1	Simpson — 1	Garden — 3	Clark — 4	Oswego — 4
Houston — 2	Alcorn — 1	Smith — 1	Garfield — 3	Douglas — 2	Otsego — 3
Hubbard — 4	Amite — 1	Stone — 1	Gosper — 3	Elko — 2	Putnam — 3
Isanti — 5	Attala — 1	Sunflower — 1	Grant — 3	Esmeralda — 2	Queens — 4
Itasca — 3	Benton — 1	Tallahatchie — 1	Greeley — 3	Eureka — 2	Rensselaer — 4
Jackson — 4	Bolivar — 1	Tate — 1	Hall — 3	Humboldt — 2	Richmond — 9
Kanabec — 4	Calhoun — 1	Tippah — 1	Hamilton — 3	Lander — 2	Rockland — 3
Kandiyohi — 4	Carroll — 1	Tishomingo — 1	Harlan — 3	Lincoln — 2	Saint Lawrence — 3
Kittson — 4	Chickasaw — 1	Tunica — 1	Hayes — 3	Lyon — 2	Saratoga — 7
Koochiching — 3	Choctaw — 1	Union — 1	Hitchcock — 3	Mineral — 2	Schenectady — 6
Lac qui Parle — 4	Claiborne — 1	Walthall — 1	Holt — 3	Nye — 4	Schoharie — 3
Lake — 3	Clarke — 1	Washington — 1	Hooker — 3	Pershing — 2	Schuyler — 3
Lake of the Woods — 4	Clay — 1	Wayne — 1	Howard — 3	Storey — 2	Seneca — 2
Le Sueur — 3	Coahoma — 1	Webster — 1	Jefferson — 3	Washoe — 4	Steuben — 4
Lincoln — 4	Copiah — 1	Wilkinson — 1	Johnson — 3	White Pine — 2	Suffolk — 7
Lyon — 4	Covington — 1	Winston — 1	Kearney — 3		Sullivan — 5
Mahnomen — 4	Desoto — 2	Yalobusha — 1	Keith — 3	NEW HAMPSHIRE	Tioga — 5
Marshall — 4	Forrest — 1	Yazoo — 1	Keya Paha — 3	All counties — 1	Tompkins — 3
Martin — 3	Franklin — 1		Kimball — 3		Ulster — 6
McLeod — 3	George — 1	MISSOURI	Knox — 2		Warren — 7
Meeker — 4	Greene — 1	Buchanan — 1	Lancaster — 4	NEW JERSEY	Washington — 4
Mille Lacs — 5	Grenada — 1	Clinton — 1	Lincoln — 3	All counties — 3	Wayne — 2
Morrison — 5	Hancock — 1	All other counties — 2	Logan — 3		Westchester — 2
Mower — 2	Harrison — 1		Loup — 3	NEW MEXICO	Wyoming — 3
Murray — 4	Hinds — 2		Madison — 3	All counties — 5	Yates — 2
Nicollet — 3	Holmes — 1	MONTANA	McPherson — 3		
Nobles — 4	Humphreys — 1	All counties — 3	Merrick — 3	NEW YORK	
Norman — 4	Issaquena — 1		Morrill — 3	Albany — 7	NORTH CAROLINA
Olmsted — 1	Itawamba — 1	NEBRASKA	Nance — 3	Allegany — 4	Alamance — 2
Otter Tail — 4	Jackson — 1	Adams — 3	Nemaha — 3	Bronx — 9	Alexander — 2
Pennington — 4	Jasper — 1	Antelope — 3	Nuckolls — 3	Broome — 4	Alleghany — 1
Pine — 4	Jefferson — 1	Arthur — 3	Otoe — 3	Cattaraugus — 5	Anson — 2
Pipestone — 4	Jefferson Davis — 1	Banner — 3	Pawnee — 3	Cayuga — 4	Ashe — 1
Polk — 4	Jones — 1	Blaine — 3	Perkins — 3	Chautauqua — 5	Avery — 2
Pope — 4	Kemper — 1	Boone — 3	Phelps — 3	Chemung — 2	Beaufort — 1
Ramsey — 5	Lafayette — 1	Box Butte — 3	Pierce — 3	Chenango — 4	Bertie — 1
Red Lake — 4	Lamar — 1	Boyd — 3	Platte — 3	Clinton — 4	Bladen — 1
Redwood — 4	Lauderdale — 1	Brown — 3	Polk — 3	Columbia — 6	Brunswick — 1
Renville — 4	Lawrence — 1	Buffalo — 3	Red Willow — 3	Cortland — 4	Buncombe — 2
Rice — 3	Leake — 1	Burt — 3	Richardson — 3	Delaware — 6	Burke — 2
Rock — 4	Lee — 1	Butler — 3	Rock — 3	Dutchess — 6	Cabarrus — 2
Roseau — 4	Leflore — 1	Cass — 3	Saline — 3	Erie — 6	Caldwell — 2
Saint Louis — 4	Lincoln — 1	Cedar — 3	Sarpy — 4	Essex — 6	Camden — 1
Scott — 5	Lowndes — 1	Chase — 3	Saunders — 3	Franklin — 4	Carteret — 1
Sherburne — 5	Madison — 2	Cherry — 3	Scotts Bluff — 3	Fulton — 6	Caswell — 1
Sibley — 4	Marion — 1	Cheyenne — 3	Seward — 3	Genesee — 6	Catawba — 2
Stearns — 5	Marshall — 1	Clay — 3	Sheridan — 3	Greene — 7	Chatham — 2
Steele — 2	Monroe — 1	Colfax — 3	Sherman — 3	Hamilton — 6	Cherokee — 1
Stevens — 4	Montgomery — 1	Cuming — 3	Sioux — 3	Herkimer — 3	Chowan — 1
Swift — 4	Neshoba — 1	Custer — 3	Stanton — 3	Jefferson — 3	Clay — 1
Todd — 4	Newton — 1	Dakota — 3	Thayer — 3	Kings — 9	Cleveland — 2
Traverse — 4	Noxubee — 1	Dawes — 3	Thomas — 3	Lewis — 4	Columbus — 1
Wabasha — 2	Oktibbeha — 1	Dawson — 3	Thurston — 2	Livingston — 3	Craven — 1
Wadena — 4	Panola — 1	Deuel — 3	Valley — 3	Madison — 5	Cumberland — 2
Waseca — 2	Pearl River — 1	Dixon — 3	Washington — 3	Monroe — 5	Currituck — 1
				Montgomery — 6	Dare — 1

APPENDIX TABLE 1

**Number of Health Insurance Carriers in the Obamacare Exchanges, by County**

Davidson — 2	Wake — 2	Williams — 2	Noble — 3	Jefferson — 2	Klamath — 10
Davie — 1	Warren — 1		Ottawa — 4	Johnston — 2	Lake — 10
Duplin — 1	Washington — 1	OHIO	Paulding — 3	Kay — 2	Lane — 10
Durham — 2	Watauga — 1	Adams — 3	Perry — 2	Kingfisher — 2	Lincoln — 10
Edgecombe — 1	Wayne — 1	Allen — 4	Pickaway — 3	Kiowa — 2	Linn — 10
Forsyth — 1	Wilkes — 1	Ashland — 4	Pike — 2	Latimer — 2	Malheur — 9
Franklin — 1	Wilson — 1	Ashtabula — 4	Portage — 5	Le Flore — 2	Marion — 10
Gaston — 2	Yadkin — 1	Athens — 4	Preble — 4	Lincoln — 3	Morrow — 9
Gates — 1	Yancey — 2	Auglaize — 3	Putnam — 4	Logan — 3	Multnomah — 10
Graham — 1		Belmont — 3	Richland — 3	Love — 3	Polk — 10
Granville — 2	NORTH DAKOTA	Brown — 4	Ross — 3	Major — 2	Sherman — 9
Greene — 1	Adams — 3	Butler — 6	Sandusky — 3	Marshall — 2	Tillamook — 10
Guilford — 2	Barnes — 3	Carroll — 4	Scioto — 4	Mayes — 3	Umatilla — 9
Halifax — 1	Benson — 3	Champaign — 3	Seneca — 4	McClain — 3	Union — 9
Harnett — 2	Billings — 3	Clark — 5	Shelby — 3	McCurtain — 2	Wallowa — 9
Haywood — 2	Bottineau — 2	Clermont — 5	Stark — 7	McIntosh — 3	Wasco — 9
Henderson — 2	Bowman — 3	Clinton — 3	Summit — 6	Murray — 2	Washington — 10
Hertford — 1	Burke — 2	Columbiana — 3	Trumbull — 5	Muskogee — 3	Wheeler — 9
Hoke — 1	Burleigh — 3	Coshocton — 2	Tuscarawas — 3	Noble — 2	Yamhill — 10
Hyde — 1	Cass — 3	Crawford — 3	Union — 3	Nowata — 2	
Iredell — 2	Cavalier — 3	Cuyahoga — 6	Van Wert — 3	Okfuskee — 2	PENNSYLVANIA
Jackson — 2	Dickey — 3	Darke — 3	Vinton — 3	Oklahoma — 4	Adams — 4
Johnston — 1	Divide — 2	Defiance — 4	Warren — 5	Okmulgee — 3	Allegheny — 3
Jones — 1	Dunn — 2	Delaware — 4	Washington — 3	Osage — 1	Armstrong — 3
Lee — 1	Eddy — 3	Erie — 3	Wayne — 5	Ottawa — 3	Beaver — 3
Lenoir — 1	Emmons — 3	Fairfield — 4	Williams — 3	Pawnee — 2	Bedford — 3
Lincoln — 2	Foster — 3	Fayette — 2	Wood — 6	Payne — 2	Berks — 4
Macon — 1	Golden Valley — 2	Franklin — 4	Wyandot — 3	Pittsburg — 2	Blair — 4
Madison — 2	Grand Forks — 3	Fulton — 5		Pontotoc — 3	Bradford — 3
Martin — 1	Grant — 3	Gallia — 3	OKLAHOMA	Pottawatomie — 3	Bucks — 2
McDowell — 2	Griggs — 3	Geauga — 5	Adair — 3	Pushmataha — 2	Butler — 3
Mecklenburg — 2	Hettinger — 3	Greene — 4	Alfalfa — 2	Roger Mills — 2	Cambria — 4
Mitchell — 2	Kidder — 3	Guernsey — 2	Atoka — 2	Rogers — 4	Cameron — 4
Montgomery — 1	Lamoure — 3	Hamilton — 7	Beaver — 2	Seminole — 3	Carbon — 3
Moore — 1	Logan — 3	Hancock — 4	Beckham — 2	Sequoyah — 3	Centre — 5
Nash — 1	McHenry — 3	Hardin — 3	Blaine — 2	Stephens — 2	Chester — 2
New Hanover — 1	McIntosh — 3	Harrison — 3	Bryan — 2	Texas — 2	Clarion — 3
Northampton — 1	McKenzie — 2	Henry — 4	Caddo — 2	Tillman — 2	Clearfield — 4
Onslow — 1	McLean — 3	Highland — 3	Canadian — 3	Tulsa — 4	Clinton — 3
Orange — 2	Mercer — 3	Hocking — 2	Carter — 3	Wagoner — 4	Columbia — 4
Pamlico — 1	Morton — 3	Holmes — 3	Cherokee — 3	Washington — 2	Crawford — 3
Pasquotank — 1	Mountrail — 2	Huron — 4	Choctaw — 2	Washita — 2	Cumberland — 4
Pender — 1	Nelson — 3	Jackson — 3	Cimarron — 2	Woods — 2	Dauphin — 4
Perquimans — 1	Oliver — 3	Jefferson — 3	Cleveland — 4	Woodward — 2	Delaware — 2
Person — 2	Pembina — 3	Knox — 3	Coal — 2		Elk — 3
Pitt — 1	Pierce — 3	Lake — 6	Comanche — 2	OREGON	Erie — 3
Polk — 2	Ramsey — 3	Lawrence — 3	Cotton — 2	Baker — 9	Fayette — 3
Randolph — 2	Ransom — 3	Licking — 4	Craig — 3	Benton — 10	Forest — 3
Richmond — 1	Renville — 2	Logan — 2	Creek — 4	Clackamas — 10	Franklin — 3
Robeson — 2	Richland — 3	Lorain — 7	Custer — 2	Clatsop — 10	Fulton — 4
Rockingham — 1	Rolette — 3	Lucas — 7	Delaware — 3	Columbia — 10	Greene — 3
Rowan — 1	Sargent — 3	Madison — 3	Dewey — 2	Coos — 10	Huntingdon — 4
Rutherford — 2	Sheridan — 3	Mahoning — 5	Ellis — 2	Crook — 9	Indiana — 3
Sampson — 1	Sioux — 3	Marion — 3	Garfield — 3	Curry — 10	Jefferson — 4
Scotland — 1	Slope — 3	Medina — 5	Garvin — 2	Deschutes — 10	Juniata — 4
Stanly — 2	Stark — 3	Meigs — 3	Grady — 3	Douglas — 9	Lackawanna — 3
Stokes — 1	Steele — 3	Mercer — 3	Grant — 2	Gilliam — 9	Lancaster — 4
Surry — 1	Stutsman — 3	Miami — 4	Greer — 2	Grant — 9	Lawrence — 3
Swain — 1	Towner — 3	Monroe — 3	Harmon — 2	Harney — 9	Lebanon — 4
Transylvania — 2	Traill — 3	Montgomery — 6	Harper — 2	Hood River — 9	Lehigh — 4
Tyrrell — 1	Walsh — 3	Morgan — 3	Haskell — 2	Haskell — 9	Luzerne — 3
Union — 2	Ward — 3	Morrow — 4	Hughes — 2	Jefferson — 9	Lycoming — 3
Vance — 2	Wells — 3	Muskingum — 2	Jackson — 2	Josephine — 9	McKean — 3



APPENDIX TABLE 1

**Number of Health Insurance Carriers in the Obamacare Exchanges, by County**

Mercer — 3	Marlboro — 2	Johnson — 1	Baylor — 1	Fayette — 3	Knox — 2
Mifflin — 4	McCormick — 2	Knox — 3	Bee — 2	Fisher — 2	La Salle — 1
Monroe — 3	Newberry — 3	Lake — 2	Bell — 5	Floyd — 2	Lamar — 1
Montgomery — 2	Oconee — 2	Lauderdale — 4	Bexar — 5	Foard — 1	Lamb — 2
Montour — 4	Orangeburg — 3	Lawrence — 2	Blanco — 2	Fort Bend — 5	Lampasas — 4
Northampton — 4	Pickens — 2	Lewis — 2	Borden — 2	Franklin — 1	Lavaca — 1
Northumberland — 4	Richland — 3	Lincoln — 2	Bosque — 3	Freestone — 3	Lee — 5
Perry — 4	Saluda — 2	Loudon — 3	Bowie — 1	Frio — 1	Leon — 3
Philadelphia — 2	Spartanburg — 3	Macon — 1	Brazoria — 4	Gaines — 2	Liberty — 3
Pike — 3	Sumter — 3	Madison — 2	Brazos — 4	Galveston — 4	Limestone — 4
Potter — 4	Union — 2	Marion — 2	Brewster — 2	Garza — 2	Lipscomb — 2
Schuylkill — 4	Williamsburg — 2	Marshall — 2	Briscoe — 2	Gillespie — 1	Live Oak — 1
Snyder — 4	York — 2	Maury — 2	Brooks — 1	Glasscock — 2	Llano — 4
Somerset — 4		McMinn — 2	Brown — 1	Goliad — 1	Loving — 2
Sullivan — 3	SOUTH DAKOTA	McNairy — 2	Burleson — 3	Gonzales — 1	Lubbock — 2
Susquehanna — 3	All counties — 3	Meigs — 2	Burnet — 7	Gray — 2	Lynn — 2
Tioga — 3		Monroe — 3	Caldwell — 5	Grayson — 2	Madison — 3
Union — 4	TENNESSEE	Montgomery — 4	Calhoun — 1	Gregg — 1	Marion — 1
Venango — 3	Anderson — 3	Moore — 2	Callahan — 2	Grimes — 4	Martin — 2
Warren — 3	Bedford — 2	Morgan — 3	Cameron — 3	Guadalupe — 3	Mason — 2
Washington — 3	Benton — 2	Obion — 2	Camp — 1	Hale — 2	Matagorda — 2
Wayne — 3	Bledsoe — 2	Overton — 1	Carson — 2	Hall — 2	Maverick — 1
Westmoreland — 3	Blount — 3	Perry — 2	Cass — 1	Hamilton — 3	McCulloch — 3
Wyoming — 3	Bradley — 2	Pickett — 1	Castro — 2	Hansford — 2	McLennan — 6
York — 4	Campbell — 3	Polk — 2	Chambers — 4	Hardeman — 1	McMullen — 1
	Cannon — 1	Putnam — 1	Cherokee — 1	Hardin — 3	Medina — 2
RHODE ISLAND	Carroll — 2	Rhea — 2	Childress — 2	Harris — 6	Menard — 2
All counties — 2	Carter — 1	Roane — 3	Clay — 1	Harrison — 1	Midland — 2
	Cheatham — 4	Robertson — 4	Cochran — 2	Hartley — 2	Milam — 3
SOUTH CAROLINA	Chester — 2	Rutherford — 4	Coke — 3	Haskell — 2	Mills — 3
Abbeville — 2	Claiborne — 3	Scott — 3	Coleman — 3	Hays — 7	Mitchell — 2
Aiken — 2	Clay — 1	Sequatchie — 2	Collin — 4	Hempfill — 2	Montague — 1
Allendale — 2	Cocke — 3	Sevier — 3	Collingsworth — 2	Henderson — 2	Montgomery — 5
Anderson — 2	Coffee — 2	Shelby — 4	Colorado — 2	Hidalgo — 3	Moore — 2
Bamberg — 2	Crockett — 2	Smith — 1	Comal — 4	Hill — 3	Morris — 1
Barnwell — 2	Cumberland — 1	Stewart — 2	Comanche — 2	Hockley — 2	Motley — 2
Beaufort — 2	Davidson — 4	Sullivan — 1	Concho — 2	Hood — 3	Nacogdoches — 1
Berkeley — 3	Decatur — 2	Sumner — 4	Cooke — 2	Hopkins — 1	Navarro — 3
Calhoun — 3	DeKalb — 1	Tipton — 4	Coryell — 4	Houston — 2	Newton — 1
Charleston — 3	Dickson — 2	Trousdale — 4	Cottle — 2	Howard — 2	Nolan — 2
Cherokee — 2	Dyer — 2	Unicoi — 1	Crane — 2	Hudspeth — 1	Nueces — 2
Chester — 2	Fayette — 4	Union — 3	Crockett — 2	Hunt — 2	Ochiltree — 2
Chesterfield — 2	Fentress — 1	Van Buren — 1	Crosby — 2	Hutchinson — 2	Oldham — 2
Clarendon — 2	Franklin — 2	Warren — 1	Culbertson — 1	Irion — 2	Orange — 4
Colleton — 2	Gibson — 2	Washington — 1	Dallam — 2	Jack — 1	Palo Pinto — 3
Darlington — 2	Giles — 2	Wayne — 2	Dallas — 4	Jackson — 1	Panola — 1
Dillon — 2	Grainger — 3	Weakley — 2	Dawson — 2	Jasper — 2	Parker — 3
Dorchester — 3	Greene — 1	White — 1	Deaf Smith — 2	Jeff Davis — 1	Parmer — 2
Edgefield — 2	Grundy — 2	Williamson — 4	Delta — 1	Jefferson — 5	Pecos — 2
Fairfield — 3	Hamblen — 3	Wilson — 4	Denton — 3	Jim Hogg — 1	Polk — 1
Florence — 3	Hamilton — 2		Dewitt — 1	Jim Wells — 2	Potter — 2
Georgetown — 2	Hancock — 1	TEXAS	Dickens — 2	Johnson — 3	Presidio — 1
Greenville — 3	Hardeman — 2	Anderson — 1	Dimmit — 1	Jones — 2	Rains — 1
Greenwood — 2	Hardin — 2	Andrews — 2	Donley — 2	Karnes — 1	Randall — 2
Hampton — 2	Hawkins — 1	Angelina — 1	Duval — 1	Kaufman — 2	Reagan — 3
Horry — 2	Haywood — 4	Aransas — 2	Eastland — 2	Kendall — 2	Real — 1
Jasper — 2	Henderson — 2	Archer — 1	Ector — 2	Kenedy — 1	Red River — 1
Kershaw — 3	Henry — 2	Armstrong — 2	Edwards — 1	Kent — 2	Reeves — 2
Lancaster — 2	Hickman — 2	Atascosa — 2	El Paso — 3	Kerr — 1	Refugio — 2
Laurens — 2	Houston — 2	Austin — 4	Ellis — 3	Kimble — 2	Roberts — 2
Lee — 2	Humphreys — 2	Bailey — 2	Erath — 4	King — 2	Robertson — 3
Lexington — 3	Jackson — 1	Bandera — 2	Falls — 4	Kinney — 1	Rockwall — 3
Marion — 2	Jefferson — 3	Bastrop — 5	Fannin — 2	Kleberg — 2	Runnels — 3

APPENDIX TABLE 1

## Number of Health Insurance Carriers in the Obamacare Exchanges, by County

Rusk — 1	Box Elder — 4	Chesapeake — 2	Nelson — 3	Clark — 3	Florence — 1
Sabine — 1	Cache — 4	Chesterfield — 3	New Kent — 3	Columbia — 2	Fond du Lac — 5
San Augustine — 1	Carbon — 4	Clarke — 2	Newport News — 3	Cowlitz — 3	Forest — 2
San Jacinto — 3	Daggett — 4	Clifton Forge City — 2	Norfolk — 2	Douglas — 3	Grant — 3
San Patricio — 2	Davis — 6	Colonial Heights — 3	Northampton — 2	Ferry — 2	Green — 3
San Saba — 2	Duchesne — 4	Covington — 2	Northumberland — 3	Franklin — 4	Green Lake — 1
Schleicher — 2	Emery — 4	Craig — 3	Norton — 2	Garfield — 1	Iowa — 3
Scurry — 2	Garfield — 4	Culpeper — 3	Nottoway — 3	Grant — 3	Iron — 1
Shackelford — 2	Grand — 4	Cumberland — 3	Orange — 3	Grays Harbor — 3	Jackson — 3
Shelby — 1	Iron — 4	Danville — 2	Page — 2	Island — 2	Jefferson — 6
Sherman — 3	Juab — 4	Dickenson — 2	Patrick — 2	Jefferson — 1	Juneau — 4
Smith — 1	Kane — 4	Dinwiddie — 3	Petersburg — 3	King — 6	Kenosha — 4
Somervell — 4	Millard — 4	Emporia — 2	Pittsylvania — 2	Kitsap — 4	Kewaunee — 4
Starr — 2	Morgan — 4	Essex — 3	Poquoson — 2	Kittitas — 2	La Crosse — 2
Stephens — 2	Plute — 4	Fairfax — 4	Portsmouth — 2	Klickitat — 1	Lafayette — 2
Sterling — 2	Rich — 4	Falls Church — 3	Powhatan — 3	Lewis — 3	Langlade — 3
Stonewall — 2	Salt Lake — 6	Fauquier — 2	Prince Edward — 2	Lincoln — 1	Lincoln — 3
Sutton — 2	San Juan — 4	Floyd — 3	Prince George — 3	Mason — 2	Manitowoc — 5
Swisher — 2	Sanpete — 4	Fluvanna — 3	Prince William — 3	Okanogan — 2	Marathon — 3
Tarrant — 3	Sevier — 4	Franklin — 3	Pulaski — 3	Pacific — 2	Marinette — 5
Taylor — 2	Summit — 4	Frederick — 2	Radford — 3	Pend Oreille — 2	Marquette — 1
Terrell — 1	Tooele — 4	Fredericksburg — 3	Rappahannock — 2	Pierce — 5	Menominee — 3
Terry — 2	Uintah — 4	Galax — 3	Richmond City — 3	San Juan — 2	Milwaukee — 4
Throckmorton — 2	Utah — 5	Giles — 3	Richmond County — 2	Skagit — 5	Monroe — 3
Titus — 1	Wasatch — 4	Gloucester — 3	Roanoke — 3	Skamania — 1	Oconto — 5
Tom Green — 2	Washington — 4	Goochland — 3	Rockbridge — 2	Snohomish — 5	Oneida — 2
Travis — 7	Wayne — 4	Grayson — 1	Rockingham — 2	Spokane — 6	Outagamie — 5
Trinity — 1	Weber — 5	Greene — 3	Russell — 2	Stevens — 2	Ozaukee — 4
Tyler — 2		Greensville — 2	Salem — 3	Thurston — 5	Pepin — 2
Upshur — 1	VERMONT	Halifax — 1	Scott — 1	Wahkiakum — 2	Pierce — 2
Upton — 2	All counties — 2	Hampton — 3	Shenandoah — 2	Walla Walla — 4	Polk — 2
Uvalde — 1		Hanover — 4	Smyth — 2	Whatcom — 3	Portage — 2
Val Verde — 1	VIRGINIA	Harrisonburg — 2	Southampton — 2	Whitman — 2	Price — 1
Van Zandt — 1	Accomack — 2	Henrico — 3	Spotsylvania — 3	Yakima — 4	Racine — 4
Victoria — 1	Albemarle — 3	Henry — 3	Stafford — 3		Richland — 3
Walker — 4	Alexandria — 3	Highland — 2	Staunton — 3	WEST VIRGINIA	Rock — 3
Waller — 5	Alleghany — 2	Hopewell — 3	Suffolk — 2	All counties — 1	Rusk — 2
Ward — 2	Amelia — 3	Isle of Wight — 3	Surry — 2		Saint Croix — 2
Washington — 4	Amherst — 2	James City — 3	Sussex — 2	WISCONSIN	Sauk — 5
Webb — 2	Appomattox — 2	King and Queen — 3	Tazewell — 2	Adams — 2	Sawyer — 1
Wharton — 2	Arlington — 3	King George — 3	Virginia Beach — 2	Ashland — 1	Shawano — 6
Wheeler — 2	Augusta — 3	King William — 3	Warren — 2	Barron — 2	Sheboygan — 5
Wichita — 1	Bath — 2	Lancaster — 3	Washington — 2	Bayfield — 1	Taylor — 3
Wilbarger — 1	Bedford — 3	Lee — 1	Waynesboro — 3	Brown — 5	Trempealeau — 3
Willacy — 1	Bland — 2	Lexington — 3	Westmoreland — 3	Buffalo — 2	Vernon — 3
Williamson — 7	Botetourt — 3	Loudoun — 4	Williamsburg — 3	Burnett — 1	Vilas — 1
Wilson — 2	Bristol — 1	Louisa — 3	Winchester — 2	Calumet — 5	Walworth — 6
Winkler — 2	Brunswick — 2	Lunenburg — 2	Wise — 2	Chippewa — 2	Washburn — 1
Wise — 2	Buchanan — 1	Lynchburg — 2	Wythe — 2	Clark — 1	Washington — 4
Wood — 1	Buckingham — 2	Madison — 2	York — 3	Columbia — 3	Waukesha — 5
Yoakum — 2	Buena Vista — 2	Manassas — 2		Crawford — 3	Waupaca — 4
Young — 1	Campbell — 2	Manassas Park — 2	WASHINGTON	Dane — 4	Waushara — 2
Zapata — 1	Caroline — 3	Martinsville — 3	Adams — 3	Dodge — 6	Winnebago — 4
Zavala — 1	Carroll — 2	Mathews — 3	Asotin — 1	Door — 5	Wood — 3
	Charles City — 3	Mecklenburg — 2	Benton — 4	Douglas — 1	
UTAH	Charlotte — 2	Middlesex — 3	Chelan — 3	Dunn — 2	WYOMING
Beaver — 4	Charlottesville — 3	Montgomery — 3	Clallam — 1	Eau Claire — 2	All counties — 2

**Notes:** In Virginia, some independent cities have been included in their surrounding counties. In Alaska, some boroughs, census areas, and other regions have been consolidated. In Missouri, the city of St. Louis is represented by St. Louis County. In Maryland, the city of Baltimore is represented by Baltimore County.

**Sources:** For federally facilitated exchanges, data come from HealthCare.gov, "Health Plan Information for Individuals and Families," <https://www.healthcare.gov/health-plan-information> (accessed November 5, 2013). For state-run exchanges, data come from the state's exchange and/or its insurance department. County-level data for Rhode Island, Hawaii, Vermont, and Connecticut were unavailable, so due to their small size, it was assumed that a participating insurer was offering coverage statewide. All figures are at the parent-company level, meaning an insurer offering exchange coverage in a county through two or more subsidiaries is counted as one company. For more information on carrier participation in the exchanges, go to <http://www.heritage.org/healthcare>.