

# ISSUE BRIEF

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## Measuring Choice and Competition in the Exchanges: Still Worse than Before the ACA

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*My 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>

The government-run insurance exchanges created by the Affordable Care Act (ACA) are conducting their second annual open enrollment period. The Obama Administration has touted an increase in insurer participation in the exchanges for the 2015 plan year.<sup>2</sup>

However, while insurer participation in the exchanges is greater in 2015 than in 2014, it is still significantly less than the level of choice and competition that existed in the individual market prior to the ACA's implementation. Many consumers purchasing health coverage in the exchanges face an extremely limited choice of insurers, and in some counties they have no choice at all.

### Measuring Choice and Competition in the Exchanges

This Heritage Foundation analysis reviews state-level insurer participation in the exchanges for 2015 in federally facilitated and state-based exchanges in all 50 states and compares those results with insurer participation in states in the pre-ACA individual market.<sup>3</sup> The 2015 exchange participation is also compared with 2014 insurer exchange participation. This analysis also reviews the level of insurer participation on a county level for 2015 and compares those results with 2014 county-level participation.

### 2015 State-Level Choice and Competition

A comparison of insurer participation in the exchanges with the number of insurers that sold individual policies in the states before the law took effect shows that the exchanges remain considerably less competitive at the state level in 2015 than the 2013 individual market, the last year before the implementation of the ACA.

- The exchange market is 21.5 percent less competitive based on a comparison of the number of participating exchange insurers across all 50 states in 2015 with the number of carriers in the individual market in 2013. (See Table 1.)
- A 2014 Heritage Foundation analysis comparing the number of insurers participating in the exchanges in 2014 with the number of carriers selling coverage in each state's individual market in 2013 (prior to ACA implementation) found that, nationally, the exchanges in 2014 were 36 percent less competitive than the 2013 individ-

This paper, in its entirety, can be found at <http://report.heritage.org/ib4324>

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TABLE 1

## Insurer Participation at the State Level—Heritage Methodology

State	2013 Individual Market Carriers	2015 Exchange Carriers	Effect on Competition
Alabama	4	3	-25.0%
Alaska	4	2	-50.0%
Arizona	11	11	0%
Arkansas	7	3	-57.1%
California	12	10	-16.7%
Colorado	14	10	-28.6%
Connecticut	7	4	-42.9%
Delaware	4	2	-50.0%
Florida	18	10	-44.4%
Georgia	11	9	-18.2%
Hawaii	2	2	0%
Idaho	5	5	0%
Illinois	12	8	-33.3%
Indiana	11	9	-18.2%
Iowa	5	4	-20.0%
Kansas	9	3	-66.7%
Kentucky	6	5	-16.7%
Louisiana	8	5	-37.5%
Maine	4	3	-25.0%
Maryland	8	5	-37.5%
Massachusetts	8	10	25.0%
Michigan	14	13	-7.1%
Minnesota	6	4	-33.3%
Mississippi	5	3	-40.0%
Missouri	12	6	-50.0%
Montana	2	4	100.0%
Nebraska	4	4	0%
Nevada	5	5	0%
New Hampshire	2	5	150.0%
New Jersey	3	5	66.7%
New Mexico	3	5	66.7%
New York	10	16	60.0%
North Carolina	12	3	-75.0%
North Dakota	3	3	0%
Ohio	12	15	25.0%
Oklahoma	8	4	-50.0%
Oregon	10	10	0%
Pennsylvania	14	9	-35.7%
Rhode Island	2	3	50.0%
South Carolina	9	4	-55.6%
South Dakota	4	3	-25.0%
Tennessee	10	5	-50.0%
Texas	18	14	-22.2%
Utah	9	6	-33.3%
Vermont	3	2	-33.3%
Virginia	10	6	-40.0%
Washington	7	9	28.6%
West Virginia	4	1	-75.0%
Wisconsin	15	15	0%
Wyoming	5	2	-60%
District of Columbia	4	3	-25.0%
<b>Total</b>	<b>395</b>	<b>310</b>	<b>-21.5%</b>

**Notes:** All figures are at the parent company level (i.e., data for all subsidiaries of a company are aggregated under the one parent company). Since the individual market is much smaller than the other markets segments, 2013 market figures are for carriers with 1,000 or more individual market enrollees in the applicable state, as of the first quarter of 2013.

**Sources:** 2013 data are from Edmund F. Haislmaier, "Health Insurers' Decisions on Exchange Participation: Obamacare's Leading Indicators," Heritage Foundation *Backgrounder* No. 2852, November 7, 2013, <http://www.heritage.org/research/reports/2013/11/health-insurers-decisions-on-exchange-participation-obamacares-leading-indicators>. The 2015 data are from author's calculations based on federal and state information on 2015 exchange participation. For details, see Appendix Table 1.

ual market.<sup>4</sup> Thus, while the exchanges are more competitive in 2015 than in 2014, they are still less competitive than the pre-ACA market.

The Government Accountability Office (GAO) measured insurer competition in the pre-ACA individual market using a broader methodology than Heritage’s analysis.<sup>5</sup> According to the GAO, 1,232 carriers sold fully insured individual-market coverage nationwide in 2013, and this analysis finds that only 310 insurers are selling coverage on the exchanges nationwide in 2015. (See Appendix Table 2.)<sup>6</sup> Thus, the ACA’s exchanges are 75 less competitive than the pre-ACA individual market under the GAO’s methodology.

### 2015 County-Level Choice and Competition

While state-level data are instructive, from the consumer perspective a more relevant measure of choice and competition is at the county level because plans are offered (and priced) on a local basis and not all insurance carriers offer coverage statewide.

Consumers in one-third of the 3,134 counties in the United States face an exchange market that is either an insurer monopoly or duopoly in 2015. (See Map 1 and Appendix Table 3.) This means that resi-

dents in these counties have only one or two insurers from which to choose. When compared with 2014,<sup>7</sup> county-level competition has improved in some instances for 2015, but competition is still very limited for a significant share of the country.

- In 2015, 89 percent of total U.S. counties will have five or fewer companies selling coverage in the exchanges. In 2014, 94 percent of counties had five or fewer insurers on the exchange.
- In 2015, the exchange market in 57 percent of U.S. counties will feature competition among three or fewer insurers. In 2014, 78 percent of all counties had three or fewer insurers.
- In Texas, 62 percent of the state’s counties have only one or two insurers offering coverage in the exchange in 2015. There are 14 different insurers selling policies on the Texas exchange, but no Texas county has more than nine carriers offering coverage.
- West Virginia still has only one insurer offering coverage on the exchange in 2015. Thus, any state resident purchasing coverage on the ACA’s exchange has no choice of insurer.

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1. Barack Obama, “Remarks by the President to a Joint Session of Congress on Health Care,” 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 December 1, 2014).

2. U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, “Health Insurance Issuer Participation and New Entrants in the Health Insurance Marketplace in 2015,” September 23, 2014, [http://aspe.hhs.gov/health/reports/2014/NewEntrants/ib\\_NewEntrants.pdf](http://aspe.hhs.gov/health/reports/2014/NewEntrants/ib_NewEntrants.pdf) (accessed December 3, 2014).

3. Heritage has chosen to exclude any subsidiary from the count of insurers offering coverage if the parent company is offering coverage in the same area.

4. Edmund F. Haislmaier, “Health Insurers’ Decisions on Exchange Participation: Obamacare’s Leading Indicators,” Heritage Foundation *Background* No. 2852, November 7, 2013, <http://www.heritage.org/research/reports/2013/11/health-insurers-decisions-on-exchange-participation-obamacares-leading-indicators>.

5. Both Heritage and the GAO used data from insurer regulatory filings to determine the number of carriers selling individual market coverage in 2013. Most of the difference between the carrier counts produced by the two analyses can be attributed to Heritage counting only carriers with 1,000 or more individual-market covered lives in each state. The Heritage methodology used that parameter as a proxy for carriers being active in the market, on the assumption that any carrier with fewer individual-market enrollees was likely no longer writing new individual policies. (See Appendix Table 1.)

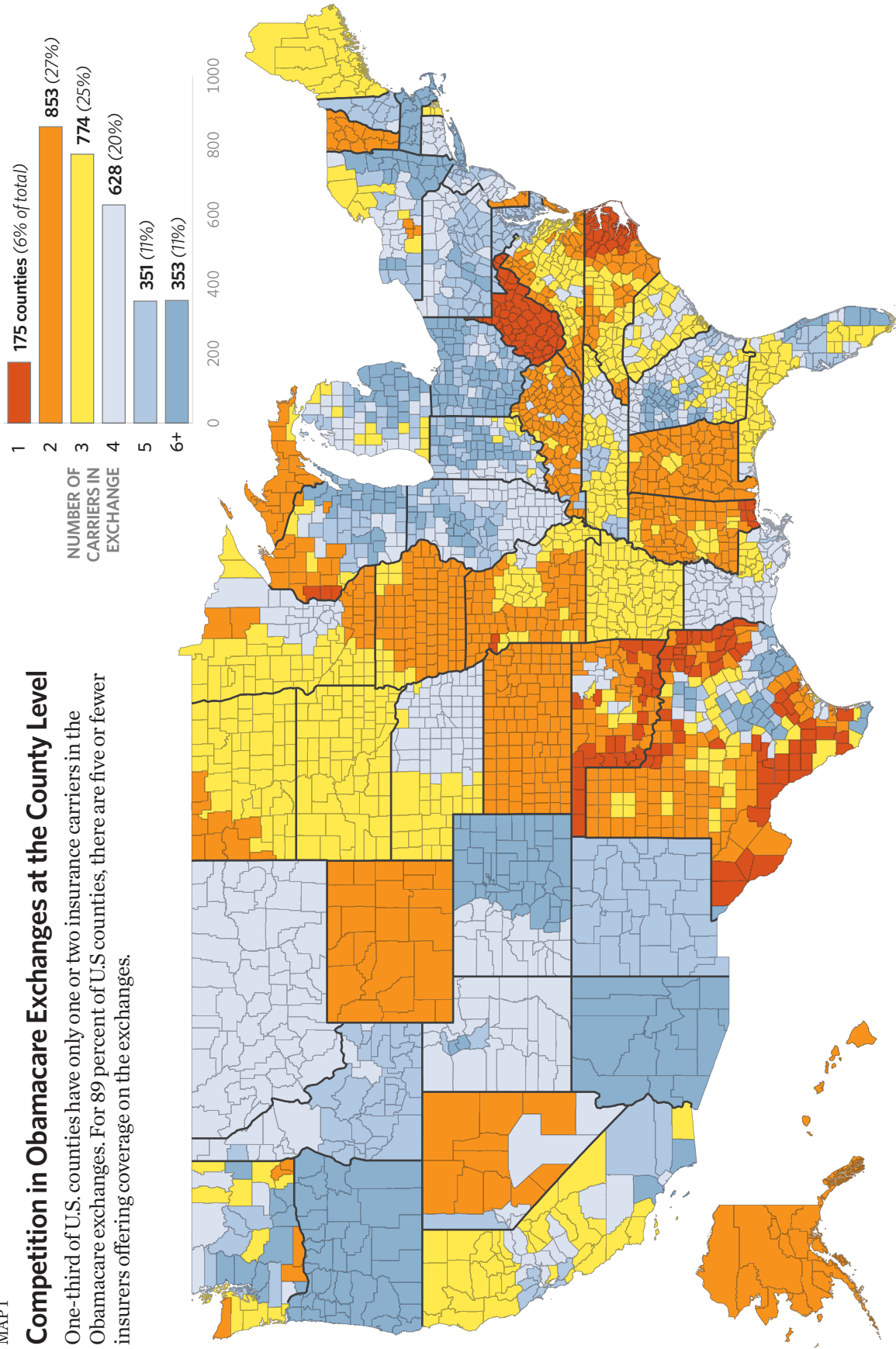
6. U.S. Government Accountability Office, “Private Health Insurance: Concentration of Enrollees Among Individual, Small Group, and Large Group Insurers from 2010 through 2013,” December 1, 2014, pp. 11-12, Enclosure 2, <http://www.gao.gov/assets/670/667245.pdf> (accessed December 3, 2014).

7. In 2014, over half of U.S. counties had a duopoly or monopoly on the exchanges. For more information, see Alyene Senger, “Lack of Competition in Obamacare’s Exchanges: Over Half of U.S. Has Two or Fewer Carriers,” November 8, 2013, Heritage Foundation *Issue Brief* No. 4082, <http://www.heritage.org/research/reports/2013/11/obamacare-insurance-exchanges-and-the-lack-of-competition?ac=1>.

MAP 1

### Competition in Obamacare Exchanges at the County Level

One-third of U.S. counties have only one or two insurance carriers in the Obamacare exchanges. For 89 percent of U.S. counties, there are five or fewer insurers offering coverage on the exchanges.



**Source:** Data compiled by the author. Data for 37 federally facilitated or federally supported exchanges are from the U.S. Department of Health and Human Services, "2015 Health Plan Information for Individuals and Families," <https://www.healthcare.gov/health-plan-information-2015/> (accessed December, 4, 2014). Data for 13 state-based exchanges are from either the state's exchange website or its insurance department. Information regarding insurer participation in Hawaii was unavailable and assumed to be the same as the previous year, 2014. All data are presented at the parent company level. See Appendix Table 3 for county-by-county figures.

## Less Choice, Less Competition, and Higher Cost

Measuring insurer participation offers one measure of choice and competition. As both the state-level and county-level analyses show, insurer choice for many Americans will still be limited in the ACA's exchanges in 2015.

The ACA's mandated benefits and insurance rules also affect choice and competition. By design, these rules largely standardize insurance plans, consequently limiting consumers' coverage choices, regardless of the number of participating insurers in the exchanges.

These benefit requirements and insurance rules also drive up the cost of coverage. In 2014, a Heritage study found that 42 of the 47 states for which comparable premium data were available saw significant increases in average premiums—in many cases, over 100 percent—for individuals purchasing from the exchanges compared with plans before the ACA.<sup>8</sup>

In 2015, a McKinsey & Company analysis of preliminary premium data in 18 states and the District of Columbia found:

[G]ross premiums (the amounts charged by carriers) could increase for 65 percent of renewal products; the median price increase for this subset is 9 percent (\$299 annually for a 40-year-old nonsmoker). For 28 percent of renewal products, rates could increase more than 10 percent.<sup>9</sup>

In addition to higher premiums, many Americans purchasing coverage on the exchanges face higher deductibles. The Kaiser Family Foundation found that combined medical and drug deductibles for the average bronze plan is \$5,331 in 2015, and the average silver deductible is \$2,563.<sup>10</sup>

## Real Choice and Real Competition Needed

By the standards of the President's own "guiding principle," his law largely fails. Although insurer participation in the exchanges has increased for 2015 compared with the previous year, it is still well below the level in the individual market prior to the law's implementation. The flawed policies in the ACA neither foster competition nor increase consumer choice, and they will continue to harm American consumers and increase costs.

Congress should instead base reforms on increasing insurer competition and expanding coverage options for consumers.<sup>11</sup> A truly competitive marketplace would not be restrained by federal dictates and would have the flexibility to respond to consumer demands, resulting in lower health insurance costs and higher quality.

—*Alyene Senger is a Research Associate in the Center for Health Policy Studies, of the Institute for Family, Community, and Opportunity, at The Heritage Foundation.*

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8. 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>.
  9. McKinsey Center for U.S. Health System Reform, "2015 OEP: Emerging Trends in the Individual Exchanges," September 2014, p. 4, [http://healthcare.mckinsey.com/sites/default/files/2015%20OEP%20Emerging%20Trends%20-%20McK%20Reform%20Center\\_0.pdf](http://healthcare.mckinsey.com/sites/default/files/2015%20OEP%20Emerging%20Trends%20-%20McK%20Reform%20Center_0.pdf) (accessed December 16, 2014).
  10. Henry J. Kaiser Family Foundation, "Medical and Prescription Drug Deductibles for Plans Offered in Federally Facilitated and Partnership Marketplaces for 2015," November 18, 2014, <http://kff.org/health-reform/fact-sheet/medical-and-prescription-drug-deductibles-for-plans-offered-in-federally-facilitated-and-partnership-marketplaces-for-2015/> (accessed December 3, 2014).
  11. Edmund F. Haislmaier et al., "A Fresh Start for Health Care Reform," Heritage Foundation *Backgrounder* No. 2970, October 30, 2014, <http://www.heritage.org/research/reports/2014/10/a-fresh-start-for-health-care-reform>.
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APPENDIX TABLE 1

## Health Insurers Participating in Exchanges in 2015, by State

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and/or Subsidiaries)
Alabama	Blue Cross and Blue Shield of Alabama	Blue Cross and Blue Shield of Alabama
	Humana, Inc.	Humana Insurance Company
	UnitedHealth Group	UnitedHealthcare
Alaska	Moda Health	Moda Health
	Premera Blue Cross	Premera Blue Cross Blue Shield of Alaska
Arizona	Aetna, Inc.	Aetna
	Assurant Health	Assurant Health
	Blue Cross Blue Shield of Arizona, Inc.	Blue Cross Blue Shield of Arizona, Inc.
	Cigna Health and Life Insurance Company	Cigna Health and Life Insurance Company
	Compass Cooperative Health Plan, Inc.	Meritus
	Health Net, Inc.	Health Net
	Humana, Inc.	Humana, Inc.
	IASIS Healthcare	Health Choice Insurance Co.
	Phoenix Health Plans, Inc.	Phoenix Health Plans, Inc.
	UnitedHealth Group	United HealthCare
	University of Arizona Health Network	University Healthcare Marketplace (UHM)
Arkansas	Arkansas Blue Cross Blue Shield	Arkansas Blue Cross Blue Shield
	Catholic Health Initiatives	QualChoice
	Centene Corporation	Ambetter of Arkansas
California	Anthem, Inc.	Anthem Blue Cross
	Blue Shield of California	Blue Shield of California
	Chinese Community Health Plan	Chinese Community Health Plan
	Health Net, Inc.	Health Net
	Kaiser Permanente	Kaiser Foundation Health Plan
	L.A. Care Health Plan	L.A. Care
	Molina Healthcare, Inc.	Molina
	Sharp HealthCare	Sharp Health Plan
	Valley Health Plan	Valley Health Plan
Colorado	Western Health Advantage	Western Health Advantage
	Access Health Colorado	Access Health Colorado
	Anthem, Inc.	Anthem HMO Colorado
	Cigna Health and Life Insurance Company	Cigna Health and Life Insurance Company
	Colorado Choice Health Plans	Colorado Choice Health Plans
	Colorado Health Insurance Cooperative, Inc.	Colorado Health Insurance Cooperative
	Denver Health Medical Plan, Inc.	Denver Health Medical Plan
	Humana, Inc.	Humana Health Plan
	Kaiser Permanente	Kaiser Foundation Health Plan of Colorado
	Rocky Mountain Health Plans	Rocky Mountain HMO
UnitedHealth Group	All Savers Insurance Company	
Connecticut	Anthem, Inc.	Anthem Blue Cross and Blue Shield of Connecticut
	EmblemHealth	ConnectiCare Benefits
	HealthyCT, Inc.	HealthyCT
	UnitedHealth Group	United Healthcare

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<b>Delaware</b>	Aetna, Inc.	Aetna
	Highmark Health Services	Highmark Blue Cross Blue Shield Delaware
<b>District of Columbia</b>	Aetna, Inc.	Aetna
	CareFirst Blue Cross Blue Shield	CareFirst BlueChoice, GHMSI
	Kaiser Permanente	Kaiser Permanente
<b>Florida</b>	Aetna, Inc.	Aetna, CoventryOne
	Assurant, Inc.	Assurant Health
	Centene Corporation	Ambetter from Sunshine Health
	Cigna Health and Life Insurance Company	Cigna Healthcare
	Guidewell	Florida Blue, Florida Blue HMO, Florida Health Care Plans
	Health First	Health First Insurance, Inc., Health First Health Plans, Inc.
	Humana, Inc.	Humana Medical Plan, Inc.
	Molina Healthcare, Inc.	Molina Marketplace
	Preferred Medical Plan, Inc.	Preferred Medical Plan
	UnitedHealth Group	United Healthcare
<b>Georgia</b>	Aetna, Inc.	Coventry Healthcare of Georgia
	Alliant Health Plans	Alliant Health Plans
	Anthem, Inc.	Anthem Blue Cross and Blue Shield, Blue Cross Blue Shield Healthcare Plan of Georgia
	Assurant, Inc.	Assurant Health
	Centene Corporation	Ambetter from Peach State Health Plan
	Cigna Health and Life Insurance Company	Cigna
	Humana, Inc.	Humana Insurance Company
	Kaiser Permanente	Kaiser Foundation Health Plan of Georgia
	UnitedHealth Group	UnitedHealthcare
	<b>Hawaii</b>	Hawaii Medical Service Association
Kaiser Permanente		Kaiser Permanente Hawaii
<b>Idaho</b>	Blue Cross of Idaho Health Service, Inc.	Blue Cross of Idaho
	Cambia Health Solutions, Inc.	BridgeSpan Health Company
	Intermountain Healthcare	SelectHealth, Inc.
	Montana Health CO-OP	Mountain Health CO-OP
	PacificSource Health Plans	PacificSource Health Plans
<b>Illinois</b>	Aetna, Inc.	Coventry Health Care
	Assurant, Inc.	Assurant Health
	Carle Holding Company, Inc.	Health Alliance Medical Plans
	Centene	IlliniCare Health
	Health Care Service Corporation	Blue Cross and Blue Shield of Illinois
	Humana, Inc.	Humana Insurance Company
	Land of Lincoln Mutual Health Insurance Company	Land of Lincoln Mutual Health Insurance Company
	UnitedHealth Group	UnitedHealthcare

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<b>Indiana</b>	Anthem, Inc.	Anthem Blue Cross and Blue Shield
	Assurant, Inc.	Assurant Health
	CareSource	CareSource Just4me
	Centene Corporation	Ambetter from MHS
	Indiana University Health Plans	IU Health Plans
	MDwise	Mdwise Marketplace
	Physicians Health Plan of Northern Indiana, Inc.	PHP
	SIHO Insurance Services, Inc.	SIHO Insurance Services
	UnitedHealth Group	UnitedHealthcare
<b>Iowa</b>	Aetna, Inc.	Coventry Health Care of Iowa Inc.
	Avera Health Plans	Avera Health Plans
	CoOpportunity Health	CoOpportunity Health
	Gundersen Health Plan, Inc.	Gundersen Health Plan, Inc.
<b>Kansas</b>	Aetna, Inc.	Coventry Health and Life, Coventry Health Care Of Kansas, Inc.
	Blue Cross and Blue Shield of Kansas	BlueCross BlueShield Kansas Solutions, Inc., Blue Cross and Blue Shield of Kansas, Inc.
	Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City
<b>Kentucky</b>	Anthem, Inc.	Anthem Health Plans of Kentucky, Inc.
	CareSource	CareSource
	Humana, Inc.	Humana Health Plan, Inc.
	Kentucky Health Cooperative, Inc.	Kentucky Health Cooperative, Inc.
	WellCare	WellCare
<b>Louisiana</b>	Humana, Inc.	Humana Insurance Company
	Louisiana Health Cooperative, Inc.	Louisiana Health Cooperative
	Louisiana Health Service & Indemnity Company	Blue Cross Blue Shield Louisiana, HMO Louisiana, Inc.
	UnitedHealthcare	UnitedHealthcare
	Vantage Health Plan, Inc.	Vantage Health Plan
<b>Maine</b>	Anthem, Inc.	Anthem Blue Cross and Blue Shield
	Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Health Care
	Maine Community Health Options	Maine Community Health Options
<b>Maryland</b>	CareFirst Blue Cross Blue Shield	CareFirst BlueCross BlueShield , CareFirst BlueChoice
	Cigna Health and Life Insurance Company	Cigna Healthcare
	Evergreen Health Cooperative, Inc.	Evergreen Health
	Kaiser Permanente	Kaiser Permanente
	UnitedHealth Group	All Savers Insurance Co., UnitedHealthcare of the Mid-Atlantic, Inc.
<b>Massachusetts</b>	Baystate Health	Health New England
	Blue Cross Blue Shield of Massachusetts	Blue Cross Blue Shield of Massachusetts
	Boston Medical Center Health Plan, Inc.	Boston Medical Center Health Plan
	Centene Corporation	Ambetter from CultiCare Health
	Fallon Community Health Plan	Fallon Community Health Plan



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State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and/or Subsidiaries)
<b>Massachusetts</b> (continued)	Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Health Care (HPHC)
	Minuteman Health, Inc.	Minuteman Health
	Partners HealthCare System, Inc.	Neighborhood Health Plan
	Tufts Health Plan	Tufts Health Plan, Network Health
	United Healthcare	United Healthcare
<b>Michigan</b>	Assurant, Inc.	Assurant Health
	Blue Cross Blue Shield of Michigan	Blue Cross Blue Shield of Michigan, Blue Care Network of Michigan
	Caidan Enterprises, Inc.	Meridian Choice: Your Connection to Bronson Healthcare
	Consumers Mutual Insurance of Michigan	Consumers Mutual Insurance of Michigan
	Henry Ford Health System	HAP
	Humana, Inc.	Humana Medical Plan, Inc.
	McLaren Health Care	McLaren Health Plan, Inc.
	Molina Healthcare, Inc.	Molina Healthcare of Michigan
	Sparrow Health System	Physicians Health Plan
	Spectrum Health	Priority Health
	Tenet Healthcare Corp.	Harbor Choice
Total Health Care	Total Health Care USA, Inc.	
UnitedHealth Group	UnitedHealthcare	
<b>Minnesota</b>	Blue Cross and Blue Shield of Minnesota	Blue Cross and Blue Shield of Minnesota, Blue Plus
	HealthPartners	HealthPartners
	Medica Holding Company	Medica
	UCare Health, Inc	UCare Minnesota
<b>Mississippi</b>	Centene Corporation	Ambetter from Magnolia Health Plan
	Humana, Inc.	Humana Insurance Company
	UnitedHealth Group	UnitedHealthCare
<b>Missouri</b>	Aetna, Inc.	Coventry Health Care, Coventry Health and Life
	Anthem, Inc.	Anthem Blue Cross and Blue Shield
	Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City
	Cigna Health and Life Insurance Company	Cigna Healthcare
	Humana, Inc.	Humana Insurance Company
UnitedHealth Group	UnitedHealthcare	
<b>Montana</b>	Assurant, Inc.	Assurant Health
	Health Care Service Corporation	Blue Cross and Blue Shield of Montana
	Montana Health CO-OP	Montana Health CO-OP
	PacificSource Health Plans	PacificSource Health Plans
<b>Nebraska</b>	Aetna, Inc.	Coventry Health Care of Nebraska Inc.
	Assurant, Inc.	Assurant Health
	Blue Cross and Blue Shield of Nebraska	Blue Cross and Blue Shield of Nebraska
	CoOpportunity Health	CoOpportunity Health

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Nevada	Anthem, Inc.	Anthem Blue Cross Blue Shield
	Assurant, Inc.	Assurant Health
	Nevada Health CO-OP	Nevada Health CO-OP
	UnitedHealth Group	HPN
	Universal Health Services, Inc.	Prominence Health Plan
New Hampshire	Anthem, Inc.	Anthem Blue Cross and Blue Shield
	Assurant, Inc.	Assurant Health
	Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim
	Main Community Health Options	Community Health Options
	Minuteman Health, Inc.	Minuteman Health, Inc.
New Jersey	Freelancers Consumer Operated and Oriented Program of New Jersey, Inc.	Health Republic Insurance of New Jersey
	Horizon Blue Cross Blue Shield of New Jersey	Horizon Blue Cross Blue Shield of New Jersey
	Independence Blue Cross	AmeriHealth HMO, Inc., AmeriHealth Ins Company of New Jersey
	Oscar Insurance Corporation	Oscar
	UnitedHealth Group	UnitedHealthcare
New Mexico	CHRISTUS Health system	CHRISTUS Health Plan
	Health Care Service Corporation	Blue Cross and Blue Shield of New Mexico
	Molina Healthcare, Inc.	Molina Marketplace
	New Mexico Health Connections	New Mexico Health Connections
	Presbyterian Healthcare Services	Presbyterian Health Plan, Inc
New York	Affinity Health Plan	Affinity Health Plan
	Anthem, Inc.	Empire Blue Cross, Empire BlueCross BlueShield
	CDPHP	Capital District Physicians Health Plan
	EmblemHealth	Health Insurance Plan of Greater New York
	Freelancers Health Service Corporation, Inc.	Health Republic
	Healthfirst	Healthfirst New York
	HealthNow New York, Inc.	BlueShield of Northeastern New York, BlueShield of Western New York
	Independent Health Association, Inc.	Independent Health
	MetroPlus Health Plan, Inc.	MetroPlus Health Plan
	MVP Health Care	MVP Health Plan
	North Shore LIJNorth Shore-LIJ CareConnect Insurance Company, Inc.	North Shore LIJ
	Oscar Insurance Corporation	Oscar Insurance
	The Lifetime Healthcare Companies	Excellus Blue Cross Blue Shield, Univera Healthcare
	The New York State Catholic Health Plan, Inc.	Fidelis Care
	UnitedHealth Group	United Healthcare
Wellcare	Wellcare	
North Carolina	Aetna, Inc.	CoventryOne
	Blue Cross and Blue Shield of North Carolina	Blue Cross and Blue Shield of North Carolina
	UnitedHealth Group	Unitedhealthcare

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State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and/or Subsidiaries)
<b>North Dakota</b>	Medica Holding Company	Medica
	Noridian Mutual Insurance Company	Blue Cross Blue Shield of North Dakota
	Sanford Health	Sanford Health Plan
<b>Ohio</b>	Aetna, Inc.	Aetna
	Anthem, Inc.	Anthem Blue Cross and Blue Shield
	Assurant, Inc.	Assurant Health
	CareSource	CareSource Just4me
	Catholic Health Partners	HealthSpan, HealthSpan Integrated Care
	Centene Corporation	Ambetter from Buckeye Community Health Plan
	Coordinated Health Mutual, Inc.	InHealth Mutual
	Humana, Inc.	Humana Insurance Company
	McKinley Life Insurance Company	AultCare Insurance Company
	Medical Mutual of Ohio	MedMutual
	Molina Healthcare, Inc.	Molina Marketplace
	Premier Health Plan, Inc.	Premier Health Plan, Inc.
	Summa Health System	SummaCare
UnitedHealth Group	Unitedhealthcare	
Vanguard Health Ventures, Inc.	Paramount Insurance Company	
<b>Oklahoma</b>	Assurant, Inc.	Assurant Health
	CommunityCare, Inc.	CommunityCare
	GlobalHealth, Inc.	GlobalHealth
	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
	Community Care of Oregon, Inc.	Oregon's Health CO-OP
	Freelancers Consumer Operated and Oriented Program of Oregon, Inc.	Health Republic Insurance Company
	Kaiser Permanente	Kaiser Permanente
	Moda Health	Moda Health
	PacificSource Health Plans	PacificSource Health Plans
	Premera Blue Cross	LifeWise Health Plan of Oregon
	Providence Health & Services	Providence Health Plan
Trillium Community Health Plan, Inc.	Trillium Community Health Plan	
<b>Pennsylvania</b>	Aetna, Inc.	Aetna, Coventry
	Assurant, Inc.	Assurant Health
	Capital BlueCross	Capital Blue Cross, Keystone Health Plan Central
	Geisinger Health Plan	Geisinger Health Plans, Geisinger Choice
	Highmark Health Services	Highmark, Highmark Health Insurance Company
	Hospital Service Association of Northeastern Pennsylvania	Blue Cross of Northeastern Pennsylvania
	Independence Blue Cross	Independence Blue Cross
	UnitedHealth Group	UnitedHealthcare
	University of Pittsburgh Medical Center	UPMC Health Plan

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## Health Insurers Participating in Exchanges in 2015, by State

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and/or Subsidiaries)
<b>Rhode Island</b>	Blue Cross & Blue Shield of Rhode Island	Blue Cross Blue Shield of Rhode Island
	Neighborhood Health Plan	Neighborhood Health Plan of RI
	UnitedHealth Group	UnitedHealthcare
<b>South Carolina</b>	Aetna, Inc.	CoventryOne
	Assurant, Inc.	Assurant Health
	BlueCross BlueShield of South Carolina	Blue Cross Blue Shield of South Carolina, BlueChoice HealthPlan
	Consumer's Choice Health Insurance Company	Consumers' Choice Health Plan
<b>South Dakota</b>	Avera Health Plans	Avera Health Plans
	Sanford Health	Sanford Health Plan
	South Dakota State Medical Holding Company, Inc.	DAKOTACARE
<b>Tennessee</b>	Assurant, Inc.	Assurant Health
	Blue Cross Blue Shield of Tennessee	BlueCross BlueShield of Tennessee
	Cigna Health and Life Insurance Company	Cigna Healthcare
	Community Health Alliance Mutual Insurance Company	Community Health Alliance
	Humana, Inc.	Humana Insurance Company
<b>Texas</b>	Aetna, Inc.	Aetna
	Allegian Health Plans	Valley Baptist Health Plan
	Assurant, Inc.	Assurant Health
	Centene Corporation	Ambetter from Superior Health Plan
	Cigna Health and Life Insurance Company	Cigna Health and Life Insurance Company
	Community Health Choice, Inc.	Community Health Choice
	Health Care Service Corporation	Blue Cross and Blue Shield of Texas
	Humana, Inc.	Humana Health Plan of Texas, Inc., Humana Insurance Company
	Molina Healthcare, Inc.	Molina Marketplace
	Scott & White Health Plan and Insurance Company	Scott & White Health Plan
	Sendero Health Plans, Inc.	Idealcare
	SHA, LLC	Firstcare Health Plans
	UnitedHealth Group	UnitedHealthcare
University Health System	CommunityFirst	
<b>Utah</b>	Aetna, Inc.	Altius
	Arches Mutual Insurance Company	Arches Health Plan
	Cambia Health Solutions, Inc.	BridgeSpan Health Company
	Humana, Inc.	Humana Medical Plan, Inc.
	Intermountain Healthcare	SelectHealth
Molina Healthcare, Inc.	Molina Healthcare of Utah Marketplace	
<b>Vermont</b>	Blue Cross Blue Shield of Vermont	Blue Cross Blue Shield of Vermont
	MVP Health Care	MVP Health Care
<b>Virginia</b>	Aetna, Inc.	Aetna Life Insurance Co., Coventry Health Care of Virginia, Inc., Innovation Health Insurance Company
	Anthem, Inc.	HealthKeepers, Inc.

APPENDIX TABLE 1

## Health Insurers Participating in Exchanges in 2015, by State

State	Parent Company	Name(s) Appearing on Exchange (Including Trade Names and/or Subsidiaries)
<b>Virginia (continued)</b>	CareFirst Blue Cross Blue Shield	CareFirst BlueCross BlueShield, CareFirst BlueChoice, Inc.
	Centra Health	Piedmont Community HealthCare, Inc.
	Kaiser Permanente	Kaiser Permanente
	Sentara Healthcare, Inc.	Optima Health
<b>Washington</b>	Cambia Health Solutions, Inc.	BridgeSpan Health Company
	Centene Corporation	Coordinated Care
	Columbia United Providers	Columbia United Providers
	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
	Moda Health	Moda Health Plan
	Molina Healthcare, Inc.	Molina Healthcare of Washington
Premera Blue Cross	Premera Blue Cross, Lifewise Health Plan of Washington	
<b>West Virginia</b>	Highmark Health Services	Highmark Blue Cross Blue Shield West Virginia
<b>Wisconsin</b>	Anthem, Inc.	Anthem Blue Cross and Blue Shield
	Centene Corporation	Ambetter from Managed Health Services
	Common Ground Healthcare Cooperative	Common Ground Healthcare Cooperative
	Dean Health Systems, Inc.	Dean Health Plan
	Group Health Cooperative of South Central Wisconsin	Group Health Cooperative-SCW
	Gundersen Health Plan, Inc.	Gundersen Health Plan, Inc.
	Health Tradition Health Plan	Health Tradition Health Plan
	Medica Holding Company	Medica
	Mercy Health System Corporation	MercyCare Health Plans
	Molina Healthcare, Inc.	Molina Healthcare of Wisconsin, Inc.
	Physicians Plus Insurance Corporation.	Physicians Plus Insurance Corporation
	Security Health Plan of Wisconsin, Inc.	Security Health Plan of Wisconsin, Inc.
	UnitedHealth Group	UnitedHealthcare
University Health Care, Inc.	Unity Health Insurance	
Wisconsin Physicians Service Insurance Corporation	Arise Health Plan	
<b>Wyoming</b>	Blue Cross Blue Shield of Wyoming	Blue Cross Blue Shield of Wyoming
	WINhealth Partners	WINhealth Partners

**Note:** In Virginia, the carrier count has been adjusted to omit “Health Keppers,” which is assumed to be a spelling error of the plan “Health Keepers.”

**Source:** Information compiled by the author. Information for the 37 federally facilitated or federally supported exchanges (Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, 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) comes from the U.S. Department of Health and Human Services, “2015 Health Plan Information for Individuals and Families,” <https://www.healthcare.gov/health-plan-information-2015/> (accessed December 4, 2014). Information for the 13 state-based exchanges (California, Colorado, Connecticut, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, Washington, and District of Columbia) comes from either the state’s exchange website or its insurance department. Ownership of subsidiaries and trade names was verified using state insurance department filings and data from Mark Farrah Associates. Information regarding insurer participation in Hawaii was unavailable and assumed to be the same as the previous year, 2014.

APPENDIX TABLE 2

## Insurer Participation at the State Level—GAO Methodology

State	2013 Individual Market Carriers	2015 Exchange Carriers	Effect on Competition
Alabama	23	3	-87.0%
Alaska	14	2	-85.7%
Arizona	24	11	-54.2%
Arkansas	24	3	-87.5%
California	30	10	-66.7%
Colorado	25	10	-60.0%
Connecticut	19	4	-78.9%
Delaware	18	2	-88.9%
Florida	31	10	-67.7%
Georgia	31	9	-71.0%
Hawaii	12	2	-83.3%
Idaho	19	5	-73.7%
Illinois	34	8	-76.5%
Indiana	28	9	-67.9%
Iowa	25	4	-84.0%
Kansas	28	3	-89.3%
Kentucky	23	5	-78.3%
Louisiana	26	5	-80.8%
Maine	26	3	-88.5%
Maryland	23	5	-78.3%
Massachusetts	28	10	-64.3%
Michigan	28	13	-53.6%
Minnesota	26	4	-84.6%
Mississippi	22	3	-86.4%
Missouri	31	6	-80.6%
Montana	21	4	-81.0%
Nebraska	26	4	-84.6%
Nevada	21	5	-76.2%
New Hampshire	15	5	-66.7%
New Jersey	20	5	-75.0%
New Mexico	22	5	-77.3%
New York	22	16	-27.3%
North Carolina	25	3	-88.0%
North Dakota	19	3	-84.2%
Ohio	34	15	-55.9%
Oklahoma	25	4	-84.0%
Oregon	25	10	-60.0%
Pennsylvania	36	9	-75.0%
Rhode Island	13	3	-76.9%
South Carolina	22	4	-81.8%
South Dakota	25	3	-88.0%
Tennessee	26	5	-80.8%
Texas	36	14	-61.1%
Utah	19	6	-68.4%
Vermont	12	2	-83.3%
Virginia	29	6	-79.3%
Washington	25	9	-64.0%
West Virginia	24	1	-95.8%
Wisconsin	35	15	-57.1%
Wyoming	21	2	-90.5%
District of Columbia	16	3	-81.3%
<b>Total</b>	<b>1,232</b>	<b>310</b>	<b>-74.8%</b>

**Note:** All figures are at the parent company level (i.e., data for all subsidiaries of a company are aggregated under the one parent company).  
**Sources:** The 2013 data are from U.S. Government Accountability Office, "Concentration of Enrollees Among Individual, Small Group, and Large Group Insurers From 2010 Through 2013," December 1, 2014, <http://www.gao.gov/assets/670/667245.pdf> (accessed December 4, 2014). The 2015 data are author's calculations based on federal and state information on 2015 exchange participation. For details, see Appendix Table 1.

APPENDIX TABLE 3

## Number of Health Insurance Carriers in the Obamacare Exchanges in 2015, by County

<b>ALABAMA</b>	San Benito — 3	Logan — 7	Hillsborough — 5	Catoosa — 4	Laurens — 5
Jefferson — 3	San Bernardino — 5	Mesa — 4	Holmes — 3	Charlton — 3	Lee — 4
Madison — 3	San Diego — 6	Mineral — 7	Indian River — 6	Chatham — 5	Liberty — 5
Shelby — 3	San Francisco — 5	Moffat — 4	Jackson — 3	Chattahoochee — 6	Lincoln — 4
All other counties — 2	San Joaquin — 4	Montezuma — 4	Jefferson — 3	Chattooga — 5	Long — 4
	San Luis Obispo — 3	Montrose — 4	Lafayette — 3	Cherokee — 8	Lowndes — 4
<b>ALASKA</b>	San Mateo — 5	Morgan — 7	Lake — 5	Clarke — 5	Lumpkin — 4
All boroughs/regions — 2	Santa Barbara — 3	Otero — 7	Lee — 4	Clay — 3	Macon — 3
	Santa Clara — 5	Santa Clara — 4	Leon — 3	Clayton — 6	Madison — 5
<b>ARIZONA</b>	Santa Cruz — 3	Park — 10	Levy — 3	Clinch — 4	Marion — 6
Apache — 7	Shasta — 3	Phillips — 7	Liberty — 3	Cobb — 5	McDuffie — 4
Cochise — 7	Sierra — 3	Pitkin — 4	Madison — 3	Coffee — 4	McIntosh — 4
Coconino — 7	Siskiyou — 3	Prowers — 7	Manatee — 5	Colquitt — 3	Meriwether — 4
Gila — 8	Solano — 5	Pueblo — 6	Marion — 3	Columbia — 4	Miller — 3
Graham — 7	Sonoma — 5	Rio Blanco — 4	Martin — 4	Cook — 3	Mitchell — 3
Greenlee — 7	Stanislaus — 4	Rio Grande — 7	Miami-Dade — 8	Coweta — 5	Monroe — 5
La Paz — 7	Sutter — 3	Routt — 4	Monroe — 3	Crawford — 5	Montgomery — 3
Maricopa — 11	Tehama — 3	Saguache — 7	Nassau — 3	Crisp — 3	Morgan — 4
Mohave — 7	Trinity — 3	San Juan — 4	Okaloosa — 3	Dade — 4	Murray — 4
Navajo — 7	Tulare — 4	San Miguel — 4	Okeechobee — 3	Dawson — 7	Muscogee — 6
Pima — 10	Tuolumne — 3	Sedgwick — 7	Orange — 5	Decatur — 3	Newton — 6
Pinal — 9	Ventura — 3	Summit — 4	Osceola — 5	DeKalb — 8	Oconee — 5
Santa Cruz — 8	Yolo — 4	Teller — 7	Palm Beach — 8	Dodge — 3	Oglethorpe — 4
Yavapai — 8	Yuba — 3	Washington — 7	Pasco — 5	Dooly — 3	Paulding — 4
Yuma — 7		Weld — 7	Pinellas — 5	Dougherty — 4	Peach — 5
	<b>COLORADO</b>	Yuma — 7	Polk — 5	Douglas — 4	Pickens — 6
	Adams — 10		Putnam — 3	Early — 3	Pierce — 3
<b>ARKANSAS</b>	Alamosa — 7	<b>CONNECTICUT</b>	Saint Johns — 3	Echols — 4	Pike — 4
All counties — 3	Arapahoe — 10	All counties — 4	Saint Lucie — 4	Effingham — 5	Polk — 5
	Archuleta — 4		Santa Rosa — 4	Elbert — 4	Pulaski — 3
<b>CALIFORNIA</b>	Baca — 7	<b>DELAWARE</b>	Sarasota — 5	Emanuel — 5	Putnam — 3
Alameda — 3	Bent — 7	All counties — 2	Seminole — 5	Evans — 4	Quitman — 3
Alpine — 3	Boulder — 6		Sumter — 4	Fannin — 4	Rabun — 4
Amador — 3	Broomfield — 10	<b>DISTRICT OF COLUMBIA</b>	Suwannee — 3	Fayette — 6	Randolph — 3
Butte — 3	Chaffee — 7	— 3	Taylor — 3	Floyd — 6	Richmond — 4
Calaveras — 3	Cheyenne — 7		Union — 3	Forsyth — 8	Rockdale — 7
Colusa — 3	Clear Creek — 10	<b>FLORIDA</b>	Volusia — 6	Franklin — 4	Schley — 3
Contra Costa — 4	Conejos — 7	Alachua — 3	Wakulla — 3	Fulton — 8	Screven — 4
Del Norte — 3	Costilla — 7	Baker — 3	Walton — 3	Gilmer — 4	Seminole — 3
El Dorado — 4	Crowley — 7	Bay — 3	Washington — 3	Glascocock — 4	Spalding — 6
Fresno — 3	Custer — 7	Bradford — 3		Glynn — 4	Stephens — 4
Glenn — 3	Delta — 4	Brevard — 6	<b>GEORGIA</b>	Gordon — 5	Stewart — 5
Humboldt — 3	Denver — 10	Broward — 8	Appling — 4	Grady — 3	Sumter — 4
Imperial — 3	Dolores — 4	Calhoun — 3	Atkinson — 3	Greene — 5	Talbot — 5
Inyo — 3	Douglas — 10	Charlotte — 4	Bacon — 3	Gwinnett — 8	Taliaferro — 4
Kern — 4	Eagle — 4	Citrus — 3	Baker — 4	Habersham — 4	Tattnall — 4
Kings — 3	El Paso — 7	Clay — 3	Baldwin — 3	Hall — 7	Taylor — 3
Lake — 3	Elbert — 10	Collier — 3	Banks — 5	Hancock — 4	Telfair — 3
Lassen — 3	Fremont — 7	Columbia — 3	Barrow — 8	Haralson — 6	Terrell — 4
Los Angeles — 6	Garfield — 4	Desoto — 3	Bartow — 6	Harris — 6	Thomas — 3
Madera — 3	Gilpin — 10	Dixie — 3	Ben Hill — 3	Hart — 4	Tift — 3
Marin — 5	Grand — 4	Duval — 4	Berrien — 4	Heard — 6	Toombs — 3
Mariposa — 4	Gunnison — 4	Escambia — 4	Bibb — 6	Henry — 6	Towns — 4
Mendocino — 3	Hinsdale — 4	Flagler — 4	Bleckley — 4	Houston — 5	Treutlen — 3
Merced — 4	Huerfano — 7	Franklin — 3	Brantley — 4	Irwin — 3	Troup — 4
Modoc — 3	Jackson — 4	Gadsden — 3	Brooks — 3	Jackson — 6	Turner — 3
Mono — 3	Jefferson — 10	Gilchrist — 3	Bryan — 5	Jasper — 3	Twiggs — 6
Monterey — 3	Kiowa — 7	Glades — 3	Bulloch — 4	Jeff Davis — 3	Union — 4
Napa — 5	Kit Carson — 7	Gulf — 3	Burke — 4	Jefferson — 4	Upson — 3
Nevada — 3	La Plata — 4	Hamilton — 3	Butts — 6	Jenkins — 4	Walker — 4
Orange — 4	Lake — 4	Hardee — 3	Calhoun — 3	Johnson — 4	Walton — 7
Placer — 4	Larimer — 7	Hendry — 3	Camden — 4	Jones — 5	Ware — 3
Plumas — 3	Las Animas — 7	Hernando — 4	Candler — 4	Lamar — 5	Warren — 4
Riverside — 5	Lincoln — 7	Highlands — 3	Carroll — 6	Lanier — 4	Washington — 4
Sacramento — 4					

APPENDIX TABLE 3

## Number of Health Insurance Carriers in the Obamacare Exchanges in 2015, by County

ALABAMA	San Benito — 3	Logan — 7	Hillsborough — 5	Catoosa — 4	Laurens — 5
Jefferson — 3	San Bernardino — 5	Mesa — 4	Holmes — 3	Charlton — 3	Lee — 4
Madison — 3	San Diego — 6	Mineral — 7	Indian River — 6	Chatham — 5	Liberty — 5
Shelby — 3	San Francisco — 5	Moffat — 4	Jackson — 3	Chattahoochee — 6	Lincoln — 4
All other counties — 2	San Joaquin — 4	Montezuma — 4	Jefferson — 3	Chattooga — 5	Long — 4
	San Luis Obispo — 3	Montrose — 4	Lafayette — 3	Cherokee — 8	Lowndes — 4
ALASKA	San Mateo — 5	Morgan — 7	Lake — 5	Clarke — 5	Lumpkin — 4
All boroughs/regions — 2	Santa Barbara — 3	Otero — 7	Lee — 4	Clay — 3	Macon — 3
	Santa Clara — 5	Santa Clara — 4	Leon — 3	Clayton — 6	Madison — 5
ARIZONA	Santa Cruz — 3	Park — 10	Levy — 3	Clinch — 4	Marion — 6
Apache — 7	Shasta — 3	Phillips — 7	Liberty — 3	Cobb — 5	McDuffie — 4
Cochise — 7	Sierra — 3	Pitkin — 4	Madison — 3	Coffee — 4	McIntosh — 4
Coconino — 7	Siskiyou — 3	Prowers — 7	Manatee — 5	Colquitt — 3	Meriwether — 4
Gila — 8	Solano — 5	Pueblo — 6	Marion — 3	Columbia — 4	Miller — 3
Graham — 7	Sonoma — 5	Rio Blanco — 4	Martin — 4	Cook — 3	Mitchell — 3
Greenlee — 7	Stanislaus — 4	Rio Grande — 7	Miami-Dade — 8	Coweta — 5	Monroe — 5
La Paz — 7	Sutter — 3	Routt — 4	Monroe — 3	Crawford — 5	Montgomery — 3
Maricopa — 11	Tehama — 3	Saguache — 7	Nassau — 3	Crisp — 3	Morgan — 4
Mohave — 7	Trinity — 3	San Juan — 4	Okaloosa — 3	Dade — 4	Murray — 4
Navajo — 7	Tulare — 4	San Miguel — 4	Okeechobee — 3	Dawson — 7	Muscogee — 6
Pima — 10	Tuolumne — 3	Sedgwick — 7	Orange — 5	Decatur — 3	Newton — 6
Pinal — 9	Ventura — 3	Summit — 4	Osceola — 5	DeKalb — 8	Oconee — 5
Santa Cruz — 8	Yolo — 4	Teller — 7	Palm Beach — 8	Dodge — 3	Oglethorpe — 4
Yavapai — 8	Yuba — 3	Washington — 7	Pasco — 5	Dooly — 3	Paulding — 4
Yuma — 7		Weld — 7	Pinellas — 5	Dougherty — 4	Peach — 5
	COLORADO	Yuma — 7	Polk — 5	Douglas — 4	Pickens — 6
	Adams — 10		Putnam — 3	Early — 3	Pierce — 3
ARKANSAS	Alamosa — 7	CONNECTICUT	Saint Johns — 3	Echols — 4	Pike — 4
All counties — 3	Arapahoe — 10	All counties — 4	Saint Lucie — 4	Effingham — 5	Polk — 5
	Archuleta — 4		Santa Rosa — 4	Elbert — 4	Pulaski — 3
CALIFORNIA	Baca — 7	DELAWARE	Sarasota — 5	Emanuel — 5	Putnam — 3
Alameda — 3	Bent — 7	All counties — 2	Seminole — 5	Evans — 4	Quitman — 3
Alpine — 3	Boulder — 6		Sumter — 4	Fannin — 4	Rabun — 4
Amador — 3	Broomfield — 10	DISTRICT OF COLUMBIA	Suwannee — 3	Fayette — 6	Randolph — 3
Butte — 3	Chaffee — 7	— 3	Taylor — 3	Floyd — 6	Richmond — 4
Calaveras — 3	Cheyenne — 7		Union — 3	Forsyth — 8	Rockdale — 7
Colusa — 3	Clear Creek — 10	FLORIDA	Volusia — 6	Franklin — 4	Schley — 3
Contra Costa — 4	Conejos — 7	Alachua — 3	Wakulla — 3	Fulton — 8	Screven — 4
Del Norte — 3	Costilla — 7	Baker — 3	Walton — 3	Gilmer — 4	Seminole — 3
El Dorado — 4	Crowley — 7	Bay — 3	Washington — 3	Glascocock — 4	Spalding — 6
Fresno — 3	Custer — 7	Bradford — 3		Glynn — 4	Stephens — 4
Glenn — 3	Delta — 4	Brevard — 6	GEORGIA	Gordon — 5	Stewart — 5
Humboldt — 3	Denver — 10	Broward — 8	Appling — 4	Grady — 3	Sumter — 4
Imperial — 3	Dolores — 4	Calhoun — 3	Atkinson — 3	Greene — 5	Talbot — 5
Inyo — 3	Douglas — 10	Charlotte — 4	Bacon — 3	Gwinnett — 8	Taliaferro — 4
Kern — 4	Eagle — 4	Citrus — 3	Baker — 4	Habersham — 4	Tattnell — 4
Kings — 3	El Paso — 7	Clay — 3	Baldwin — 3	Hall — 7	Taylor — 3
Lake — 3	Elbert — 10	Collier — 3	Banks — 5	Hancock — 4	Telfair — 3
Lassen — 3	Fremont — 7	Columbia — 3	Barrow — 8	Haralson — 6	Terrell — 4
Los Angeles — 6	Garfield — 4	Desoto — 3	Bartow — 6	Harris — 6	Thomas — 3
Madera — 3	Gilpin — 10	Dixie — 3	Ben Hill — 3	Hart — 4	Tift — 3
Marin — 5	Grand — 4	Duval — 4	Berrien — 4	Heard — 6	Toombs — 3
Mariposa — 4	Gunnison — 4	Escambia — 4	Bibb — 6	Henry — 6	Towns — 4
Mendocino — 3	Hinsdale — 4	Flagler — 4	Bleckley — 4	Houston — 5	Treutlen — 3
Merced — 4	Huerfano — 7	Franklin — 3	Brantley — 4	Irwin — 3	Troup — 4
Modoc — 3	Jackson — 4	Gadsden — 3	Brooks — 3	Jackson — 6	Turner — 3
Mono — 3	Jefferson — 10	Gilchrist — 3	Bryan — 5	Jasper — 3	Twiggs — 6
Monterey — 3	Kiowa — 7	Glades — 3	Bulloch — 4	Jeff Davis — 3	Union — 4
Napa — 5	Kit Carson — 7	Gulf — 3	Burke — 4	Jefferson — 4	Upson — 3
Nevada — 3	La Plata — 4	Hamilton — 3	Butts — 6	Jenkins — 4	Walker — 4
Orange — 4	Lake — 4	Hardee — 3	Calhoun — 3	Johnson — 4	Walton — 7
Placer — 4	Larimer — 7	Hendry — 3	Camden — 4	Jones — 5	Ware — 3
Plumas — 3	Las Animas — 7	Hernando — 4	Candler — 4	Lamar — 5	Warren — 4
Riverside — 5	Lincoln — 7	Highlands — 3	Carroll — 6	Lanier — 4	Washington — 4
Sacramento — 4					



APPENDIX TABLE 3

## Number of Health Insurance Carriers in the Obamacare Exchanges in 2015, by County

Wayne — 5	Brown — 5	Morgan — 5	Hamilton — 7	IOWA	Marshall — 2
Webster — 4	Bureau — 4	Moultrie — 5	Hancock — 6	Adair — 2	Mills — 2
Wheeler — 3	Calhoun — 4	Ogle — 6	Harrison — 5	Adams — 2	Mitchell — 2
White — 4	Carroll — 5	Peoria — 6	Hendricks — 6	Allamakee — 3	Monona — 2
Whitfield — 4	Cass — 5	Perry — 4	Henry — 7	Appanoose — 2	Monroe — 2
Wilcox — 3	Champaign — 4	Piatt — 4	Howard — 6	Audubon — 2	Montgomery — 2
Wilkes — 4	Christian — 5	Pike — 5	Huntington — 5	Benton — 2	Muscatine — 2
Wilkinson — 4	Clark — 4	Pope — 4	Jackson — 5	Black Hawk — 2	O'Brien — 3
Worth — 4	Clay — 4	Pulaski — 4	Jasper — 4	Boone — 2	Osceola — 3
	Clinton — 4	Putnam — 6	Jay — 6	Bremer — 2	Page — 2
HAWAII	Coles — 4	Randolph — 4	Jefferson — 3	Buchanan — 2	Palo Alto — 2
All counties — 2	Cook — 7	Richland — 4	Jennings — 5	Buena Vista — 2	Plymouth — 3
	Crawford — 4	Rock Island — 4	Johnson — 6	Butler — 2	Pocahontas — 2
IDAHO	Cumberland — 4	Saint Clair — 4	Knox — 4	Calhoun — 2	Polk — 2
Ada — 5	De Kalb — 5	Saline — 4	Kosciusko — 6	Carroll — 2	Pottawattamie — 2
Adams — 5	De Witt — 5	Sangamon — 6	LaGrange — 6	Cass — 2	Poweshiek — 2
Bannock — 5	Douglas — 4	Schuyler — 5	Lake — 5	Cedar — 2	Ringgold — 2
Bear Lake — 5	Dupage — 4	Scott — 5	LaPorte — 5	Cerro Gordo — 2	Sac — 2
Benewah — 4	Edgar — 4	Shelby — 5	Lawrence — 6	Cherokee — 2	Scott — 2
Bingham — 5	Edwards — 4	Stark — 6	Madison — 6	Chickasaw — 2	Shelby — 2
Blaine — 5	Effingham — 4	Stephenson — 5	Marion — 6	Clarke — 2	Sioux — 3
Boise — 5	Fayette — 4	Tazewell — 6	Marshall — 6	Clay — 3	Story — 2
Bonner — 4	Ford — 4	Union — 4	Martin — 4	Clayton — 3	Tama — 2
Bonneville — 5	Franklin — 4	Vermilion — 4	Miami — 6	Clinton — 2	Taylor — 2
Boundary — 4	Fulton — 6	Wabash — 4	Monroe — 6	Crawford — 2	Union — 2
Butte — 4	Gallatin — 4	Warren — 4	Montgomery — 4	Dallas — 2	Van Buren — 2
Camas — 5	Greene — 4	Washington — 4	Morgan — 6	Davis — 2	Wapello — 2
Canyon — 5	Grundy — 5	Wayne — 4	Newton — 4	Decatur — 2	Warren — 2
Caribou — 5	Hamilton — 4	White — 4	Noble — 5	Delaware — 2	Washington — 2
Cassia — 5	Hancock — 4	Whiteside — 4	Ohio — 3	Des Moines — 2	Wayne — 2
Clark — 4	Hardin — 4	Will — 5	Orange — 6	Dickinson — 3	Webster — 2
Clearwater — 4	Henderson — 4	Williamson — 4	Owen — 5	Dubuque — 2	Winnebago — 2
Custer — 5	Henry — 4	Winnebago — 6	Parke — 4	Emmet — 3	Winneshiek — 3
Elmore — 5	Iroquois — 4	Woodford — 6	Perry — 3	Fayette — 3	Woodbury — 3
Franklin — 5	Jackson — 4		Pike — 3	Floyd — 2	Worth — 2
Fremont — 5	Jasper — 4	INDIANA	Porter — 5	Franklin — 2	Wright — 2
Gem — 5	Jefferson — 4	Adams — 5	Posey — 4	Fremont — 2	
Gooding — 5	Jersey — 4	Allen — 6	Pulaski — 6	Greene — 2	KANSAS
Idaho — 4	Jo Daviess — 5	Bartholomew — 5	Putnam — 4	Grundy — 2	All counties — 2
Jefferson — 5	Johnson — 4	Benton — 5	Randolph — 4	Guthrie — 2	
Jerome — 5	Kane — 4	Blackford — 6	Ripley — 2	Hamilton — 2	KENTUCKY
Kootenai — 5	Kankakee — 5	Boone — 7	Rush — 4	Hancock — 2	Adair — 2
Latah — 4	Kendall — 5	Brown — 6	Saint Joseph — 5	Hardin — 2	Allen — 2
Lemhi — 5	Knox — 6	Carroll — 5	Scott — 5	Harrison — 2	Anderson — 2
Lewis — 4	La Salle — 6	Cass — 5	Shelby — 3	Henry — 2	Ballard — 2
Lincoln — 5	Lake — 5	Clark — 5	Spencer — 6	Howard — 3	Barren — 2
Madison — 5	Lawrence — 4	Clay — 4	Starke — 6	Humboldt — 2	Bath — 2
Minidoka — 5	Lee — 5	Clinton — 6	Steuben — 5	Ida — 2	Bell — 2
Nez Perce — 4	Livingston — 5	Crawford — 4	Sullivan — 4	Iowa — 2	Boone — 3
Oneida — 5	Logan — 5	Daviess — 5	Switzerland — 3	Jackson — 2	Bourbon — 2
Owyhee — 5	Macon — 5	De Kalb — 5	Tippecanoe — 6	Jasper — 2	Boyd — 5
Payette — 5	Macoupin — 4	Dearborn — 3	Tipton — 7	Jefferson — 2	Boyle — 4
Power — 5	Madison — 4	Decatur — 5	Union — 3	Johnson — 2	Bracken — 2
Shoshone — 4	Marion — 4	Delaware — 6	Vanderburgh — 4	Jones — 2	Breathitt — 2
Teton — 4	Marshall — 6	Dubois — 4	Vermillion — 4	Keokuk — 2	Breckinridge — 2
Twin Falls — 5	Mason — 5	Elkhart — 6	Vigo — 4	Kossuth — 2	Bullitt — 2
Valley — 5	Massac — 4	Fayette — 4	Wabash — 4	Lee — 2	Butler — 2
Washington — 5	McDonough — 6	Floyd — 3	Warren — 4	Linn — 2	Caldwell — 2
	McHenry — 5	Fountain — 4	Warrick — 4	Louisa — 2	Calloway — 5
ILLINOIS	McLean — 5	Franklin — 4	Washington — 4	Lucas — 2	Campbell — 2
Adams — 5	Menard — 5	Fulton — 5	Wayne — 4	Lyon — 3	Carlisle — 2
Alexander — 4	Mercer — 4	Gibson — 4	Wells — 6	Madison — 2	Carroll — 2
Bond — 4	Monroe — 4	Grant — 5	White — 6	Mahaska — 2	Carter — 2
Boone — 6	Montgomery — 4	Greene — 5	Whitley — 5	Marion — 2	Casey — 5

APPENDIX TABLE 3

## Number of Health Insurance Carriers in the Obamacare Exchanges in 2015, by County

Christian — 2	Morgan — 2	Lafourche — 4	Clare — 4	Wayne — 11	Pope — 3
Clark — 2	Muhlenberg — 2	Lincoln — 4	Clinton — 6	Wexford — 4	Ramsey — 4
Clay — 2	Nelson — 2	Livingston — 3	Crawford — 3		Red Lake — 3
Clinton — 2	Nicholas — 2	Madison — 4	Delta — 2	MINNESOTA	Redwood — 3
Crittenden — 2	Ohio — 2	Morehouse — 4	Dickinson — 2	Aitkin — 4	Renville — 3
Cumberland — 2	Oldham — 2	Natchitoches — 4	Eaton — 6	Anoka — 4	Rice — 2
Daviess — 4	Owen — 2	Orleans — 4	Emmet — 5	Becker — 3	Rock — 3
Edmonson — 3	Owsley — 2	Ouachita — 4	Genesee — 7	Beltrami — 3	Roseau — 3
Elliott — 2	Pulaski — 2	Plaquemines — 4	Gladwin — 5	Benton — 4	Saint Louis — 4
Estill — 2	Perry — 2	Pointe Coupee — 3	Gogebic — 2	Big Stone — 3	Scott — 4
Fayette — 2	Pike — 2	Rapides — 4	Grand Traverse — 4	Blue Earth — 2	Sherburne — 4
Fleming — 2	Powell — 2	Red River — 4	Gratiot — 5	Brown — 3	Sibley — 3
Floyd — 2	Pulaski — 2	Richland — 4	Hillsdale — 5	Carlton — 4	Stearns — 4
Franklin — 2	Robertson — 2	Sabine — 4	Houghton — 2	Carver — 4	Steele — 2
Fulton — 2	Rockcastle — 2	Saint Bernard — 4	Huron — 6	Cass — 3	Stevens — 3
Gallatin — 2	Rowan — 2	Saint Charles — 4	Ingham — 6	Chippewa — 3	Swift — 3
Garrard — 2	Russell — 2	Saint Helena — 3	Ionia — 6	Chisago — 4	Todd — 3
Grant — 2	Scott — 2	Saint James — 4	Iosco — 5	Clay — 3	Traverse — 3
Graves — 5	Shelby — 2	Saint John the Baptist — 4	Iron — 2	Clearwater — 3	Wabasha — 2
Grayson — 2	Simpson — 4		Isabella — 7	Cook — 3	Wadena — 3
Green — 2	Spencer — 2	Saint Landry — 4	Jackson — 4	Cottonwood — 3	Waseca — 2
Greenup — 2	Taylor — 2	Saint Martin — 3	Kalamazoo — 5	Crow Wing — 4	Washington — 4
Hancock — 2	Todd — 4	Saint Mary — 4	Kalkaska — 4	Dakota — 4	Watsonwan — 2
Hardin — 3	Trigg — 2	Saint Tammany — 4	Kent — 5	Dodge — 2	Wilkin — 3
Harlan — 2	Trimble — 2	Tangipahoa — 3	Keweenaw — 2	Douglas — 3	Winona — 2
Harrison — 4	Union — 2	Tensas — 4	Lake — 3	Faribault — 2	Wright — 4
Hart — 2	Warren — 2	Terrebonne — 4	Lapeer — 6	Fillmore — 2	Yellow Medicine — 3
Henderson — 2	Washington — 2	Union — 4	Leelanau — 4	Freeborn — 2	
Henry — 2	Wayne — 2	Vermilion — 4	Lenawee — 4	Goodhue — 2	MISSISSIPPI
Hickman — 2	Webster — 2	Vernon — 4	Livingston — 5	Grant — 3	Adams — 2
Hopkins — 2	Whitley — 2	Washington — 3	Luce — 2	Hennepin — 4	Alcorn — 2
Jackson — 2	Wolfe — 4	Webster — 4	Mackinac — 3	Houston — 2	Amite — 2
Jefferson — 3	Woodford — 4	West Baton Rouge — 3	Macomb — 10	Hubbard — 3	Attala — 2
Jessamine — 2		West Carroll — 4	Manistee — 4	Isanti — 4	Benton — 2
Johnson — 3	LOUISIANA	West Feliciana — 3	Marquette — 2	Itasca — 2	Bolivar — 2
Kenton — 2	Acadia — 4	Winn — 4	Mason — 4	Jackson — 3	Calhoun — 2
Knott — 2	Allen — 4		Mecosta — 3	Kanabec — 4	Carroll — 2
Knox — 2	Ascension — 3	MAINE	Menominee — 2	Kandiyohi — 3	Chickasaw — 2
Larue — 2	Assumption — 4	All counties — 3	Midland — 4	Kittson — 3	Choctaw — 3
Laurel — 2	Avoyelles — 4	MARYLAND	Missaukee — 4	Koochiching — 2	Claiborne — 2
Lawrence — 2	Beauregard — 4	All counties — 5	Monroe — 6	Lac qui Parle — 3	Clarke — 2
Lee — 2	Bienville — 4	MASSACHUSETTS	Montcalm — 5	Lake — 3	Clay — 2
Leslie — 2	Bossier — 4	All counties — 10	Montmorency — 4	Lake of the Woods — 3	Coahoma — 2
Letcher — 5	Caddo — 4		Muskegon — 4	Le Sueur — 2	Copiah — 3
Lewis — 5	Calcasieu — 4	MICHIGAN	Newaygo — 3	Lincoln — 3	Covington — 2
Lincoln — 2	Caldwell — 4	Alcona — 4	Oakland — 10	Lyon — 3	Desoto — 3
Livingston — 5	Cameron — 4	Alger — 2	Oceana — 4	Mahnomen — 3	Forrest — 3
Logan — 2	Catahoula — 4	Allegan — 4	Ogemaw — 5	Marshall — 3	Franklin — 2
Lyon — 2	Claiborne — 4	Antrim — 5	Ontonagon — 2	Martin — 2	George — 1
Madison — 2	Concordia — 4	Arenac — 6	Osceola — 4	McLeod — 3	Greene — 2
Magoffin — 3	De Soto — 4	Baraga — 2	Oscoda — 4	Meeker — 3	Grenada — 2
Marion — 2	East Baton Rouge — 3	Barry — 3	Otsego — 4	Mille Lacs — 4	Hancock — 1
Marshall — 2	East Carroll — 4	Bay — 6	Ottawa — 4	Morrison — 4	Harrison — 1
Martin — 3	East Feliciana — 3	Berrien — 3	Presque Isle — 3	Mower — 2	Hinds — 3
Mason — 2	Evangeline — 4	Branch — 3	Roscommon — 5	Murray — 3	Holmes — 2
McCracken — 2	Franklin — 4	Calhoun — 5	Saginaw — 6	Nicollet — 2	Humphreys — 2
McCreary — 2	Grant — 4	Cass — 3	Saint Clair — 6	Nobles — 3	Issaquena — 2
McLean — 2	Iberia — 4	Charlevoix — 5	Saint Joseph — 3	Norman — 3	Itawamba — 2
Meade — 2	Iberville — 3	Cheboygan — 4	Sanilac — 6	Olmsted — 2	Jackson — 1
Menifee — 2	Jackson — 4	Chippewa — 2	Schoolcraft — 2	Otter Tail — 3	Jasper — 2
Mercer — 3	Jefferson — 5		Shiawassee — 6	Pennington — 3	Jefferson — 2
Metcalfe — 2	Jefferson Davis — 4		Tuscola — 6	Pine — 4	Jefferson Davis — 2
Monroe — 2	La Salle — 4		Van Buren — 4	Pipestone — 3	Jones — 2
Montgomery — 2	Lafayette — 4		Washtenaw — 6	Polk — 3	Kemper — 2

APPENDIX TABLE 3

**Number of Health Insurance Carriers in the Obamacare Exchanges in 2015, by County**

Lafayette — 2	Cape Girardeau — 3	Pettis — 2	Deuel — 3	Washington — 4	Chenango — 4
Lamar — 3	Carroll — 2	Phelps — 2	Dixon — 4	Wayne — 4	Clinton — 4
Lauderdale — 2	Carter — 2	Pike — 2	Dodge — 4	Webster — 4	Columbia — 7
Lawrence — 2	Cass — 3	Platte — 3	Douglas — 4	Wheeler — 4	Cortland — 3
Leake — 2	Cedar — 2	Polk — 2	Dundy — 3	York — 4	Delaware — 7
Lee — 2	Chariton — 3	Pulaski — 2	Fillmore — 4		Dutchess — 8
Leflore — 2	Christian — 2	Putnam — 2	Franklin — 4	NEVADA	Erie — 5
Lincoln — 2	Clark — 2	Ralls — 2	Frontier — 4	Carson City — 4	Essex — 7
Lowndes — 2	Clay — 3	Randolph — 3	Furnas — 4	Churchill — 2	Franklin — 3
Madison — 3	Clinton — 1	Ray — 2	Gage — 4	Clark — 4	Fulton — 7
Marion — 2	Cole — 3	Reynolds — 2	Garden — 3	Douglas — 4	Genesee — 6
Marshall — 3	Cooper — 3	Ripley — 2	Garfield — 4	Elko — 2	Greene — 7
Monroe — 2	Crawford — 2	Saint Charles — 4	Gosper — 4	Esmeralda — 2	Hamilton — 5
Montgomery — 2	Dade — 2	Saint Clair — 2	Grant — 3	Eureka — 2	Herkimer — 3
Neshoba — 2	Dallas — 2	Saint Francois — 3	Greeley — 4	Humboldt — 2	Jefferson — 3
Newton — 2	Davies — 2	Saint Louis — 4	Hall — 4	Lander — 2	Kings — 11
Noxubee — 2	De Kalb — 2	Sainte Genevieve — 3	Hamilton — 4	Lincoln — 2	Lewis — 3
Oktibbeha — 2	Dent — 2	Saline — 2	Harlan — 4	Lyon — 4	Livingston — 4
Panola — 2	Douglas — 2	Schuyler — 2	Hayes — 3	Mineral — 2	Madison — 4
Pearl River — 2	Dunklin — 3	Scotland — 2	Hitchcock — 3	Nye — 4	Monroe — 4
Perry — 2	Franklin — 4	Scott — 3	Holt — 4	Pershing — 2	Montgomery — 6
Pike — 2	Gasconade — 3	Shannon — 2	Hooker — 3	Storey — 4	Nassau — 9
Pontotoc — 2	Gentry — 2	Shelby — 2	Howard — 4	Washoe — 5	New York — 10
Prentiss — 2	Greene — 3	Stoddard — 3	Jefferson — 4	White Pine — 2	Niagara — 5
Quitman — 2	Grundy — 2	Stone — 2	Johnson — 4		Oneida — 5
Rankin — 3	Harrison — 2	Sullivan — 2	Kearney — 4	NEW HAMPSHIRE	Onondaga — 4
Scott — 3	Henry — 2	Taney — 2	Keith — 3	Cheshire — 4	Ontario — 4
Sharkey — 2	Hickory — 2	Texas — 2	Keya Paha — 4	All other counties — 5	Orange — 9
Simpson — 3	Holt — 2	Vernon — 2	Kimball — 3		Orleans — 6
Smith — 2	Howard — 3	Warren — 4	Knox — 3	NEW JERSEY	Oswego — 4
Stone — 1	Howell — 2	Washington — 3	Lancaster — 4	Atlantic — 4	Otsego — 4
Sunflower — 2	Iron — 2	Wayne — 3	Lincoln — 3	Bergen — 5	Putnam — 6
Tallahatchie — 2	Jackson — 3	Webster — 2	Logan — 4	Burlington — 4	Queens — 11
Tate — 3	Jasper — 3	Worth — 2	Loup — 4	Camden — 4	Rensselaer — 8
Tippah — 2	Jefferson — 4	Wright — 2	Madison — 4	Cape May — 4	Richmond — 9
Tishomingo — 2	Johnson — 2		McPherson — 3	Cumberland — 4	Rockland — 9
Tunica — 3	Knox — 2	MONTANA	Merrick — 4	Essex — 5	Saint Lawrence — 3
Union — 2	Laclede — 2	All counties — 4	Morrill — 3	Gloucester — 4	Saratoga — 7
Walthall — 2	Lafayette — 2		Nance — 4	Hudson — 5	Schenectady — 7
Warren — 3	Lawrence — 2	NEBRASKA	Nemaha — 4	Hunterdon — 4	Schoharie — 4
Washington — 2	Lewis — 2	Adams — 4	Nuckolls — 4	Mercer — 4	Schuyler — 2
Wayne — 2	Lincoln — 3	Antelope — 4	Otoe — 4	Middlesex — 5	Seneca — 4
Webster — 2	Linn — 2	Arthur — 3	Pawnee — 4	Monmouth — 5	Steuben — 3
Wilkinson — 2	Livingston — 2	Banner — 3	Perkins — 3	Morris — 5	Suffolk — 9
Winston — 2	Macon — 2	Blaine — 4	Phelps — 4	Ocean — 5	Sullivan — 6
Yalobusha — 3	Madison — 3	Boone — 4	Pierce — 4	Passaic — 5	Tioga — 4
Yazoo — 2	Maries — 3	Box Butte — 3	Platte — 4	Salem — 4	Tompkins — 2
	Marion — 2	Boyd — 4	Polk — 4	Somerset — 4	Ulster — 7
MISSOURI	McDonald — 2	Brown — 4	Red Willow — 3	Sussex — 4	Warren — 7
Adair — 2	Mercer — 2	Buffalo — 4	Richardson — 4	Union — 5	Washington — 7
Andrew — 2	Miller — 3	Burt — 4	Rock — 4	Warren — 4	Wayne — 4
Atchison — 2	Mississippi — 3	Butler — 4	Saline — 4		Westchester — 9
Audrain — 3	Moniteau — 3	Cass — 4	Sarpy — 4	NEW MEXICO	Wyoming — 6
Barry — 2	Monroe — 3	Cedar — 4	Saunders — 4	All counties — 5	Yates — 4
Barton — 2	Montgomery — 3	Chase — 3	Scotts Bluff — 3		
Bates — 2	Morgan — 3	Cherry — 3	Seward — 4	NEW YORK	NORTH CAROLINA
Benton — 2	New Madrid — 3	Cheyenne — 3	Sheridan — 3	Albany — 8	Alamance — 3
Bollinger — 3	Newton — 3	Clay — 4	Sherman — 4	Allegany — 5	Alexander — 3
Boone — 3	Nodaway — 2	Colfax — 4	Sioux — 3	Bronx — 11	Alleghany — 2
Buchanan — 1	Oregon — 2	Cuming — 4	Stanton — 4	Broome — 5	Anson — 3
Butler — 3	Osage — 3	Custer — 4	Thayer — 4	Cattaraugus — 5	Ashe — 2
Caldwell — 2	Ozark — 2	Dakota — 4	Thomas — 3	Cayuga — 4	Avery — 3
Callaway — 3	Pemiscot — 3	Dawes — 3	Thurston — 3	Chautauqua — 5	Beaufort — 1
Camden — 3	Perry — 3	Dawson — 4	Valley — 4	Chemung — 2	Bertie — 1

APPENDIX TABLE 3

**Number of Health Insurance Carriers in the Obamacare Exchanges in 2015, by County**

Bladen — 2	Person — 3	Pierce — 3	Lawrence — 5	Craig — 2	Clackamas — 8
Brunswick — 2	Pitt — 1	Ramsey — 3	Licking — 8	Creek — 4	Clatsop — 7
Buncombe — 3	Polk — 3	Ransom — 3	Logan — 4	Custer — 1	Columbia — 8
Burke — 3	Randolph — 3	Renville — 2	Lorain — 11	Delaware — 2	Coos — 7
Cabarrus — 3	Richmond — 2	Richland — 3	Lucas — 11	Dewey — 2	Crook — 7
Caldwell — 3	Robeson — 3	Rolette — 3	Madison — 6	Ellis — 1	Curry — 7
Camden — 1	Rockingham — 2	Sargent — 3	Mahoning — 9	Garfield — 2	Deschutes — 7
Carteret — 1	Rowan — 2	Sheridan — 3	Marion — 5	Garvin — 2	Douglas — 8
Caswell — 2	Rutherford — 3	Sioux — 3	Medina — 9	Grady — 3	Gilliam — 7
Catawba — 3	Sampson — 2	Slope — 3	Meigs — 5	Grant — 2	Grant — 7
Chatham — 3	Scotland — 2	Stark — 3	Mercer — 5	Greer — 1	Harney — 7
Cherokee — 2	Stanly — 3	Steele — 3	Miami — 8	Harmon — 1	Hood River — 8
Chowan — 1	Stokes — 2	Stutsman — 3	Monroe — 5	Harper — 1	Jackson — 7
Clay — 2	Surry — 2	Towner — 3	Montgomery — 10	Haskell — 2	Jefferson — 7
Cleveland — 3	Swain — 2	Trail — 3	Morgan — 5	Hughes — 2	Josephine — 8
Columbus — 2	Transylvania — 3	Walsh — 3	Morrow — 6	Jackson — 1	Klamath — 8
Craven — 1	Tyrrell — 1	Ward — 3	Muskingum — 4	Jefferson — 2	Lake — 7
Cumberland — 3	Union — 3	Wells — 3	Noble — 5	Johnston — 1	Lane — 8
Currituck — 1	Vance — 3	Williams — 2	Ottawa — 7	Kay — 1	Lincoln — 7
Dare — 1	Wake — 3		Paulding — 5	Kingfisher — 2	Linn — 8
Davidson — 3	Warren — 2	OHIO	Perry — 4	Kiowa — 2	Malheur — 7
Davie — 2	Washington — 1	Adams — 6	Pickaway — 6	Latimer — 1	Marion — 9
Duplin — 2	Watauga — 2	Allen — 8	Pike — 5	Le Flore — 1	Morrow — 7
Durham — 3	Wayne — 2	Ashland — 7	Portage — 9	Lincoln — 3	Multnomah — 8
Edgecombe — 1	Wilkes — 2	Ashtabula — 8	Preble — 8	Logan — 3	Polk — 9
Forsyth — 2	Wilson — 2	Athens — 6	Putnam — 6	Love — 2	Sherman — 7
Franklin — 2	Yadkin — 2	Auglaize — 5	Richland — 5	Major — 2	Tillamook — 7
Gaston — 3	Yancey — 3	Belmont — 5	Ross — 6	Marshall — 1	Umatilla — 7
Gates — 1		Brown — 6	Sandusky — 5	Mayes — 2	Union — 7
Graham — 2	NORTH DAKOTA	Butler — 11	Scioto — 6	McClain — 3	Wallowa — 7
Granville — 3	Adams — 3	Carroll — 6	Seneca — 6	McCurtain — 1	Wasco — 7
Greene — 2	Barnes — 3	Champaign — 5	Shelby — 6	McIntosh — 2	Washington — 8
Guilford — 3	Benson — 3	Clark — 8	Stark — 11	Murray — 1	Wheeler — 7
Halifax — 1	Billings — 3	Clermont — 9	Summit — 10	Muskogee — 2	Yamhill — 8
Harnett — 3	Bottineau — 2	Clinton — 6	Trumbull — 9	Noble — 2	
Haywood — 3	Bowman — 3	Columbiana — 6	Tuscarawas — 5	Nowata — 2	PENNSYLVANIA
Henderson — 3	Burke — 2	Coshocton — 4	Union — 6	Okfuskee — 2	Adams — 5
Hertford — 1	Burleigh — 3	Crawford — 5	Van Wert — 5	Oklahoma — 4	Allegheny — 5
Hoke — 2	Cass — 3	Cuyahoga — 11	Vinton — 5	Okmulgee — 4	Armstrong — 5
Hyde — 1	Cavalier — 3	Darke — 6	Warren — 9	Osage — 4	Beaver — 5
Iredell — 3	Dickey — 3	Defiance — 7	Washington — 5	Ottawa — 2	Bedford — 5
Jackson — 3	Divide — 2	Delaware — 8	Wayne — 7	Pawnee — 3	Berks — 5
Johnston — 2	Dunn — 2	Erie — 5	Williams — 5	Payne — 1	Blair — 6
Jones — 1	Eddy — 3	Fairfield — 8	Wood — 10	Pittsburg — 2	Bradford — 4
Lee — 2	Emmons — 3	Fayette — 5	Wyandot — 5	Pontotoc — 2	Bucks — 4
Lenoir — 1	Foster — 3	Franklin — 8		Pottawatomie — 2	Butler — 5
Lincoln — 3	Golden Valley — 2	Fulton — 8	OKLAHOMA	Pushmataha — 2	Cambria — 6
Macon — 2	Grand Forks — 3	Gallia — 5	Adair — 2	Roger Mills — 1	Cameron — 5
Madison — 3	Grant — 3	Geauga — 9	Alfalfa — 2	Rogers — 4	Carbon — 4
Martin — 1	Griggs — 3	Greene — 8	Atoka — 1	Seminole — 2	Centre — 6
McDowell — 3	Hettinger — 3	Guernsey — 4	Beaver — 1	Sequoyah — 2	Chester — 4
Mecklenburg — 3	Kidder — 3	Hamilton — 11	Beckham — 1	Stephens — 1	Clarion — 4
Mitchell — 3	Lamoure — 3	Hancock — 6	Blaine — 2	Texas — 1	Clearfield — 5
Montgomery — 2	Logan — 3	Hardin — 5	Bryan — 1	Tillman — 2	Clinton — 4
Moore — 2	McHenry — 3	Harrison — 5	Caddo — 2	Tulsa — 4	Columbia — 5
Nash — 2	McIntosh — 3	Henry — 8	Canadian — 3	Wagoner — 4	Crawford — 4
New Hanover — 2	McKenzie — 2	Highland — 6	Carter — 2	Washington — 2	Cumberland — 5
Northampton — 1	McLean — 3	Hocking — 4	Cherokee — 2	Washita — 1	Dauphin — 5
Onslow — 2	Mercer — 3	Holmes — 5	Choctaw — 1	Woods — 2	Delaware — 4
Orange — 3	Morton — 3	Huron — 6	Cimarron — 1	Woodward — 1	Elk — 4
Pamlico — 1	Mountrail — 2	Jackson — 5	Cleveland — 4		Erie — 4
Pasquotank — 1	Nelson — 3	Jefferson — 5	Coal — 1	OREGON	Fayette — 5
Pender — 2	Oliver — 3	Knox — 5	Comanche — 1	Baker — 7	Forest — 4
Perquimans — 1	Pembina — 3	Lake — 10	Cotton — 2	Benton — 8	Franklin — 4



APPENDIX TABLE 3

## Number of Health Insurance Carriers in the Obamacare Exchanges in 2015, by County

Rockwall — 5	Zapata — 1	Fauquier — 2	Poquoson — 2	King — 7	Jackson — 5
Runnels — 3	Zavala — 1	Floyd — 3	Portsmouth — 2	Kitsap — 5	Jefferson — 7
Rusk — 2		Fluvanna — 3	Powhatan — 3	Kittitas — 3	Juneau — 7
Sabine — 1	UTAH	Franklin — 3	Prince Edward — 3	Klickitat — 2	Kenosha — 5
San Augustine — 1	Davis — 6	Frederick — 2	Prince George — 2	Lewis — 5	Kewaunee — 5
San Jacinto — 4	Salt Lake — 6	Fredericksburg — 3	Prince William — 3	Lincoln — 3	La Crosse — 4
San Patricio — 4	Utah — 5	Galax — 3	Pulaski — 3	Mason — 3	Lafayette — 4
San Saba — 3	Weber — 5	Giles — 3	Radford — 3	Okanogan — 4	Langlade — 4
Schleicher — 2	All other counties — 4	Gloucester — 3	Rappahannock — 2	Pacific — 3	Lincoln — 5
Scurry — 2		Goochland — 3	Richmond — 3	Pend Oreille — 3	Manitowoc — 6
Shackelford — 2	VERMONT	Grayson — 2	Roanoke — 3	Pierce — 6	Marathon — 5
Shelby — 1	All counties — 2	Greene — 3	Rockbridge — 2	San Juan — 3	Marinette — 6
Sherman — 2		Greensville — 2	Rockingham — 2	Skagit — 5	Marquette — 5
Smith — 2	VIRGINIA	Halifax — 3	Russell — 2	Skamania — 2	Menominee — 2
Somervell — 4	Accomack — 2	Hampton — 3	Salem — 3	Snohomish — 6	Milwaukee — 6
Starr — 3	Albemarle — 3	Hanover — 4	Scott — 2	Spokane — 7	Monroe — 5
Stephens — 2	Alexandria — 3	Harrisonburg — 2	Shenandoah — 2	Stevens — 4	Oconto — 6
Sterling — 2	Alleghany — 2	Henrico — 3	Smyth — 2	Thurston — 6	Oneida — 4
Stonewall — 2	Amelia — 3	Henry — 3	Southampton — 2	Wahkiakum — 3	Outagamie — 7
Sutton — 2	Amherst — 3	Highland — 2	Spotsylvania — 3	Walla Walla — 6	Ozaukee — 6
Swisher — 2	Appomattox — 3	Hopewell — 2	Stafford — 3	Whatcom — 4	Pepin — 3
Tarrant — 6	Arlington — 3	Isle of Wight — 3	Staunton — 3	Whitman — 3	Pierce — 1
Taylor — 3	Augusta — 3	James City — 3	Suffolk — 2	Yakima — 6	Polk — 1
Terrell — 1	Bath — 2	King and Queen — 3	Surry — 2		Portage — 5
Terry — 2	Bedford — 4	King George — 3	Sussex — 2	WEST VIRGINIA	Price — 2
Throckmorton — 2	Bland — 3	King William — 2	Tazewell — 3	All counties — 1	Racine — 6
Titus — 1	Botetourt — 3	Lancaster — 3	Virginia Beach — 2		Richland — 6
Tom Green — 3	Bristol — 2	Lee — 2	Warren — 2	WISCONSIN	Rock — 5
Travis — 9	Brunswick — 2	Lexington — 3	Washington — 2	Adams — 5	Rusk — 3
Trinity — 1	Buchanan — 2	Loudoun — 4	Waynesboro — 3	Ashland — 2	Saint Croix — 1
Tyler — 2	Buckingham — 3	Louisa — 3	Westmoreland — 3	Barron — 2	Sauk — 6
Upshur — 2	Buena Vista — 2	Lunenburg — 3	Williamsburg — 3	Bayfield — 2	Sawyer — 2
Upton — 2	Campbell — 3	Lynchburg — 3	Winchester — 2	Brown — 6	Shawano — 7
Uvalde — 1	Caroline — 3	Madison — 2	Wise — 2	Buffalo — 3	Sheboygan — 6
Val Verde — 1	Carroll — 3	Manassas — 2	Wythe — 3	Burnett — 2	Taylor — 4
Van Zandt — 1	Charles City — 2	Manassas Park — 2	York — 3	Calumet — 5	Trempealeau — 5
Victoria — 2	Charlotte — 3	Martinsville — 3		Chippewa — 2	Vernon — 7
Walker — 4	Charlottesville — 3	Mathews — 3	WASHINGTON	Clark — 2	Vilas — 3
Waller — 6	Chesapeake — 2	Mecklenburg — 3	Adams — 4	Columbia — 4	Walworth — 8
Ward — 2	Chesterfield — 3	Middlesex — 3	Asotin — 2	Crawford — 4	Washburn — 2
Washington — 4	Clarke — 2	Montgomery — 3	Benton — 6	Dane — 4	Washington — 6
Webb — 3	Clifton Forge City — 2	Nelson — 4	Chelan — 5	Dodge — 7	Waukesha — 6
Wharton — 2	Colonial Heights — 2	New Kent — 3	Clallam — 2	Door — 6	Waupaca — 5
Wheeler — 2	Covington — 2	Newport News — 3	Clark — 6	Douglas — 2	Waushara — 5
Wichita — 2	Craig — 3	Norfolk — 2	Columbia — 3	Dunn — 2	Winnebago — 6
Wilbarger — 1	Culpeper — 3	Northampton — 2	Cowlitz — 4	Eau Claire — 2	Wood — 5
Willacy — 3	Cumberland — 3	Northumberland — 3	Douglas — 5	Florence — 2	
Williamson — 9	Danville — 4	Norton — 2	Ferry — 3	Fond du Lac — 8	WYOMING
Wilson — 3	Dickenson — 2	Nottoway — 3	Franklin — 6	Forest — 3	All counties — 2
Winkler — 2	Dinwiddie — 2	Orange — 3	Garfield — 2	Grant — 4	
Wise — 4	Emporia — 2	Page — 2	Grant — 5	Green — 5	
Wood — 1	Essex — 3	Patrick — 2	Grays Harbor — 3	Green Lake — 5	
Yoakum — 2	Fairfax — 4	Petersburg — 2	Island — 3	Iowa — 4	
Young — 1	Falls Church — 3	Pittsylvania — 4	Jefferson — 3	Iron — 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:** Data compiled by the author. Data for the 37 federally facilitated or federally supported exchanges (Alabama, Alaska, Arizona, Arkansas, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, 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 the U.S. Department of Health and Human Services, "2015 Health Plan Information for Individuals and Families," <https://www.healthcare.gov/health-plan-information-2015/> (accessed December 4, 2014). Data for 13 state-based exchanges (California, Colorado, Connecticut, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, Washington, and District of Columbia) are from either the state's exchange website or its insurance department. Information regarding insurer participation in Hawaii was unavailable and assumed to be the same as the previous year, 2014. All data are presented at the parent-company level.