



Competition in health insurance

A comprehensive study of U.S. markets | **2007 update**

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I. Overview

A. Introduction

This is the sixth edition (2007–2009) of the American Medical Association (AMA) publication “Competition in health insurance: A comprehensive study of U.S. markets.” This year, the study includes metropolitan statistical area (MSA) information for 313 MSAs located in 44 states.¹

The goal of the study is to identify problem markets where competition is diminished and to prompt discussion about the long-term impact of consolidated health insurance markets on the health care system and find solutions. As the AMA’s summary of findings shows, in the majority of MSAs, a single health insurer dominates the market. Competition is undermined in hundreds of markets across the country.

The findings of this study need to be viewed in the context of recent health insurance market dynamics. Over the five years since the AMA’s first study, the country’s largest health insurers have continued to pursue aggressive acquisition strategies. The largest insurer, WellPoint Inc. (formed from the merger of Anthem Inc. and WellPoint Health Networks), has acquired 11 health insurers since 2000. The second-largest health insurer, UnitedHealth Group (United) has also acquired 11 health insurers since 2000.

To put this in perspective, in 2000, the two largest health insurers, Aetna and United, had a total membership of 32 million lives. As a result of mergers and acquisitions since 2000, the top two insurers today, WellPoint and United, each have memberships, respectively, of 34 million and 33 million, totaling more than 67 million covered lives. Together, WellPoint and United control 36 percent of the national market for commercial health insurance. In 2004 and 2005, 28 mergers valued at a total of \$53.8 billion were completed or announced, which exceeded the value of all the deals completed in the previous eight years. (Corporate Research Group, *The Managed Care M&A Explosion*, 2005).

Observers predict that large health insurers will continue to acquire their smaller competitors. WellPoint’s new chief executive officer stated in February that mergers will be one of the key drivers of WellPoint’s future growth. Further, in March, United announced its proposed acquisition of Sierra Health Services, the largest health plan in Nevada. The AMA has asked the U.S. Department of Justice (DOJ) to block the merger, because if the merger is approved United

will control 56 percent of the Nevada marketplace (compared with its current 11 percent market share).

While large health insurers have posted very healthy profits since 2000, premiums for consumers have increased without a corresponding increase in benefits. In fact, during the same time period, consumers have faced increased deductibles, co-payments and co-insurance. This has effectively reduced the scope of their health benefits coverage.

It is clear that patients—the ultimate consumers of health care—are not benefiting from these mergers. The AMA is concerned that the United States is heading toward a system dominated by a few publicly traded companies that operate in the interest of shareholders and not primarily in the interest of patients. It is time for lawmakers and regulators to take a serious look at the long-term negative impact of consolidated health insurance markets on the nation’s health care system.

The impact of consolidated health insurance markets

The AMA has long been concerned about the impact of consolidated markets on patient care. The physician’s role as patient advocate has never been more important. Physicians have a legal and ethical obligation to their patients. Health insurers’ primary obligation is to their shareholders. The physician’s role is being systematically undermined as dominant insurers are able to impose take-it-or-leave-it contracts that directly affect the provision of patient care and the patient-physician relationship. Physicians are the least-consolidated component in the health care industry. Most are in practices with four or fewer physicians² and simply have no negotiating power with health insurance behemoths.

The DOJ has recognized that monopsony power—which is the health insurer’s power over purchase of physician services—is an important consideration in evaluating the competitiveness of health insurance markets. In the past 12 years, out of more than 400 mergers, the DOJ has challenged only two. Both of these challenges were based in large part on the health insurer’s potential to exercise monopsony power over physicians to the detriment of patients. The DOJ’s concern is whether a health insurer could use its market power to depress reimbursement rates in a manner that would “lead to a reduction in the quantity and quality of physician services provided to patients.”³

In conducting its analyses of monopsony power, the DOJ focused on whether the physicians in the market could

1. Kansas, North Dakota, Mississippi, Pennsylvania, South Dakota, West Virginia and Washington, D.C., are not included in the analysis because the AMA did not have reliable MSA-level data for those states.

2. See Kane, Carol K. *The Practice Arrangements of Physicians* (2005). American Medical Association. Ironically, physicians have been placed under a far higher level of scrutiny than is warranted by their comparative economic strength. In April 2003, the Federal Trade Commission (FTC) announced its intention to “find and bring” cases against physicians. In the past four years, it has brought 28 com-

plaints against physician entities. Of these, all but one has settled rather than engage in a protracted and financially devastating legal battle with the FTC.

3. See Complaint, *U.S. v. Aetna Inc.* (ND TX, June 21, 1999) (Aetna Complaint), *U.S. v. UnitedHealth Group Inc.* (DDC Dec. 20, 2005) (United Complaint). Both of these challenges required the health insurers to divest business in a limited number of markets. In the Aetna matter, Aetna was required to divest business in Dallas and Houston. In the UnitedHealth Group matter (United/PacificCare merger), PacificCare was required to divest business in Tucson, Ariz., and Boulder, Colo.

terminate or threaten to terminate a health insurer contract without losing so much business that it would threaten the financial viability of their practices. The DOJ recognized that a physician practice is different from other businesses in terms of its ability to terminate contracts because a physician cannot replace lost business quickly. The DOJ noted that physicians are limited in their ability to encourage “patient switching” because the patient may not be able to switch to another employer-sponsored health plan in which the physician participates, or the option may not be available for many months.

In its 2005 challenge to the United/PacifiCare merger, the DOJ recognized that where a health plan accounts for more than 30 percent of a physician’s practice revenue, the health insurer can have monopsony power to the detriment of patients. The DOJ also found that these percentages “can understate the importance to physicians of payments from commercial health insurance to compensate for the lower revenue earned from Medicare and Medicaid business.”⁴ Those physicians whose practices depend most heavily on patients covered by a particular health insurer are most vulnerable to unreasonable contracting terms and anti-competitive reimbursement rates.

This study shows unequivocally that many physicians in markets across the country do not have bargaining power with dominant health insurers and that many health insurers are in a position to exert monopsony power. In 299 of the 313 markets the AMA surveyed, one health plan accounts for at least 30 percent of the combined health maintenance organization (HMO)/preferred provider organization (PPO) market.⁵

Barriers to entry

The findings of the AMA market study also need to be viewed in light of the very substantial barriers to entering health insurance markets. Evaluating barriers to entry is critical to antitrust analysis. If entry is easy, even a high market share may not necessarily translate into market power. If entry is difficult or takes a number of years, then a health plan with a strong market position is more likely to be able to charge high prices without the threat of competition.

Entry into health insurance markets is difficult. Significant barriers to entry include state regulatory requirements, the cost of developing a health care provider network and the development of sufficient business to permit the spreading of risk. If entry into health insurance markets were easy, one would expect to see significant entry in response to the significant profits many health insurers have posted in the past five years. However, the opposite has occurred. There have been minimal new entrants into health insurance markets in the past five years. That large health insurers like WellPoint and

United are acquiring existing health insurers in a market, as opposed to developing or expanding their own networks and products, is further evidence of substantial barriers to entry.

Conclusion

The AMA believes it is time to re-examine the legal landscape that has resulted in unfettered consolidation of health insurance markets. If not corrected, the imbalances in the marketplace will have serious negative long-term consequences for the health care system.

B. Geographic and product market definitions

To determine market shares, it is necessary to begin by defining the relevant market in each of two dimensions: the product market and the geographic market. A “product market” is defined to include all products that purchasers view as reasonable substitutes for the product in question. There is little evidence regarding substitutability of various forms of health insurance and no consensus about whether some products are substitutable for others. Therefore, the AMA looked at HMOs and PPOs as separate product markets and then at a combined HMO/PPO product.

After determination of the relevant product market, the second element in market definition is a determination of the geographic area where the market participants operate. The “geographic market” is the area to which consumers can practically turn for alternative products if a competitor increases price.

The realities of the delivery of health care, as well as the marketing and other business practices of health insurers, lead to a conclusion that health insurance markets are local. From the standpoint of the market for health insurance, most sellers (insurers) market locally, for the obvious reason that purchasers (employers) are interested in purchasing health insurance products that will service their employees in proximity to where they work and live. The goal of this study was to present data at the local level. The data allow the AMA to present market share and market concentration information for 313 MSAs (as defined by the U.S. Census Bureau) in 44 states.

C. Data sources

This edition reports the separate HMO and PPO product markets and the combined HMO/PPO product market. Calculations of commercial health insurer HMO and PPO market shares are based on enrollment information reported by health insurers. All of the data presented are based on

4. United Complaint.

5. Because of data limitations, this study looks at health insurer market share and does not directly measure the impact on physicians’ practice revenue. However, monopoly and monopsony power are closely related, and power in the market for health insurance can translate into power in the market for medical care services.

actual reported lives. All of the geographic markets are MSAs as defined by the U.S. Census Bureau.

1. HMO data

The HMO enrollment information used for this study was obtained from InterStudy's Managed Market MSA Surveyor and Managed Market State Surveyor. The InterStudy databases provide Jan. 1, 2005, HMO enrollment data for all 50 states, Washington, D.C., and each MSA in the country. InterStudy sends a written survey to health insurance plans requesting their HMO enrollment at the state and county levels. Since MSAs are defined by the U.S. Census Bureau as aggregates of counties, InterStudy adds HMO survey results from county-level data to obtain MSA figures. To the extent that HMOs fail to report their enrollment, InterStudy supplements the survey with public information.

2. PPO data

The PPO enrollment information used in this study was obtained from InterStudy and HealthLeaders. InterStudy's Managed Market MSA Surveyor and Managed Market State Surveyor provides Jan. 1, 2005, PPO enrollment for all 50 states, Washington, D.C., and each MSA in the country. InterStudy sends a written survey to health insurers requesting their PPO enrollment at the state and county levels. Since MSAs are defined by the U.S. Census Bureau as aggregates of counties, InterStudy adds PPO survey results from county-level data to obtain MSA figures.

HealthLeaders provides PPO enrollment information in its Jan. 1, 2005, database for 19 states and more than 50 MSAs. HealthLeaders also uses a written survey to obtain health insurance plan enrollment at the state and county levels. To the extent that health insurers failed to report their PPO information to InterStudy, the HealthLeaders' data were incorporated into the study.

With both HMO and PPO data, in some MSAs there were inconsistencies in the data that prevented inclusion of those MSAs in the study. For example, a single plan may have reported covered lives in excess of the total available commercial lives in the area. The AMA worked with state medical associations to identify these markets.

D. Methodology

Definition of market share

"Market share" identifies the shares of specific firms within a

market. This study measures market shares of health insurers by enrollment. The combined HMO/PPO market share of an insurer is the sum of that insurer's HMO and PPO enrollment, divided by the total HMO and PPO enrollment in the market, multiplied by 100. HMO market share is that HMO's enrollment, divided by total HMO enrollment in the market, multiplied by 100. Similarly, a PPO's market share is that PPO's enrollment, divided by total PPO enrollment in the market, multiplied by 100.

Definition of HHI

The Herfindahl-Hirschman Index (HHI) of competition is a measure of the competitiveness of a market overall. It is not a measure specific to any one insurer, though it is a function of each insurer's market share. The DOJ uses the HHI when evaluating the impact of a merger or acquisition on the competitiveness of a market. The HHI is the most appropriate measure of market concentration.

The HHI is the sum of the squared market shares of each firm in the market. The more competitive the market, the lower the HHI. The less competitive the market, the higher the HHI. The largest value the HHI can take is 10,000 when there is a single insurer in the market. If a market has four firms, each with a 25 percent share, the HHI for that market would be:

$$25^2 + 25^2 + 25^2 + 25^2 = 2,500$$

If the number of firms in a market increased, but they all had an equal market share, the HHI would decrease. For instance, if a fifth firm were added in the above example, so that each firm had a 20 percent market share, the HHI would fall from 2,500 to 2,000. Alternatively, if the number of firms falls to three, each with a third of the market, the HHI would increase to 3,333.

This report presents HHIs for a combined HMO/PPO product market and separate HMO and PPO product markets.

ERISA plans

Many employers provide health insurance coverage to employees through self-insured Employee Retirement Income Security Act (ERISA) plans, and many of them retain an insurance firm to administer these plans. If the administrator of a self-insured plan is a health insurer surveyed by InterStudy, then its covered lives are included in this study. If the self-insured ERISA plans are self-administered by the employer, they are not reflected in these data sets.

Double-counting PPO covered lives

A number of entities, typically referred to as "rental network PPOs," have entered into contractual relationships with in-

surers either for PPO plan administration (actuarial services and claims administration) or for use of provider networks. These entities do not provide insurance coverage. Sometimes these entities report PPO “covered lives” to InterStudy. This results in those lives being reported twice. To avoid potential “double counting” of PPO lives, the AMA identified these entities and removed those that it determined did not provide health insurance coverage in the specific geographic markets.

2005 health insurer mergers

Although the enrollment information reported by insurers to InterStudy and HealthLeaders are dated Jan. 1, 2005, there were several significant health insurer mergers or acquisitions completed in 2005. Market data has been adjusted to reflect UnitedHealth Group Inc.’s acquisitions of PacifiCare Health Systems and John Deere Health Plan Inc.

HHI analysis

The 1997 Federal Trade Commission (FTC)/DOJ Horizontal Merger Guidelines (1997 Merger Guidelines) define market concentration as measured by the HHI as follows:

- Markets with an HHI less than 1,000 are “not concentrated.” The DOJ and FTC will generally not restrict merger activity in markets where the post-merger HHI is less than 1,000.
- Markets with an HHI between 1,000 and 1,800 are “concentrated.” Under the 1997 Merger Guidelines, a merger in these markets that raises the HHI by more than 100 points may raise significant competitive concerns.
- Markets with an HHI above 1,800 are “highly concentrated.” Under the 1997 Merger Guidelines, a merger in these markets that raises the HHI by more than 50 points may raise significant competitive concerns, and mergers that raise the HHI more than 100 points are presumed to be anti-competitive.

Under the 1997 Merger Guidelines, barriers to market entry and other qualitative factors are also considered to determine whether it is likely that a merger will result in market power for the merged entity.

II. Summary of findings

Tables 1–3 illustrate the market concentration (HHI) and the market shares of the two largest insurers for 313 MSAs and 44 states by product market. Table 4 provides a summary of HHIs by product by state and MSA.

A. Metropolitan areas

This edition of the study analyzed 313 MSAs. This compares with 292 metropolitan areas in the 2005 study, 84 in the 2003 study, 70 in the 2002 study, and 40 in the 2001 study.

In terms of market concentration (HHI), the study found the following:

- In the combined HMO/PPO product market, 96 percent (299) of the MSAs are highly concentrated (HHI>1,800), applying the 1997 Merger Guidelines.
- In the HMO product market, 99 percent (309) of the MSAs are highly concentrated (HHI>1,800), applying the 1997 Merger Guidelines.
- In the PPO product market, 100 percent (313) of the MSAs are highly concentrated (HHI>1,800), applying the 1997 Merger Guidelines.

B. Market share

In terms of market share of individual insurers, the study found the following for each product market:

HMO/PPO product market

- In 96 percent (299) of the MSAs, at least one insurer has a combined HMO/PPO market share of 30 percent or greater.
- In 64 percent (200) of the MSAs, at least one insurer has a combined HMO/PPO market share of 50 percent or greater.
- In 24 percent (74) of the MSAs, at least one insurer has a combined HMO/PPO market share of 70 percent or greater.

- In 5 percent (15) of the MSAs, at least one insurer has a combined HMO/PPO market share of 90 percent or greater.

HMO product market

- In 98 percent (306) of the MSAs, at least one insurer has a HMO market share of 30 percent or greater.
- In 64 percent (201) of the MSAs, at least one insurer has a HMO market share of 50 percent or greater.
- In 37 percent (117) of the MSAs, at least one insurer has a HMO market share of 70 percent or greater.
- In 16 percent (49) of the MSAs, at least one insurer has a HMO market share of 90 percent or greater.

PPO product market

- In 97 percent (304) of the MSAs, at least one insurer has a PPO market share of 30 percent or greater.
- In 76 percent (238) of the MSAs, at least one insurer has a PPO market share of 50 percent or greater.
- In 36 percent (112) of the MSAs, at least one insurer has a PPO market share of 70 percent or greater.
- In 9 percent (28) of the MSAs, at least one insurer has a PPO market share of 90 percent or greater.

III. State and MSA tables

**Table 1. Combined HMO/PPO product markets
HHI market concentration and dominant insurers**

State and MSAs	HMO/PPO HHI	Insurer 1	Share	Insurer 2	Share
Alabama	6,881	BCBS AL	83	Health Choice	5
Anniston–Oxford, AL	8,809	BCBS AL	94	NAMCI	2
Auburn–Opelika, AL	9,071	BCBS AL	95	CIGNA	1
Birmingham–Hoover, AL	5,373	BCBS AL	72	Health Choice	13
Decatur, AL	8,139	BCBS AL	90	Health Choice	4
Dothan, AL	9,080	BCBS AL	95	NAMCI	2
Florence, AL	8,849	BCBS AL	94	UnitedHlthcare	2
Gadsden, AL	9,065	BCBS AL	95	NAMCI	2
Huntsville, AL	8,879	BCBS AL	94	UnitedHlthcare	2
Mobile, AL	5,897	BCBS AL	76	Gulf Hlth Plan	10
Montgomery, AL	7,978	BCBS AL	89	UnitedHlthcare	4
Tuscaloosa, AL	5,293	BCBS AL	67	Aetna	29
Alaska	4,907	Premiera BC	60	Aetna	35
Anchorage, AK	4,660	Premiera BC	54	Aetna	42
Fairbanks, AK	9,202	Premiera BC	96	Mutual of Omaha	3
Arizona	2,679	BCBS AZ	43	UnitedHlthcare	22
Flagstaff, AZ	2,162	Health Net	30	CIGNA	28
Phoenix–Mesa–Scottsdale, AZ	2,929	BCBS AZ	47	UnitedHlthcare	22
Prescott, AZ	2,809	Aetna	41	CIGNA	30
Tucson, AZ	2,676	BCBS AZ	38	UnitedHlthcare	28
Yuma, AZ	3,464	CIGNA	48	Aetna	31
Arkansas	5,765	BCBS AR	75	UnitedHlthcare	6
Fayetteville–Springdale–Rogers, AR–MO	6,877	BCBS AR	83	Aetna	6
Fort Smith, AR–OK	5,090	BCBS AR	68	UnitedHlthcare	19
Hot Springs, AR	4,515	BCBS AR	63	UnitedHlthcare	22
Jonesboro, AR	7,893	BCBS AR	89	CIGNA	5
Little Rock–North Little Rock, AR	6,021	BCBS AR	77	UnitedHlthcare	9
Pine Bluff, AR	6,561	BCBS AR	80	UnitedHlthcare	7
Texarkana, TX–Texarkana, AR	9,400	BCBS AR	97	WellPoint Inc.	2
California	1,524	Kaiser	24	WellPoint Inc.	20
Bakersfield, CA	4,496	UnitedHlthcare	65	WellPoint Inc.	11
Chico, CA	2,615	BS of CA	39	WellPoint Inc.	25
El Centro, CA	2,277	BS of CA	35	CA Foundation for Medical Care	24
Fresno, CA	1,850	WellPoint Inc.	31	BS of CA	19
Hanford–Corcoran, CA	4,238	Aetna	62	WellPoint Inc.	15
Los Angeles–Long Beach–Glendale, CA	1,778	WellPoint Inc.	27	Kaiser	24
Madera, CA	2,398	Aetna	38	BS of CA	21
Merced, CA	2,027	Aetna	30	WellPoint Inc.	25
Modesto, CA	1,473	WellPoint Inc.	23	BS of CA	17
Napa, CA	2,998	Kaiser	47	BS of CA	22
Oakland–Fremont–Hayward, CA	2,671	Kaiser	46	BS of CA	15
Oxnard–Thousand Oaks–Ventura, CA	1,790	WellPoint Inc.	30	BS of CA	23
Redding, CA	2,414	BS of CA	31	WellPoint Inc.	28
Riverside–San Bernardino–Ontario, CA	1,514	Kaiser	24	WellPoint Inc.	17
Sacramento–Arden–Arcade–Roseville, CA	2,059	Kaiser	36	BS of CA	21
Salinas, CA	2,701	WellPoint Inc.	40	CA Foundation for Medical Care	25
San Diego–Carlsbad–San Marcos, CA	1,393	Kaiser	24	WellPoint Inc.	14

Table 1. Combined HMO/PPO product markets
(continued) **HHI market concentration and dominant insurers**

State and MSAs	HMO/PPO HHI	Insurer 1	Share	Insurer 2	Share
San Francisco–San Mateo–Redwood City, CA	1,944	Kaiser	34	BS of CA	21
San Jose–Sunnyvale–Santa Clara, CA	1,574	Kaiser	26	Aetna	19
San Luis Obispo–Paso Robles, CA	2,325	WellPoint Inc.	34	BS of CA	22
Santa Ana–Anaheim–Irvine, CA	1,650	WellPoint Inc.	27	BS of CA	21
Santa Barbara–Santa Maria, CA	2,024	WellPoint Inc.	30	BS of CA	26
Santa Cruz–Watsonville, CA	1,738	WellPoint Inc.	25	BS of CA	24
Stockton, CA	1,560	Kaiser	25	BS of CA	20
Vallejo–Fairfield, CA	4,295	Kaiser	63	BS of CA	13
Visalia–Porterville, CA	2,002	WellPoint Inc.	30	Aetna	23
Yuba City–Marysville, CA	3,030	Aetna	47	WellPoint Inc.	23
Colorado	1,828	WellPoint Inc.	29	UnitedHlthcare	24
Boulder, CO	1,937	UnitedHlthcare	33	Kaiser	17
Colorado Springs, CO	1,706	UnitedHlthcare	25	WellPoint Inc.	24
Denver–Aurora, CO	2,033	WellPoint Inc.	30	UnitedHlthcare	24
Fort Collins–Loveland, CO	2,157	UnitedHlthcare	32	WellPoint Inc.	27
Grand Junction, CO	4,014	Rocky Mountain	60	WellPoint Inc.	17
Pueblo, CO	5,870	WellPoint Inc.	76	CIGNA	5
Connecticut	3,398	WellPoint Inc.	55	Health Net	11
Bridgeport–Stamford–Norwalk, CT	3,256	WellPoint Inc.	51	Health Net	17
Danbury, CT	2,983	WellPoint Inc.	48	Health Net	16
Hartford–West Hartford–East Hartford, CT	4,316	WellPoint Inc.	63	UnitedHlthcare	14
Delaware	2,789	CareFirst BCBS	42	Coventry	23
Dover, DE	3,787	BCBS DE	55	Coventry	25
Wilmington, DE–MD–NJ	2,252	Aetna	31	BCBS DE	28
Florida	1,522	BCBS FL	30	Aetna	15
Cape Coral–Fort Myers, FL	2,690	BCBS FL	43	Aetna	27
Deltona–Daytona Beach–Ormond Beach, FL	2,130	BCBS FL	34	Florida Hlth Care Plans	26
Fort Walton Beach–Crestview–Destin, FL	4,688	BCBS FL	66	All Florida PPO	16
Gainesville, FL	3,890	BCBS FL	60	AvMed Hlth Plan	12
Jacksonville, FL	2,972	BCBS FL	48	Aetna	24
Lakeland–Winter Haven, FL	2,422	BCBS FL	45	Aetna	12
Miami–Miami Beach–Kendall, FL	1,568	UnitedHlthcare	27	Dimension Health Inc.	20
Naples–Marco Island, FL	4,778	BCBS FL	67	All Florida PPO	16
Ocala, FL	3,998	BCBS FL	61	All Florida PPO	14
Orlando–Kissimmee, FL	1,621	BCBS FL	29	UnitedHlthcare	16
Palm Bay–Melbourne–Titusville, FL	2,103	BCBS FL	32	Health First Hlth	24
Panama City–Lynn Haven, FL	4,528	BCBS FL	65	All Florida PPO	16
Pensacola–Ferry Pass–Brent, FL	5,192	BCBS FL	71	All Florida PPO	12
Port St. Lucie–Fort Pierce, FL	3,693	BCBS FL	53	Humana	28
Punta Gorda, FL	4,570	BCBS FL	66	All Florida PPO	11
Sarasota–Bradenton–Venice, FL	4,216	BCBS FL	63	Aetna	10
Vero Beach, FL	3,834	BCBS FL	59	All Florida PPO	15
West Palm Beach–Boca Raton–Boynton Beach, FL	1,851	UnitedHlthcare	27	BCBS FL	23
Georgia	3,874	WellPoint Inc.	61	UnitedHlthcare	8
Albany, GA	6,083	Phoebe Hlth Partners	77	HealthOne	5
Athens–Clarke County, GA	5,962	WellPoint Inc.	76	Athens Hlth Plan	9
Atlanta–Sandy Springs–Marietta, GA	3,483	WellPoint Inc.	56	Aetna	10

State and MSAs	HMO/PPO HHI	Insurer 1	Share	Insurer 2	Share
Augusta–Richmond County, GA–SC	4,736	WellPoint Inc.	65	BCBS SC	22
Columbus, GA–AL	2,582	WellPoint Inc.	41	BCBS AL	21
Gainesville, GA	4,522	WellPoint Inc.	66	Aetna	11
Hinesville–Fort Stewart, GA	5,151	WellPoint Inc.	70	CIGNA	11
Macon, GA	6,671	WellPoint Inc.	81	Secure Hlth Plan	5
Rome, GA	3,484	WellPoint Inc.	52	UnitedHlthcare	26
Savannah, GA	7,964	WellPoint Inc.	89	CIGNA	4
Warner Robins, GA	6,009	WellPoint Inc.	77	UnitedHlthcare	7
Hawaii	6,454	BCBS HI	78	Kaiser	20
Honolulu, HI	6,665	BCBS HI	79	Kaiser	19
Idaho	3,186	BC of ID	46	Regence BS	29
Boise City–Nampa, ID	3,887	BC of ID	58	Primary Hlth	18
Coeur d’Alene, ID	3,942	BC of ID	59	Primary Hlth	16
Idaho Falls, ID	4,595	BC of ID	63	Primary Hlth	22
Lewiston, ID–WA	3,101	BC of ID	40	Regence BS	36
Pocatello, ID	4,571	BC of ID	63	Primary Hlth	22
Illinois	2,837	HCSC (BCBS)	47	WellPoint Inc.	22
Bloomington–Normal, IL	5,900	HCSC (BCBS)	75	WellPoint Inc.	12
Champaign–Urbana, IL	3,651	HCSC (BCBS)	50	Coventry	33
Chicago–Naperville–Joliet, IL	3,013	HCSC (BCBS)	51	WellPoint Inc.	12
Danville, IL	3,930	HCSC (BCBS)	57	CIGNA	19
Decatur, IL	3,618	HCSC (BCBS)	55	Coventry	20
Kankakee–Bradley, IL	2,447	HCSC (BCBS)	40	UnitedHlthcare	19
Lake County–Kenosha County, IL–WI	3,258	HCSC (BCBS)	53	UnitedHlthcare	14
Peoria, IL	3,459	HCSC (BCBS)	55	John Deere (UnitedHlthCare)	15
Rockford, IL	4,214	HCSC (BCBS)	60	CIGNA	22
Springfield, IL	3,912	HCSC (BCBS)	58	Coventry	17
Indiana	3,910	WellPoint Inc.	60	M*Plan (HlthCare Grp)	15
Anderson, IN	5,448	WellPoint Inc.	72	UnitedHlthcare	15
Bloomington, IN	3,847	Aetna	55	WellPoint Inc.	27
Columbus, IN	3,943	WellPoint Inc.	54	Aetna	31
Elkhart–Goshen, IN	4,893	WellPoint Inc.	68	CIGNA	12
Evansville, IN–KY	5,387	HCSC (BCBS)	71	WellPoint Inc.	15
Fort Wayne, IN	3,475	WellPoint Inc.	52	Lutheran Preferred	23
Gary, IN	5,251	HCSC (BCBS)	68	WellPoint Inc.	24
Indianapolis, IN	4,827	WellPoint Inc.	68	UnitedHlthcare	9
Lafayette, IN	2,544	PhyCor	34	WellPoint Inc.	33
South Bend–Mishawaka, IN–MI	4,086	HCSC (BCBS)	57	WellPoint Inc.	26
Iowa	5,170	Wellmark	71	John Deere (UnitedHlthCare)	9
Ames, IA	6,173	Wellmark	77	John Deere (UnitedHlthCare)	17
Cedar Rapids, IA	6,171	Wellmark	78	John Deere (UnitedHlthCare)	7
Davenport–Moline–Rock Island, IA–IL	3,407	HCSC (BCBS)	52	John Deere (UnitedHlthCare)	22
Des Moines, IA	4,554	Wellmark	64	Coventry	16
Iowa City, IA	6,359	Wellmark	79	John Deere (UnitedHlthCare)	7
Sioux City, IA–NE–SD	6,089	Wellmark	77	UnitedHlthcare	13
Waterloo–Cedar Falls, IA	4,569	Wellmark	64	John Deere (UnitedHlthCare)	21

Table 1. Combined HMO/PPO product markets
(continued) **HHI market concentration and dominant insurers**

State and MSAs	HMO/PPO HHI	Insurer 1	Share	Insurer 2	Share
Kentucky	3,772	WellPoint Inc.	59	Health Partners	10
Bowling Green, KY	6,495	WellPoint Inc.	79	Center Care Hlth Benefit Programs	17
Elizabethtown, KY	4,941	WellPoint Inc.	66	Aetna	24
Lexington–Fayette, KY	2,683	UnitedHlthcare	40	Center Care Hlth Benefit Programs	28
Louisville, KY–IN	3,197	WellPoint Inc.	51	Aetna	14
Owensboro, KY	5,914	HCSC (BCBS)	73	WellPoint Inc.	26
Louisiana	3,984	BCBS LA	61	UnitedHlthcare	13
Alexandria, LA	5,424	BCBS LA	71	Humana	14
Baton Rouge, LA	4,861	BCBS LA	67	UnitedHlthcare	15
Houma–Bayou Cane–Thibodaux, LA	3,853	BCBS LA	57	Aetna	18
Lafayette, LA	7,223	BCBS LA	85	Humana	8
Lake Charles, LA	5,034	BCBS LA	68	UnitedHlthcare	15
Monroe, LA	3,993	BCBS LA	59	Vantage Hlth	15
New Orleans–Metairie–Kenner, LA	3,013	BCBS LA	49	Aetna	15
Shreveport–Bossier City, LA	2,515	BCBS LA	35	UnitedHlthcare	24
Maine	6,219	WellPoint Inc.	78	Aetna	10
Bangor, ME	6,809	WellPoint Inc.	82	Aetna	8
Lewiston–Auburn, ME	5,719	WellPoint Inc.	74	Aetna	14
Portland–South Portland, ME	6,216	WellPoint Inc.	78	CIGNA	9
Maryland	3,302	CareFirst BCBS	52	UnitedHlthcare	19
Baltimore–Towson, MD	4,595	CareFirst BCBS	66	UnitedHlthcare	12
Bethesda–Gaithersburg–Frederick, MD	2,160	UnitedHlthcare	34	CareFirst BCBS	22
Cumberland, MD–WV	3,385	CareFirst BCBS	43	UnitedHlthcare	38
Hagerstown–Martinsburg, MD–WV	3,043	CareFirst BCBS	46	UnitedHlthcare	26
Salisbury, MD	4,727	CareFirst BCBS	65	UnitedHlthcare	20
Massachusetts	3,128	BCBS MA	50	Tufts	17
Barnstable Town, MA	4,474	BCBS MA	63	Harvard Pilgrim	21
Boston–Cambridge–Quincy, MA–NH	3,012	BCBS MA	46	Harvard Pilgrim	20
Brockton–Bridgewater–Easton, MA	3,799	BCBS MA	57	Harvard Pilgrim	20
Framingham, MA	2,931	BCBS MA	47	Tufts	20
Haverhill–North Andover–Amesbury, MA–NH	2,079	BCBS MA	33	Tufts	23
Lawrence–Methuen–Salem, MA–NH	2,552	BCBS MA	40	Tufts	26
Leominster–Fitchburg–Gardner, MA	2,853	BCBS MA	47	Fallon Hlthcare	19
Lowell–Billerica–Chelmsford, MA–NH	2,958	BCBS MA	46	Tufts	22
Lynn–Peabody–Salem, MA	3,172	BCBS MA	47	Tufts	28
New Bedford, MA	3,392	BCBS MA	53	Harvard Pilgrim	17
Pittsfield, MA	3,892	BCBS MA	57	Tufts	20
Springfield, MA–CT	2,850	BCBS MA	48	Hlth New England	16
Taunton–Norton–Raynham, MA	3,407	BCBS MA	54	Harvard Pilgrim	17
Worcester, MA–CT	2,654	BCBS MA	45	Fallon Hlthcare	19
Michigan	4,428	BCBS MI	65	Ford Hlth Sys	8
Ann Arbor, MI	2,642	BCBS MI	37	Trinity Hlth (Care Choice)	26
Battle Creek, MI	8,892	BCBS MI	94	Humana	2
Bay City, MI	6,148	BCBS MI	76	HealthPlus Michigan	19
Detroit–Livonia–Dearborn, MI	3,607	BCBS MI	55	Ford Hlth Sys	21
Flint, MI	4,508	BCBS MI	61	HealthPlus Michigan	28

State and MSAs	HMO/PPO HHI	Insurer 1	Share	Insurer 2	Share
Grand Rapids–Wyoming, MI	4,169	BCBS MI	46	Priority Hlth	46
Jackson, MI	4,055	BCBS MI	51	UnitedHlthcare	37
Kalamazoo–Portage, MI	7,972	BCBS MI	89	Humana	3
Lansing–East Lansing, MI	6,156	BCBS MI	76	UnitedHlthcare	19
Monroe, MI	3,643	BCBS MI	57	Ford Hlth Sys	15
Muskegon–Norton Shores, MI	4,179	Priority Hlth	49	BCBS MI	42
Niles–Benton Harbor, MI	8,116	BCBS MI	90	CIGNA	3
Saginaw–Saginaw Township North, MI	5,499	BCBS MI	70	HealthPlus Michigan	25
Warren–Farmington Hills–Troy, MI	4,789	BCBS MI	67	Ford Hlth Sys	13
Minnesota	3,461	BCBS MN	50	Medica	26
Missouri	4,894	WellPoint Inc.	68	UnitedHlthcare	11
Columbia, MO	7,238	WellPoint Inc.	85	UnitedHlthcare	9
Jefferson City, MO	6,239	WellPoint Inc.	77	UnitedHlthcare	15
Joplin, MO	8,853	WellPoint Inc.	94	Humana	2
Kansas City, MO–KS	3,072	BCBS KS City	41	Coventry	36
Springfield, MO	5,156	WellPoint Inc.	68	Cox Health	21
St. Joseph, MO–KS	4,792	BCBS KS City	55	Heartland (Community Hlth Plan)	42
St. Louis, MO–IL	4,794	WellPoint Inc.	67	UnitedHlthcare	11
Montana	5,794	BCBS MT	75	New West Hlth	10
Billings, MT	5,690	BCBS MT	74	New West Hlth	10
Great Falls, MT	9,045	BCBS MT	95	Great West (One Hlth)	3
Missoula, MT	8,078	BCBS MT	90	New West Hlth	7
Nebraska	2,922	BCBS NE	44	UnitedHlthcare	25
Lincoln, NE	4,372	BCBS NE	60	UnitedHlthcare	28
Omaha–Council Bluffs, NE–IA	2,482	BCBS NE	34	UnitedHlthcare	28
Nevada	2,059	Sierra Hlth	29	WellPoint Inc.	28
Carson City, NV	6,089	Washoe Hlth System	77	WellPoint Inc.	13
Las Vegas–Paradise, NV	2,666	Sierra Hlth	38	WellPoint Inc.	28
Reno–Sparks, NV	3,324	Washoe Hlth System	47	WellPoint Inc.	30
New Hampshire	3,391	WellPoint Inc.	51	CIGNA	24
Manchester, NH	3,057	WellPoint Inc.	46	Harvard Pilgrim	26
Nashua, NH–MA	2,451	WellPoint Inc.	40	Harvard Pilgrim	23
Portsmouth, NH–ME	3,339	WellPoint Inc.	52	CIGNA	19
Rochester–Dover, NH–ME	4,727	WellPoint Inc.	62	CIGNA	29
New Jersey	2,154	Horizon BCBS	34	Aetna	25
Atlantic City, NJ	3,564	Horizon BCBS	56	AmeriHealth	13
Camden, NJ	2,696	Aetna	41	Horizon BCBS	22
Edison, NJ	2,323	Horizon BCBS	35	QualCare	23
Newark–Union, NJ–PA	2,205	Horizon BCBS	38	Aetna	20
Ocean City, NJ	3,802	Horizon BCBS	58	Aetna	16
Trenton–Ewing, NJ	2,889	Aetna	35	UnitedHlthcare	31
Vineland–Millville–Bridgeton, NJ	3,403	Aetna	47	Horizon BCBS	32
New Mexico	2,494	HCSC (BCBS)	35	Presbyterian Hlth	30
New York	1,557	GHI	26	Empire BCBS	21
Albany–Schenectady–Troy, NY	3,164	Capital District Phy. Hlth.	41	GHI	33
Binghamton, NY	3,419	Empire BCBS	48	Excellus	27
Buffalo–Cheektowaga–Tonawanda, NY	4,513	Health Now (BCBS)	61	GHI	26

Table 1. Combined HMO/PPO product markets
(continued) **HHI market concentration and dominant insurers**

State and MSAs	HMO/PPO HHI	Insurer 1	Share	Insurer 2	Share
Ithaca, NY	6,065	Empire BCBS	76	Excellus	15
New York–White Plains–Wayne, NY–NJ	1,535	GHI	21	UnitedHlthcare	20
Poughkeepsie–Newburgh–Middletown, NY	2,659	GHI	39	Aetna	30
Rochester, NY	4,613	Excellus	57	Preferred Care	37
Suffolk County–Nassau County, NY	2,122	GHI	33	Empire BCBS	22
Syracuse, NY	3,482	Excellus	42	Empire BCBS	40
North Carolina	3,459	BCBS NC	53	UnitedHlthcare	20
Asheville, NC	4,059	UnitedHlthcare	50	BCBS NC	39
Burlington, NC	3,636	BCBS NC	53	UnitedHlthcare	25
Charlotte–Gastonia–Concord, NC–SC	2,544	BCBS NC	43	CIGNA	20
Durham, NC	3,662	BCBS NC	55	CIGNA	18
Fayetteville, NC	3,377	UnitedHlthcare	40	BCBS NC	39
Goldsboro, NC	5,776	BCBS NC	72	CIGNA	23
Greensboro–High Point, NC	4,196	BCBS NC	49	UnitedHlthcare	42
Hickory–Morganton–Lenoir, NC	5,532	BCBS NC	72	UnitedHlthcare	16
Jacksonville, NC	4,623	BCBS NC	64	CIGNA	21
Rocky Mount, NC	4,683	BCBS NC	64	UnitedHlthcare	18
Wilmington, NC	4,099	UnitedHlthcare	46	BCBS NC	44
Winston–Salem, NC	6,277	BCBS NC	77	UnitedHlthcare	17
Ohio	2,282	WellPoint Inc.	41	Medical Mutual	17
Akron, OH	1,569	Medical Mutual	27	WellPoint Inc.	19
Canton–Massillon, OH	3,848	WellPoint Inc.	60	AultCare	9
Cincinnati–Middletown, OH–KY–IN	5,864	WellPoint Inc.	76	Humana	8
Cleveland–Elyria–Mentor, OH	2,065	Medical Mutual	33	UnitedHlthcare	26
Columbus, OH	2,463	WellPoint Inc.	32	Aetna	30
Dayton, OH	4,924	WellPoint Inc.	66	UnitedHlthcare	23
Lima, OH	3,921	WellPoint Inc.	60	Medical Mutual	11
Mansfield, OH	2,353	Medical Mutual	40	CIGNA	20
Sandusky, OH	3,064	Medical Mutual	51	CIGNA	15
Springfield, OH	4,581	WellPoint Inc.	64	UnitedHlthcare	19
Toledo, OH	4,065	Medical Mutual	61	Health Choice	13
Youngstown–Warren–Boardman, OH–PA	5,601	WellPoint Inc.	74	Medical Mutual	6
Oklahoma	3,014	BCBS OK	45	CommunityCare	26
Lawton, OK	3,584	BCBS OK	50	Aetna	29
Oklahoma City, OK	3,705	BCBS OK	52	UnitedHlthcare	27
Oregon	1,643	Providence Hlth	25	Regence BCBS	23
Bend, OR	3,215	Providence Hlth	52	Pacific Source Hlth Plans	13
Corvallis, OR	2,525	Providence Hlth	38	Regence BCBS	26
Eugene–Springfield, OR	4,397	Providence Hlth	63	Pacific Source Hlth Plans	18
Medford, OR	3,188	Providence Hlth	43	Regence BCBS	35
Portland–Vancouver–Beaverton, OR–WA	2,649	Providence Hlth	46	Kaiser	18
Salem, OR	2,684	Providence Hlth	44	Regence BCBS	21
Rhode Island	6,431	BCBS RI	79	UnitedHlthcare	16
Norwich–New London, RI	2,706	WellPoint Inc.	45	Health Net	18
Providence–Fall River–Warwick, RI–MA	4,503	BCBS RI	65	UnitedHlthcare	14

State and MSAs	HMO/PPO HHI	Insurer 1	Share	Insurer 2	Share
South Carolina	4,599	BCBS SC	66	CIGNA	9
Anderson, SC	4,530	BCBS SC	64	Aetna	17
Charleston–North Charleston, SC	5,886	BCBS SC	76	CIGNA	10
Columbia, SC	4,266	BCBS SC	62	Carolina Care Plan	17
Florence, SC	5,983	BCBS SC	76	Premier Hlth Systems	8
Greenville, SC	4,174	BCBS SC	62	Aetna	15
Myrtle Beach–Conway–North Myrtle Beach, SC	5,548	BCBS SC	73	Premier Hlth Systems	9
Spartanburg, SC	4,345	BCBS SC	63	Aetna	15
Sumter, SC	5,807	BCBS SC	75	Premier Hlth Systems	8
Tennessee	2,866	BCBS TN	50	Total Choice	12
Chattanooga, TN–GA	3,245	BCBS TN	54	Total Choice	13
Clarksville, TN–KY	2,410	WellPoint Inc.	35	BCBS TN	31
Cleveland, TN	4,476	BCBS TN	65	Total Choice	10
Jackson, TN	4,390	BCBS TN	64	Total Choice	13
Johnson City, TN	3,981	BCBS TN	61	Total Choice	12
Kingsport–Bristol, TN–VA	3,544	BCBS TN	56	John Deere (UnitedHlthCare)	16
Knoxville, TN	2,888	BCBS TN	49	Total Choice	16
Memphis, TN–MS–AR	2,858	BCBS TN	49	CIGNA	14
Morristown, TN	3,635	BCBS TN	57	John Deere (UnitedHlthCare)	15
Nashville–Davidson–Murfreesboro, TN	2,404	BCBS TN	42	CIGNA	16
Texas	2,293	HCSC (BCBS)	39	Aetna	20
Abilene, TX	4,464	HCSC (BCBS)	60	Covenant Hlth	29
Amarillo, TX	5,125	HCSC (BCBS)	68	Covenant Hlth	21
Austin–Round Rock, TX	3,839	HCSC (BCBS)	59	Aetna	15
Beaumont–Port Arthur, TX	4,047	HCSC (BCBS)	58	Aetna	24
Brownsville–Harlingen, TX	3,489	HCSC (BCBS)	52	Mutual of Omaha	23
College Station–Bryan, TX	3,868	HCSC (BCBS)	46	Scott & White Hlth	41
Corpus Christi, TX	2,997	HCSC (BCBS)	45	Humana	26
Dallas–Plano–Irving, TX	3,249	HCSC (BCBS)	50	Aetna	20
Fort Worth–Arlington, TX	3,599	UnitedHlthcare	54	Aetna	21
Houston–Sugar Land–Baytown, TX	3,032	HCSC (BCBS)	44	Aetna	31
Killeen–Temple–Fort Hood, TX	4,178	Scott & White Hlth	57	HCSC (BCBS)	30
Lubbock, TX	4,325	HCSC (BCBS)	63	Covenant Hlth	15
McAllen–Edinburg–Mission, TX	5,724	HCSC (BCBS)	74	CIGNA	10
Midland, TX	6,993	HCSC (BCBS)	83	CIGNA	9
San Angelo, TX	4,174	HCSC (BCBS)	55	WellPoint Inc.	32
San Antonio, TX	2,846	HCSC (BCBS)	46	Aetna	23
Sherman–Denison, TX	4,334	CIGNA	63	HCSC (BCBS)	16
Tyler, TX	7,238	HCSC (BCBS)	84	CIGNA	11
Wichita Falls, TX	5,913	HCSC (BCBS)	76	CIGNA	10
Utah	3,014	Regence BCBS	47	Intermountain Hlth	21
Logan, UT–ID	2,412	Intermountain Hlth	34	Regence BCBS	32
Ogden–Clearfield, UT	2,779	Regence BS	42	Coventry	25
Provo–Orem, UT	2,643	Regence BS	34	Intermountain Hlth	34
Salt Lake City, UT	3,637	Regence BS	56	Intermountain Hlth	16
St. George, UT	3,949	Intermountain Hlth	53	Regence BCBS	32

Table 1. Combined HMO/PPO product markets
(continued) **HHI market concentration and dominant insurers**

State and MSAs	HMO/PPO HHI	Insurer 1	Share	Insurer 2	Share
Vermont	6,110	BCBS VT	77	CIGNA	13
Burlington–South Burlington, VT	5,273	BCBS VT	69	Aetna	20
Virginia	2,941	WellPoint Inc.	50	Aetna	11
Charlottesville, VA	4,201	WellPoint Inc.	52	Aetna	39
Harrisonburg, VA	7,515	WellPoint Inc.	86	OPTIMA Hlth (Sentara)	7
Lynchburg, VA	6,717	WellPoint Inc.	80	Piedmont (Centra)	17
Richmond, VA	4,398	WellPoint Inc.	62	Aetna	23
Roanoke, VA	8,965	WellPoint Inc.	95	Coventry	2
Winchester, VA–WV	5,574	CareFirst BCBS	73	UnitedHlthcare	14
Washington	2,270	Premera BC	38	Regence BS	23
Bellingham, WA	4,035	Premera BC	58	GHI	20
Bremerton–Silverdale, WA	2,780	Premera BC	36	KPS Hlth Plans	31
Kennewick–Richland–Pasco, WA	5,051	Premera BC	69	UnitedHlthcare	12
Longview–Kelso, WA	4,224	Kaiser	53	Premera BC	38
Mount Vernon–Anacortes, WA	4,596	Premera BC	65	GHI	15
Olympia, WA	2,372	GHI	32	Premera BC	32
Seattle–Bellevue–Everett, WA	2,669	Regence BCBS	42	Premera BC	26
Spokane, WA	4,900	Premera BC	64	GHI	29
Tacoma, WA	2,131	Premera BC	36	GHI	18
Wenatchee, WA	7,502	Premera BC	86	CIGNA	6
Yakima, WA	7,143	Premera BC	84	GHI	7
Wisconsin	2,961	WellPoint Inc.	52	UnitedHlthcare	10
Appleton, WI	4,040	Humana	52	CIGNA	35
Eau Claire, WI	7,169	WellPoint Inc.	84	Physician's Service Insurance	6
Fond du Lac, WI	6,024	WellPoint Inc.	77	Humana	9
Green Bay, WI	4,158	WellPoint Inc.	61	Humana	16
Madison, WI	3,069	WellPoint Inc.	49	Dean Hlth	19
Milwaukee–Waukesha–West Allis, WI	2,773	WellPoint Inc.	46	UnitedHlthcare	17
Oshkosh–Neenah, WI	4,283	WellPoint Inc.	61	Humana	20
Racine, WI	4,047	HCSC (BCBS)	61	UnitedHlthcare	14
Sheboygan, WI	3,618	WellPoint Inc.	47	Aetna	36
Wausau, WI	4,280	Marshfield Clinic	57	WellPoint Inc.	32
Wyoming	5,205	BCBS WY	70	UnitedHlthcare	15

Sources of HMO and PPO data: Based on enrollment information from InterStudy Managed Market MSA and State Surveyor (Jan. 1, 2005), HealthLeaders (Jan. 1, 2005), and available public sources.

HHI: The Herfindahl–Hirschman Index of Competition (HHI) is used by the U.S. Department of Justice (DOJ) to evaluate competition. The DOJ considers markets with an HHI greater than 1,000 to be concentrated and those with an HHI greater than 1,800 to be highly concentrated.

**Table 2. HMO product markets
HHI market concentration and dominant health insurer**

State and MSAs	HMO HHI	Insurer 1	Share	Insurer 2	Share
Alabama	5,405	VIVA Hlth	69	HealthSpring	24
Anniston–Oxford, AL	9,874	VIVA Hlth	99	Aetna	1
Auburn–Opelika, AL	10,000	Aetna	100	—————	—
Birmingham–Hoover, AL	5,374	VIVA Hlth	64	HealthSpring	36
Decatur, AL	10,000	Aetna	100	—————	—
Dothan, AL	10,000	UnitedHlthcare	100	—————	—
Florence, AL	10,000	Aetna	100	—————	—
Gadsden, AL	10,000	Aetna	100	—————	—
Huntsville, AL	9,603	VIVA Hlth	98	Aetna	2
Mobile, AL	7,569	VIVA Hlth	86	HealthSpring	14
Montgomery, AL	8,093	VIVA Hlth	90	UnitedHlthcare	6
Tuscaloosa, AL	7,174	VIVA Hlth	83	UnitedHlthcare	15
Alaska	NA	Premiera BC		Aetna	
Anchorage, AK	NA	—————	—	—————	—
Fairbanks, AK	NA	—————	—	—————	—
Arizona	2,916	CIGNA	45	UnitedHlthcare	24
Flagstaff, AZ	4,517	Health Net	59	CIGNA	31
Phoenix–Mesa–Scottsdale, AZ	2,549	CIGNA	38	UnitedHlthcare	24
Prescott, AZ	4,283	CIGNA	55	Aetna	33
Tucson, AZ	3,477	CIGNA	47	UnitedHlthcare	33
Yuma, AZ	9,002	CIGNA	95	Aetna	4
Arkansas	2,988	BCBS AR	40	QCA Hlth	33
Fayetteville–Springdale–Rogers, AR–MO	2,705	BCBS AR	42	QCA Hlth	25
Fort Smith, AR–OK	3,099	BCBS AR	44	UnitedHlthcare	27
Hot Springs, AR	3,129	QCA Hlth	43	UnitedHlthcare	27
Jonesboro, AR	3,483	BCBS AR	51	QCA Hlth	22
Little Rock–North Little Rock, AR	3,682	BCBS AR	43	QCA Hlth	42
Pine Bluff, AR	3,871	BCBS AR	53	QCA Hlth	31
Texarkana, TX–Texarkana, AR	3,613	BCBS AR	46	CIGNA	36
California	2,377	Kaiser	42	WellPoint Inc.	18
Bakersfield, CA	2,545	Kaiser	42	WellPoint Inc.	21
Chico, CA	6,650	BS of CA	79	WellPoint Inc.	19
El Centro, CA	5,270	BS of CA	64	UnitedHlthcare	34
Fresno, CA	2,486	WellPoint Inc.	33	Kaiser	30
Hanford–Corcoran, CA	2,650	BS of CA	42	WellPoint Inc.	20
Los Angeles–Long Beach–Glendale, CA	2,201	Kaiser	36	WellPoint Inc.	22
Madera, CA	3,219	Kaiser	48	BS of CA	26
Merced, CA	2,622	WellPoint Inc.	35	BS of CA	31
Modesto, CA	2,204	Kaiser	30	WellPoint Inc.	25
Napa, CA	6,628	Kaiser	80	Health Net	10
Oakland–Fremont–Hayward, CA	4,114	Kaiser	62	Health Net	9
Oxnard–Thousand Oaks–Ventura, CA	2,014	WellPoint Inc.	33	Kaiser	20
Redding, CA	4,945	CIGNA	64	Aetna	29
Riverside–San Bernardino–Ontario, CA	2,181	Kaiser	37	WellPoint Inc.	17
Sacramento–Arden–Arcade–Roseville, CA	2,909	Kaiser	49	BS of CA	14
Salinas, CA	6,290	WellPoint Inc.	78	BS of CA	15
San Diego–Carlsbad–San Marcos, CA	2,101	Kaiser	37	UnitedHlthcare	19

Table 2. HMO product markets
(continued) **HHI market concentration and dominant health insurer**

State and MSAs	HMO HHI	Insurer 1	Share	Insurer 2	Share
San Francisco–San Mateo–Redwood City, CA	3,141	Kaiser	52	WellPoint Inc.	12
San Jose–Sunnyvale–Santa Clara, CA	2,736	Kaiser	47	Aetna	19
San Luis Obispo–Paso Robles, CA	3,728	WellPoint Inc.	44	BS of CA	41
Santa Ana–Anaheim–Irvine, CA	2,028	WellPoint Inc.	31	Kaiser	25
Santa Barbara–Santa Maria, CA	2,592	WellPoint Inc.	36	BS of CA	24
Santa Cruz–Watsonville, CA	2,301	UnitedHlthcare	27	BS of CA	25
Stockton, CA	2,372	Kaiser	40	UnitedHlthcare	15
Vallejo–Fairfield, CA	5,348	Kaiser	72	Health Net	9
Visalia–Porterville, CA	2,920	WellPoint Inc.	43	Health Net	27
Yuba City–Marysville, CA	6,249	Kaiser	77	BS of CA	17
Colorado	2,562	Kaiser	41	UnitedHlthcare	23
Boulder, CO	4,214	Kaiser	62	CIGNA	17
Colorado Springs, CO	2,434	Kaiser	38	UnitedHlthcare	23
Denver–Aurora, CO	3,116	Kaiser	48	UnitedHlthcare	22
Fort Collins–Loveland, CO	3,887	UnitedHlthcare	55	CIGNA	28
Grand Junction, CO	8,664	Rocky Mountain	93	Aetna	5
Pueblo, CO	5,313	WellPoint Inc.	71	Rocky Mountain	13
Connecticut	2,344	WellPoint Inc.	36	Health Net	21
Bridgeport–Stamford–Norwalk, CT	2,846	WellPoint Inc.	36	Health Net	35
Danbury, CT	2,733	WellPoint Inc.	36	Health Net	33
Hartford–West Hartford–East Hartford, CT	2,886	WellPoint Inc.	45	CIGNA	18
Delaware	3,531	Coventry	54	UnitedHlthcare	20
Dover, DE	4,850	Coventry	66	UnitedHlthcare	20
Wilmington, DE–MD–NJ	2,467	Coventry	33	Aetna	31
Florida	1,343	BCBS FL	19	CIGNA	19
Cape Coral–Fort Myers, FL	3,469	Aetna	48	BCBS FL	33
Deltona–Daytona Beach–Ormond Beach, FL	4,238	Florida Hlth Care Plans	61	UnitedHlthcare	21
Fort Walton Beach–Crestview–Destin, FL	8,670	BCBS FL	93	UnitedHlthcare	3
Gainesville, FL	4,204	BCBS FL	47	AvMed Hlth Plan	44
Jacksonville, FL	3,032	Aetna	39	BCBS FL	37
Lakeland–Winter Haven, FL	2,115	Aetna	27	BCBS FL	25
Miami–Miami Beach–Kendall, FL	1,487	Neighborhood Hlth Partnership	27	UnitedHlthcare	16
Naples–Marco Island, FL	2,820	WellCare	35	BCBS FL	30
Ocala, FL	2,564	BCBS FL	43	Aetna	16
Orlando–Kissimmee, FL	1,814	UnitedHlthcare	25	Aetna	23
Palm Bay–Melbourne–Titusville, FL	2,991	Health First Hlth	44	Aetna	30
Panama City–Lynn Haven, FL	6,417	Humana	77	BCBS FL	22
Pensacola–Ferry Pass–Brent, FL	6,628	BCBS FL	80	Humana	11
Port St. Lucie–Fort Pierce, FL	4,893	Humana	62	BCBS FL	33
Punta Gorda, FL	6,189	BCBS FL	77	Aetna	18
Sarasota–Bradenton–Venice, FL	5,136	BCBS FL	70	Aetna	15
Vero Beach, FL	3,995	Humana	56	Health First Hlth	27
West Palm Beach–Boca Raton–Boynton Beach, FL	2,341	CIGNA	35	UnitedHlthcare	27
Georgia	3,486	WellPoint Inc.	55	Kaiser	17
Albany, GA	5,313	Aetna	63	UnitedHlthcare	38
Athens–Clarke County, GA	4,812	WellPoint Inc.	58	Athens Hlth Plan	37

State and MSAs	HMO HHI	Insurer 1	Share	Insurer 2	Share
Atlanta–Sandy Springs–Marietta, GA	3,159	WellPoint Inc.	50	Kaiser	20
Augusta–Richmond County, GA–SC	9,465	WellPoint Inc.	97	CIGNA	1
Columbus, GA–AL	5,144	WellPoint Inc.	60	Evergreen Hlth Plan	40
Gainesville, GA	7,192	WellPoint Inc.	84	Kaiser	8
Hinesville–Fort Stewart, GA	6,980	WellPoint Inc.	82	CIGNA	18
Macon, GA	9,271	WellPoint Inc.	96	UnitedHlthcare	4
Rome, GA	4,154	WellPoint Inc.	53	CIGNA	35
Savannah, GA	8,282	WellPoint Inc.	91	CIGNA	8
Warner Robins, GA	8,374	WellPoint Inc.	91	UnitedHlthcare	9
Hawaii	4,959	BCBS HI	55	Kaiser	44
Honolulu, HI	5,053	BCBS HI	57	Kaiser	42
Idaho	3,853	Regence BS	55	BC of ID	24
Boise City–Nampa, ID	5,304	BC of ID	65	Primary Hlth	33
Coeur d’Alene, ID	6,018	GHI	75	BC of ID	21
Idaho Falls, ID	9,579	BC of ID	98	Aetna	2
Lewiston, ID–WA	6,787	Regence BS	81	CIGNA	11
Pocatello, ID	10,000	BC of ID	100	—————	—
Illinois	3,073	HCSC (BCBS)	52	WellPoint, Inc.	12
Bloomington–Normal, IL	8,596	John Deere (UnitedHlthCare)	92	HCSC (BCBS)	7
Champaign–Urbana, IL	9,939	Coventry	100	HCSC (BCBS)	0
Chicago–Naperville–Joliet, IL	3,648	HCSC (BCBS)	57	WellPoint Inc.	14
Danville, IL	9,892	Coventry	100	John Deere (UnitedHlthCare)	0
Decatur, IL	4,090	HCSC (BCBS)	45	Coventry	45
Kankakee–Bradley, IL	4,259	Coventry	61	HCSC (BCBS)	21
Lake County–Kenosha County, IL–WI	2,981	HCSC (BCBS)	49	Humana	20
Peoria, IL	6,334	OSF Hlthcare	78	John Deere (UnitedHlthCare)	16
Rockford, IL	4,998	HCSC (BCBS)	61	Rockford Hlth	36
Springfield, IL	5,104	Coventry	57	HCSC (BCBS)	43
Indiana	3,942	WellPoint Inc.	60	M*Plan (HlthCare Grp)	15
Anderson, IN	6,853	WellPoint Inc.	81	CIGNA	17
Bloomington, IN	8,336	WellPoint Inc.	91	ADVANTAGE Hlth Plan	6
Columbus, IN	6,670	WellPoint Inc.	79	SE IN Hlth Org	20
Elkhart–Goshen, IN	6,105	WellPoint Inc.	76	ADVANTAGE Hlth Plan	19
Evansville, IN–KY	8,008	Welborn Hlth	89	WellPoint Inc.	10
Fort Wayne, IN	5,025	Physicians Hlth Plan	66	WellPoint Inc.	26
Gary, IN	3,724	WellPoint Inc.	50	CIGNA	32
Indianapolis, IN	4,830	WellPoint Inc.	66	M*Plan	20
Lafayette, IN	6,745	PhyCor	81	WellPoint Inc.	11
South Bend–Mishawaka, IN–MI	4,900	ADVANTAGE Hlth Plan	57	WellPoint Inc.	40
Iowa	3,394	Wellmark	49	John Deere (UnitedHlthCare)	26
Ames, IA	4,683	Wellmark	62	John Deere (UnitedHlthCare)	26
Cedar Rapids, IA	7,238	Wellmark	84	John Deere (UnitedHlthCare)	17
Davenport–Moline–Rock Island, IA–IL	4,450	John Deere (UnitedHlthCare)	59	Wellmark	29
Des Moines, IA	3,765	Wellmark	46	Coventry	36
Iowa City, IA	7,171	Wellmark	84	John Deere (UnitedHlthCare)	12
Sioux City, IA–NE–SD	4,321	Wellmark	60	DAKOTACARE (State Med. Assn)	24
Waterloo–Cedar Falls, IA	5,160	Wellmark	59	John Deere (UnitedHlthCare)	41

Table 2. HMO product markets
(continued) **HHI market concentration and dominant health insurer**

State and MSAs	HMO HHI	Insurer 1	Share	Insurer 2	Share
Kentucky	2,731	Health Partners	44	WellPoint Inc.	18
Bowling Green, KY	9,646	CIGNA	98	Aetna	2
Elizabethtown, KY	7,348	CIGNA	84	Aetna	16
Lexington–Fayette, KY	3,501	UnitedHlthcare	49	Humana	32
Louisville, KY–IN	3,811	WellPoint Inc.	53	Humana	30
Owensboro, KY	10,000	CIGNA	100	HCSC (BCBS)	
Louisiana	2,195	Humana	33	BCBS LA	25
Alexandria, LA	6,964	Humana	82	CIGNA	14
Baton Rouge, LA	2,786	BCBS LA	36	Humana	31
Houma–Bayou Cane–Thibodaux, LA	6,770	Humana	81	CIGNA	12
Lafayette, LA	6,714	Humana	81	CIGNA	15
Lake Charles, LA	6,927	Humana	82	CIGNA	13
Monroe, LA	4,318	Vantage Hlth	53	Humana	38
New Orleans–Metairie–Kenner, LA	2,799	BCBS LA	36	Coventry	31
Shreveport–Bossier City, LA	3,691	Healthcare OK	48	Humana	36
Maine	4,665	WellPoint Inc.	63	CIGNA	21
Bangor, ME	5,640	WellPoint Inc.	73	CIGNA	15
Lewiston–Auburn, ME	4,354	WellPoint Inc.	60	Aetna	20
Portland–South Portland, ME	4,841	WellPoint Inc.	66	CIGNA	20
Maryland	2,685	UnitedHlthcare	42	Kaiser	19
Baltimore–Towson, MD	2,449	UnitedHlthcare	35	CareFirst BCBS	28
Bethesda–Gaithersburg–Frederick, MD	4,072	UnitedHlthcare	58	Kaiser	25
Cumberland, MD–WV	7,819	UnitedHlthcare	88	CareFirst BCBS	10
Hagerstown–Martinsburg, MD–WV	5,792	UnitedHlthcare	74	Aetna	14
Salisbury, MD	5,740	UnitedHlthcare	71	CareFirst BCBS	26
Massachusetts	2,606	BCBS MA	41	Tufts	21
Barnstable Town, MA	3,509	BCBS MA	46	Harvard Pilgrim	35
Boston–Cambridge–Quincy, MA–NH	2,766	BCBS MA	36	Tufts	27
Brockton–Bridgewater–Easton, MA	3,193	BCBS MA	45	Harvard Pilgrim	30
Framingham, MA	2,572	BCBS MA	38	Tufts	24
Haverhill–North Andover–Amesbury, MA–NH	2,189	BCBS MA	30	Tufts	27
Lawrence–Methuen–Salem, MA–NH	2,594	BCBS MA	36	Tufts	30
Leominster–Fitchburg–Gardner, MA	2,686	BCBS MA	35	Fallon Hlthcare	33
Lowell–Billerica–Chelmsford, MA–NH	2,776	BCBS MA	37	Tufts	28
Lynn–Peabody–Salem, MA	3,120	BCBS MA	42	Tufts	33
New Bedford, MA	2,713	BCBS MA	43	Harvard Pilgrim	22
Pittsfield, MA	3,576	BCBS MA	52	Tufts	21
Springfield, MA–CT	2,354	BCBS MA	36	Hlth New England	26
Taunton–Norton–Raynham, MA	2,724	BCBS MA	43	Harvard Pilgrim	22
Worcester, MA–CT	2,563	BCBS MA	34	Fallon Hlthcare	33
Michigan	1,891	BCBS MI	26	Ford Hlth Sys	25
Ann Arbor, MI	3,464	M-CARE (U of M)	47	Trinity Hlth (Care Choice)	33
Battle Creek, MI	9,637	BCBS MI	98	UnitedHlthcare	2
Bay City, MI	5,813	HealthPlus Michigan	70	BCBS MI	30
Detroit–Livonia–Dearborn, MI	3,623	Ford Hlth Sys	51	BCBS MI	29
Flint, MI	4,515	HealthPlus Michigan	61	BCBS MI	26
Grand Rapids–Wyoming, MI	6,917	Priority Hlth	82	BCBS MI	11

State and MSAs	HMO HHI	Insurer 1	Share	Insurer 2	Share
Jackson, MI	5,134	UnitedHlthcare	69	BCBS MI	17
Kalamazoo–Portage, MI	8,235	BCBS MI	90	UnitedHlthcare	10
Lansing–East Lansing, MI	5,060	UnitedHlthcare	60	BCBS MI	38
Monroe, MI	3,098	Ford Hlth Sys	46	BCBS MI	25
Muskegon–Norton Shores, MI	7,225	Priority Hlth	83	BCBS MI	17
Niles–Benton Harbor, MI	5,058	BCBS MI	67	Aetna	19
Saginaw–Saginaw Township North, MI	6,165	HealthPlus Michigan	74	BCBS MI	26
Warren–Farmington Hills–Troy, MI	3,475	Ford Hlth Sys	47	BCBS MI	33
Minnesota	3,719	Medica	48	HealthPartners	36
Missouri	2,037	Coventry	34	BCBS KS City	17
Columbia, MO	3,566	WellPoint Inc.	54	Coventry	16
Jefferson City, MO	3,330	Coventry	37	UnitedHlthcare	33
Joplin, MO	7,676	WellPoint Inc.	87	UnitedHlthcare	7
Kansas City, MO–KS	3,864	Coventry	53	BCBS KS City	32
Springfield, MO	4,080	WellPoint Inc.	57	Humana	25
St. Joseph, MO–KS	6,112	Heartland (Community Hlth Plan)	75	BCBS KS City	21
St. Louis, MO–IL	2,529	Coventry	34	CIGNA	24
Montana	6,515	BCBS MT	78	New West Hlth	19
Billings, MT	6,446	BCBS MT	78	New West Hlth	20
Great Falls, MT	10,000	BCBS MT	100		
Missoula, MT	5,852	BCBS MT	72	New West Hlth	25
Nebraska	5,533	Coventry	72	Mutual of Omaha	19
Lincoln, NE	4,442	UnitedHlthcare	60	Mutual of Omaha	27
Omaha–Council Bluffs, NE–IA	6,631	Coventry	79	Mutual of Omaha	20
Nevada	4,814	Sierra Hlth	68	UnitedHlthcare	11
Carson City, NV	4,670	Washoe Hlth System	63	WellPoint Inc.	20
Las Vegas–Paradise, NV	6,817	Sierra Hlth	81	UnitedHlthcare	13
Reno–Sparks, NV	3,821	Saint Mary’s HlthFirst	53	Washoe Hlth System	30
New Hampshire	3,400	CIGNA	42	WellPoint Inc.	36
Manchester, NH	3,020	WellPoint Inc.	34	Harvard Pilgrim	33
Nashua, NH–MA	2,541	Harvard Pilgrim	30	WellPoint Inc.	29
Portsmouth, NH–ME	3,131	WellPoint Inc.	38	CIGNA	37
Rochester–Dover, NH–ME	4,465	CIGNA	50	WellPoint Inc.	44
New Jersey	2,629	Aetna	45	CIGNA	14
Atlantic City, NJ	2,962	AmeriHealth	39	Horizon BCBS	28
Camden, NJ	4,478	Aetna	62	AmeriHealth	25
Edison, NJ	2,844	Aetna	47	Health Net	16
Newark–Union, NJ–PA	2,391	Aetna	38	CIGNA	22
Ocean City, NJ	3,082	Aetna	39	AmeriHealth	35
Trenton–Ewing, NJ	4,413	Aetna	64	UnitedHlthcare	11
Vineland–Millville–Bridgeton, NJ	6,427	Aetna	79	AmeriHealth	15
New Mexico	3,688	Ardent Hlth Svcs	45	Presbyterian Hlth	36
New York	1,344	HIP	26	Excellus	15
Albany–Schenectady–Troy, NY	6,489	Capital District Phy. Hlth.	79	Health Now (BCBS)	14
Binghamton, NY	6,670	Excellus	80	Capital District Phy. Hlth.	15
Buffalo–Cheektowaga–Tonawanda, NY	7,946	Health Now (BCBS)	88	Excellus	12

Table 2. HMO product markets
(continued) **HHI market concentration and dominant health insurer**

State and MSAs	HMO HHI	Insurer 1	Share	Insurer 2	Share
Ithaca, NY	9,915	Excellus	100	Preferred Care	0
New York–White Plains–Wayne, NY–NJ	2,193	HIP	38	Aetna	17
Poughkeepsie–Newburgh–Middletown, NY	2,320	Aetna	43	GHI	14
Rochester, NY	5,072	Preferred Care	62	Excellus	35
Suffolk County–Nassau County, NY	2,331	HIP	41	Empire BCBS	18
Syracuse, NY	9,353	Excellus	97	Aetna	2
North Carolina	2,760	CIGNA	32	UnitedHlthcare	29
Asheville, NC	5,244	UnitedHlthcare	69	BCBS NC	20
Burlington, NC	2,710	UnitedHlthcare	33	BCBS NC	30
Charlotte–Gastonia–Concord, NC–SC	2,797	CIGNA	43	BCBS NC	21
Durham, NC	2,562	CIGNA	38	BCBS NC	22
Fayetteville, NC	3,688	UnitedHlthcare	52	BCBS NC	25
Goldsboro, NC	5,030	CIGNA	63	BCBS NC	33
Greensboro–High Point, NC	4,831	UnitedHlthcare	63	BCBS NC	29
Hickory–Morganton–Lenoir, NC	4,196	BCBS NC	57	UnitedHlthcare	28
Jacksonville, NC	3,392	UnitedHlthcare	39	BCBS NC	35
Rocky Mount, NC	4,009	CIGNA	49	UnitedHlthcare	40
Wilmington, NC	5,087	UnitedHlthcare	67	BCBS NC	23
Winston–Salem, NC	5,674	BCBS NC	71	UnitedHlthcare	25
Ohio	1,391	WellPoint, Inc.	21	UnitedHlthcare	20
Akron, OH	1,948	Hlth Plan Upper Ohio	29	Kaiser	25
Canton–Massillon, OH	2,661	AultCare	38	Hlth Plan Upper Ohio	30
Cincinnati–Middletown, OH–KY–IN	3,074	Humana	42	WellPoint, Inc.	33
Cleveland–Elyria–Mentor, OH	2,661	Kaiser	46	UnitedHlthcare	15
Columbus, OH	2,706	UnitedHlthcare	34	Aetna	30
Dayton, OH	4,256	UnitedHlthcare	49	WellPoint Inc.	43
Lima, OH	4,090	CIGNA	50	WellPoint Inc.	38
Mansfield, OH	7,122	CIGNA	84	Aetna	11
Sandusky, OH	4,316	WellPoint Inc.	51	CIGNA	40
Springfield, OH	3,492	UnitedHlthcare	45	WellPoint Inc.	35
Toledo, OH	3,609	WellPoint Inc.	41	CIGNA	39
Youngstown–Warren–Boardman, OH–PA	1,680	CIGNA	30	UPMC Hlth	16
Oklahoma	2,921	CommunityCare	46	Aetna	20
Lawton, OK	6,534	CIGNA	79	BCBS OK	18
Oklahoma City, OK	3,126	UnitedHlthcare	39	Aetna	36
Oregon	5,293	Kaiser	71	UnitedHlthcare	11
Bend, OR	4,282	Regence BCBS	59	Health Net	23
Corvallis, OR	6,780	UnitedHlthcare	82	Regence BCBS	9
Eugene–Springfield, OR	6,556	UnitedHlthcare	80	Providence Hlth	11
Medford, OR	9,569	Health Net	98	UnitedHlthcare	1
Portland–Vancouver–Beaverton, OR–WA	6,373	Kaiser	79	UnitedHlthcare	7
Salem, OR	5,140	Kaiser	69	Regence BCBS	17
Rhode Island	4,984	UnitedHlthcare	65	BCBS RI	26
Norwich–New London–RI	3,436	Health Net	45	WellPoint Inc.	35
Providence–Fall River–Warwick, RI–MA	2,600	UnitedHlthcare	43	BCBS RI	19

State and MSAs	HMO HHI	Insurer 1	Share	Insurer 2	Share
South Carolina	3,119	CIGNA	36	BCBS SC	32
Anderson, SC	4,940	CIGNA	63	BCBS SC	32
Charleston–North Charleston, SC	3,708	BCBS SC	42	CIGNA	40
Columbia, SC	4,342	Carolina Care Plan	53	BCBS SC	38
Florence, SC	3,853	BCBS SC	51	Carolina Care Plan	31
Greenville, SC	3,407	CIGNA	42	BCBS SC	30
Myrtle Beach–Conway–North Myrtle Beach, SC	3,654	Carolina Care Plan	48	CIGNA	29
Spartanburg, SC	4,292	CIGNA	59	BCBS SC	25
Sumter, SC	3,532	BCBS SC	41	Carolina Care Plan	37
Tennessee	4,929	CIGNA	68	John Deere (UnitedHlthCare)	12
Chattanooga, TN–GA	8,646	John Deere (UnitedHlthCare)	93	UnitedHlthcare	7
Clarksville, TN–KY	7,833	CIGNA	88	HealthSpring	5
Cleveland, TN	8,585	John Deere (UnitedHlthCare)	92	UnitedHlthcare	8
Jackson, TN	4,269	UnitedHlthcare	58	Aetna	25
Johnson City, TN	10,000	John Deere (UnitedHlthCare)	100	BCBS TN	
Kingsport–Bristol, TN–VA	9,200	John Deere (UnitedHlthCare)	96	WellPoint Inc.	3
Knoxville, TN	8,927	John Deere (UnitedHlthCare)	94	UnitedHlthcare	6
Memphis, TN–MS–AR	5,606	CIGNA	70	Aetna	28
Morristown, TN	9,884	John Deere (UnitedHlthCare)	99	UnitedHlthcare	1
Nashville–Davidson–Murfreesboro, TN	5,727	CIGNA	74	HealthSpring	14
Texas	1,519	CIGNA	23	Aetna	22
Abilene, TX	9,987	Covenant Hlth	100	Aetna	0
Amarillo, TX	9,998	Covenant Hlth	100	UnitedHlthcare	0
Austin–Round Rock, TX	2,828	Humana	42	Aetna	28
Beaumont–Port Arthur, TX	5,048	Aetna	67	WellPoint Inc.	17
Brownsville–Harlingen, TX	9,899	Valley Baptist Hlth Plan	100	UnitedHlthcare	0
College Station–Bryan, TX	9,459	Scott & White Hlth	97	Covenant Hlth	3
Corpus Christi, TX	8,586	Humana	93	Aetna	6
Dallas–Plano–Irving, TX	3,061	CIGNA	46	HCSC (BCBS)	27
Fort Worth–Arlington, TX	2,744	HCSC (BCBS)	38	CIGNA	28
Houston–Sugar Land–Baytown, TX	3,425	Aetna	54	WellPoint Inc.	19
Killeen–Temple–Fort Hood, TX	8,398	Scott & White Hlth	91	Covenant Hlth	9
Lubbock, TX	5,001	Covenant Hlth	53	Centene Corporation	47
McAllen–Edinburg–Mission, TX	6,845	UnitedHlthcare	80	Aetna	20
Midland, TX	9,629	Covenant Hlth	98	Aetna	2
San Angelo, TX	9,951	HCSC (BCBS)	100	Aetna	0
San Antonio, TX	2,682	Humana	38	Aetna	23
Sherman–Denison, TX	5,193	CIGNA	67	HCSC (BCBS)	25
Tyler, TX	7,924	Aetna	88	UnitedHlthcare	12
Wichita Falls, TX	10,000	Aetna	100	HCSC (BCBS)	
Utah	3,802	Intermountain Hlth	52	Coventry	32
Logan, UT–ID	8,367	Intermountain Hlth	91	Molina Hlthcare	4
Ogden–Clearfield, UT	3,821	Coventry	45	Intermountain Hlth	42
Provo–Orem, UT	5,711	Intermountain Hlth	73	Coventry	21
Salt Lake City, UT	3,336	Intermountain Hlth	47	Coventry	30
St. George, UT	6,783	Intermountain Hlth	80	Molina Hlthcare	30

Table 2. HMO product markets
(continued) **HHI market concentration and dominant health insurer**

State and MSAs	HMO HHI	Insurer 1	Share	Insurer 2	Share
Vermont	9,557	BCBS VT	98	CIGNA	2
Burlington–South Burlington, VT	9,984	BCBS VT	100	Harvard Pilgrim	0
Virginia	1,451	WellPoint Inc.	23	UnitedHlthcare	19
Charlottesville, VA	3,423	Coventry	51	OPTIMA Hlth (Sentara)	23
Harrisonburg, VA	4,224	Coventry	51	OPTIMA Hlth (Sentara)	40
Lynchburg, VA	6,198	Piedmont (Centra)	77	WellPoint Inc.	11
Richmond, VA	3,245	WellPoint Inc.	52	Coventry	16
Roanoke, VA	4,992	WellPoint Inc.	68	Coventry	14
Winchester, VA–WV	4,778	CareFirst BCBS	65	UnitedHlthcare	19
Washington	4,106	Grp Hlth Cooperative	61	Kaiser	15
Bellingham, WA	6,436	GHI	79	CIGNA	12
Bremerton–Silverdale, WA	8,132	GHI	90	CIGNA	8
Kennewick–Richland–Pasco, WA	6,208	GHI	76	CIGNA	23
Longview–Kelso, WA	8,845	Kaiser	94	CIGNA	5
Mount Vernon–Anacortes, WA	6,886	GHI	81	CIGNA	18
Olympia, WA	6,725	GHI	81	UnitedHlthcare	11
Seattle–Bellevue–Everett, WA	5,240	GHI	70	CIGNA	14
Spokane, WA	7,682	GHI	87	CIGNA	10
Tacoma, WA	6,184	GHI	78	CIGNA	11
Wenatchee, WA	5,267	CIGNA	65	Molina Hlthcare	33
Yakima, WA	4,065	GHI	52	CIGNA	34
Wisconsin	1,362	WellPoint Inc.	24	Dean Hlth	19
Appleton, WI	3,023	Humana	41	UnitedHlthcare	30
Eau Claire, WI	2,853	WellPoint Inc.	39	GHI	29
Fond du Lac, WI	2,877	Dean Hlth	42	Humana	25
Green Bay, WI	4,930	UnitedHlthcare	64	Humana	27
Madison, WI	2,669	Dean Hlth	36	WellPoint Inc.	24
Milwaukee–Waukesha–West Allis, WI	3,371	WellPoint Inc.	41	UnitedHlthcare	35
Oshkosh–Neenah, WI	5,466	MercyCare	69	Physicians Plus	25
Racine, WI	3,138	UnitedHlthcare	39	Humana	31
Sheboygan, WI	4,095	WellPoint Inc.	57	UnitedHlthcare	24
Wausau, WI	8,507	Marshfield Clinic	92	WellPoint Inc.	8
Wyoming	8,722	WIN Hlth	93	Aetna	7

Sources of HMO and PPO data: Based on enrollment information from InterStudy Managed Market MSA and State Surveyor (Jan. 1, 2005), HealthLeaders (Jan. 1, 2005), and available public sources.

HHI: The Herfindahl–Hirschman Index of Competition (HHI) is used by the U.S. Department of Justice (DOJ) to evaluate competition. The DOJ considers markets with an HHI greater than 1,000 to be concentrated and those with an HHI greater than 1,800 to be highly concentrated.

**Table 3. PPO product markets
HHI market concentration and dominant insurers**

State and MSAs	PPO	Insurer 1	Share	Insurer 2	Share
Alabama	7,176	BCBS AL	84	Health Choice	5
Anniston–Oxford, AL	8,951	BCBS AL	95	NAMCI	2
Auburn–Opelika, AL	9,072	BCBS AL	95	CIGNA	1
Birmingham–Hoover, AL	5,843	BCBS AL	75	Health Choice	13
Decatur, AL	8,139	BCBS AL	90	Health Choice	4
Dothan, AL	9,093	BCBS AL	95	NAMCI	2
Florence, AL	8,850	BCBS AL	94	UnitedHlthcare	2
Gadsden, AL	9,066	BCBS AL	95	NAMCI	2
Huntsville, AL	8,917	BCBS AL	94	UnitedHlthcare	2
Mobile, AL	6,464	BCBS AL	80	Gulf Hlth Plan	10
Montgomery, AL	8,389	BCBS AL	92	UnitedHlthcare	4
Tuscaloosa, AL	5,318	BCBS AL	67	Aetna	29
Alaska	4,907	Premera BC	60	Aetna	35
Anchorage, AK	4,660	Premera BC	54	Aetna	42
Fairbanks, AK	9,202	Premera BC	96	Mutual of Omaha	3
Arizona	3,900	BCBS AZ	58	UnitedHlthcare	22
Flagstaff, AZ	1,953	CIGNA	26	Aetna	23
Phoenix–Mesa–Scottsdale, AZ	4,066	BCBS AZ	59	UnitedHlthcare	22
Prescott, AZ	2,768	Aetna	43	CIGNA	23
Tucson, AZ	4,359	BCBS AZ	61	UnitedHlthcare	24
Yuma, AZ	3,010	Aetna	43	CIGNA	28
Arkansas	6,372	BCBS AR	79	UnitedHlthcare	6
Fayetteville–Springdale–Rogers, AR–MO	7,135	BCBS AR	84	Aetna	6
Fort Smith, AR–OK	5,421	BCBS AR	71	UnitedHlthcare	18
Hot Springs, AR	5,196	BCBS AR	69	UnitedHlthcare	21
Jonesboro, AR	8,279	BCBS AR	91	CIGNA	5
Little Rock–North Little Rock, AR	6,913	BCBS AR	82	UnitedHlthcare	9
Pine Bluff, AR	7,020	BCBS AR	83	UnitedHlthcare	7
Texarkana, TX–Texarkana, AR	9,513	BCBS AR	98	WellPoint Inc.	2
California	1,844	BS of CA	25	WellPoint Inc.	24
Bakersfield, CA	6,343	UnitedHlthcare	79	WellPoint Inc.	8
Chico, CA	2,367	BS of CA	33	WellPoint Inc.	26
El Centro, CA	2,325	BS of CA	29	CA Foundation for Medical Care	28
Fresno, CA	2,258	WellPoint Inc.	30	BS of CA	24
Hanford–Corcoran, CA	5,317	Aetna	71	WellPoint Inc.	15
Los Angeles–Long Beach–Glendale, CA	2,627	WellPoint Inc.	38	CA Foundation for Medical Care	25
Madera, CA	3,406	Aetna	51	WellPoint Inc.	20
Merced, CA	2,237	Aetna	35	WellPoint Inc.	23
Modesto, CA	1,939	Aetna	23	BS of CA	22
Napa, CA	3,283	BS of CA	39	WellPoint Inc.	36
Oakland–Fremont–Hayward, CA	2,500	BS of CA	40	WellPoint Inc.	26
Oxnard–Thousand Oaks–Ventura, CA	2,401	BS of CA	32	WellPoint Inc.	27
Redding, CA	2,490	BS of CA	32	WellPoint Inc.	29
Riverside–San Bernardino–Ontario, CA	2,230	CA Foundation for Medical Care	32	BS of CA	26
Sacramento–Arden–Arcade–Roseville, CA	2,544	BS of CA	40	WellPoint Inc.	22
Salinas, CA	2,676	WellPoint Inc.	39	CA Foundation for Medical Care	25

Table 3. PPO product markets
(continued) **HHI market concentration and dominant insurers**

State and MSAs	PPO	Insurer 1	Share	Insurer 2	Share
San Diego–Carlsbad–San Marcos, CA	2,353	CA Foundation for Medical Care	38	BS of CA	25
San Francisco–San Mateo–Redwood City, CA	2,597	BS of CA	41	WellPoint Inc.	21
San Jose–Sunnyvale–Santa Clara, CA	1,827	BS of CA	26	CA Foundation for Medical Care	22
San Luis Obispo–Paso Robles, CA	2,326	WellPoint Inc.	31	CA Foundation for Medical Care	27
Santa Ana–Anaheim–Irvine, CA	2,287	BS of CA	30	CA Foundation for Medical Care	29
Santa Barbara–Santa Maria, CA	2,249	WellPoint Inc.	27	BS of CA	26
Santa Cruz–Watsonville, CA	2,098	WellPoint Inc.	27	CA Foundation for Medical Care	24
Stockton, CA	1,959	BS of CA	30	WellPoint Inc.	22
Vallejo–Fairfield, CA	5,002	BS of CA	61	WellPoint Inc.	35
Visalia–Porterville, CA	2,290	Aetna	32	WellPoint Inc.	26
Yuba City–Marysville, CA	3,443	Aetna	51	WellPoint Inc.	25
Colorado	2,543	WellPoint Inc.	41	UnitedHlthcare	24
Boulder, CO	2,626	UnitedHlthcare	43	WellPoint Inc.	22
Colorado Springs, CO	2,109	WellPoint Inc.	30	UnitedHlthcare	26
Denver–Aurora, CO	3,030	WellPoint Inc.	47	UnitedHlthcare	26
Fort Collins–Loveland, CO	2,166	WellPoint Inc.	32	UnitedHlthcare	27
Grand Junction, CO	2,277	Rocky Mountain	36	WellPoint Inc.	27
Pueblo, CO	6,011	WellPoint Inc.	77	Aetna	4
Connecticut	4,871	WellPoint Inc.	68	Aetna	13
Bridgeport–Stamford–Norwalk, CT	4,196	WellPoint Inc.	61	Aetna	18
Danbury, CT	3,705	WellPoint Inc.	56	Aetna	19
Hartford–West Hartford–East Hartford, CT	5,508	WellPoint Inc.	72	UnitedHlthcare	14
Delaware	3,616	CareFirst BCBS	53	Aetna	24
Dover, DE	4,830	BCBS DE	66	Coventry	16
Wilmington, DE–MD–NJ	2,642	BCBS DE	37	Aetna	31
Florida	2,039	BCBS FL	38	Aetna	13
Cape Coral–Fort Myers, FL	2,832	BCBS FL	49	Aetna	15
Deltona–Daytona Beach–Ormond Beach, FL	3,445	BCBS FL	56	All Florida PPO	14
Fort Walton Beach–Crestview–Destin, FL	4,629	BCBS FL	66	All Florida PPO	16
Gainesville, FL	4,435	BCBS FL	64	All Florida PPO	16
Jacksonville, FL	3,406	BCBS FL	55	Aetna	14
Lakeland–Winter Haven, FL	3,137	BCBS FL	52	All Florida PPO	13
Miami–Miami Beach–Kendall, FL	3,572	Dimension Health Inc.	43	UnitedHlthcare	40
Naples–Marco Island, FL	5,015	BCBS FL	68	All Florida PPO	17
Ocala, FL	4,342	BCBS FL	63	All Florida PPO	16
Orlando–Kissimmee, FL	2,598	BCBS FL	46	All Florida PPO	11
Palm Bay–Melbourne–Titusville, FL	2,902	BCBS FL	50	All Florida PPO	12
Panama City–Lynn Haven, FL	4,641	BCBS FL	66	All Florida PPO	16
Pensacola–Ferry Pass–Brent, FL	4,856	BCBS FL	67	All Florida PPO	16
Port St. Lucie–Fort Pierce, FL	4,722	BCBS FL	66	All Florida PPO	16
Punta Gorda, FL	4,234	BCBS FL	63	All Florida PPO	15
Sarasota–Bradenton–Venice, FL	3,763	BCBS FL	59	All Florida PPO	13
Vero Beach, FL	4,547	BCBS FL	65	All Florida PPO	16
West Palm Beach–Boca Raton–Boynton Beach, FL	2,209	UnitedHlthcare	28	Dimension Health Inc.	27

State and MSAs	PPO	Insurer 1	Share	Insurer 2	Share
Georgia	4,156	WellPoint Inc.	63	UnitedHlthcare	9
Albany, GA	6,087	Phoebe Hlth Partners	78	HealthOne	5
Athens–Clarke County, GA	6,647	WellPoint Inc.	81	Aetna	8
Atlanta–Sandy Springs–Marietta, GA	3,876	WellPoint Inc.	59	UnitedHlthcare	13
Augusta–Richmond County, GA–SC	3,888	WellPoint Inc.	55	BCBS SC	28
Columbus, GA–AL	2,627	WellPoint Inc.	37	BCBS AL	26
Gainesville, GA	3,464	WellPoint Inc.	55	Aetna	15
Hinesville–Fort Stewart, GA	4,821	WellPoint Inc.	67	HealthOne	13
Macon, GA	6,334	WellPoint Inc.	79	Secure Hlth Plan	6
Rome, GA	3,617	WellPoint Inc.	51	UnitedHlthcare	30
Savannah, GA	7,920	WellPoint Inc.	89	HealthOne	3
Warner Robins, GA	5,827	WellPoint Inc.	76	UnitedHlthcare	7
Hawaii	9,406	BCBS HI	97	Aetna	2
Honolulu, HI	9,624	BCBS HI	98	Aetna	1
Idaho	3,243	BC of ID	48	Regence BS	27
Boise City–Nampa, ID	3,842	BC of ID	58	Primary Hlth	17
Coeur d’Alene, ID	4,846	BC of ID	66	Primary Hlth	20
Idaho Falls, ID	4,585	BC of ID	63	Primary Hlth	22
Lewiston, ID–WA	3,311	BC of ID	48	Regence BS	27
Pocatello, ID	4,436	BC of ID	62	Primary Hlth	23
Illinois	2,844	HCSC (BCBS)	46	WellPoint Inc.	24
Bloomington–Normal, IL	6,048	HCSC (BCBS)	77	WellPoint Inc.	13
Champaign–Urbana, IL	4,414	HCSC (BCBS)	64	Coventry	14
Chicago–Naperville–Joliet, IL	2,849	HCSC (BCBS)	48	UnitedHlthcare	15
Danville, IL	4,817	HCSC (BCBS)	65	CIGNA	22
Decatur, IL	3,620	HCSC (BCBS)	55	Coventry	19
Kankakee–Bradley, IL	2,597	HCSC (BCBS)	43	UnitedHlthcare	20
Lake County–Kenosha County, IL–WI	3,400	HCSC (BCBS)	54	UnitedHlthcare	16
Peoria, IL	4,168	HCSC (BCBS)	61	John Deere (UnitedHlthCare)	14
Rockford, IL	4,322	HCSC (BCBS)	60	CIGNA	24
Springfield, IL	4,476	HCSC (BCBS)	63	CIGNA	21
Indiana	3,941	WellPoint Inc.	60	M*Plan (HlthCare Grp)	14
Anderson, IN	5,236	WellPoint Inc.	69	UnitedHlthcare	18
Bloomington, IN	3,962	Aetna	57	WellPoint Inc.	24
Columbus, IN	3,895	WellPoint Inc.	52	Aetna	34
Elkhart–Goshen, IN	4,868	WellPoint Inc.	68	CIGNA	13
Evansville, IN–KY	6,605	HCSC (BCBS)	80	WellPoint Inc.	16
Fort Wayne, IN	4,282	WellPoint Inc.	58	Lutheran Preferred	29
Gary, IN	5,673	HCSC (BCBS)	72	WellPoint Inc.	23
Indianapolis, IN	5,009	WellPoint Inc.	69	UnitedHlthcare	12
Lafayette, IN	2,997	WellPoint Inc.	47	Aetna	23
South Bend–Mishawaka, IN–MI	4,497	HCSC (BCBS)	61	WellPoint Inc.	25
Iowa	6,133	Wellmark	78	UnitedHlthcare	8
Ames, IA	6,661	Wellmark	80	John Deere (UnitedHlthCare)	15
Cedar Rapids, IA	5,841	Wellmark	75	UnitedHlthcare	9
Davenport–Moline–Rock Island, IA–IL	3,878	HCSC (BCBS)	58	John Deere (UnitedHlthCare)	18
Des Moines, IA	6,327	Wellmark	78	UnitedHlthcare	14

Table 3. PPO product markets
(continued) **HHI market concentration and dominant insurers**

State and MSAs	PPO	Insurer 1	Share	Insurer 2	Share
Iowa City, IA	5,903	Wellmark	76	UnitedHlthcare	9
Sioux City, IA–NE–SD	6,398	Wellmark	79	UnitedHlthcare	14
Waterloo–Cedar Falls, IA	4,681	Wellmark	66	UnitedHlthcare	12
Kentucky	4,528	WellPoint Inc.	66	Aetna	8
Bowling Green, KY	6,596	WellPoint Inc.	79	Center Care Hlth Benefit Programs	17
Elizabethtown, KY	4,993	WellPoint Inc.	66	Aetna	24
Lexington–Fayette, KY	2,963	Center Care Hlth Benefit Programs	37	UnitedHlthcare	37
Louisville, KY–IN	3,260	WellPoint Inc.	51	Preferred Hlth Plan	17
Owensboro, KY	5,955	HCSC (BCBS)	73	WellPoint Inc.	26
Louisiana	5,310	BCBS LA	71	UnitedHlthcare	16
Alexandria, LA	7,224	BCBS LA	84	UnitedHlthcare	12
Baton Rouge, LA	6,340	BCBS LA	78	UnitedHlthcare	18
Houma–Bayou Cane–Thibodaux, LA	4,740	BCBS LA	65	Aetna	20
Lafayette, LA	8,538	BCBS LA	92	UnitedHlthcare	5
Lake Charles, LA	6,549	BCBS LA	79	UnitedHlthcare	16
Monroe, LA	6,995	BCBS LA	83	UnitedHlthcare	13
New Orleans–Metairie–Kenner, LA	3,827	BCBS LA	54	Aetna	21
Shreveport–Bossier City, LA	3,661	BCBS LA	49	UnitedHlthcare	34
Maine	7,682	WellPoint Inc.	87	Aetna	7
Bangor, ME	7,634	WellPoint Inc.	87	Aetna	6
Lewiston–Auburn, ME	7,186	WellPoint Inc.	84	Aetna	10
Portland–South Portland, ME	7,586	WellPoint Inc.	87	Aetna	7
Maryland	5,057	CareFirst BCBS	70	Aetna	10
Baltimore–Towson, MD	6,108	CareFirst BCBS	77	Aetna	8
Bethesda–Gaithersburg–Frederick, MD	2,541	CareFirst BCBS	42	Aetna	18
Cumberland, MD–WV	3,691	CareFirst BCBS	56	UnitedHlthcare	18
Hagerstown–Martinsburg, MD–WV	4,628	CareFirst BCBS	66	Aetna	12
Salisbury, MD	6,273	CareFirst BCBS	78	CIGNA	9
Massachusetts	3,824	BCBS MA	59	Tufts	13
Barnstable Town, MA	5,524	BCBS MA	73	Harvard Pilgrim	13
Boston–Cambridge–Quincy, MA–NH	3,489	BCBS MA	54	Harvard Pilgrim	16
Brockton–Bridgewater–Easton, MA	4,562	BCBS MA	65	Harvard Pilgrim	13
Framingham, MA	3,490	BCBS MA	54	Tufts	16
Haverhill–North Andover–Amesbury, MA–NH	2,192	BCBS MA	36	Tufts	19
Lawrence–Methuen–Salem, MA–NH	2,671	BCBS MA	44	Tufts	21
Leominster–Fitchburg–Gardner, MA	3,983	BCBS MA	61	Harvard Pilgrim	12
Lowell–Billerica–Chelmsford, MA–NH	3,305	BCBS MA	52	Tufts	17
Lynn–Peabody–Salem, MA	3,380	BCBS MA	52	Tufts	23
New Bedford, MA	4,348	BCBS MA	64	Harvard Pilgrim	13
Pittsfield, MA	4,558	BCBS MA	64	Tufts	18
Springfield, MA–CT	3,670	BCBS MA	58	WellPoint Inc.	14
Taunton–Norton–Raynham, MA	4,357	BCBS MA	64	Harvard Pilgrim	13
Worcester, MA–CT	3,640	BCBS MA	58	Harvard Pilgrim	11

State and MSAs	PPO	Insurer 1	Share	Insurer 2	Share
Michigan	6,768	BCBS MI	82	Aetna	6
Ann Arbor, MI	4,256	BCBS MI	61	Trinity Hlth (Care Choice)	20
Battle Creek, MI	8,795	BCBS MI	94	Humana	2
Bay City, MI	8,149	BCBS MI	90	HealthPlus Michigan	3
Detroit–Livonia–Dearborn, MI	5,243	BCBS MI	71	Aetna	14
Flint, MI	6,999	BCBS MI	83	HealthPlus Michigan	6
Grand Rapids–Wyoming, MI	6,292	BCBS MI	78	Priority Hlth	11
Jackson, MI	8,467	BCBS MI	92	Humana	3
Kalamazoo–Portage, MI	7,948	BCBS MI	89	Humana	3
Lansing–East Lansing, MI	8,785	BCBS MI	94	McLaren Hlth	3
Monroe, MI	5,266	BCBS MI	70	Aetna	15
Muskegon–Norton Shores, MI	5,524	BCBS MI	73	Trinity Hlth (Care Choice)	11
Niles–Benton Harbor, MI	8,216	BCBS MI	91	CIGNA	3
Saginaw–Saginaw Township North, MI	7,820	BCBS MI	88	HealthPlus Michigan	5
Warren–Farmington Hills–Troy, MI	6,200	BCBS MI	78	Aetna	10
Minnesota	4,438	BCBS MN	63	Medica	18
Missouri	5,878	WellPoint Inc.	76	UnitedHlthcare	11
Columbia, MO	7,871	WellPoint Inc.	88	UnitedHlthcare	9
Jefferson City, MO	7,177	WellPoint Inc.	84	UnitedHlthcare	13
Joplin, MO	9,072	WellPoint Inc.	95	Humana	2
Kansas City, MO–KS	3,069	BCBS KS City	49	Coventry	21
Springfield, MO	5,433	WellPoint Inc.	70	Cox Health	22
St. Joseph, MO–KS	6,069	BCBS KS City	75	Heartland (Community Hlth Plan)	23
St. Louis, MO–IL	5,317	WellPoint Inc.	71	HCSC (BCBS)	11
Montana	5,562	BCBS MT	73	UnitedHlthcare	9
Billings, MT	5,497	BCBS MT	72	Aetna	11
Great Falls, MT	8,498	BCBS MT	92	Great West (One Hlth)	5
Missoula, MT	8,686	BCBS MT	93	New West Hlth	4
Nebraska	3,417	BCBS NE	49	UnitedHlthcare	27
Lincoln, NE	4,663	BCBS NE	63	UnitedHlthcare	26
Omaha–Council Bluffs, NE–IA	2,990	BCBS NE	40	UnitedHlthcare	32
Nevada	2,584	WellPoint Inc.	44	UnitedHlthcare	15
Carson City, NV	7,100	Washoe Hlth System	84	WellPoint Inc.	10
Las Vegas–Paradise, NV	3,028	WellPoint Inc.	48	UnitedHlthcare	21
Reno–Sparks, NV	4,214	Washoe Hlth System	53	WellPoint Inc.	37
New Hampshire	4,704	WellPoint Inc.	67	Harvard Pilgrim	12
Manchester, NH	3,826	WellPoint Inc.	57	Harvard Pilgrim	19
Nashua, NH–MA	2,995	WellPoint Inc.	49	Harvard Pilgrim	17
Portsmouth, NH–ME	4,497	WellPoint Inc.	65	UnitedHlthcare	11
Rochester–Dover, NH–ME	6,874	WellPoint Inc.	83	CIGNA	5
New Jersey	2,616	Horizon BCBS	43	Aetna	18
Atlantic City, NJ	4,338	Horizon BCBS	64	UnitedHlthcare	12
Camden, NJ	2,713	Aetna	32	Horizon BCBS	30
Edison, NJ	2,925	Horizon BCBS	42	QualCare	29
Newark–Union, NJ–PA	2,803	Horizon BCBS	47	QualCare	19
Ocean City, NJ	5,128	Horizon BCBS	70	Aetna	9
Trenton–Ewing, NJ	3,109	UnitedHlthcare	39	Horizon BCBS	32
Vineland–Millville–Bridgeton, NJ	3,338	Horizon BCBS	44	Aetna	34

Table 3. PPO product markets
(continued) **HHI market concentration and dominant insurers**

State and MSAs	PPO	Insurer 1	Share	Insurer 2	Share
New Mexico	2,835	HCSC (BCBS)	44	Presbyterian Hlth	26
New York	2,207	GHI	34	Empire BCBS	26
Albany–Schenectady–Troy, NY	4,303	GHI	60	Health Now (BCBS)	25
Binghamton, NY	4,427	Empire BCBS	61	GHI	23
Buffalo–Cheektowaga–Tonawanda, NY	3,993	GHI	53	Health Now (BCBS)	32
Ithaca, NY	7,127	Empire BCBS	84	GHI	11
New York–White Plains–Wayne, NY–NJ	1,925	GHI	27	UnitedHlthcare	23
Poughkeepsie–Newburgh–Middletown, NY	3,185	GHI	48	Aetna	26
Rochester, NY	5,114	Excellus	66	Preferred Care	26
Suffolk County–Nassau County, NY	2,802	GHI	43	Empire BCBS	23
Syracuse, NY	3,564	Empire BCBS	52	Excellus	25
North Carolina	4,273	BCBS NC	62	UnitedHlthcare	17
Asheville, NC	3,991	BCBS NC	47	UnitedHlthcare	42
Burlington, NC	4,252	BCBS NC	60	UnitedHlthcare	22
Charlotte–Gastonia–Concord, NC–SC	3,239	BCBS NC	53	BCBS SC	15
Durham, NC	5,038	BCBS NC	69	UnitedHlthcare	13
Fayetteville, NC	3,463	BCBS NC	45	UnitedHlthcare	35
Goldsboro, NC	7,261	BCBS NC	85	CIGNA	11
Greensboro–High Point, NC	4,373	BCBS NC	56	UnitedHlthcare	35
Hickory–Morganton–Lenoir, NC	6,088	BCBS NC	77	UnitedHlthcare	13
Jacksonville, NC	5,185	BCBS NC	69	CIGNA	21
Rocky Mount, NC	6,390	BCBS NC	79	UnitedHlthcare	13
Wilmington, NC	4,193	BCBS NC	52	UnitedHlthcare	38
Winston–Salem, NC	6,584	BCBS NC	80	UnitedHlthcare	14
Ohio	2,624	WellPoint Inc.	45	Medical Mutual	20
Akron, OH	2,000	Medical Mutual	33	WellPoint Inc.	22
Canton–Massillon, OH	5,531	WellPoint Inc.	74	Medical Mutual	9
Cincinnati–Middletown, OH–KY–IN	7,312	WellPoint Inc.	85	Health Choice	4
Cleveland–Elyria–Mentor, OH	2,531	Medical Mutual	38	UnitedHlthcare	28
Columbus, OH	2,585	WellPoint Inc.	33	Aetna	30
Dayton, OH	5,776	WellPoint Inc.	75	UnitedHlthcare	13
Lima, OH	4,059	WellPoint Inc.	62	Medical Mutual	12
Mansfield, OH	2,483	Medical Mutual	43	Health Choice	17
Sandusky, OH	3,678	Medical Mutual	57	Health Choice	14
Springfield, OH	5,506	WellPoint Inc.	73	UnitedHlthcare	11
Toledo, OH	5,108	Medical Mutual	69	Health Choice	15
Youngstown–Warren–Boardman, OH–PA	6,025	WellPoint Inc.	77	Medical Mutual	6
Oklahoma	3,423	BCBS OK	52	CommunityCare	23
Lawton, OK	3,764	BCBS OK	52	Aetna	30
Oklahoma City, OK	4,008	BCBS OK	56	UnitedHlthcare	26
Oregon	2,046	Providence Hlth	32	Regence BCBS	26
Bend, OR	3,258	Providence Hlth	53	Pacific Source Hlth Plans	13
Corvallis, OR	2,808	Providence Hlth	43	Regence BCBS	28
Eugene–Springfield, OR	4,689	Providence Hlth	65	Pacific Source Hlth Plans	19
Medford, OR	3,224	Providence Hlth	43	Regence BCBS	35
Portland–Vancouver–Beaverton, OR–WA	3,744	Providence Hlth	59	Regence BCBS	10
Salem, OR	3,620	Providence Hlth	55	Regence BCBS	22

State and MSAs	PPO	Insurer 1	Share	Insurer 2	Share
Rhode Island	8,050	BCBS RI	90	UnitedHlthcare	5
Norwich–New London–RI	3,088	WellPoint Inc.	49	UnitedHlthcare	17
Providence–Fall River–Warwick, RI–MA	6,313	BCBS RI	79	BCBS MA	7
South Carolina	5,171	BCBS SC	71	Premier Hlth Systems	8
Anderson, SC	4,880	BCBS SC	67	Aetna	18
Charleston–North Charleston, SC	6,606	BCBS SC	81	Premier Hlth Systems	9
Columbia, SC	4,699	BCBS SC	66	UnitedHlthcare	11
Florence, SC	6,476	BCBS SC	80	Premier Hlth Systems	9
Greenville, SC	4,610	BCBS SC	65	Aetna	17
Myrtle Beach–Conway–North Myrtle Beach, SC	6,130	BCBS SC	77	Premier Hlth Systems	10
Spartanburg, SC	4,850	BCBS SC	67	Aetna	16
Sumter, SC	6,271	BCBS SC	78	Premier Hlth Systems	9
Tennessee	3,423	BCBS TN	56	Total Choice	13
Chattanooga, TN–GA	3,399	BCBS TN	55	Total Choice	14
Clarksville, TN–KY	2,771	WellPoint Inc.	38	BCBS TN	34
Cleveland, TN	4,834	BCBS TN	68	Total Choice	10
Jackson, TN	4,402	BCBS TN	64	Total Choice	13
Johnson City, TN	4,013	BCBS TN	61	Total Choice	12
Kingsport–Bristol, TN–VA	3,555	BCBS TN	56	John Deere (UnitedHlthCare)	15
Knoxville, TN	3,042	BCBS TN	50	Total Choice	17
Memphis, TN–MS–AR	3,645	BCBS TN	58	Total Choice	15
Morristown, TN	4,060	BCBS TN	61	Total Choice	13
Nashville–Davidson—Murfreesboro, TN	3,034	BCBS TN	50	UnitedHlthcare	17
Texas	2,681	HCSC (BCBS)	43	UnitedHlthcare	20
Abilene, TX	6,221	HCSC (BCBS)	78	CIGNA	9
Amarillo, TX	6,812	HCSC (BCBS)	82	CIGNA	7
Austin–Round Rock, TX	4,819	HCSC (BCBS)	68	Aetna	13
Beaumont–Port Arthur, TX	4,715	HCSC (BCBS)	65	Aetna	19
Brownsville–Harlingen, TX	4,444	HCSC (BCBS)	60	Mutual of Omaha	27
College Station–Bryan, TX	5,685	HCSC (BCBS)	74	CIGNA	12
Corpus Christi, TX	4,314	HCSC (BCBS)	62	Aetna	20
Dallas–Plano–Irving, TX	4,113	HCSC (BCBS)	59	Aetna	23
Fort Worth–Arlington, TX	4,776	UnitedHlthcare	65	Aetna	22
Houston–Sugar Land–Baytown, TX	3,324	HCSC (BCBS)	49	Aetna	28
Killeen–Temple–Fort Hood, TX	4,870	HCSC (BCBS)	67	Scott & White Hlth	14
Lubbock, TX	5,902	HCSC (BCBS)	76	CIGNA	9
McAllen–Edinburg–Mission, TX	5,733	HCSC (BCBS)	74	CIGNA	10
Midland, TX	7,130	HCSC (BCBS)	84	CIGNA	10
San Angelo, TX	5,741	WellPoint, Inc.	72	Mutual of Omaha	24
San Antonio, TX	3,850	HCSC (BCBS)	57	Aetna	23
Sherman–Denison, TX	3,977	CIGNA	54	WellPoint Inc.	31
Tyler, TX	7,242	HCSC (BCBS)	84	CIGNA	11
Wichita Falls, TX	5,915	HCSC (BCBS)	76	CIGNA	10
Utah	4,693	Regence BCBS	67	Coventry	10
Logan, UT–ID	2,586	Regence BCBS	45	Aetna	16
Ogden–Clearfield, UT	3,951	Regence BS	59	Coventry	15
Provo–Orem, UT	3,873	Regence BS	59	Aetna	12

Table 3. PPO product markets
(continued) **HHI market concentration and dominant insurers**

State and MSAs	PPO	Insurer 1	Share	Insurer 2	Share
Salt Lake City, UT	5,666	Regence BS	74	UnitedHlthcare	10
St. George, UT	3,893	Intermountain Hlth	45	Regence BCBS	42
Vermont	5,066	BCBS VT	68	CIGNA	17
Burlington–South Burlington, VT	4,176	BCBS VT	56	Aetna	28
Virginia	4,235	WellPoint Inc.	62	Aetna	13
Charlottesville, VA	4,792	WellPoint Inc.	55	Aetna	42
Harrisonburg, VA	9,093	WellPoint Inc.	95	OPTIMA Hlth (Sentara)	4
Lynchburg, VA	9,803	WellPoint Inc.	99	Great West (One Hlth)	1
Richmond, VA	4,938	WellPoint Inc.	64	Aetna	28
Roanoke, VA	9,812	WellPoint Inc.	99	Coventry	0
Winchester, VA–WV	6,245	CareFirst BCBS	78	UnitedHlthcare	11
Washington	3,246	Premiera BC	47	Regence BS	29
Bellingham, WA	6,469	Premiera BC	78	Aetna	18
Bremerton–Silverdale, WA	3,929	Premiera BC	47	KPS Hlth Plans	40
Kennewick–Richland–Pasco, WA	6,878	Premiera BC	82	UnitedHlthcare	15
Longview–Kelso, WA	7,466	Premiera BC	86	Aetna	10
Mount Vernon–Anacortes, WA	6,482	Premiera BC	79	Aetna	16
Olympia, WA	3,291	Premiera BC	52	UnitedHlthcare	17
Seattle–Bellevue–Everett, WA	3,481	Regence BCBS	49	Premiera BC	30
Spokane, WA	9,007	Premiera BC	95	UnitedHlthcare	2
Tacoma, WA	2,956	Premiera BC	46	Regence BCBS	22
Wenatchee, WA	8,559	Premiera BC	92	Mutual of Omaha	2
Yakima, WA	9,252	Premiera BC	96	CIGNA	2
Wisconsin	4,606	WellPoint Inc.	66	Physician's Service Insurance	11
Appleton, WI	4,092	Humana	53	CIGNA	36
Eau Claire, WI	8,291	WellPoint Inc.	91	Physician's Service Insurance	7
Fond du Lac, WI	7,276	WellPoint Inc.	85	Humana	7
Green Bay, WI	4,180	WellPoint Inc.	61	Humana	16
Madison, WI	5,594	WellPoint Inc.	73	Physician's Service Insurance	18
Milwaukee–Waukesha–West Allis, WI	2,914	WellPoint Inc.	47	HCSC (BCBS)	20
Oshkosh–Neenah, WI	4,852	WellPoint Inc.	66	Humana	21
Racine, WI	5,054	HCSC (BCBS)	69	Aetna	12
Sheboygan, WI	3,759	WellPoint Inc.	46	Aetna	39
Wausau, WI	4,843	WellPoint Inc.	68	Humana	14
Wyoming	6,003	BCBS WY	76	UnitedHlthcare	17

Sources of HMO and PPO data: Based on enrollment information from InterStudy Managed Market MSA and State Surveyor (Jan. 1, 2005), HealthLeaders (Jan. 1, 2005), and available public sources.

HHI: The Herfindahl–Hirschman Index of Competition (HHI) is used by the U.S. Department of Justice (DOJ) to evaluate competition. The DOJ considers markets with an HHI greater than 1,000 to be concentrated and those with an HHI greater than 1,800 to be highly concentrated.

IV. Summary table

Table 4. HHI by product for state and MSAs

State and MSAs	HMO/PPO HHI	HMO HHI	PPO HHI
Alabama	6,881	5,405	7,176
Anniston–Oxford, AL	8,809	9,874	8,951
Auburn–Opelika, AL	9,071	10,000	9,072
Birmingham–Hoover, AL	5,373	5,374	5,843
Decatur, AL	8,139	10,000	8,139
Dothan, AL	9,080	10,000	9,093
Florence, AL	8,849	10,000	8,850
Gadsden, AL	9,065	10,000	9,066
Huntsville, AL	8,879	9,603	8,917
Mobile, AL	5,897	7,569	6,464
Montgomery, AL	7,978	8,093	8,389
Tuscaloosa, AL	5,293	7,174	5,318
Alaska	4,907	—	4,907
Anchorage, AK	4,660	—	4,660
Fairbanks, AK	9,202	—	9,202
Arizona	2,679	2,916	3,900
Flagstaff, AZ	2,162	4,517	1,953
Phoenix–Mesa–Scottsdale, AZ	2,929	2,549	4,066
Prescott, AZ	2,809	4,283	2,768
Tucson, AZ	2,676	3,477	4,359
Yuma, AZ	3,464	9,002	3,010
Arkansas	5,765	2,988	6,372
Fayetteville–Springdale–Rogers, AR–MO	6,877	2,705	7,135
Fort Smith, AR–OK	5,090	3,099	5,421
Hot Springs, AR	4,515	3,129	5,196
Jonesboro, AR	7,893	3,483	8,279
Little Rock–North Little Rock, AR	6,021	3,682	6,913
Pine Bluff, AR	6,561	3,871	7,020
Texarkana, TX–Texarkana, AR	9,400	3,613	9,513
California	1,524	2,377	1,844
Bakersfield, CA	4,496	2,545	6,343
Chico, CA	2,615	6,650	2,367
El Centro, CA	2,277	5,270	2,325
Fresno, CA	1,850	2,486	2,258
Hanford–Corcoran, CA	4,238	2,650	5,317
Los Angeles–Long Beach–Glendale, CA	1,778	2,201	2,627
Madera, CA	2,398	3,219	3,406
Merced, CA	2,027	2,622	2,237
Modesto, CA	1,473	2,204	1,939
Napa, CA	2,998	6,628	3,283
Oakland–Fremont–Hayward, CA	2,671	4,114	2,500
Oxnard–Thousand Oaks–Ventura, CA	1,790	2,014	2,401
Redding, CA	2,414	4,945	2,490
Riverside–San Bernardino–Ontario, CA	1,514	2,181	2,230
Sacramento–Arden–Arcade–Roseville, CA	2,059	2,909	2,544
Salinas, CA	2,701	6,290	2,676
San Diego–Carlsbad–San Marcos, CA	1,393	2,101	2,353

State and MSAs	HMO/PPO HHI	HMO HHI	PPO HHI
San Francisco–San Mateo–Redwood City, CA	1,944	3,141	2,597
San Jose–Sunnyvale–Santa Clara, CA	1,574	2,736	1,827
San Luis Obispo–Paso Robles, CA	2,325	3,728	2,326
Santa Ana–Anaheim–Irvine, CA	1,650	2,028	2,287
Santa Barbara–Santa Maria, CA	2,024	2,592	2,249
Santa Cruz–Watsonville, CA	1,738	2,301	2,098
Stockton, CA	1,560	2,372	1,959
Vallejo–Fairfield, CA	4,295	5,348	5,002
Visalia–Porterville, CA	2,002	2,920	2,290
Yuba City–Marysville, CA	3,030	6,249	3,443
Colorado	1,828	2,562	2,543
Boulder, CO	1,937	4,214	2,626
Colorado Springs, CO	1,706	2,434	2,109
Denver–Aurora, CO	2,033	3,116	3,030
Fort Collins–Loveland, CO	2,157	3,887	2,166
Grand Junction, CO	4,014	8,664	2,277
Pueblo, CO	5,870	5,313	6,011
Connecticut	3,398	2,344	4,871
Bridgeport–Stamford–Norwalk, CT	3,256	2,846	4,196
Danbury, CT	2,983	2,733	3,705
Hartford–West Hartford–East Hartford, CT	4,316	2,886	5,508
Delaware	2,789	3,531	3,616
Dover, DE	3,787	4,850	4,830
Wilmington, DE–MD–NJ	2,252	2,467	2,642
Florida	1,522	1,343	2,039
Cape Coral–Fort Myers, FL	2,690	3,469	2,832
Deltona–Daytona Beach–Ormond Beach, FL	2,130	4,238	3,445
Fort Walton Beach–Crestview–Destin, FL	4,688	8,670	4,629
Gainesville, FL	3,890	4,204	4,435
Jacksonville, FL	2,972	3,032	3,406
Lakeland–Winter Haven, FL	2,422	2,115	3,137
Miami–Miami Beach–Kendall, FL	1,568	1,487	3,572
Naples–Marco Island, FL	4,778	2,820	5,015
Ocala, FL	3,998	2,564	4,342
Orlando–Kissimmee, FL	1,621	1,814	2,598
Palm Bay–Melbourne–Titusville, FL	2,103	2,991	2,902
Panama City–Lynn Haven, FL	4,528	6,417	4,641
Pensacola–Ferry Pass–Brent, FL	5,192	6,628	4,856
Port St. Lucie–Fort Pierce, FL	3,693	4,893	4,722
Punta Gorda, FL	4,570	6,189	4,234
Sarasota–Bradenton–Venice, FL	4,216	5,136	3,763
Vero Beach, FL	3,834	3,995	4,547
West Palm Beach–Boca Raton–Boynton Beach, FL	1,851	2,341	2,209
Georgia	3,874	3,486	4,156
Albany, GA	6,083	5,313	6,087
Athens–Clarke County, GA	5,962	4,812	6,647
Atlanta–Sandy Springs–Marietta, GA	3,483	3,159	3,876

Table 4. HHI by product for state and MSAs
(continued)

State and MSAs	HMO/PPO HHI	HMO HHI	PPO HHI
Augusta–Richmond County, GA–SC	4,736	9,465	3,888
Columbus, GA–AL	2,582	5,144	2,627
Gainesville, GA	4,522	7,192	3,464
Hinesville–Fort Stewart, GA	5,151	6,980	4,821
Macon, GA	6,671	9,271	6,334
Rome, GA	3,484	4,154	3,617
Savannah, GA	7,964	8,282	7,920
Warner Robins, GA	6,009	8,374	5,827
Hawaii	6,454	4,959	9,406
Honolulu, HI	6,665	5,053	9,624
Idaho	3,186	3,853	3,243
Boise City–Nampa, ID	3,887	5,304	3,842
Coeur d’Alene, ID	3,942	6,018	4,846
Idaho Falls, ID	4,595	9,579	4,585
Lewiston, ID–WA	3,101	6,787	3,311
Pocatello, ID	4,571	10,000	4,436
Illinois	2,837	3,073	2,844
Bloomington–Normal, IL	5,900	8,596	6,048
Champaign–Urbana, IL	3,651	9,939	4,414
Chicago–Naperville–Joliet, IL	3,013	3,648	2,849
Danville, IL	3,930	9,892	4,817
Decatur, IL	3,618	4,090	3,620
Kankakee–Bradley, IL	2,447	4,259	2,597
Lake County–Kenosha County, IL–WI	3,258	2,981	3,400
Peoria, IL	3,459	6,334	4,168
Rockford, IL	4,214	4,998	4,322
Springfield, IL	3,912	5,104	4,476
Indiana	3,910	3,942	3,941
Anderson, IN	5,448	6,853	5,236
Bloomington, IN	3,847	8,336	3,962
Columbus, IN	3,943	6,670	3,895
Elkhart–Goshen, IN	4,893	6,105	4,868
Evansville, IN–KY	5,387	8,008	6,605
Fort Wayne, IN	3,475	5,025	4,282
Gary, IN	5,251	3,724	5,673
Indianapolis, IN	4,827	4,830	5,009
Lafayette, IN	2,544	6,745	2,997
South Bend–Mishawaka, IN–MI	4,086	4,900	4,497
Iowa	5,170	3,394	6,133
Ames, IA	6,173	4,683	6,661
Cedar Rapids, IA	6,171	7,238	5,841
Davenport–Moline–Rock Island, IA–IL	3,407	4,450	3,878
Des Moines, IA	4,554	3,765	6,327
Iowa City, IA	6,359	7,171	5,903
Sioux City, IA–NE–SD	6,089	4,321	6,398
Waterloo–Cedar Falls, IA	4,569	5,160	4,681

State and MSAs	HMO/PPO HHI	HMO HHI	PPO HHI
Kentucky	3,772	2,731	4,528
Bowling Green, KY	6,495	9,646	6,596
Elizabethtown, KY	4,941	7,348	4,993
Lexington–Fayette, KY	2,683	3,501	2,963
Louisville, KY–IN	3,197	3,811	3,260
Owensboro, KY	5,914	10,000	5,955
Louisiana	3,984	2,195	5,310
Alexandria, LA	5,424	6,964	7,224
Baton Rouge, LA	4,861	2,786	6,340
Houma–Bayou Cane–Thibodaux, LA	3,853	6,770	4,740
Lafayette, LA	7,223	6,714	8,538
Lake Charles, LA	5,034	6,927	6,549
Monroe, LA	3,993	4,318	6,995
New Orleans–Metairie–Kenner, LA	3,013	2,799	3,827
Shreveport–Bossier City, LA	2,515	3,691	3,661
Maine	6,219	4,665	7,682
Bangor, ME	6,809	5,640	7,634
Lewiston–Auburn, ME	5,719	4,354	7,186
Portland–South Portland, ME	6,216	4,841	7,586
Maryland	3,302	2,685	5,057
Baltimore–Towson, MD	4,595	2,449	6,108
Bethesda–Gaithersburg–Frederick, MD	2,160	4,072	2,541
Cumberland, MD–WV	3,385	7,819	3,691
Hagerstown–Martinsburg, MD–WV	3,043	5,792	4,628
Salisbury, MD	4,727	5,740	6,273
Massachusetts	3,128	2,606	3,824
Barnstable Town, MA	4,474	3,509	5,524
Boston–Cambridge–Quincy, MA–NH	3,012	2,766	3,489
Brockton–Bridgewater–Easton, MA	3,799	3,193	4,562
Framingham, MA	2,931	2,572	3,490
Haverhill–North Andover–Amesbury, MA–NH	2,079	2,189	2,192
Lawrence–Methuen–Salem, MA–NH	2,552	2,594	2,671
Leominster–Fitchburg–Gardner, MA	2,853	2,686	3,983
Lowell–Billerica–Chelmsford, MA–NH	2,958	2,776	3,305
Lynn–Peabody–Salem, MA	3,172	3,120	3,380
New Bedford, MA	3,392	2,713	4,348
Pittsfield, MA	3,892	3,576	4,558
Springfield, MA–CT	2,850	2,354	3,670
Taunton–Norton–Raynham, MA	3,407	2,724	4,357
Worcester, MA–CT	2,654	2,563	3,640
Michigan	4,428	1,891	6,768
Ann Arbor, MI	2,642	3,464	4,256
Battle Creek, MI	8,892	9,637	8,795
Bay City, MI	6,148	5,813	8,149
Detroit–Livonia–Dearborn, MI	3,607	3,623	5,243
Flint, MI	4,508	4,515	6,999
Grand Rapids–Wyoming, MI	4,169	6,917	6,292

Table 4. HHI by product for state and MSAs
(continued)

State and MSAs	HMO/PPO HHI	HMO HHI	PPO HHI
Jackson, MI	4,055	5,134	8,467
Kalamazoo–Portage, MI	7,972	8,235	7,948
Lansing–East Lansing, MI	6,156	5,060	8,785
Monroe, MI	3,643	3,098	5,266
Muskegon–Norton Shores, MI	4,179	7,225	5,524
Niles–Benton Harbor, MI	8,116	5,058	8,216
Saginaw–Saginaw Township North, MI	5,499	6,165	7,820
Warren–Farmington Hills–Troy, MI	4,789	3,475	6,200
Minnesota	3,461	3,719	4,438
Missouri	4,894	2,037	5,878
Columbia, MO	7,238	3,566	7,871
Jefferson City, MO	6,239	3,330	7,177
Joplin, MO	8,853	7,676	9,072
Kansas City, MO–KS	3,072	3,864	3,069
Springfield, MO	5,156	4,080	5,433
St. Joseph, MO–KS	4,792	6,112	6,069
St. Louis, MO–IL	4,794	2,529	5,317
Montana	5,794	6,515	5,562
Billings, MT	5,690	6,446	5,497
Great Falls, MT	9,045	10,000	8,498
Missoula, MT	8,078	5,852	8,686
Nebraska	2,922	5,533	3,417
Lincoln, NE	4,372	4,442	4,663
Omaha–Council Bluffs, NE–IA	2,482	6,631	2,990
Nevada	2,059	4,814	2,584
Carson City, NV	6,089	4,670	7,100
Las Vegas–Paradise, NV	2,666	6,817	3,028
Reno–Sparks, NV	3,324	3,821	4,214
New Hampshire	3,391	3,400	4,704
Manchester, NH	3,057	3,020	3,826
Nashua, NH–MA	2,451	2,541	2,995
Portsmouth, NH–ME	3,339	3,131	4,497
Rochester–Dover, NH–ME	4,727	4,465	6,874
New Jersey	2,154	2,629	2,616
Atlantic City, NJ	3,564	2,962	4,338
Camden, NJ	2,696	4,478	2,713
Edison, NJ	2,323	2,844	2,925
Newark–Union, NJ–PA	2,205	2,391	2,803
Ocean City, NJ	3,802	3,082	5,128
Trenton–Ewing, NJ	2,889	4,413	3,109
Vineland–Millville–Bridgeton, NJ	3,403	6,427	3,338
New Mexico	2,494	3,688	2,835
New York	1,557	1,344	2,207
Albany–Schenectady–Troy, NY	3,164	6,489	4,303
Binghamton, NY	3,419	6,670	4,427
Buffalo–Cheektowaga–Tonawanda, NY	4,513	7,946	3,993
Ithaca, NY	6,065	9,915	7,127

State and MSAs	HMO/PPO HHI	HMO HHI	PPO HHI
New York–White Plains–Wayne, NY–NJ	1,535	2,193	1,925
Poughkeepsie–Newburgh–Middletown, NY	2,659	2,320	3,185
Rochester, NY	4,613	5,072	5,114
Suffolk County–Nassau County, NY	2,122	2,331	2,802
Syracuse, NY	3,482	9,353	3,564
North Carolina	3,459	2,760	4,273
Asheville, NC	4,059	5,244	3,991
Burlington, NC	3,636	2,710	4,252
Charlotte–Gastonia–Concord, NC–SC	2,544	2,797	3,239
Durham, NC	3,662	2,562	5,038
Fayetteville, NC	3,377	3,688	3,463
Goldsboro, NC	5,776	5,030	7,261
Greensboro–High Point, NC	4,196	4,831	4,373
Hickory–Morganton–Lenoir, NC	5,532	4,196	6,088
Jacksonville, NC	4,623	3,392	5,185
Rocky Mount, NC	4,683	4,009	6,390
Wilmington, NC	4,099	5,087	4,193
Winston–Salem, NC	6,277	5,674	6,584
Ohio	2,282	1,391	2,624
Akron, OH	1,569	1,948	2,000
Canton–Massillon, OH	3,848	2,661	5,531
Cincinnati–Middletown, OH–KY–IN	5,864	3,074	7,312
Cleveland–Elyria–Mentor, OH	2,065	2,661	2,531
Columbus, OH	2,463	2,706	2,585
Dayton, OH	4,924	4,256	5,776
Lima, OH	3,921	4,090	4,059
Mansfield, OH	2,353	7,122	2,483
Sandusky, OH	3,064	4,316	3,678
Springfield, OH	4,581	3,492	5,506
Toledo, OH	4,065	3,609	5,108
Youngstown–Warren–Boardman, OH–PA	5,601	1,680	6,025
Oklahoma	3,014	2,921	3,423
Lawton, OK	3,584	6,534	3,764
Oklahoma City, OK	3,705	3,126	4,008
Oregon	1,643	5,293	2,046
Bend, OR	3,215	4,282	3,258
Corvallis, OR	2,525	6,780	2,808
Eugene–Springfield, OR	4,397	6,556	4,689
Medford, OR	3,188	9,569	3,224
Portland–Vancouver–Beaverton, OR–WA	2,649	6,373	3,744
Salem, OR	2,684	5,140	3,620
Rhode Island	6,431	4,984	8,050
Norwich–New London, RI	2,706	3,436	3,088
Providence–Fall River–Warwick, RI–MA	4,503	2,600	6,313

Table 4. HHI by product for state and MSAs
(continued)

State and MSAs	HMO/PPO HHI	HMO HHI	PPO HHI
South Carolina	4,599	3,119	5,171
Anderson, SC	4,530	4,940	4,880
Charleston–North Charleston, SC	5,886	3,708	6,606
Columbia, SC	4,266	4,342	4,699
Florence, SC	5,983	3,853	6,476
Greenville, SC	4,174	3,407	4,610
Myrtle Beach–Conway–North Myrtle Beach, SC	5,548	3,654	6,130
Spartanburg, SC	4,345	4,292	4,850
Sumter, SC	5,807	3,532	6,271
Tennessee	2,866	4,929	3,423
Chattanooga, TN–GA	3,245	8,646	3,399
Clarksville, TN–KY	2,410	7,833	2,771
Cleveland, TN	4,476	8,585	4,834
Jackson, TN	4,390	4,269	4,402
Johnson City, TN	3,981	10,000	4,013
Kingsport–Bristol, TN–VA	3,544	9,200	3,555
Knoxville, TN	2,888	8,927	3,042
Memphis, TN–MS–AR	2,858	5,606	3,645
Morristown, TN	3,635	9,884	4,060
Nashville–Davidson–Murfreesboro, TN	2,404	5,727	3,034
Texas	2,293	1,519	2,681
Abilene, TX	4,464	9,987	6,221
Amarillo, TX	5,125	9,998	6,812
Austin–Round Rock, TX	3,839	2,828	4,819
Beaumont–Port Arthur, TX	4,047	5,048	4,715
Brownsville–Harlingen, TX	3,489	9,899	4,444
College Station–Bryan, TX	3,868	9,459	5,685
Corpus Christi, TX	2,997	8,586	4,314
Dallas–Plano–Irving, TX	3,249	3,061	4,113
Fort Worth–Arlington, TX	3,599	2,744	4,776
Houston–Sugar Land–Baytown, TX	3,032	3,425	3,324
Killeen–Temple–Fort Hood, TX	4,178	8,398	4,870
Lubbock, TX	4,325	5,001	5,902
McAllen–Edinburg–Mission, TX	5,724	6,845	5,733
Midland, TX	6,993	9,629	7,130
San Angelo, TX	4,174	9,951	5,741
San Antonio, TX	2,846	2,682	3,850
Sherman–Denison, TX	4,334	5,193	3,977
Tyler, TX	7,238	7,924	7,242
Wichita Falls, TX	5,913	10,000	5,915
Utah	3,014	3,802	4,693
Logan, UT–ID	2,412	8,367	2,586
Ogden–Clearfield, UT	2,779	3,821	3,951
Provo–Orem, UT	2,643	5,711	3,873
Salt Lake City, UT	3,637	3,336	5,666
St. George, UT	3,949	6,783	3,893

State and MSAs	HMO/PPO HHI	HMO HHI	PPO HHI
Vermont	6,110	9,557	5,066
Burlington–South Burlington, VT	5,273	9,984	4,176
Virginia	2,941	1,451	4,235
Charlottesville, VA	4,201	3,423	4,792
Harrisonburg, VA	7,515	4,224	9,093
Lynchburg, VA	6,717	6,198	9,803
Richmond, VA	4,398	3,245	4,938
Roanoke, VA	8,965	4,992	9,812
Winchester, VA–WV	5,574	4,778	6,245
Washington	2,270	4,106	3,246
Bellingham, WA	4,035	6,436	6,469
Bremerton–Silverdale, WA	2,780	8,132	3,929
Kennewick–Richland–Pasco, WA	5,051	6,208	6,878
Longview–Kelso, WA	4,224	8,845	7,466
Mount Vernon–Anacortes, WA	4,596	6,886	6,482
Olympia, WA	2,372	6,725	3,291
Seattle–Bellevue–Everett, WA	2,669	5,240	3,481
Spokane, WA	4,900	7,682	9,007
Tacoma, WA	2,131	6,184	2,956
Wenatchee, WA	7,502	5,267	8,559
Yakima, WA	7,143	4,065	9,252
Wisconsin	2,961	1,362	4,606
Appleton, WI	4,040	3,023	4,092
Eau Claire, WI	7,169	2,853	8,291
Fond du Lac, WI	6,024	2,877	7,276
Green Bay, WI	4,158	4,930	4,180
Madison, WI	3,069	2,669	5,594
Milwaukee–Waukesha–West Allis, WI	2,773	3,371	2,914
Oshkosh–Neenah, WI	4,283	5,466	4,852
Racine, WI	4,047	3,138	5,054
Sheboygan, WI	3,618	4,095	3,759
Wausau, WI	4,280	8,507	4,843
Wyoming	5,205	8,722	6,003

Sources of HMO and PPO data: Based on enrollment information from InterStudy Managed Market MSA and State Surveyor (Jan. 1, 2005), HealthLeaders (Jan. 1, 2005), and available public sources.

HHI: The Herfindahl–Hirschman Index of Competition (HHI) is used by the U.S. Department of Justice (DOJ) to evaluate competition. The DOJ considers markets with an HHI greater than 1,000 to be concentrated and those with an HHI greater than 1,800 to be highly concentrated.

