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Congressional Addressees

Private Health Insurance: Concentration of Enrollees among Individual, Small Group, and Large Group Insurers from 2010 through 2013

Millions of Americans obtain health coverage through private health plans, which include private health insurance sold in the individual and group insurance markets.¹ Group health plans provided by both large and small employers are the leading source of health coverage in the United States. Specifically, in 2013, 58 percent of Americans under age 65 had health coverage through employer-sponsored group health plans.² These employers may offer fully insured plans (by purchasing coverage from an insurance company) or self-funded plans (by setting aside funds to pay for employee health care). Most small employers purchase insured plans, while most large employers self-fund. Americans without access to group health insurance coverage, such as those with employers that do not offer health insurance coverage, may choose to purchase it directly from an insurer through the individual market. About 8 percent of Americans under age 65 had coverage through the individual market in 2013.

Historically, there have been indications of high levels of concentration in the individual, small group, and large group markets—that is, markets in which a small number of insurers enroll a significant portion of the total number of beneficiaries. In a survey of the small group market, we previously found that the largest insurers increased their share of enrollment between 2002 and 2008, indicating that the small group market likely became more concentrated over time.³ For 2008, we found that the median share of enrollment for the largest insurer in the small group market across the states surveyed was about 47 percent, with a range of about 21 percent in Arizona to about 96 percent in Alabama.⁴ More recent research has also identified high levels of market concentration. For example, an analysis based on 2010 data found the median share of enrollment held by the largest insurer in each state was 54 percent and 51 percent, respectively, for the individual and small group market segments.⁵

¹Private health insurance includes individual and group coverage—including small and large group health plans. Insurance offered by small employers is known as small group insurance and insurance offered by large employers is known as large group insurance.

²U.S. Census Bureau, *Table HI01, Health Insurance Coverage Status and Type of Coverage by Selected Characteristics: 2013*, Current Population Survey, 2014 Annual Social and Economic Supplement, accessed October 6, 2014, http://www.census.gov/hhes/www/cpstables/032014/health/hi01_1.xls.

³GAO, *Private Health Insurance: 2008 Survey Results on Number and Market Share of Carriers in the Small Group Health Insurance Market*, [GAO-09-363R](#) (Washington, D.C.: Feb. 27, 2009). Also see GAO, *Private Health Insurance: Number and Market Share of Carriers in the Small Group Health Insurance Market in 2004*, [GAO-06-155R](#) (Washington, D.C.: Oct. 13, 2005); and GAO, *Private Health Insurance: Number and Market Share of Carriers in the Small Group Health Insurance Market*, [GAO-02-536R](#) (Washington, D.C.: Mar. 25, 2002).

⁴These figures are based on data from the 39 states that provided us with market share information. See [GAO-09-363R](#).

⁵Kaiser Initiative on Health Reform and Private Health Insurance, *Focus on Health Reform: How Competitive are State Insurance Markets?* (Menlo Park, Calif: Kaiser Family Foundation, October 2011).

Several complex factors can affect concentration in these health insurance markets and the ability of new insurers to enter these markets.⁶ High concentration levels in health insurance markets have often been the result of consolidation—mergers and acquisitions—among existing insurers. In addition, concentration can persist because some factors may make it difficult for new insurers to enter the market. For example, new insurers that do not yet have large numbers of enrollees may have greater challenges negotiating discounts with providers. A highly concentrated market may indicate a less competitive market and could affect consumers' choice of health plans and their premiums.

The Patient Protection and Affordable Care Act (PPACA), enacted in 2010, contained a number of provisions that could affect market concentration and competition among health insurers.⁷ Specifically, the law required the establishment of health insurance exchanges—marketplaces where eligible individuals and small employers can compare and select among qualified insurance plans offered by participating private insurers—in each state by 2014.⁸ PPACA does not require insurers to offer plans through the individual and small group exchanges but instead, generally relies on market incentives to encourage their participation.⁹ In addition, PPACA required the establishment of the Consumer Operated and Oriented Plan (CO-OP) program, which provides loans to encourage new consumer-governed, nonprofit insurers to offer health plans in the individual and small group exchanges.¹⁰ Other PPACA provisions may affect how health insurance companies compete. For example, PPACA established new rating rules that limit how much insurance companies can vary premiums charged for plans, as well as guaranteed issue requirements that prohibit insurers from denying coverage based on health status.

PPACA also requires GAO to conduct an ongoing study on competition and market concentration in the health insurance market.¹¹ For this study, we examined these markets prior to the implementation of key PPACA provisions that went into effect in 2014 and that could affect competition and market concentration among health insurers. Specifically, GAO examined (1) how enrollment in the individual, small group, and large group health insurance market segments in each state was distributed among insurers in 2013; and (2) how the concentration

⁶In 2009, we conducted a structured literature review that examined the concentration of private health insurance markets. See GAO, *Private Health Insurance: Research on Competition in the Insurance Industry*, [GAO-09-864R](#) (Washington, D.C.: July 31, 2009).

⁷See Pub. L. No. 111-148, 124 Stat. 119 (Mar. 23, 2010) (hereafter, "PPACA"), as amended by the Health Care and Education Reconciliation Act of 2010, Pub. L. No. 111-152, 124 Stat. 1029 (Mar. 30, 2010) ("HCERA"). In this report, all references to PPACA include any amendments made by HCERA.

⁸Prior to PPACA, federal law defined a small employer, in connection with a group health plan, as having a maximum of 50 employees. Under PPACA, states have the option of defining a small employer as having 50 or fewer employees, but starting in 2016, they must define small employers as having from 1 to 100 employees. PPACA, § 1304(b), 124 Stat. at 172 (codified at 42 U.S.C. § 18024(b)).

⁹For example, it is only through the exchanges that eligible individuals may qualify for premium tax credits and cost-sharing reductions to lower the cost of their health plans, and certain small employers may qualify for tax credits to lower the cost of the coverage they purchase on behalf of their employees. We examined insurer participation in health insurance exchanges in a recent report. See GAO, *Patient Protection and Affordable Care Act: Largest Issuers of Health Coverage Participated in Most Exchanges, and Number of Plans Available Varied*, [GAO-14-657](#) (Washington, D.C.: Aug. 29, 2014).

¹⁰PPACA, § 1322, Stat. at 187 (codified at 42 U.S.C. § 18042).

¹¹PPACA, § 1322(i), 124 Stat. at 192. Specifically, PPACA directs GAO to conduct an ongoing study on competition and market concentration in the health insurance market in the United States after the implementation of PPACA health insurance reforms and to report to Congress biennially beginning in 2014.

of insurers in the individual, small group, and large group health insurance market segments in each state changed from 2010 through 2013.

To describe both how enrollment in the individual, small group, and large group health insurance market segments in each state was distributed among insurers in 2013, and how the concentration of insurers in these market segments in each state changed from 2010 through 2013, we analyzed 2010 data reported by insurance companies to the National Association of Insurance Commissioners (NAIC), as well as 2011 through 2013 data that PPACA requires insurers to report annually to the Department of Health and Human Services' (HHS) Centers for Medicare & Medicaid Services (CMS), beginning in 2011.¹² Specifically, we identified the private health insurers that sold fully insured policies in each state's individual, small group, and large group markets.¹³ For both the NAIC and CMS data, insurers submitted data separately for each market segment and state in which they conducted business; these data were not submitted separately by health plan, product, or policy. We analyzed each insurer's enrollment share in each of the 51 states by calculating the total number of covered life-years.¹⁴ If there were multiple insurers in a state that shared a parent company, we aggregated the individual insurer data in order to determine the state-wide experience of the parent company; otherwise, we analyzed the data by the individual insurers. For the individual, small group, and large group market segments in a state, we calculated the three-firm concentration ratio—the combined shares of covered life-years for the three largest insurers in each market segment. While states may have multiple local markets with differing concentrations of enrollees among health insurers, the data we used to measure this concentration by type of market segment are only available at the state level. Therefore, to make comparisons between state and local level estimates of concentration, we also analyzed a recent study by the American Medical Association (AMA). Although the AMA study does not report concentration by type of market segment, it does report concentration for Metropolitan Statistical Areas (MSA) within each

¹²NAIC is the organization of insurance commissioners from the 50 states, the District of Columbia, and the five U.S. territories that regulate the conduct of insurance companies in their respective state or territory. All insurers, with some exceptions, report financial statements to NAIC each year that include data for all health insurance markets offered by an insurer, including Medical Loss Ratio (MLR) data, or the percent of premiums the insurers spent on their enrollees' medical claims and quality initiatives. The largest exception to the NAIC reporting requirements is insurers that are regulated by the California Department of Managed Health Care, which report directly to that department and not to NAIC. Insurers began reporting MLR data to CMS in 2011, as required by PPACA. Both the NAIC and CMS data collected from insurers also include enrollment data that can be used to calculate the share of covered life-years for fully insured health plans. Insurers reported their 2010 data to NAIC by April 2011 based on their experience for the prior calendar year and insurers reported their 2011, 2012, and 2013 data to CMS by June 2012, June 2013, and June 2014, respectively, based on their experience for the prior calendar year. At the time of our analysis, 2013 data was the most recent year available.

For purposes of this report, the term "state" includes the District of Columbia.

¹³For the purposes of this report, insurer refers to the parent company of the insurance entity that is licensed by the state to engage in the insurance business. In cases where there is no parent company, the insurer refers to the insurance entity that is licensed by the state.

¹⁴One way to measure beneficiary enrollment is by measuring covered life-years, which represent the average number of lives insured, including dependents, on a pre-specified day over the 12 months in the reporting year.

state.¹⁵ We assessed the reliability of the NAIC, CMS, and AMA data by reviewing documentation and discussing the data with knowledgeable officials. For the NAIC and CMS data, we analyzed the enrollment data as they were reported by insurers, and we did not independently verify the accuracy or completeness of the information. Also for the NAIC and CMS data, we performed data reliability checks, such as examining the data for missing values and obvious errors to test the internal consistency and reliability of the data. For analyses over time, we excluded data from California because the NAIC data did not include all insurers in that state. We did not assess the availability of insurers' health plans, products, or policy offerings, as these data were not submitted by insurers to NAIC and CMS. We assessed the reliability of the AMA data as it was reported in the study, and we did not independently verify the reliability of the original dataset used by AMA in its analysis. After taking these steps, we determined the data from each of these three sources were sufficiently reliable for our purposes.

We conducted this performance audit from May 2014 to December 2014 in accordance with generally accepted government auditing standards. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide a reasonable basis for our findings and conclusions based on our audit objectives. We believe that the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objectives.

Results In Brief

We found that, while several insurers participated in each state's individual, small group, and large group health insurance markets in 2013, enrollment was concentrated among the three largest insurers in most states. Specifically, in each of the three market segments, the three largest insurers had at least 80 percent of the total enrollment in at least 37 states.

Further, these three market segments remained concentrated in most states from 2010 through 2013. Specifically, for each of these market segments, there were at least 30 states for which the three largest insurers had at least 80 percent of the total enrollment in each of the 4 years.

We provided HHS with a draft of this report for review; it indicated that it had no comments.

Enrollment in the Individual, Small Group, and Large Group Health Insurance Market Segments Was Concentrated among a Small Number of Insurers in Most States in 2013

While several insurers participated in each state's individual, small group, and large group health insurance markets in 2013, enrollment was concentrated among the three largest insurers in most states. On average in each state, there were several insurers participating, with about twice as many insurers participating in the individual market (24) as the small group (12) and large group (11) markets.¹⁶ (See enclosure 2 for state-by-state trends.) However, in each of

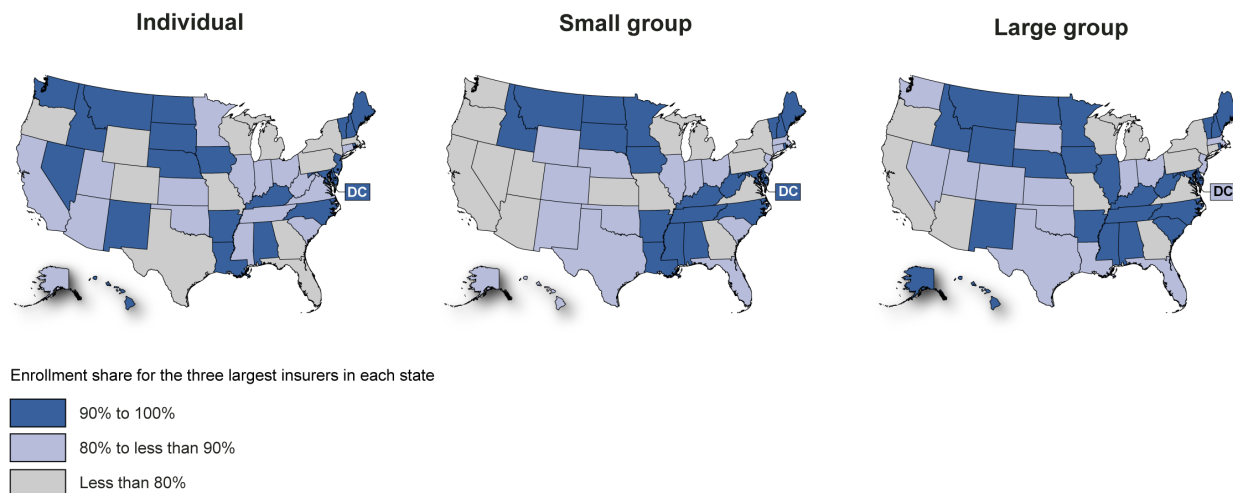
¹⁵AMA reported data collected by HealthLeaders-InterStudy through its Managed Market Surveyor from January 1, 2011, for self-funded and fully insured plans and, according to the study's authors, includes plans from the individual, small group, and large group markets. However, the data reported by AMA do not differentiate by these market segments. AMA reported market concentration by state and by MSA, which includes a county or counties associated with a city or urbanized area that has a population of at least 50,000. In some cases, AMA reported the data at other geographic levels such as metropolitan divisions, which are smaller geographic units located within MSAs. As is done in the AMA study, we refer to these as "MSAs" for the purposes of this report. American Medical Association, *Competition in Health Insurance: A Comprehensive Study of U.S. Markets* (2013).

¹⁶While, on average, more insurers participated in the individual market segment, enrollment was higher in the small and large group markets. Specifically, in 2013, there were about 11.0 million total covered life-years in the individual market, 17.3 million total covered life-years in the small group market, and 48.3 million total covered life-years in the large group market. (See enclosure 1 for state-by-state trends.)

the three market segments, the three largest insurers had at least 80 percent of the total enrollment in at least 37 states.¹⁷ (See the interactive map in fig. 1.) Further, in more than half of these states, a single insurer had more than half of the total enrollees and in 5 of these states there was at least one market segment in which the largest insurer had at least 90 percent of all the enrollees. For example, in Alabama’s small group market, the largest insurer—Blue Cross and Blue Shield of Alabama—had 97 percent of the total enrollment in the state.

The interactive map can be accessed here: <http://www.gao.gov/products/GAO-15-101R>.

Figure 1: Enrollment Share for the Three Largest Insurers, Name and Enrollment Share for the Largest Insurer, and Total Number of Insurers by State and Market Segment, 2013



Sources: GAO analysis of 2013 Medical Loss Ratio data from the Centers for Medicare & Medicaid Services. (data); Map Resources (map). | GAO-15-101R

Notes: We measured enrollment share using covered life-years, which represent the average number of lives insured, including dependents, on a pre-specified day over the 12 months in the reporting year.

In the remaining states, more insurers participated and the market segments were less concentrated, with enrollment spread out among more insurers. Specifically, in 12 states’ individual markets, 14 states’ small group markets, and 11 states’ large group markets, the 3 largest insurers held less than 80 percent of the total enrollment. On average in each state, there were 30 insurers in the individual market, 16 in the small group market, and 17 in the large group market. In nearly all of these states’ market segments, the largest insurer had less than half of the total enrollment. For example, in Wisconsin’s large group market, the 3 largest insurers had 39 percent of the total enrollees in the state, and the largest of these insurers had 15 percent of the total enrollees.

While this report examines the concentration of enrollment at the state level, concentration can vary within a state. According to 2011 data reported by AMA, which did not differentiate by market segment, the largest insurer in most states was also the largest insurer in at least three-quarters of the MSAs in that state. In the other states, the largest insurer varied across the MSAs. Specifically, insurers sometimes offer health plans that are only available in certain geographic areas, rather than statewide. For example, in Pennsylvania, the largest insurer in

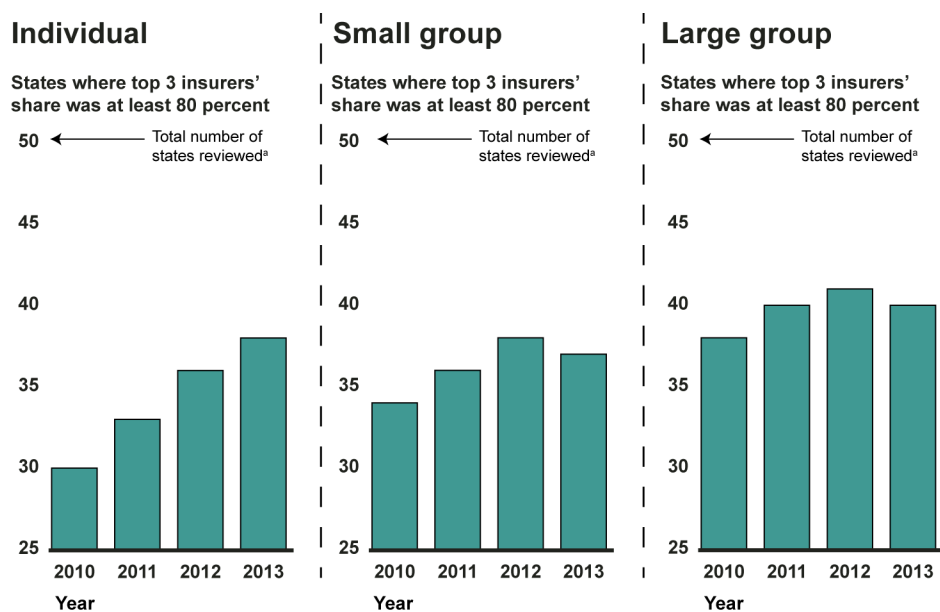
¹⁷Specifically, the three largest insurers in a particular state had at least 80 percent of the total enrollment in the individual market in 39 states, in the small group market in 37 states, and in the large group market in 40 states.

one MSA did not operate in all MSAs in the state and, therefore, was not the largest insurer in the state.

The Individual, Small Group, and Large Group Health Insurance Market Segments in Most States Remained Concentrated from 2010 through 2013

In most states, the individual, small group, and large group markets remained concentrated from 2010 through 2013. Specifically, for each of these market segments, there were at least 30 states for which the three largest insurers had at least 80 percent of the total enrollment in each of the 4 years.¹⁸ For example, the largest three insurers had at least 80 percent of total enrollment in 30 states, 34 states, and 38 states respectively in the individual, small group, and large group markets in 2010. In each market segment, the number of such states increased by 2013.¹⁹ The individual market increased to 38 states by 2013. While the small group and large group markets also increased overall by 2013, to 37 states and 40 states, respectively, each had a small decrease between 2012 and 2013. (See fig. 2 for state counts and see enclosure 3 for state-by-state data.)

Figure 2: The Number of States Where the Enrollment Share for the Top Three Insurers Was at Least 80 Percent, by Market Segment 2010-2013



Source: GAO analysis of 2010 Supplemental Health Care Exhibit data from the National Association of Insurance Commissioners and 2011 through 2013 Medical Loss Ratio data from the Centers for Medicare & Medicaid Services. | GAO-15-101R

Note: We measured the enrollment share of the three largest insurers using covered life-years, which represent the average number of lives insured, including dependents, on a pre-specified day over the 12 months in the reporting year.

^aWe excluded data from California from all years because the National Association of Insurance Commissioners' 2010 data for this state did not include all insurers.

¹⁸For all analyses of trends from 2010 through 2013, we excluded data from California for all years because the NAIC 2010 data for this state did not include all insurers. Therefore, these counts are out of 50, rather than 51, states.

¹⁹In each of the three market segments, for most of the states in which the largest three insurers had an enrollment share of at least 80 percent in 2010, this was also the case in 2013—specifically, 29 of the 30 states in the individual market, 32 of the 34 states in the small group market, and 36 of the 38 states in the large group market.

We also examined the companies that comprised the largest insurers in each state and found that, in addition to having at least half of the enrollment in most states from 2010 through 2013, these same companies generally remained the top insurers during the time period.²⁰

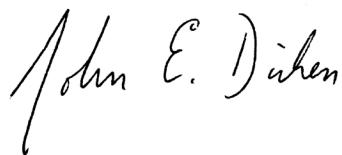
Specifically, of the 50 states we analyzed, the largest insurer remained the same in 43 states in the individual market, 41 states in the small group market, and 43 states in the large group market. For example, in Iowa's small group market, the largest insurer—Wellmark Group—had at least 61 percent of the total enrollees from 2010 through 2013. In addition, in most of the states where the largest insurer did not remain the same, the largest insurer generally had less than half of the total enrollees. For example, in Washington's individual market, the largest insurer in 2010 and 2011—Regence Group—had 45 percent and 37 percent of the total enrollees in the state, respectively. Premera Blue Cross Group replaced Regence Group as the largest insurer in 2012 and 2013 and had 40 percent and 39 percent of the total enrollees in the state, respectively, in each year. (See enclosure 4 for state-by-state trends.)

We also found that a Blue Cross and Blue Shield insurer was the largest insurer in most states in each of the market segments from 2010 through 2013.²¹ Specifically, a Blue Cross and Blue Shield insurer was consistently the largest insurer in 44 states in the individual market, 38 states in the small group market, and 40 states in the large group market across the time period.

Agency Comments

We provided HHS with a draft of this report for review; it indicated that it had no comments.

We are sending copies of this report to the Secretary of Health and Human Services and other interested parties. In addition, the report is available at no charge on the GAO website at <http://www.gao.gov>. If you or your staffs have any questions about this information, please contact me at (202) 512-7114 or dickenj@gao.gov. Contact points for our Offices of Congressional Relations and Public Affairs may be found on the last page of this report. GAO staff who made key contributions to this report were William D. Hadley, Assistant Director; Laura Sutton Elsberg; Sandra George; Giselle Hicks; Sarah-Lynn McGrath; Laurie Pachter; and Vikki Porter.



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Enclosures – 4

²⁰Specifically, in the individual market, there were 31 states where the largest insurer had at least half of the enrollment in 2010 and also in 2013. In the small group market, there were 27 states in 2010 and 29 states in 2013. In the large group market, there were 33 states in 2010 and 32 states in 2013.

²¹We identified insurers that were independent licensees of the Blue Cross and Blue Shield Association in a particular state. An insurer may or may not be the Blue Cross and Blue Shield licensee in all counties within a particular state. In 2002, 2005, and 2009, we reported that a Blue Cross and Blue Shield insurer was the largest insurer in most states in the small group market. See [GAO-09-363R](#), [GAO-06-155R](#), and [GAO-02-536R](#).

List of Addressees

The Honorable Tom Harkin
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The Honorable Ron Wyden
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The Honorable George Miller
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House of Representatives

The Honorable Dave Camp
Chairman
The Honorable Sander Levin
Ranking Member
Committee on Ways and Means
House of Representatives

Total Covered Life-Years by State in the Individual, Small Group, and Large Group Markets, 2013

State	Individual	Small group	Large group
Alabama	174,370	292,186	491,750
Alaska	14,917	32,855	49,487
Arizona	270,470	208,312	547,992
Arkansas	114,367	133,682	202,449
California	1,571,566	2,182,529	11,170,956
Colorado	275,631	243,530	688,456
Connecticut	119,528	226,684	402,343
Delaware	20,951	47,530	89,853
District of Columbia	19,755	86,054	803,704
Florida	854,167	782,577	1,848,192
Georgia	353,593	482,737	830,215
Hawaii	28,353	148,481	654,842
Idaho	95,574	86,882	231,540
Illinois	461,044	629,598	2,110,423
Indiana	174,155	326,423	365,273
Iowa	180,758	159,174	351,064
Kansas	124,520	192,966	398,922
Kentucky	131,663	175,900	376,001
Louisiana	173,641	276,836	357,172
Maine	32,855	76,652	189,564
Maryland	188,624	320,665	945,595
Massachusetts	88,546	556,772	1,263,142
Michigan	339,410	591,713	1,950,458
Minnesota	254,372	315,473	720,744
Mississippi	83,244	112,774	197,304
Missouri	257,861	303,705	708,075
Montana	48,023	54,937	83,833
Nebraska	124,966	95,023	209,633
Nevada	94,882	104,027	402,033
New Hampshire	36,192	82,925	147,505
New Jersey	177,955	646,930	1,034,253
New Mexico	58,879	56,726	169,347
New York	248,495	1,376,783	6,084,031
North Carolina	473,565	309,032	589,287
North Dakota	45,937	70,287	155,103
Ohio	330,315	884,544	959,784
Oklahoma	122,598	185,376	488,160
Oregon	167,095	222,870	685,508

Enclosure I

State	Individual	Small group	Large group
Pennsylvania	463,591	884,908	2,149,143
Rhode Island	18,300	78,838	179,025
South Carolina	129,263	126,408	332,032
South Dakota	65,951	50,790	107,063
Tennessee	243,526	329,491	496,229
Texas	746,168	1,293,831	1,821,661
Utah	140,289	239,979	444,548
Vermont	20,291	57,661	73,718
Virginia	319,580	431,183	1,423,171
Washington	269,757	268,282	1,190,643
West Virginia	28,061	68,571	133,181
Wisconsin	161,048	390,883	985,288
Wyoming	21,852	24,087	32,641
Total covered life-years	10,960,513	17,327,059	48,322,334

Source: GAO analysis of 2013 Medical Loss Ratio data from the Centers for Medicare & Medicaid Services. | GAO-15-101R.

Notes: Covered life-years represent the average number of lives insured, including dependents, on a pre-specified day over the 12 months in the reporting year. State covered life-years may not add to total due to rounding.

**Number of Insurers by State in the Individual, Small Group, and
Large Group Markets, 2013**

State	Individual	Small group	Large group
Alabama	23	8	7
Alaska	14	6	5
Arizona	24	12	12
Arkansas	24	11	9
California	30	22	24
Colorado	25	9	10
Connecticut	19	7	5
Delaware	16	8	6
District of Columbia	18	6	6
Florida	31	14	12
Georgia	31	20	16
Hawaii	12	6	7
Idaho	19	11	9
Illinois	34	21	18
Indiana	28	24	19
Iowa	25	15	14
Kansas	28	13	13
Kentucky	23	9	8
Louisiana	26	11	10
Maine	18	5	5
Maryland	23	8	6
Massachusetts	28	13	11
Michigan	33	24	24
Minnesota	26	9	11
Mississippi	22	8	8
Missouri	31	17	15
Montana	21	8	7
Nebraska	26	12	9
Nevada	21	14	13
New Hampshire	15	6	6
New Jersey	20	6	8
New Mexico	22	7	7
New York	28	14	15
North Carolina	25	13	11
North Dakota	19	6	8
Ohio	34	25	18
Oklahoma	25	15	12
Oregon	25	8	11

Enclosure 2

State	Individual	Small group	Large group
Pennsylvania	36	19	18
Rhode Island	13	3	4
South Carolina	22	12	10
South Dakota	25	11	12
Tennessee	26	14	9
Texas	36	23	22
Utah	19	12	14
Vermont	12	3	4
Virginia	29	17	16
Washington	25	13	12
West Virginia	24	12	11
Wisconsin	35	24	27
Wyoming	21	7	7
Average number of insurers	24	12	11

Source: GAO analysis of 2013 Medical Loss Ratio data from the Centers for Medicare & Medicaid Services. | GAO-15-101R.

Share of Enrollment for the Largest Three Insurers by State in the Individual, Small Group, and Large Group Markets from 2010 through 2013

Below are three tables that show the share of enrollment for the largest three insurers in each state in the individual, small group, and large group markets from 2010 through 2013.

Table 1: Share of Enrollment for the Largest Three Insurers by State in the Individual Market, 2010 through 2013

State	Share of enrollment for the largest three insurers (%)			
	2010	2011	2012	2013
Alabama	94	97	98	98
Alaska	77	76	79	82
Arizona	75	77	80	80
Arkansas	89	91	94	94
California ^a	–	78	87	84
Colorado	54	53	57	59
Connecticut	85	84	84	85
Delaware	88	85	83	92
District of Columbia	89	88	90	92
Florida	74	73	74	73
Georgia	74	68	70	70
Hawaii	100	99	99	99
Idaho	86	93	94	93
Illinois	77	79	82	83
Indiana	84	82	84	85
Iowa	92	92	92	95
Kansas	74	76	78	81
Kentucky	97	96	98	97
Louisiana	87	85	90	91
Maine	98	92	98	98
Maryland	90	89	89	92
Massachusetts	87	88	79	77
Michigan	78	77	77	77
Minnesota	86	85	87	87
Mississippi	78	83	88	89
Missouri	66	69	72	72
Montana	84	85	90	90
Nebraska	87	88	90	91
Nevada	84	83	86	91
New Hampshire	93	93	96	97
New Jersey	98	90	95	95
New Mexico	91	90	91	92
New York	71	56	57	60
North Carolina	90	90	92	93

State	Share of enrollment for the largest three insurers (%)			
	2010	2011	2012	2013
North Dakota	94	90	90	93
Ohio	71	80	84	84
Oklahoma	81	79	86	88
Oregon	66	65	63	62
Pennsylvania	74	72	69	74
Rhode Island	100	100	100	99
South Carolina	78	80	82	82
South Dakota	86	89	89	90
Tennessee	75	80	83	81
Texas	72	74	77	79
Utah	82	86	88	88
Vermont	100	99	99	100
Virginia	86	86	89	89
Washington	92	96	96	95
West Virginia	78	78	85	87
Wisconsin	56	59	60	65
Wyoming	74	71	72	71
Average	83	83	85	86

Source: GAO analysis of 2010 Supplemental Health Care Exhibit data from the National Association of Insurance Commissioners and 2011 through 2013 Medical Loss Ratio data from the Centers for Medicare & Medicaid Services. | GAO-15-101R.

Notes: We measured enrollment using covered life-years, which represent the average number of lives insured, including dependents, on a pre-specified day over the 12 months in the reporting year.

^aWe excluded 2010 data for California because the National Association of Insurance Commissioners' data for this state did not include all insurers in this year.

Table 2: Share of Enrollment for the Largest Three Insurers by State in the Small Group Market, 2010 through 2013

State	Share of enrollment for the largest three insurers (%)			
	2010	2011	2012	2013
Alabama	99	100	100	100
Alaska	88	87	89	88
Arizona	72	66	67	69
Arkansas	92	95	97	98
California ^a	–	63	76	75
Colorado	75	81	82	81
Connecticut	80	83	85	84
Delaware	97	95	97	97
District of Columbia	96	94	96	96
Florida	87	80	82	84
Georgia	73	69	65	66
Hawaii	94	83	87	85
Idaho	95	96	96	94
Illinois	80	81	84	86
Indiana	73	76	77	80
Iowa	90	90	94	91
Kansas	81	81	84	79
Kentucky	98	93	94	95
Louisiana	93	95	96	97
Maine	98	98	98	99
Maryland	96	91	91	95
Massachusetts	83	81	83	82
Michigan	74	81	80	79
Minnesota	88	84	90	91
Mississippi	93	97	98	98
Missouri	71	78	79	78
Montana	87	90	88	91
Nebraska	80	89	91	88
Nevada	76	73	73	76
New Hampshire	97	99	99	99
New Jersey	94	92	90	87
New Mexico	82	87	89	88
New York	68	67	70	74
North Carolina	95	95	95	93
North Dakota	100	99	98	98
Ohio	70	78	80	81
Oklahoma	74	76	81	88
Oregon	60	60	60	56

State	Share of enrollment for the largest three insurers (%)			
	2010	2011	2012	2013
Pennsylvania	73	57	55	55
Rhode Island	99	99	100	100
South Carolina	90	90	89	89
South Dakota	91	90	91	90
Tennessee	95	95	96	95
Texas	77	80	85	87
Utah	82	78	78	77
Vermont	100	100	100	100
Virginia	75	76	79	76
Washington	77	78	77	75
West Virginia	89	92	95	94
Wisconsin	59	51	51	54
Wyoming	86	88	87	87
Average	85	84	86	85

Source: GAO analysis of 2010 Supplemental Health Care Exhibit data from the National Association of Insurance Commissioners and 2011 through 2013 Medical Loss Ratio data from the Centers for Medicare & Medicaid Services. | GAO-15-101R.

Notes: We measured enrollment using covered life-years, which represent the average number of lives insured, including dependents, on a pre-specified day over the 12 months in the reporting year.

^aWe excluded 2010 data for California because the National Association of Insurance Commissioners' data for this state did not include all insurers in this year.

Table 3: Share of Enrollment for the Largest Three Insurers by State in the Large Group Market, 2010 through 2013

State	Share of enrollment for the largest three insurers (%)			
	2010	2011	2012	2013
Alabama	99	100	100	100
Alaska	99	99	100	99
Arizona	73	80	79	79
Arkansas	98	99	99	99
California ^a	–	69	70	74
Colorado	83	84	86	86
Connecticut	77	73	72	71
Delaware	97	94	93	93
District of Columbia	83	75	77	80
Florida	77	76	81	83
Georgia	80	83	81	77
Hawaii	97	93	94	93
Idaho	96	97	97	97
Illinois	86	86	86	90
Indiana	78	82	86	89
Iowa	93	94	95	93
Kansas	93	92	90	81
Kentucky	94	88	89	92
Louisiana	87	88	83	87
Maine	95	94	95	94
Maryland	89	94	92	91
Massachusetts	85	85	84	85
Michigan	90	80	80	78
Minnesota	93	83	95	95
Mississippi	96	97	98	99
Missouri	78	75	79	78
Montana	97	99	99	99
Nebraska	94	99	99	95
Nevada	88	87	88	87
New Hampshire	93	94	94	95
New Jersey	83	86	86	85
New Mexico	94	93	94	94
New York	69	62	68	66
North Carolina	93	93	92	93
North Dakota	100	99	99	100
Ohio	76	79	80	80
Oklahoma	84	80	82	82
Oregon	74	77	77	78

State	Share of enrollment for the largest three insurers (%)			
	2010	2011	2012	2013
Pennsylvania	73	69	71	67
Rhode Island	98	98	97	97
South Carolina	97	98	97	98
South Dakota	89	88	89	89
Tennessee	89	93	94	94
Texas	77	82	83	83
Utah	92	90	88	87
Vermont	99	100	100	100
Virginia	71	75	77	75
Washington	90	89	88	88
West Virginia	97	96	98	95
Wisconsin	41	41	38	39
Wyoming	95	96	95	96
Average	87	87	87	87

Source: GAO analysis of 2010 Supplemental Health Care Exhibit data from the National Association of Insurance Commissioners and 2011 through 2013 Medical Loss Ratio data from the Centers for Medicare & Medicaid Services. | GAO-15-101R.

Notes: We measured enrollment using covered life-years, which represent the average number of lives insured, including dependents, on a pre-specified day over the 12 months in the reporting year.

^aWe excluded 2010 data for California because the National Association of Insurance Commissioners' data for this state did not include all insurers in this year.

**Share of Enrollment for the Largest Insurer by State in the Individual, Small Group,
and Large Group Markets from 2010 through 2013**

The three tables below show the share of enrollment for the largest insurer by state in the individual, small group, and large group markets from 2010 through 2013, as well as which of these insurers was a Blue Cross and Blue Shield insurer.

Table 4: Share of Enrollment for the Largest Insurer by State in the Individual Market, 2010 through 2013

State	Largest insurer	Share of enrollment for the largest insurer (%)			
		2010	2011	2012	2013
Alabama	BCBS OF AL GRP†	86	90	91	90
Alaska	PREMERA BLUE CROSS GROUP†	58	58	60	61
Arizona	BLUE CROSS AND BLUE SHIELD OF ARIZONA, INC.†	49	49	50	49
Arkansas	ARKANSAS BCBS GRP†	76	79	80	79
California ^a	WELLPOINT INC GRP†	–	37	47	46
Colorado	WELLPOINT INC GRP†	30	32	34	35
Connecticut	WELLPOINT INC GRP†	52	48	44	39
Delaware	HIGHMARK GRP†	50	51	49	53
District of Columbia	CAREFIRST INC GRP†	73	69	70	71
Florida	BLUE CROSS AND BLUE SHIELD OF FLORIDA, INC. †	49	47	49	47
Georgia	WELLPOINT INC GRP†	47	48	46	42
Hawaii	HAWAII MEDICAL SERVICE ASSOCIATION†	52	52	52	50
Idaho	REGENCE GRP†	38	*	*	*
	BLUE CROSS OF IDAHO HEALTH SERVICE, INC. †	*	44	45	50
Illinois	HCSC GRP†	65	66	67	67
Indiana	WELLPOINT INC GRP†	64	62	62	59
Iowa	WELLMARK GROUP†	83	83	64	84
Kansas	BCBS OF KS GRP†	45	47	42	39
Kentucky	WELLPOINT INC GRP†	83	79	81	79
Louisiana	LOUISIANA HLTH SERV GRP†	73	72	74	73
Maine	WELLPOINT INC GRP†	49	45	49	55
Maryland	CAREFIRST INC GRP†	71	70	67	64
Massachusetts	BCBS OF MA GRP†	57	63	39	34
Michigan	BCBS OF MI GRP†	59	56	54	54
Minnesota	BCBS OF MN GRP†	66	63	59	57
Mississippi	MISSISSIPPI INS GRP†	54	57	60	62
Missouri	WELLPOINT INC GRP†	31	32	33	34
Montana	HCSC GRP†	*	*	*	57
	BLUE CROSS BLUE SHIELD OF MONTANA†	51	56	62	*

State	Largest insurer	Share of enrollment for the largest insurer (%)			
		2010	2011	2012	2013
Nebraska	BLUE CROSS AND BLUE SHIELD OF NEBRASKA†	63	65	69	70
Nevada	UNITEDHEALTH GRP	39	42	45	46
New Hampshire	WELLPOINT INC GRP†	67	76	81	83
New Jersey	BCBS OF NJ GRP†	73	63	75	78
New Mexico	HCSC GRP†	59	53	49	49
New York	WELLPOINT INC GRP†	33	25	25	24
North Carolina	BLUE CROSS AND BLUE SHIELD OF NORTH CAROLINA†	80	83	85	86
North Dakota	NORIDIAN MUTUAL INSURANCE COMPANY†	77	75	75	78
Ohio	WELLPOINT INC GRP†	*	36	36	*
	MEDICAL MUTUAL OF OHIO	36	*	*	35
Oklahoma	HCSC GRP†	59	58	63	64
Oregon	REGENCE GRP†	38	35	33	31
Pennsylvania	HIGHMARK GRP†	32	33	35	35
Rhode Island	UNITEDHEALTH GRP	52	*	*	*
	BLUE CROSS & BLUE SHIELD OF RHODE ISLAND†	*	95	94	92
South Carolina	BCBS OF SC GRP†	53	55	57	58
South Dakota	WELLMARK GROUP†	73	74	74	73
Tennessee	BCBS OF TN INC†	36	*	39	42
	TRH HEALTH INSURANCE COMPANY	*	37	*	*
Texas	HCSC GRP†	55	57	59	60
Utah	IHC INC GRP	44	43	41	41
Vermont	BCBS OF VT GRP†	75	77	90	92
Virginia	WELLPOINT INC GRP†	74	74	75	74
Washington	PREMERA BLUE CROSS GROUP†	*	*	40	39
	REGENCE GRP†	45	37	*	*
West Virginia	HIGHMARK GRP†	41	44	54	54
Wisconsin	WISCONSIN PHYSICIANS SERV INS GRP	*	23	24	26
	WELLPOINT INC GRP†	21	*	*	*
Wyoming	BLUE CROSS BLUE SHIELD OF WYOMING†	42	38	38	40

Legend: * This symbol indicates that this insurer was not the largest in that particular year. †This symbol indicates an insurer that we identified as being an independent licensee of the Blue Cross and Blue Shield Association in the designated state. An insurer may or may not be the Blue Cross and Blue Shield licensee in all counties within the state.

Source: GAO analysis of 2010 Supplemental Health Care Exhibit data from the National Association of Insurance Commissioners and 2011 through 2013 Medical Loss Ratio data from the Centers for Medicare & Medicaid Services. | GAO-15-101R.

Notes: We measured enrollment using covered life-years, which represent the average number of lives insured, including dependents, on a pre-specified day over the 12 months in the reporting year. We reprinted insurer names as they were reported in the data from the Centers for Medicare & Medicaid Services and the National Association of Insurance Commissioners.

^aWe excluded 2010 data for California because the National Association of Insurance Commissioners' data for this state did not include all insurers in this year.

Table 5: Share of Enrollment for the Largest Insurer by State in the Small Group Market, 2010 through 2013

State	Largest insurer	Share of enrollment for the largest insurer (%)			
		2010	2011	2012	2013
Alabama	BCBS OF AL GRP†	96	97	97	97
Alaska	PREMERA BLUE CROSS GROUP†	71	72	69	65
Arizona	AETNA GRP	26	*	*	*
	BLUE CROSS AND BLUE SHIELD OF ARIZONA, INC. †	*	26	26	24
Arkansas	ARKANSAS BCBS GRP†	51	56	61	65
California ^a	KAISER FOUNDATION GRP	–	30	31	31
Colorado	UNITEDHEALTH GRP	32	31	32	30
Connecticut	WELLPOINT INC GRP†	*	31	37	40
	UNITEDHEALTH GRP	31	*	*	*
Delaware	HIGHMARK GRP†	57	61	65	64
District of Columbia	CAREFIRST INC GRP†	63	76	81	81
Florida	UNITEDHEALTH GRP	39	36	36	36
Georgia	WELLPOINT INC GRP†	31	41	36	34
Hawaii	HAWAII MEDICAL SERVICE ASSOCIATION†	67	50	45	48
Idaho	REGENCE GRP†	45	*	*	*
	BLUE CROSS OF IDAHO HEALTH SERVICE, INC. †	*	48	50	49
Illinois	HCSC GRP†	51	57	59	59
Indiana	WELLPOINT INC GRP†	52	56	55	54
Iowa	WELLMARK GROUP†	61	61	62	63
Kansas	BCBS OF KS GRP†	61	58	59	61
Kentucky	WELLPOINT INC GRP†	63	72	70	67
Louisiana	LOUISIANA HLTH SERV GRP†	80	81	81	81
Maine	WELLPOINT INC GRP†	46	50	48	40
Maryland	CAREFIRST INC GRP†	70	72	73	69
Massachusetts	BCBS OF MA GRP†	46	40	40	41
Michigan	BCBS OF MI GRP†	62	52	55	57
Minnesota	BCBS OF MN GRP†	50	37	36	37
Mississippi	MISSISSIPPI INS GRP†	80	73	87	84
Missouri	WELLPOINT INC GRP†	42	48	46	48
Montana	HCSC GRP†	*	*	*	68
	BLUE CROSS BLUE SHIELD OF MONTANA†	71	72	69	*
Nebraska	BLUE CROSS AND BLUE SHIELD OF NEBRASKA†	42	42	56	61
Nevada	UNITEDHEALTH GRP	47	35	35	36
New Hampshire	WELLPOINT INC GRP†	60	67	75	73
New Jersey	BCBS OF NJ GRP†	47	59	59	59

State	Largest insurer	Share of enrollment for the largest insurer (%)			
		2010	2011	2012	2013
New Mexico	PRESBYTERIAN HLTHCARE SERV GRP	*	*	31	33
	HCSC GRP†	34	31	*	*
New York	UNITEDHEALTH GRP	41	36	44	48
North Carolina	BLUE CROSS AND BLUE SHIELD OF NORTH CAROLINA†	63	63	62	62
North Dakota	NORIDIAN MUTUAL INSURANCE COMPANY†	88	85	86	86
Ohio	WELLPOINT INC GRP†	34	41	40	40
Oklahoma	HCSC GRP†	46	48	55	60
Oregon	REGENCE GRP†	24	21	*	*
	PACIFICSOURCE HLTH PLAN GRP	*	*	22	23
Pennsylvania	AETNA GRP	37	*	*	*
	HIGHMARK GRP†	*	24	22	*
	INDEPENDENCE BLUE CROSS GRP†	*	*	*	21
Rhode Island	BLUE CROSS & BLUE SHIELD OF RHODE ISLAND†	70	74	75	76
South Carolina	BCBS OF SC GRP†	67	70	67	69
South Dakota	WELLMARK GROUP†	66	62	60	59
Tennessee	BCBS OF TN INC†	70	70	70	69
Texas	HCSC GRP†	39	46	51	53
Utah	IHC INC GRP	40	42	41	40
Vermont	CIGNA HLTH GRP	38	*	*	*
	BCBS OF VT GRP†	*	43	74	74
Virginia	WELLPOINT INC GRP†	47	50	48	46
Washington	PREMERA BLUE CROSS GROUP†	*	33	36	37
	REGENCE GRP†	50	*	*	*
West Virginia	HIGHMARK GRP†	50	57	66	73
Wisconsin	UNITEDHEALTH GRP	35	30	30	33
Wyoming	BLUE CROSS BLUE SHIELD OF WYOMING†	55	61	58	60

Legend: * This symbol indicates that this insurer was not the largest in that particular year. †This symbol indicates an insurer that we identified as being an independent licensee of the Blue Cross and Blue Shield Association in the designated state. An insurer may or may not be the Blue Cross and Blue Shield licensee in all counties within the state.

Source: GAO analysis of 2010 Supplemental Health Care Exhibit data from the National Association of Insurance Commissioners and 2011 through 2013 Medical Loss Ratio data from the Centers for Medicare & Medicaid Services. | GAO-15-101R.

Notes: We measured enrollment using covered life-years, which represent the average number of lives insured, including dependents, on a pre-specified day over the 12 months in the reporting year. We reprinted insurer names as they were reported in the data from the Centers for Medicare & Medicaid Services and the National Association of Insurance Commissioners.

^aWe excluded 2010 data for California because the National Association of Insurance Commissioners' data for this state did not include all insurers in this year.

Table 6: Share of Enrollment for the Largest Insurer by State in the Large Group Market, 2010 through 2013

State	Largest insurer	Share of enrollment for the largest insurer (%)			
		2010	2011	2012	2013
Alabama	BCBS OF AL GRP†	93	92	92	92
Alaska	PREMERA BLUE CROSS GROUP†	79	79	84	85
Arizona	UNITEDHEALTH GRP	*	39	*	*
	BLUE CROSS AND BLUE SHIELD OF ARIZONA, INC. †	40	*	31	33
Arkansas	ARKANSAS BCBS GRP†	80	78	77	78
California ^a	KAISER FOUNDATION GRP	–	42	41	41
Colorado	KAISER FOUNDATION GRP	47	47	48	47
Connecticut	WELLPOINT INC GRP†	48	38	35	34
Delaware	HIGHMARK GRP†	63	71	69	66
District of Columbia	AETNA INC	*	29	31	34
	KAISER FOUNDATION GRP	30	*	*	*
Florida	BLUE CROSS AND BLUE SHIELD OF FLORIDA, INC. †	42	42	49	54
Georgia	WELLPOINT INC GRP†	56	52	50	44
Hawaii	HAWAII MEDICAL SERVICE ASSOCIATION†	60	62	70	69
Idaho	BLUE CROSS OF IDAHO HEALTH SERVICE, INC. †	71	68	67	67
Illinois	HCSC GRP†	74	68	69	72
Indiana	WELLPOINT INC GRP†	59	55	60	62
Iowa	WELLMARK GROUP†	76	74	77	76
Kansas	BCBS OF KS GRP†	56	47	45	46
Kentucky	WELLPOINT INC GRP†	65	62	63	67
Louisiana	LOUISIANA HLTH SERV GRP†	61	65	64	64
Maine	WELLPOINT INC GRP†	74	74	73	73
Maryland	CAREFIRST INC GRP†	51	62	70	70
Massachusetts	BCBS OF MA GRP†	53	54	54	56
Michigan	BCBS OF MI GRP†	62	52	51	52
Minnesota	HEALTHPARTNERS GRP	45	39	48	45
Mississippi	MISSISSIPPI INS GRP†	84	81	84	83
Missouri	WELLPOINT INC GRP†	39	33	36	36
Montana	HCSC GRP†	*	*	*	80
	BLUE CROSS BLUE SHIELD OF MONTANA†	66	66	81	*
Nebraska	BLUE CROSS AND BLUE SHIELD OF NEBRASKA†	77	86	80	82
Nevada	UNITEDHEALTH GRP	66	66	68	66
New Hampshire	WELLPOINT INC GRP†	52	55	60	57
New Jersey	BCBS OF NJ GRP†	52	54	54	56

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State	Largest insurer	Share of enrollment for the largest insurer (%)			
		2010	2011	2012	2013
New Mexico	HCSC GRP†	47	40	39	40
New York	UNITEDHEALTH GRP	29	26	26	*
	HIP INS GRP	*	*	*	23
North Carolina	BLUE CROSS AND BLUE SHIELD OF NORTH CAROLINA†	78	73	73	76
North Dakota	NORIDIAN MUTUAL INSURANCE COMPANY†	97	97	96	97
Ohio	WELLPOINT INC GRP†	45	42	41	41
Oklahoma	HCSC GRP†	53	52	52	54
Oregon	KAISER FOUNDATION GRP	39	41	41	41
Pennsylvania	HIGHMARK GRP†	*	32	36	36
	INDEPENDENCE BLUE CROSS GRP†	31	*	*	*
Rhode Island	BLUE CROSS & BLUE SHIELD OF RHODE ISLAND†	83	74	77	78
South Carolina	BCBS OF SC GRP†	92	93	90	91
South Dakota	WELLMARK GROUP†	56	56	59	60
Tennessee	BCBS OF TN INC†	63	72	75	78
Texas	HCSC GRP†	46	46	46	48
Utah	IHC INC GRP	48	49	48	45
Vermont	BCBS OF VT GRP†	62	73	78	79
Virginia	WELLPOINT INC GRP†	45	52	46	44
Washington	PREMERA BLUE CROSS GROUP†	33	*	*	*
	GROUP HLTH COOP GRP	*	33	33	31
West Virginia	HIGHMARK GRP†	74	81	82	84
Wisconsin	UNITEDHEALTH GRP	16	16	*	*
	DEAN HEALTH GRP	*	*	16	15
Wyoming	BLUE CROSS BLUE SHIELD OF WYOMING†	66	73	75	76

Legend: * This symbol indicates that this insurer was not the largest in that particular year. †This symbol indicates an insurer that we identified as being an independent licensee of the Blue Cross and Blue Shield Association in the designated state. An insurer may or may not be the Blue Cross and Blue Shield licensee in all counties within the state.

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Notes: We measured enrollment using covered life-years, which represent the average number of lives insured, including dependents, on a pre-specified day over the 12 months in the reporting year. We reprinted insurer names as they were reported in the data from the Centers for Medicare & Medicaid Services and the National Association of Insurance Commissioners.

³We excluded 2010 data for California because the National Association of Insurance Commissioners' data for this state did not include all insurers in this year.

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