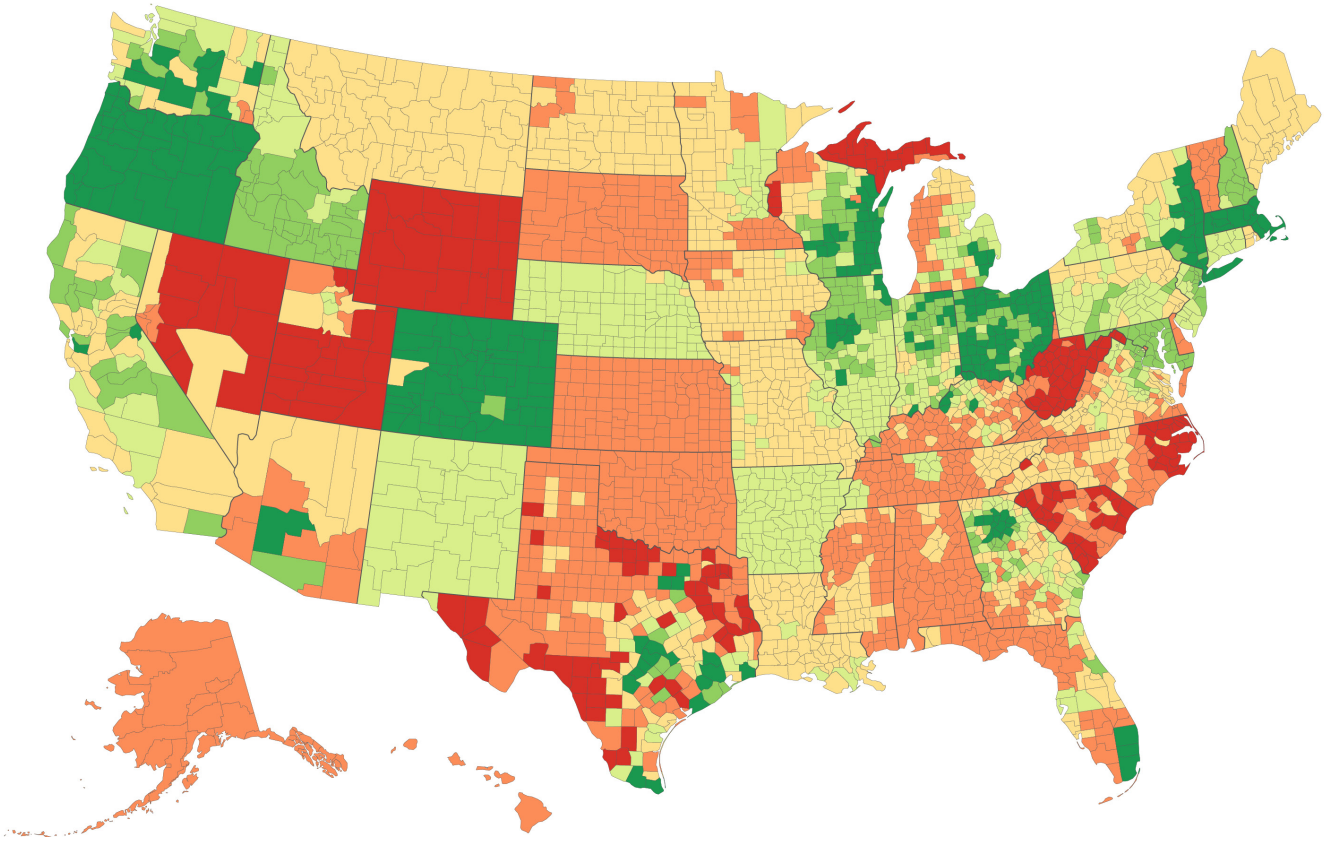
REPORT

FROM THE OFFICE OF
SENATOR BEN SASSE

Competition and Choice: A Report on the ACA's 2016 Exchanges



"You'll find more choices, more competition, and in many cases, lower prices."

President Barack Obama - October 1, 2013

"Today's data cuts through the spin and makes this fact clear: the Affordable Care Act has failed families who now have fewer choices."

Senator Ben Sasse - March 14, 2016

EXECUTIVE SUMMARY

Both the Affordable Care Act's (ACA) supporters and detractors agree that robust competition in the health care market is a way to decrease costs and increase choice and quality for consumers. That is likely why the Obama Administration used increased competition and choice as a selling point for the law during its debate and continues to do so now. This means that the extent to which the law's exchanges have increased or decreased competition is an important marker of the law's success. Using new and existing data, this report provides an analysis of insurer participation on the law's exchanges in 2016 to assess insurer competition and consumer choice.

The report shows that despite promises of increased competition and choice, the opposite is occurring. The 2016 exchanges include fewer insurance companies than the previous year's exchanges and are far less competitive than the individual market was prior to the ACA's implementation. Limited competition among insurers leaves consumers with little choice and increases costs.

Using federal and state exchange data, the report measures insurer participation in the exchanges nationwide in 2016. Where many other studies have looked only at state-level data or a certain subset of states, this report looks at insurer offerings at both the state and county levels in 2016 to determine the level of competition and choice available.

Information regarding insurer participation in the 38 states with a federally-facilitated or supported exchange is derived from a dataset published by the U.S. Department of Health and Human Services. Data for the 12 states and the

District of Columbia with state-based exchanges are derived either from the state's insurance department or state's exchange.

All figures are presented at the parent-company level, meaning that any subsidiary of a company selling coverage in the same area as a fellow subsidiary or the parent company is aggregated under the parent company only.[1] This is because, as the Centers for Medicare and Medicare Services (CMS) has explained before:

> *"Two subsidiaries of the same parent organizations offering plans in the same…region are not truly competitors as decisions concerning their operations are ultimately controlled by a single entity, or parent organization."*[2]

The report also compares the results of the 2016 analysis to previous years' exchange competition and the 2013 (pre-ACA) individual market to assess the change in insurer competition and choice in 2016.

KEY FINDINGS

2016 Competition Lower Than 2015

- The 2016 exchanges have nearly 6 percent fewer insurers than the 2015 exchanges.

State-Level Competition Was Higher Prior to ACA

- Using the Government Accountability Office's (GAO) methodology, the 2016 exchanges have a net 77 percent fewer insurers than the 2013 (pre-ACA) individual market. At the state-level, every state has fewer insurers in the 2016 exchange compared to the 2013 individual market.

- Using The Heritage Foundation's methodology, the 2016 exchanges have a net 27 percent fewer insurers than the 2013 (pre-ACA) individual market. At the state-level, two-thirds of states have fewer insurers in the 2016 exchange compared to the 2013 individual market.

Many Americans Have No Choice or Very Limited Choice of Insurer

- Consumers in over 36 percent of the nation's counties have only one or two insurers to choose from on their exchange in 2016. Another 26.8 percent of counties have three insurers, totaling 63 percent of the nation's counties with three or fewer insurers to choose from on their exchange.

[1]Ownership of subsidiaries was determined by the Congressional Research Service using SNL Financial.

[2]Federal Register, Vol. 79, No. 7 (January 10, 2014), p. 1961, http://www.gpo.gov/fdsys/pkg/FR-2014-01-10/pdf/2013-31497.pdf (accessed December 11, 2015).

INTRODUCTION

The Affordable Care Act (ACA) has reduced choices for millions of Americans and moved the United States closer to European-style centrally planned health care. This report offers detailed analysis of a simple fact: the ACA's policies have increased neither insurer competition nor choice for consumers.

When the ACA was passed, advocates of government-run health care promised Americans more choices. On the day the law's insurance exchanges opened, the President reassured families that they would "find more choices, more competition, and in many cases, lower prices."[3] Unfortunately, this belongs alongside the infamous "if you like your plan you can keep it" broken promise. In fact, the law's exchanges offer very limited insurer competition and many Americans have little or no choice.

For Americans struggling to provide for their families, this is not about spreadsheets. It is a hard reality that falls well short of the Administration's promises. In 36 percent of the nation's counties, families have just one or two insurers on their exchange. In Wyoming, families have no choice as only one insurer offers coverage on the exchange. In West Virginia, 82 percent of the state's counties only have one "choice" and in the remaining counties, families are faced with an either/or decision between just two companies. The ACA has failed our friends, family, and neighbors.

Undoing the damage of the ACA and fixing our broken health care system starts with an honest look at the competition available under the ACA's flawed policies. That is what this report offers.

THE ACA EXCHANGES OFFER LESS INSURER COMPETITION AND CHOICE IN 2016

Many consumers shopping on exchanges throughout the nation found fewer insurer options in 2016 than they had in 2015. The following report looks at the insurer offerings on the 2016 exchanges at both the state and county levels to show that overall competition is declining in comparison to 2015. Moreover, the exchanges remain far less competitive than the individual market prior to the ACA's implementation.

[3] The White House, Office of the Press Secretary, "Remarks by the President on the Affordable Care Act and the Government Shutdown," October 1, 2013, http://www.whitehouse.gov/the-press-office/2013/10/01/remarks-president-affordable-care-act-and-government-shutdown (accessed December 11, 2015).

State-Level Competition

2015 Exchanges vs. 2016 Exchanges

In 2015, there were a total of 307 insurers selling coverage on the exchanges nationwide.[4] In 2016, there are 289 insurers selling coverage on the exchanges nationwide, representing a decline in competition of nearly 6 percent from 2015 to 2016. Comparatively, competition in the exchanges increased from 2014 to 2015 by about 21 percent from 253 insurers in 2014 to 307 in 2015.[5]

Pre-ACA Individual Market vs. 2016 Exchanges

Competition in the exchanges has thus far fluctuated but the number of exchange insurers in any year, 2014-2016, is significantly lower than the 2013 individual market (the last year before the ACA's market rules and exchanges took effect).

As Table 1 shows, the Government Accountability Office's (GAO) count of insurers selling coverage in the 2013 individual market totaled 1235 insurers. Thus, the 2016 exchanges, with 289 insurers, are a net 77 percent less competitive at the national-level than the 2013 individual market. At the state-level, every state and the District of Columbia have fewer insurers in the exchange than their 2013 individual market.

TABLE 1: GAO METHODOLOGY

STATE-LEVEL INSURER PARTICIPATION

State*	2013 Individual Market Insurers	2016 Exchange Insurers	Effect on Competition
Alabama	23	3	-87%
Alaska	14	2	-86%
Arizona	24	8	-67%
Arkansas	24	4	-83%
California	30	12	-60%
Colorado	25	8	-68%
Connecticut	19	4	-79%
Delaware	16	2	-88%
District of Columbia	18	2	-89%

[4] Edmund F. Haislmaier, "Insurer ACA Exchange Participation Declines in 2016," Heritage Foundation Issue Brief No. 4528, March 14, 2016, http://www.heritage.org/research/reports/2016/03/insurer-aca-exchange-participation-declines-in-2016 (accessed March 14, 2016). This report's total number of insurers in 2016 differs from Heritage's because of the participation of Oregon Dental Service doing business as Moda Health Plan in Alaska and Oregon. This insurer was placed under state supervision on January 28, 2016, (http://www.ktvz.com/news/moda-health-withdraws-from-oregon-alaska-insurance-market/37696924). However, the suspension was lifted on February 8, 2016, so staff have included this insurer as participating in the exchange in Alaska and Oregon in 2016, (http://www.kgw.com/money/business/oregon-alaska-lift-suspension-of-moda-health/36937699).

[5] *Ibid.*

State*	2013 Individual Market Insurers	2016 Exchange Insurers	Effect on Competition
Florida	31	7	-77%
Georgia	31	8	-74%
Hawaii	12	2	-83%
Idaho	19	5	-74%
Illinois	34	7	-79%
Indiana	28	7	-75%
Iowa	25	4	-84%
Kansas	28	3	-89%
Kentucky	23	7	-70%
Louisiana	26	4	-85%
Maine	18	3	-83%
Maryland	23	5	-78%
Massachusetts	28	10	-64%
Michigan	33	11	-67%
Minnesota	26	4	-85%
Mississippi	22	3	-86%
Missouri	31	6	-81%
Montana	21	3	-86%
Nebraska	26	4	-85%
Nevada	21	3	-86%
New Hampshire	15	5	-67%
New Jersey	20	5	-75%
New Mexico	22	4	-82%
New York	28	15	-46%
North Carolina	25	3	-88%
North Dakota	19	3	-84%
Ohio	34	14	-59%
Oklahoma	25	2	-92%
Oregon	25	10	-60%
Pennsylvania	36	7	-81%
Rhode Island	13	3	-77%
South Carolina	22	3	-86%

State*	2013 Individual Market Insurers	2016 Exchange Insurers	Effect on Competition
South Dakota	25	2	-92%
Tennessee	26	4	-85%
Texas	36	16	-56%
Utah	19	4	-79%
Vermont	12	2	-83%
Virginia	29	7	-76%
Washington	25	10	-60%
West Virginia	24	2	-92%
Wisconsin	35	16	-54%
Wyoming	21	1	-95%
TOTAL	*1235*	*289*	*-77%*

Note: All figures are at the parent company level (i.e., data for all subsidiaries of a company are aggregated under the parent company). Sources: The 2013 data are from U.S. Government Accountability Office, "Concentration of Enrollees Among Individual, Small Group, and Large Group Insurers From 2010 Through 2013," December 1, 2014, http://www.gao.gov/assets/670/667245.pdf (accessed December 4, 2014). The 2016 data are staff's calculations based on federal and state information on 2016 exchange participation. For details, see Appendix 1.

*Includes the District of Columbia for the purposes of this table.

Another study by The Heritage Foundation counted insurers in the 2013 individual market but excluded insurers that had fewer than 1,000 covered lives and totaled 395 insurers in 2013. Therefore, using Heritage's methodology, the exchanges are a net 27 percent less competitive at the national-level in 2016 than the individual market in 2013, as shown in Table 2.[6] At the state-level, 33 states and the District of Columbia are less competitive, 11 states are more competitive, and six states have the same level of competition in the 2016 exchanges compared to the 2013 individual market.

TABLE 2: HERITAGE METHODOLOGY

STATE-LEVEL INSURER PARTICIPATION

State*	2013 Individual Market Insurers	2016 Exchange Insurers	Effect on Competition
Alabama	4	3	-25%
Alaska	4	2	-50%
Arizona	11	8	-27%
Arkansas	7	4	-43%

[6]See Edmund F. Haislmaier, "Health Insurer's Decisions on Exchange Participation: Obamacare's Leading Indicators," Heritage Foundation Backgrounder No. 2852, November 7, 2013, http://www.heritage.org/research/reports/2013/11/health-insurers-decisions-on-exchange-participation-obamacares-leading-indicators (accessed March 3, 2016). 2013 market figures are for carriers with 1,000 or more individual market enrollees in the applicable state, as of the first quarter of 2013.

State*	2013 Individual Market Insurers	2016 Exchange Insurers	Effect on Competition
California	12	12	0%
Colorado	14	8	-43%
Connecticut	7	4	-43%
Delaware	4	2	-50%
District of Columbia	4	2	-50%
Florida	18	7	-61%
Georgia	11	8	-27%
Hawaii	2	2	0%
Idaho	5	5	0%
Illinois	12	7	-42%
Indiana	11	7	-36%
Iowa	5	4	-20%
Kansas	9	3	-67%
Kentucky	6	7	17%
Louisiana	8	4	-50%
Maine	4	3	-25%
Maryland	8	5	-38%
Massachusetts	8	10	25%
Michigan	14	11	-21%
Minnesota	6	4	-33%
Mississippi	5	3	-40%
Missouri	12	6	-50%
Montana	2	3	50%
Nebraska	4	4	0%
Nevada	5	3	-40%
New Hampshire	2	5	150%
New Jersey	3	5	67%
New Mexico	3	4	33%
New York	10	15	50%
North Carolina	12	3	-75%
North Dakota	3	3	0%

State*	2013 Individual Market Insurers	2016 Exchange Insurers	Effect on Competition
Ohio	12	14	17%
Oklahoma	8	2	-75%
Oregon	10	10	0%
Pennsylvania	14	7	-50%
Rhode Island	2	3	50%
South Carolina	9	3	-67%
South Dakota	4	2	-50%
Tennessee	10	4	-60%
Texas	18	16	-11%
Utah	9	4	-56%
Vermont	3	2	-33%
Virginia	10	7	-30%
Washington	7	10	43%
West Virginia	4	2	-50%
Wisconsin	15	16	7%
Wyoming	5	1	-80%
TOTAL	*395*	*289*	*-27%*

Note: All figures are at the parent company level (i.e., data for all subsidiaries of a company are aggregated under the parent company).
Sources: Edmund F. Haislmaier, "Health Insurer's Decisions on Exchange Participation: Obamacare's Leading Indicators," Heritage Foundation Backgrounder No. 2852, November 7, 2013, http://www.heritage.org/research/reports/2013/11/health-insurers-decisions-on-exchange-participation-obamacares-leading-indicators. 2013 market figures are for carriers with 1,000 or more individual market enrollees in the applicable state, as of the first quarter of 2013. The 2016 data are staff's calculations based on federal and state information on 2016 exchange participation. For details, see Appendix 1.

*Includes the District of Columbia for the purposes of this table.

County-Level Competition

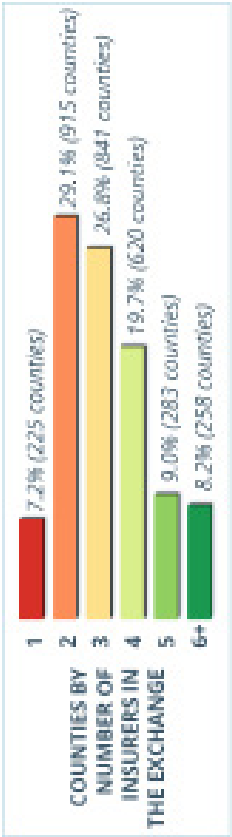
Though state-level competition is an instructive measurement, it often overstates the competition and choices actually offered to consumers. That is because insurance is generally sold and purchased at a more local level. When purchasing coverage on an exchange, consumers are only able to pick from those insurers and plans available in their counties – not any plan available in their state. Thus, a better measurement of insurer participation is that which looks at the county-level. This shows the real choices, or in some instances, lack of choices, facing consumers shopping for coverage on the ACA's exchanges.

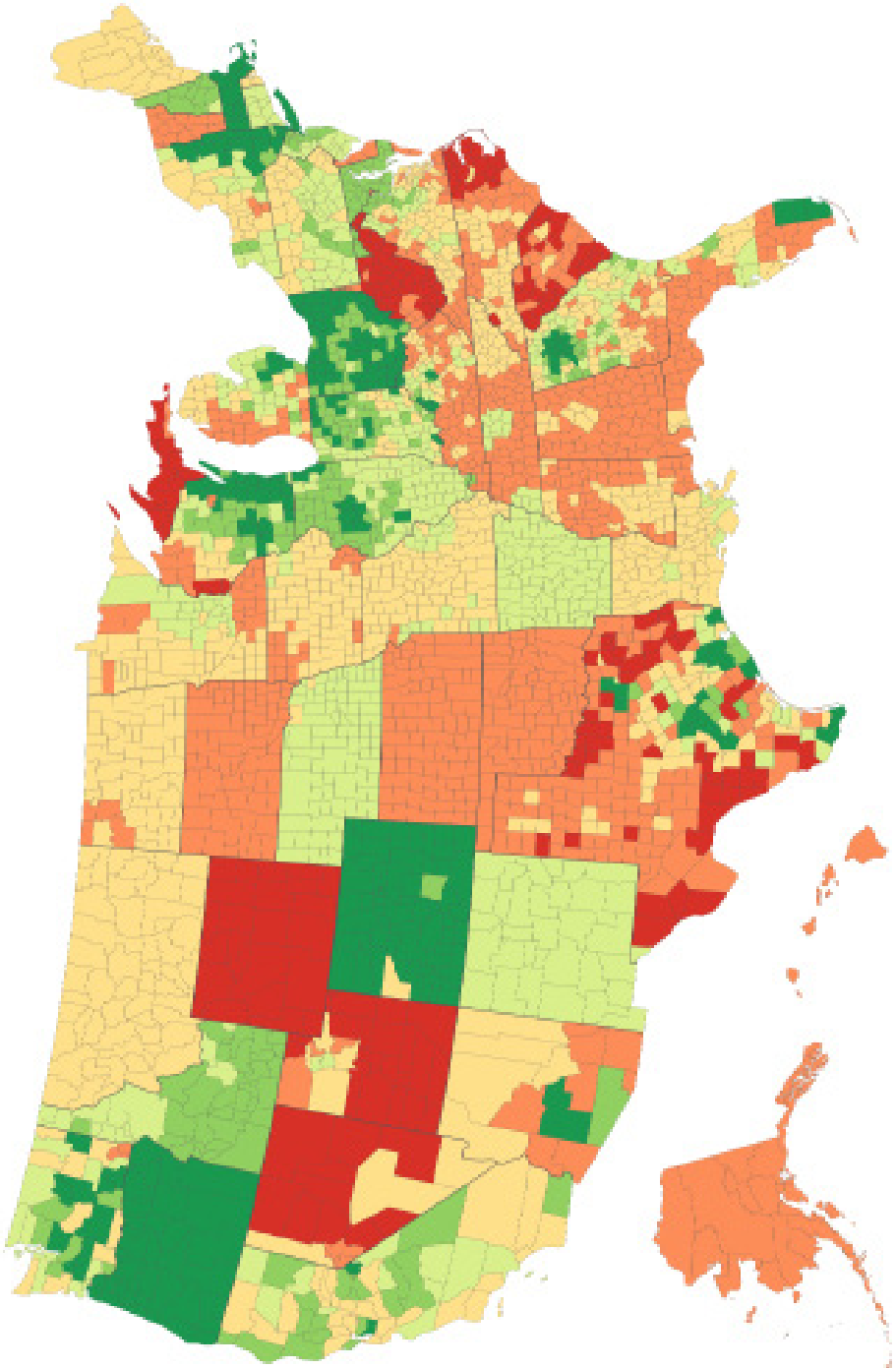
Nationwide, as Map 1 shows, more than 36 percent of all counties have a

MAP 1

COMPETITION IN ACA EXCHANGES AT THE COUNTY LEVEL IN 2016

MEASURING INSURER COMPETITION AT THE COUNTY LEVEL IS THE BEST WAY TO DEPICT THE CHOICES CONSUMERS ACTUALLY FACE. IN 2016, MORE THAN 36% OF U.S. COUNTIES HAVE ONLY ONE OR TWO INSURERS TO CHOOSE FROM ON THEIR EXCHANGE.





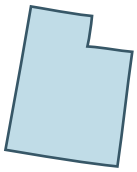
Data compiled by staff. Data for 38 federally-facilitated or federally-supported exchanges are from U.S. Department of Health and Human Services, "2016 QHP landscape data," as of October 20, 2015 for all states except Texas and New Jersey, which is based on data published November 19, 2015, https://www.healthcare.gov/health-plan-information-2016/. Data for 12 states and the District of Columbia with state-based exchanges are either from the state's insurance department or state's exchange. Insurers were assumed to be selling statewide in Connecticut, Maryland, Massachusetts, Rhode Island, and Vermont. All data presented at the parent company level. See Appendix 2 for county-by-county figures.

monopoly or duopoly, meaning they have only one or two insurers offering coverage on the exchange there. Another 26.8 percent of counties have only three insurers, totaling 63 percent of the nation's counties with three or fewer insurers to choose from in 2016. Only 8.2 percent of the nation's counties will have more than five insurers to choose among.

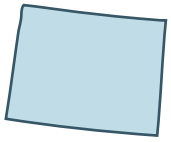
Noteworthy State-Specific Examples

A closer look at Texas shows why state-level competition significantly overstates the actual level of competition and choice given to consumers. In Texas, there are 16 insurers selling coverage on the state's exchange in 2016 – a number far higher than in most states. However, for those living in Texas, no one can choose from 16 insurers. Rather, two-thirds of the state's counties have only one or two insurers offering coverage—a monopoly or duopoly. Only a single county – Bexar County – has even half the number of total insurers with eight. All others have fewer than half of the state total.

Using Heritage's measurement, Nebraska is one of the few states that has the same level of insurer competition as the pre-ACA market. Despite being among the more rural states, Nebraska has nearly equal competition among four insurers across the state's 93 counties.



In Utah, there are four insurers selling coverage on the exchange but consumers in 69 percent of the state's counties have no choice at all. In those counties, only a single insurer is selling coverage.



Perhaps the most extreme example is that of Wyoming. In Wyoming, only one insurer offers coverage on the exchange, creating a monopoly at both the state and county levels. Thus, consumers purchasing coverage on the exchange in Wyoming have no choice of insurer in 2016.

In West Virginia, 82 percent of the state's counties have only one insurer and the other 18 percent of counties have two.

In Wisconsin, there are 16 insurers selling coverage, but only one out of 72 counties has nine insurers, and 45 counties (62.5 percent) have five or fewer insurers to choose from on the exchange.

In California, there are twelve insurers offering coverage on the 2016 exchange but the average amount of insurer choice among all its counties is four.

In all of these examples, both large, populous states as well as small, less populous ones, the variation between state and county totals can be striking. From the consumer perspective, insurer choice on the exchange is severely limited in a majority of the nation's counties.

The Future of Insurer Competition and Choice on the ACA's Exchange Looks Bleak

The ACA's exchanges remain very much in flux as the third year of operation takes place. If competition continues to decline, consumers will have fewer options, and what options remain will likely cost more without competitive pressure.

Nowhere has the effect of the ACA's market disruption been clearer than in the ACA's Consumer Operated and Oriented Plan (CO-OP) Program. Over the course of 2015, 12 out of 23 non-profit insurers created through the CO-OP program were unable to sustain operations and closed their doors—further reducing choice in the state where they operated. Unfortunately, the trend may continue into 2016, as CMS has placed eight of the remaining 11 CO-OPs on corrective action plans due to concerns with their financial sustainability.[7] If more CO-OPs close, there could be even less exchange competition in the coming years as a result.

Moreover, one of the nation's largest health insurers, UnitedHealth Group,

[7] House Committee on Oversight and Government Reform Subcommittee on Health Care, Benefits, and Administrative Rules, "Review of Obamacare Consumer Operated and Oriented Plans (CO-OPs)," February 25, 2016, testimony of Mandy Cohen, Chief Operating Officer and Chief of Staff, Centers for Medicare and Medicaid Services, U.S. Department of Health and Human Services.

has publicly disclosed that it may withdraw from the exchanges altogether in 2017 because the market has not proved profitable for them thus far.[8] In 2016, UnitedHealth Group sells exchange coverage in 34 states,[9] meaning its withdrawal from the market would have a serious impact on competition and choice for consumers.

Another large insurer, Aetna, has recently written comments regarding proposed rules for the exchange that suggest the market may remain unstable in 2017, writing, "Unless some fundamental flaws are corrected, we believe there is a grave risk that the federal exchange will not operate as a viable, competitive market in 2017."[10]

Though it is difficult to predict the future decisions of various insurers, it does not appear that even the Obama Administration anticipates significant growth in the exchanges. In fact, the Administration's official estimates for enrollment growth are very modest in 2016, growing to 10 million enrollees from the estimated 9.1 million enrollees in 2015.[11] Moreover, the Congressional Budget Office (CBO) has drastically lowered its 2016 exchange enrollment projections from 21 million in a March 2015 report to 13 million enrollees in a January 2016 report.[12] As of January 31, approximately 12.7 million people had picked a plan or been automatically re-enrolled in an exchange plan for 2016.

Declining insurer participation from 2015 to 2016, unstable CO-OP insurers, a potential exit of the nation's largest insurer in 2017, and meager enrollment growth suggest that the ACA's exchanges are unlikely to experience significant

[8] News Release: "UnitedHealth Group Provides 2015 Earnings Update, Initial 2016 View," November 19, 2015, p. 2, http://www.unitedhealthgroup.com/~/media/UHG/PDF/2015/UNH-Q4-Release-EarningsUpdate.ashx?la=en (accessed March 3, 2016).

[9] In 2016, UnitedHealth is selling coverage on the exchange in 34 states: Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Florida, Georgia, Iowa, Illinois, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maryland, Michigan, Missouri, Mississippi, North Carolina, Nebraska, New Jersey, Nevada, New York, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Virginia, Washington, and Wisconsin.

[10] Paul Demki, "Gaming Obamacare," Politico, January 12, 2016, http://www.politico.com/story/2016/01/gaming-obamacare-insurance-health-care-217598 (accessed March 3, 2016).

[11] Press Release: Department of Health and Human Services, "10 million people expected to have Marketplace coverage at end of 2016," October 15, 2015, http://www.hhs.gov/about/news/2015/10/15/10-million-people-expected-have-marketplace-coverage-end-2016.html (accessed March 3, 2016).

[12] Congressional Budget Office, "Insurance Coverage Provisions of the Affordable Care Act— CBO's March 2015 Baseline," Table 2, https://www.cbo.gov/sites/default/files/cbofiles/attachments/43900-2015-03-ACAtables.pdf and Congressional Budget Office, "The Budget and Economic Outlook 2016-2026," January 2016, p. 21, https://www.cbo.gov/sites/default/files/114th-congress-2015-2016/reports/51129-2016Outlook_OneCol-2.pdf (accessed March 3, 2016).

gains in insurer competition in 2017.

The ACA Fuels the Need for Health Reform

As this report demonstrates, the ACA's exchanges have not increased insurer competition nor consumer choice as originally promised by President Obama.

- The 2016 exchanges are significantly less competitive than the individual market was prior to the ACA's implementation.
- Nationally, there has been a net decline in insurer competition from last year's exchanges.
- Consumers face limited choice in a majority of the nation's counties and in some instances have no choice of insurer if they purchase on the exchange.
- The limited insurer competition, in combination with the ACA's benefit mandates and taxes, has drastically increased the cost of coverage since taking effect in 2014. Premiums and deductibles continue to rise in 2016.[13]

Unfortunately, the promise of increased competition and lower prices has not been fulfilled. To a large extent, Americans have fewer options thanks to the ACA's flawed policies.

[13] McKinsey and Company, "2016 exchange market remains in flux: Pricing trends," November 4, 2015, http://healthcare.mckinsey.com/2016-exchange-market-remains-flux-pricing-trends (accessed March 7, 2016) and Matthew Rae, Larry Levitt, Gary Claxton, Cynthia Cox, Michelle Long, and Anthony Damico, "Patient Cost-Sharing in Marketplace Plans, 2016," Kaiser Family Foundation, November 13, 2015, http://kff.org/health-costs/issue-brief/patient-cost-sharing-in-marketplace-plans-2016/ (accessed March 7, 2016).

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
Alabama	Blue Cross and Blue Shield of Alabama	Blue Cross and Blue Shield of Alabama
	Humana Inc.	Humana Insurance Company
	UnitedHealth Group Inc.	UnitedHealthcare of Alabama, Inc.
Alaska	Oregon Dental Service	Moda Health Plan, Inc.
	Premera Blue Cross	Premera Blue Cross Blue Shield of Alaska
Arizona	Aetna Inc.	Aetna Health Inc. (a PA corp.)
	UnitedHealth Group Inc.	All Savers Insurance Company
	Blue Cross Blue Shield of Arizona, Inc.	Blue Cross Blue Shield of Arizona, Inc.
	Cigna Corporation	Cigna HealthCare of Arizona, Inc
	TPG IASIS IV LLC	Health Choice Insurance Co.
	Health Net, Inc.	Health Net of Arizona, Inc.
	Humana Inc.	Humana Health Plan, Inc.
	Tenet Healthcare Corporation	Phoenix Health Plans, Inc.
Arkansas	Centene Corporation	Celtic Insurance Company
	Catholic Health Initiatives	QCA Health Plan, Inc.; QualChoice Life & Health Insurance Company, Inc.
	UnitedHealth Group Inc.	UnitedHealthcare of Arkansas, Inc.
	USAble Mutual Insurance Company	USAble Mutual Insurance Company
California	Anthem, Inc.	Anthem Blue Cross of California
	Blue Shield of California	BlueShield of California
	Chinese Hospital Association	Chinese Community Health Plan
	Health Net, Inc.	Health Net
	Kaiser Foundation Health Plan, Inc. and Permanente Medical Groups Inc. (each has 50 percent ownership)	Kaiser Permanente
	Local Initiative Health Authority for Los Angeles County	L.A. Care Health Plan
	Molina Healthcare, Inc.	Molina Healthcare
	Mulberry Health, Inc.	Oscar Health Plan of California
	Sharp Healthcare	Sharp Health Plan
	UnitedHealth Group Inc.	UnitedHealthcare Benefits Plan of California

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	Valley Health Plan	Valley Health Plan
	Western Health Advantage	Western Health Advantage
Colorado	Cigna Corporation	Cigna
	UnitedHealth Group Inc.	United Health Care of Colorado; Allsavers
	Rocky Mountain Health Maintenance Organization, Inc.	RMHP (Rocky Mountain Health Plan)
	Anthem Inc.	Anthem; HMO Colorado
	Kaiser Foundation Health Plan, Inc.	Kaiser
	Colorado Choice Health Plans	Colorado Choice
	Humana Inc.	Humana Health Plan
	Denver Health and Hospital Authority	Denver Health
Connecticut	Anthem, Inc.	Anthem
	EmblemHealth, Inc.	CTCare Benefits Inc.
	HealthyCT, Inc.	Healthy CT
	UnitedHealth Group Inc.	UnitedHealthcare
Delaware	Aetna Inc.	Aetna Health Inc. (a PA corp.); Aetna Life Insurance Company;
	Highmark Health	Highmark BCBSD Inc.
District of Columbia	CareFirst, Inc.	Carefirst
	Kaiser Foundation Health Plan, Inc.	Kaiser
Florida	Aetna Inc.	Aetna Health Inc. (a FL corp.); Coventry Health Care of Florida, Inc.
	GuideWell Mutual Holding Corporation	Blue Cross and Blue Shield of Florida; Florida Health Care Plan, Inc.; Health Options, Inc.
	Centene Corporation	Celtic Insurance Company
	Health First, Inc.	Health First Health Plans, Inc.
	Humana Inc.	Humana Medical Plan, Inc.
	Molina Healthcare, Inc.	Molina Healthcare of Florida, Inc
	UnitedHealth Group Inc.	UnitedHealthcare of Florida, Inc.
Georgia	Aetna Inc.	Aetna Health Inc. (a GA corp.)
	Health One Alliance, LLC	Alliant Health Plans

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	Centene Corporation	Ambetter of Peach State Inc.
	Anthem, Inc.	Blue Cross Blue Shield Healthcare Plan of Georgia, Inc.
	Cigna Corporation	Cigna Health and Life Insurance Company
	UnitedHealth Group Inc.	Harken Health Insurance Company; UnitedHealthcare of Georgia, Inc.
	Humana Inc.	Humana Employers Health Plan of Georgia, Inc.
	Kaiser Foundation Health Plan, Inc.	Kaiser Foundation Health Plan of Georgia
Hawaii	Hawaii Medical Service Association	Hawaii Medical Service Association
	Kaiser Foundation Health Plan, Inc.	Kaiser Foundation Health Plan, Inc.
Idaho	Blue Cross of Idaho Health Service, Inc.	Blue Cross of Idaho
	Cambia Health Solutions, Inc.	BridgeSpan
	Montana Health Cooperative	Montana Health CO-OP
	Intermountain Health Care, Inc.	SelectHealth
	PacificSource	Pacific Source
Illinois	Aetna Inc.	Aetna Health Inc. (a PA corp.); Coventry Health & Life Co.; Coventry Health Care of Illinois, Inc.
	Health Care Service Corporation	Blue Cross Blue Shield of Illinois
	Centene Corporation	Celtic Insurance Company
	UnitedHealth Group Inc.	Harken Health Insurance Company; UnitedHealthcare of the Midwest, Inc.
	Carle Foundation	Health Alliance Medical Plans, Inc.
	Humana Inc.	Humana Health Plan, Inc.
	Land of Lincoln Mutual Health Insurance Company	Land of Lincoln Mutual Health Insurance Company
Indiana	UnitedHealth Group Inc.	All Savers Insurance Company
	Anthem, Inc.	Anthem Ins Companies Inc (Anthem BCBS)
	CareSource Management Group Company	CareSource Indiana, Inc.
	Centene Corporation	Celtic Insurance Company

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	Indiana University Health, Inc.	Indiana University Health Plans, Inc.; MDwise Marketplace, Inc.
	Physicians Health Plan of Northern Indiana, Inc.	Physicians Health Plan of Northern Indiana, Inc.
	SIHO Holding, Inc.	Southeastern Indiana Health Organization
Iowa	Aetna Inc.	Aetna Health Inc. (an IA corp.)
	Gundersen Health System	Gundersen Health Plan, Inc.
	Medica Holding Company	Medica Insurance Company
	UnitedHealth Group Inc.	UnitedHealthcare of the Midlands, Inc.
Kansas	Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City
	Blue Cross and Blue Shield of Kansas, Inc.	Blue Cross and Blue Shield of Kansas, Inc.; BlueCross BlueShield Kansas Solutions, Inc.
	UnitedHealth Group Inc.	UnitedHealthcare of the Midwest, Inc.
Kentucky	Aetna Inc.	Aetna
	Anthem, Inc.	Anthem
	Baptist Healthcare System, Inc.	Baptist Health
	CareSource Management Group Company	CareSource
	Humana, Inc.	Humana
	UnitedHealth Group Inc.	United
	WellCare Health Plans, Inc.	WellCare
Louisiana	Louisiana Health Service and Indemnity Company	HMO Louisiana, Inc.; Louisiana Health Service & Indemnity Company
	Humana Inc.	Humana Health Benefit Plan of Louisiana, Inc.
	UnitedHealth Group Inc.	UnitedHealthcare of Louisiana, Inc.
	Vantage Holdings, Inc.	Vantage Health Plan, Inc.
Maine	Anthem, Inc.	Anthem Health Plans of ME (Anthem BCBS)
	Harvard Pilgrim Health Care Inc.	Harvard Pilgrim Health Care Inc.
	Maine Community Health Options	Maine Community Health Options
Maryland	UnitedHealth Group Inc.	All Savers Insurance; UnitedHealthcare of the Mid-Atlantic, Inc.

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	CareFirst, Inc.	CareFirst BlueChoice Inc.; CareFirst BlueCross BlueShield
	Cigna Corporation	Cigna Health and Life
	Evergreen Health Cooperative Inc.	Evergreen Health Cooperative
	Kaiser Foundation Health Plan, Inc.	Kaiser Permanente
Massachusetts	Baystate Health	Health New England
	Fallon Community Health Plan, Inc.	Fallon Health
	Harvard Pilgrim Health Care Inc.	Harvard Pilgrim
	BMC Health System, Inc.	BMC Health Net Plan
	Blue Cross and Blue Shield of Massachusetts, Inc.	Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.
	Minuteman Health Inc.	Minuteman Health Inc.
	Centene Corporation	Ambetter from CeltiCare Health Plan of Massachusetts
	UnitedHealth Group Inc.	UnitedHealthcare
	Tufts Associated Health Maintenance Organization, Inc.	Tufts Health Plan
	Partners HealthCare System , Inc.	Neighborhood Health Plan
Michigan	Henry Ford Health System	Alliance Health and Life Insurance Company; Health Alliance Plan (HAP)
	Blue Cross Blue Shield of Michigan Mutual Insurance Company	Blue Care Network of Michigan; Blue Cross Blue Shield of Michigan Mutual Insurance Company
	Tenet Healthcare Corporation	Harbor Health Plan, Inc.
	Humana Inc.	Humana Medical Plan of Michigan, Inc.
	McLaren Health Care Corporation	McLaren Health Plan Community
	Caidan Enterprises, Inc.	Meridian Health Plan of Michigan, Inc.
	Molina Healthcare, Inc.	Molina Healthcare of Michigan, Inc.
	Sparrow Health System	Physicians Health Plan
	Spectrum Health System	Priority Health; Priority Health Insurance Company (PHIC)
	Total Health Care, Inc.	Total Health Care USA, Inc.

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	UnitedHealth Group Inc.	UnitedHealthcare Community Plan, Inc.
Minnesota	Aware Integrated, Inc.	Blue Cross Blue Shield; Blue Plus
	HealthPartners, Inc.	Group Health
	Medica Holding Company	Medica of Wisc.
	UCare Minnesota	Ucare
Mississippi	Centene Corporation	Ambetter of Magnolia Inc.
	Humana Inc.	Humana Insurance Company
	UnitedHealth Group Inc.	UnitedHealthcare of Mississippi, Inc.
Missouri	UnitedHealth Group Inc.	All Savers Insurance Company
	Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City
	Cigna Corporation	Cigna Health and Life Insurance Company
	Aetna Inc.	Coventry Health & Life Insurance Co.; Coventry Health and Life
	Anthem, Inc.	Healthy Alliance Life Co (Anthem BCBS)
	Humana Inc.	Humana Insurance Company
Montana	Blue Cross and Blue Shield of Montana	Blue Cross and Blue Shield of Montana
	Montana Health Cooperative	Montana Health Cooperative
	PacificSource	PacificSource Health Plans
Nebraska	Blue Cross and Blue Shield of Nebraska	Blue Cross and Blue Shield of Nebraska
	Aetna, Inc.	Coventry Health Care of Nebraska Inc.
	Medica Holding Company	Medica Insurance Company
	UnitedHealthcare, Inc.	UnitedHealthcare of the Midlands, Inc.
Nevada	UnitedHealth Group Inc.	Health Plan of Nevada, Inc.
	Anthem, Inc.	HMO Colorado, Inc., dba HMO Nevada; Rocky Mountain Hospital and Medical Service, Inc., dba Anthem Blue Cross and Blue Shield
	Universal Health Services, Inc.	Prominence HealthFirst
New Hampshire	Centene Corporation	Celtic Insurance Company
	Harvard Pilgrim Health Care Inc.	Harvard Pilgrim

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	Maine Community Health Options	Maine Community Health Options
	Anthem Inc.	Matthew Thornton Hlth Plan(Anthem BCBS)
	Minuteman Health, Inc	Minuteman Health, Inc
New Jersey	Freelancers Consumer Operated And Oriented Program Of New Jersey, Inc.	Health Republic Insurance of New Jersey
	Independence Health Group, Inc.	AmeriHealth HMO, Inc.; AmeriHealth Ins Company of New Jersey
	Horizon Healthcare Services, Inc.	Horizon Healthcare Services, Inc.
	Mulberry Health, Inc.	Oscar Insurance Corporation of New Jersey
	UnitedHealth Group Inc.	Oxford Health Plans (NJ), Inc.
New Mexico	CHRISTUS Health	CHRISTUS Health Plan
	Molina Healthcare, Inc.	Molina Health Care of New Mexico, Inc.
	New Mexico Health Connections	New Mexico Health Connections
	Presbyterian Healthcare Services	Presbyterian Health Plan, Inc.
New York	Affinity Health Plan, Inc.	Affinity Health Plan
	Capital District Physicians' Health Plan, Inc.	Capital District Physicians Health Plan
	Anthem, Inc.	Empire Blue Cross, Empire BlueCross BlueShield
	Lifetime Healthcare, Inc.	Excellus Blue Cross Blue Shield, Univera
	New York State Catholic Health Plan, Inc.	Fidelis Care
	Healthfirst PHSP, Inc.	Healthfirst New York
	EmblemHealth, Inc.	EmblemHealth (Health Insurance Plan of Greater New York)
	HealthNow Systems, Inc.	Blue Shield of Northeastern NY, Blue Cross Blue Shield of Western NY
	Independent Health Association	Independent Health
	New York City Health and Hospitals Corporation	MetroPlus Health Plan
	MVP Health Care, Inc.	MVP
	North Shore Long Island Jewish Health System, Inc.	North Shore LIJ
	Mulberry Health, Inc.	Oscar

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	UnitedHealth Group Inc.	United Healthcare
	WellCare Health Plans, Inc.	Wellcare
North Carolina	Aetna, Inc.	Aetna Health Inc. (a PA corp.)
	Blue Cross and Blue Shield of NC	Blue Cross and Blue Shield of NC
	UnitedHealthcare, Inc.	UnitedHealthcare of North Carolina, Inc
North Dakota	Blue Cross Blue Shield of North Dakota	Blue Cross Blue Shield of North Dakota
	Medica Holding Company	Medica Health Plans
	Sanford	Sanford Health Plan
Ohio	Aetna, Inc.	Aetna Life Insurance Company
	UnitedHealth Group Inc.	All Savers Insurance Company; UnitedHealthcare of Ohio, Inc.
	Aultman Health Foundation	AultCare Insurance Company
	Cenetene Corporation	Buckeye Community Health Plan
	CareSource Management Group Company	CareSource
	Anthem, Inc.	Community Insurance Company(Anthem BCBS)
	Medical Mutual of Ohio	Consumers Life Insurance Company; Medical Health Insuring Corp. of Ohio
	Coordinated Health Mutual, Inc.	Coordinated Health Mutual, Inc.
	Mercy Health	HealthSpan; HealthSpan Integrated Care
	Humana Inc.	Humana Health Plan of Ohio, Inc.
	Molina Healthcare, Inc.	Molina Healthcare of Ohio
	ProMedica Health System, Inc.	Paramount Insurance Company
	Premier Health Partners	Premier Health Plan, Inc.
	Summa Health System Community	Summa Insurance Company, Inc.
Oklahoma	Blue Cross Blue Shield of Oklahoma	Blue Cross Blue Shield of Oklahoma
	UnitedHealth Group Inc.	UnitedHealthcare of Oklahoma, Inc.
Oregon	ATRIO Health Plans	ATRIO Health Plans
	Cambia Health Solutions, Inc.	BridgeSpan Health Company
	Community Care of Oregon, Inc.	Community Care of Oregon, Inc.

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	Kaiser Foundation Health Plan, Inc.	Kaiser Foundation Healthplan of the NW
	Premera	LifeWise Health Plan of Oregon
	Oregon Dental Service	Moda Health Plan, Inc.
	PacificSource	PacificSource Health Plans
	Sisters of Providence	Providence Health Plan
	Centene Corporation	Trillium Community Health Plan
	Zoom Health Plan, Inc.	Zoom Health Plan, Inc.
Pennsylvania	Aetna Inc.	Aetna Health Inc. (a PA corp.)
	Capital Blue Cross	Capital Advantage Assurance Company; Keystone Health Plan Central
	Geisinger Health System Foundation	Geisinger Health Plan; Geisinger Quality Options
	Highmark Health	First Priority Life Insurance Company, Inc.; Highmark Health Insurance Company; Highmark Select Resources Inc.; Highmark Inc.
	Independence Health Group, Inc.	Independence Blue Cross (QCC Ins. Co.); Keystone Health Plan East, Inc
	UnitedHealth Group Inc.	UnitedHealthcare of Pennsylvania, Inc.
	University of Pittsburgh Medical Center	UPMC Health Options, Inc.
Rhode Island	Blue Cross & Blue Shield of Rhode Island	Blue Cross Blue Shield of Rhode Island
	Neighborhood Health Plan of Rhode Island	Neighborhood Health Plan of Rhode Island
	UnitedHealth Group Inc.	UnitedHealthcare
South Carolina	Aetna, Inc.	Aetna Health Inc. (a PA corp.)
	Blue Cross and Blue Shield Association	Blue Cross and Blue Shield of South Carolina; BlueChoice HealthPlan of South Carolina, Inc.
	UnitedHealthcare, Inc.	UnitedHealthcare Insurance Company
South Dakota	Avera Health	Avera Health Plans, Inc.
	Sanford	Sanford Health Plan
Tennessee	BlueCross BlueShield of Tennessee	BlueCross BlueShield of Tennessee
	Cigna Corporation	Cigna Health and Life Insurance Company

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	Humana Inc.	Humana Insurance Company
	UnitedHealth Group Inc.	UnitedHealthcare Insurance Company
Texas	Aetna, Inc.	Aetna Life Insurance Company
	UnitedHealth Group Inc.	All Savers Insurance Company
	Tenet Healthcare Corporation	Allegian Insurance Company
	Blue Cross Blue Shield of Texas	Blue Cross Blue Shield of Texas
	Centene Corporation	Celtic Insurance Company
	CHRISTUS Health	CHRISTUS Health Plan
	Cigna Corporation	Cigna Health and Life Insurance Company; Cigna HealthCare of Texas, Inc.
	Community First Health Plans, Inc.	Community First Health Plans, Inc.
	Community Health Choice, Inc.	Community Health Choice, Inc.
	Humana Inc.	Humana Health Plan of Texas, Inc.; Humana Insurance Company
	Baylor Scott and White Holdings	Insurance Company of Scott & White; Scott and White Health Plan
	Molina Healthcare, Inc.	Molina Healthcare of Texas
	Mulberry Health, Inc.	Oscar Insurance Company of Texas
	Universal Health Services, Inc.	Prominence HealthFirst of Texas, Inc.
	Sendero Health Plans, Inc.	IdealCare
	SHA, LLC	Firstcare Health Plans
Utah	Humana, Inc.	Humana Medical Plan of Utah, Inc.
	Molina Healthcare, Inc.	Molina Healthcare of Utah
	Intermountain Health Care, Inc.	SelectHealth
	University of Utah	University of Utah Health Insurance Plans
Vermont	Blue Cross and Blue Shield of Vermont	Blue Cross Blue Shield of Vermont
	MVP Health Care, Inc.	MVP
Virginia	Aetna, Inc.	Aetna Life Insurance Company; Coventry Health Care of Virginia, Inc; Innovation Health Insurance Company (50 percent owned by Aetna and 50 percent owned by Inova Health System)
	CareFirst, Inc.	CareFirst BlueChoice, Inc.; Group Hospitalization and Medical Services Inc.

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	Anthem, Inc.	HealthKeepers, Inc.
	Kaiser Foundation Health Plan, Inc.	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
	Sentara Healthcare	Optima Health Plan
	Centra Health, Inc.	Piedmont Community HealthCare HMO, Inc.; Piedmont Community HealthCare, Inc.
	UnitedHealth Group Inc.	UnitedHealthcare of the Mid-Atlantic Inc.
Washington	Cambia Health Solutions, Inc.	BridgeSpan Health Company; Regence BlueShield
	PeaceHealth Networks	Columbia United Partners
	Community Health Network of Washington	Community Health Plan
	Centene Corporation	Coordinated Care
	Group Health Cooperative	Group Health Cooperative
	Carle Foundation	Health Alliance Northwest
	Kaiser Foundation Health Plan, Inc.	Kaiser Foundation Health Plan of the Northwest
	Premera	LifeWise Health Plan of Washington; Premera Blue Cross
	Molina Healthcare, Inc.	Molina
	UnitedHealth Group Inc.	United Health Care of Washington, Inc.
West Virginia	CareSource Management Group Company	CareSource West Virginia Co.
	Highmark Health Services	Highmark Blue Cross Blue Shield West Virginia
Wisconsin	UnitedHealth Group Inc.	All Savers Insurance Company
	Common Ground Healthcare Cooperative	Common Ground Healthcare Cooperative
	Anthem, Inc.	Compcare Health Serv Ins Co (Anthem BCBS)
	SSM Health Care Corporation	Dean Health Plan
	Group Health Cooperative- SCW	Group Health Cooperative- SCW
	Gundersen Health System	Gundersen Health Plan, Inc.
	Mayo Clinic	Health Tradition Health Plan
	Centene Corporation	Managed Health Services Insurance Corporation
	Medica Holding Company	Medica Health Plans of Wisconsin

APPENDIX 1

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY STATE

State	Parent Company	Insurer Names Appearing on the Exchange (including subsidiaries)
	Interstate Alliance, Inc.	MercyCare HMO, Inc.
	Molina Healthcare, Inc.	Molina Healthcare of Wisconsin, Inc.
	Network Health, Inc.	Network Health Plan
	UnityPoint Health	Physicians Plus Insurance Corporation
	Marshfield Clinic Health System, Inc.	Security Health Plan of Wisconsin, Inc.
	University Health Care, Inc.	Unity Health Plans Insurance Corporation
	Wisconsin Physicians Service Insurance Corporation	WPS Health Plan, Inc.
Wyoming	Blue Cross Blue Shield of Wyoming	Blue Cross Blue Shield of Wyoming

Note: Data for the 38 states with a federally-facilitated or supported exchange (Alabama, Alaska, Arizona, Arkansas, Deleware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming) is from U.S. Department of Health and Human Services, "2016 QHP landscape data," as of October 20, 2015 for all states except Texas and New Jersey, which is based on data published November 19, 2015, https://www.healthcare.gov/health-plan-information-2016/. Data for the 12 states and District of Columbia with a state-based exchange (California, Colorado, Connecticut, Hawaii, Kentucky, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, and Washington) is from either the state's insurance department or state's exchange. Subsidiaries were determined by the Congressional Research Service using SNL Financial.

Oregon Dental Service, doing business as Moda Health Plan and selling coverage in Alaska and Oregon, was placed under state supervision on January 28, 2016, (http://www.ktvz.com/news/moda-health-withdraws-from-oregon-alaska-insurance-market/37696924). However, the suspension was lifted on February 8, 2016, so staff have included this insurer as participating in the exchange in Alaska and Oregon in 2016, (http://www.kgw.com/money/business/oregon-alaska-lift-suspension-of-moda-health/36937699).

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

ALABAMA

Autauga	2
Baldwin	2
Barbour	2
Bibb	2
Blount	3
Bullock	2
Butler	2
Calhoun	2
Chambers	2
Cherokee	2
Chilton	2
Choctaw	2
Clarke	2
Clay	2
Cleburne	2
Coffee	2
Colbert	2
Conecuh	2
Coosa	2
Covington	2
Crenshaw	2
Cullman	2
Dale	2
Dallas	2
De Kalb	2
Elmore	2
Escambia	2
Etowah	2
Fayette	2
Franklin	2
Geneva	2
Greene	2
Hale	2
Henry	2
Houston	2
Jackson	2
Jefferson	3
Lamar	2
Lauderdale	2
Lawrence	2
Lee	2
Limestone	3
Lowndes	2
Macon	2
Madison	3
Marengo	2
Marion	2
Marshall	2
Mobile	2
Monroe	2
Montgomery	2
Morgan	3
Perry	2
Pickens	2
Pike	2
Randolph	2
Russell	2
Saint Clair	3
Shelby	3
Sumter	2
Talladega	2
Tallapoosa	2
Tuscaloosa	2
Walker	2
Washington	2
Wilcox	2
Winston	2

ALASKA

Aleutians East	2
Aleutians West	2
Anchorage	2
Bethel	2
Bristol Bay	2
Denali	2
Dillingham	2
Fairbanks North Star	2
Haines	2
Juneau	2
Kenai Peninsula	2
Ketchikan Gateway	2
Kodiak Island	2
Lake And Peninsula	2
Matanuska Susitna	2
Nome	2
North Slope	2
Northwest Arctic	2
Prince Of Wales Hyder	2
Sitka	2
Skagway	2
Southeast Fairbanks	2
Valdez Cordova	2
Wade Hampton	2
Wrangell	2
Yakutat	2
Yukon Koyukuk	2

ARIZONA

Apache	3
Cochise	2
Coconino	3
Gila	3
Graham	2
Greenlee	2
La Paz	2
Maricopa	8
Mohave	3
Navajo	3
Pima	5
Pinal	2
Santa Cruz	2
Yavapai	2
Yuma	2

ARKANSAS

Arkansas	4
Ashley	4
Baxter	4
Benton	4
Boone	4
Bradley	4
Calhoun	4
Carroll	4
Chicot	4
Clark	4
Clay	4
Cleburne	4
Cleveland	4
Columbia	4
Conway	4
Craighead	4
Crawford	4
Crittenden	4
Cross	4
Dallas	4
Desha	4
Drew	4
Faulkner	4
Franklin	4
Fulton	4
Garland	4
Grant	4
Greene	4
Hempstead	4
Hot Spring	4
Howard	4
Independence	4
Izard	4
Jackson	4
Jefferson	4
Johnson	4
Lafayette	4
Lawrence	4
Lee	4
Lincoln	4
Little River	4
Logan	4
Lonoke	4
Madison	4
Marion	4
Miller	4
Mississippi	4
Monroe	4
Montgomery	4
Nevada	4
Newton	4
Ouachita	4
Perry	4
Phillips	4
Pike	4
Poinsett	4
Polk	4
Pope	4
Prairie	4
Pulaski	4
Randolph	4
Saint Francis	4
Saline	4
Scott	4
Searcy	4
Sebastian	4
Sevier	4
Sharp	4
Stone	4
Union	4
Van Buren	4
Washington	4
White	4
Woodruff	4
Yell	4

CALIFORNIA

Alameda	3
Alpine	3
Amador	4
Butte	3
Calaveras	3
Colusa	3
Contra Costa	4
Del Norte	3
El Dorado	5
Fresno	5
Glenn	3
Humboldt	3
Imperial	5
Inyo	3
Kern	4
Kings	5

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Lake	3
Lassen	3
Los Angeles	7
Madera	5
Marin	5
Mariposa	3
Mendocino	3
Merced	3
Modoc	3
Mono	3
Monterey	3
Napa	5
Nevada	4
Orange	5
Placer	5
Plumas	3
Riverside	5
Sacramento	5
San Benito	3
San Bernardino	5
San Diego	6
San Francisco	5
San Joaquin	4
San Luis Obispo	3
San Mateo	5
Santa Barbara	3
Santa Clara	5
Santa Cruz	4
Shasta	3
Sierra	3
Siskiyou	3
Solano	5
Sonoma	5
Stanislaus	4
Sutter	4
Tehama	3
Trinity	3
Tulare	4
Tuolumne	3
Ventura	4
Yolo	5
Yuba	4

COLORADO

Adams	8
Alamosa	4
Arapahoe	8
Archuleta	5
Baca	4
Bent	4
Boulder	5
Broomfield	8
Chaffee	4
Cheyenne	4
Clear Creek	8
Conejos	4
Costilla	4
Crowley	4
Custer	4
Delta	5
Denver	8
Dolores	5
Douglas	8
Eagle	5
El Paso	7
Elbert	8
Fremont	4
Garfield	5
Gilpin	8
Grand	5
Gunnison	5
Hinsdale	5
Huerfano	4
Jackson	5
Jefferson	8
Kiowa	4
Kit Carson	4
La Plata	5
Lake	5
Larimer	6
Las Animas	4
Lincoln	4
Logan	4
Mesa	2
Mineral	4
Moffat	5
Montezuma	5
Montrose	5
Morgan	4
Otero	4
Ouray	5
Park	8
Phillips	4
Pitkin	5
Prowers	4
Pueblo	3
Rio Blanco	5
Rio Grande	4
Routt	5
Saguache	4
San Juan	5
San Miguel	5
Sedgwick	4
Summit	5
Teller	7
Washington	4
Weld	6
Yuma	4

CONNECTICUT

Fairfield	4
Hartford	4
Litchfield	4
Middlesex	4
New Haven	4
New London	4
Tolland	4
Windham	4

DELAWARE

Kent	2
New Castle	2
Sussex	2

DISTRICT OF COLUMBIA

District of Columbia	2

FLORIDA

Alachua	2
Baker	2
Bay	2
Bradford	2
Brevard	3
Broward	6
Calhoun	2
Charlotte	3
Citrus	2
Clay	4
Collier	2
Columbia	2
De Soto	2
Dixie	2
Duval	4
Escambia	3
Flagler	3
Franklin	2
Gadsden	2
Gilchrist	2
Glades	2
Gulf	2
Hamilton	2
Hardee	2
Hendry	2
Hernando	2
Highlands	2
Hillsborough	4
Holmes	2
Indian River	3
Jackson	2
Jefferson	2
Lafayette	2
Lake	3
Lee	2
Leon	2
Levy	2
Liberty	2
Madison	2
Manatee	3
Marion	2
Martin	2
Miami-Dade	6
Monroe	2
Nassau	2
Okaloosa	2
Okeechobee	2
Orange	3
Osceola	3
Palm Beach	6
Pasco	4
Pinellas	4
Polk	4
Putnam	2
Saint Johns	3
Saint Lucie	2
Santa Rosa	3
Sarasota	3
Seminole	3
Sumter	2
Suwannee	2
Taylor	2
Union	2
Volusia	5
Wakulla	2
Walton	2
Washington	2

GEORGIA

Appling	4
Atkinson	2
Bacon	2
Baker	3
Baldwin	2
Banks	4
Barrow	8
Bartow	6
Ben Hill	2
Berrien	3
Bibb	5
Bleckley	4
Brantley	3
Brooks	2
Bryan	4
Bulloch	3
Burke	4
Butts	5

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Calhoun	2	Glascock	3	Murray	3	Ware	2	Jefferson	5
Camden	4	Glynn	4	Muscogee	5	Warren	3	Jerome	5
Candler	3	Gordon	4	Newton	5	Washington	3	Kootenai	5
Carroll	5	Grady	2	Oconee	5	Wayne	4	Latah	4
Catoosa	3	Greene	4	Oglethorpe	4	Webster	3	Lemhi	5
Charlton	3	Gwinnett	7	Paulding	3	Wheeler	3	Lewis	4
Chatham	5	Habersham	4	Peach	4	White	4	Lincoln	5
Chattahoochee	5	Hall	6	Pickens	5	Whitfield	3	Madison	5
Chattooga	4	Hancock	3	Pierce	2	Wilcox	2	Minidoka	5
Cherokee	7	Haralson	5	Pike	3	Wilkes	3	Nez Perce	4
Clarke	5	Harris	5	Polk	4	Wilkinson	3	Oneida	5
Clay	2	Hart	4	Pulaski	3	Worth	3	Owyhee	5
Clayton	5	Heard	5	Putnam	3	**HAWAII**		Payette	5
Clinch	3	Henry	5	Quitman	2	Hawaii	2	Power	5
Cobb	5	Houston	4	Rabun	3	Honolulu	2	Shoshone	4
Coffee	4	Irwin	2	Randolph	2	Kauai	2	Teton	4
Colquitt	2	Jackson	6	Richmond	4	Maui	2	Twin Falls	5
Columbia	4	Jasper	2	Rockdale	6	**IDAHO**		Valley	5
Cook	2	Jeff Davis	4	Schley	2	Ada	5	Washington	5
Coweta	4	Jefferson	3	Screven	3	Adams	5	**ILLINOIS**	
Crawford	4	Jenkins	3	Seminole	2	Bannock	5	Adams	4
Crisp	3	Johnson	3	Spalding	5	Bear Lake	5	Alexander	4
Dade	3	Jones	4	Stephens	3	Benewah	4	Bond	4
Dawson	6	Lamar	4	Stewart	4	Bingham	5	Boone	5
Decatur	2	Lanier	3	Sumter	3	Blaine	5	Brown	5
Dekalb	7	Laurens	4	Talbot	4	Boise	5	Bureau	5
Dodge	3	Lee	3	Taliaferro	3	Bonner	4	Calhoun	4
Dooly	3	Liberty	4	Tattnall	3	Bonneville	5	Carroll	5
Dougherty	3	Lincoln	3	Taylor	2	Boundary	4	Cass	5
Douglas	3	Long	4	Telfair	2	Butte	4	Champaign	4
Early	2	Lowndes	3	Terrell	3	Camas	5	Christian	5
Echols	3	Lumpkin	4	Thomas	2	Canyon	5	Clark	4
Effingham	4	Macon	2	Tift	2	Caribou	5	Clay	4
Elbert	4	Madison	5	Toombs	4	Cassia	5	Clinton	4
Emanuel	4	Marion	5	Towns	3	Clark	4	Coles	4
Evans	4	Mcduffie	4	Treutlen	4	Clearwater	4	Cook	6
Fannin	4	Mcintosh	4	Troup	3	Custer	5	Crawford	4
Fayette	5	Meriwether	3	Turner	2	Elmore	5	Cumberland	4
Floyd	5	Miller	2	Twiggs	5	Franklin	5	Dekalb	5
Forsyth	7	Mitchell	2	Union	4	Fremont	5	Dewitt	5
Franklin	3	Monroe	4	Upson	2	Gem	5	Douglas	4
Fulton	7	Montgomery	4	Walker	3	Gooding	5	Dupage	4
Gilmer	4	Morgan	4	Walton	6	Idaho	4	Edgar	4

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Edwards	4	Mercer	5	Blackford	5	Lawrence	4	Wayne	3
Effingham	4	Monroe	4	Boone	6	Madison	5	Wells	5
Fayette	4	Montgomery	4	Brown	4	Marion	5	White	5
Ford	4	Morgan	4	Carroll	5	Marshall	6	Whitley	5
Franklin	4	Moultrie	5	Cass	5	Martin	4	**IOWA**	
Fulton	6	Ogle	5	Clark	5	Miami	5	Adair	3
Gallatin	4	Peoria	6	Clay	3	Monroe	4	Adams	3
Greene	4	Perry	4	Clinton	4	Montgomery	5	Allamakee	3
Grundy	5	Piatt	4	Crawford	4	Morgan	4	Appanoose	3
Hamilton	4	Pike	4	Daviess	5	Newton	4	Audubon	3
Hancock	5	Pope	4	De Kalb	6	Noble	5	Benton	3
Hardin	4	Pulaski	4	Dearborn	3	Ohio	3	Black Hawk	3
Henderson	5	Putnam	6	Decatur	5	Orange	4	Boone	3
Henry	5	Randolph	4	Delaware	5	Owen	4	Bremer	3
Iroquois	4	Richland	4	Dubois	4	Parke	3	Buchanan	3
Jackson	4	Rock Island	5	Elkhart	6	Perry	4	Buena Vista	3
Jasper	4	Saint Clair	4	Fayette	3	Pike	4	Butler	3
Jefferson	4	Saline	4	Floyd	4	Porter	4	Calhoun	3
Jersey	4	Sangamon	5	Fountain	4	Posey	3	Carroll	3
Jo Daviess	5	Schuyler	5	Franklin	4	Pulaski	6	Cass	3
Johnson	4	Scott	5	Fulton	5	Putnam	3	Cedar	3
Kane	4	Shelby	5	Gibson	4	Randolph	4	Cerro Gordo	3
Kankakee	5	Stark	6	Grant	4	Ripley	4	Cherokee	2
Kendall	5	Stephenson	5	Greene	4	Rush	3	Chickasaw	3
Knox	6	Tazewell	6	Hamilton	6	Scott	5	Clarke	3
La Salle	6	Union	4	Hancock	5	Shelby	4	Clay	2
Lake	5	Vermilion	4	Harrison	5	Spencer	4	Clayton	4
Lawrence	4	Wabash	4	Hendricks	5	St Joseph	6	Clinton	3
Lee	5	Warren	5	Henry	5	Starke	5	Crawford	3
Livingston	5	Washington	4	Howard	5	Steuben	6	Dallas	3
Logan	4	Wayne	4	Huntington	6	Sullivan	4	Davis	3
Macon	5	White	4	Jackson	5	Switzerland	3	Decatur	3
Macoupin	4	Whiteside	5	Jasper	4	Tippecanoe	6	Delaware	3
Madison	4	Will	5	Jay	5	Tipton	5	Des Moines	2
Marion	4	Williamson	4	Jefferson	3	Union	3	Dickinson	2
Marshall	6	Winnebago	5	Jennings	4	Vanderburgh	4	Dubuque	3
Mason	4	Woodford	6	Johnson	5	Vermillion	3	Emmet	2
Massac	4	**INDIANA**		Knox	4	Vigo	3	Fayette	4
Mcdonough	6	Adams	6	Kosciusko	5	Wabash	5	Floyd	3
Mchenry	5	Allen	6	La Porte	6	Warren	4	Franklin	3
Mclean	5	Bartholomew	4	Lagrange	5	Warrick	3	Fremont	3
Menard	4	Benton	4	Lake	4	Washington	3	Greene	3

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Grundy	3	Sac	2	Edwards	2	Neosho	2	Ballard	2
Guthrie	3	Scott	3	Elk	2	Ness	2	Barren	2
Hamilton	3	Shelby	3	Ellis	2	Norton	2	Bath	3
Hancock	3	Sioux	2	Ellsworth	2	Osage	2	Bell	2
Hardin	3	Story	3	Finney	2	Osborne	2	Boone	6
Harrison	3	Tama	3	Ford	2	Ottawa	2	Bourbon	4
Henry	2	Taylor	2	Franklin	2	Pawnee	2	Boyd	3
Howard	4	Union	3	Geary	2	Phillips	2	Boyle	2
Humboldt	2	Van Buren	2	Gove	2	Pottawatomie	2	Bracken	2
Ida	2	Wapello	3	Graham	2	Pratt	2	Breathitt	2
Iowa	3	Warren	3	Grant	2	Rawlins	2	Breckinridge	2
Jackson	3	Washington	2	Gray	2	Reno	2	Bullitt	6
Jasper	3	Wayne	3	Greeley	2	Republic	2	Butler	2
Jefferson	3	Webster	3	Greenwood	2	Rice	2	Caldwell	2
Johnson	3	Winnebago	3	Hamilton	2	Riley	2	Calloway	2
Jones	3	Winneshiek	3	Harper	2	Rooks	2	Campbell	6
Keokuk	3	Woodbury	3	Harvey	2	Rush	2	Carlisle	2
Kossuth	3	Worth	3	Haskell	2	Russell	2	Carroll	3
Lee	2	Wright	3	Hodgeman	2	Saline	2	Carter	3
Linn	3	**KANSAS**		Jackson	2	Scott	2	Casey	2
Louisa	2	Allen	2	Jefferson	2	Sedgwick	2	Christian	2
Lucas	3	Anderson	2	Jewell	2	Seward	2	Clark	4
Lyon	2	Atchison	2	Johnson	2	Shawnee	2	Clay	4
Madison	3	Barber	2	Kearny	2	Sheridan	2	Clinton	2
Mahaska	3	Barton	2	Kingman	2	Sherman	2	Crittenden	2
Marion	3	Bourbon	2	Kiowa	2	Smith	2	Cumberland	2
Marshall	3	Brown	2	Labette	2	Stafford	2	Daviess	2
Mills	3	Butler	2	Lane	2	Stanton	2	Edmonson	2
Mitchell	3	Chase	2	Leavenworth	2	Stevens	2	Elliott	3
Monona	3	Chautauqua	2	Lincoln	2	Sumner	2	Estill	3
Monroe	3	Cherokee	2	Linn	2	Thomas	2	Fayette	7
Montgomery	3	Cheyenne	2	Logan	2	Trego	2	Fleming	2
Muscatine	3	Clark	2	Lyon	2	Wabaunsee	2	Floyd	3
Obrien	2	Clay	2	Marion	2	Wallace	2	Franklin	3
Osceola	2	Cloud	2	Marshall	2	Washington	2	Fulton	2
Page	3	Coffey	2	Mcpherson	2	Wichita	2	Gallatin	4
Palo Alto	2	Comanche	2	Meade	2	Wilson	2	Garrard	3
Plymouth	2	Cowley	2	Miami	2	Woodson	2	Grant	4
Pocahontas	3	Crawford	2	Mitchell	2	Wyandotte	2	Graves	2
Polk	3	Decatur	2	Montgomery	2	**KENTUCKY**		Grayson	2
Pottawattamie	3	Dickinson	2	Morris	2	Adair	2	Green	2
Poweshiek	3	Doniphan	2	Morton	2	Allen	2	Greenup	3
Ringgold	2	Douglas	2	Nemaha	2	Anderson	3	Hancock	2

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Hardin	2
Harlan	3
Harrison	3
Hart	2
Henderson	2
Henry	5
Hickman	2
Hopkins	3
Jackson	2
Jefferson	7
Jessamine	6
Johnson	2
Kenton	6
Knott	2
Knox	3
Larue	2
Laurel	4
Lawrence	2
Lee	2
Leslie	3
Letcher	2
Lewis	2
Lincoln	2
Livingston	2
Logan	2
Lyon	2
Madison	5
Magoffin	2
Marion	2
Marshall	2
Martin	2
Mason	2
McCracken	2
McCreary	2
McLean	2
Meade	2
Menifee	2
Mercer	4
Metcalfe	2
Monroe	2
Montgomery	3
Morgan	2
Muhlenburg	2
Nelson	3
Nichols	3
Ohio	2
Oldham	6
Owen	4
Owsley	2
Pendelton	4
Perry	3
Pike	2
Powell	3
Pulaski	3
Robertson	2
Rockcastle	3
Rowan	3
Russell	2
Scott	4
Shelby	4
Simpson	2
Spencer	4
Taylor	3
Todd	2
Trigg	2
Trimble	5
Union	2
Warren	3
Washington	3
Wayne	2
Webster	3
Whitley	4
Wolfe	3
Woodford	5
LOUISIANA	
Acadia	3
Allen	3
Ascension	3
Assumption	3
Avoyelles	3
Beauregard	3
Bienville	3
Bossier	3
Caddo	3
Calcasieu	3
Caldwell	3
Cameron	3
Catahoula	3
Claiborne	3
Concordia	3
De Soto	3
East Baton Rouge	3
East Carroll	3
East Feliciana	3
Evangeline	3
Franklin	3
Grant	3
Iberia	3
Iberville	3
Jackson	3
Jefferson	4
Jefferson Davis	3
La Salle	3
Lafayette	4
Lafourche	3
Lincoln	3
Livingston	3
Madison	3
Morehouse	3
Natchitoches	3
Orleans	4
Ouachita	3
Plaquemines	3
Pointe Coupee	3
Rapides	4
Red River	3
Richland	3
Sabine	3
Saint Bernard	3
Saint Charles	3
Saint Helena	3
Saint James	3
Saint Landry	3
Saint Martin	3
Saint Mary	3
Saint Tammany	4
St John The Baptist	3
Tangipahoa	3
Tensas	3
Terrebonne	3
Union	3
Vermilion	3
Vernon	3
Washington	3
Webster	3
West Baton Rouge	3
West Carroll	3
West Feliciana	3
Winn	3
MAINE	
Androscoggin	3
Aroostook	3
Cumberland	3
Franklin	3
Hancock	3
Kennebec	3
Knox	3
Lincoln	3
Oxford	3
Penobscot	3
Piscataquis	3
Sagadahoc	3
Somerset	3
Waldo	3
Washington	3
York	3
MARYLAND	
Allegany	5
Anne Arundel	5
Baltimore	5
Baltimore City	5
Calvert	5
Caroline	5
Carroll	5
Cecil	5
Charles	5
Dorchester	5
Frederick	5
Garrett	5
Harford	5
Howard	5
Kent	5
Montgomery	5
Prince George's	5
Queen Anne's	5
Saint Mary's	5
Somerset	5
Talbot	5
Washington	5
Wicomico	5
Worcester	5
MASSACHUSETTS	
Barnstable	10
Berkshire	10
Bristol	10
Dukes	10
Essex	10
Franklin	10
Hampden	10
Hampshire	10
Middlesex	10
Nantucket	10
Norfolk	10
Plymouth	10
Suffolk	10
Worcester	10
MICHIGAN	
Alcona	3
Alger	1
Allegan	2
Alpena	3
Antrim	3
Arenac	4
Baraga	1
Barry	2
Bay	4
Benzie	2
Berrien	2
Branch	2

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Calhoun	4
Cass	3
Charlevoix	3
Cheboygan	3
Chippewa	1
Clare	3
Clinton	4
Crawford	2
Delta	1
Dickinson	1
Eaton	4
Emmet	3
Genesee	7
Gladwin	3
Gogebic	1
Grand Traverse	2
Gratiot	4
Hillsdale	3
Houghton	1
Huron	4
Ingham	4
Ionia	4
Iosco	4
Iron	1
Isabella	5
Jackson	2
Kalamazoo	5
Kalkaska	2
Kent	3
Keweenaw	1
Lake	2
Lapeer	5
Leelanau	2
Lenawee	2
Livingston	3
Luce	1
Mackinac	2
Macomb	9
Manistee	2
Marquette	1
Mason	2
Mecosta	2
Menominee	1
Midland	3
Missaukee	2
Monroe	5
Montcalm	4
Montmorency	3
Muskegon	2
Newaygo	2
Oakland	9
Oceana	2
Ogemaw	4
Ontonagon	1
Osceola	2
Oscoda	3
Otsego	3
Ottawa	2
Presque Isle	3
Roscommon	4
Saginaw	4
Saint Clair	4
Saint Joseph	2
Sanilac	4
Schoolcraft	1
Shiawassee	5
Tuscola	4
Van Buren	4
Washtenaw	4
Wayne	9
Wexford	2
MINNESOTA	
Aitkin	4
Anoka	4
Becker	3
Beltrami	3
Benton	4
Big Stone	3
Blue Earth	2
Brown	3
Carlton	4
Carver	4
Cass	3
Chippewa	3
Chisago	4
Clay	3
Clearwater	3
Cook	3
Cottonwood	3
Crow Wing	4
Dakota	4
Dodge	2
Douglas	3
Faribault	2
Fillmore	2
Freeborn	2
Goodhue	2
Grant	3
Hennepin	4
Houston	2
Hubbard	3
Isanti	4
Itasca	2
Jackson	3
Kanabec	4
Kandiyohi	3
Kittson	3
Koochiching	2
Lac Qui Parle	3
Lake	3
Lake of the Woods	3
Le Sueur	2
Lincoln	3
Lyon	3
Mahnomen	3
Marshall	3
Martin	2
McLeod	3
Meeker	3
Mille Lacs	4
Morrison	4
Mower	2
Murray	3
Nicollet	2
Nobles	3
Norman	3
Olmsted	2
Otter Tail	3
Pennington	3
Pine	4
Pipestone	3
Polk	3
Pope	3
Ramsey	4
Red Lake	3
Redwood	3
Renville	3
Rice	2
Rock	3
Roseau	3
St. Louis	4
Scott	4
Sherburne	4
Sibley	3
Stearns	4
Steele	2
Stevens	3
Swift	3
Todd	3
Traverse	3
Wabasha	2
Wadena	3
Waseca	2
Washington	4
Watonwan	2
Wilkin	3
Winona	2
Wright	4
Yellow Medicine	3
MISSISSIPPI	
Adams	2
Alcorn	3
Amite	3
Attala	3
Benton	2
Bolivar	2
Calhoun	2
Carroll	2
Chickasaw	2
Choctaw	3
Claiborne	2
Clarke	2
Clay	2
Coahoma	2
Copiah	3
Covington	3
Desoto	3
Forrest	3
Franklin	3
George	2
Greene	2
Grenada	2
Hancock	2
Harrison	2
Hinds	3
Holmes	2
Humphreys	2
Issaquena	2
Itawamba	2
Jackson	2
Jasper	2
Jefferson	2
Jefferson Davis	3
Jones	3
Kemper	2
Lafayette	2
Lamar	3
Lauderdale	2
Lawrence	3
Leake	3
Lee	2
Leflore	2
Lincoln	3
Lowndes	2
Madison	3
Marion	3
Marshall	3
Monroe	2
Montgomery	2
Neshoba	2
Newton	2
Noxubee	2
Oktibbeha	2
Panola	2

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Pearl River	2
Perry	2
Pike	3
Pontotoc	2
Prentiss	2
Quitman	2
Rankin	3
Scott	3
Sharkey	3
Simpson	3
Smith	3
Stone	2
Sunflower	2
Tallahatchie	2
Tate	3
Tippah	2
Tishomingo	3
Tunica	3
Union	2
Walthall	3
Warren	3
Washington	2
Wayne	3
Webster	2
Wilkinson	2
Winston	2
Yalobusha	3
Yazoo	2
MISSOURI	
Adair	3
Andrew	3
Atchison	3
Audrain	3
Barry	3
Barton	3
Bates	3
Benton	3
Bollinger	3
Boone	3
Buchanan	2
Butler	3
Caldwell	3
Callaway	3
Camden	3
Cape Girardeau	3
Carroll	3
Carter	3
Cass	4
Cedar	3
Chariton	3
Christian	3
Clark	3
Clay	4
Clinton	2
Cole	3
Cooper	3
Crawford	3
Dade	3
Dallas	3
Daviess	3
Dekalb	3
Dent	3
Douglas	3
Dunklin	3
Franklin	4
Gasconade	3
Gentry	3
Greene	4
Grundy	3
Harrison	3
Henry	3
Hickory	3
Holt	3
Howard	3
Howell	3
Iron	3
Jackson	4
Jasper	4
Jefferson	4
Johnson	3
Knox	3
Laclede	3
Lafayette	3
Lawrence	3
Lewis	3
Lincoln	4
Linn	3
Livingston	3
Macon	3
Madison	3
Maries	3
Marion	3
Mcdonald	3
Mercer	3
Miller	3
Mississippi	3
Moniteau	3
Monroe	3
Montgomery	3
Morgan	3
New Madrid	3
Newton	4
Nodaway	3
Oregon	3
Osage	3
Ozark	3
Pemiscot	3
Perry	3
Pettis	3
Phelps	3
Pike	3
Platte	4
Polk	3
Pulaski	3
Putnam	3
Ralls	3
Randolph	3
Ray	3
Reynolds	3
Ripley	3
Saint Charles	4
Saint Clair	3
Saint Francois	4
Saint Louis	4
Saint Louis City	4
Sainte Genevieve	4
Saline	3
Schuyler	3
Scotland	3
Scott	3
Shannon	3
Shelby	3
Stoddard	3
Stone	3
Sullivan	3
Taney	3
Texas	3
Vernon	3
Warren	4
Washington	4
Wayne	3
Webster	3
Worth	3
Wright	3
MONTANA	
Beaverhead	3
Big Horn	3
Blaine	3
Broadwater	3
Carbon	3
Carter	3
Cascade	3
Chouteau	3
Custer	3
Daniels	3
Dawson	3
Deer Lodge	3
Fallon	3
Fergus	3
Flathead	3
Gallatin	3
Garfield	3
Glacier	3
Golden Valley	3
Granite	3
Hill	3
Jefferson	3
Judith Basin	3
Lake	3
Lewis And Clark	3
Liberty	3
Lincoln	3
Madison	3
Mccone	3
Meagher	3
Mineral	3
Missoula	3
Musselshell	3
Park	3
Petroleum	3
Phillips	3
Pondera	3
Powder River	3
Powell	3
Prairie	3
Ravalli	3
Richland	3
Roosevelt	3
Rosebud	3
Sanders	3
Sheridan	3
Silver Bow	3
Stillwater	3
Sweet Grass	3
Teton	3
Toole	3
Treasure	3
Valley	3
Wheatland	3
Wibaux	3
Yellowstone	3
NEBRASKA	
Adams	4
Antelope	4
Arthur	4
Banner	4
Blaine	4
Boone	4
Box Butte	4
Boyd	4

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Brown	4
Buffalo	4
Burt	4
Butler	4
Cass	4
Cedar	4
Chase	4
Cherry	4
Cheyenne	4
Clay	4
Colfax	4
Cuming	4
Custer	4
Dakota	4
Dawes	4
Dawson	4
Deuel	4
Dixon	4
Dodge	4
Douglas	4
Dundy	4
Fillmore	4
Franklin	4
Frontier	4
Furnas	4
Gage	4
Garden	4
Garfield	4
Gosper	4
Grant	4
Greeley	4
Hall	4
Hamilton	4
Harlan	4
Hayes	4
Hitchcock	4
Holt	4
Hooker	4
Howard	4
Jefferson	4
Johnson	4
Kearney	4
Keith	4
Keya Paha	4
Kimball	4
Knox	3
Lancaster	4
Lincoln	4
Logan	4
Loup	4
Madison	4
Mcpherson	4
Merrick	4
Morrill	4
Nance	4
Nemaha	4
Nuckolls	4
Otoe	4
Pawnee	4
Perkins	4
Phelps	4
Pierce	4
Platte	4
Polk	4
Red Willow	4
Richardson	4
Rock	4
Saline	4
Sarpy	4
Saunders	4
Scotts Bluff	4
Seward	4
Sheridan	4
Sherman	4
Sioux	4
Stanton	4
Thayer	4
Thomas	4
Thurston	3
Valley	4
Washington	4
Wayne	4
Webster	4
Wheeler	4
York	4
NEVADA	
Carson City	2
Churchill	1
Clark	3
Douglas	2
Elko	1
Esmeralda	1
Eureka	1
Humboldt	1
Lander	1
Lincoln	1
Lyon	2
Mineral	1
Nye	3
Pershing	1
Storey	2
Washoe	3
White Pine	1
NEW HAMPSHIRE	
Belknap	5
Carroll	5
Cheshire	4
Coos	5
Grafton	5
Hillsborough	5
Merrimack	5
Rockingham	5
Strafford	5
Sullivan	5
NEW JERSEY	
Atlantic	4
Bergen	5
Burlington	4
Camden	4
Cape May	4
Cumberland	4
Essex	5
Gloucester	4
Hudson	5
Hunterdon	4
Mercer	4
Middlesex	5
Monmouth	5
Morris	5
Ocean	5
Passaic	5
Salem	4
Somerset	4
Sussex	4
Union	5
Warren	4
NEW MEXICO	
Bernalillo	4
Catron	4
Chaves	4
Cibola	4
Colfax	4
Curry	4
De Baca	4
Dona Ana	4
Eddy	4
Grant	4
Guadalupe	4
Harding	4
Hidalgo	4
Lea	4
Lincoln	4
Los Alamos	4
Luna	4
Mckinley	4
Mora	4
Otero	4
Quay	4
Rio Arriba	4
Roosevelt	4
San Juan	4
San Miguel	4
Sandoval	4
Santa Fe	4
Sierra	4
Socorro	4
Taos	4
Torrance	4
Union	4
Valencia	4
NEW YORK	
Albany	7
Allegany	4
Bronx	10
Broome	5
Cattaraugus	4
Cayuga	3
Chautauqua	4
Chemung	2
Chenango	4
Clinton	4
Columbia	6
Cortland	3
Delaware	6
Dutchess	7
Erie	4
Essex	6
Franklin	3
Fulton	7
Genesee	5
Greene	6
Hamilton	4
Herkimer	3
Jefferson	3
Kings	10
Lewis	3
Livingston	3
Madison	4
Monroe	3
Montgomery	6
Nassau	8
New York	10
Niagara	4
Oneida	4
Onondaga	3
Ontario	3
Orange	8
Orleans	5
Oswego	3
Otsego	4

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Putnam	5
Queens	10
Rensselaer	7
Richmond	9
Rockland	8
Saint Lawrence	3
Saratoga	6
Schenectady	6
Schoharie	4
Schuyler	2
Seneca	3
Steuben	3
Suffolk	8
Sullivan	5
Tioga	4
Tompkins	2
Ulster	6
Warren	6
Washington	6
Wayne	3
Westchester	8
Wyoming	5
Yates	3

NORTH CAROLINA

Alamance	3
Alexander	3
Alleghany	2
Anson	3
Ashe	2
Avery	3
Beaufort	1
Bertie	1
Bladen	2
Brunswick	2
Buncombe	3
Burke	3
Cabarrus	3
Caldwell	3
Camden	1
Carteret	1
Caswell	2
Catawba	3
Chatham	3
Cherokee	2
Chowan	1
Clay	2
Cleveland	3
Columbus	2
Craven	1
Cumberland	3
Currituck	1
Dare	1
Davidson	3
Davie	2
Duplin	2
Durham	3
Edgecombe	1
Forsyth	2
Franklin	2
Gaston	3
Gates	1
Graham	2
Granville	3
Greene	2
Guilford	3
Halifax	1
Harnett	3
Haywood	3
Henderson	3
Hertford	1
Hoke	2
Hyde	1
Iredell	3
Jackson	3
Johnston	2
Jones	1
Lee	2
Lenoir	1
Lincoln	3
Macon	2
Madison	3
Martin	1
Mcdowell	3
Mecklenburg	3
Mitchell	3
Montgomery	2
Moore	2
Nash	2
New Hanover	2
Northampton	1
Onslow	2
Orange	3
Pamlico	1
Pasquotank	1
Pender	2
Perquimans	1
Person	3
Pitt	1
Polk	3
Randolph	3
Richmond	2
Robeson	3
Rockingham	2
Rowan	2
Rutherford	3
Sampson	2
Scotland	2
Stanly	3
Stokes	2
Surry	2
Swain	2
Transylvania	3
Tyrrell	1
Union	3
Vance	3
Wake	3
Warren	2
Washington	1
Watauga	2
Wayne	2
Wilkes	2
Wilson	2
Yadkin	2
Yancey	3

NORTH DAKOTA

Adams	3
Barnes	3
Benson	3
Billings	3
Bottineau	3
Bowman	3
Burke	2
Burleigh	3
Cass	3
Cavalier	3
Dickey	3
Divide	2
Dunn	3
Eddy	3
Emmons	3
Foster	3
Golden Valley	3
Grand Forks	3
Grant	3
Griggs	3
Hettinger	3
Kidder	3
Lamoure	3
Logan	3
Mchenry	3
Mcintosh	3
Mckenzie	2
Mclean	3
Mercer	3
Morton	3
Mountrail	2
Nelson	3
Oliver	3
Pembina	3
Pierce	3
Ramsey	3
Ransom	3
Renville	3
Richland	3
Rolette	3
Sargent	3
Sheridan	3
Sioux	3
Slope	3
Stark	3
Steele	3
Stutsman	3
Towner	3
Traill	3
Walsh	3
Ward	3
Wells	3
Williams	3

OHIO

Adams	6
Allen	7
Ashland	7
Ashtabula	7
Athens	6
Auglaize	5
Belmont	7
Brown	6
Butler	10
Carroll	6
Champaign	5
Clark	8
Clermont	8
Clinton	6
Columbiana	6
Coshocton	5
Crawford	5
Cuyahoga	11
Darke	6
Defiance	7
Delaware	8
Erie	5
Fairfield	8
Fayette	5
Franklin	8
Fulton	8
Gallia	6
Geauga	8
Greene	9
Guernsey	5
Hamilton	10

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Hancock	6	Seneca	6	Grant	2	Stephens	2	Wasco	6
Hardin	5	Shelby	6	Greer	2	Texas	2	Washington	8
Harrison	6	Stark	10	Harmon	2	Tillman	2	Wheeler	6
Henry	8	Summit	9	Harper	2	Tulsa	2	Yamhill	7
Highland	6	Trumbull	9	Haskell	2	Wagoner	2	**PENNSYLVANIA**	
Hocking	4	Tuscarawas	6	Hughes	2	Washington	2	Adams	4
Holmes	5	Union	7	Jackson	2	Washita	2	Allegheny	4
Huron	6	Van Wert	5	Jefferson	2	Woods	2	Armstrong	4
Jackson	5	Vinton	5	Johnston	2	Woodward	2	Beaver	4
Jefferson	6	Warren	9	Kay	2	**OREGON**		Bedford	4
Knox	5	Washington	7	Kingfisher	2	Baker	6	Berks	4
Lake	10	Wayne	8	Kiowa	2	Benton	7	Blair	5
Lawrence	5	Williams	5	Latimer	2	Clackamas	8	Bradford	3
Licking	8	Wood	9	Le Flore	2	Clatsop	6	Bucks	3
Logan	4	Wyandot	5	Lincoln	2	Columbia	7	Butler	4
Lorain	11	**OKLAHOMA**		Logan	2	Coos	6	Cambria	5
Lucas	10	Adair	2	Love	2	Crook	6	Cameron	4
Madison	6	Alfalfa	2	Major	2	Curry	6	Carbon	3
Mahoning	9	Atoka	2	Marshall	2	Deschutes	6	Centre	5
Marion	5	Beaver	2	Mayes	2	Douglas	7	Chester	3
Medina	8	Beckham	2	Mcclain	2	Gilliam	6	Clarion	3
Meigs	6	Blaine	2	Mccurtain	2	Grant	6	Clearfield	4
Mercer	5	Bryan	2	Mcintosh	2	Harney	6	Clinton	3
Miami	8	Caddo	2	Murray	2	Hood River	7	Columbia	4
Monroe	7	Canadian	2	Muskogee	2	Jackson	6	Crawford	3
Montgomery	10	Carter	2	Noble	2	Jefferson	6	Cumberland	4
Morgan	6	Cherokee	2	Nowata	2	Josephine	7	Dauphin	4
Morrow	6	Choctaw	2	Okfuskee	2	Klamath	7	Delaware	3
Muskingum	5	Cimarron	2	Oklahoma	2	Lake	6	Elk	3
Noble	6	Cleveland	2	Okmulgee	2	Lane	7	Erie	3
Ottawa	7	Coal	2	Osage	2	Lincoln	6	Fayette	4
Paulding	5	Comanche	2	Ottawa	2	Linn	7	Forest	3
Perry	5	Cotton	2	Pawnee	2	Malheur	6	Franklin	3
Pickaway	6	Craig	2	Payne	2	Marion	8	Fulton	4
Pike	5	Creek	2	Pittsburg	2	Morrow	6	Greene	4
Portage	8	Custer	2	Pontotoc	2	Multnomah	8	Huntingdon	4
Preble	8	Delaware	2	Pottawatomie	2	Polk	8	Indiana	4
Putnam	6	Dewey	2	Pushmataha	2	Sherman	6	Jefferson	4
Richland	5	Ellis	2	Roger Mills	2	Tillamook	6	Juniata	4
Ross	6	Garfield	2	Rogers	2	Umatilla	6	Lackawanna	3
Sandusky	6	Garvin	2	Seminole	2	Union	6	Lancaster	4
Scioto	7	Grady	2	Sequoyah	2	Wallowa	6	Lawrence	4

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Lebanon	4
Lehigh	5
Luzerne	3
Lycoming	3
Mckean	3
Mercer	4
Mifflin	4
Monroe	3
Montgomery	3
Montour	4
Northampton	5
Northumberland	4
Perry	4
Philadelphia	3
Pike	3
Potter	4
Schuylkill	4
Snyder	4
Somerset	5
Sullivan	3
Susquehanna	3
Tioga	3
Union	4
Venango	4
Warren	3
Washington	4
Wayne	3
Westmoreland	4
Wyoming	3
York	4

RHODE ISLAND

Bristol	3
Kent	3
Newport	3
Providence	3
Washington	3

SOUTH CAROLINA

Abbeville	1
Aiken	2
Allendale	1
Anderson	1
Bamberg	1
Barnwell	1
Beaufort	1
Berkeley	2
Calhoun	2
Charleston	2
Cherokee	1
Chester	1
Chesterfield	1
Clarendon	1
Colleton	1
Darlington	2
Dillon	1
Dorchester	2
Edgefield	1
Fairfield	2
Florence	3
Georgetown	1
Greenville	2
Greenwood	1
Hampton	1
Horry	1
Jasper	1
Kershaw	2
Lancaster	2
Laurens	1
Lee	1
Lexington	2
Marion	1
Marlboro	1
Mccormick	1
Newberry	2
Oconee	1
Orangeburg	2
Pickens	1
Richland	3
Saluda	1
Spartanburg	1
Sumter	2
Union	1
Williamsburg	1
York	2

SOUTH DAKOTA

Aurora	2
Beadle	2
Bennett	2
Bon Homme	2
Brookings	2
Brown	2
Brule	2
Buffalo	2
Butte	2
Campbell	2
Charles Mix	2
Clark	2
Clay	2
Codington	2
Corson	2
Custer	2
Davison	2
Day	2
Deuel	2
Dewey	2
Douglas	2
Edmunds	2
Fall River	2
Faulk	2
Grant	2
Gregory	2
Haakon	2
Hamlin	2
Hand	2
Hanson	2
Harding	2
Hughes	2
Hutchinson	2
Hyde	2
Jackson	2
Jerauld	2
Jones	2
Kingsbury	2
Lake	2
Lawrence	2
Lincoln	2
Lyman	2
Marshall	2
Mccook	2
Mcpherson	2
Meade	2
Mellette	2
Miner	2
Minnehaha	2
Moody	2
Pennington	2
Perkins	2
Potter	2
Roberts	2
Sanborn	2
Shannon	2
Spink	2
Stanley	2
Sully	2
Todd	2
Tripp	2
Turner	2
Union	2
Walworth	2
Yankton	2
Ziebach	2

TENNESSEE

Anderson	3
Bedford	2
Benton	2
Bledsoe	2
Blount	3
Bradley	2
Campbell	3
Cannon	2
Carroll	2
Carter	3
Cheatham	4
Chester	2
Claiborne	3
Clay	2
Cocke	3
Coffee	2
Crockett	2
Cumberland	2
Davidson	4
Decatur	2
Dekalb	2
Dickson	2
Dyer	2
Fayette	4
Fentress	2
Franklin	2
Gibson	2
Giles	2
Grainger	3
Greene	3
Grundy	2
Hamblen	3
Hamilton	2
Hancock	3
Hardeman	2
Hardin	2
Hawkins	3
Haywood	4
Henderson	2
Henry	2
Hickman	2
Houston	2
Humphreys	2
Jackson	2
Jefferson	3
Johnson	3
Knox	3
Lake	2
Lauderdale	4
Lawrence	2
Lewis	2
Lincoln	2
Loudon	3
Macon	2
Madison	2
Marion	2
Marshall	2
Maury	2

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Mcminn	2	Archer	1	Comanche	2	Gonzales	1	Kenedy	2
Mcnairy	2	Armstrong	2	Concho	2	Gray	3	Kent	2
Meigs	2	Atascosa	3	Cooke	2	Grayson	2	Kerr	1
Monroe	3	Austin	3	Coryell	4	Gregg	2	Kimble	2
Montgomery	4	Bailey	2	Cottle	2	Grimes	3	King	2
Moore	2	Bandera	3	Crane	2	Guadalupe	4	Kinney	1
Morgan	3	Bastrop	5	Crockett	2	Hale	2	Kleberg	3
Obion	2	Baylor	1	Crosby	3	Hall	2	Knox	2
Overton	2	Bee	3	Culberson	1	Hamilton	3	La Salle	1
Perry	2	Bell	5	Dallam	2	Hansford	2	Lamar	1
Pickett	2	Bexar	8	Dallas	7	Hardeman	1	Lamb	2
Polk	2	Blanco	3	Dawson	2	Hardin	4	Lampasas	4
Putnam	2	Borden	2	De Witt	1	Harris	7	Lavaca	1
Rhea	2	Bosque	3	Deaf Smith	3	Harrison	2	Lee	6
Roane	3	Bowie	2	Delta	1	Hartley	2	Leon	3
Robertson	4	Brazoria	5	Denton	5	Haskell	2	Liberty	4
Rutherford	4	Brazos	3	Dickens	2	Hays	7	Limestone	4
Scott	3	Brewster	2	Dimmit	1	Hemphill	2	Lipscomb	2
Sequatchie	2	Briscoe	2	Donley	2	Henderson	1	Live Oak	2
Sevier	3	Brooks	4	Duval	1	Hidalgo	7	Llano	4
Shelby	4	Brown	1	Eastland	2	Hill	3	Loving	2
Smith	2	Burleson	3	Ector	2	Hockley	2	Lubbock	3
Stewart	2	Burnet	7	Edwards	1	Hood	2	Lynn	3
Sullivan	3	Caldwell	5	El Paso	5	Hopkins	1	Madison	3
Sumner	4	Calhoun	2	Ellis	4	Houston	2	Marion	1
Tipton	4	Callahan	2	Erath	3	Howard	2	Martin	2
Trousdale	4	Cameron	6	Falls	4	Hudspeth	1	Mason	2
Unicoi	3	Camp	1	Fannin	2	Hunt	2	Matagorda	2
Union	3	Carson	2	Fayette	5	Hutchinson	2	Maverick	1
Van Buren	2	Cass	2	Fisher	2	Irion	2	Mcculloch	3
Warren	2	Castro	2	Floyd	2	Jack	1	Mclennan	6
Washington	3	Chambers	3	Foard	1	Jackson	1	Mcmullen	1
Wayne	2	Cherokee	1	Fort Bend	6	Jasper	3	Medina	3
Weakley	2	Childress	2	Franklin	1	Jeff Davis	1	Menard	2
White	2	Clay	1	Freestone	3	Jefferson	6	Midland	2
Williamson	4	Cochran	2	Frio	1	Jim Hogg	1	Milam	3
Wilson	4	Coke	3	Gaines	2	Jim Wells	3	Mills	3
TEXAS		Coleman	3	Galveston	5	Johnson	2	Mitchell	2
Anderson	1	Collin	7	Garza	2	Jones	2	Montague	1
Andrews	2	Collingsworth	2	Gillespie	1	Karnes	2	Montgomery	6
Angelina	1	Colorado	2	Glasscock	2	Kaufman	1	Moore	3
Aransas	3	Comal	6	Goliad	2	Kendall	3	Morris	1

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Motley	2
Nacogdoches	2
Navarro	2
Newton	2
Nolan	2
Nueces	4
Ochiltree	2
Oldham	2
Orange	4
Palo Pinto	2
Panola	1
Parker	2
Parmer	2
Pecos	2
Polk	1
Potter	3
Presidio	1
Rains	1
Randall	3
Reagan	3
Real	1
Red River	2
Reeves	2
Refugio	3
Roberts	2
Robertson	3
Rockwall	4
Runnels	3
Rusk	2
Sabine	1
San Augustine	1
San Jacinto	2
San Patricio	4
San Saba	3
Schleicher	2
Scurry	2
Shackelford	2
Shelby	1
Sherman	2
Smith	2
Somervell	3
Starr	4
Stephens	2
Sterling	2
Stonewall	2
Sutton	2
Swisher	2
Tarrant	6
Taylor	2
Terrell	1
Terry	2
Throckmorton	2
Titus	1
Tom Green	2
Travis	7
Trinity	1
Tyler	3
Upshur	2
Upton	2
Uvalde	1
Val Verde	1
Van Zandt	1
Victoria	2
Walker	3
Waller	4
Ward	2
Washington	3
Webb	2
Wharton	2
Wheeler	2
Wichita	1
Wilbarger	1
Willacy	3
Williamson	7
Wilson	2
Winkler	2
Wise	2
Wood	1
Yoakum	2
Young	1
Zapata	1
Zavala	1
UTAH	
Beaver	1
Box Elder	2
Cache	1
Carbon	1
Daggett	1
Davis	4
Duchesne	1
Emery	1
Garfield	1
Grand	1
Iron	1
Juab	1
Kane	1
Millard	1
Morgan	2
Piute	1
Rich	1
Salt Lake	4
San Juan	1
Sanpete	1
Sevier	1
Summit	3
Tooele	3
Uintah	1
Utah	3
Wasatch	2
Washington	1
Wayne	1
Weber	3
VERMONT	
Addison	2
Bennington	2
Caledonia	2
Chittenden	2
Essex	2
Franklin	2
Grand Isle	2
Lamoille	2
Orange	2
Orleans	2
Rutland	2
Washington	2
Windham	2
Windsor	2
VIRGINIA	
Accomack	2
Albemarle	3
Alleghany	2
Alexandria City	4
Amelia	3
Amherst	3
Appomattox	3
Arlington	4
Augusta	3
Bath	2
Bedford	4
Bedford City	4
Bland	3
Botetourt	3
Brunswick	2
Buchanan	2
Buckingham	3
Buena Vista City	2
Campbell	3
Caroline	4
Carroll	3
Charles City	2
Charlotte	3
Charlottesville City	3
Chesapeake City	2
Chesterfield	4
Clarke	4
Colonial Heights City	3
Covington City	2
Craig	3
Culpeper	3
Cumberland	3
Danville City	4
Dickenson	2
Dinwiddie	3
Emporia City	2
Essex	3
Fairfax	5
Fairfax City	4
Falls Church City	4
Fauquier	3
Floyd	3
Fluvanna	3
Franklin	3
Franklin City	2
Frederick	4
Fredericksburg City	5
Galax City	3
Giles	3
Gloucester	3
Goochland	4
Grayson	2
Greene	4
Greensville	2
Halifax	3
Hampton City	3
Hanover	5
Harrisonburg City	2
Henrico	4
Henry	3
Highland	2
Hopewell City	3
Isle Of Wight	3
James City	3
King And Queen	3
King George	4
King William	3
Lancaster	3
Lee	2
Lexington City	3
Loudoun	5
Louisa	4
Lunenburg	3
Lynchburg City	3
Madison	2
Manassas City	4
Manassas Park City	4
Martinsville City	3

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Mathews	3
Mecklenburg	3
Middlesex	3
Montgomery	3
Nelson	4
New Kent	4
Newport News City	3
Norfolk City	2
Northampton	2
Northumberland	3
Norton City	2
Nottoway	3
Orange	4
Page	4
Patrick	2
Petersburg City	3
Pittsylvania	4
Poquoson City	3
Portsmouth City	2
Powhatan	4
Prince Edward	3
Prince George	3
Prince William	5
Pulaski	3
Radford	3
Rappahannock	2
Richmond	2
Richmond City	4
Roanoke	3
Roanoke City	3
Rockbridge	2
Rockingham	2
Russell	2
Salem	3
Scott	2
Shenandoah	4
Smyth	2
Southampton	2
Spotsylvania	5
Stafford	5
Staunton City	3
Suffolk City	2
Surry	2
Sussex	3
Tazewell	3
Virginia Beach City	2
Warren	4
Washington	2
Waynesboro City	3
Westmoreland	3
Williamsburg City	3
Winchester City	4
Wise	2
Wythe	3
York	3
WASHINGTON	
Adams	4
Asotin	2
Benton	5
Chelan	5
Clallam	3
Clark	5
Columbia	4
Cowlitz	4
Douglas	6
Ferry	3
Franklin	6
Garfield	2
Grant	6
Grays Harbor	3
Island	4
Jefferson	4
King	6
Kitsap	4
Kittitas	3
Klickitat	3
Lewis	6
Lincoln	3
Mason	5
Okanogan	4
Pacific	4
Pend Oreille	3
Pierce	5
San Juan	4
Skagit	4
Skamania	3
Snohomish	5
Spokane	7
Stevens	4
Thurston	7
Wahkiakum	4
Walla Walla	6
Whatcom	4
Whitman	3
Yakima	6
WEST VIRGINIA	
Barbour	1
Berkeley	1
Boone	1
Braxton	1
Brooke	2
Cabell	2
Calhoun	1
Clay	1
Doddridge	1
Fayette	1
Gilmer	1
Grant	1
Greenbrier	1
Hampshire	1
Hancock	2
Hardy	1
Harrison	1
Jackson	1
Jefferson	1
Kanawha	2
Lewis	1
Lincoln	2
Logan	1
Marion	1
Marshall	2
Mason	2
Mcdowell	1
Mercer	1
Mineral	1
Mingo	1
Monongalia	1
Monroe	1
Morgan	1
Nicholas	1
Ohio	2
Pendleton	1
Pleasants	1
Pocahontas	1
Preston	1
Putnam	2
Raleigh	1
Randolph	1
Ritchie	1
Roane	1
Summers	1
Taylor	1
Tucker	1
Tyler	1
Upshur	1
Wayne	2
Webster	1
Wetzel	1
Wirt	1
Wood	1
Wyoming	1
WISCONSIN	
Adams	6
Ashland	2
Barron	3
Bayfield	2
Brown	6
Buffalo	3
Burnett	2
Calumet	6
Chippewa	3
Clark	3
Columbia	5
Crawford	4
Dane	4
Dodge	8
Door	6
Douglas	2
Dunn	3
Eau Claire	3
Florence	3
Fond Du Lac	8
Forest	4
Grant	5
Green	6
Green Lake	5
Iowa	5
Iron	3
Jackson	5
Jefferson	7
Juneau	9
Kenosha	4
Kewaunee	5
La Crosse	4
Lafayette	5
Langlade	4
Lincoln	5
Manitowoc	6
Marathon	5
Marinette	6
Marquette	6
Menominee	2
Milwaukee	6
Monroe	5
Oconto	6
Oneida	5
Outagamie	8
Ozaukee	7
Pepin	3
Pierce	1
Polk	1
Portage	5
Price	3
Racine	6
Richland	7
Rock	6
Rusk	3
Saint Croix	1

APPENDIX 2

2016 HEALTH INSURERS PARTICIPATING IN EXCHANGES, BY COUNTY

Sauk	7	Sheridan	1
Sawyer	2	Sublette	1
Shawano	7	Sweetwater	1
Sheboygan	6	Teton	1
Taylor	4	Uinta	1
Trempealeau	5	Washakie	1
Vernon	8	Weston	1
Vilas	4		
Walworth	8		
Washburn	2		
Washington	7		
Waukesha	7		
Waupaca	5		
Waushara	5		
Winnebago	7		
Wood	5		
WYOMING			
Albany	1		
Big Horn	1		
Campbell	1		
Carbon	1		
Converse	1		
Crook	1		
Fremont	1		
Goshen	1		
Hot Springs	1		
Johnson	1		
Laramie	1		
Lincoln	1		
Natrona	1		
Niobrara	1		
Park	1		
Platte	1		

Note: All figures are at the parent company level (i.e., data for all subsidiaries of a company are aggregated under the parent company). Data for the 38 states with a federally-facilitated or supported exchange (Alabama, Alaska, Arizona, Arkansas, Deleware, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Louisiana, Maine, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, West Virginia, Wisconsin, and Wyoming) is from U.S. Department of Health and Human Services, "2016 QHP landscape data," as of October 20, 2015 for all states except Texas and New Jersey, which is based on data published November 19, 2015, https://www.healthcare.gov/health-plan-information-2016/. Data for the 12 states and District of Columbia with a state-based exchange (California, Colorado, Connecticut, Hawaii, Kentucky, Maryland, Massachusetts, Minnesota, New York, Rhode Island, Vermont, and Washington) is from either the state's insurance department or state's exchange. Insurers were assumed to be selling state-wide in Connecticut, Maryland, Massachusetts, Rhode Island, and Vermont. Subsidiaries were determined by the Congressional Research Service using SNL Financial.