“In sum, in this 13th edition we find that the majority of health insurance markets in the United States are highly concentrated. Coupled with a growing body of evidence on their anti-competitive behavior, this strongly suggests that health insurers are exercising market power in many parts of the country and in turn causing competitive harm to consumers and providers of care.”

AMERICAN MEDICAL ASSOCIATION, COMPETITION IN HEALTH INSURANCE: A COMPREHENSIVE STUDY OF U.S. MARKETS, 2014

72% of metropolitan areas are highly concentrated insurance markets

90% of metropolitan areas have one insurance company with at least 30% market share

17 STATES one insurer controls 50% or more of the market share

47 STATES two insurers control 50% or more of the market share

WARNING
Not all changes in health care are beneficial. Increasing insurer market power harms patients and communities.