

ISSUE BRIEF

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Insurer ACA Exchange Participation Declines in 2016

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Among the consequences of the Affordable Care Act (ACA or Obamacare) are its effects on insurer competition, particularly in the law's new government-run exchanges. By several different measures, insurer participation in the ACA exchanges declined in 2016.

Measuring Competition

One measure for the level of competition is the number of insurers offering exchange coverage in the 50 states and the District of Columbia. For this metric, insurers that offer exchange coverage through more than one subsidiary in a state are properly counted as only one carrier (the parent company), while insurers that offer coverage in more than one state are counted for each state (as exchange participation is a state-level decision).

By this measure, in 2016, there are 287 exchange-participating insurers, as compared to 307 in 2015. While the participation level in 2016 is greater than the 253 insurers that offered exchange coverage in 2014, the figures for all three years are still well below the 395 insurers that offered individual-market coverage in the 50 states and the District of Columbia in 2013, just prior to the ACA taking effect.

Another measure is to assess changes in insurer participation on a state-by-state basis. That analysis, summarized in Table 1, finds that, relative to 2015, 45 percent of the states (22 states and the District of Columbia) have fewer insurers offering exchange coverage in 2016, while only 10 states have more insurers offering ACA exchange coverage.

Insurer competition can also be measured at the national level by counting the number of unique carriers offering exchange coverage in one or more states. By that metric, insurer exchange participation not only declined in 2016, but also is now less than in 2014. At the national level, the number of carriers offering exchange coverage in one or more states was 154 in 2014, increasing to 155 in 2015, but declining to 137 in 2016.

Understanding the Changes

At the state level, the 20 fewer exchange participating insurers in 2016 (287 in 2016 versus 307 in 2015) was the net effect of 25 exchange entrances and 45 exchange exits by insurers, as summarized in Chart 1.

Among the 45 exchange exits, 14 can be characterized as involuntary since they resulted from state insurance regulators barring carriers deemed financially unsound from issuing new policies and renewing expiring policies. Eleven of those exits were due to the collapse of co-op insurers, created under another provision of the ACA.¹ The remaining three involuntary exits resulted from the collapse of WINhealth Partners in Wyoming and the suspension of Moda Health Plan by Alaska and Oregon insurance regulators.

Of the 31 voluntary exits, seven resulted from insurers reducing the number of states in which they

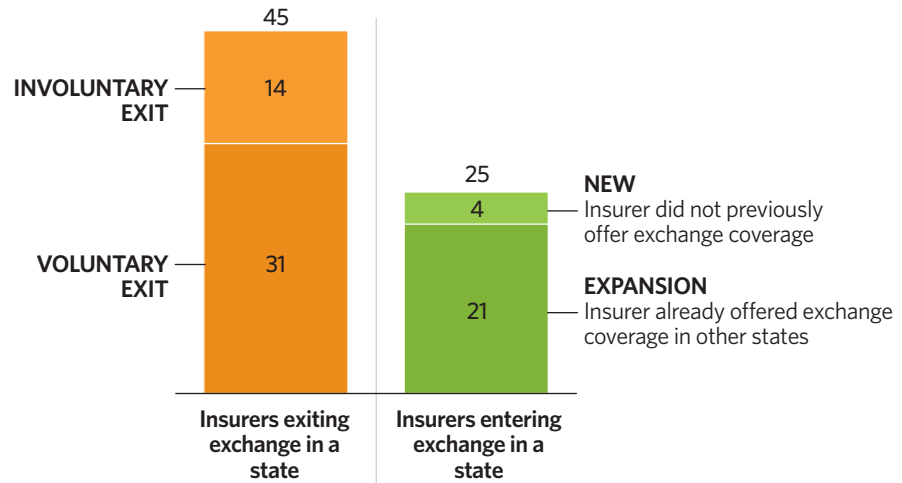
This paper, in its entirety, can be found at <http://report.heritage.org/ib4528>

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CHART 1

Reasons for Changes in Insurer Exchange Participation at the State Level in 2016



Source: Author's calculations based on federal and state information on exchange participation and Mark Farrah Associates insurer regulatory data for pre-ACA market participation.

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offered coverage, 21 were the result of carriers withdrawing entirely from the exchange market, and three were due to acquisitions by other insurers.

Assurant was the carrier responsible for the largest number (16) of voluntary exchange exits. That company stayed off the exchanges in 2014, offered exchange coverage in 16 states in 2015, and then withdrew from all of them for 2016.

Of the three instances where insurers exited the exchanges due to acquisitions, two reduced the number of insurers offering exchange coverage, while the third had no effect as the acquiring carrier replaced the insurer that it bought on the state's exchange.²

These changes also leave two states—Alaska and Wyoming—with only one insurer offering exchange coverage in each state for 2016. By comparison, there were two states in 2014 (New Hampshire and West Virginia) and one in 2015 (West Virginia) that had only one insurer offering exchange coverage.

Of the 25 exchange entrances, four were insurers that began offering exchange coverage for the first time in 2016, while the remaining 21 resulted from insurers that already offered exchange coverage in at least one state expanding their exchange presence

to one or more additional states. The largest such expansion was by UnitedHealth Group, which extended its offering of exchange coverage to 11 additional states in 2016. The remaining 10 exchange entrances were the result of four carriers that each expanded into one additional state and three carriers that each expanded into two additional states.

Even Less Participation Likely for 2017

The reduction in insurer participation in the ACA exchanges in 2016 resulted from a combination of state regulators closing down financially troubled carriers and insurers voluntarily exiting markets that they found unprofitable. In light of other indicators, that experience suggests that insurer participation in the ACA exchanges is likely to further decline in 2017.

To start with, there are several pending health insurer mergers. The proposed acquisitions of Cigna by Anthem, Humana by Aetna, and Group Health Cooperative (in Washington state) by Kaiser are all likely to reduce the number of exchange participating insurers. Second, there is the possibility that still more financially precarious insurers could be forced

1. Another co-op insurer that offered coverage in Iowa and Nebraska, CoOpportunity Health, was the first of those insurers to collapse, at the end of 2014.

2. In Pennsylvania, Highmark acquired Hospital Service Association of Northeastern Pennsylvania, and in South Dakota, Avera Health Plans acquired South Dakota State Medical Holding Company. Those acquisitions reduced the number of exchange-participating carriers in each state. In Oregon, Centene expanded its offering of exchange coverage to that state by acquiring Trillium Community Health Plan (a local Oregon insurer that offered coverage on that state's exchange in 2014 and 2015), so that acquisition had no effect on the number of insurers offering exchange coverage in Oregon.

TABLE 1

Competition Among Individual-Market Health Insurers

One-Year Change, 2015-2016: ● Increase ● Decrease

State	Pre-ACA	ACA Exchanges			
	2013	2014	2015	2016	
Alabama	4	2	3	3	
Alaska	4	2	2	1	●
Arizona	11	8	11	8	●
Arkansas	7	3	3	4	●
California	12	11	10	12	●
Colorado	14	10	10	8	●
Connecticut	7	3	4	4	
Delaware	4	2	2	2	
District of Columbia	4	3	3	2	●
Florida	18	8	10	7	●
Georgia	11	5	9	8	●
Hawaii	2	2	2	2	
Idaho	5	4	5	5	
Illinois	12	5	8	7	●
Indiana	11	4	8	7	●
Iowa	5	4	3	4	●
Kansas	9	3	3	3	
Kentucky	6	3	5	7	●
Louisiana	8	4	5	4	●
Maine	4	2	3	3	
Maryland	8	4	5	5	
Massachusetts	8	9	10	10	
Michigan	14	9	13	11	●
Minnesota	6	5	4	4	
Mississippi	5	2	3	3	
Missouri	12	3	6	6	
Montana	2	3	4	3	●
Nebraska	4	4	3	4	●
Nevada	5	4	5	3	●
New Hampshire	2	1	5	5	
New Jersey	3	3	5	5	
New Mexico	3	5	5	4	●
New York	10	16	16	15	●
North Carolina	12	2	3	3	
North Dakota	3	3	3	3	
Ohio	12	11	15	14	●
Oklahoma	8	4	4	2	●
Oregon	10	11	10	9	●
Pennsylvania	14	7	9	7	●
Rhode Island	2	2	3	3	
South Carolina	9	3	4	3	●
South Dakota	4	3	3	2	●
Tennessee	10	4	5	4	●
Texas	18	11	14	16	●
Utah	9	6	6	4	●
Vermont	3	2	2	2	
Virginia	10	5	6	7	●
Washington	7	7	9	10	●
West Virginia	4	1	1	2	●
Wisconsin	15	13	15	16	●
Wyoming	5	2	2	1	●
Total	395	253	307	287	●

Source: Author's calculations based on federal and state information on exchange participation and Mark Farrah Associates insurer regulatory data for pre-ACA market participation.

off the market by state regulators. Third, a number of carriers, most notably UnitedHealth Group, have incurred significant losses from offering exchange coverage and have publicly stated that they are reassessing the extent to which they will continue participating in the exchanges.

Finally, the ACA's "reinsurance" provision imposed \$20 billion in assessments on health insurers and self-insured employer plans for the first three years (2014–2016) and redistributed those funds to carriers offering individual-market coverage (both on and off the exchanges). With that additional subsidy soon ending, more carriers will likely be taking a hard look at whether it remains financially feasible for them to continue offering exchange coverage.

—*Edmund F. Haislmaier is Senior Research Fellow in the Center for Health Policy Studies, of the Institute for Family, Community, and Opportunity, at The Heritage Foundation.*

APPENDIX TABLE 1

Health Insurers Participating in Exchanges in 2016, by State (Page 1 of 8)

Parent Company	Name(s) Appearing on Exchange (Including Trade Names and/or Subsidiaries)
ALABAMA	
Blue Cross and Blue Shield of Alabama	Blue Cross and Blue Shield of Alabama
Humana, Inc.	Humana Insurance Company
UnitedHealth Group, Inc.	UnitedHealthcare of Alabama, Inc.
ALASKA	
Premera	Premera Blue Cross Blue Shield of Alaska
ARIZONA	
Aetna, Inc.	Aetna Health, Inc.
Blue Cross Blue Shield of Arizona, Inc.	Blue Cross Blue Shield of Arizona, Inc.
Cigna Corporation	Cigna HealthCare of Arizona, Inc.
Health Net, Inc.	Health Net of Arizona, Inc.
Humana, Inc.	Humana Health Plan, Inc.
IASIS Healthcare Corporation	Health Choice Insurance Co.
Tenet Healthcare Corporation	Phoenix Health Plans, Inc.
UnitedHealth Group, Inc.	All Savers Insurance Company
ARKANSAS	
Catholic Health Initiatives	QualChoice Life & Health Insurance Company, Inc., QCA Health Plan, Inc.
Centene Corporation	Celtic Insurance Company, Ambetter Secure Care
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	Blue Shield of California
Chinese Hospital Association	Chinese Community Health Plan
Health Net, Inc.	Health Net
Kaiser Permanente	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
Valley Health Plan	Valley Health Plan
Western Health Advantage	Western Health Advantage
COLORADO	
Anthem, Inc.	Anthem Blue Cross and Blue Shield, HMO Colorado, Inc.
Cigna Corporation	Cigna
Colorado Choice Health Plans	Colorado Choice Health Plans
Denver Health and Hospital Authority	Elevate by Denver Health Medical Plan
Humana, Inc.	Humana Health Plan
Kaiser Permanente	Kaiser Permanente
Rocky Mountain Health Maintenance Organization, Inc.	RMHP (Rocky Mountain Health Plan)
UnitedHealth Group, Inc.	UnitedHealthcare

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Parent Company	Name(s) Appearing on Exchange (Including Trade Names and/or Subsidiaries)
CONNECTICUT	
Anthem, Inc.	Anthem Blue Cross and Blue Shield of Connecticut
EmblemHealth, Inc.	ConnectiCare
HealthyCT, Inc.	HealthyCT
UnitedHealth Group, Inc.	United Healthcare
DELAWARE	
Aetna, Inc.	Aetna Health Inc., Aetna Life Insurance Company
Highmark, Inc.	Highmark BCBSD, Inc.
DISTRICT OF COLUMBIA	
CareFirst, Inc.	CareFirst BlueChoice
Kaiser Permanente	Kaiser Permanente
FLORIDA	
Aetna, Inc.	Aetna Health Inc., Coventry Health Care of Florida, Inc.
Centene Corporation	Celtic Insurance Company, Ambetter Secure Care
GuideWell Mutual Holding Corporation	Blue Cross and Blue Shield of Florida, Florida Health Care Plan, Inc., Health Options, Inc.
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.
Anthem, Inc.	Blue Cross Blue Shield Healthcare Plan of Georgia, Inc.
Centene Corporation	Ambetter of Peach State, Inc.
Cigna Corporation	Cigna Health and Life Insurance Company
Health One Alliance, LLC	Alliant Health Plans
Humana, Inc.	Humana Employers Health Plan of Georgia, Inc.
Kaiser Permanente	Kaiser Foundation Health Plan of Georgia
UnitedHealth Group, Inc.	UnitedHealthcare of Georgia, Inc., Harken Health Insurance Company
HAWAII	
Hawaii Medical Service Association	Hawaii Medical Service Association
Kaiser Permanente	Kaiser Foundation Health Plan, Inc.
IDAHO	
Blue Cross of Idaho Health Service, Inc.	Blue Cross of Idaho
Cambia Health Solutions, Inc.	BridgeSpan Health Company
Intermountain Health Care, Inc.	SelectHealth, Inc.
Montana Health Cooperative	Mountain Health CO-OP
PacificSource Health Plans	PacificSource
ILLINOIS	
Aetna, Inc.	Aetna Health Inc., Coventry Health & Life Co., Coventry Health Care of Illinois, Inc.
Carle Foundation	Health Alliance Medical Plans, Inc.
Centene Corporation	Celtic Insurance Company, Ambetter Secure Care
Health Care Service Corporation	Blue Cross and Blue Shield of Illinois
Humana, Inc.	Humana Health Plan, Inc.
Land of Lincoln Mutual Health Insurance Company	Land of Lincoln Mutual Health Insurance Company
UnitedHealth Group, Inc.	UnitedHealthcare of the Midwest, Inc., Harken Health Insurance Company

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Parent Company	Name(s) Appearing on Exchange (Including Trade Names and/or Subsidiaries)
INDIANA	
Anthem, Inc.	Anthem Ins Companies Inc (Anthem BCBS)
CareSource Management Group Company	CareSource Indiana, Inc.
Centene Corporation	Celtic Insurance Company, Ambetter Secure Care
Indiana University Health	Indiana University Health Plans, Inc., MDwise Marketplace, Inc.
Physicians Health Plan of Northern Indiana, Inc.	Physicians Health Plan of Northern Indiana, Inc.
Southeastern Indiana Health Organization, Inc.	Southeastern Indiana Health Organization
UnitedHealth Group, Inc.	All Savers Insurance Company
IOWA	
Aetna, Inc.	Aetna Health, Inc.
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 Health Plans of Kentucky, Inc.
Baptist Healthcare System, Inc.	Baptist Health Plan
CareSource Management Group Company	CareSource
Humana, Inc.	Humana Health Plan, Inc.
UnitedHealth Group, Inc.	UnitedHealthcare
WellCare Health Plans, Inc.	WellCare
LOUISIANA	
Humana, Inc.	Humana Health Benefit Plan of Louisiana, Inc.
Louisiana Health Service & Indemnity Company	Louisiana Health Service & Indemnity Company, HMO Louisiana, Inc.
UnitedHealth Group, Inc.	UnitedHealthcare of Louisiana, Inc.
Vantage Health Plan, Inc.	Vantage Health Plan, Inc.
MAINE	
Anthem, Inc.	Anthem Health Plans of ME (Anthem BCBS)
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Health Care
Maine Community Health Options	Maine Community Health Options
MARYLAND	
CareFirst, Inc.	CareFirst BlueCross BlueShield , CareFirst BlueChoice
Cigna Corporation	Cigna
Evergreen Health Cooperative, Inc.	Evergreen Health
Kaiser Permanente	Kaiser Permanente
UnitedHealth Group, Inc.	United Healthcare

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MASSACHUSETTS	
Baystate Health	Health New England
Blue Cross Blue Shield of Massachusetts	Blue Cross Blue Shield of Massachusetts
BMC Health System, Inc.	Boston Medical Center HealthNet Plan
Centene Corporation	Ambetter from CeliCare Health
Fallon Community Health Plan	Fallon Health
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim HealthCare
Minuteman Health, Inc.	Minuteman Health
Partners HealthCare System, Inc.	Neighborhood Health Plan
Tufts Associated Health Plans, Inc.	Tufts Health Plan
UnitedHealth Group, Inc.	United Healthcare
MICHIGAN	
Blue Cross Blue Shield of Michigan Mutual Insurance Company	Blue Cross Blue Shield of Michigan Mutual Insurance Company, Blue Care Network of Michigan
Caidan Enterprises, Inc.	Meridian Health Plan of Michigan, Inc.
Henry Ford Health System	Health Alliance Plan (HAP), Alliance Health and Life Insurance Company
Humana, Inc.	Humana Medical Plan of Michigan, Inc.
McLaren Health Care Corporation	McLaren Health Plan Community
Molina Healthcare, Inc.	Molina Healthcare of Michigan, Inc.
Sparrow Health System	Physicians Health Plan
Spectrum Health System	Priority Healt, Priority Health Insurance Company (PHIC)
Tenet Healthcare Corporation	Harbor Health Plan, Inc.
Total Health Care, Inc.	Total Health Care USA, Inc.
UnitedHealth Group, Inc.	UnitedHealthcare Community Plan, Inc.
MINNESOTA	
Aware Integrated, Inc.	Blue Cross and Blue Shield of Minnesota, Blue Plus
HealthPartners, Inc.	HealthPartners
Medica Holding Company	Medica
UCare Minnesota	UCare Minnesota
MISSISSIPPI	
Centene Corporation	Ambetter of Magnolia, Inc.
Humana, Inc.	Humana Insurance Company
UnitedHealth Group, Inc.	UnitedHealthcare of Mississippi, Inc.
MISSOURI	
Aetna, Inc.	Coventry Health and Life, Coventry Health & Life Insurance Co.
Anthem, Inc.	Healthy Alliance Life Co (Anthem BCBS)
Blue Cross and Blue Shield of Kansas City	Blue Cross and Blue Shield of Kansas City
Cigna Corporation	Cigna Health and Life Insurance Company
Humana, Inc.	Humana Insurance Company
UnitedHealth Group, Inc.	All Savers Insurance Company
MONTANA	
Health Care Service Corporation	Blue Cross and Blue Shield of Montana
Montana Health Cooperative	Montana Health Cooperative
PacificSource Health Plans	PacificSource Health Plans

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NEBRASKA	
Aetna, Inc.	Coventry Health Care of Nebraska, Inc.
Blue Cross and Blue Shield of Nebraska	Blue Cross and Blue Shield of Nebraska
Medica Holding Company	Medica Insurance Company
UnitedHealth Group, Inc.	UnitedHealthcare of the Midlands, Inc.
NEVADA	
Anthem, Inc.	Rocky Mountain Hospital and Medical Service, Inc., dba* Anthem Blue Cross and Blue Shield, HMO Colorado, Inc., dba* HMO Nevada
UnitedHealth Group, Inc.	Health Plan of Nevada, Inc.
Universal Health Services, Inc.	Prominence HealthFirst
NEW HAMPSHIRE	
Anthem, Inc.	Matthew Thornton Hlth Plan (Anthem BCBS)
Centene Corporation	Celtic Insurance Company, Ambetter Secure Care
Harvard Pilgrim Health Care, Inc.	Harvard Pilgrim Health Care of NE
Maine Community Health Options	Maine Community Health Options
Minuteman Health, Inc.	Minuteman Health, Inc.
NEW JERSEY	
Freelancers Consumer Operated and Oriented Program of New Jersey, Inc.	Health Republic Insurance of New Jersey
Horizon Blue Cross Blue Shield of New Jersey	Horizon Healthcare Services, Inc.
Independence Health Group, Inc.	AmeriHealth HMO, Inc., AmeriHealth Ins Company of New Jersey
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	Affinity Health Plan
Anthem, Inc.	Empire Blue Cross, Empire BlueCross BlueShield
Capital District Physicians' Health Plan, Inc.	Capital District Physicians Health Plan
EmblemHealth, Inc.	Health Insurance Plan of Greater New York
Healthfirst PHSP, Inc.	Healthfirst New York
HealthNow Systems, Inc.	BlueShield of Northeastern New York, BlueShield of Western New York
Independent Health Association, Inc.	Independent Health
Lifetime Healthcare, Inc.	Excellus Blue Cross Blue Shield, Univera Healthcare
Mulberry Health, Inc.	Oscar Insurance
MVP Health Care, Inc.	MVP Health Plan
New York City Health and Hospitals Corporation	MetroPlus Health Plan
New York State Catholic Health Plan, Inc.	Fidelis Care
North Shore-Long Island Jewish Health System, Inc.	North Shore LIJ
UnitedHealth Group, Inc.	United Healthcare
WellCare Health Plans, Inc.	Wellcare

* Doing business as

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NORTH CAROLINA	
Aetna, Inc.	Aetna Health, Inc.
Blue Cross and Blue Shield of North Carolina	Blue Cross and Blue Shield of NC
UnitedHealth Group, Inc.	UnitedHealthcare of North Carolina, Inc.
NORTH DAKOTA	
Medica Holding Company	Medica Health Plans
Noridian Mutual Insurance Company	Blue Cross Blue Shield of North Dakota
Sanford Health	Sanford Health Plan
OHIO	
Aetna, Inc.	Aetna Life Insurance Company
Anthem, Inc.	Community Insurance Company (Anthem BCBS)
Aultman Health Foundation	AultCare Insurance Company
CareSource Management Group Company	CareSource
Centene Corporation	Buckeye Community Health Plan, Ambetter Secure Care
Coordinated Health Mutual, Inc.	Coordinated Health Mutual, Inc.
Humana, Inc.	Humana Health Plan of Ohio, Inc.
Medical Mutual of Ohio	Medical Health Insuring Corp. of Ohio, Consumers Life Insurance Company
Mercy Health	HealthSpan, HealthSpan Integrated Care
Molina Healthcare, Inc.	Molina Healthcare of Ohio
Premier Health Partners	Premier Health Plan, Inc.
ProMedica Health System, Inc.	Paramount Insurance Company
Summa Health System	Summa Insurance Company, Inc.
UnitedHealth Group, Inc.	UnitedHealthcare of Ohio, Inc., All Savers Insurance Company
OKLAHOMA	
Health Care Service Corporation	Blue Cross Blue Shield of Oklahoma
UnitedHealth Group, Inc.	UnitedHealthcare of Oklahoma, Inc.
OREGON	
ATRIO Health Plans, Inc.	ATRIO Health Plans
Cambia Health Solutions, Inc.	BridgeSpan Health Company
Centene Corporation	Trillium Community Health Plan
Community Care of Oregon, Inc.	Community Care of Oregon, Inc.
Kaiser Permanente	Kaiser Foundation Healthplan of the NW
PacificSource Health Plans	PacificSource Health Plans
Premera	LifeWise Health Plan of Oregon
Providence Health & Services	Providence Health Plan
Zoom Health Insurance of Oregon, Inc.	Zoom Health Plan, Inc.
PENNSYLVANIA	
Aetna, Inc.	Aetna Health, Inc.
Capital BlueCross	Capital Advantage Assurance Company, Keystone Health Plan Central, Keystone Health Plan East, Inc
Geisinger Health System Foundation	Geisinger Health Plan, Geisinger Quality Options
Highmark, Inc.	Highmark Health Insurance Company, Highmark Inc., Highmark Select Resources Inc., First Priority Life Insurance Company, Inc.
Independence Health Group, Inc.	Independence Blue Cross (QCC Ins. Co.)
UnitedHealth Group, Inc.	UnitedHealthcare of Pennsylvania, Inc.
University of Pittsburgh Medical Center	UPMC Health Options, Inc.

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Parent Company	Name(s) Appearing on Exchange (Including Trade Names and/or Subsidiaries)
RHODE ISLAND	
Blue Cross & Blue Shield of Rhode Island	Blue Cross & Blue Shield of Rhode Island
Neighborhood Health Plan of Rhode Island, Inc.	Neighborhood Health Plan of RI
UnitedHealth Group, Inc.	UnitedHealthcare
SOUTH CAROLINA	
Aetna, Inc.	Aetna Health, Inc.
BlueCross BlueShield of South Carolina	Blue Cross and Blue Shield of South Carolina, BlueChoice HealthPlan of South Carolina, Inc.
UnitedHealth Group, Inc.	UnitedHealthcare Insurance Company
SOUTH DAKOTA	
Avera Health	Avera Health Plans, Inc.
Sanford Health	Sanford Health Plan
TENNESSEE	
Blue Cross Blue Shield of Tennessee	BlueCross BlueShield of Tennessee
Cigna Corporation	Cigna Health and Life Insurance Company
Humana, Inc.	Humana Insurance Company
UnitedHealth Group, Inc.	UnitedHealthcare Insurance Company
TEXAS	
Aetna, Inc.	Aetna Life Insurance Company
Tenet Healthcare Corporation	Allegian Insurance Company
Centene Corporation	Celtic Insurance Company, Ambetter from Superior HealthPlan
CHRISTUS Health	CHRISTUS Health Plan
Cigna Corporation	Cigna HealthCare of Texas, Inc.
Community Health Choice, Inc.	Community Health Choice
Health Care Service Corporation	Blue Cross and Blue Shield of Texas
Humana, Inc.	Humana Health Plan of Texas, Inc.
Molina Healthcare, Inc.	Molina Healthcare of Texas
Mulberry Health, Inc.	Oscar Insurance Company of Texas
Baylor Scott and White Holdings	Scott and White Health Plan, Insurance Company of Scott & White
Sendero Health Plans, Inc.	IdealCare
SHA, LLC	Firstcare Health Plans
UnitedHealth Group, Inc.	All Savers Insurance Company
Universal Health Services, Inc.	Prominence HealthFirst of Texas, Inc.
University Health System	Community First Health Plans, Inc.
UTAH	
Humana, Inc.	Humana Medical Plan of Utah, Inc.
Intermountain Health Care, Inc.	SelectHealth
Molina Healthcare, Inc.	Molina Healthcare of Utah
University of Utah	University of Utah Health Insurance Plans
VERMONT	
Blue Cross Blue Shield of Vermont	Blue Cross Blue Shield of Vermont
MVP Health Care, Inc.	MVP Health Care

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Parent Company	Name(s) Appearing on Exchange (Including Trade Names and/or Subsidiaries)
VIRGINIA	
Aetna, Inc.	Aetna Life Insurance Company, Coventry Health Care of Virginia, Inc., Innovation Health Insurance Company
Anthem, Inc.	HealthKeepers, Inc.
CareFirst, Inc.	CareFirst BlueChoice, Inc., Group Hospitalization and Medical Services, Inc.
Centra Health	Piedmont Community HealthCare HMO, Inc., Piedmont Community HealthCare, Inc.
Kaiser Permanente	Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc.
Sentara Healthcare, Inc.	Optima Health Plan
UnitedHealth Group, Inc.	UnitedHealthcare of the Mid-Atlantic, Inc.
WASHINGTON	
Cambia Health Solutions, Inc.	BridgeSpan Health Company, Regence BlueShield
Carle Foundation	Health Alliance Northwest Health Plan, Inc.
Centene Corporation	Coordinated Care Corporation
Community Health Network of Washington	Community Health Plan of Washington
Group Health Cooperative	Group Health Cooperative
Kaiser Permanente	Kaiser Foundation Health Plan of the Northwest
Molina Healthcare, Inc.	Molina Healthcare of Washington
PeaceHealth Networks	Columbia United Providers
Premera	Premera Blue Cross, Lifewise Health Plan of Washington
UnitedHealth Group, Inc.	United Healthcare of Washington, Inc.
WEST VIRGINIA	
CareSource Management Group Company	CareSource West Virginia Co.
Highmark, Inc.	Highmark Blue Cross Blue Shield West Virginia
WISCONSIN	
Anthem, Inc.	Compicare Health Serv Ins. Co. (Anthem BCBS)
Centene Corporation	Managed Health Services Insurance Corporation, Ambetter Secure Care
Common Ground Healthcare Cooperative	Common Ground Healthcare Cooperative
Group Health Cooperative of South Central Wisconsin	Group Health Cooperative-SCW
Gundersen Health System	Gundersen Health Plan, Inc.
Interstate Alliance, Inc.	MercyCare HMO, Inc.
Marshfield Clinic Health System, Inc.	Security Health Plan of Wisconsin, Inc.
Mayo Holding Company	Health Tradition Health Plan
Medica Holding Company	Medica Health Plans of Wisconsin
Molina Healthcare, Inc.	Molina Healthcare of Wisconsin, Inc.
Network Health, Inc.	Network Health Plan
SSM Health Care Corporation	Dean Health Plan
UnitedHealth Group, Inc.	All Savers Insurance Company
UnityPoint Health	Physicians Plus Insurance Corporation
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

Source: Data compiled by the author from HealthCare.gov for federally facilitated exchanges and states for state-run exchanges. Ownership of subsidiaries and trade names was determined using state insurance department filings and other business records.