

U.S. Health Reform—Monitoring and Impact

Which Types of Insurance Are Marketplace Enrollees Choosing?

June 2020

By John Holahan, Caroline Elmendorf, and Erik Wengle



Robert Wood Johnson
Foundation

Support for this research was provided by the Robert Wood Johnson Foundation. The views expressed here do not necessarily reflect the views of the Foundation.



With support from the Robert Wood Johnson Foundation (RWJF), the Urban Institute is undertaking a comprehensive monitoring and tracking project to examine the implementation and effects of health reform. The project began in May 2011 and will take place over several years. The Urban Institute will document changes to the implementation of national health reform to help states, researchers and policymakers learn from the process as it unfolds. Reports that have been prepared as part of this ongoing project can be found at www.rwjf.org and www.healthpolicycenter.org.

INTRODUCTION

In recent papers, we have documented that Medicaid-managed care plans—insurers that expanded their business into the private nongroup insurance marketplaces under the *Affordable Care Act* (ACA) (hereinafter referred to as Medicaid insurers)—have increasingly offered plans with the lowest silver-level marketplace premiums. Silver is the level to which premium subsidies are tied and the level with the most marketplace enrollment. For example, in 2020, Medicaid plans offered the lowest silver-plan premium in 59 percent of the regions in which they participated.¹ Since marketplace consumers tend to be lower income than average and thus highly price-sensitive,² recent increases in the number of areas in which Medicaid insurers participate might lead one to expect that these insurers are increasing their market share in the private nongroup marketplaces.³ These insurers tend to have more limited provider networks, reflecting lower than average provider payment rates, so a growing dominance of these insurers could have implications for provider revenues and consumer choice.

However, not all consumers choose their insurance plan based on price.⁴ Having a recognized brand name or broader provider network, for example, can still be important considerations, and, if they are stronger motivators for many consumers' plan choices, they could have important implications for competition in these markets and for federal health spending on marketplace subsidies. Unfortunately, detailed marketplace enrollment data by insurer had not previously been readily available except for a limited number of states.⁵

In this brief, we use data recently made available by Centers for Medicare & Medicaid Services (CMS) to examine marketplace enrollment by state and insurer type to determine whether certain types of insurers are increasing

or decreasing in importance. We are particularly interested in assessing how lower-priced insurers are faring. We categorize each insurer according to the following types: Blue Cross Blue Shield-affiliated (including Anthem), Medicaid (e.g., Centene and Molina); regional (e.g., Moda and Pacific Source), national (e.g., Cigna and Aetna), provider-sponsored by health or hospital system (including Kaiser Permanente), and Co-ops (still participating in a small number of areas). The data do not permit us to identify enrollment by metal tier and insurer simultaneously, and therefore we analyze enrollment by metal tier elsewhere.⁶

DATA

Between the spring of 2018 and fall of 2019, CMS released enrollment data for the plan years 2016 to 2018 for marketplaces that used the federal healthcare.gov platform. This includes 39 states, although not all states were on the federal platform in all years (Kentucky was a state-based marketplace with its own platform in 2016 but transformed into a federally facilitated marketplace in 2017). For each of these states in each year, the data include enrollment statistics by insurer, metal tier, and other characteristics. These data are available for states with Federally Facilitated Marketplaces (FFMs) and those with State-based Marketplaces hosted on the Federal Platform (SBM-FPs). We used the files for calendar years 2016, 2017, and 2018, which were the three most recent years of data available. Insurer names came from healthcare.gov federally facilitated marketplace public use files. We assigned insurer type (Medicaid insurer, Blue Cross-affiliated insurer, national insurer, regional insurer, Co-op, provider-sponsored insurer) based on information available on insurer websites about plans offered and history of the insurance company.

RESULTS

Table 1 shows the national distribution of marketplace enrollment across different types of insurers across the 39 states included in the federal data. Blue Cross Blue Shield-affiliated insurers accounted for about 47 percent of marketplace enrollment in 2018, down slightly from 2017. Medicaid insurer enrollment grew from 15 percent of the marketplace in 2016 to 26 percent in 2017 and 27 percent in 2018. Enrollment in national and regional insurer plans fell from 33 percent in 2016 to 14 percent in 2018. Thus, most of the growth in Medicaid plans essentially replaced enrollment in national and regional insurers. Provider sponsored insurers consistently had 8 to 11 percent of enrollment, while Co-ops had about 2 percent.

In the following sections, we divide states into six categories. The first are states where Blue Cross Blue Shield-affiliated insurers have a dominant presence, with close to 100 percent of enrollment in 2018. In these situations, they are generally the only insurer in the nongroup markets. The second group is made up of states where Blue Cross Blue Shield insurers have a majority of enrollment in 2018, but where there is also a strong competitor—typically a Medicaid insurer. The third group is comprised of states where Medicaid insurers dominate the market. The fourth group consists of states where enrollment is led by national or regional insurers. The fifth group consists of states where provider sponsored plans are dominant, and the last category is made up of states with a strong Co-op insurer presence.

Table 1: Summary of Enrollment by Insurer Type

| Insurer Type | 2016 | | 2017 | | 2018 | |
|-------------------|------------------|-------------|------------------|-------------|------------------|-------------|
| | Enrolled | Share | Enrolled | Share | Enrolled | Share |
| Blue | 4,161,267 | 42% | 4,581,323 | 50% | 4,180,723 | 47% |
| Medicaid | 1,462,109 | 15% | 2,420,624 | 26% | 2,362,085 | 27% |
| National/Regional | 3,257,506 | 33% | 1,185,175 | 13% | 1,249,027 | 14% |
| Provider | 825,135 | 8% | 859,366 | 9% | 950,983 | 11% |
| Co-op | 168,674 | 2% | 123,250 | 1% | 150,274 | 2% |
| U.S. Total | 9,874,691 | 100% | 9,169,738 | 100% | 8,893,092 | 100% |

Blue Cross Blue Shield-Dominant States (Table 2)

The first group consists of states where marketplace enrollment is overwhelmingly dominated by Blue Cross Blue Shield-affiliated insurers. In many of these states, a Blue Cross Blue Shield insurer (or insurers) is the only participant in the nongroup marketplace. In others, there may be a small amount of competition from other insurers in at least part of the state.

These states include:

- Alaska – Premera Blue Cross Blue Shield of Alaska had 100 percent of the state’s enrollment in 2018. In 2016, there had been strong competition from Moda, a regional health plan, but that insurer left the state’s small nongroup market in 2017.
- Alabama – Blue Cross Blue Shield of Alabama had 99 percent of the marketplace enrollment in 2018. A small Medicaid insurer entered the market that year with 1 percent of the state’s enrollment. The state lost two large national insurers after 2016.
- Delaware – Highmark Blue Cross Blue Shield had 100 percent of the market as of 2018. Until 2018, Aetna had provided significant competition.
- Illinois – Blue Cross Blue Shield of Illinois had 72 percent of the market in 2018. A mix of other insurers, including a national insurer, a Medicaid insurer, and a provider sponsored insurer had the remainder of enrollees.
- Louisiana – HMO Louisiana Inc., a Blue Cross Blue Shield insurer, had 86 percent of marketplace enrollees in 2018. Their enrollment increased considerably in 2017 and then again in 2018, corresponding with first the market exit of UnitedHealthcare and then Humana the following year. Enrollment in another Blue affiliated insurer, Louisiana Health Service & Indemnity Company, has fallen since 2016.
- North Carolina – Blue Cross Blue Shield of NC had 96 percent of the 2018 market in the state. Aetna and UnitedHealthcare left the state after 2016, but Cigna entered in 2017 and remained with 4 percent of the market in 2018.

- North Dakota – Blue Cross Blue Shield of North Dakota had 79 percent of marketplace enrollees in 2018. A provider sponsored insurer had the remainder of enrollment.
- New Hampshire – Anthem Blue Cross Blue Shield had 79 percent of the market in 2018. A Medicaid insurer and a provider-sponsored insurer share the remainder. A Co-op had the largest marketplace enrollment in 2017 but left the market after that year.
- Oklahoma – Blue Cross Blue Shield of Oklahoma had 100 percent of the market in 2017 and 2018, following the exit of UnitedHealthcare after the 2016 plan year.
- South Carolina – Blue Cross Blue Shield of South Carolina had 100 percent of the state’s market in 2017 and 2018.
- Wyoming – Blue Cross Blue Shield had 100 percent of the marketplace enrollment in all three years analyzed.

Blue Cross Blue Shield Affiliates with Majority Market Share (Table 3)

In a number of states, Blue Cross has the greatest market share, but there is a significant and often growing competition from other insurers, typically Medicaid insurers. These include the following states:

- Arkansas – In 2018, USABLE Mutual, the state’s Blue affiliated insurer, had 59 percent of marketplace enrollment; Ambetter, a Medicaid insurer and a subsidiary of Centene Corporation, increased its market share each year 2016 to 2018, reaching 39 percent in 2018.
- Florida – Blue affiliated insurers held 69 percent of marketplace enrollment state-wide. The state’s two Medicaid insurers had almost all of the remainder of the enrollment, with one, Celtic Insurance, having increased its market share each year to 27 percent of enrollment in 2018.
- Hawaii – Hawaii’s Blue affiliated insurer had 51 percent market share in 2018, down from 60 percent in 2016. Kaiser Foundation Health Plan saw increasing market share each year over this period and had 49 percent of enrollment in 2018.
- Kansas – Blue Cross Blue Shield of Kansas had 63 percent of marketplace enrollment in the state in 2018. This was down considerably from the 85 percent and 93 percent market shares for all its affiliates in 2016 and 2017, respectively. A regional (Medica) and a Medicaid (Sunflower State Health Plan) insurer each entered the

marketplace in the years following 2016, both earning significant shares of enrollees quickly.

- Michigan – Combined, two Blue affiliated insurers had 61 percent of the marketplace in 2018. A mix of Medicaid insurers (20%) and provider sponsored insurers (20%) split the remainder. The state lost several insurers between 2016 and 2018, but eight insurers remained. In 2016, 14 insurers shared the state’s marketplace enrollment.
- New Jersey – The state’s Blue affiliated insurer (Horizon Health Care Services) had 53 percent of the marketplace market share in 2018. AmeriHealth, a regional insurer, saw increasing market shares each year, and across its two subsidiaries had 43 percent of the market in 2018. Oscar, a national start-up insurer returning to the state in 2018, had the remaining 4 percent.
- Pennsylvania – In Pennsylvania there were several different Blue-affiliated insurers that operated in different parts of the state in 2018. Between them, they had 56 percent of the market, down modestly from the 61 percent of the market held by Blue affiliates in 2016. Two large provider sponsored plans, Geisinger and UPMC had 17 percent and 28 percent, respectively, in 2018.
- Tennessee – Blue Cross Blue Shield of Tennessee had 55 percent of marketplace enrollment in 2018. Two national insurers, Cigna and Oscar, held the remaining 45 percent of enrollment that year. The market dominance of Blue Cross fell over this period while it rose for national insurers, although the mix of national insurers changed. UnitedHealthCare left the market in 2017 and Humana left the market in 2018.
- West Virginia – Highmark, the state’s Blue affiliated insurer, had a 66 percent market share in 2018, down from 95 percent in 2016. Care Source, a Medicaid insurer operating in the Midwest, grew appreciably to have a 34 percent market share in 2018.

Table 2: Issuer-Level Enrollment in States Where Blue Cross Blue Shield is Dominant Insurer

| State | Insurer | Insurer Type | 2016 | | 2017 | | 2018 | |
|---|---|---------------------|----------|--------|----------|--------|----------|--------|
| | | | Enrolled | Share | Enrolled | Share | Enrolled | Share |
| AK | Moda Health Plan, Inc. | National/Regional | 14,295 | 70% | | | | |
| | Premera Blue Cross Blue Shield of Alaska | Blue | 6,246 | 30% | 18,577 | 100% | 19,241 | 100% |
| AL | Blue Cross and Blue Shield of Alabama | Blue | 121,239 | 64% | 180,467 | 100% | 172,971 | 99% |
| | Bright Health Insurance Company | National/Regional | | | | | 1,412 | 1% |
| | Humana Insurance Company | National/Regional | 18,816 | 10% | | | | |
| | UnitedHealthcare of Alabama, Inc. | National/Regional | 48,751 | 26% | | | | |
| DE | Aetna Health Inc. (a PA corp.) | National/Regional | 1,779 | 6% | 7,141 | 26% | | |
| | Aetna Life Insurance Company | National/Regional | 1,457 | 5% | 6,138 | 22% | | |
| | Highmark BCBSD Inc. | Blue | 27,657 | 90% | 14,651 | 52% | 24,192 | 100% |
| IL | Aetna Health Inc. (a PA corp.) | National/Regional | 14,106 | 3% | | | | |
| | Blue Cross Blue Shield of Illinois | Blue | 239,223 | 58% | 236,914 | 65% | 249,233 | 72% |
| | Ambetter | Medicaid | 45,502 | 11% | 48,609 | 13% | 31,480 | 9% |
| | Cigna HealthCare of Illinois, Inc. | National/Regional | | | 31,196 | 9% | 30,581 | 9% |
| | Coventry Health & Life Co. | National/Regional | 11,050 | 3% | | | | |
| | Coventry Health Care of Illinois, Inc. | National/Regional | 18,450 | 4% | | | | |
| | Harken Health Insurance Company | National/Regional | 18,551 | 5% | | | | |
| | Health Alliance Medical Plans, Inc. | Provider | 34,041 | 8% | 41,038 | 11% | 34,440 | 10% |
| | Humana Health Plan, Inc. | National/Regional | 2,715 | 1% | 5,369 | 1% | | |
| | Land of Lincoln Mutual Health Insurance Company | Co-op | 16,632 | 4% | | | | |
| | UnitedHealthcare of the Midwest, Inc. | National/Regional | 11,622 | 3% | | | | |
| | LA | HMO Louisiana, Inc. | Blue | 65,858 | 32% | 83,138 | 59% | 90,450 |
| Humana Health Benefit Plan of Louisiana, Inc. | | National/Regional | 34,889 | 17% | 29,500 | 21% | | |
| Louisiana Health Service & Indemnity Company | | Blue | 31,501 | 15% | 10,951 | 8% | 4,292 | 4% |
| UnitedHealthcare of Louisiana, Inc. | | National/Regional | 52,993 | 25% | | | | |
| Vantage Health Plan, Inc. | | National/Regional | 23,038 | 11% | 16,995 | 12% | 10,420 | 10% |
| NC | Aetna Health Inc. (a PA corp.) | National/Regional | 145,751 | 24% | | | | |
| | Blue Cross and Blue Shield of NC | Blue | 273,822 | 46% | 512,274 | 95% | 502,254 | 96% |
| | Cigna HealthCare of North Carolina, Inc. | National/Regional | | | 24,784 | 5% | 21,267 | 4% |
| | UnitedHealthcare of North Carolina, Inc. | National/Regional | 179,996 | 30% | | | | |
| ND | Blue Cross Blue Shield of North Dakota | Blue | 12,490 | 52% | 16,814 | 71% | 18,808 | 79% |
| | Medica Health Plans | National/Regional | 6,300 | 26% | 2,727 | 12% | | |
| | Sanford Health Plan | Provider | 5,300 | 22% | 4,090 | 17% | 4,974 | 21% |
| NH | Ambetter | Medicaid | 33 | 0% | 152 | 0% | 5,862 | 12% |
| | Harvard Pilgrim Health Care of NE | Provider | 12,243 | 20% | 11,132 | 20% | 4,092 | 8% |
| | Maine Community Health Options | Co-op | 2,130 | 4% | | | | |
| | Matthew Thornton Hlth Plan (Anthem BCBS) | Blue | 26,397 | 44% | 20,003 | 35% | 38,288 | 79% |
| | Minuteman Health, Inc. | Co-op | 19,063 | 32% | 25,140 | 45% | | |
| OK | Blue Cross Blue Shield of Oklahoma | Blue | 147,230 | 95% | 148,243 | 100% | 152,192 | 100% |
| | UnitedHealthcare of Oklahoma, Inc. | National/Regional | 8,046 | 5% | | | | |
| SC | Aetna Health Inc. (a PA corp.) | National/Regional | 10,230 | 4% | | | | |
| | Blue Cross and Blue Shield of South Carolina | Blue | 110,987 | 48% | 215,355 | 100% | 213,769 | 100% |
| | BlueChoice HealthPlan of South Carolina, Inc. | Blue | 111,531 | 48% | | | | |
| | UnitedHealthcare Insurance Company | National/Regional | 667 | 0% | | | | |
| WY | Blue Cross Blue Shield of Wyoming | Blue | 26,502 | 100% | 25,797 | 100% | 26,004 | 100% |

Table 3: Issuer-Level Enrollment in States Where BCBS is Largest Insurer

| State | Insurer | Insurer Type | 2016 | | 2017 | | 2018 | |
|--|---|-------------------|----------|---------|----------|---------|----------|-------|
| | | | Enrolled | Share | Enrolled | Share | Enrolled | Share |
| AR | Ambetter | Medicaid | 5,196 | 7% | 23,092 | 32% | 28,168 | 39% |
| | QCA Health Plan, Inc. | Medicaid | 1,292 | 2% | 707 | 1% | 929 | 1% |
| | QualChoice Life & Health Insurance Company, Inc. | Medicaid | 119 | 0% | 59 | 0% | 357 | 0% |
| | USABLE Mutual Insurance Company | Blue | 69,578 | 91% | 48,305 | 67% | 42,413 | 59% |
| | UnitedHealthcare of Arkansas, Inc. | National/Regional | 646 | 1% | | | | |
| FL | Aetna Health Inc. (a FL corp.) | National/Regional | 23,465 | 1% | | | | |
| | Blue Cross and Blue Shield of Florida | Blue | 431,456 | 24% | 454,961 | 27% | 444,546 | 24% |
| | Ambetter | Medicaid | 144,604 | 8% | 270,663 | 16% | 484,030 | 27% |
| | Coventry Health Care of Florida, Inc. | National/Regional | 248,886 | 14% | | | | |
| | Florida Health Care Plan, Inc. | Blue | 22,889 | 1% | 34,348 | 2% | 42,003 | 2% |
| | Health First Commercial Plans, Inc. | National/Regional | | | 20,940 | 1% | 21,051 | 1% |
| | Health First Health Plans, Inc. | National/Regional | 14,659 | 1% | | | | |
| | Health Options, Inc. | Blue | 265,770 | 15% | 522,659 | 31% | 760,149 | 42% |
| | Humana Medical Plan, Inc. | National/Regional | 220,420 | 12% | 26,042 | 2% | | |
| | Molina Healthcare of Florida, Inc. | Medicaid | 284,305 | 16% | 374,692 | 22% | 63,705 | 4% |
| | UnitedHealthcare of Florida, Inc. | National/Regional | 113,778 | 6% | | | | |
| HI | Hawaii Medical Service Association | Blue | 11,030 | 60% | 11,189 | 53% | 10,935 | 51% |
| | Kaiser Foundation Health Plan, Inc. | Provider | 7,321 | 40% | 9,986 | 47% | 10,322 | 49% |
| KS | Blue Cross and Blue Shield of Kansas City | Blue | 24,766 | 23% | 32,330 | 32% | | |
| | Blue Cross and Blue Shield of Kansas, Inc. | Blue | 14,229 | 13% | | | 61,860 | 63% |
| | BlueCross BlueShield Kansas Solutions, Inc. | Blue | 51,804 | 49% | 62,946 | 61% | | |
| | Medica Insurance Company | National/Regional | | | 7,281 | 7% | 14,086 | 14% |
| | Sunflower State Health Plan, Inc. | Medicaid | | | | | 22,903 | 23% |
| MI | UnitedHealthcare of the Midwest, Inc. | National/Regional | 15,761 | 15% | | | | |
| | Alliance Health and Life Insurance Company | National/Regional | 6,331 | 2% | | | | |
| | Blue Care Network of Michigan | Blue | 128,152 | 35% | 114,461 | 35% | 144,959 | 48% |
| | Blue Cross Blue Shield of Michigan Mutual Insurance Company | Blue | 70,723 | 19% | 46,229 | 14% | 37,284 | 12% |
| | Consumers Mutual Insurance of Michigan | Co-op | | 0% | | | | |
| | Harbor Health Plan, Inc. | Medicaid | 3,707 | 1% | | | | |
| | Health Alliance Plan (HAP) | National/Regional | 9,402 | 3% | 11,649 | 4% | | |
| | Humana Medical Plan of Michigan, Inc. | National/Regional | 37,678 | 10% | 8,803 | 3% | | |
| | McLaren Health Plan Community | Medicaid | 2,286 | 1% | 3,625 | 1% | 6,842 | 2% |
| | Meridian Health Plan of Michigan, Inc. | Medicaid | 3,809 | 1% | 8,387 | 3% | 7,628 | 3% |
| | Molina Healthcare of Michigan, Inc. | Medicaid | 5,443 | 1% | 31,752 | 10% | 22,631 | 8% |
| | Physicians Health Plan | Provider | 4,275 | 1% | 7,429 | 2% | 8,295 | 3% |
| | Priority Health | Provider | 78,067 | 21% | 89,757 | 27% | 50,836 | 17% |
| Priority Health Insurance Company (PHIC) | Provider | 5,702 | 2% | | | | | |
| Total Health Care USA, Inc. | Medicaid | 6,897 | 2% | 9,671 | 3% | 21,475 | 7% | |
| UnitedHealthcare Community Plan, Inc. | National/Regional | 4,778 | 1% | | | | | |
| NJ | AmeriHealth HMO, Inc. | National/Regional | 13,764 | 5% | 12,765 | 4% | 12,236 | 4% |
| | AmeriHealth Ins Company of New Jersey | National/Regional | 51,116 | 17% | 84,913 | 28% | 108,652 | 39% |
| | Freelancers CO-OP of New Jersey, Inc. | Co-op | 20,217 | 7% | | | | |
| | Horizon Healthcare Services, Inc. | Blue | 182,981 | 60% | 202,819 | 67% | 149,844 | 53% |
| | Oscar Garden State Insurance Corporation | National/Regional | | | | | 10,155 | 4% |
| | Oscar Insurance Corporation of New Jersey | National/Regional | 27,205 | 9% | | | | |
| PA | Oxford Health Plans (NJ), Inc. | National/Regional | 9,304 | 3% | | | | |
| | Aetna Health Inc. (a PA corp.) | National/Regional | 39,390 | 8% | | | | |
| | Capital Advantage Assurance Company | Blue | 19,829 | 4% | 47,098 | 11% | 33,413 | 8% |
| | First Priority Health | Blue | | | 20,835 | 5% | 12,546 | 3% |
| | First Priority Life Insurance Company, Inc. | Blue | 29,623 | 6% | | | | |
| | Geisinger Health Plan | Provider | 25,593 | 5% | 52,184 | 12% | 68,368 | 17% |
| | Geisinger Quality Options | Provider | 6,467 | 1% | | | | |
| | Highmark Choice Company | Blue | | | | | 3,485 | 1% |
| | Highmark Health Insurance Company | Blue | 18,594 | 4% | 24,193 | 6% | 16,054 | 4% |
| | Highmark Inc. | Blue | 23,245 | 5% | 10,219 | 2% | 806 | 0% |
| | Highmark Select Resources Inc. | Blue | 13,145 | 3% | | | | |
| | Independence Blue Cross (QCC Ins. Co.) | Blue | 22,565 | 5% | 37,489 | 9% | 29,485 | 7% |
| | Keystone Health Plan Central | Blue | 41,693 | 9% | | | | |
| | Keystone Health Plan East, Inc. | Blue | 128,145 | 26% | 131,525 | 31% | 134,311 | 33% |
| UPMC Health Options, Inc. | Provider | 87,717 | 18% | 107,224 | 25% | 114,036 | 28% | |
| UnitedHealthcare of Pennsylvania, Inc. | National/Regional | 29,675 | 6% | | | | | |
| TN | BlueCross BlueShield of Tennessee | Blue | 174,910 | 65% | 80,505 | 34% | 127,174 | 55% |
| | Cigna Health and Life Insurance Company | National/Regional | 22,206 | 8% | 77,671 | 33% | 81,191 | 35% |
| | Humana Insurance Company | National/Regional | 26,126 | 10% | 76,789 | 33% | | |
| | Oscar Insurance Company of Texas | National/Regional | | | | | 24,718 | 11% |
| | UnitedHealthcare Insurance Company | National/Regional | 47,700 | 18% | | | | |
| WV | CareSource West Virginia Co. | Medicaid | 1,825 | 5% | 7,100 | 21% | 9,320 | 34% |
| | Highmark Blue Cross Blue Shield West Virginia | Blue | 37,354 | 95% | 25,974 | 79% | 18,276 | 66% |

Medicaid Insurer Dominant States (Table 4)

Medicaid insurers have grown to be increasingly important in the nongroup marketplaces. In the previous section we highlighted several states with growing Medicaid insurer market share in competition with dominant Blue-affiliated insurers. In this section we highlight states where Medicaid insurer now have the majority of marketplace enrollment.

- Arizona – Health Net of Arizona, a regional Medicaid insurer, had 75 percent of the Arizona marketplace enrollment in 2018. The remainder of the enrollees were enrolled with a Blue-affiliated insurer. Six other insurers left the market after the 2016 plan year.
- Georgia – Ambetter, a Medicaid insurer that is a subsidiary of Centene Corporation, had 52 percent of the market in 2018. Kaiser Foundation Health Plan of Georgia, a provider-sponsored insurer, had another 22 percent, with Blue Cross Blue Shield and a regional insurer having the remainder.
- Indiana – There were eight insurers of a mix of types in the Indiana marketplace in 2016, but by 2018 only two, both Medicaid insurers, remained. CareSource had 53 percent of enrollment and Celtic had 47 percent of enrollment in 2018, up from 17 percent and 10 percent respectively in 2016.
- Kentucky – CareSource, a Medicaid insurer, had 66 percent of the market in 2018, up from 40 percent in 2017. Anthem Blue Cross Blue Shield had the remainder.
- Mississippi – Ambetter, a Medicaid insurer and a subsidiary of Centene Corporation, had 100 percent of the Mississippi marketplace enrollment in 2018. Two national insurers left the market in 2017 and 2018.
- New Mexico – Molina Healthcare, a national Medicaid insurer, had 59 percent of the New Mexico marketplace enrollment in 2018. A local Co-op had 29 percent, and a Blue-affiliated and provider-sponsored insurer had the remainder of market share.
- Ohio – The state had 17 marketplace insurers in 2016, but participants fell to eight by 2018. Three Medicaid insurers, Buckeye, CareSource, and Molina, had a combined 64 percent of the Ohio marketplace enrollment in 2018. The bulk of the remainder enrolled in national/regional insurer plans.
- Texas – Four Medicaid insurers enrolled 60 percent of the Texas marketplace in 2018. Celtic and Molina, both national Medicaid chains, accounted for 46 percent of the

state's enrollment. A local Medicaid insurer, Community HealthChoice, accounted for another 12 percent. Blue Cross Blue Shield of Texas had 27 percent of enrollment in the state. A large number of plans with small market share in 2016 had left the market by 2018.

National and Regional Health Plans Have the Largest Market Share (Table 5)

In six states, national or regional insurers held the most marketplace enrollment. In other states, insurers in this category have typically lost enrollment between 2016 and 2018.

- Iowa – Medica, a regional insurer, had 100 percent of the market in 2018. All other insurers who participated in 2016 and 2017 have left the market; these included other national insurers, a Blue-affiliated insurer, and a provider-sponsored insurer.
- Missouri – Cigna, a national insurer, had the largest market share in 2018 with 48 percent. Ambetter, a Medicaid insurer, and Anthem had the rest, with 30 percent and 21 percent of enrollment, respectively.
- Nebraska – Medica now has 100 percent of the Nebraska marketplace enrollment. Other insurers that participated in 2016-2017, including Aetna, Blue Cross, Coventry, and UnitedHealthcare, have all left the Nebraska marketplace.
- Nevada – A regional insurer, Health Plan of Nevada, had 64 percent of the market in 2018, having held a majority of enrollment in each year of this period. A local Medicaid insurer had the balance in 2018. Two Blue affiliated insurers and a provider-sponsored insurer left the state before the 2018 plan year.
- South Dakota – A national/regional insurer and a provider-sponsored insurer each had 50 percent of the market in 2018, although the national/regional insurer lost significant market share that year compared to the two preceding years.
- Utah – Select Health, a regional insurer, had 88 percent of the Utah marketplace enrollment in 2018. The dominance of this insurer, SelectHealth, is growing due to the exit of the Medicaid insurer, Molina after the 2017 plan year. A provider sponsored insurer had the rest of the state's enrollment in 2018, also gaining enrollment due to Molina's exit.

Table 4: Issuer-Level Enrollment in States Where Medicaid Insurer is Dominant

| State | Insurer | Insurer Type | 2016 | | 2017 | | 2018 | |
|--------------------------------|---|-------------------|----------|-------|----------|-------|----------|-------|
| | | | Enrolled | Share | Enrolled | Share | Enrolled | Share |
| AZ | Aetna Health Inc. (a PA corp.) | National/Regional | 9,897 | 5% | | | | |
| | All Savers Insurance Company | National/Regional | 78,729 | 37% | | | | |
| | Blue Cross and Blue Shield of Arizona, Inc. | Blue | 40,092 | 19% | 46,374 | 27% | 43,282 | 25% |
| | Cigna HealthCare of Arizona, Inc. | National/Regional | 3,480 | 2% | | | | |
| | Health Choice Insurance Co. | National/Regional | 15,393 | 7% | | | | |
| | Health Net of Arizona, Inc. | Medicaid | 16,516 | 8% | 128,151 | 73% | 129,461 | 75% |
| GA | Humana Health Plan, Inc. | National/Regional | 6,964 | 3% | | | | |
| | Phoenix Health Plans, Inc. | Medicaid | 40,656 | 19% | | | | |
| | Aetna Health Inc. (a GA corp.) | National/Regional | 88,491 | 16% | | | | |
| | Alliant Health Plans | National/Regional | 10,968 | 2% | 28,999 | 6% | 44,332 | 10% |
| | Ambetter of Peach State Inc. | Medicaid | 106,102 | 19% | 169,089 | 35% | 234,394 | 52% |
| | Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. | Blue | 104,241 | 19% | 227,944 | 47% | 75,047 | 17% |
| | Cigna Health and Life Insurance Company | National/Regional | 4,351 | 1% | | | | |
| | Harken Health Insurance Company | National/Regional | 11,707 | 2% | | | | |
| | Humana Employers Health Plan of Georgia, Inc. | National/Regional | 175,092 | 31% | 3,700 | 1% | | |
| | Kaiser Foundation Health Plan of Georgia | Provider | 32,898 | 6% | 50,829 | 11% | 98,240 | 22% |
| IN | UnitedHealthcare of Georgia, Inc. | National/Regional | 24,941 | 4% | | | | |
| | All Savers Insurance Company | National/Regional | 19,108 | 9% | | | | |
| | Anthem Ins Companies Inc(Anthem BCBS) | Blue | 61,805 | 31% | 34,564 | 19% | | |
| | CareSource Indiana, Inc. | Medicaid | 33,432 | 17% | 46,105 | 26% | 88,184 | 53% |
| | Ambetter | Medicaid | 19,382 | 10% | 63,106 | 35% | 78,784 | 47% |
| | Indiana University Health Plans, Inc. | Provider | 26,437 | 13% | | | | |
| | MDwise Marketplace, Inc. | Medicaid | 38,566 | 19% | 34,628 | 19% | | |
| | Physicians Health Plan of Northern Indiana, Inc. | Provider | 3,661 | 2% | | | | |
| KY | Southeastern Indiana Health Organization | Provider | 224 | 0% | | | | |
| | Anthem Health Plans of KY(Anthem BCBS) | Blue | | | 53,049 | 58% | 32,446 | 34% |
| | CareSource Kentucky Co. | Medicaid | | | 37,087 | 40% | 63,633 | 66% |
| MS | Humana Health Plan, Inc. | National/Regional | | | 2,100 | 2% | | |
| | Ambetter of Magnolia Inc. | Medicaid | 47,208 | 49% | 71,918 | 90% | 81,112 | 100% |
| | Humana Insurance Company | National/Regional | 27,469 | 28% | 8,194 | 10% | | |
| NM | UnitedHealthcare of Mississippi, Inc. | National/Regional | 21,974 | 23% | | | | |
| | Blue Cross Blue Shield of New Mexico | Blue | | | 1,793 | 3% | 3,469 | 7% |
| | CHRISTUS Health Plan | Provider | 3,863 | 7% | 6,177 | 11% | 2,759 | 5% |
| | Molina Health Care of New Mexico, Inc. | Medicaid | 23,781 | 41% | | | | |
| | Molina Healthcare of New Mexico, Inc. | Medicaid | | | 34,533 | 63% | 30,505 | 59% |
| | New Mexico Health Connections | Co-op | 17,901 | 31% | 12,498 | 23% | 15,141 | 29% |
| OH | Presbyterian Health Plan, Inc. | Provider | 12,341 | 21% | | | | |
| | Aetna Life Insurance Company | National/Regional | 15,916 | 6% | | | | |
| | All Savers Insurance Company | National/Regional | 1,241 | 0% | | | | |
| | AultCare Insurance Company | National/Regional | 5,035 | 2% | 4,831 | 2% | 6,169 | 3% |
| | Buckeye Community Health Plan | Medicaid | 13,271 | 5% | 20,310 | 8% | 27,326 | 12% |
| | CareSource | Medicaid | 80,808 | 30% | 81,673 | 33% | 98,444 | 42% |
| | Community Insurance Company(Anthem BCBS) | Blue | 33,376 | 13% | 50,497 | 20% | | |
| | Consumers Life Insurance Company | National/Regional | 995 | 0% | 2,596 | 1% | | |
| | Coordinated Health Mutual, Inc. | Co-op | 3,884 | 1% | | | | |
| | HealthSpan | Provider | 2,774 | 1% | | | | |
| | HealthSpan Integrated Care | Provider | 1,903 | 1% | | | | |
| | Humana Health Plan of Ohio, Inc. | National/Regional | 6,478 | 2% | 1,333 | 1% | | |
| | MOLINA HEALTHCARE OF OHIO | Medicaid | 14,292 | 5% | | | | |
| | Medical Health Insuring Corp. of Ohio | National/Regional | 53,163 | 20% | 50,309 | 20% | 61,948 | 26% |
| | Molina Healthcare of Ohio, Inc. | Medicaid | | | 27,168 | 11% | 24,936 | 11% |
| | Oscar Insurance Corporation of Ohio | National/Regional | | | | | 8,189 | 3% |
| | Paramount Insurance Company | Provider | 5,150 | 2% | 4,600 | 2% | 6,668 | 3% |
| | Premier Health Plan, Inc. | National/Regional | 6,452 | 2% | 4,381 | 2% | | |
| | Summa Insurance Company, Inc. | National/Regional | 3,985 | 2% | 3,467 | 1% | 3,388 | 1% |
| UnitedHealthcare of Ohio, Inc. | National/Regional | 16,315 | 6% | | | | | |
| TX | Aetna Life Insurance Company | National/Regional | 47,855 | 4% | | | | |
| | All Savers Insurance Company | National/Regional | 154,963 | 12% | | | | |
| | Allegian Insurance Company | National/Regional | 7,403 | 1% | | | | |
| | Blue Cross Blue Shield of Texas | Blue | 507,570 | 39% | 333,741 | 28% | 298,223 | 27% |
| | CHRISTUS Health Plan | Provider | 16,058 | 1% | 29,517 | 3% | 25,437 | 2% |
| | Ambetter | Medicaid | 70,567 | 5% | 242,947 | 21% | 236,003 | 21% |
| | Cigna Health and Life Insurance Company | National/Regional | 6,023 | 0% | | | | |
| | Cigna HealthCare of Texas, Inc. | National/Regional | 4,395 | 0% | | | | |
| | Community First Health Plans, Inc. | Medicaid | 7,081 | 1% | | | | |
| | Community Health Choice, Inc. | Medicaid | 110,657 | 9% | 162,056 | 14% | 127,130 | 12% |
| | Humana Health Plan of Texas, Inc. | National/Regional | 55,087 | 4% | 8,903 | 1% | | |
| | Humana Insurance Company | National/Regional | 723 | 0% | | | | |
| | Insurance Company of Scott & White | Provider | 45,288 | 4% | | | | |
| | Molina Healthcare of Texas | Medicaid | 157,480 | 12% | | | | |
| | Molina Healthcare of Texas, Inc. | Medicaid | | | 288,316 | 25% | 272,378 | 25% |
| | Oscar Insurance Company of Texas | National/Regional | 39,885 | 3% | 33,395 | 3% | 97,673 | 9% |
| | Prominence HealthFirst of Texas, Inc. | Provider | 3,935 | 0% | 7,162 | 1% | | |
| | SHA, LLC DBA FirstCare Health Plans | Provider | 15,876 | 1% | 13,810 | 1% | 16,906 | 2% |
| | Scott and White Health Plan | Provider | 6,983 | 1% | | | | |
| | Sendero Health Plans, Inc. | National/Regional | 29,121 | 2% | 54,809 | 5% | 31,596 | 3% |

Note: Data is not available for Kentucky in 2016.

Table 5: Issuer-Level Enrollment in States Where a National or Regional Insurers have the Largest Marketplace Share

| State | Insurer | Insurer Type | 2016 | | 2017 | | 2018 | |
|-------|--|-------------------|----------|-------|----------|-------|----------|-------|
| | | | Enrolled | Share | Enrolled | Share | Enrolled | Share |
| IA | Aetna Health Inc. (a IA corp.) | National/Regional | 42,595 | 71% | | | | |
| | Aetna Health of Iowa Inc. | National/Regional | | | 38,245 | 68% | | |
| | Gundersen Health Plan, Inc. | Provider | 103 | 0% | 417 | 1% | | |
| | Medica Insurance Company | National/Regional | 1,716 | 3% | 14,640 | 26% | 52,276 | 100% |
| | UnitedHealthcare of the Midlands, Inc. | National/Regional | 15,231 | 26% | | | | |
| | Wellmark Synergy Health, Inc. | Blue | | | 1,529 | 3% | | |
| | Wellmark Value Health Plan, Inc. | Blue | | | 1,363 | 2% | | |
| MO | All Savers Insurance Company | National/Regional | 47,782 | 17% | | | | |
| | Blue Cross and Blue Shield of Kansas City | Blue | 35,080 | 12% | 27,331 | 11% | | |
| | Ambetter | Medicaid | | | | | 72,664 | 30% |
| | Cigna Health and Life Insurance Company | National/Regional | 28,547 | 10% | 91,754 | 37% | 114,837 | 48% |
| | Coventry Health & Life Insurance Co. | National/Regional | 51,905 | 18% | | | | |
| | Coventry Health and Life | National/Regional | 49,840 | 17% | | | | |
| | Healthy Alliance Life Co(Anthem BCBS) | Blue | 55,099 | 19% | 110,612 | 44% | 50,759 | 21% |
| | Humana Insurance Company | National/Regional | 21,148 | 7% | 20,573 | 8% | | |
| NE | Aetna Health Inc. (a PA corp.) | National/Regional | | | 49,714 | 57% | | |
| | Blue Cross and Blue Shield of Nebraska | Blue | 24,484 | 27% | | | | |
| | Coventry Health Care of Nebraska Inc. | National/Regional | 43,929 | 48% | | | | |
| | Medica Insurance Company | National/Regional | 6,099 | 7% | 37,010 | 43% | 91,054 | 100% |
| | UnitedHealthcare of the Midlands, Inc. | National/Regional | 17,865 | 19% | | | | |
| NV | HMO Colorado, Inc., dba HMO Nevada | Blue | 8,155 | 8% | 26,786 | 28% | | |
| | Health Plan of Nevada, Inc. | National/Regional | 55,201 | 56% | 54,253 | 57% | 58,819 | 64% |
| | Prominence HealthFirst | Provider | 12,989 | 13% | 6,288 | 7% | | |
| | Rocky Mountain Hospital and Medical Service, Inc., dba Anthem Blue Cross and Blue Shield | Blue | 22,451 | 23% | 7,560 | 8% | | |
| | SilverSummit Healthplan, Inc. | Medicaid | | | | | 32,679 | 36% |
| SD | Avera Health Plans, Inc. | National/Regional | 20,929 | 73% | 23,704 | 75% | 16,163 | 50% |
| | Sanford Health Plan | Provider | 7,804 | 27% | 7,755 | 25% | 15,893 | 50% |
| UT | Humana Medical Plan of Utah, Inc. | National/Regional | 7,555 | 4% | | | | |
| | Molina Healthcare of Utah | Medicaid | 71,979 | 36% | 90,838 | 44% | | |
| | SelectHealth | National/Regional | 120,510 | 60% | 111,950 | 54% | 180,579 | 88% |
| | University of Utah Health Insurance Plans | Provider | 2,126 | 1% | 5,710 | 3% | 24,406 | 12% |

Provider-Sponsored Insurers Have the Largest Market Share (Table 6)

Provider-sponsored insurers are minor players in many states, but they hold substantial market share in these three.

- Oregon – Together, two provider sponsored insurers accounted for almost three-quarters of the state marketplace enrollment in 2018. The Providence Health Plan, an insurer sponsored by the Providence hospital system, accounts for 48 percent of the Oregon market. Kaiser Foundation Health Plan accounts for another 25 percent. Two national/regional insurers account for the vast majority of the rest of enrollment.
- Virginia – In Virginia, provider sponsored insurers have a major marketplace role that has been growing in recent years, reaching half of marketplace enrollment

in 2018, up from 39 percent in 2016. Kaiser Foundation Health Plan accounted for 25 percent of the 2018 market. Optima Health Plan, a hospital-based system insurer, accounted for another 19 percent, and another provider sponsored plan (Piedmont) had 6 percent. In Virginia, Blue affiliated insurers CareFirst and HealthKeepers accounted for 21 percent of the market, and Cigna, a national insurer, accounted for another 29 percent of the market in 2018.

- Wisconsin – Several provider-sponsored insurers accounted for 47 percent of the Wisconsin marketplace enrollment in 2018. The state’s Co-op accounted for another significant share (28 percent). A number of small insurers, a mix of Medicaid and national/regional insurers, account for the balance. Unlike most states, there’s no single insurer with a large share of the market.

Table 6: Issuer-Level Enrollment in States Where a Provider-Sponsored Insurer has the Largest Marketplace Share

| State | Insurer | Insurer Type | 2016 | | 2017 | | 2018 | |
|-----------------------|--|-------------------|----------|-------|----------|-------|----------|-------|
| | | | Enrolled | Share | Enrolled | Share | Enrolled | Share |
| OR | ATRIO Health Plans | National/Regional | 2,220 | 1% | 8,405 | 5% | | |
| | BridgeSpan Health Company | Blue | 2,461 | 1% | 10,919 | 7% | 1,428 | 1% |
| | Community Care of Oregon, Inc. | Medicaid | 3,843 | 2% | | | | |
| | Kaiser Foundation Healthplan of the NW | Provider | 17,739 | 11% | 37,244 | 23% | 41,167 | 25% |
| | LifeWise Health Plan of Oregon | Blue | 15,705 | 10% | | | | |
| | Moda Health Plan, Inc. | National/Regional | 33,175 | 20% | 16,328 | 10% | 33,482 | 21% |
| | PacificSource Health Plans | National/Regional | 1,551 | 1% | 9,675 | 6% | 9,281 | 6% |
| | Providence Health Plan | Provider | 86,503 | 53% | 82,790 | 50% | 76,956 | 47% |
| | Trillium Community Health Plan | Medicaid | 43 | 0% | | | | |
| | Zoom Health Plan, Inc. | National/Regional | 1,162 | 1% | | | | |
| VA | Aetna Health Inc. (a PA corp.) | National/Regional | | | 37,460 | 9% | | |
| | Aetna Life Insurance Company | National/Regional | 15,459 | 3% | | | | |
| | CareFirst BlueChoice, Inc. | Blue | 14,863 | 3% | 7,233 | 2% | 5,774 | 2% |
| | Cigna Health and Life Insurance Company | National/Regional | | | 22,734 | 5% | 111,507 | 29% |
| | Coventry Health Care of Virginia, Inc. | National/Regional | 51,750 | 12% | | | | |
| | Group Hospitalization and Medical Services Inc. | Blue | 4,488 | 1% | 3,777 | 1% | 2,319 | 1% |
| | HealthKeepers, Inc. | Blue | 165,581 | 37% | 182,454 | 43% | 72,448 | 19% |
| | Innovation Health Insurance Company | Provider | 62,983 | 14% | 73,432 | 17% | | |
| | Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc. | Provider | 65,710 | 15% | 57,498 | 13% | 94,826 | 25% |
| | Optima Health Plan | Provider | 37,434 | 8% | 19,364 | 5% | 72,650 | 19% |
| | Piedmont Community HealthCare HMO, Inc. | Provider | 2,917 | 1% | 4,407 | 1% | 23,369 | 6% |
| | Piedmont Community HealthCare, Inc. | Provider | 3,253 | 1% | 2,071 | 0% | | |
| | UnitedHealthcare of the Mid-Atlantic Inc. | National/Regional | 18,312 | 4% | 16,162 | 4% | | |
| WI | All Savers Insurance Company | National/Regional | 19,652 | 7% | | | | |
| | Aspirus Arise Health Plan of Wisconsin, Inc. | Provider | | | 9,696 | 4% | 11,139 | 5% |
| | Children's Community Health Plan | Medicaid | | | 3,324 | 1% | | |
| | Children's Community Health Plan | Medicaid | | | | | 30,829 | 13% |
| | Common Ground Healthcare Cooperative | Co-op | 17,373 | 6% | 31,911 | 12% | 63,262 | 28% |
| | CompCare Health Serv Ins Co(Anthem BCBS) | Blue | 10,014 | 4% | 11,533 | 4% | | |
| | Dean Health Plan | Provider | 47,087 | 18% | 40,049 | 16% | 35,842 | 16% |
| | Group Health Cooperative of South Central Wisconsin | National/Regional | | | 2,167 | 1% | 5,165 | 2% |
| | Group Health Cooperative- SCW | National/Regional | 731 | 0% | | | | |
| | Gundersen Health Plan, Inc. | Medicaid | 4,043 | 2% | 3,377 | 1% | | |
| | Health Tradition Health Plan | National/Regional | 10,972 | 4% | 10,158 | 4% | | |
| | HealthPartners Insurance Company | Medicaid | | | 1,852 | 1% | 3,539 | 2% |
| | Managed Health Services Insurance Corporation | Medicaid | 2,230 | 1% | | | | |
| | Medica Health Plans of Wisconsin | National/Regional | 8,994 | 3% | 6,987 | 3% | 8,261 | 4% |
| | MercyCare HMO, Inc. | Provider | 1,517 | 1% | 5,903 | 2% | 7,279 | 3% |
| | Molina Healthcare of Wisconsin, Inc. | Medicaid | 79,096 | 29% | 80,828 | 31% | | |
| | Network Health Plan | Provider | 3,478 | 1% | 7,523 | 3% | 8,563 | 4% |
| | Physicians Plus Insurance Corporation | Provider | 384 | 0% | | | | |
| | Security Health Plan of Wisconsin, Inc. | Provider | 30,017 | 11% | 29,646 | 12% | 35,606 | 16% |
| | Unity Health Plans Insurance Corporation | Provider | 17,254 | 6% | 12,667 | 5% | 20,224 | 9% |
| WPS Health Plan, Inc. | National/Regional | 16,157 | 6% | | | | | |

Co-ops Have the Largest Market Share (Table 7)

In two states, Co-ops have a major marketplace presence. These include:

- Maine – Maine’s Co-op had 60 percent of the market in 2018, with Harvard Pilgrim, a provider-sponsored insurer, having the remaining 40 percent. In the two preceding years, a Blue-affiliated insurer had between one-fifth and one-third of marketplace enrollment, but it left the state’s marketplace after 2017.
- Montana – Montana’s Co-op accounted for 51 percent of the marketplace’s enrollment in 2018, up from 28 percent in 2016. They seem to be attracting enrollment from the state’s Blue Cross and Blue Shield insurer, with the Blue affiliated insurer’s market share falling from 61 percent in 2016 to 29 percent in 2018. A national/regional insurer’s enrollment has grown as well, from 12 percent of the marketplace in 2016 to 20 percent in 2018.

Table 7: Issuer-Level Enrollment in States Where Co-op Insurer has the Largest Marketplace Share

| State | Insurer | Insurer Type | 2016 | | 2017 | | 2018 | |
|-------|---|-------------------|----------|-------|----------|-------|----------|-------|
| | | | Enrolled | Share | Enrolled | Share | Enrolled | Share |
| ME | Anthem Health Plans of ME (Anthem BCBS) | Blue | 18,617 | 21% | 27,050 | 33% | | |
| | Harvard Pilgrim Health Care Inc. | Provider | 15,517 | 17% | 21,971 | 26% | 30,848 | 40% |
| | Maine Community Health Options | Co-op | 54,958 | 62% | 33,920 | 41% | 46,199 | 60% |
| MT | Blue Cross and Blue Shield of Montana | Blue | 36,282 | 61% | 23,945 | 44% | 14,291 | 29% |
| | Montana Health Cooperative | Co-op | 16,516 | 28% | 19,781 | 37% | 25,672 | 51% |
| | PacificSource Health Plans | National/Regional | 7,128 | 12% | 10,345 | 19% | 10,135 | 20% |

CONCLUSION

Despite low premiums offered by Medicaid insurers, Blue Cross Blue Shield insurers accounted for almost half of marketplace enrollment nationally in 2018. In eleven states, Blue Cross Blue Shield-affiliated insurers have all or close to all of the enrollment in those states’ marketplaces. In another nine states, Blue Cross Blue Shield insurers have the majority of the enrollment, but in some of these states, Medicaid insurers are rapidly increasing their share of the market. In another eight states, Medicaid insurers have the majority of enrollment, albeit usually with some competition from Blue-affiliated insurers or national/regional insurers. Nonetheless, the sustained importance of Blue affiliated plans is noteworthy.

We find that there are six states with national/regional insurers enrolling most of the market’s consumers. Many of the largest national insurers (Aetna, UnitedHealthcare, Humana) have left nongroup marketplaces throughout the country, but this type of insurer, along with regional insurers, remains important in some states.

Provider-sponsored insurers are important in many state marketplaces, but often they have a small share of the market. In three states (Oregon, Virginia, and Wisconsin), however, provider sponsored insurers have the largest market share.

The Kaiser Foundation Health Plan is a key player in four states (Georgia, Hawaii, Virginia, and Oregon). Finally, Co-ops still exist in some markets. In two states, Maine and Montana, they account for a majority of the marketplace enrollment.

Thus, while Medicaid insurers increasingly offer the lowest plans with the lowest premiums in a marketplace rating area, their enrollment is just a little more than half of the enrollment in Blue-affiliated plans. However, this picture is changing over time. At the same time, 2018 enrollment in national and regional insurance plans was less than half what it was in 2016. The widespread exit of these plans has reduced competition in large numbers of marketplaces. The effects of fewer insurers on marketplace premiums has been documented.⁷

There was an increase in the number of insurers participating in 2019 and 2020⁸ and there are now reports of national insurers re-entering marketplaces in 2021.⁹ Whether these insurers will regain previous levels of enrollment, e.g., 2016, will be interesting to observe.

ENDNOTES

1. Wengle E, Curran E, Courtot B, Elmendorf C, Lucia K. Effects of Medicaid Health Plan Dominance in the Health Insurance Marketplaces. The Urban Institute. Forthcoming.
2. Finkelstein A, Hendren N, Shepard M. "Subsidizing Health Insurance for Low-Income Adults: Evidence from Massachusetts". Harvard University. <https://scholar.harvard.edu/files/hendren/files/commcare.pdf>
3. K Hempstead and J Seirup. "Overlap Plans Could Become An Important Option To Promote Continuity Of Care And Contain Health Care Costs During A Recession." May 2020. Health Affair Blog. <https://www.healthaffairs.org/doi/10.1377/hblog20200511.314433/full/>
4. Wengle E, Curran E, Courtot B, Elmendorf C, Lucia K. Effects of Medicaid Health Plan Dominance in the Health Insurance Marketplaces. The Urban Institute. Forthcoming.; and Blumberg LJ, Holahan J, Wengle E, and Elmendorf C. "Is There Potential for a Public Option to Reduce Premiums of Competing Insurers". The Urban Institute, Washington DC. https://www.urban.org/sites/default/files/publication/101221/is_there_potential_for_a_public_option_to_reduce_premiums_of_competing_updated.pdf
5. Holahan J, Blumberg LJ, and Wengle E. "Marketplace Plan Choice: How Important is Price? An Analysis of Experiences in Five States". March 2016. The Urban Institute, Washington DC. <https://www.urban.org/research/publication/marketplace-plan-choice-how-important-price-analysis-experiences-five-states>
6. Wengle E, Elmendorf C. "Which Metal Tier are Marketplace Consumers Enrolling in: Trends from 2016-2018". The Urban Institute.
7. Blumberg LJ, Holahan J, Wengle E, and Elmendorf C. "Is There Potential for a Public Option to Reduce Premiums of Competing Insurers". The Urban Institute, Washington DC.
8. Holahan J, Wengle E and Elmendorf C. "Marketplace Premiums and Insurer Participation: 2017-2020", The Urban Institute, Washington, D.C.
9. United Health to Reenter Obamacare Markets, Politico Pro HealthCare, May 12, 2020.

Copyright© June 2020. The Urban Institute. Permission is granted for reproduction of this file, with attribution to the Urban Institute.

About the Authors and Acknowledgments

John Holahan is an Institute Fellow in the Urban Institute's Health Policy Center, Caroline Elmendorf was a research analyst and is now a Fiscal Policy Analyst for the Commonwealth of Massachusetts, and Erik Wengle is a Research Analyst in the Urban Institutes Health Policy Center.

The authors are grateful to Linda Blumberg for her thoughtful comments and editorial assistance provided by McCabe Message Partners.

About the Robert Wood Johnson Foundation

For more than 45 years the Robert Wood Johnson Foundation has worked to improve health and health care. We are working alongside others to build a national Culture of Health that provides everyone in America a fair and just opportunity for health and well-being. For more information, visit www.rwjf.org. Follow the Foundation on Twitter at www.rwjf.org/twitter or on Facebook at www.rwjf.org/facebook.

About the Urban Institute

The nonprofit Urban Institute is dedicated to elevating the debate on social and economic policy. For nearly five decades, Urban scholars have conducted research and offered evidence-based solutions that improve lives and strengthen communities across a rapidly urbanizing world. Their objective research helps expand opportunities for all, reduce hardship among the most vulnerable, and strengthen the effectiveness of the public sector. For more information, visit www.urban.org. Follow the Urban Institute on [Twitter](#) or [Facebook](#). More information specific to the Urban Institute's Health Policy Center, its staff, and its recent research can be found at www.healthpolicycenter.org.