INSURER CONCENTRATION AND MARKET POWER:
A Threat to Patients and Communities

"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.

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