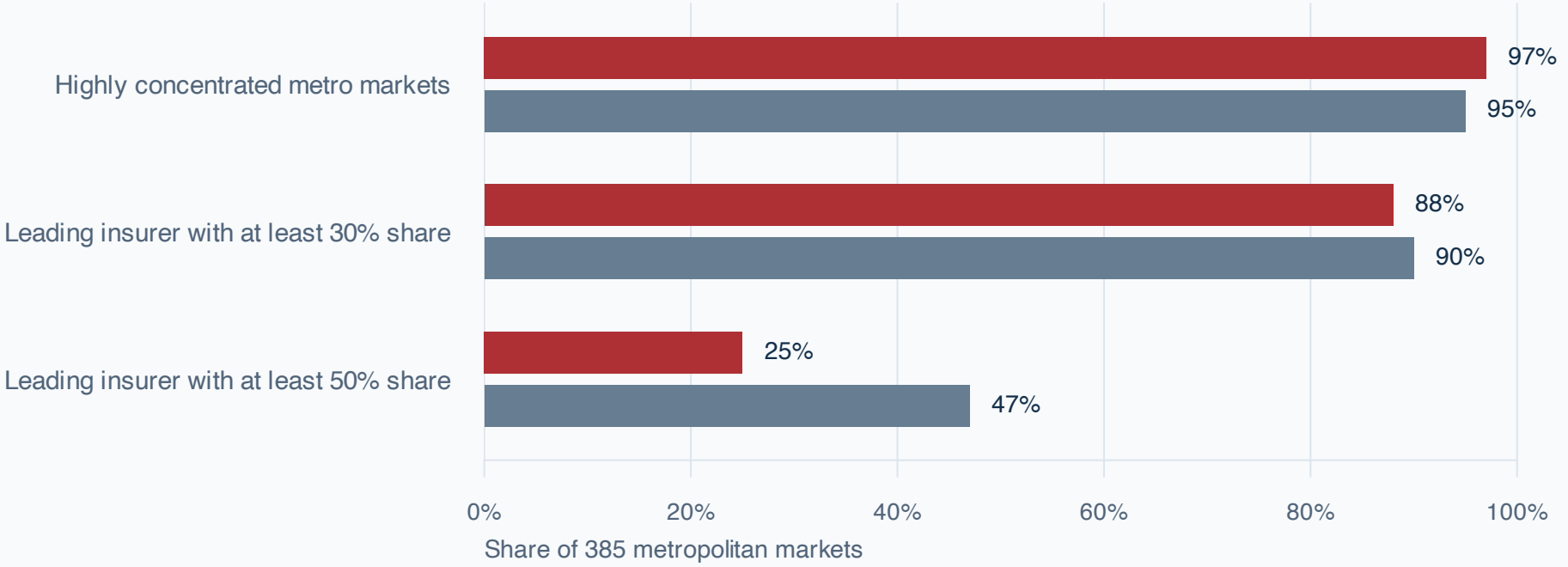
Most local insurance markets are highly concentrated

Blue: commercial | Red: Medicare Advantage | 2025



Source: AMA Competition in Health Insurance, 2026 Update. Highly concentrated means HHI above 1,800.