

# AMA Competition in Health Insurance - A Comprehensive Study of U.S. Markets

## HHI\* Market Concentration Scores - Iowa (Statewide)

2011 Report (2009 Data)+	2010 Report (2008 Data)	2009 Report (2007 Data)	2008 Report (2006 Data)	2007 Report (2005 Data)	2005 Report (2003 Data)
<i>PPO/HMO Market</i> HHI = 3891 Dominant insurer Wellmark (56%)	<i>PPO/HMO Market</i> HHI = 6169 Dominant insurer Wellmark (77%)	<i>PPO/HMO Market</i> HHI = 5825 Dominant insurer Wellmark (75%)	<i>PPO/HMO Market</i> HHI=5916 Dominant Insurer Wellmark (76%)	<i>PPO/HMO Market</i> HHI = 5170 Dominant insurer Wellmark (71%)	<i>PPO/HMO Market</i> HHI = 3898 Dominant insurer Wellmark (60%)
<i>PPO Market</i> HHI = 4652 Dominant insurer Wellmark (64%)	<i>PPO Market</i> HHI = 7172 Dominant insurer Wellmark (84%)	<i>PPO Market</i> HHI = 6862 Dominant insurer Wellmark (82%)	<i>PPO Market</i> HHI=7165 Dominant Insurer Wellmark (84%)	<i>PPO Market</i> HHI = 6133 Dominant insurer Wellmark (78%)	<i>PPO Market</i> HHI = 5498 Dominant insurer Wellmark (73%)
<i>HMO Market</i> HHI = 3064 Dominant insurers Wellmark (40%) United Healthcare (35%)	<i>HMO Market</i> HHI = 3382 Dominant insurers Wellmark (49%) United Healthcare (25%)	<i>HMO Market</i> HHI = 3095 Dominant insurers Wellmark (42%) United Healthcare (29%)	<i>HMO Market</i> HHI=2951 Dominant Insurers Wellmark (37%) UnitedHealthcare (34%)	<i>HMO Market</i> HHI = 3394 Dominant insurers Wellmark (49%) John Deere/United (36.8%)	<i>HMO Market</i> HHI = 2818 Dominant insurers Wellmark (36%)

\*HHI of less than 1500 is not concentrated; HHI of greater than 1500 but less than 2500 is moderately concentrated; an HHI greater than 2500 is highly concentrated. *Department of Justice (DOJ)/Federal Trade Commission(FTC) 2010 Horizontal Merger Guidelines.*

\*The 2011 edition of this report includes data now available regarding enrollments in self-insured HMO plans. As a result, the report now includes both fully and self-insured enrollments for both PPOs and HMOs.

Iowa Medical Society (October 2011)