

# AMA Competition in Health Insurance - A Comprehensive Study of US Markets

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

2008 Report (2006 Data)	2007 Report (2005 Data)	2005 Report (2003 Data)	2004 Report (2002 Data)	2003 Report (2001 Data)	2002 Report (2000 Data)
<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/HMO Market</i> HHI = 6212 Dominant insurer Wellmark (78%)	<i>PPO/HMO Market</i> HHI = 4352 Dominant insurer Wellmark (64%)	<i>PPO/HMO Market</i> HHI = 5369 Dominant insurer Wellmark (72%)
<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>PPO Market</i> HHI = 7873 Dominant insurer Wellmark (89%)	<i>PPO Market</i> HHI = 6818 Dominant insurer Wellmark (82%)	<i>PPO Market</i> HHI = 7884 Dominant insurer Wellmark (89%)
<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%)	<i>HMO Market</i> HHI = 2776 Dominant insurers Wellmark (31%) John Deere (29%) Coventry (29%)	<i>HMO Market</i> HHI = 4085 Dominant insurers John Deere (59%) Coventry (19%)	<i>HMO Market</i> HHI = 3648 Dominant insurers John Deere (52%) Wellmark (23%)

\*HHI of less than 1000 is not concentrated; HHI of greater than 1000 but less than 1800 is concentrated; an HHI greater than 1800 is highly concentrated. *Department of Justice (DOJ)/Federal Trade Commission(FTC) 1997 Horizontal Merger Guidelines.*

Iowa Medical Society (Feb. 2009)