

AMA Competition in Health Insurance – A Comprehensive Study of US Markets
8th edition (2009 Update)
(January 2007 data)

Iowa Statewide and MSA Report Findings

Note: A market with an HHI score of less than 1000 is not concentrated; an 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

PPO/HMO Market

HHI = 5825

Dominant insurer

Wellmark (75%)

PPO Market

HHI = 6862

Dominant insurer

Wellmark (82%)

HMO Market

HHI = 3095

Dominant insurers

Wellmark (42%)

UnitedHealthcare (29%)

Ames

PPO/HMO Market

HHI = 6688

Dominant insurer

Wellmark (81%)

PPO Market

HHI = 8181

Dominant insurer

Wellmark (90%)

HMO Market

HHI = 3234

Dominant insurers

Wellmark (35%)

Coventry (32%)

Cedar Rapids

PPO/HMO Market

HHI = 6476

Dominant insurer

Wellmark (80%)

PPO Market

HHI = 7936

Dominant insurer

Wellmark (89%)

HMO Market

HHI = 3760

Dominant insurers

Wellmark (55%)

UnitedHealthcare (18%)

Davenport-Moline-Rock Island

PPO/HMO Market

HHI = 2456

Dominant insurers

Wellmark (39%)

UnitedHealthcare (24%)

PPO Market

HHI = 2675

Dominant insurers

Wellmark (41%)

UnitedHealthcare (23%)

HMO Market

HHI = 2303

Dominant insurers

UnitedHealthcare (30%)

Wellmark (27%)

Des Moines

PPO/HMO Market

HHI = 6028

Dominant insurer

Wellmark (76%)

PPO Market

HHI = 6847

Dominant insurer

Wellmark (81%)

HMO Market

HHI = 3818

Dominant insurers

Wellmark (51%)

UnitedHealthcare (25%)

Iowa City

PPO/HMO Market

HHI = 7522

Dominant insurer

Wellmark (86%)

PPO Market

HHI = 7735

Dominant insurer

Wellmark (88%)

HMO Market

HHI = 7073

Dominant insurers

Wellmark (82%)

UnitedHealthcare (18%)

Sioux City/NE-SD

PPO/HMO Market

HHI = 4772

Dominant insurer

Wellmark (67%)

PPO Market

HHI = 5352

Dominant insurer

Wellmark (71%)

HMO Market

HHI = 2775

Dominant insurers

Coventry (44%)

Wellmark (22%)

Waterloo-Cedar Falls

PPO/HMO Market

HHI = 6040

Dominant insurer

Wellmark (75%)

PPO Market

HHI = 6747

Dominant insurer

Wellmark (80%)

HMO Market

HHI = 4173

Dominant insurers

Wellmark (57%)

Coventry (22%)