

**2016 Individual/Family Health Plan Offerings  
Analysis of Competition  
Federally-Facilitated Exchanges in 35 States**

**Harvey Licht  
Varela Consulting Group  
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# Analysis of 2016 QHP Offerings

- **The 2016 Qualified Health Plan (QHP) dataset for individual plans on Federally-facilitated exchanges was released on October 30, 2015. This is the initial dataset, with some minor amendments expected in the next few weeks.**
- **We examined the offerings in 35 states, exploring premium and other plan information in rural and urban counties.**
- **The analysis included comparisons with plan information from 2015 to identify trends.**
- **The results of this preliminary analysis is presented in this summary.**

# Insurer Competition in All Counties

Number of QHP Issuers - 2016 35 States - All Counties				
Number of Issuers	Counties	PCT of All Counties	Cumulative PCT	Change 2015-6
1	221	8.7%	8.7%	46
2	585	23.0%	31.7%	50
3	739	29.0%	60.7%	121
4	464	18.2%	78.9%	-94
5	279	11.0%	89.9%	-58
6	120	4.7%	94.6%	-44
7	71	2.8%	97.4%	0
8	31	1.2%	98.6%	-17
9	17	0.7%	99.3%	-5
10	5	0.2%	99.5%	0
11	7	0.3%	99.8%	-2
12	3	0.1%	99.9%	2
13	3	0.1%	100.0%	3
<b>Total</b>	<b>2,545</b>			

- 221 counties in the 35 states examined (8.7%) were offered individual health plans by only one insurer.
- Almost all of these counties (184) are rural.
- The number of counties with one individual plan issuer - no insurance competition - increased significantly from 2015 to 2016.
- Almost one third of all counties (31.7%) in the 35 states had two or fewer insurers competing in 2016.

# Insurer Competition in Rural Counties

Number of QHP Issuers - 2016 35 States - Rural Counties				
Number of Issuers	Counties	PCT of All Counties	Cumulative PCT	Change 2015-6
1	184	11.3%	11.3%	48
2	438	26.9%	38.1%	5
3	501	30.7%	68.9%	63
4	253	15.5%	84.4%	-89
5	141	8.6%	93.0%	-35
6	67	4.1%	97.1%	7
7	31	1.9%	99.0%	2
8	12	0.7%	99.8%	-3
9	4	0.2%	100.0%	4
Total	1,631			

- 184 rural counties in the 35 states examined (11.3%) were offered individual health plans by only one insurer.
- The number of counties with one individual plan issuer - no insurance competition - increased significantly from 2015 to 2016.
- More than one third of all counties (38.1%) in the 35 states had two or fewer insurers competing in 2016.
- More than two-thirds of rural counties (68.9%) in the 35 states had three or fewer insurers in 2016.