

Health Insurance Issuer Concentration

(1) Regional Markets	(2) Rural Counties Comprising "Highly Concentrated" Insurance Markets
Northern	Florence Price Taylor Wood
Northeastern	Menominee*
Western	Clark Crawford Grant Monroe Trempealeau Vernon

*Menominee is largely comprised of federally reserved land for the Menominee Tribe.

Column Descriptions:

1) Regional Markets. These three regional markets are groupings applied in Wisconsin Office of Commissioner of Insurance health insurance market reports.

2) Rural Counties Comprising "Highly Concentrated" Insurance Markets. Rural counties are those that are classified as "nonmetropolitan" according to the U.S. Office of Management and Budget and the U.S. Bureau of the Census. (See <http://worh.org/WisPopDis,2010> data.) These rural counties are classified as "highly concentrated" based on the Herfindahl-Hirschman Index (HHI) measurements applied by the U.S. Department of Justice and Federal Trade Commission. A market, in this case an individual county, is "highly concentrated" if its HHI is above 2500. (See Horizontal Merger Guidelines, U.S. Department of Justice and Federal Trade Commission, Issued August 19, 2010, definition p. 18.)