

| | KEY POLICY RISK FACTORS | | | | ADVERSE MARKET OUTCOMES | | | | KEY STRUCTURAL RISK FACTORS | | | | |
|----|---------------------------------------|-----------------------------|---|-------|---|--|---|-------|---|---|---|---|-------|
| | Permits limited coverage products (1) | Did not expand Medicaid (2) | Permits transitional or “grandmothered” plans (3) | Total | Any county with fewer than 2 carriers in 2018 (4) | Insurer participation fell by at least 50% between 2015-2018 (5) | Benchmark silver premium increased by more-than 25% 2016-2017 (6) | Total | One or more low population density county (7) | Above average percent of residents below 400% FPL (8) | Above average percent of residents reporting poor health status (9) | Below average ratio of primary care providers per population (10) | Total |
| AL | X | X | X | 3 | X | X | X | 3 | o | X | X | X | 3 |
| AK | o | o | X | 1 | X | X | X | 3 | X | o | o | o | 1 |
| AZ | X | o | X | 2 | X | X | X | 3 | o | X | X | X | 3 |
| AR | X | o | X | 2 | o | o | o | 0 | o | X | X | X | 3 |
| CA | o | o | o | 0 | X | o | o | 1 | X | o | o | o | 1 |
| CO | X | o | o | 1 | X | o | o | 1 | X | o | o | o | 1 |
| CT | o | o | o | 0 | o | X | X | 2 | o | o | o | o | 0 |
| DE | X | o | o | 1 | X | X | o | 2 | o | o | o | o | 0 |
| DC | o | o | o | 0 | o | o | o | 0 | o | o | o | o | 0 |
| FL | X | X | X | 3 | X | X | o | 2 | o | X | X | o | 2 |
| GA | X | X | X | 3 | X | X | o | 2 | o | o | X | X | 2 |
| HI | o | o | X | 1 | o | o | X | 1 | o | o | o | o | 0 |
| ID | o | X | X | 2 | o | o | X | 1 | X | X | o | X | 3 |
| IL | X | o | X | 2 | X | X | X | 3 | o | o | o | o | 0 |
| IN | o | o | X | 1 | X | X | o | 2 | o | o | X | X | 2 |
| IA | X | o | X | 2 | X | X | o | 2 | o | o | o | o | 0 |
| KS | X | X | X | 3 | X | X | X | 3 | X | o | o | o | 1 |
| KY | o | o | X | 1 | X | X | o | 2 | o | X | X | X | 3 |
| LA | X | o | X | 2 | o | X | o | 1 | o | X | X | o | 2 |
| ME | o | X | o | 1 | o | o | o | 0 | o | o | o | o | 0 |
| MD | X | o | o | 1 | X | o | o | 1 | o | o | o | o | 0 |
| MA | o | o | o | 0 | o | o | o | 0 | o | o | o | o | 0 |
| MI | X | o | X | 2 | X | o | o | 1 | X | o | o | o | 1 |
| MN | o | o | o | 0 | o | o | X | 1 | X | o | o | o | 1 |
| MS | X | X | X | 3 | X | X | X | 3 | X | X | X | X | 4 |
| MO | X | X | X | 3 | X | X | o | 2 | o | o | o | o | 0 |
| MT | X | o | o | 1 | o | o | X | 1 | X | o | o | X | 2 |

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| NE | X | X | X | 3 | X | X | O | 2 | X | O | O | O | 1 |
| NV | X | O | O | 1 | X | O | O | 1 | X | X | O | X | 3 |
| NH | O | O | X | 1 | O | O | O | 0 | O | O | O | O | 0 |
| NJ | O | O | O | 0 | O | O | O | 0 | O | O | O | O | 0 |
| NM | O | O | O | 0 | O | O | X | 1 | X | X | X | O | 3 |
| NY | O | O | O | 0 | O | O | O | 0 | X | O | O | O | 1 |
| NC | X | X | X | 3 | X | O | X | 2 | O | O | X | O | 1 |
| ND | O | O | X | 1 | O | O | O | 0 | X | O | O | O | 1 |
| OH | X | O | X | 2 | X | O | O | 1 | O | O | O | O | 0 |
| OK | X | X | X | 3 | X | X | X | 3 | X | X | X | X | 4 |
| OR | O | O | O | 0 | X | X | O | 2 | X | O | X | O | 2 |
| PA | X | O | X | 2 | X | X | X | 3 | O | O | O | O | 0 |
| RI | O | O | O | 0 | O | O | O | 0 | O | O | O | O | 0 |
| SC | X | X | X | 3 | X | X | X | 3 | O | X | O | O | 1 |
| SD | O | X | X | 2 | O | O | X | 1 | X | O | O | X | 2 |
| TN | X | X | X | 3 | X | O | X | 2 | O | X | X | O | 2 |
| TX | X | X | X | 3 | X | O | O | 1 | X | O | X | X | 3 |
| UT | X | X | X | 3 | X | X | O | 2 | X | O | O | X | 2 |
| VT | O | O | O | 0 | O | O | O | 0 | O | O | O | O | 0 |
| VA | X | X | X | 3 | X | O | O | 1 | O | O | O | O | 0 |
| WA | O | O | O | 0 | X | O | O | 1 | X | O | O | O | 1 |
| WV | X | O | X | 2 | X | O | O | 1 | O | X | X | O | 2 |
| WI | O | X | X | 2 | X | O | O | 1 | O | O | O | O | 0 |
| WY | X | X | X | 3 | X | X | O | 2 | X | O | O | X | 2 |

SOURCES

- 1) HIX Compare and commercial health insurance data
- 2) Kaiser Family Foundation
- 3) Healthinsurance.org
- 4) HIX Compare

- 5) HIX Compare
- 6) Kaiser Family Foundation
- 7) Milliman

- 8) Kaiser Family Foundation
- 9) Kaiser Family Foundation
- 10) U.S. Census Bureau