

HEALTH INSURER PENETRATION – SELECTED NY MSAS

Source: AMA, Competition in Health Insurance, 2013 Update

MSA	Insurer 1	Insurer 2	Share % of Top 2 Insurers
Albany-Schenectady-Troy	CDPHP (32%)	United (18%)	50%
Binghamton	Excellus (43%)	United (25%)	68%
Buffalo-Cheektowaga-Tonawanda	Independent Health (45%)	HealthNow (24%)	69%
New York-White Plains-Wayne, NJ	United (31%)	Emblem (26%)	57%
Rochester	Excellus (41%)	MVP (36%)	77%
Suffolk-Nassau	United (43%)	Emblem (23%)	66%
Syracuse	Excellus (53%)	United (20%)	73%