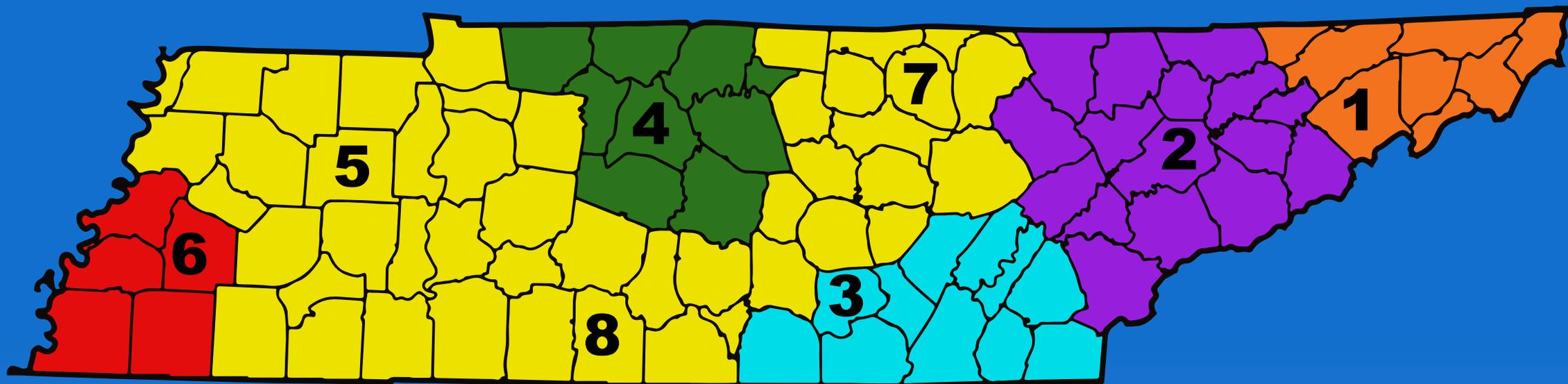


2019 INSURANCE CARRIER MAP



 RATING AREA 1: BCBSTN/CIGNA	 RATING AREA 4: BRIGHT/CIGNA/OSCAR
 RATING AREA 2: BCBSTN/CIGNA/BRIGHT	 RATING AREAS 5, 7 AND 8: BCBSTN
 RATING AREA 3: CELTIC/BCBSTN	 RATING AREA 6: BRIGHT/CELTIC/CIGNA/OSCAR

In 2019, Tennesseans in 46 of 95 counties will only have one Federally Facilitated Marketplace (FFM) option. Competition in the FFM exists in 5 of 8 rating areas in the State.