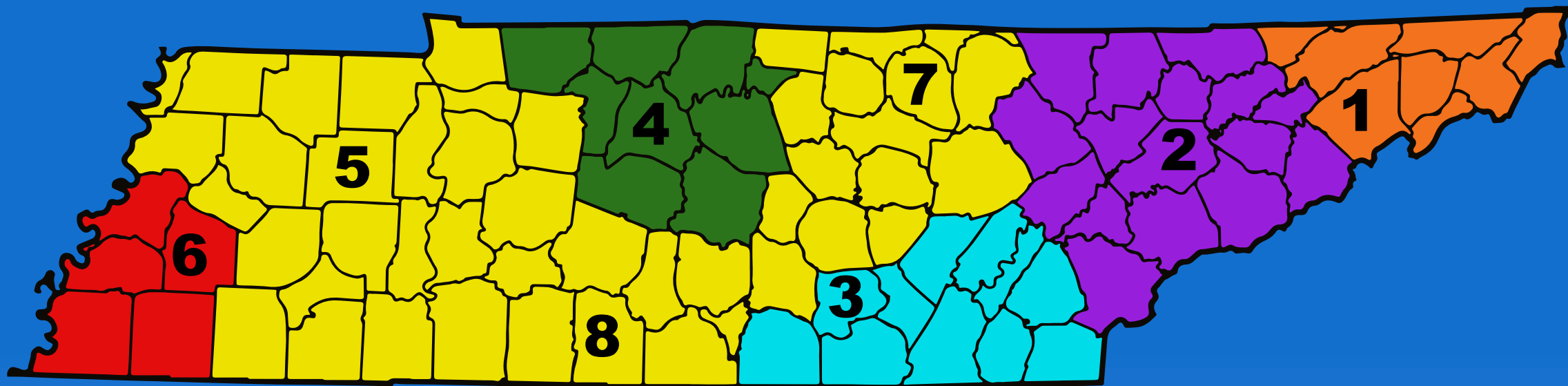


2019 INSURANCE CARRIER MAP



RATING AREA 1:
BCBSTN/CIGNA

RATING AREA 2:
BCBSTN/CIGNA/BRIGHT

RATING AREA 3:
CELTIC/BCBSTN

RATING AREA 4:
BRIGHT/CIGNA/OSCAR

RATING AREAS 5, 7 AND 8:
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.