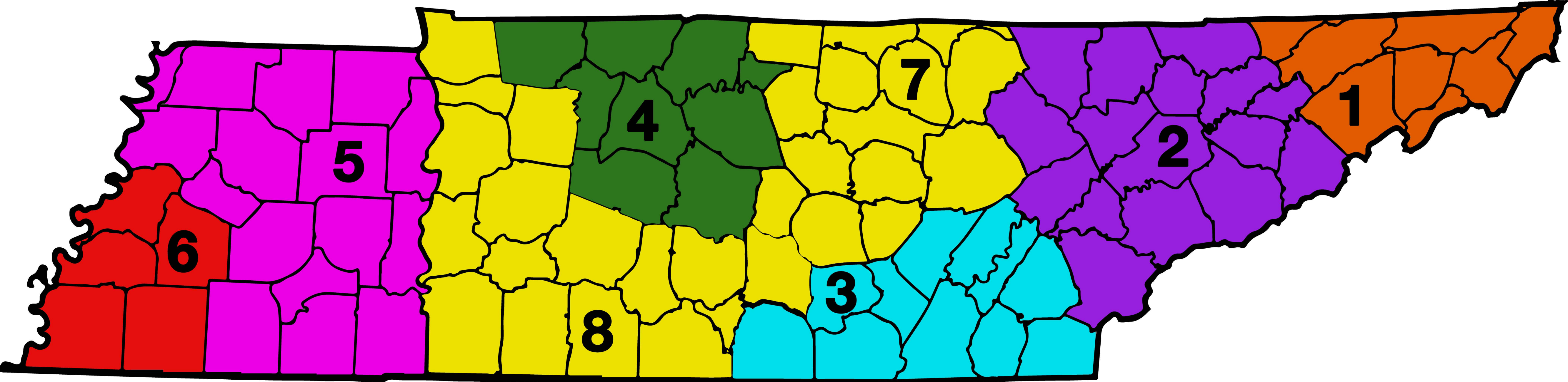


# 2020 INSURANCE CARRIER MAP



**RATING AREA 1:**  
**BCBSTN/CIGNA**



**RATING AREA 4:**  
**BCBSTN/BRIGHT/CELTIC/CIGNA/OSCAR**



**RATING AREAS 7 AND 8:**  
**BCBSTN**



**RATING AREA 2:**  
**BCBSTN/CIGNA/BRIGHT/CELTIC**



**RATING AREA 5:**  
**BCBSTN/CIGNA**



**RATING AREA 3:**  
**BCBSTN/CELTIC/BRIGHT**



**RATING AREA 6:**  
**BCBSTN/BRIGHT/CELTIC/CIGNA/OSCAR**

**IN 2020, TENNESSEANS IN 65 OF 95 COUNTIES WILL HAVE MORE THAN ONE CHOICE ON THE FEDERALLY FACILITATED MARKETPLACE (FFM).  
COMPETITION ON THE FFM EXISTS IN 6 OF 8 RATING AREAS.**