

# The 2023-2028 Outlook for Health Insurance for US Zip Codes

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## Abstracts

This study covers the latent demand outlook for health insurance across the states and zip codes of the United States. Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across some 10,833 zip codes in the United States. For each zip code in question, the percent share the zip code is of its state and of the United States as a whole is reported. These comparative benchmarks allow the reader to quickly gauge a zip code vis-à-vis others. This statistical approach can prove very useful to distribution and/or sales force strategies. Using econometric models which project fundamental economic dynamics within each state and zip code, latent demand estimates are created for health insurance. This report does not discuss the specific players in the market serving the latent demand, nor specific details at the product level. The study also does not consider short-term cyclicalities that might affect realized sales. The study, therefore, is strategic in nature, taking an aggregate and long-run view, irrespective of the players or products involved.

In this report we define the sales of health insurance as including all commonly understood products and/or services falling within this broad category, irrespective of product packaging, formulation, size, or form. Companies participating in this industry include Aetna, AIA Group, Allianz, Anthem Insurance Companies, ASSICURAZIONI GENERALI, Aviva, AXA, Berkshire Hathaway, Blue Cross Blue Shield, BMI Healthcare, Broadstone Corporate Benefits, Ltd., Bupa, Centene, Cigna, Dai-ichi LIFE HOLDINGS, HBF Health, Ltd., Healthcare International Global Network, Ltd., International Medical Group, Kaiser Foundation, Life Insurance Corporation, Mapfre, New York Life Insurance Company, Nippon Life Insurance Company, Now Health International, Oracle, Prudential, United HealthCare Services, Inc., VHI Group, and Vitality CORPORATE SERVICES, Ltd.. In addition to the sources indicated, additional information available to the public via news and/or press releases published by players in the industry was

considered in defining and calibrating this category. All figures are in a common currency (U.S. dollars, millions) and are not adjusted for inflation (i.e., they are current values). Exchange rates used to convert to U.S. dollars are averages for the year in question. Future exchange rates are assumed to be constant in the future at the current level (the average of the year of this publication's release in 2022).

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