

HEALTH INSURANCE CONSUMER COMPLAINTS

Ohio Department of Insurance

Mary Taylor, Lt. Governor/Director

Health Insurance Complaints

In 2015, the Ohio Department of Insurance (ODI) received a total of 897 complaints about companies that sold individual health insurance. The chart below shows the top 12 reasons for these complaints.

2015 Ohio Individual HEALTH Insurance Complaint Statistics			
Number of authorized companies having individual health insurance premiums.	Number of authorized companies having individual health insurance complaints.	Consumer complaints concerning individual health insurance companies received.	Number of insurance companies having at least ten individual health insurance complaints.
316	88	897*	15
Top 12 Complaint Reasons**			% of Total Complaints
1. Claim delay			33.3%
2. Claim unsatisfactory settlement offer			11.6%
3. Claim denial			11.1%
4. Claim adjuster handling			6.3%
5. Policy cancellation or nonrenewal			5.1%
6. Claim comparative negligence			5.0%
7. Premium amount or rating			4.4%
8. Premium refund due but not paid			4.1%
9. Premium notice or billing			3.9%
10. Agent handling			3.1%
11. Service non-responsiveness			2.8%
12. Coverage question			2.6%
* Number of complaints may include agents, service processors, and others who are not insurance companies.			
**Complaints may have more than one reason.			

Health Insurance Complaint Ratios

The chart on page two shows the 50 companies that earned the most Ohio individual health insurance premium in 2015 and how each company's consumer complaints compare to the average. A 1.00 ratio means an insurer had the same percent share of all Ohio individual health insurance complaints as its share percent of all Ohio individual health insurance premium. A 1.50 ratio means an insurer had a 50% higher percent share of all Ohio individual health insurance complaints compared to its percent of Ohio individual health insurance premium. If a company had 12.0 percent of all complaints and a 10.0 percent market share, its complaint ratio would be 1.20 (12.0 divided by 10.0). The 50 companies displayed on page two had an aggregate average 2015 complaint to market share ratio of 0.89.

Notes:

"Market Share" refers to each company's percentage of Ohio total individual health insurance premium. "Complaint Share" is each company's percentage of Ohio total individual health insurance complaints. "Complaint Ratio" is a comparison of Ohio individual health market share to the number of complaints. Statistics and ratios refer to individual health insurance plans and do not include employer or other group health insurance plans.



HEALTH INSURANCE CONSUMER COMPLAINTS

2015 Ohio Individual HEALTH Insurance Complaint Ratios					
Individual Health Insurers in Order of Ohio Market Share	Ohio Individual Health Premium	Ohio Market Share	Ohio Consumer Complaints	Ohio Complaint Share	Complaint to Market Share Ratio
Medical Mut Of OH	\$356,887,061.00	14.20%	93	9.42%	0.66
Community Ins Co	\$321,129,040.00	12.77%	184	18.64%	1.46
Medical Hlth Insuring Corp of OH	\$250,480,975.00	9.96%	0	0.00%	0.00
Caresource	\$158,142,143.00	6.29%	142	14.39%	2.29
American Family Life Assur Co of	\$116,021,324.00	4.62%	44	4.46%	0.97
Aetna Life Ins Co	\$94,676,978.00	3.77%	21	2.13%	0.56
Genworth Life Ins Co	\$79,820,009.00	3.18%	11	1.11%	0.35
Coordinated Hlth Mut Inc	\$79,340,914.00	3.16%	19	1.93%	0.61
John Hancock Life Ins Co USA	\$44,295,638.00	1.76%	3	0.30%	0.17
HealthSpan Inc	\$39,604,503.00	1.58%	23	2.33%	1.48
Northwestern Mut Life Ins Co	\$34,854,273.00	1.39%	0	0.00%	0.00
United Of Omaha Life Ins Co	\$34,377,001.00	1.37%	1	0.10%	0.07
Aultcare Ins Co	\$31,873,129.00	1.27%	5	0.51%	0.40
Humana Hlth Plan of OH Inc	\$29,890,592.00	1.19%	28	2.84%	2.39
Provident Life & Accident Ins Co	\$26,642,671.00	1.06%	0	0.00%	0.00
Bankers Life & Cas Co	\$24,314,444.00	0.97%	3	0.30%	0.31
State Farm Mut Auto Ins Co	\$23,708,160.00	0.94%	1	0.10%	0.11
Colonial Life & Accident Ins Co	\$23,087,824.00	0.92%	0	0.00%	0.00
Washington Natl Ins Co	\$22,764,213.00	0.91%	3	0.30%	0.34
Omaha Ins Co	\$22,261,419.00	0.89%	0	0.00%	0.00
Summa Ins Co Inc	\$21,263,631.00	0.85%	8	0.81%	0.96
Metropolitan Life Ins Co	\$20,580,213.00	0.82%	5	0.51%	0.62
Northwestern Long Term Care Ins	\$20,170,229.00	0.80%	0	0.00%	0.00
Forethought Life Ins Co	\$20,086,708.00	0.80%	0	0.00%	0.00
Family Heritage Life Ins Co Of	\$19,427,979.00	0.77%	2	0.20%	0.26
Principal Life Ins Co	\$18,201,594.00	0.72%	0	0.00%	0.00
UnitedHealthcare Life Ins Co	\$17,822,420.00	0.71%	3	0.30%	0.43
Humana Ins Co	\$17,143,132.00	0.68%	21	2.13%	3.12
Berkshire Life Ins Co of Amer	\$16,799,469.00	0.67%	0	0.00%	0.00
Time Ins Co	\$16,638,351.00	0.66%	6	0.61%	0.92
United Hlthcare of OH Inc	\$15,944,086.00	0.63%	8	0.81%	1.28
Massachusetts Mut Life Ins Co	\$15,293,463.00	0.61%	0	0.00%	0.00
RiverSource Life Ins Co	\$14,177,404.00	0.56%	0	0.00%	0.00
Buckeye Comm Hlth Plan Inc	\$14,003,381.00	0.56%	28	2.84%	5.09
Continental Cas Co	\$13,591,511.00	0.54%	6	0.61%	1.12
Mutual Of Omaha Ins Co	\$13,368,767.00	0.53%	3	0.30%	0.57
HealthSpan Integrated Care	\$12,901,265.00	0.51%	55	5.57%	10.86
Combined Ins Co Of Amer	\$11,721,577.00	0.47%	3	0.30%	0.65
American Fidelity Assur Co	\$11,665,098.00	0.46%	1	0.10%	0.22
Colonial Penn Life Ins Co	\$11,546,189.00	0.46%	2	0.20%	0.44
Transamerica Life Ins Co	\$11,123,833.00	0.44%	2	0.20%	0.46
Paramount Ins Co	\$10,751,798.00	0.43%	6	0.61%	1.42
Molina Hlthcare of OH Inc	\$10,665,862.00	0.42%	17	1.72%	4.06
Unum Life Ins Co Of Amer	\$10,596,853.00	0.42%	4	0.41%	0.96
Physicians Mut Ins Co	\$9,870,790.00	0.39%	1	0.10%	0.26
Philadelphia Amer Life Ins Co	\$9,438,238.00	0.38%	1	0.10%	0.27
New York Life Ins Co	\$9,150,324.00	0.36%	2	0.20%	0.56
Reserve Natl Ins Co	\$9,118,969.00	0.36%	2	0.20%	0.56
Golden Rule Ins Co	\$9,030,489.00	0.36%	13	1.32%	3.67
American Alt Ins Corp	\$8,601,840.00	0.34%	0	0.00%	0.00
Total / Average Carriers Above / 2015	\$2,234,867,774	88.90%	780	79.03%	0.89
All Ohio Indiv Health Carriers / 2015	\$2,514,000,401	100.00%	897	100.00%	
Total Above Carriers Percent of All	88.90%	88.90%	86.96%		

Consumer Services 1-800-686-1526 | Medicare Information 1-800-686-1578 | Fraud & Enforcement 1-800-686-1527

John R. Kasich
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