

Long-Term Care Insurance

2018 Consumer Complaints

Consumers 1-800-686-1526 | Medicare 1-800-686-1578 | Fraud & Enforcement 1-800-686-1527

Long-Term Care (LTC) Insurance Complaints

In 2018, the Ohio Department of Insurance (ODI) received a total of 113 complaints concerning companies that sold individual long-term care (LTC) insurance. The chart below shows the top 12 reasons for these complaints.

| 2018 Ohio Individual LONG-TERM CARE Insurance Complaint Statistics | | | |
|--|---|--|---|
| Number of authorized companies having individual long-term care insurance premiums. | Number of authorized companies having individual long-term care insurance complaints. | Consumer complaints concerning individual long-term care insurance companies received. | Number of insurance companies having at least ten individual long-term care insurance complaints. |
| 85 | 25 | 113* | 2 |
| Top 12 Complaint Reasons** | | | % of Total Complaints |
| 1. Premium & Rating | | | 37.66% |
| 2. Premium Notice/Billing | | | 19.48% |
| 3. Denial of Claim | | | 8.44% |
| 4. Delay | | | 6.49% |
| 5. Information Requested | | | 3.90% |
| 6. Premium Refund | | | 3.25% |
| 7. Cancellation | | | 2.60% |
| 8. Coverage Question | | | 2.60% |
| 9. Misrepresentation | | | 1.95% |
| 10. Prompt Pay | | | 1.95% |
| 11. Refusal to Insure | | | 1.30% |
| 12. Health Status | | | 1.30% |
| * Number of complaints may include agents, service processors, and others who are not insurance companies. | | | |
| **Complaints may have more than one reason. | | | |

Long-Term Care (LTC) Insurance Complaint Ratios

The chart on page two shows the 50 companies that earned the most Ohio individual long-term care insurance premium in 2018 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 long-term care insurance complaints as its share percent of all Ohio individual long-term care insurance premium. A 1.50 ratio means an insurer had a 50% higher percent share of all Ohio individual long-term care insurance complaints compared to its percent of Ohio individual long-term care 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).

Notes:

“Market Share” refers to each company’s percentage of Ohio total individual long-term care insurance premium. “Complaint Share” is each company’s percentage of Ohio total individual long-term care insurance complaints. “Complaint Ratio” is a comparison of Ohio long-term care insurance market share to the number of complaints. Statistics and ratios refer to individual long-term care insurance plans and do not include employer or other group long-term care insurance plans.

| 2018 Ohio Long Term Care Insurance Complaint Ratios | | | | | |
|--|---------------------------|-----------------------|-----------------|-----------------------------|---------------------------------|
| Respondent | Premium Amount | Market Share Reported | Complaint Count | Percent of Total Complaints | Complaint to Market Share Ratio |
| GENWORTH LIFE INSURANCE COMPANY (70025) | \$85,728,428.00 | 25.42% | 25 | 0.65% | 0.03 |
| JOHN HANCOCK LIFE INSURANCE COMPANY (USA) (65838) | \$50,114,421.00 | 14.86% | 7 | 0.18% | 0.01 |
| PRUDENTIAL INSURANCE COMPANY OF AMERICA (68241) | \$26,883,252.00 | 7.97% | 20 | 0.52% | 0.06 |
| NORTHWESTERN LONG TERM CARE INSURANCE COMPANY (69000) | \$25,516,684.00 | 7.57% | 1 | 0.03% | 0 |
| METROPOLITAN LIFE INSURANCE COMPANY (65978) | \$19,673,904.00 | 5.83% | 4 | 0.10% | 0.02 |
| UNUM LIFE INSURANCE COMPANY OF AMERICA (62235) | \$15,195,372.00 | 4.51% | 3 | 0.08% | 0.02 |
| CONTINENTAL CASUALTY COMPANY (20443) | \$15,118,397.00 | 4.48% | 8 | 0.21% | 0.05 |
| BANKERS LIFE AND CASUALTY COMPANY (61263) | \$12,072,644.00 | 3.58% | 4 | 0.001 | 0.03 |
| MUTUAL OF OMAHA INSURANCE COMPANY (71412) | \$11,933,047.00 | 3.54% | 1 | 0.03% | 0.01 |
| RIVERSOURCE LIFE INSURANCE COMPANY (65005) | \$9,576,024.00 | 2.84% | 1 | 0.03% | 0.01 |
| NEW YORK LIFE INSURANCE COMPANY (66915) | \$8,425,907.00 | 2.50% | 2 | 0.05% | 0.02 |
| STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY (25178) | \$6,623,672.00 | 1.96% | | | |
| MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY (65935) | \$5,006,980.00 | 1.48% | 1 | 0.03% | 0.02 |
| ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA (90611) | \$4,850,460.00 | 1.44% | 1 | 0.03% | 0.02 |
| BRIGHTHOUSE LIFE INSURANCE COMPANY (87726) | \$3,553,589.00 | 1.05% | 1 | 0.03% | 0.02 |
| CONTINENTAL GENERAL INSURANCE COMPANY (71404) | \$3,416,147.00 | 1.01% | | | |
| SENIOR HEALTH INSURANCE COMPANY OF PENNSYLVANIA (76325) | \$3,155,007.00 | 0.94% | 2 | 0.05% | 0.06 |
| UNITED OF OMAHA LIFE INSURANCE COMPANY (69868) | \$2,612,360.00 | 0.78% | | | |
| UNION SECURITY INSURANCE COMPANY (70408) | \$2,471,605.00 | 0.73% | | | |
| MEDAMERICA INSURANCE COMPANY (69515) | \$2,080,304.00 | 0.62% | 8 | 0.21% | 0.33 |
| PHYSICIANS MUTUAL INSURANCE COMPANY (80578) | \$1,834,305.00 | 0.54% | | | |
| AETNA LIFE INSURANCE COMPANY (60054) | \$1,682,811.00 | 0.50% | | | |
| BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA (71714) | \$1,656,524.00 | 0.49% | | | |
| LINCOLN BENEFIT LIFE COMPANY (65595) | \$1,463,709.00 | 0.43% | 1 | 0.03% | 0.06 |
| PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY (68195) | \$1,338,531.00 | 0.40% | 2 | 0.05% | 0.13 |
| LIFESECURE INSURANCE COMPANY (77720) | \$1,187,171.00 | 0.35% | | | |
| AF&L INSURANCE COMPANY (35963) | \$1,164,060.00 | 0.35% | 1 | 0.03% | 0.07 |
| AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC) (60380) | \$885,551.00 | 0.26% | 1 | 0.03% | 0.1 |
| TIME INSURANCE COMPANY II (69477) | \$866,635.00 | 0.26% | | | |
| JOHN ALDEN LIFE INSURANCE COMPANY (65080) | \$842,003.00 | 0.25% | | | |
| STATE LIFE INSURANCE COMPANY (69116) | \$764,881.00 | 0.23% | 1 | 0.03% | 0.11 |
| CINCINNATI LIFE INSURANCE COMPANY, THE (76236) | \$747,578.00 | 0.22% | | | |
| ABILITY INSURANCE COMPANY (71471) | \$728,199.00 | 0.22% | | | |
| PENNSYLVANIA LIFE INSURANCE COMPANY (67660) | \$721,048.00 | 0.21% | | | |
| TRANSAMERICA PREMIER LIFE INSURANCE COMPANY (66281) | \$648,292.00 | 0.19% | | | |
| AUTO-OWNERS LIFE INSURANCE COMPANY (61190) | \$556,809.00 | 0.17% | | | |
| AMERICAN GENERAL LIFE INSURANCE COMPANY (60488) | \$542,141.00 | 0.16% | | | |
| AMERICAN FIDELITY ASSURANCE COMPANY (60410) | \$533,309.00 | 0.16% | | | |
| JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY (93610) | \$396,029.00 | 0.12% | | | |
| GENWORTH LIFE AND ANNUITY INSURANCE COMPANY (65536) | \$374,652.00 | 0.11% | 2 | 0.0005 | 0.46 |
| COUNTRY LIFE INSURANCE COMPANY (62553) | \$359,338.00 | 0.11% | | | |
| EQUITABLE LIFE & CASUALTY INSURANCE COMPANY (62952) | \$343,119.00 | 0.10% | | | |
| UNITED AMERICAN INSURANCE COMPANY (92916) | \$339,188.00 | 0.10% | | | |
| TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA (69345) | \$331,348.00 | 0.10% | | | |
| LINCOLN NATIONAL LIFE INSURANCE COMPANY (65676) | \$284,360.00 | 0.08% | | | |
| WASHINGTON NATIONAL INSURANCE COMPANY (70319) | \$272,915.00 | 0.08% | | | |
| GE CAPITAL LIFE ASSURANCE COMPANY OF NEW YORK (72990) | \$231,253.00 | 0.07% | | | |
| GUARANTEE TRUST LIFE INSURANCE COMPANY (64211) | \$204,400.00 | 0.06% | | | |
| TIAA-CREF LIFE INSURANCE COMPANY (60142) | \$197,638.00 | 0.06% | | | |
| PRINCIPAL LIFE INSURANCE COMPANY (61271) | \$172,121.00 | 0.05% | | | |
| Total /Average Carriers Above/2018 | \$335,678,122.00 | 99.54% | 97 | 2.55% | 1.64 |
| All Ohio LTC /2018 | \$3,918,477,065.00 | 100.00% | 486 | 100% | |
| Total Above Carriers Percent of All | 8.57% | 99.54% | 19.96% | | |