

# Long-Term Care Insurance

## 2019 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 2019, the Ohio Department of Insurance (ODI) received a total of 82 complaints concerning companies that sold individual long-term care (LTC) insurance. The chart below shows the top 12 reasons for these complaints.

2019 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.
<b>96</b>	<b>20</b>	<b>82*</b>	<b>3</b>
Top 12 Complaint Reasons**			% of Total Complaints
1. Premium & Rating			<b>42.86%</b>
2. Delay			<b>10.71%</b>
3. Other			<b>7.14%</b>
4. Denial of Claim			<b>6.25%</b>
5. Coverage Question			<b>5.36%</b>
6. Information Requested			<b>5.36%</b>
7. Premium Notice/Billing			<b>5.36%</b>
8. Premium Refund			<b>4.46%</b>
9. Delays/No Response			<b>3.57%</b>
10. Continuation of Benefits			<b>1.79%</b>
11. Rehabilitative/Habilitative Care			<b>0.89%</b>
12. Cash Value			<b>0.89%</b>
* 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 2019 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.

### 2019 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)	\$84,598,494.00	24.21%	17	20.73%	0.86
JOHN HANCOCK LIFE INSURANCE COMPANY (USA) (65838)	\$50,880,580.00	14.56%	3	3.66%	0.25
PRUDENTIAL INSURANCE COMPANY OF AMERICA (68241)	\$27,916,642.00	7.99%	10	12.20%	1.53
METROPOLITAN LIFE INSURANCE COMPANY (65978)	\$20,716,939.00	5.93%	12	14.63%	2.47
UNUM LIFE INSURANCE COMPANY OF AMERICA (62235)	\$15,206,343.00	4.35%	4	4.88%	1.12
CONTINENTAL CASUALTY COMPANY (20443)	\$15,138,999.00	4.33%	8	9.76%	2.25
MUTUAL OF OMAHA INSURANCE COMPANY (71412)	\$13,085,332.00	3.75%	3	3.66%	0.98
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY (69000)	\$27,709,953.00	7.93%			
RIVERSOURCE LIFE INSURANCE COMPANY (65005)	\$9,330,921.00	2.67%	2	2.44%	0.91
TRANSAMERICA LIFE INSURANCE COMPANY (86231)	\$7,930,690.00	2.27%	7	8.54%	3.76
BANKERS LIFE AND CASUALTY COMPANY (61263)	\$7,488,385.00	2.14%	1	1.22%	0.57
BRIGHTHOUSE LIFE INSURANCE COMPANY (87726)	\$3,382,165.00	0.97%	1	1.22%	1.26
NEW YORK LIFE INSURANCE COMPANY (66915)	\$8,376,645.00	2.40%			
CONTINENTAL GENERAL INSURANCE COMPANY (71404)	\$3,241,673.00	0.93%	1	1.22%	1.31
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY (25178)	\$6,558,034.00	1.88%			
MEDAMERICA INSURANCE COMPANY (69515)	\$2,163,607.00	0.62%	3	3.66%	5.91
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY (65935)	\$4,935,388.00	1.41%			
PHYSICIANS MUTUAL INSURANCE COMPANY (80578)	\$1,956,956.00	0.56%	1	1.22%	2.18
ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERICA (90611)	\$4,589,087.00	1.31%			
UNITED OF OMAHA LIFE INSURANCE COMPANY (69868)	\$2,549,804.00	0.73%			
UNION SECURITY INSURANCE COMPANY (70408)	\$2,339,883.00	0.67%			
UNITED SECURITY ASSURANCE COMPANY OF PENNSYLVANIA (42129)	\$2,107,129.00	0.60%			
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA (71714)	\$1,353,732.00	0.39%			
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY (68195)	\$1,304,390.00	0.37%			
LIFESECURE INSURANCE COMPANY (77720)	\$1,230,129.00	0.35%			
AF&L INSURANCE COMPANY (35963)	\$1,068,718.00	0.31%			
AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS (AFLAC) (60380)	\$819,659.00	0.24%			
JOHN ALDEN LIFE INSURANCE COMPANY (65080)	\$802,765.00	0.23%			
STATE LIFE INSURANCE COMPANY (69116)	\$789,763.00	0.23%			
TRANSAMERICA PREMIER LIFE INSURANCE COMPANY (66281)	\$783,333.00	0.22%			
CINCINNATI LIFE INSURANCE COMPANY, THE (76236)	\$739,733.00	0.21%			
NASSAU LIFE INSURANCE COMPANY OF TEXAS (62359)	\$727,353.00	0.21%			
ABILITY INSURANCE COMPANY (71471)	\$689,719.00	0.20%			
LINCOLN NATIONAL LIFE INSURANCE COMPANY (65676)	\$255,302.00	0.07%	1	0.0122	16.71
AUTO-OWNERS LIFE INSURANCE COMPANY (61190)	\$634,780.00	0.18%			
WASHINGTON NATIONAL INSURANCE COMPANY (70319)	\$217,886.00	0.06%	1	1.22%	19.67
STANDARD LIFE INSURANCE COMPANY OF NEW YORK (89009)	\$443,583.00	0.13%			
AMERICAN FIDELITY ASSURANCE COMPANY (60410)	\$440,328.00	0.13%			
COUNTRY LIFE INSURANCE COMPANY (62553)	\$414,057.00	0.12%			
AMERICAN GENERAL LIFE INSURANCE COMPANY (60488)	\$412,376.00	0.12%			
GENWORTH LIFE AND ANNUITY INSURANCE COMPANY (65536)	\$360,717.00	0.10%			
TEACHERS INSURANCE ANNUITY ASSOCIATION OF AMERICA (69345)	\$317,182.00	0.09%			
UNITED AMERICAN INSURANCE COMPANY (92916)	\$293,377.00	0.08%			
ALLSTATE LIFE INSURANCE COMPANY (60186)	\$116,722.00	0.03%	3	3.66%	110.86
JOHN HANCOCK LIFE & HEALTH INSURANCE COMPANY (93610)	\$287,037.00	0.08%			
GE CAPITAL LIFE ASSURANCE COMPANY OF NEW YORK (72990)	\$232,156.00	0.07%			
NATIONAL GUARDIAN LIFE INSURANCE COMPANY (66583)	\$226,601.00	0.07%			
PRINCIPAL LIFE INSURANCE COMPANY (61271)	\$207,167.00	0.06%			
TIAA-CREF LIFE INSURANCE COMPANY (60142)	\$188,531.00	0.05%			
GUARANTEE TRUST LIFE INSURANCE COMPANY (64211)	\$179,333.00	0.05%			
<b>Total /Average Carriers Above/2019</b>	<b>\$337,740,078.00</b>	<b>96.66%</b>	<b>78</b>	<b>95.14%</b>	<b>172.60</b>
<b>All Ohio LTC /2019</b>	<b>\$3,918,477,065.00</b>	<b>100.00%</b>	<b>82</b>	<b>100%</b>	
<b>Total Above Carriers Percent of All</b>	<b>8.62%</b>	<b>96.66%</b>	<b>95.12%</b>		