

# Health Insurance

## 2017 Consumer Complaints

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

### Health Insurance Complaints

In 2017, the Ohio Department of Insurance (ODI) received a total of 1,089 complaints about companies that sold individual health insurance. The chart below shows the top 12 reasons for these complaints.

| 2017 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. |
| <b>338</b>   | <b>89</b>   | <b>1089*</b>   | <b>11</b>   |
| Top 12 Complaint Reasons**   |   |  | % of Total Complaints   |
| 1. Denial of Claim   |   |  | <b>22.88%</b>   |
| 2. Adverse Benefit Determination   |   |  | <b>9.76%</b>  |
| 3. Delay   |   |  | <b>6.24%</b>  |
| 4. Premium Refund  |   |  | <b>4.59%</b>  |
| 5. Premium Notice/Billing  |   |  | <b>4.41%</b>  |
| 6. Coverage Question   |   |  | <b>4.18%</b>  |
| 7. Delays / No Response  |   |  | <b>3.88%</b>  |
| 8. Out-of-Network Benefits   |   |  | <b>3.76%</b>  |
| 9. Cancellation  |   |  | <b>3.12%</b>  |
| 10. Information Requested  |   |  | <b>2.47%</b>  |
| 11. Inadequate Provider  |   |  | <b>2.47%</b>  |
| 12. Pharmacy Benefits  |   |  | <b>2.47%</b>  |
| * 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 2017 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).

### 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.

| 2017 Ohio Accident & Health Insurance Complaint Ratios             |                           |                       |                 |                             |                                 |
|--|---------------------------|-----------------------|-----------------|-----------------------------|---------------------------------|
| Respondent   | Premium Amount            | Market Share Reported | Complaint Count | Percent of Total Complaints | Complaint to Market Share Ratio |
| COMMUNITY INSURANCE COMPANY (10345)                                | \$909,594,488.00          | 21.81%                | 156             | 4.12%                       | 0.19                            |
| MEDICAL MUTUAL OF OHIO (29076)                                     | \$431,090,601.00          | 10.34%                | 93              | 2.46%                       | 0.24                            |
| MEDICAL HEALTH INSURING CORPORATION OF OHIO (95828)                | \$266,353,105.00          | 6.39%                 | 1               | 0.03%                       | 0                               |
| CARESOURCE (95201)   | \$254,279,930.00          | 6.10%                 | 199             | 5.25%                       | 0.86                            |
| HUMANA INSURANCE COMPANY (73288)                                   | \$253,881,570.00          | 6.09%                 | 10              | 0.26%                       | 0.04                            |
| SILVERSCRIPT INSURANCE COMPANY (12575)                             | \$140,787,457.00          | 3.38%                 |                 |                             |                                 |
| AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC) (60380) | \$113,209,042.00          | 2.71%                 | 40              | 1.06%                       | 0.39                            |
| MOLINA HEALTHCARE OF OHIO INC (12334)                              | \$85,535,911.00           | 2.05%                 | 34              | 0.009                       | 0.44                            |
| GENWORTH LIFE INSURANCE COMPANY (70025)                            | \$80,756,344.00           | 1.94%                 | 4               | 0.11%                       | 0.05                            |
| DENTAL CARE PLUS INC (96265)                                       | \$59,907,484.00           | 1.44%                 | 1               | 0.03%                       | 0.02                            |
| AULTCARE INSURANCE COMPANY (77216)                                 | \$58,453,453.00           | 1.40%                 | 4               | 0.11%                       | 0.08                            |
| BUCKEYE COMMUNITY HEALTH PLAN INC (11834)                          | \$46,860,436.00           | 1.12%                 | 40              | 1.06%                       | 0.94                            |
| SUPERIOR DENTAL CARE INC (96280)                                   | \$46,597,661.00           | 1.12%                 | 1               | 0.03%                       | 0.02                            |
| JOHN HANCOCK LIFE INSURANCE COMPANY (USA) (65838)                  | \$44,230,096.00           | 1.06%                 | 2               | 0.05%                       | 0.05                            |
| NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, THE (67091)            | \$37,761,545.00           | 0.91%                 |                 |                             |                                 |
| ANTHEM INSURANCE COMPANIES INC (28207)                             | \$31,768,331.00           | 0.76%                 |                 |                             |                                 |
| AETNA HEALTH AND LIFE INSURANCE COMPANY (78700)                    | \$30,378,429.00           | 0.73%                 |                 |                             |                                 |
| OMAHA INSURANCE COMPANY (13100)                                    | \$30,096,483.00           | 0.72%                 | 1               | 0.03%                       | 0.04                            |
| WELLCARE PRESCRIPTION INSURANCE INC (10155)                        | \$30,028,382.00           | 0.72%                 |                 |                             |                                 |
| UNITED OF OMAHA LIFE INSURANCE COMPANY (69868)                     | \$29,157,288.00           | 0.70%                 | 1               | 0.03%                       | 0.04                            |
| PREMIER HEALTH PLAN INC (15484)                                    | \$26,509,390.00           | 0.64%                 | 7               | 0.18%                       | 0.29                            |
| PARAMOUNT INSURANCE COMPANY (11518)                                | \$26,087,173.00           | 0.63%                 | 7               | 0.18%                       | 0.3                             |
| SYMPHONIX HEALTH INSURANCE INC (84549)                             | \$25,587,574.00           | 0.61%                 |                 |                             |                                 |
| STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY (25178)             | \$24,417,862.00           | 0.59%                 |                 |                             |                                 |
| PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY (68195)              | \$23,972,686.00           | 0.58%                 |                 |                             |                                 |
| NORTHWESTERN LONG TERM CARE INSURANCE COMPANY (69000)              | \$22,854,208.00           | 0.55%                 |                 |                             |                                 |
| WASHINGTON NATIONAL INSURANCE COMPANY (70319)                      | \$22,662,612.00           | 0.54%                 | 4               | 0.11%                       | 0.19                            |
| COLONIAL LIFE & ACCIDENT INSURANCE COMPANY (62049)                 | \$22,418,434.00           | 0.54%                 |                 |                             |                                 |
| BANKERS LIFE AND CASUALTY COMPANY (61263)                          | \$21,579,157.00           | 0.52%                 | 2               | 0.05%                       | 0.1                             |
| THP INSURANCE COMPANY INC (60016)                                  | \$21,553,859.00           | 0.52%                 |                 |                             |                                 |
| METROPOLITAN LIFE INSURANCE COMPANY (65978)                        | \$20,863,465.00           | 0.50%                 | 4               | 0.11%                       | 0.21                            |
| PRINCIPAL LIFE INSURANCE COMPANY (61271)                           | \$20,683,003.00           | 0.50%                 |                 |                             |                                 |
| FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA (77968)          | \$20,519,751.00           | 0.49%                 |                 |                             |                                 |
| SUMMA INSURANCE COMPANY INC (10649)                                | \$18,987,740.00           | 0.46%                 | 8               | 0.0021                      | 0.46                            |
| BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA (71714)                | \$18,775,135.00           | 0.45%                 |                 |                             |                                 |
| FORETHOUGHT LIFE INSURANCE COMPANY (91642)                         | \$18,280,031.00           | 0.44%                 |                 |                             |                                 |
| MEDMUTUAL LIFE INSURANCE COMPANY (62375)                           | \$17,875,709.00           | 0.43%                 |                 |                             |                                 |
| UNITED WORLD LIFE INSURANCE COMPANY (72850)                        | \$17,024,961.00           | 0.41%                 | 3               | 0.08%                       | 0.19                            |
| MEDCO CONTAINMENT LIFE INSURANCE COMPANY (63762)                   | \$16,879,110.00           | 0.41%                 |                 |                             |                                 |
| MUTUAL OF OMAHA INSURANCE COMPANY (71412)                          | \$16,743,404.00           | 0.40%                 |                 |                             |                                 |
| MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY (65935)                | \$16,398,334.00           | 0.39%                 |                 |                             |                                 |
| AMERICAN RETIREMENT LIFE INSURANCE COMPANY (88366)                 | \$15,291,064.00           | 0.37%                 | 1               | 0.03%                       | 0.07                            |
| AMERICAN FIDELITY ASSURANCE COMPANY (60410)                        | \$14,997,678.00           | 0.36%                 |                 |                             |                                 |
| RIVERSOURCE LIFE INSURANCE COMPANY (65005)                         | \$13,999,245.00           | 0.34%                 |                 |                             |                                 |
| CONTINENTAL CASUALTY COMPANY (20443)                               | \$13,730,116.00           | 0.33%                 | 4               | 0.11%                       | 0.32                            |
| COLONIAL PENN LIFE INSURANCE COMPANY (62065)                       | \$13,326,466.00           | 0.32%                 | 3               | 0.0008                      | 0.25                            |
| ENVISION INSURANCE COMPANY (12747)                                 | \$11,864,542.00           | 0.28%                 |                 |                             |                                 |
| COMBINED INSURANCE COMPANY OF AMERICA (62146)                      | \$10,973,550.00           | 0.26%                 |                 |                             |                                 |
| AETNA LIFE INSURANCE COMPANY (60054)                               | \$10,658,015.00           | 0.26%                 | 21              | 0.55%                       | 2.17                            |
| RENAISSANCE LIFE & HEALTH INSURANCE COMPANY OF AMERICA (61700)     | \$10,510,142.00           | 0.25%                 |                 |                             |                                 |
| <b>Total /Average Carriers Above/2017</b>                          | <b>\$3,536,752,452.00</b> | <b>84.86%</b>         | <b>651</b>      | <b>17.22%</b>               | <b>7.95</b>                     |
| <b>All Ohio Accident &amp; Health Carriers/2017</b>                | <b>\$3,912,328,764.00</b> | <b>100.00%</b>        | <b>1061</b>     | <b>100%</b>                 |                                 |
| <b>Total Above Carriers Percent of All</b>                         | <b>90.40%</b>             | <b>84.86%</b>         | <b>61.36%</b>   |                             |                                 |