

Health Insurance

2018 Consumer Complaints

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

Health Insurance Complaints

In 2018, the Ohio Department of Insurance (ODI) received a total of 998 complaints about companies that sold individual health insurance. The chart below shows the top 12 reasons for these complaints.

2018 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.
342	84	998*	6
Top 12 Complaint Reasons**			% of Total Complaints
1. Denial of Claim			26.08%
2. Adverse Benefit Determination			16.62%
3. Delay			6.60%
4. Premium Notice/Billing			5.07%
5. Cancellation			3.42%
6. Premium Refund			3.18%
7. Out-of-Network Benefits			3.12%
8. Delays / No Response			2.81%
9. Coverage Question			2.44%
10. Pharmacy Benefits			2.20%
11. No Preauthorization			1.89%
12. Prompt Pay			1.77%
* 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 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 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.

2018 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)	\$517,301,895.00	11.99%	91	2.35%	0.2
MEDICAL HEALTH INSURING CORPORATION OF OHIO (95828)	\$459,384,640.00	10.65%	5	0.13%	0.01
CARESOURCE (95201)	\$448,613,697.00	10.40%	219	5.65%	0.54
MEDICAL MUTUAL OF OHIO (29076)	\$343,849,637.00	7.97%	74	1.91%	0.24
HUMANA INSURANCE COMPANY (73288)	\$268,354,287.00	6.22%	9	0.23%	0.04
SILVERSCRIPT INSURANCE COMPANY (12575)	\$122,397,717.00	2.84%	1	0.03%	0.01
BUCKEYE COMMUNITY HEALTH PLAN INC (11834)	\$120,939,337.00	2.80%	66	1.70%	0.61
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS (AFLAC) (60380)	\$113,749,676.00	2.64%	30	0.0077	0.29
MOLINA HEALTHCARE OF OHIO INC (12334)	\$112,811,849.00	2.62%	44	1.14%	0.43
OSCAR INSURANCE CORPORATION OF OHIO (16202)	\$86,951,772.00	2.02%	9	0.23%	0.12
AULTCARE INSURANCE COMPANY (77216)	\$86,767,323.00	2.01%	3	0.08%	0.04
GENWORTH LIFE INSURANCE COMPANY (70025)	\$79,902,038.00	1.85%	3	0.08%	0.04
DENTAL CARE PLUS INC (96265)	\$60,565,140.00	1.40%	1	0.03%	0.02
PARAMOUNT INSURANCE COMPANY (11518)	\$52,241,320.00	1.21%	4	0.10%	0.09
SUPERIOR DENTAL CARE INC (96280)	\$49,261,109.00	1.14%			
JOHN HANCOCK LIFE INSURANCE COMPANY (USA) (65838)	\$43,175,054.00	1.00%			
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, THE (67091)	\$38,954,261.00	0.90%			
AETNA HEALTH AND LIFE INSURANCE COMPANY (78700)	\$30,867,573.00	0.72%	2	0.05%	0.07
WELLCARE PRESCRIPTION INSURANCE INC (10155)	\$29,356,234.00	0.68%			
SUMMA INSURANCE COMPANY INC (10649)	\$28,916,273.00	0.67%	5	0.13%	0.19
OMAHA INSURANCE COMPANY (13100)	\$28,422,370.00	0.66%	1	0.03%	0.04
ANTHEM INSURANCE COMPANIES INC (28207)	\$27,426,990.00	0.64%			
THP INSURANCE COMPANY INC (60016)	\$26,518,439.00	0.62%			
UNITED OF OMAHA LIFE INSURANCE COMPANY (69868)	\$26,170,858.00	0.61%			
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY (69000)	\$25,516,684.00	0.59%			
UNITED WORLD LIFE INSURANCE COMPANY (72850)	\$24,956,702.00	0.58%	1	0.03%	0.04
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY (25178)	\$24,916,109.00	0.58%	1	0.03%	0.04
ENVISION INSURANCE COMPANY (12747)	\$24,019,178.00	0.56%			
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY (68195)	\$23,241,315.00	0.54%	1	0.03%	0.05
WASHINGTON NATIONAL INSURANCE COMPANY (70319)	\$22,924,596.00	0.53%	4	0.10%	0.19
MEDCO CONTAINMENT LIFE INSURANCE COMPANY (63762)	\$22,361,131.00	0.52%			
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY (62049)	\$22,283,088.00	0.52%			
PRINCIPAL LIFE INSURANCE COMPANY (61271)	\$21,926,464.00	0.51%			
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA (77968)	\$21,303,616.00	0.49%	2	0.0005	0.1
METROPOLITAN LIFE INSURANCE COMPANY (65978)	\$20,051,359.00	0.47%	3	0.08%	0.17
BANKERS LIFE AND CASUALTY COMPANY (61263)	\$20,049,103.00	0.47%	2	0.05%	0.11
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA (71714)	\$19,645,507.00	0.46%			
MUTUAL OF OMAHA INSURANCE COMPANY (71412)	\$18,062,404.00	0.42%	2	0.05%	0.12
SYMPHONIX HEALTH INSURANCE INC (84549)	\$17,345,111.00	0.40%			
AMERICAN FIDELITY ASSURANCE COMPANY (60410)	\$17,296,350.00	0.40%			
AMERICAN RETIREMENT LIFE INSURANCE COMPANY (88366)	\$17,289,843.00	0.40%	1	0.03%	0.06
FORETHOUGHT LIFE INSURANCE COMPANY (91642)	\$16,928,348.00	0.39%			
MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY (65935)	\$16,615,186.00	0.39%	1	0.03%	0.07
RIVERSOURCE LIFE INSURANCE COMPANY (65005)	\$13,768,373.00	0.32%			
COLONIAL PENN LIFE INSURANCE COMPANY (62065)	\$13,375,692.00	0.31%	1	0.03%	0.08
GOLDEN RULE INSURANCE COMPANY (62286)	\$12,693,640.00	0.29%	12	0.0031	1.05
CONTINENTAL CASUALTY COMPANY (20443)	\$12,623,922.00	0.29%	4	0.001	0.35
CIGNA HEALTH AND LIFE INSURANCE COMPANY (67369)	\$12,440,261.00	0.29%	4	0.10%	0.36
RESERVE NATIONAL INSURANCE COMPANY (68462)	\$11,739,741.00	0.27%	1	0.03%	0.09
PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY (67784)	\$11,711,793.00	0.27%	1	0.0003	0.09
Total /Average Carriers Above/2018	\$3,687,985,005.00	85.52%	608	15.72%	5.86
All Ohio Accident & Health Carriers/2018	\$4,055,839,334.00	100.00%	976	100%	
Total Above Carriers Percent of All	90.93%	85.52%	62.30%		