

Health Insurance

2019 Consumer Complaints

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

Health Insurance Complaints

In 2019, the Ohio Department of Insurance (ODI) received a total of 872 complaints about companies that sold individual health insurance. The chart below shows the top 12 reasons for these complaints.

2019 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.
358	79	872*	5
Top 12 Complaint Reasons**			% of Total Complaints
1. Denial of Claim			25.32%
2. Adverse Benefit Determination			19.47%
3. Delay			6.91%
4. Other			5.65%
5. Premium Refund			3.46%
6. Pharmacy Benefits			3.06%
7. Out-of-Network Benefits			2.59%
8. Cancellation			2.52%
9. Delays/No Response			2.46%
10. Coverage Question			2.33%
11. Internal Appeal			2.06%
12. Premium Notice/Billing			2.06%
* 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 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 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.



2019 Ohio Accident & Health Insurance Complaint Ratios

Respondent	Premium Amount	Market Share Reported	Complaint Count	Percent of Total Complaints	Complaint to Market Share Ratio
MEDICAL HEALTH INSURING CORPORATION OF OHIO (95828)	\$578,633,416.00	12.62%	5	0.57%	0.05
COMMUNITY INSURANCE COMPANY (10345)	\$578,059,209.00	12.60%	67	7.68%	0.61
MEDICAL MUTUAL OF OHIO (29076)	\$365,719,896.00	7.97%	88	10.09%	1.27
CARESOURCE OHIO, INC. (95201)	\$341,451,862.00	7.45%	143	16.40%	2.2
HUMANA INSURANCE COMPANY (73288)	\$272,372,077.00	5.94%	8	0.92%	0.15
BUCKEYE COMMUNITY HEALTH PLAN INC (11834)	\$193,831,092.00	4.23%	98	11.24%	2.66
AMERICAN FAMILY LIFE ASSURANCE CO COLUMBUS (AFLAC) (60380)	\$112,638,408.00	2.46%	24	2.75%	1.12
MOLINA HEALTHCARE OF OHIO INC (12334)	\$103,848,594.00	2.26%	40	0.0459	2.03
AULTCARE INSURANCE COMPANY (77216)	\$95,957,969.00	2.09%	8	0.92%	0.44
OSCAR INSURANCE CORPORATION OF OHIO (16202)	\$94,259,432.00	2.06%	17	1.95%	0.95
GENWORTH LIFE INSURANCE COMPANY (70025)	\$78,178,082.00	1.71%	4	0.46%	0.27
DENTAL CARE PLUS INC (96265)	\$58,988,956.00	1.29%	2	0.23%	0.18
SILVERSCRIPT INSURANCE COMPANY (12575)	\$129,032,547.00	2.81%			
SUPERIOR DENTAL CARE INC (96280)	\$51,592,832.00	1.13%	1	0.11%	0.1
WELLCARE PRESCRIPTION INSURANCE INC (10155)	\$117,960,001.00	2.57%			
JOHN HANCOCK LIFE INSURANCE COMPANY (USA) (65838)	\$43,976,585.00	0.96%	1	0.11%	0.12
NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY, THE (67091)	\$40,377,641.00	0.88%	1	0.11%	0.13
UNITED WORLD LIFE INSURANCE COMPANY (72850)	\$28,437,002.00	0.62%	2	0.23%	0.37
AETNA HEALTH AND LIFE INSURANCE COMPANY (78700)	\$28,365,210.00	0.62%	4	0.46%	0.74
OMAHA INSURANCE COMPANY (13100)	\$25,673,080.00	0.56%	1	0.11%	0.2
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY (25178)	\$24,198,999.00	0.53%	1	0.11%	0.22
PARAMOUNT INSURANCE COMPANY (11518)	\$23,274,743.00	0.51%	3	0.34%	0.68
PRINCIPAL LIFE INSURANCE COMPANY (61271)	\$23,162,707.00	0.51%	1	0.11%	0.23
WASHINGTON NATIONAL INSURANCE COMPANY (70319)	\$22,883,693.00	0.50%	3	0.34%	0.69
UNITED OF OMAHA LIFE INSURANCE COMPANY (69868)	\$22,001,780.00	0.48%	1	0.11%	0.24
METROPOLITAN LIFE INSURANCE COMPANY (65978)	\$20,301,823.00	0.44%	4	0.46%	1.04
MUTUAL OF OMAHA INSURANCE COMPANY (71412)	\$20,175,403.00	0.44%	2	0.23%	0.52
SUMMA INSURANCE COMPANY INC (10649)	\$19,677,479.00	0.43%	8	0.92%	2.14
BANKERS LIFE AND CASUALTY COMPANY (61263)	\$19,111,444.00	0.42%	2	0.23%	0.55
AMERICAN FIDELITY ASSURANCE COMPANY (60410)	\$17,717,319.00	0.39%	2	0.23%	0.59
GOLDEN RULE INSURANCE COMPANY (62286)	\$15,555,711.00	0.34%	22	2.52%	7.44
AETNA HEALTH INSURANCE COMPANY (72052)	\$15,374,492.00	0.34%	4	0.46%	1.37
CIGNA HEALTH AND LIFE INSURANCE COMPANY (67369)	\$14,708,149.00	0.32%	1	0.11%	0.36
COLONIAL PENN LIFE INSURANCE COMPANY (62065)	\$13,247,102.00	0.29%	1	0.0011	0.4
FORETHOUGHT LIFE INSURANCE COMPANY (91642)	\$13,132,754.00	0.29%	2	0.23%	0.8
RESERVE NATIONAL INSURANCE COMPANY (68462)	\$12,892,480.00	0.28%	4	0.46%	1.63
CONTINENTAL CASUALTY COMPANY (20443)	\$12,490,557.00	0.27%	3	0.34%	1.26
ELIXIR INSURANCE COMPANY (12747)	\$29,557,822.00	0.65%			
AMERITAS LIFE INSURANCE CORPORATION (61301)	\$11,135,696.00	0.24%	1	0.11%	0.47
NORTHWESTERN LONG TERM CARE INSURANCE COMPANY (69000)	\$27,709,953.00	0.60%			
COMBINED INSURANCE COMPANY OF AMERICA (62146)	\$10,450,410.00	0.23%	1	0.11%	0.5
ANTHEM INSURANCE COMPANIES INC (28207)	\$25,726,035.00	0.56%			
TRANSAMERICA LIFE INSURANCE COMPANY (86231)	\$9,464,711.00	0.21%	3	0.34%	1.67
MEDCO CONTAINMENT LIFE INSURANCE COMPANY (63762)	\$22,565,442.00	0.49%			
PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY (68195)	\$22,122,888.00	0.48%			
FAMILY HERITAGE LIFE INSURANCE COMPANY OF AMERICA (77968)	\$22,107,109.00	0.48%			
COLONIAL LIFE & ACCIDENT INSURANCE COMPANY (62049)	\$21,734,474.00	0.47%			
BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA (71714)	\$20,505,341.00	0.45%			
PHYSICIANS MUTUAL INSURANCE COMPANY (80578)	\$8,197,633.00	0.18%	2	0.23%	1.28
UNUM LIFE INSURANCE COMPANY OF AMERICA (62235)	\$7,880,812.00	0.17%	2	0.0023	1.33
Total /Average Carriers Above/2019	\$3,888,418,852.00	84.82%	587	67.26%	37.67
All Ohio Accident & Health Carriers/2019	\$4,263,952,086.00	100.00%	872	100%	
Total Above Carriers Percent of All	91.19%	84.82%	67.32%		