

Health Plan Satisfaction Driven by Coordination of Care with Providers, J.D. Power Finds

Integrated Delivery Systems Outperform Traditional Health Insurance Models

COSTA MESA, Calif.: 25 May 2017 — Coordination of care among healthcare providers is the single most important criteria influencing member satisfaction with their health plan, according to the J.D. Power 2017 Member Health Plan Study,SM released today.

“Amidst sweeping changes in healthcare delivery and payment models, our data is showing that the one thing consumers value most is clear-cut, easy access to doctors and other healthcare providers,” said **Valerie Monet, senior director of U.S. insurance operations at J.D. Power**. “This puts health insurers in a unique position because so much of their perceived value is reliant upon positive interactions with providers. These findings set the stage for the future of healthcare in which close coordination among health plans and providers that reduces friction points for members will be the key to success.”

Key Findings

- **Close coordination is lacking among health plans and providers:** The single most effective lever of health plan member satisfaction is helpful coordination of care among doctors and other healthcare providers. The ability to help members successfully navigate among providers is associated with a 136-index point (on a 1,000-point scale) increase in overall customer satisfaction. Yet, just 25% of health plan members report receiving this service from their health plan.
- **Integrated delivery systems dominate rankings:** Health plans that utilize an integrated delivery system (IDS)—a network of healthcare and health insurance organizations presented to members as a single delivery organization—outperform traditional health plans on every factor measured in the study.
- **Presenting low-cost narrow network options improves satisfaction:** Although having access to a limited network of care providers can potentially become a friction point for members, health plans that have a narrow or tiered network also have the potential to reduce costs for commercial health plan members. Regardless of product choice, members who were presented with lower-cost narrow network options were significantly more satisfied with their health plan versus those who were not offered such an option or did not know whether it was offered. However, just 33% of respondents say they were offered a narrow network option.
- **The effect of payer-provider alliances is mixed:** Aetna, Cigna, Anthem, and many other providers have begun to offer commercial products in collaboration with specific providers in the past few years. Partnerships vary from less integrated contractual agreements to highly integrated health system purchases. J.D. Power found mixed results when it examined member satisfaction with the plans in instances when members are being served by providers that are a part of a collaborative

care model. Expected improvements in satisfaction related to relationship with the physician were seen in some areas but not in others. Regardless of the satisfaction associated with the plans/products at a high level, there is significant opportunity to improve member understanding of how a plan works and what is covered in advance of enrollment.

Study Rankings

Satisfaction is highest among health plan members in the five regions: Maryland (723); East South Central (722); California (716); Michigan (716); and Ohio (714). Satisfaction is lowest among members in the Colorado (676) and Northeast (682) regions.

Kaiser Foundation Health Plan ranks highest in six regions: Maryland, South Atlantic, California, Virginia, Northwest and Colorado. The following plans rank highest in at least one region: Highmark BlueCross BlueShield of Delaware; BlueCross BlueShield of Tennessee; AvMed; Wellmark BlueCross BlueShield of Iowa; Health Alliance Medical Plans; BlueCross BlueShield of Massachusetts; Health Alliance Plan of Michigan; Unity Health Plans; SelectHealth; Horizon BlueCross BlueShield; Capital District Physicians Health Plan; BlueCross BlueShield of Vermont; Medical Mutual of Ohio; UPMC Health Plan; BlueCross BlueShield of Arizona; and Humana.

The Member Health Plan Study, now in its 11th year, measures satisfaction among members of 168 health plans in 22 regions throughout the United States by examining six key factors: coverage and benefits; provider network; communication; claims processing; premiums; and customer service. The study also touches on several other key aspects of the experience including plan enrollment and member engagement.

The study is based on responses from 33,624 commercial health plan members and was fielded in January-March 2017. To see comprehensive health plan rankings for all 22 U.S. regions, visit www.jdpower.com.

For more on the study, visit <http://www.jdpower.com/resource/us-member-health-plan-study>.

See the online press release at <http://www.jdpower.com/pr-id/2017065>.

J.D. Power is a global leader in consumer insights, advisory services and data and analytics. These capabilities enable J.D. Power to help its clients drive customer satisfaction, growth and profitability. Established in 1968, J.D. Power is headquartered in Costa Mesa, Calif., and has offices serving North/South America, Asia Pacific and Europe.

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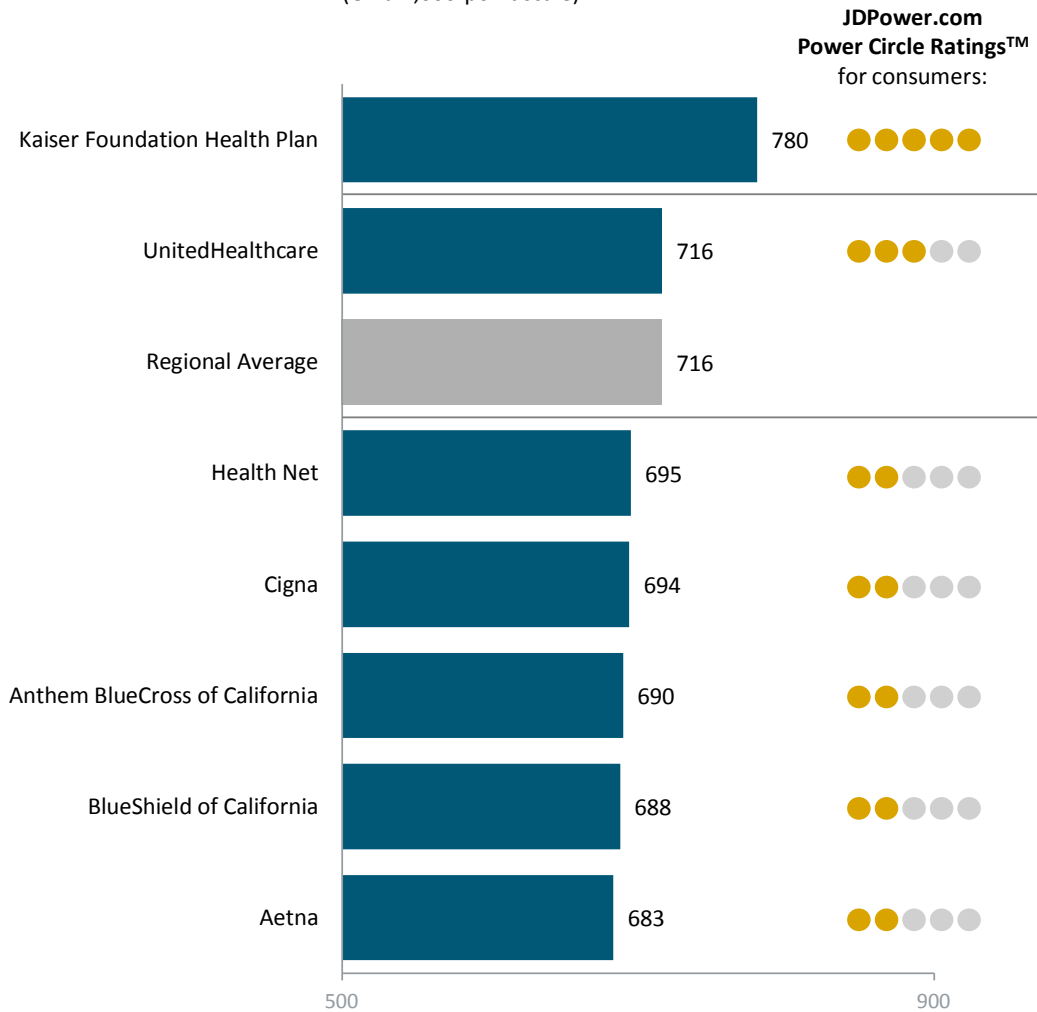
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NOTE: 23 charts follow.

J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings California

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

Source: J.D. Power 2017 Member Health Plan StudySM

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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Colorado

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

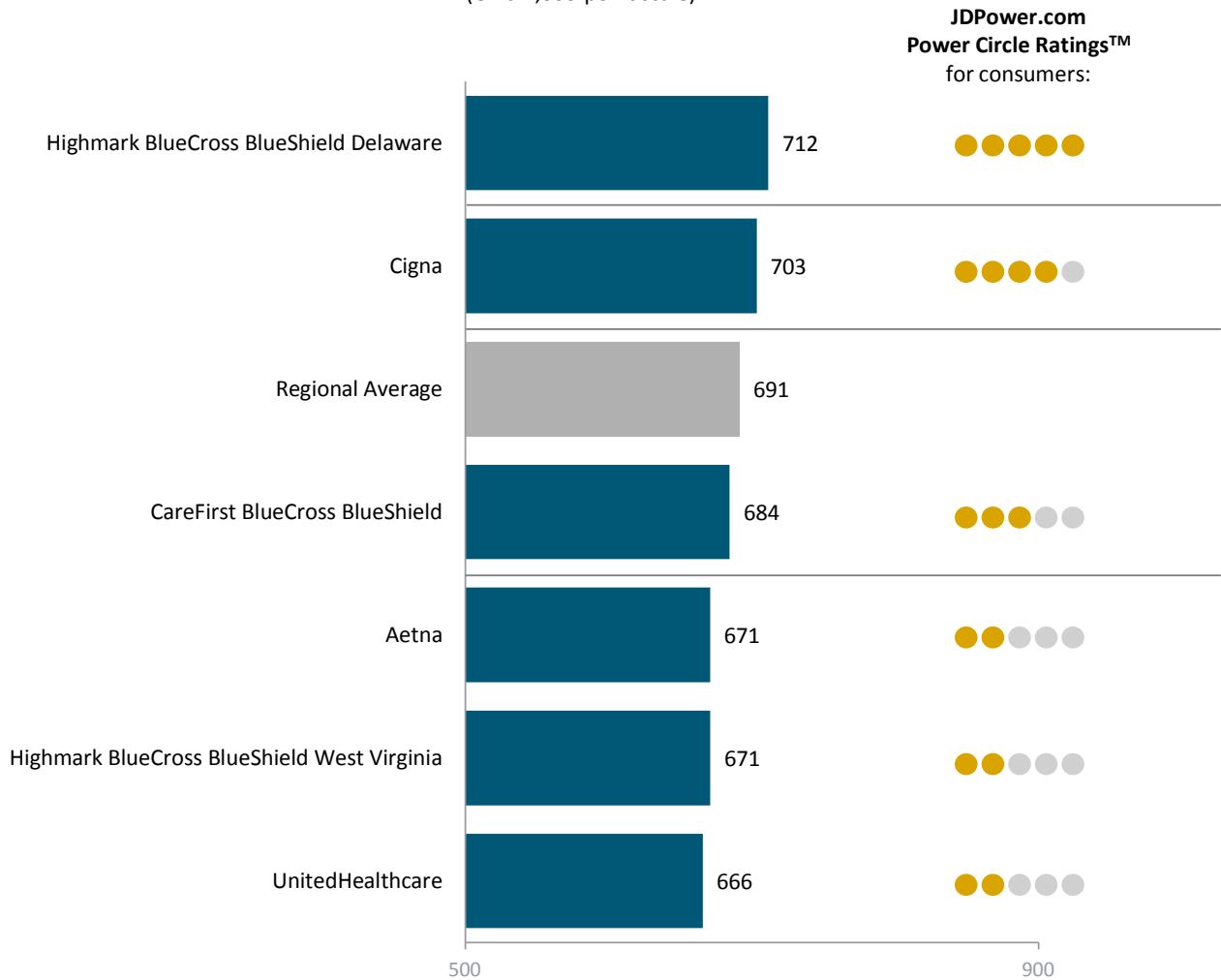
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Delaware/West Virginia/Washington D.C.

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

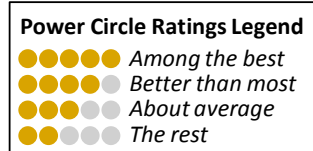
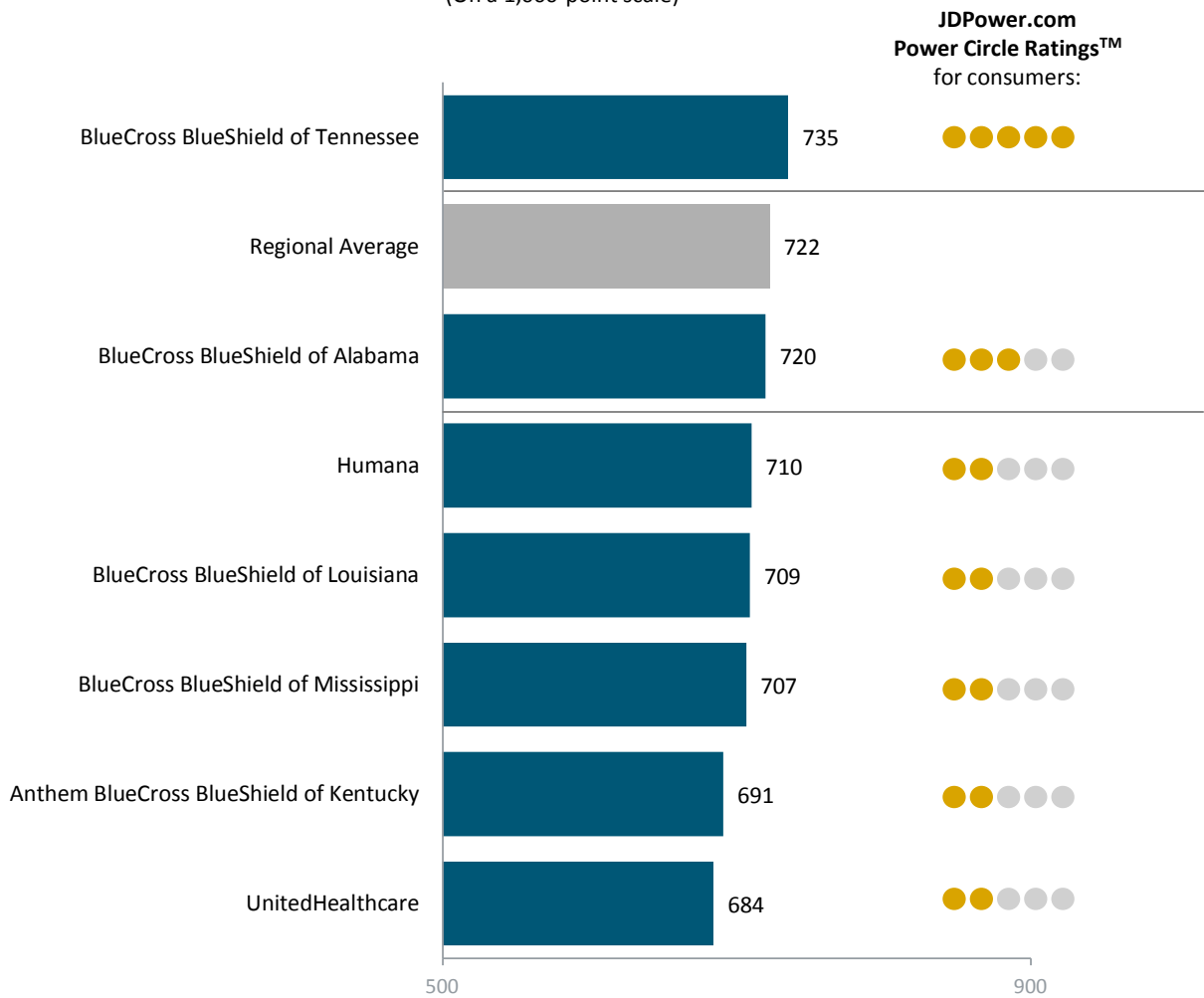
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings East South Central

(On a 1,000-point scale)



Source: J.D. Power 2017 Member Health Plan StudySM

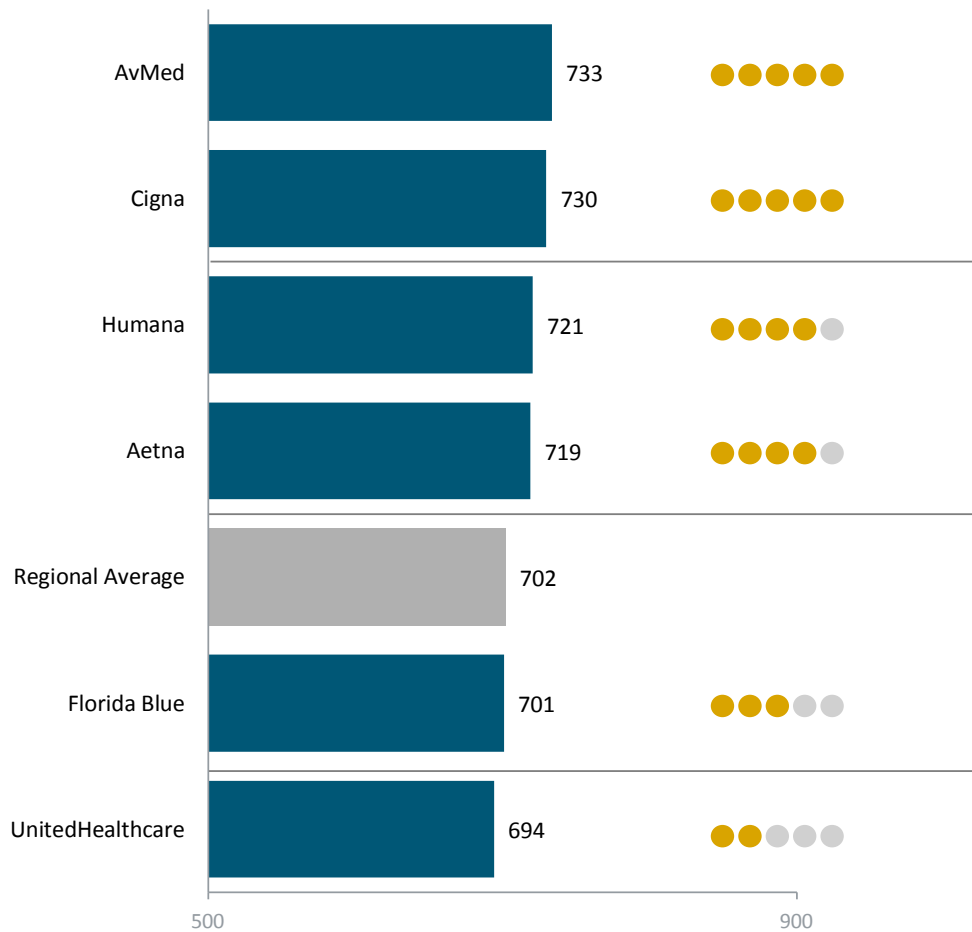
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Florida

(On a 1,000-point scale)

JDPower.com
Power Circle RatingsTM
for consumers:



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

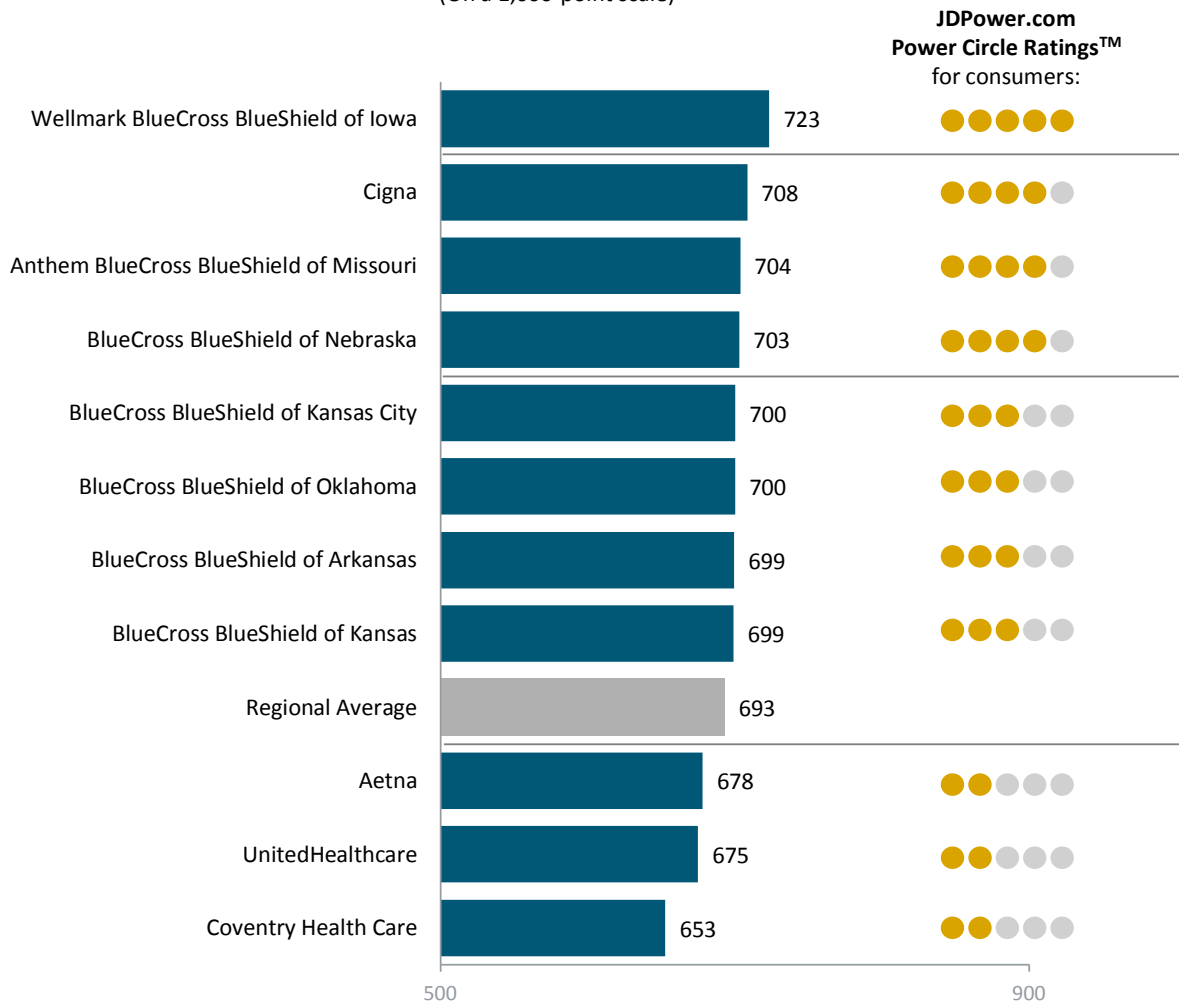
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Heartland

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

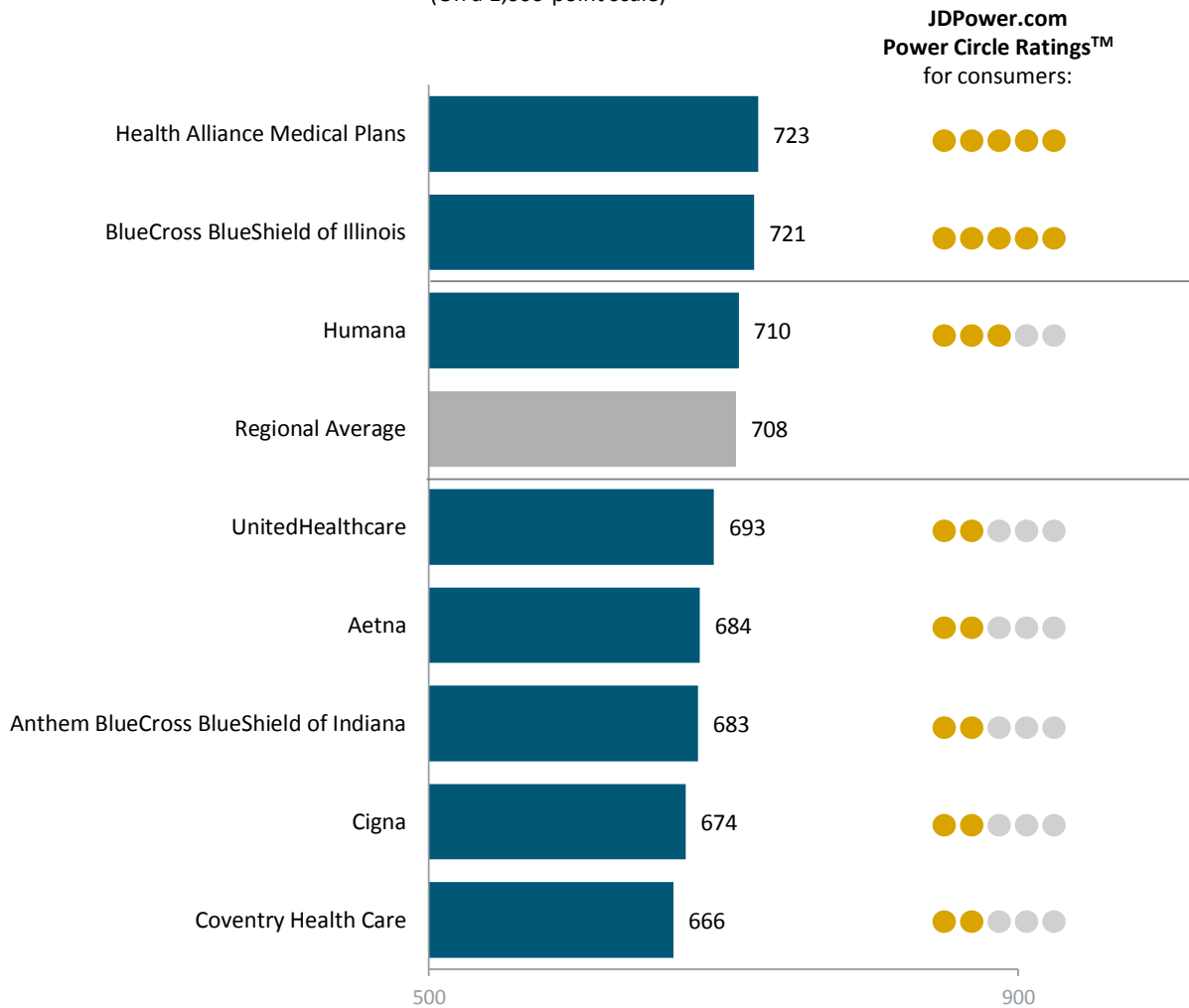
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Illinois–Indiana

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

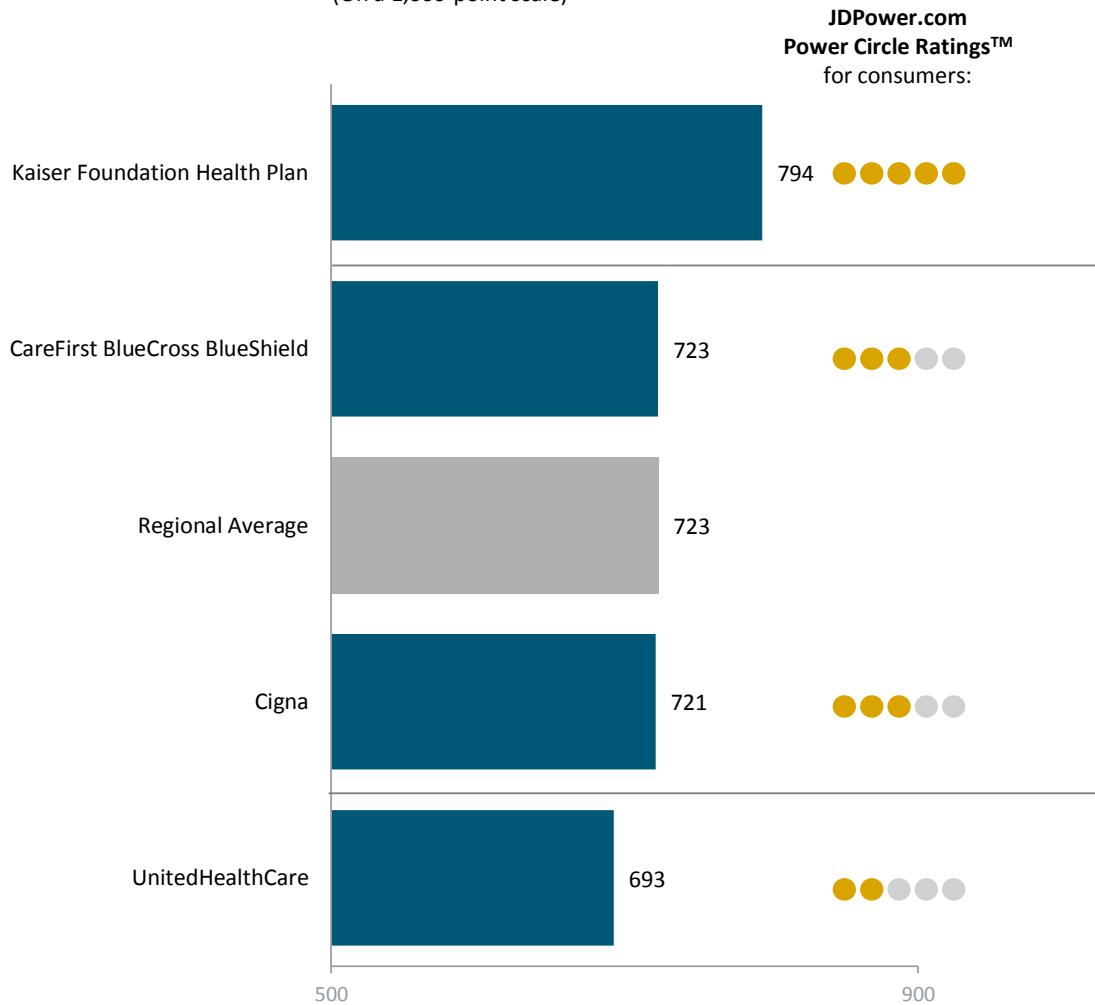
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Maryland

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

Source: J.D. Power 2017 Member Health Plan StudySM

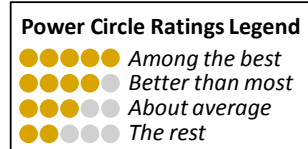
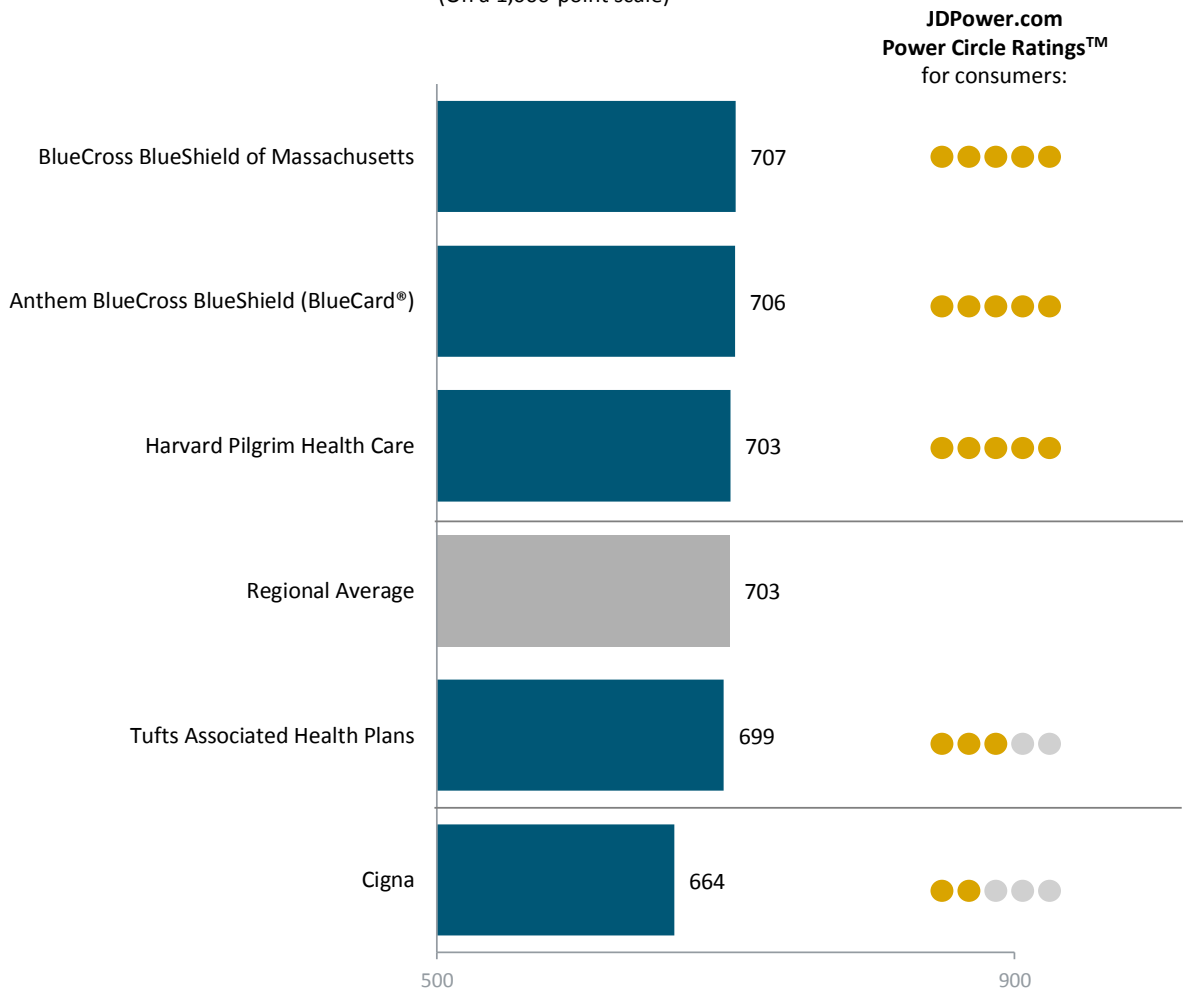
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Member Satisfaction Index Rankings

Massachusetts

(On a 1,000-point scale)



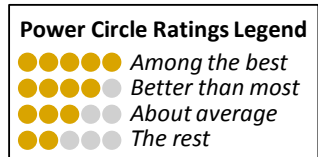
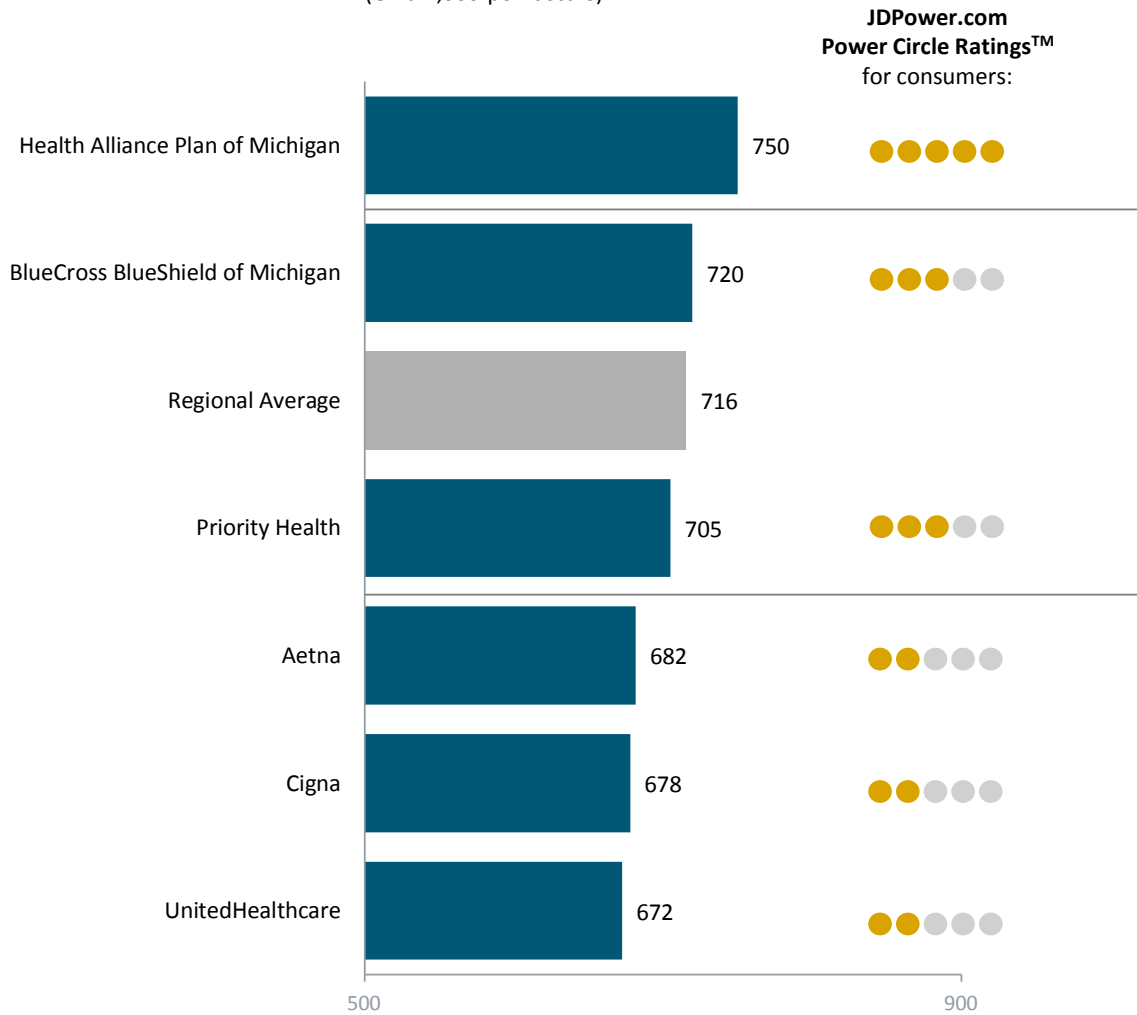
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Michigan

(On a 1,000-point scale)



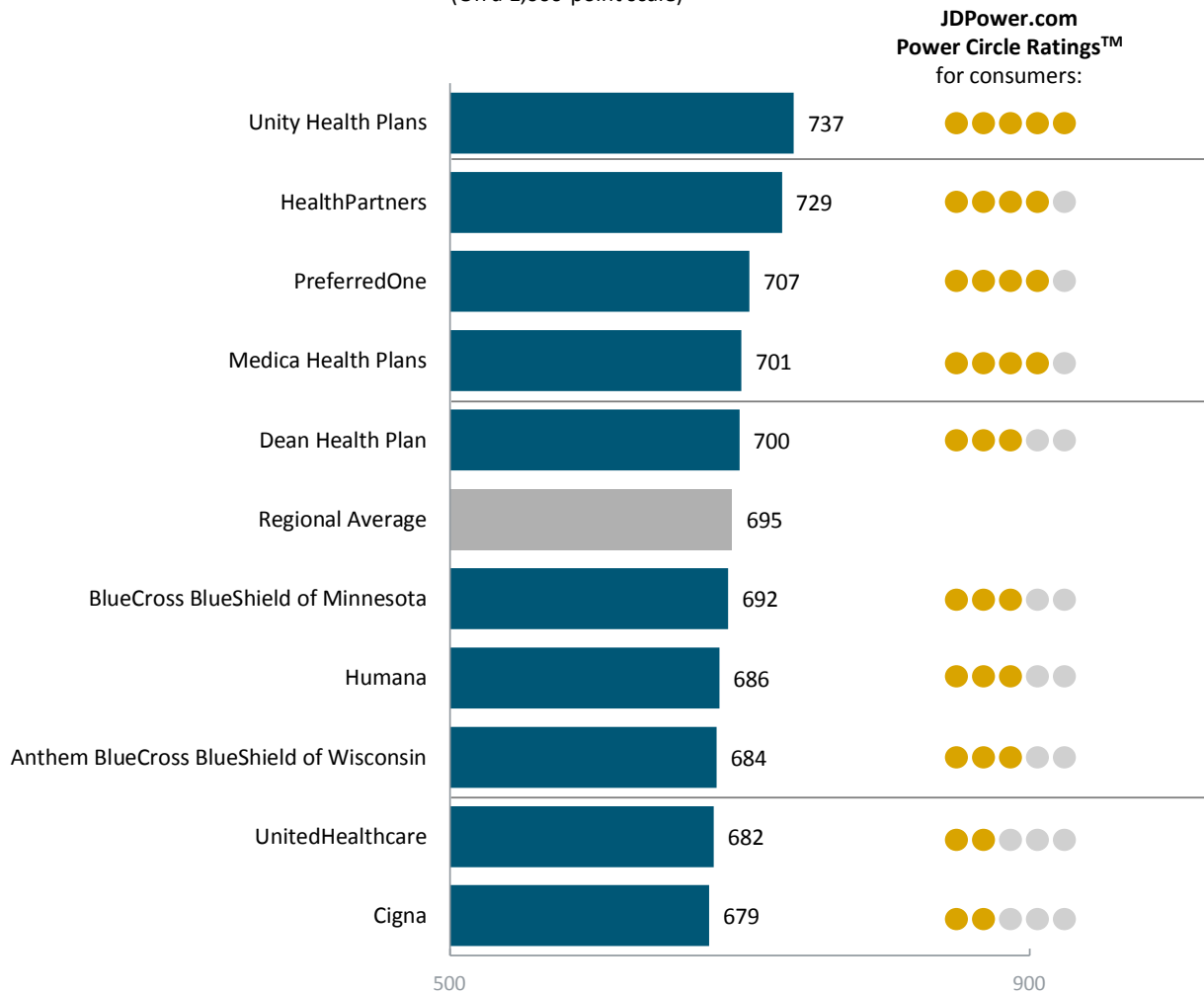
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Minnesota–Wisconsin

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

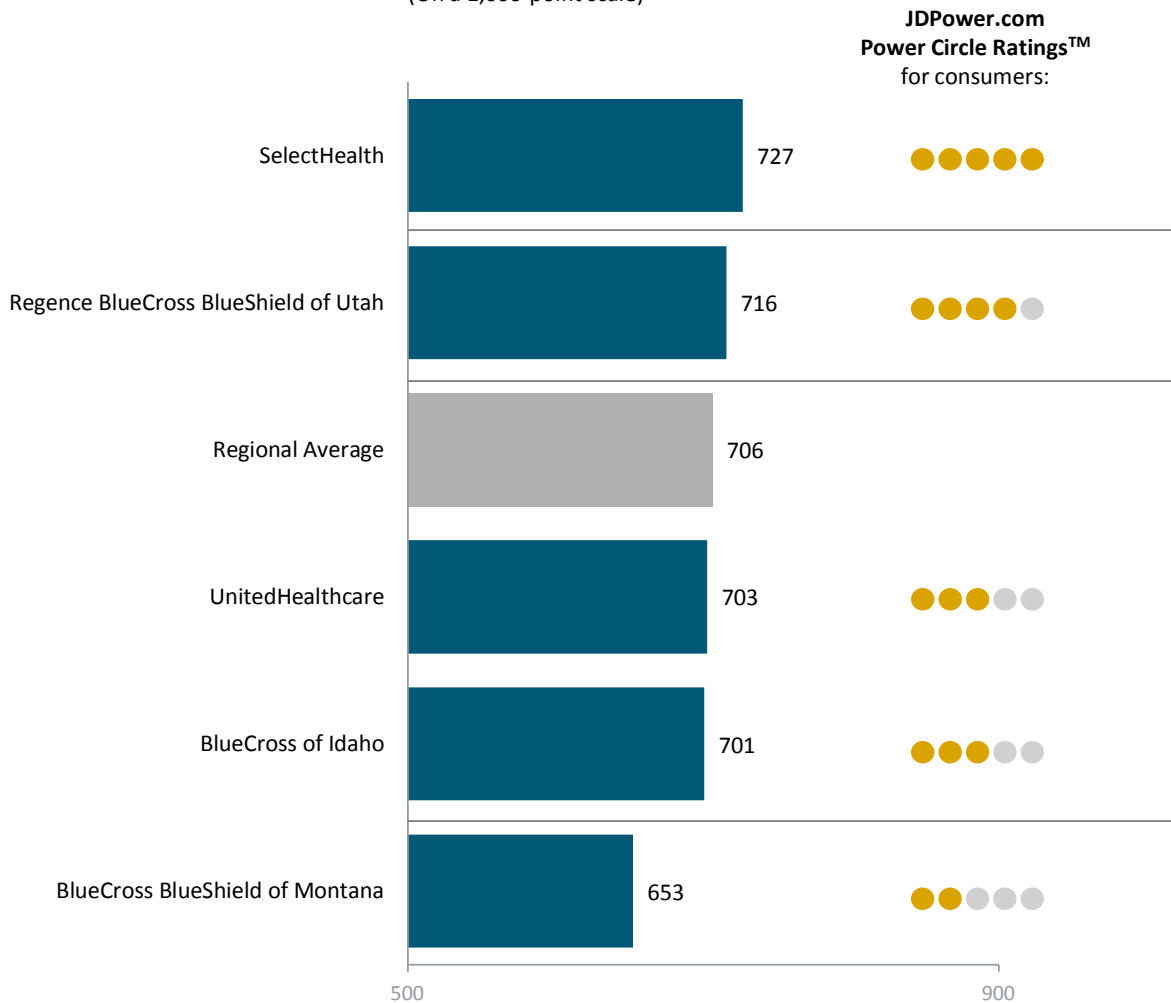
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Mountain

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

Source: J.D. Power 2017 Member Health Plan StudySM

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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings New Jersey

(On a 1,000-point scale)

JDPower.com
Power Circle RatingsTM
for consumers:



Power Circle Ratings Legend

- 5 Yellow dots: Among the best
- 4 Yellow, 1 Grey dot: Better than most
- 3 Yellow, 2 Grey dots: About average
- 2 Yellow, 3 Grey dots: The rest

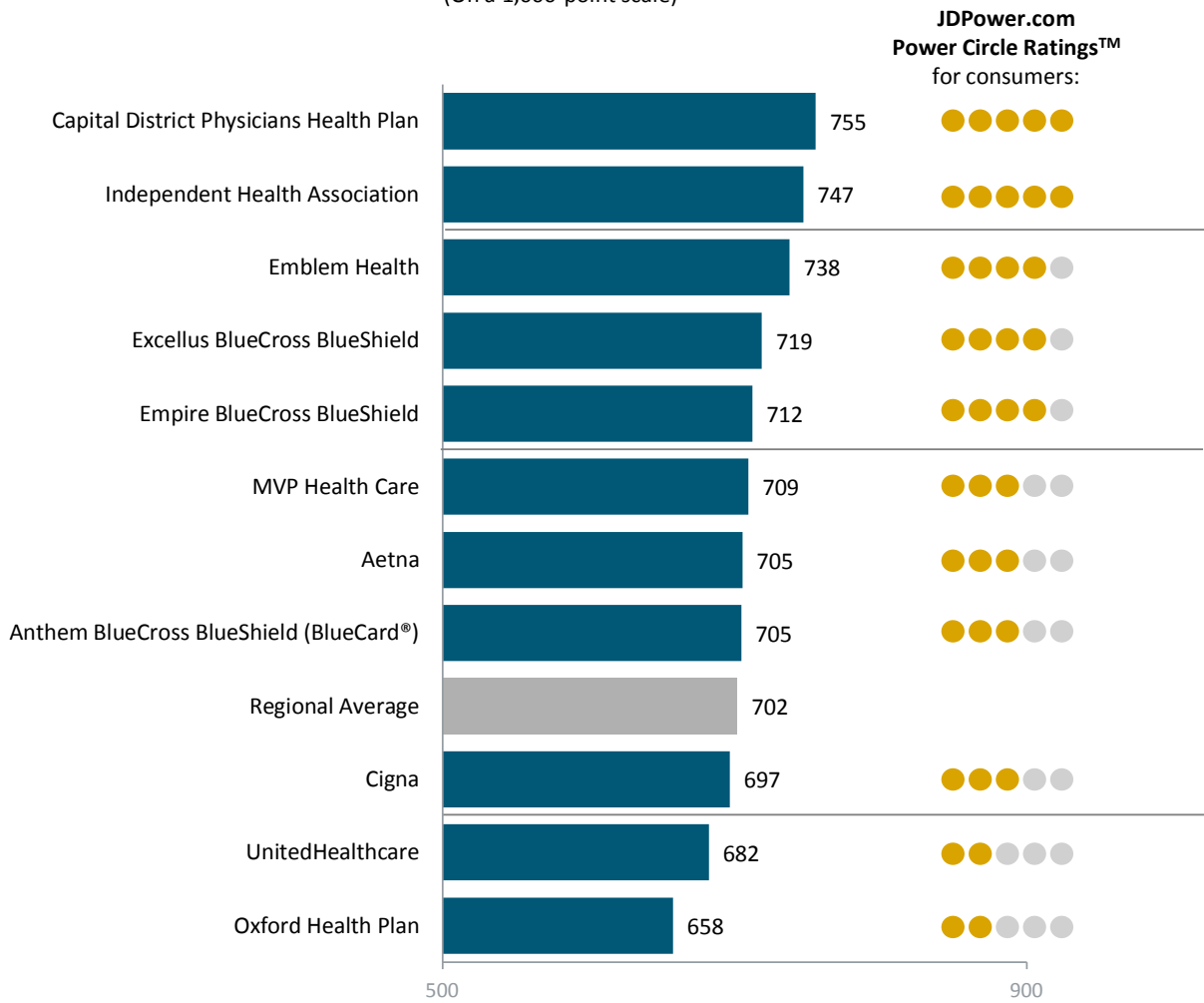
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings New York

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

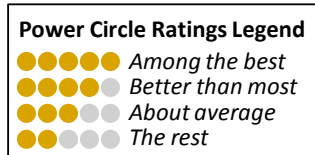
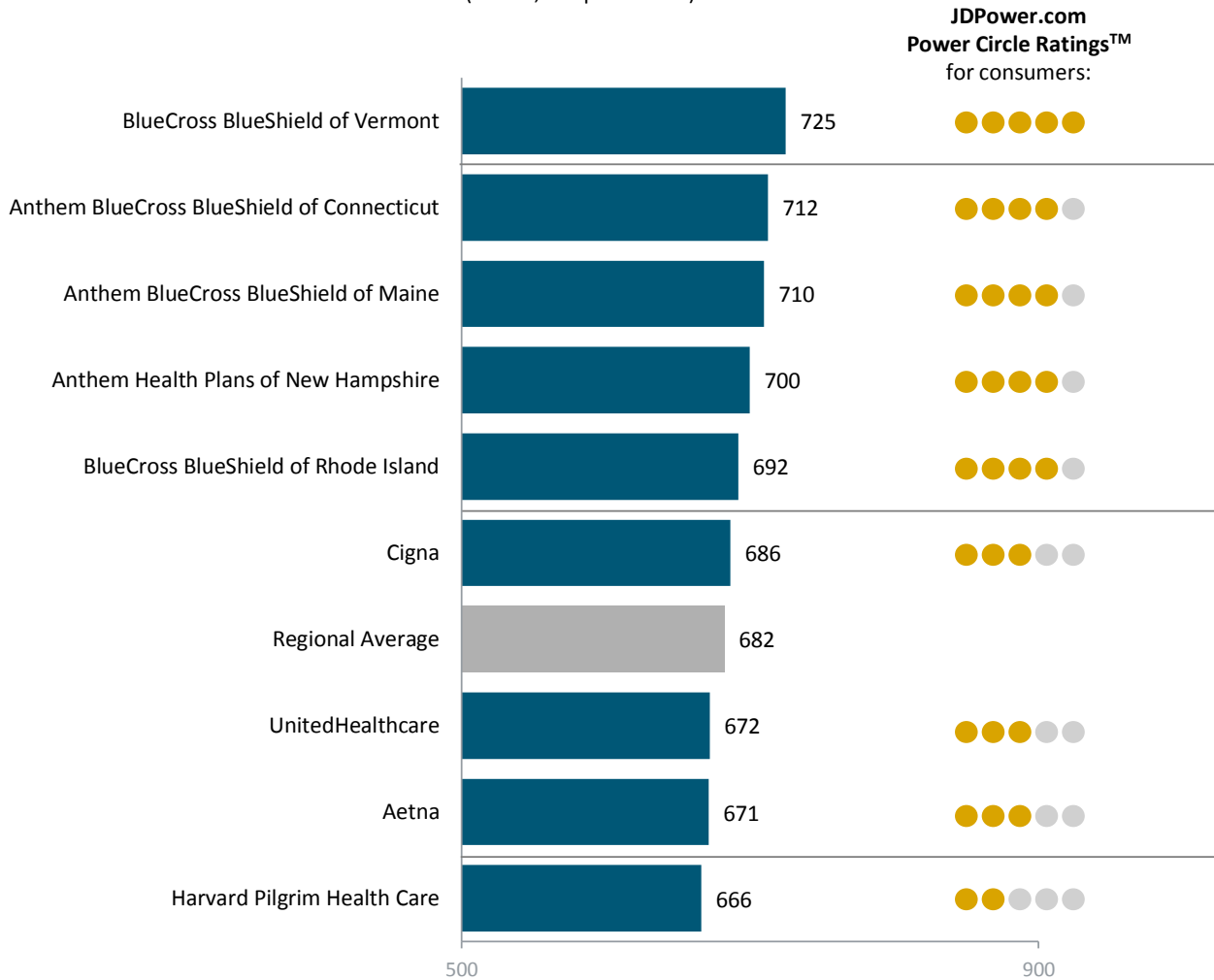
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Northeast

(On a 1,000-point scale)



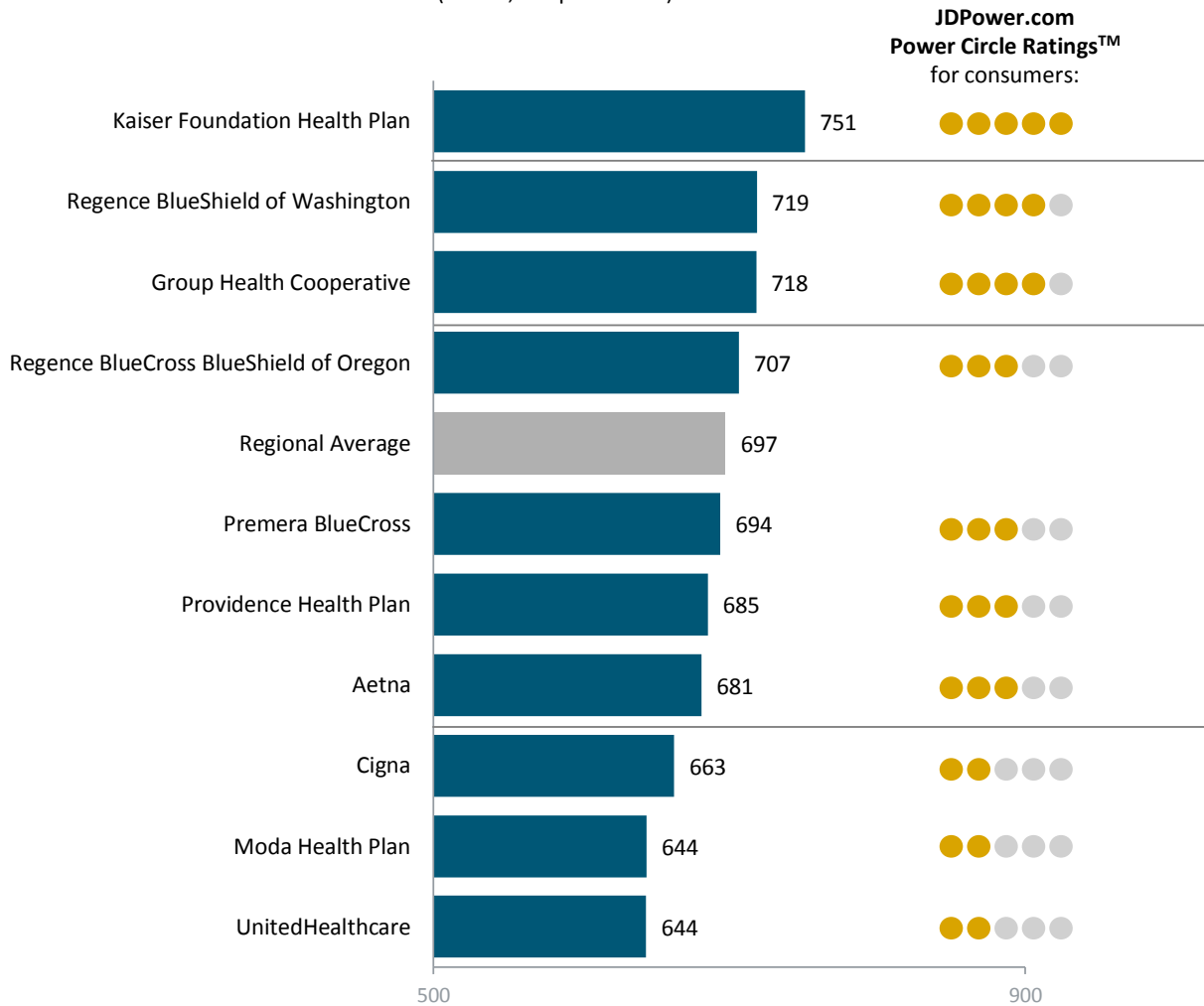
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Northwest

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

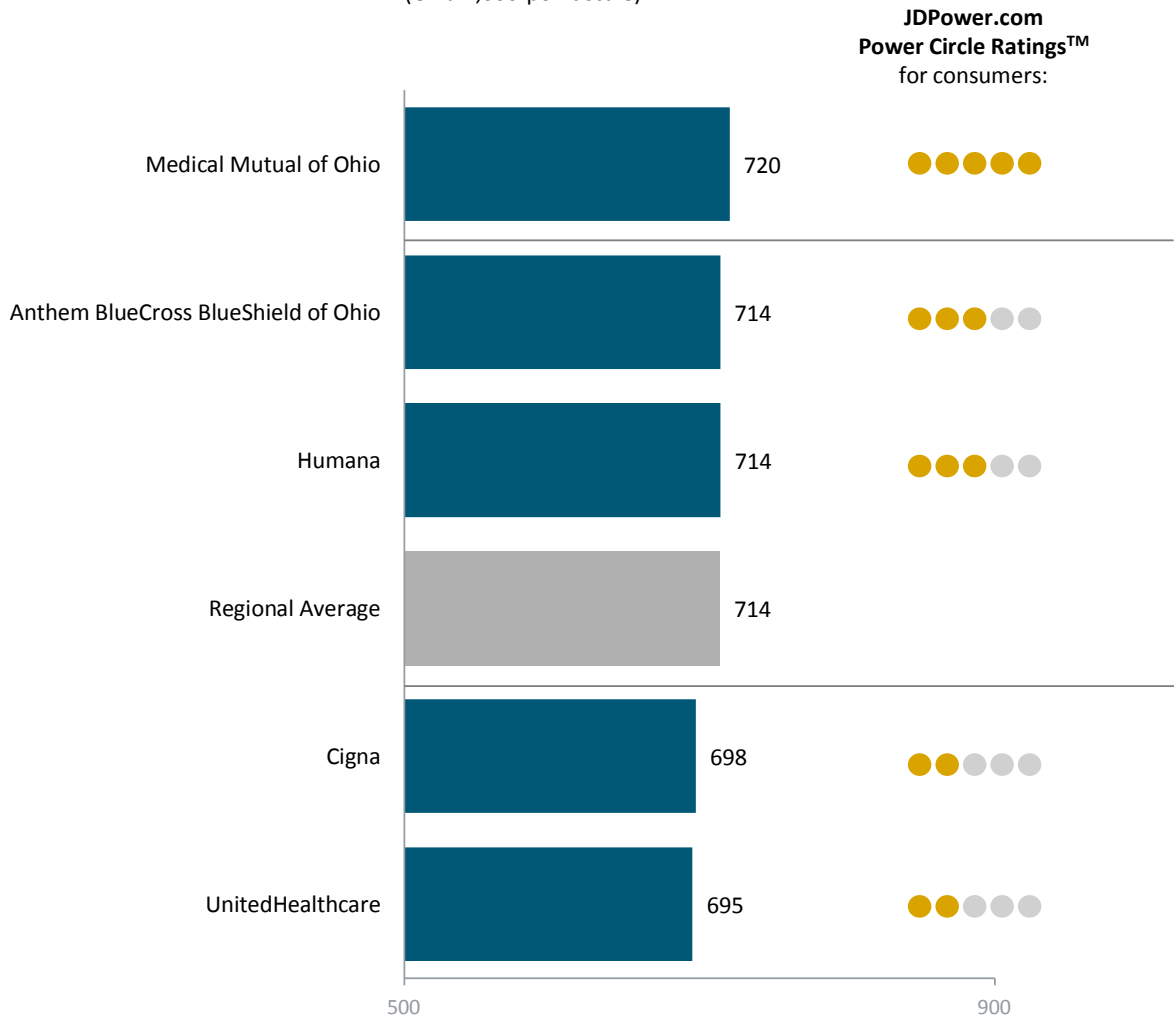
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Ohio

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

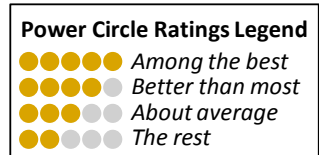
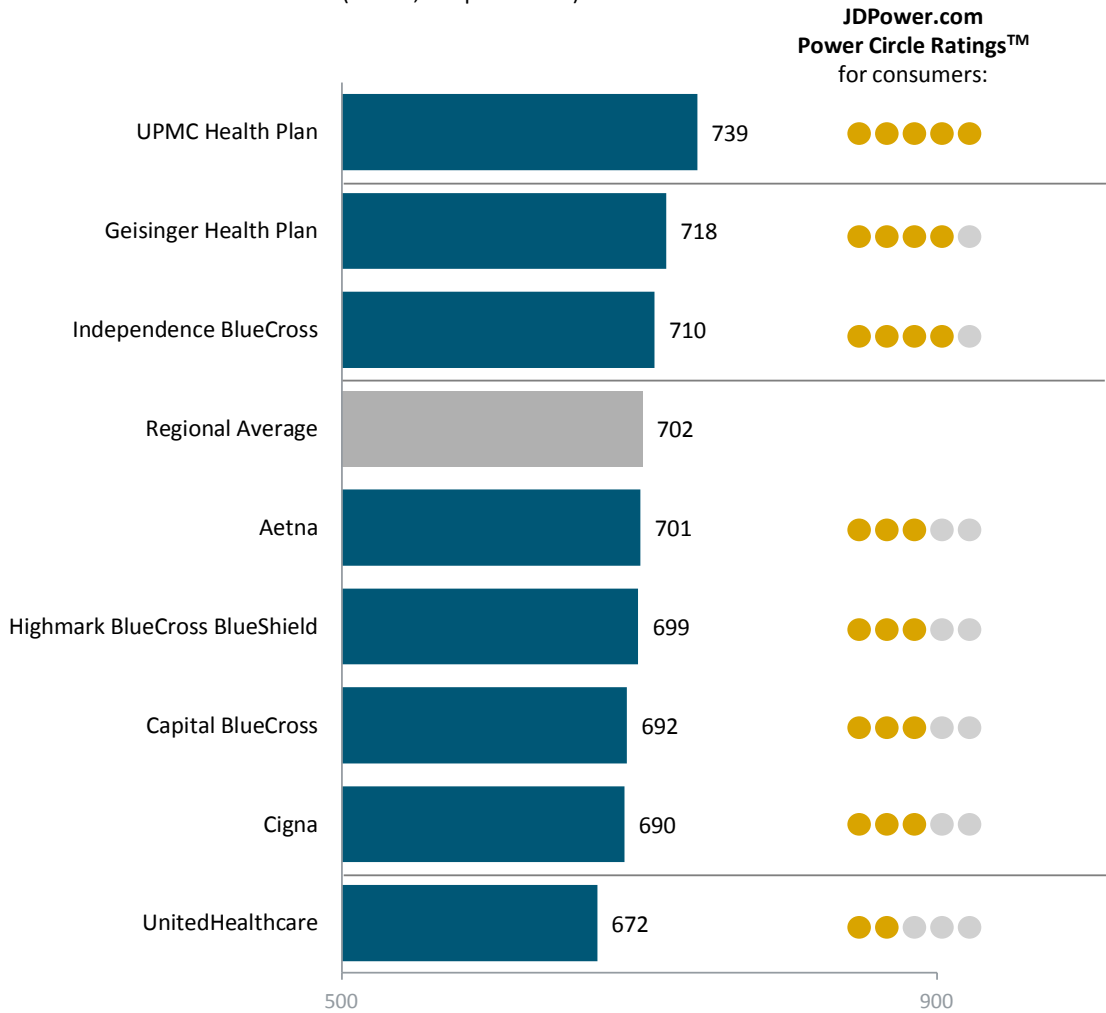
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Pennsylvania

(On a 1,000-point scale)



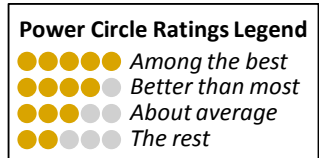
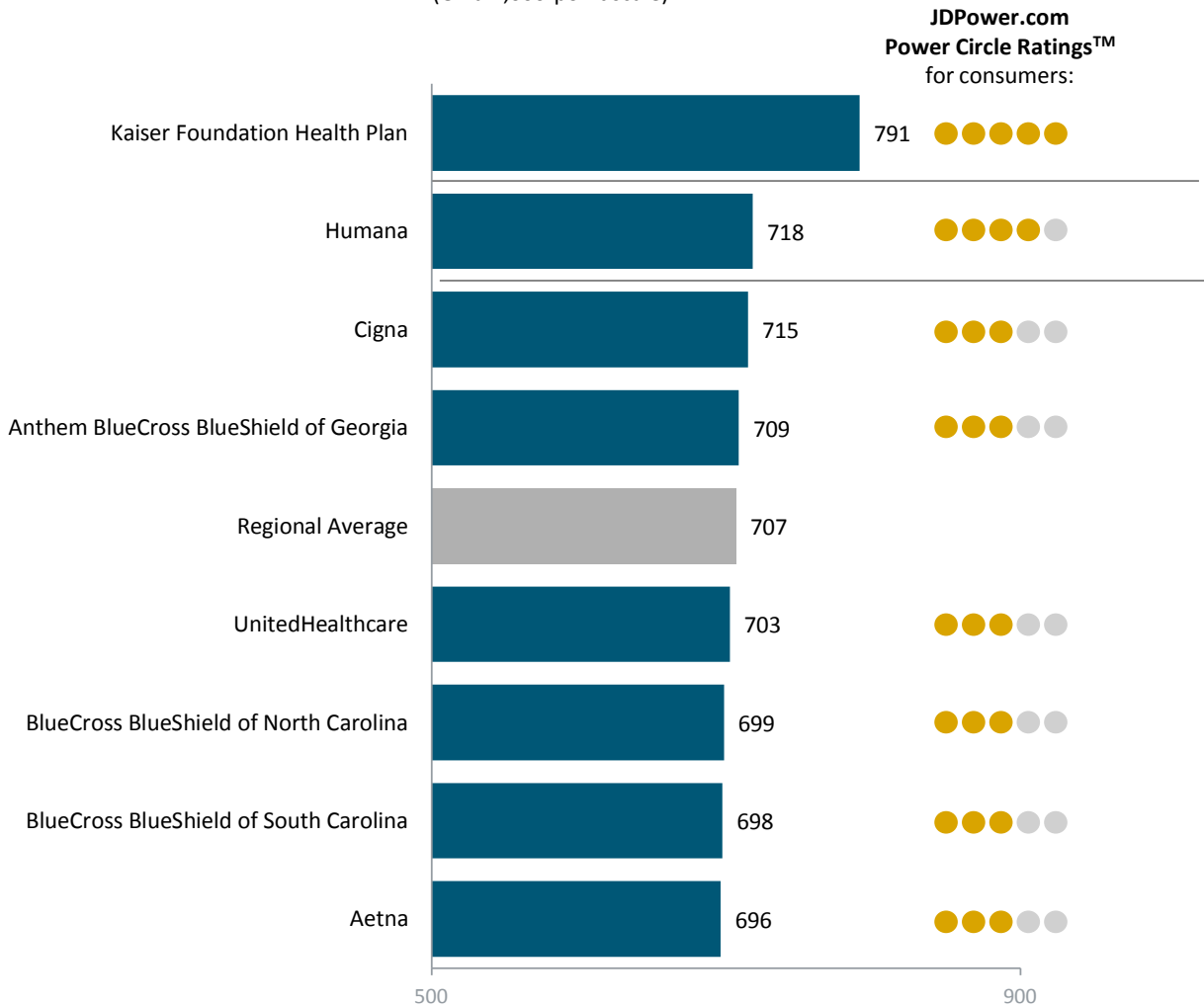
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings South Atlantic

(On a 1,000-point scale)



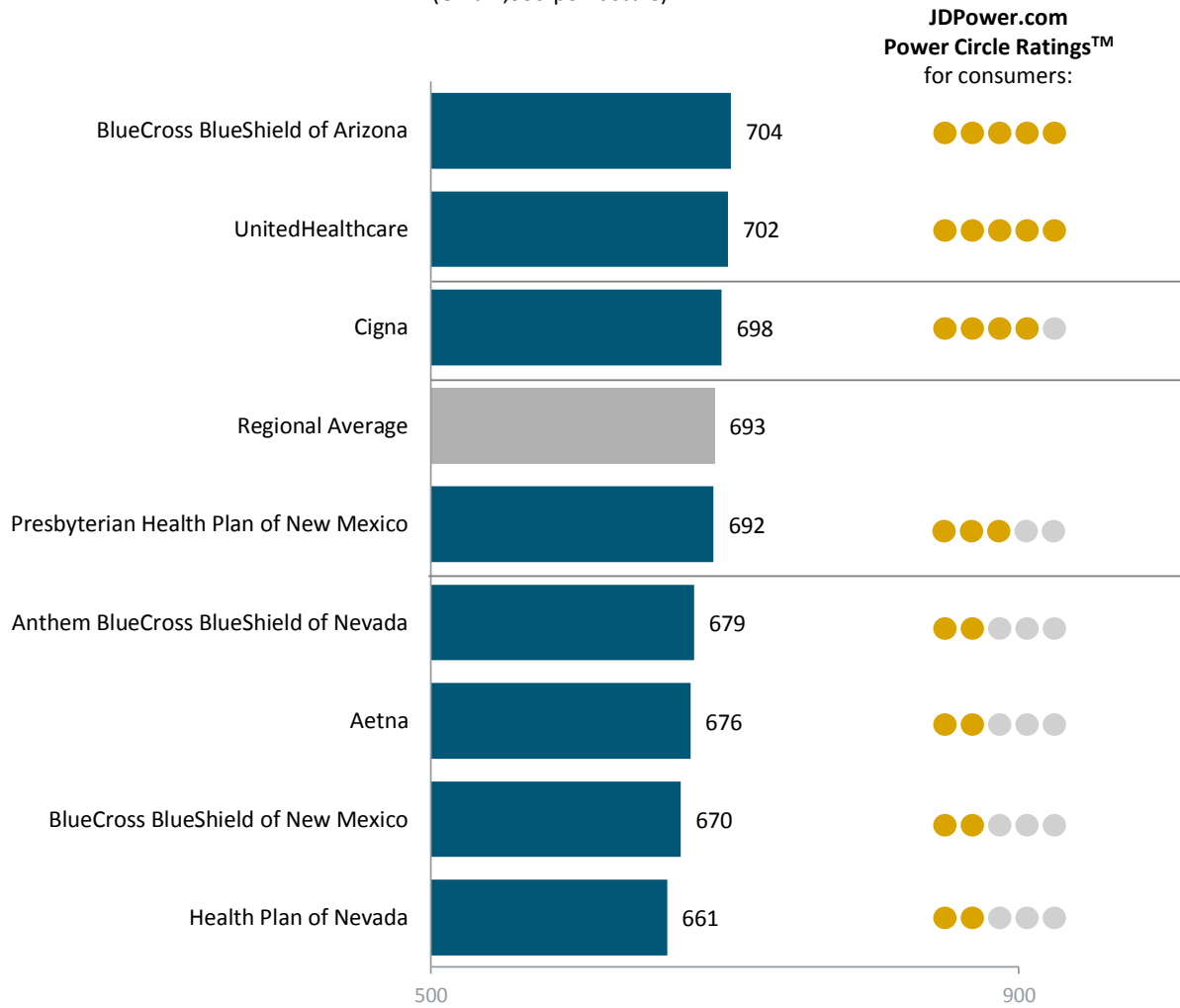
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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Southwest

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

Source: J.D. Power 2017 Member Health Plan StudySM

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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Texas

(On a 1,000-point scale)

JDPower.com
Power Circle RatingsTM
for consumers:



Note: Regional average includes non-award-eligible health plans, which impacts the positioning of the regional average above all award-eligible plans.

Source: J.D. Power 2017 Member Health Plan StudySM

Power Circle Ratings Legend

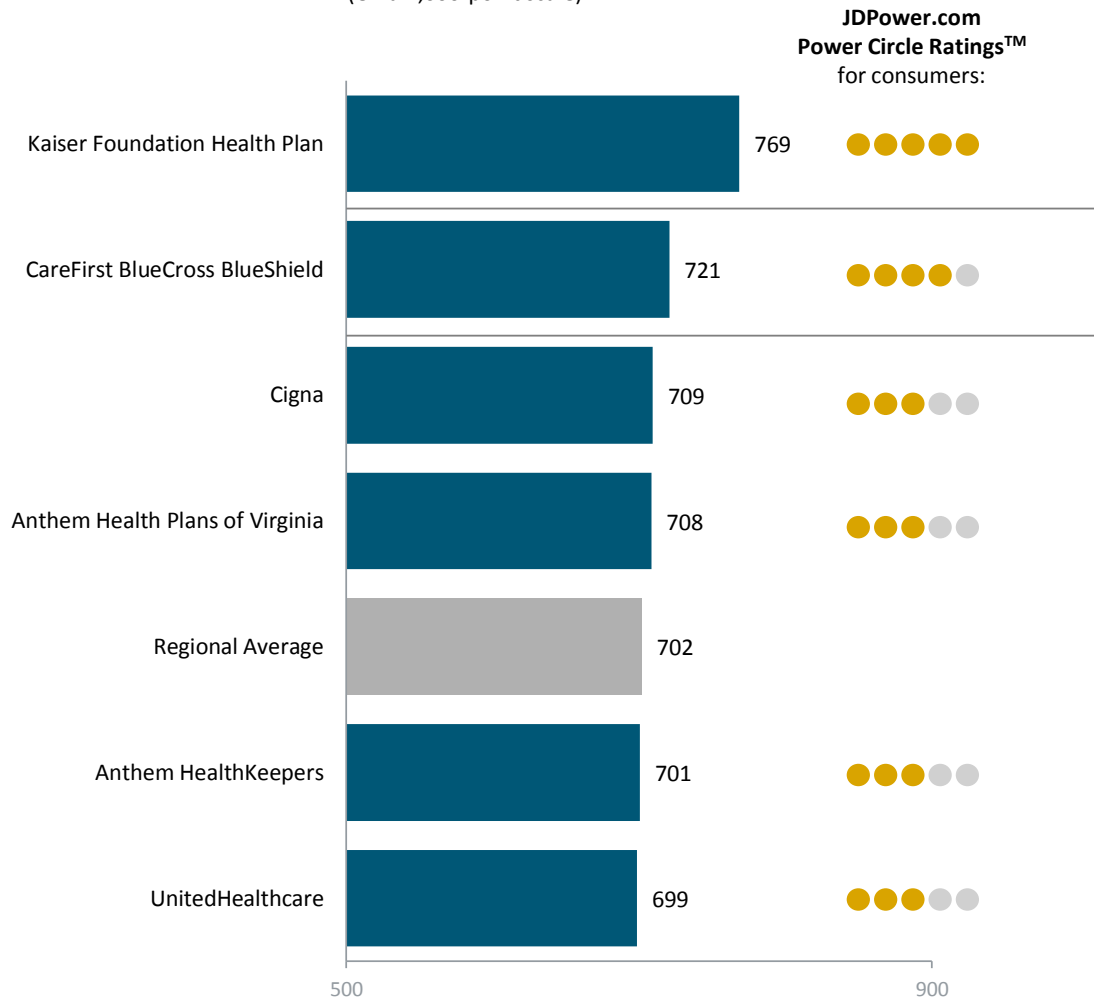
- Among the best
- Better than most
- About average
- The rest

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J.D. Power 2017 Member Health Plan StudySM

Member Satisfaction Index Rankings Virginia

(On a 1,000-point scale)



Power Circle Ratings Legend

- Among the best
- Better than most
- About average
- The rest

Source: J.D. Power 2017 Member Health Plan StudySM

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J.D. Power 2017 Member Health Plan StudySM

Regions Included in the Member Health Plan Study

California

Colorado

**Delaware/West Virginia/Washington
D.C.**

East South Central (includes
Alabama, Kentucky, Louisiana,
Mississippi and Tennessee)

Florida

Heartland (includes Arkansas, Iowa,
Kansas, Missouri, Nebraska and
Oklahoma)

Illinois–Indiana

Maryland

Massachusetts

Michigan

Minnesota–Wisconsin

Mountain (includes Idaho, Montana, Utah
and Wyoming)

New Jersey

New York

Northeast (includes Connecticut, Maine,
New Hampshire, Rhode Island and
Vermont)

Northwest (includes Oregon and
Washington)

Ohio

Pennsylvania

South Atlantic (includes Georgia, North
Carolina and South Carolina)

Southwest (includes Arizona, Nevada and
New Mexico)

Texas

Virginia

Source: J.D. Power 2017 Member Health Plan StudySM

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