Health Plans Have a Customer Engagement Problem, J.D. Power Finds

Industry Ripe for Disruption as COVID-19 Shines Spotlight on Shortcomings

TROY, Mich.: 14 May 2020 — More than half (60%) of privately insured U.S. health plan members say they were not contacted by their health plan with guidance or information related to COVID-19, and nearly half (48%) say their health plan has not shown concern for their health since the pandemic began. According to the J.D. Power 2020 U.S. Commercial Member Health Plan Study,SM released today, these two data points are the most visible indicators of a health insurance marketplace that lacks focus on customer engagement, making it ripe for disruption as a growing crop of alternative health insurance providers prepare to enter the marketplace.

“Health plans are widely perceived as lacking a customer-centric mindset and not putting the best interests of their members first,” said James Beem, managing director, global healthcare intelligence at J.D. Power. “The COVID-19 pandemic has amplified these shortcomings, but they are not new. If traditional health insurance plans want to resist the threat from disruptors, they need to demonstrate partnership with members—and on behalf of employers—to improve member health, reduce costs and help members navigate the healthcare system.”

Following are key findings of the 2020 study:

- **Health plans lack customer centricity:** Just 36% of commercial health plan members say their health plan acts in their best interest “always” or “most of the time,” and just 25% of members say they view their health plan as a trusted partner in their health and wellness. This lack of a customer-centric positioning results in an overall satisfaction score this year for commercial health plans of 719 (on a 1,000-point scale), among the lowest of all industries evaluated by J.D. Power.

- **Customer satisfaction directly linked to customer engagement:** Proactive efforts by health plans to engage with members—by providing advice on how to control costs or helping to coordinate care—drive significant improvement in overall customer satisfaction. For example, when a health plan helps members keep out-of-pocket costs low, the average overall satisfaction score is 819, which is 152 points higher than when no such effort is made.

- **Telehealth growth creates wildcard opportunity:** Expanding telehealth usage is associated with a 39-point increase in overall customer satisfaction. Additionally, with telehealth utilization surging since the COVID-19 pandemic began, J.D. Power projects this trend will continue to grow rapidly. According to this study, which was fielded largely before the COVID-19 pandemic hit the United States, just 9% of commercial health plan members have used telehealth. Of those who have not, 48% say they would consider using it if it were covered by their plan. Moreover, based on additional J.D. Power research conducted March 15-May 1 of this year, 75% of U.S. health insurance members are aware of telehealth, yet 54% do not understand if telehealth services are offered as part of their healthcare benefits.

Study Rankings by Region

The study measures customer satisfaction with commercial member health plans in 21 geographic regions. Highest-ranking health plans and scores, by region, are as follows:
California: Kaiser Foundation Health Plan (784)
Colorado: Kaiser Foundation Health Plan (718)
East South Central: Blue Cross and Blue Shield of Alabama (761)
Florida: Humana (783)
Heartland: Blue Cross and Blue Shield of Kansas City (719)
Illinois/Indiana: Blue Cross and Blue Shield of Illinois (733)
Maryland: Kaiser Foundation Health Plan (802)
Massachusetts: Blue Cross and Blue Shield of Massachusetts (722)
Michigan: Blue Cross and Blue Shield of Michigan (736)
Minnesota/Wisconsin: HealthPartners (721)
Mountain: Regence BlueCross BlueShield of Utah (723) and SelectHealth (723)
New Jersey: Horizon Blue Cross and Blue Shield of New Jersey (728)
New York: Independent Health Association (783)
Northeast: Anthem Blue Cross and Blue Shield of Connecticut (726)
Northwest: Kaiser Foundation Health Plan (739)
Ohio: Aetna (727)
Pennsylvania: Geisinger Health Plan (739)
South Atlantic: Kaiser Foundation Health Plan (791)
Southwest: Cigna (730)
Texas: Humana (797)
Virginia: Aetna (735)

The U.S. Commercial Member Health Plan Study, now in its 14th year, measures satisfaction among members of 149 health plans in 21 regions throughout the United States by examining six key factors: billing and payment; cost; coverage and benefits; customer service; information and communication; and provider choice. The study also measures several other key aspects of the experience and member engagement. The study is based on responses from 31,283 commercial health plan members and was fielded from January through March 2020.

For more information about the U.S. Commercial Member Health Plan Study, visit https://www.jdpower.com/business/resource/commercial-member-health-plan-study.

To view the online press release, please visit http://www.jdpower.com/pr-id/2020053.

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 has offices serving North America, Asia Pacific and Europe.

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John Roderick; Huntington, NY.; 631-584-2200; john@jroderick.com


# # #
NOTE: Twenty-one charts follow.
J.D. Power
2020 U.S. Commercial Member Health Plan Study℠

Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

California

- Kaiser Foundation Health Plan: 784
- Region Average: 734
- Aetna: 719
- Anthem Blue Cross: 714
- Health Net: 714
- UnitedHealthcare: 713
- Cigna: 711
- Blue Shield of California: 709

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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Blue Cross and Blue Shield of Alabama  761
Humana  748
BlueCross BlueShield of Tennessee  735
Cigna  735
Region Average  735
Blue Cross & Blue Shield of Mississippi  732
Blue Cross and Blue Shield of Louisiana  728
Anthem Blue Cross and Blue Shield Kentucky  721
Aetna  716
UnitedHealthcare  705

Note: East South Central includes Alabama, Kentucky, Louisiana, Mississippi, and Tennessee.

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study™

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Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Florida

- Humana: 783
- UnitedHealthcare: 740
- Region Average: 737
- Aetna: 735
- Florida Blue: 734
- Cigna: 727

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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2020 U.S. Commercial Member Health Plan Study℠

Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

Heartland

- Blue Cross and Blue Shield of Kansas City: 719
- Blue Cross and Blue Shield of Kansas: 716
- Blue Cross and Blue Shield of Oklahoma: 716
- Blue Cross and Blue Shield of Nebraska: 711
- Cigna: 709
- Arkansas Blue Cross and Blue Shield: 708
- Region Average: 705
- Wellmark Blue Cross and Blue Shield: 703
- Anthem Blue Cross and Blue Shield Missouri: 702
- Aetna: 700
- UnitedHealthcare: 693

Note: Heartland includes Arkansas, Iowa, Kansas, Missouri, Nebraska, and Oklahoma.

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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2020 U.S. Commercial Member Health Plan Study™

Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

Illinois-Indiana

- Blue Cross and Blue Shield of Illinois: 733
- Aetna: 724
- Region Average: 724
- Health Alliance Medical Plans: 713
- Anthem Blue Cross and Blue Shield Indiana: 712
- Humana: 712
- UnitedHealthcare: 706
- Cigna: 702

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study™

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Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Maryland

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Score</th>
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<tbody>
<tr>
<td>Kaiser Foundation Health Plan</td>
<td>802</td>
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<tr>
<td>CareFirst BlueCross BlueShield</td>
<td>737</td>
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<tr>
<td>Region Average</td>
<td>732</td>
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<tr>
<td>Cigna</td>
<td>718</td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>705</td>
</tr>
<tr>
<td>Aetna</td>
<td>688</td>
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</table>

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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# J.D. Power
## 2020 U.S. Commercial Member Health Plan Study℠

<table>
<thead>
<tr>
<th>Overall Customer Satisfaction Index Ranking</th>
<th>Massachusetts</th>
</tr>
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<tbody>
<tr>
<td>Blue Cross and Blue Shield of Massachusetts</td>
<td>722</td>
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<tr>
<td>Region Average</td>
<td>711</td>
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<tr>
<td>Harvard Pilgrim Health Care</td>
<td>707</td>
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<tr>
<td>Tufts Associated Health Plans</td>
<td>689</td>
</tr>
<tr>
<td>Cigna</td>
<td>676</td>
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Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

Michigan

Blue Cross Blue Shield of Michigan 736

Health Alliance Plan of Michigan 731

Region Average 730

UnitedHealthcare 702

Priority Health 697

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

Minnesota-Wisconsin

HealthPartners 721
Anthem Blue Cross and Blue Shield Wisconsin 693
Region Average 690
UnitedHealthcare 688
Dean Health Plan 686
Blue Cross and Blue Shield of Minnesota 684
PreferredOne 678
Medica Health Plans 673

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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2020 U.S. Commercial Member Health Plan Study℠

Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

Mountain

Regence BlueCross BlueShield of Utah 723
SelectHealth 723
Blue Cross and Blue Shield of Montana 719
Region Average 716
UnitedHealthcare 708
Blue Cross of Idaho 707
Aetna 697

Note: Mountain includes Idaho, Montana, Utah, and Wyoming.

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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2020 U.S. Commercial Member Health Plan Study℠

Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

New Jersey

 Horizon Blue Cross and Blue Shield of New Jersey 728
 Cigna 724
 Region Average 719
 UnitedHealthcare 709
 Aetna 708

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2020 U.S. Commercial Member Health Plan Study℠

Overall Customer Satisfaction Index Ranking
*(Based on a 1,000-point scale)*

**New York**

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Index Score</th>
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<td>Independent Health Association</td>
<td>783</td>
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<tr>
<td>Capital District Physicians Health Plan</td>
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<tr>
<td>BlueCross BlueShield of WNY and BlueShield of NENY</td>
<td>748</td>
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<tr>
<td>Empire Blue Cross Blue Shield</td>
<td>739</td>
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<tr>
<td>Emblem Health</td>
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<tr>
<td>Excellus BlueCross BlueShield</td>
<td>724</td>
</tr>
<tr>
<td>Aetna</td>
<td>721</td>
</tr>
<tr>
<td>Region Average</td>
<td>712</td>
</tr>
<tr>
<td>MVP Health Care</td>
<td>710</td>
</tr>
<tr>
<td>Cigna</td>
<td>709</td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>704</td>
</tr>
<tr>
<td>Anthem Blue Cross and Blue Shield New York</td>
<td>702</td>
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<tr>
<td>Oxford Health Plan</td>
<td>688</td>
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Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Northeast

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Index Score</th>
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<tbody>
<tr>
<td>Anthem Blue Cross and Blue Shield</td>
<td>726</td>
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<tr>
<td>Connecticut</td>
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<tr>
<td>Blue Cross &amp; Blue Shield of Rhode Island</td>
<td>713</td>
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<tr>
<td>Cigna</td>
<td>710</td>
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<tr>
<td>Region Average</td>
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<tr>
<td>Aetna</td>
<td>704</td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>699</td>
</tr>
</tbody>
</table>

Note: Northeast includes Connecticut, Maine, New Hampshire, Rhode Island, and Vermont.

Source: J.D. Power 2020 U.S. Commercial Member Health Plan StudySM

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2020 U.S. Commercial Member Health Plan Study℠

Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

Northwest

Kaiser Foundation Health Plan 739
Regence BlueCross BlueShield of Oregon 727
Providence Health Plan 720
Region Average 709
Regence BlueShield 703
Premera Blue Cross 698
Aetna 696
Cigna 688
UnitedHealthcare 664

Note: Northwest includes Oregon and Washington.

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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J.D. Power  
2020 U.S. Commercial Member Health Plan Study℠

Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)

Pennsylvania

<table>
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<th>Plan</th>
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<tr>
<td>Geisinger Health Plan</td>
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<tr>
<td>UPMC Health Plan</td>
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<td>Highmark Blue Cross Blue Shield</td>
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<td>Independence Blue Cross</td>
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<td>Capital BlueCross</td>
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<td>UnitedHealthcare</td>
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<td>Aetna</td>
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<tr>
<td>Cigna</td>
<td>692</td>
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## Overall Customer Satisfaction Index Ranking

*(Based on a 1,000-point scale)*

**South Atlantic**

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Index Score</th>
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<tbody>
<tr>
<td>Kaiser Foundation Health Plan</td>
<td>791</td>
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<tr>
<td>Aetna</td>
<td>757</td>
</tr>
<tr>
<td>Humana</td>
<td>732</td>
</tr>
<tr>
<td>Cigna</td>
<td>729</td>
</tr>
<tr>
<td>Region Average</td>
<td>722</td>
</tr>
<tr>
<td>Anthem Blue Cross and Blue Shield</td>
<td>720</td>
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<tr>
<td>Georgia</td>
<td></td>
</tr>
<tr>
<td>Blue Cross and Blue Shield of North</td>
<td>716</td>
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<tr>
<td>Carolina</td>
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</tr>
<tr>
<td>UnitedHealthcare</td>
<td>710</td>
</tr>
<tr>
<td>BlueCross BlueShield of South</td>
<td>701</td>
</tr>
<tr>
<td>Carolina</td>
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</tbody>
</table>

**Note:** South Atlantic includes Georgia, North Carolina, and South Carolina.

**Source:** J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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J.D. Power
2020 U.S. Commercial Member Health Plan Study℠

Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

Southwest

- Cigna: 730
- Anthem Blue Cross and Blue Shield Nevada: 716
- Blue Cross Blue Shield of Arizona: 712
- Region Average: 706
- Aetna: 693
- UnitedHealthcare: 693
- Blue Cross and Blue Shield of New Mexico: 667

Note: Southwest includes Arizona, Nevada, and New Mexico.

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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2020 U.S. Commercial Member Health Plan Study℠

Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

Texas

Humana 797

Blue Cross and Blue Shield of Texas 723

Cigna 723

Region Average 717

UnitedHealthcare 709

Aetna 695

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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2020 U.S. Commercial Member Health Plan Study℠

Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

Virginia

- Aetna: 735
- Region Average: 713
- UnitedHealthcare: 711
- Cigna: 710
- CareFirst BlueCross BlueShield: 709
- Anthem Blue Cross and Blue Shield Virginia: 708

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study℠

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