

**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,<sup>SM</sup> 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 14<sup>th</sup> 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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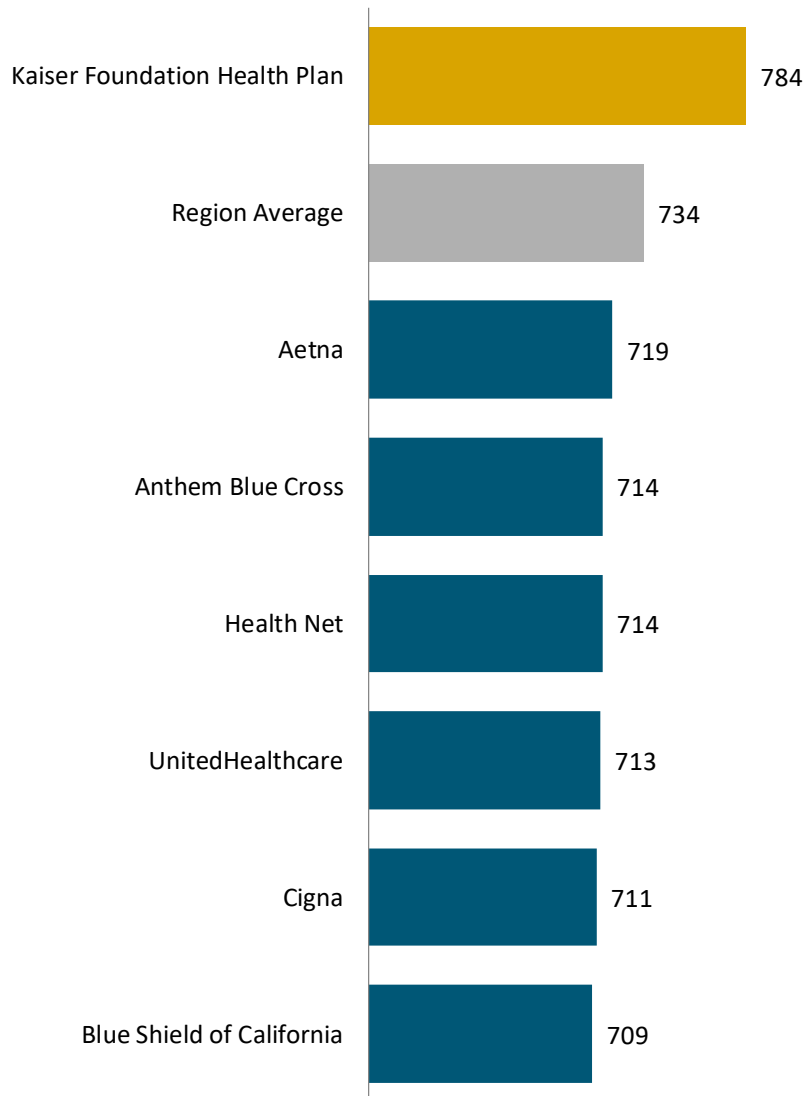
NOTE: Twenty-one charts follow.

# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### California



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

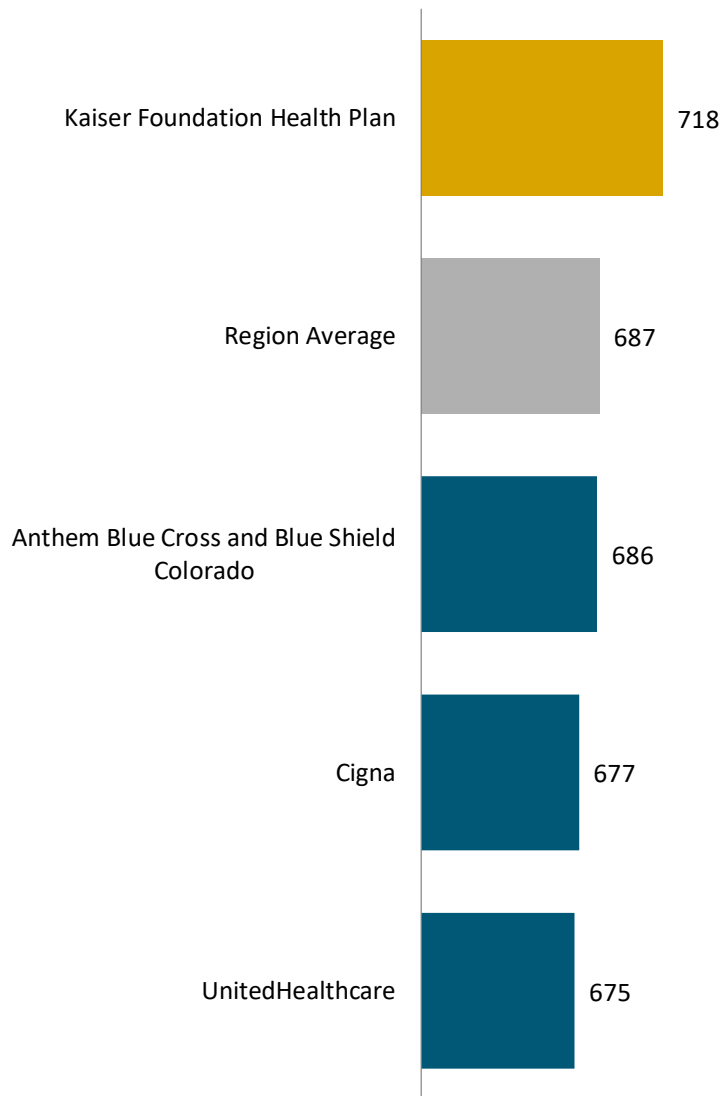
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Colorado



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

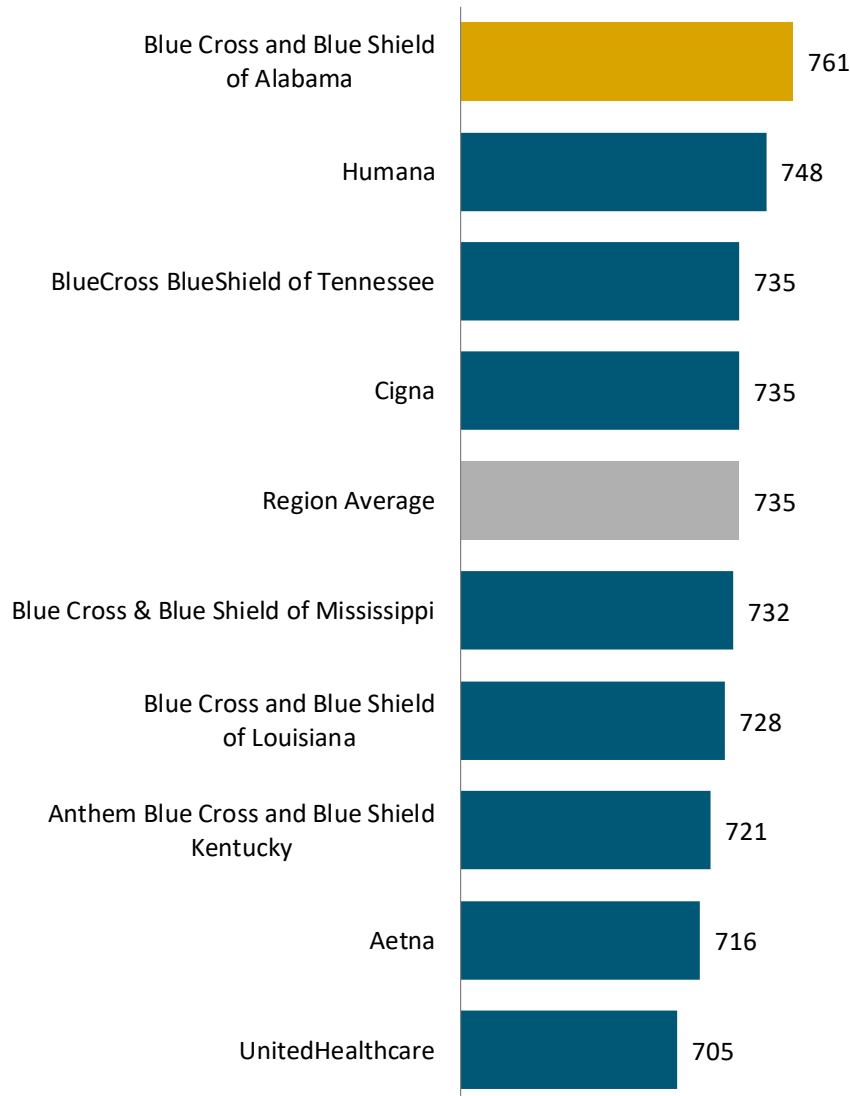
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### East South Central



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

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

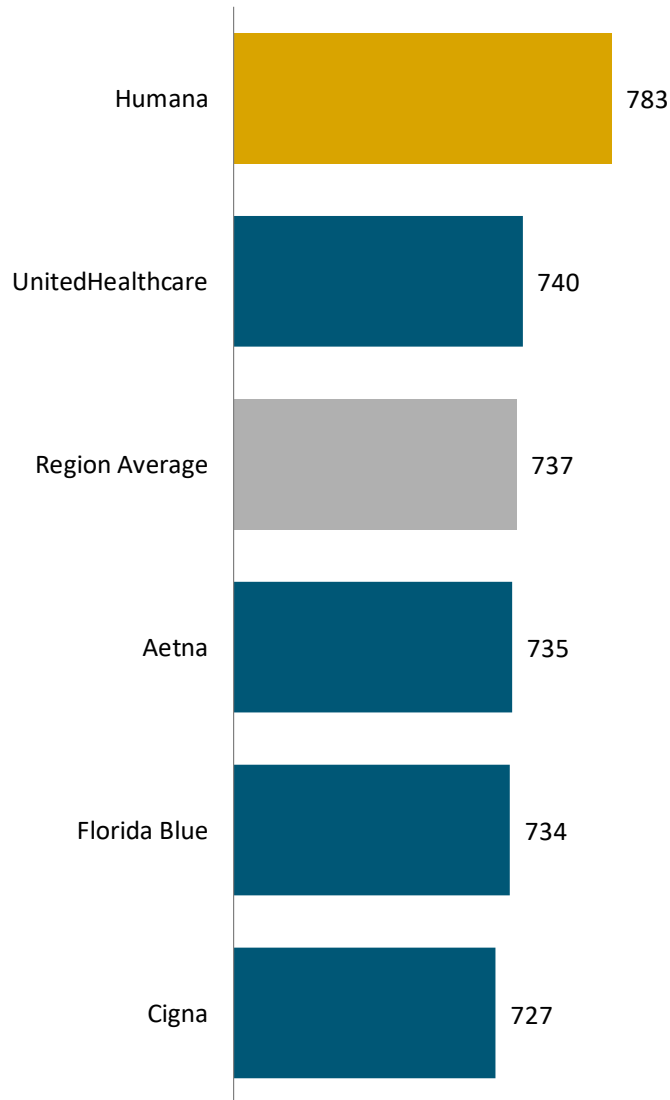
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Florida



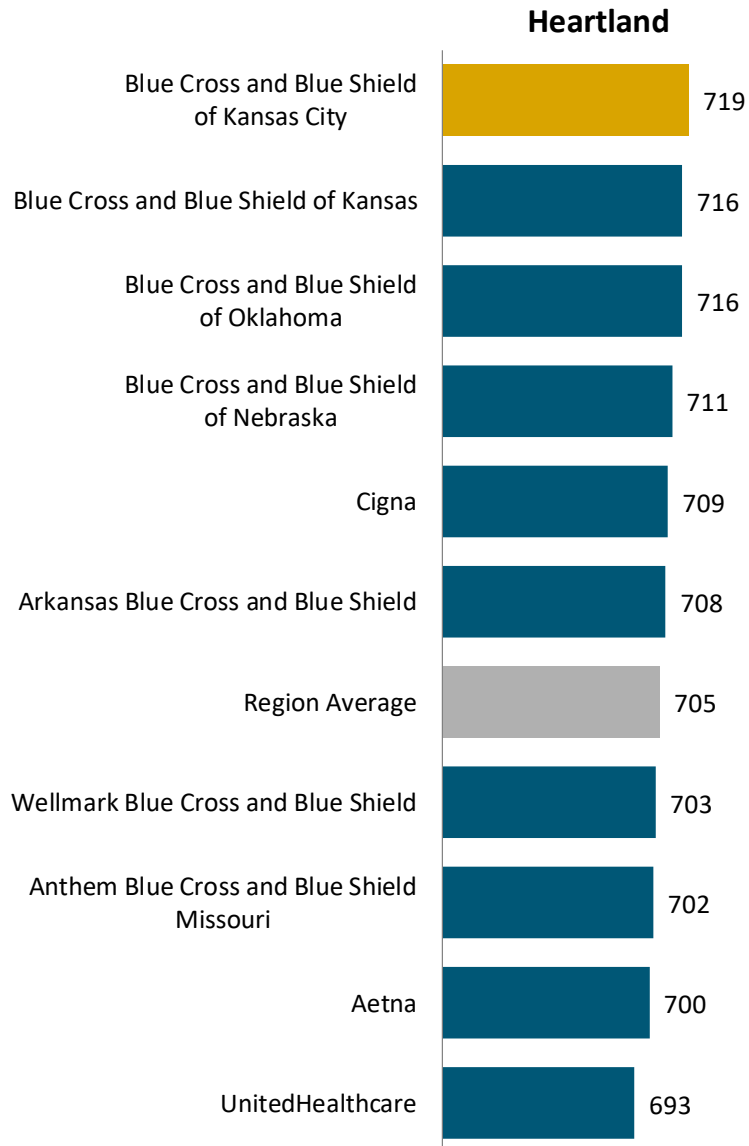
Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



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

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

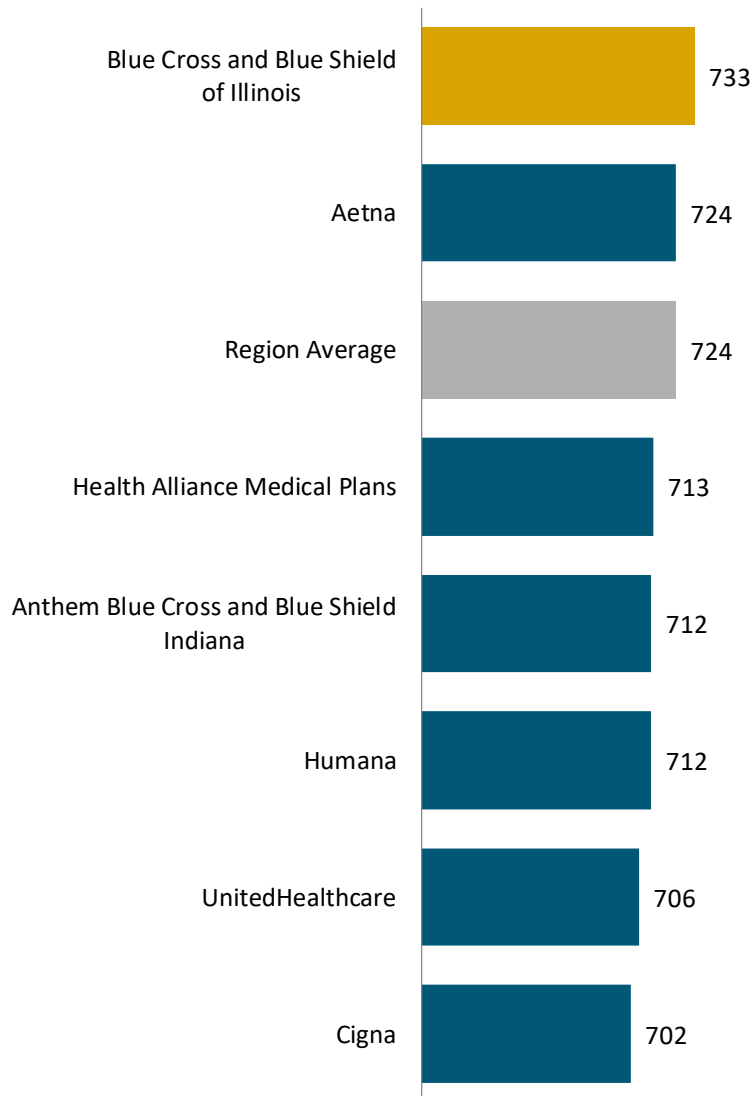
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Illinois-Indiana



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

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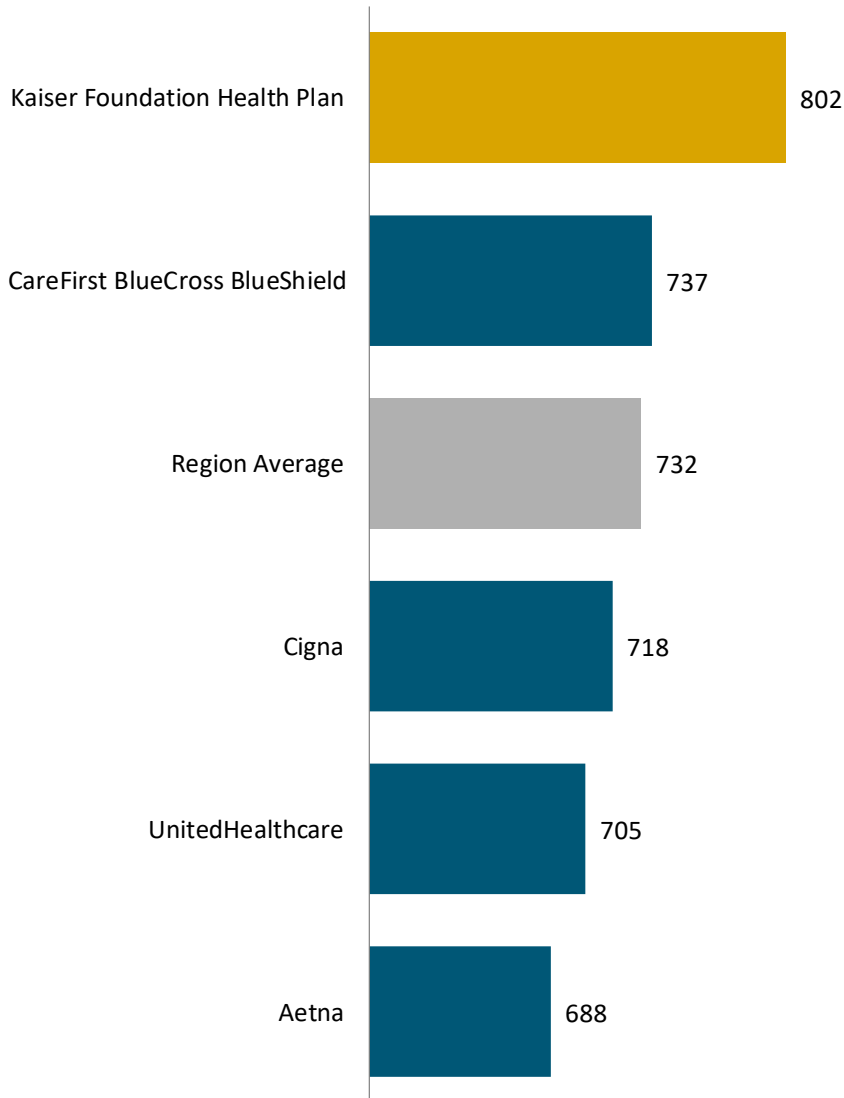


# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Maryland



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

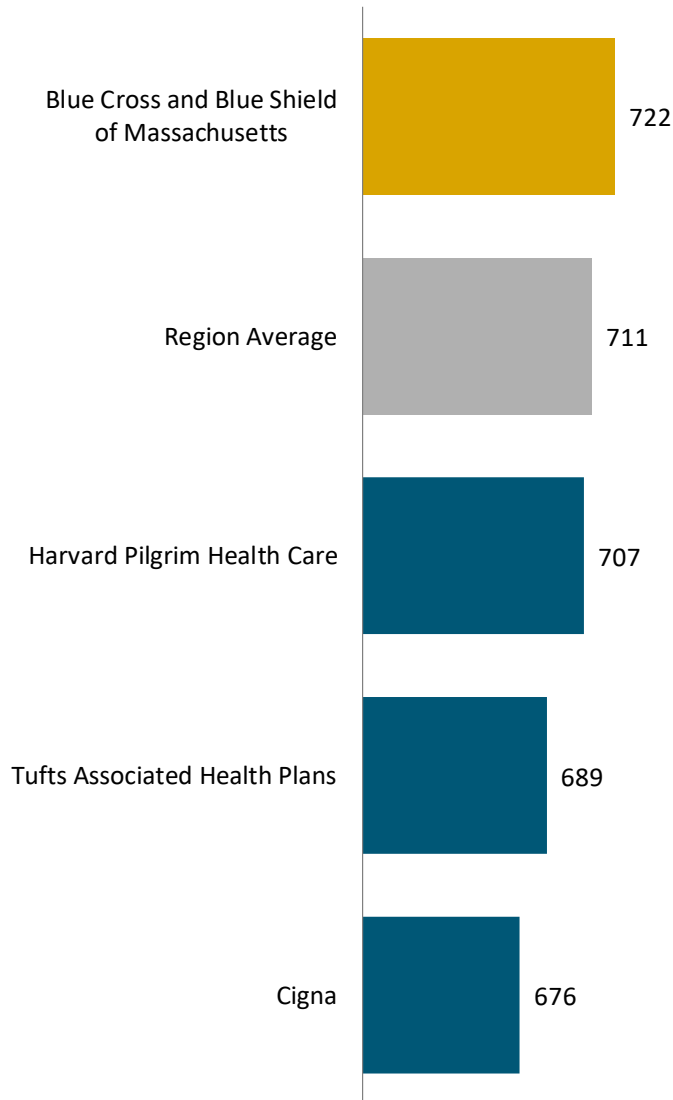
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Massachusetts



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

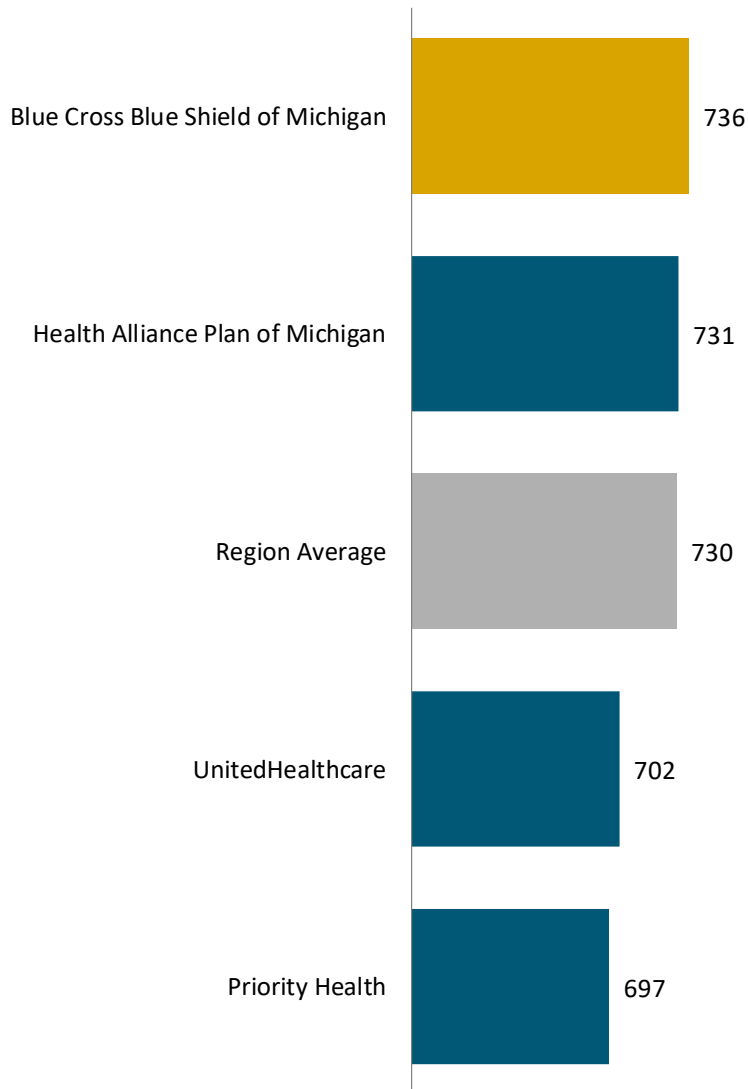
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Michigan



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

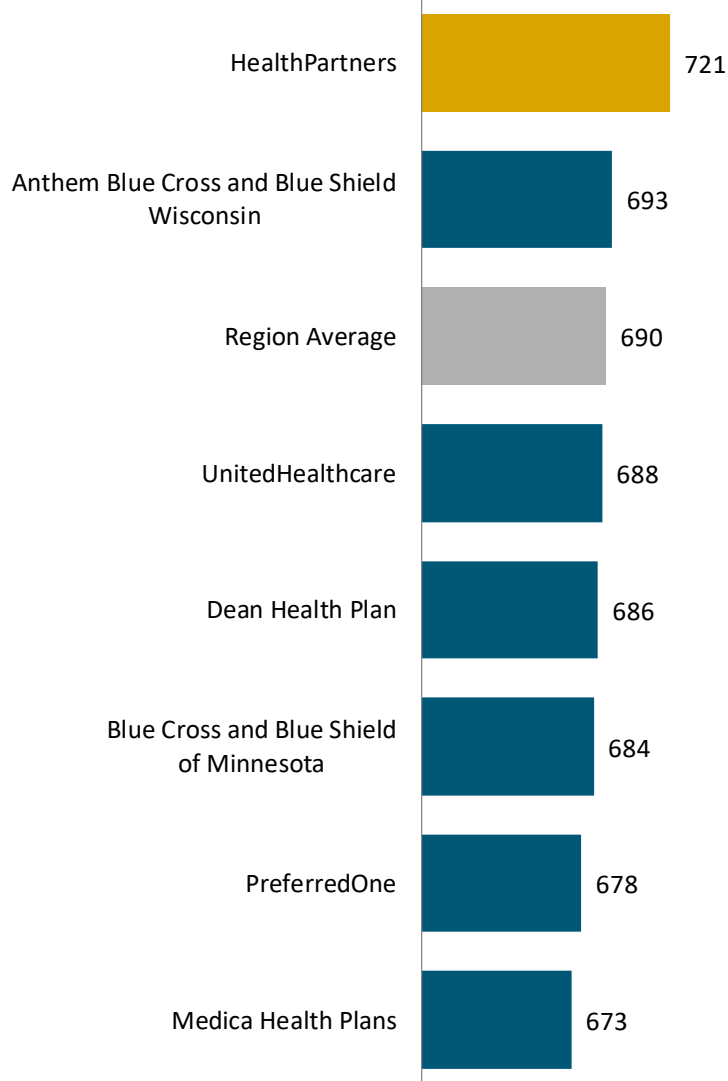
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Minnesota-Wisconsin



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

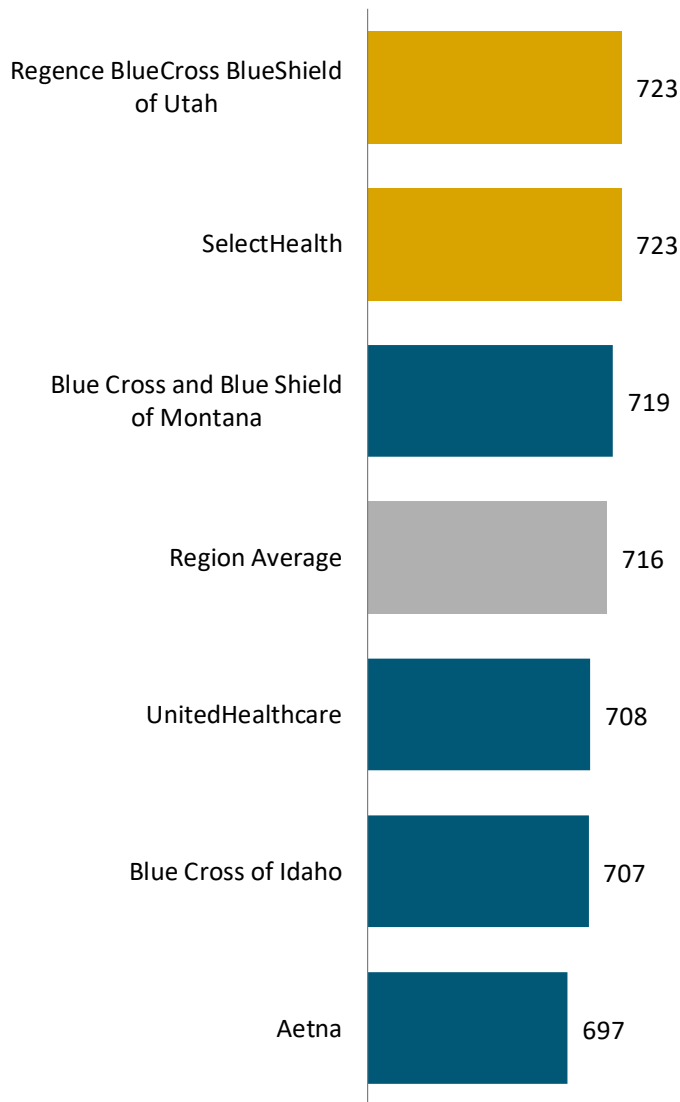
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Mountain



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

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

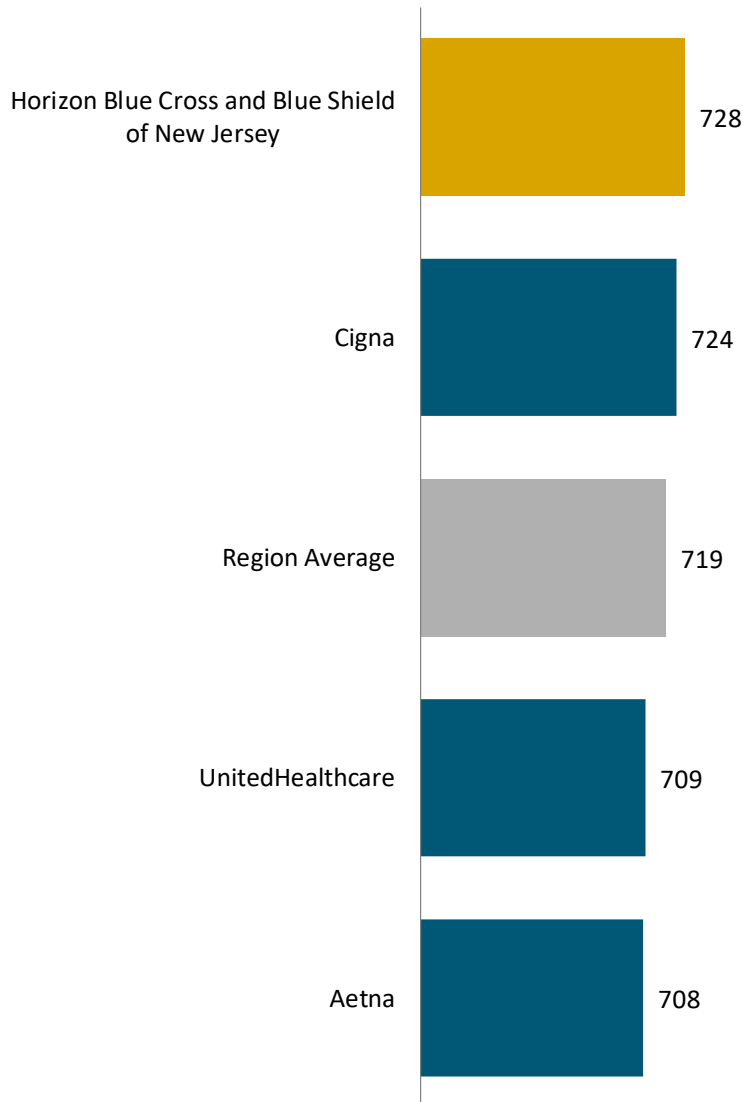
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### New Jersey



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

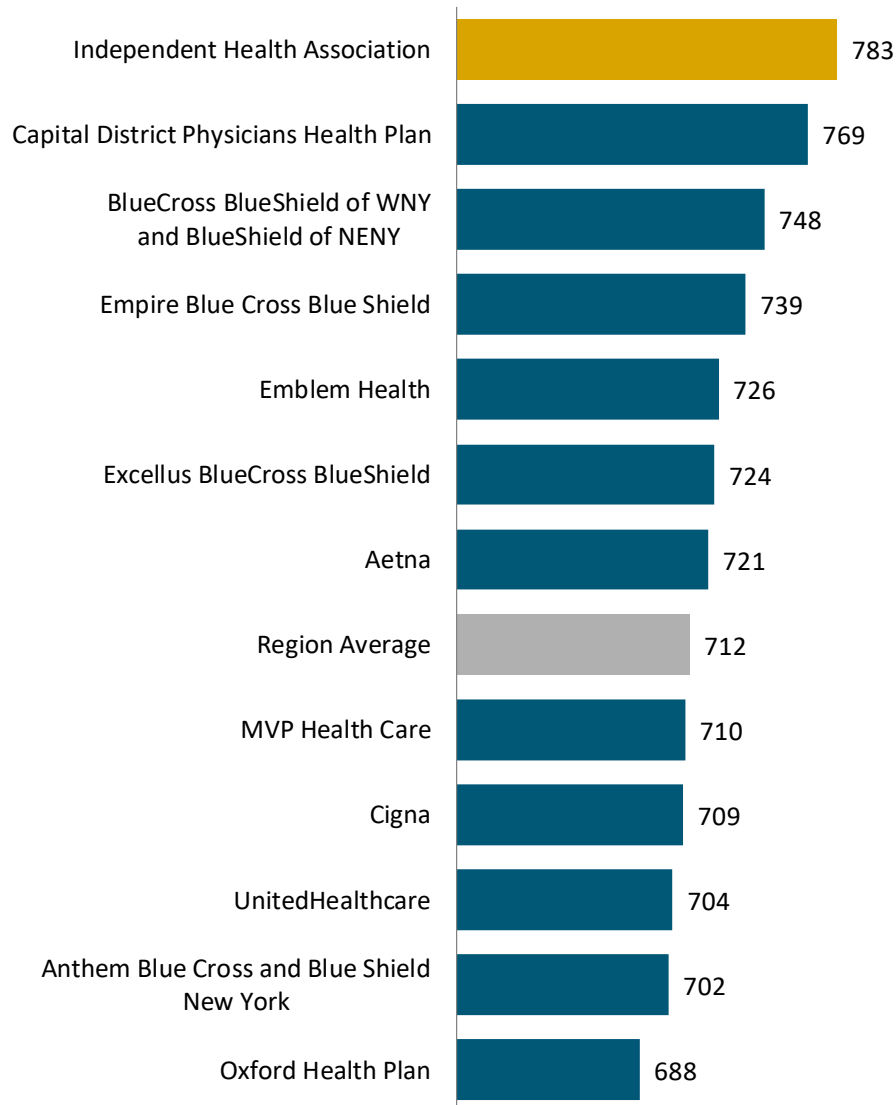
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### New York



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

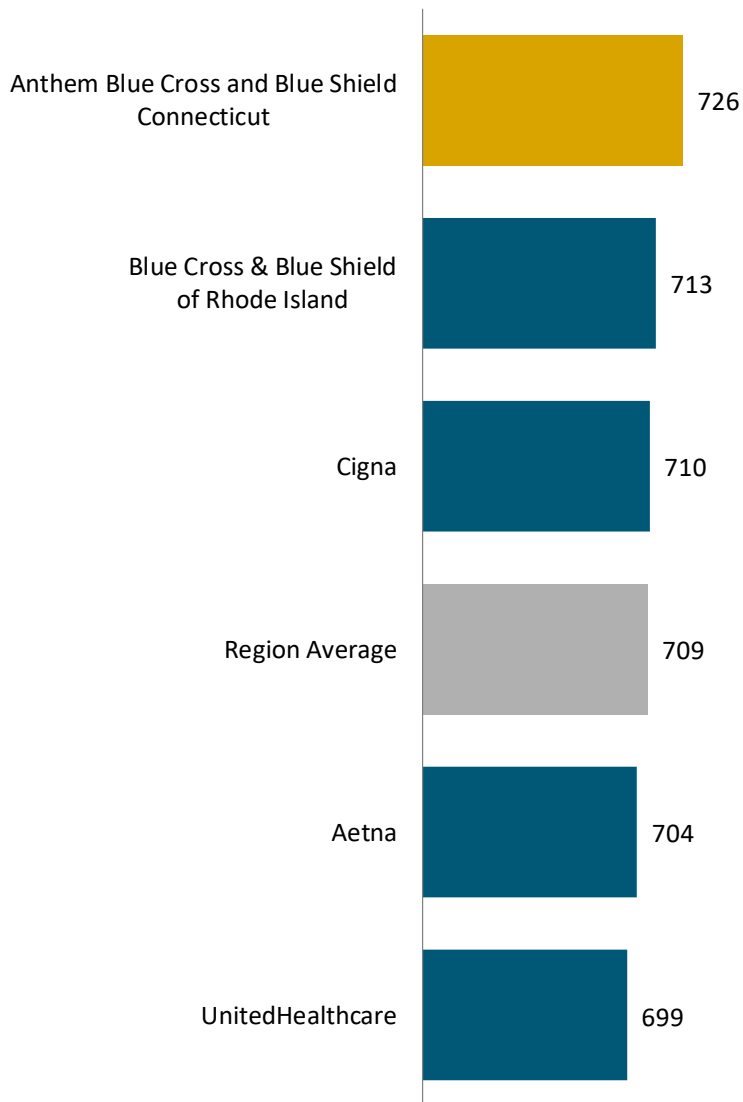
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Northeast



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

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

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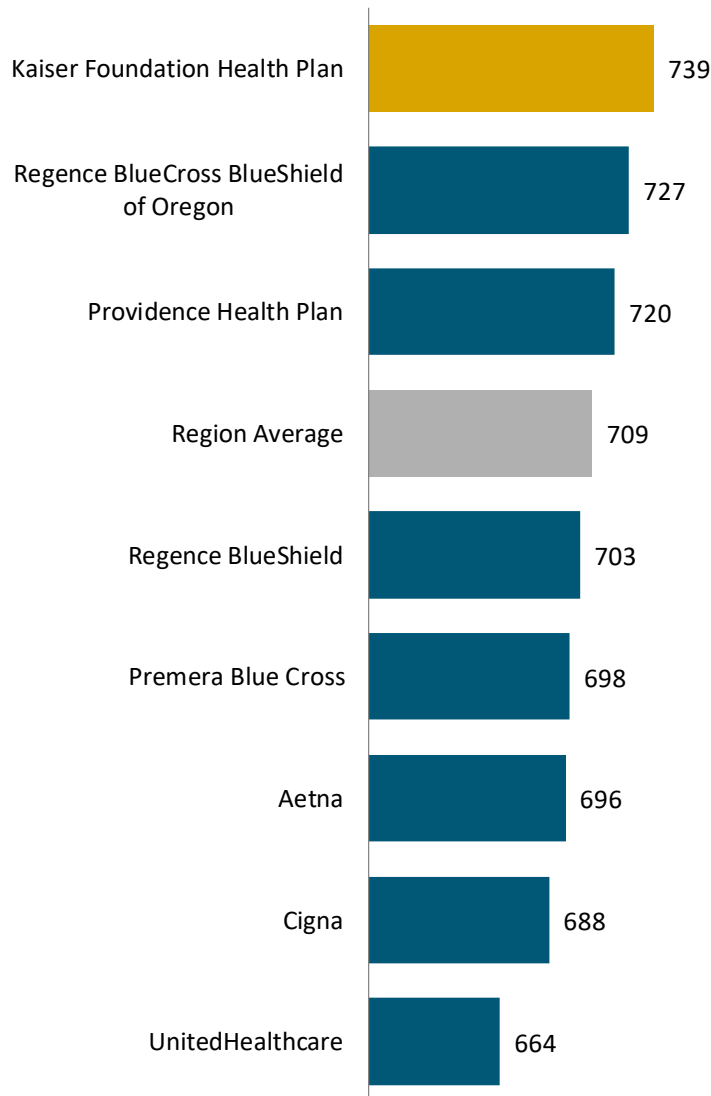


# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Northwest



Note: Northwest includes Oregon and Washington.

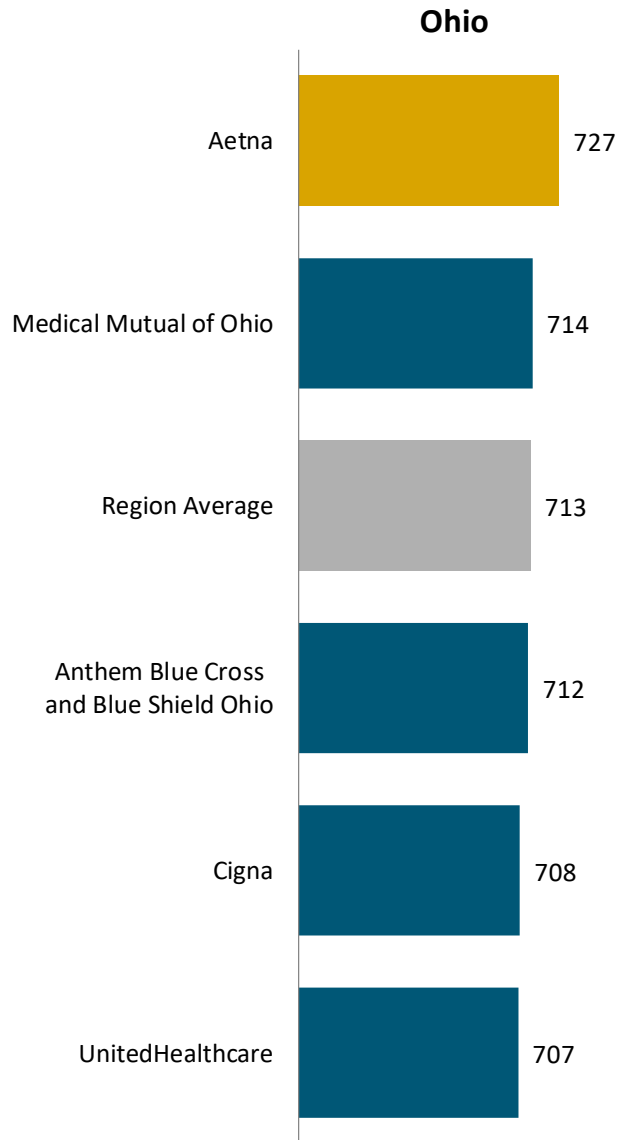
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

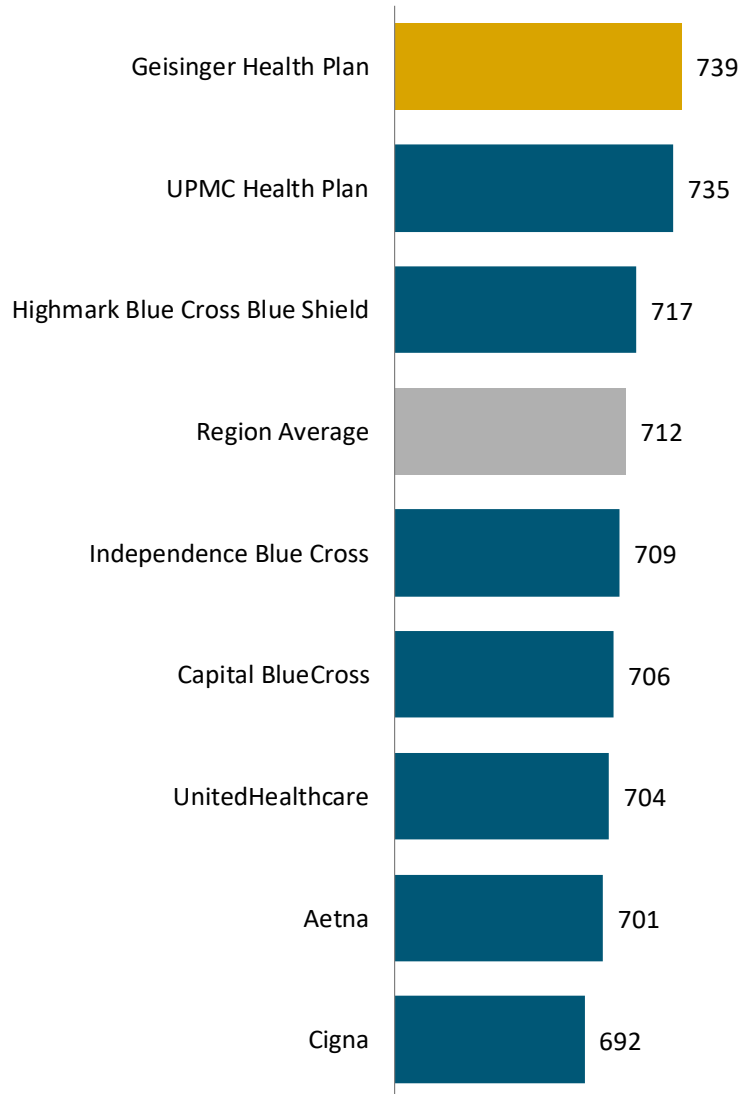
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Pennsylvania



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

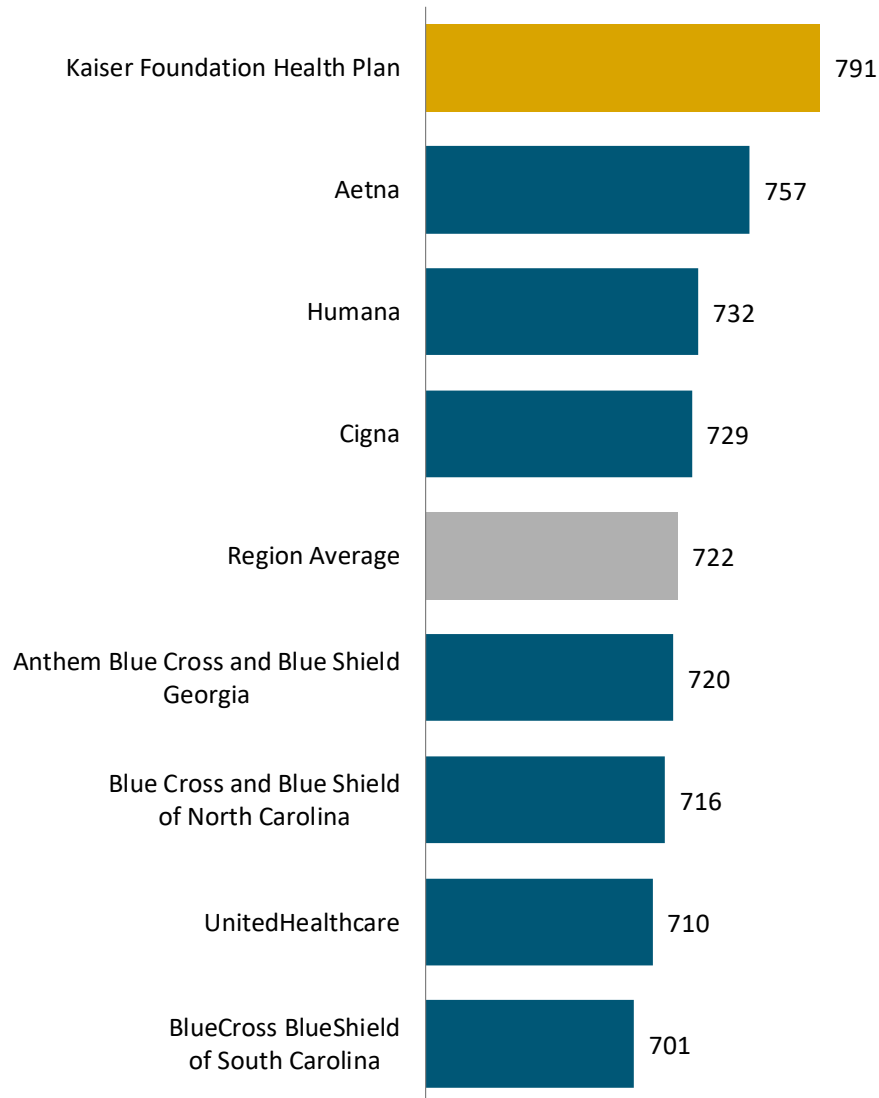
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### South Atlantic



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

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

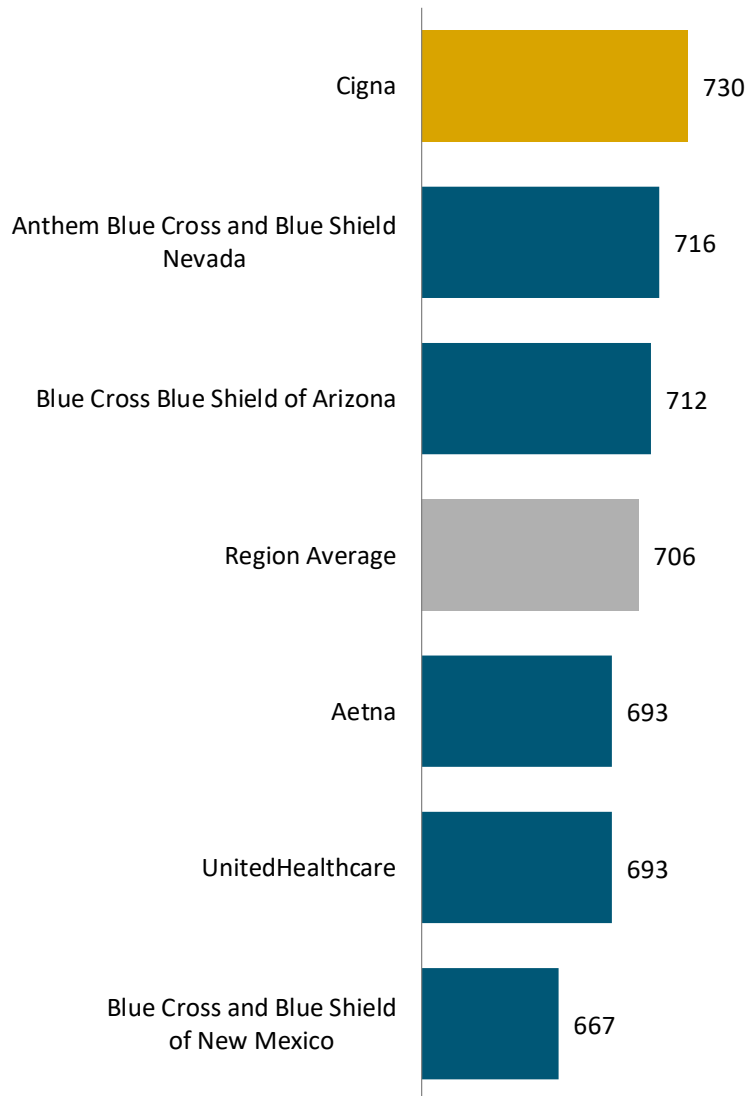
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Southwest



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

Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

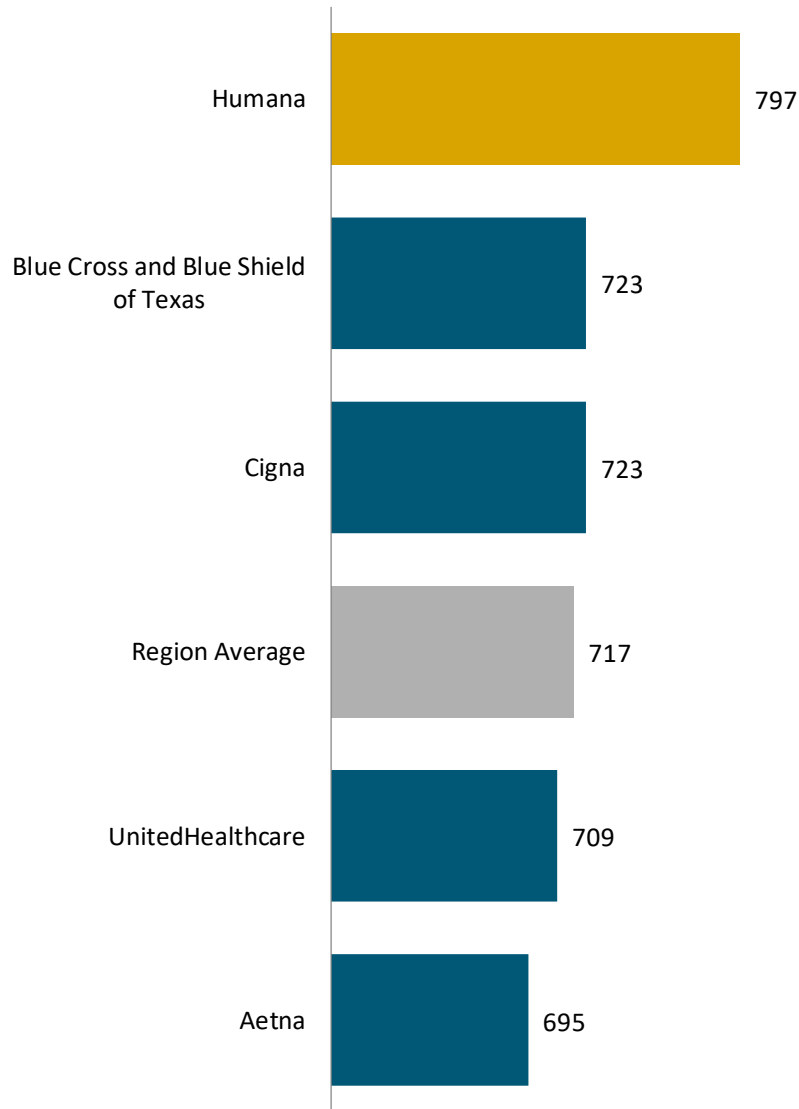
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Texas



Source: J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

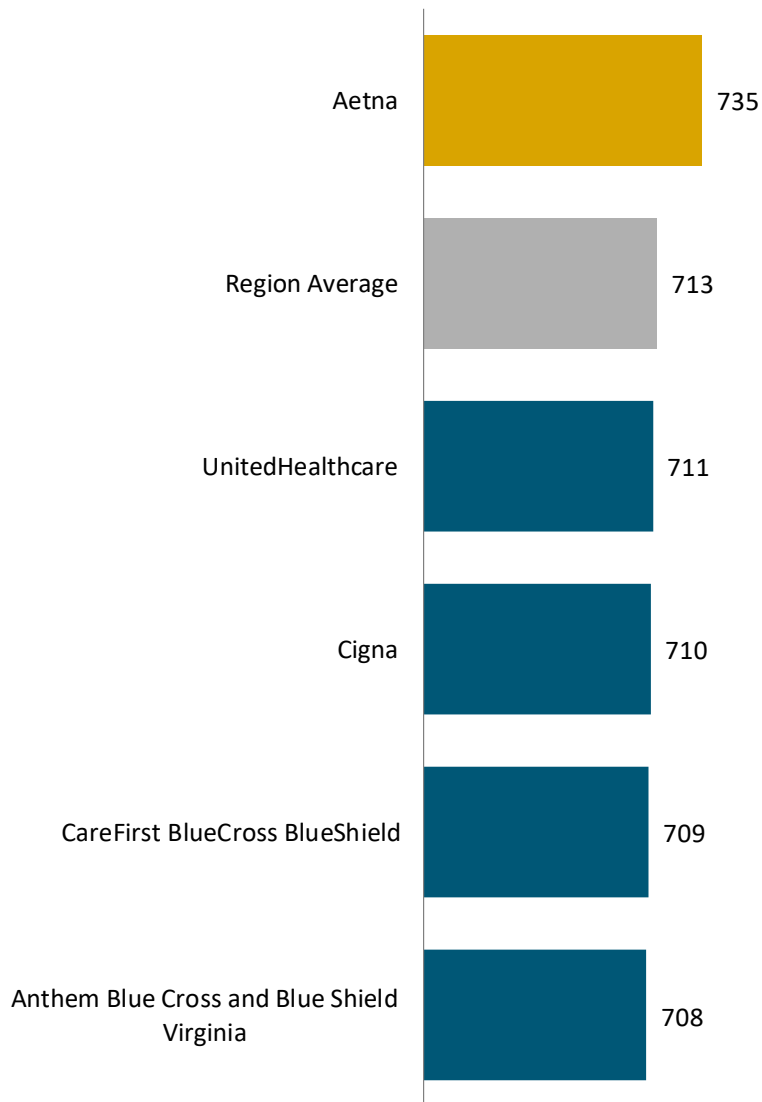
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# J.D. Power 2020 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### Virginia



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