

Increasing Telehealth Utilization and Digital Contact Help Health Plans Score Points with Members During Pandemic, J.D. Power Finds

Despite Progress, Overall Customer Engagement Remains Low, Particularly among Older Generations

TROY, Mich.: 27 May 2021 — Significantly increased telehealth utilization and greater adoption of digital communication channels has helped U.S. health plans meet member needs during the pandemic. According to the J.D. Power 2021 U.S. Commercial Member Health Plan Study,SM released today, 36% of privately insured health plan members in the United States accessed telehealth services, up from just 9% a year ago, contributing to a 10-point gain (on a 1,000-point scale) in overall member satisfaction.

“The past year has proven without a doubt that effective use of digital channels has the power to increase customer engagement, build trust and promote brand advocacy,” said **James Beem, managing director, global healthcare intelligence at J.D. Power**. “While many plans are showing tremendous progress by delivering for their members during a highly volatile and stressful period, they still have a long way to go when it comes to delivering consistently strong levels of customer engagement across all segments of their member populations.”

Following are key findings of the 2021 study:

- **Digital contact and telehealth adoption increase significantly:** Telehealth utilization increases 27 percentage points, with 36% of U.S. health plan members saying that they accessed telehealth services, up from just 9% a year ago. Digital contact with insurers also has increased, with 32% of members saying they connected with their health plans via web, mobile app or text message in the past year.
- **Overall satisfaction, Net Promoter Score® and trust increase:** Overall satisfaction improves 10 points year over year, up from a 6-point increase in 2020 and a 1-point increase in 2019. The year-over-year rise in satisfaction has been driven largely by significant improvement in scores in the cost, information and communication and website factors/subfactors. Net Promoter Scores¹ also improve, having risen 7 points during the past two years. Similarly, perceived levels of trust in health plans have increased 2 percentage points during the past two years.
- **Member contact significantly higher among younger generations:** Members of Gen Z² and Gen Y have the highest levels of contact with their health plan, with 62% of Gen Z and 52% of Gen Y members accessing their health plan’s customer service channel at least once during the past year. That number falls to 49% among Pre-Boomers/Boomers. While contact lifts satisfaction for all members, the effect is 20 points higher among Gen Y/Z members than among older members.
- **Despite improvement, many had no engagement with their health plan:** More than one-third (37%) of health plan members had no engagement with their health plan. Nearly half (44%) of Pre-Boomers/Boomers had no engagement with their health plan, the highest percentage of any generational group.

¹ Net Promoter Score, NPS and the NPS-related emoticons are registered trademarks of Bain & Company, Inc., Fred Reichheld and Satmetrix Systems, Inc.

² J.D. Power defines generational groups as Pre-Boomers (born before 1946); Boomers (1946-1964); Gen X (1965-1976); Gen Y (1977-1994); and Gen Z (1995-2004). Millennials (1982-1994) are a subset of Gen Y.

Study Rankings by Region

The study measures customer satisfaction with commercial member health plans in 22 geographic regions. Highest-ranking health plans and scores within 21 award-eligible regions are as follows:

- California: **Kaiser Foundation Health Plan** (782)
- Colorado: **Kaiser Foundation Health Plan** (739)
- East South Central: **Blue Cross and Blue Shield of Alabama** (760)
- Florida: **Humana** (777)
- Heartland: **Blue Cross and Blue Shield of Oklahoma** (742)
- Illinois/Indiana: **Cigna** (742)
- Maryland: **CareFirst BlueCross BlueShield** (759)
- Massachusetts: **Blue Cross Blue Shield of Massachusetts** (731)
- Michigan: **Health Alliance Plan of Michigan** (742)
- Minnesota/Wisconsin: **HealthPartners** (725)
- Mountain: **Regence BlueCross BlueShield of Utah** (744)
- New Jersey: **Cigna** (736) and **Horizon Blue Cross and Blue Shield of New Jersey** (736)
- New York: **Capital District Physicians' Health Plan** (774)
- Northeast: **Blue Cross & Blue Shield of Rhode Island** (722)
- Northwest: **Kaiser Foundation Health Plan** (747)
- Ohio: **Cigna** (722)
- Pennsylvania: **Geisinger Health Plan** (744)
- South Atlantic: **Kaiser Foundation Health Plan** (791)
- Southwest: **Anthem Blue Cross and Blue Shield Nevada** (742)
- Texas: **Humana** (764)
- Virginia: **Cigna** (777)

The U.S. Commercial Member Health Plan Study, now in its 15th year, measures satisfaction among members of 150 health plans in 22 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 32,066 commercial health plan members and was fielded from January through March 2021.

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/2021057>.

About J.D. Power

J.D. Power is a global leader in consumer insights, advisory services and data and analytics. A pioneer in the use of big data, artificial intelligence (AI) and algorithmic modeling capabilities to understand consumer behavior, J.D. Power has been delivering incisive industry intelligence on customer interactions with brands and products for more than 50 years. The world's leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

J.D. Power is headquartered in Troy, Mich., and has offices in North America, Europe and Asia Pacific. To learn more about the company's business offerings, visit [JDPower.com/business](https://www.jdpower.com/business). The J.D. Power auto shopping tool can be found at [JDPower.com](https://www.jdpower.com).

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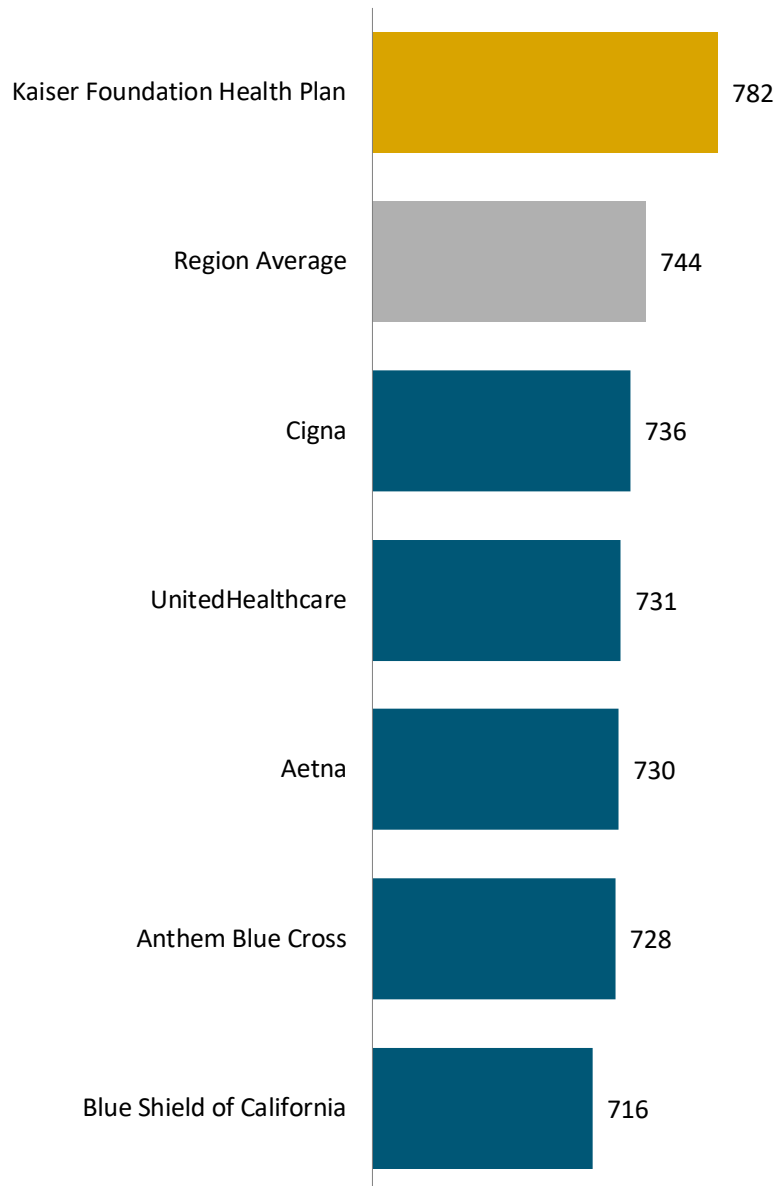
NOTE: Twenty-one charts follow.

J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

California



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

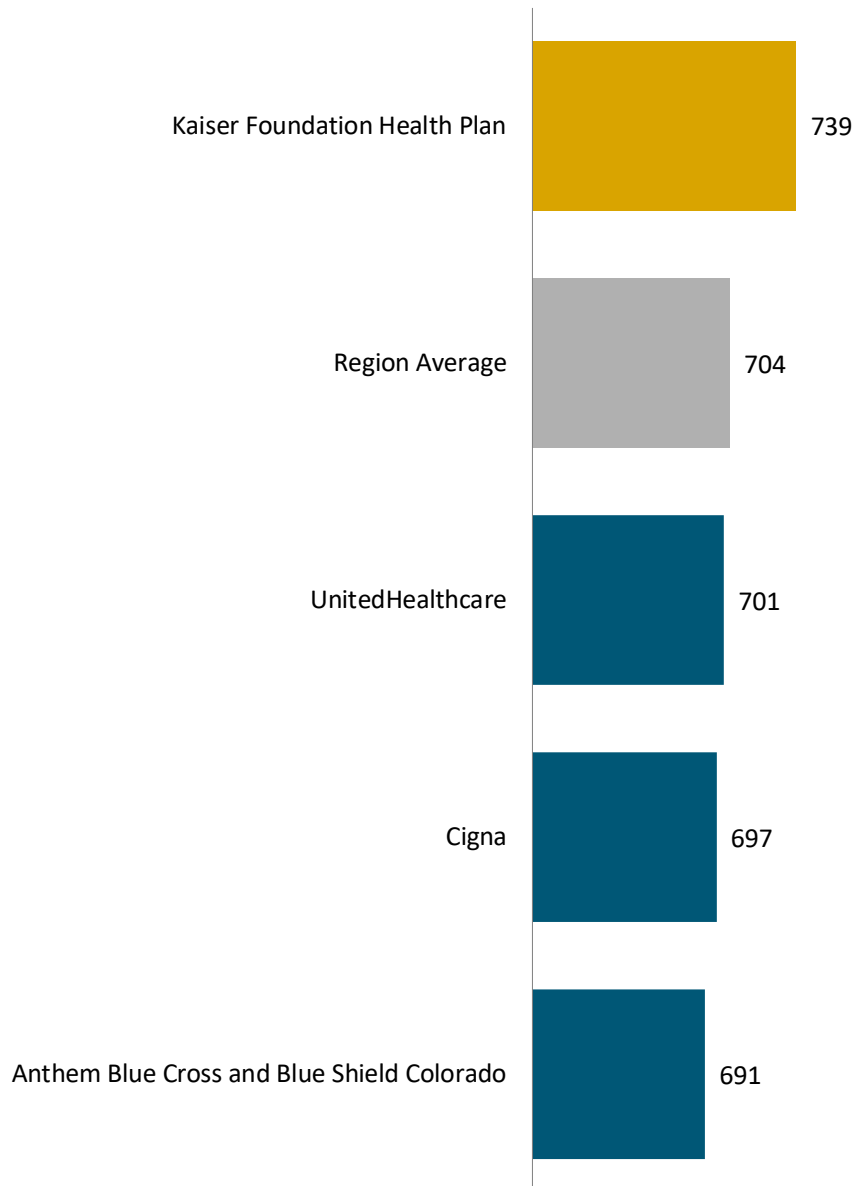
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Colorado



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

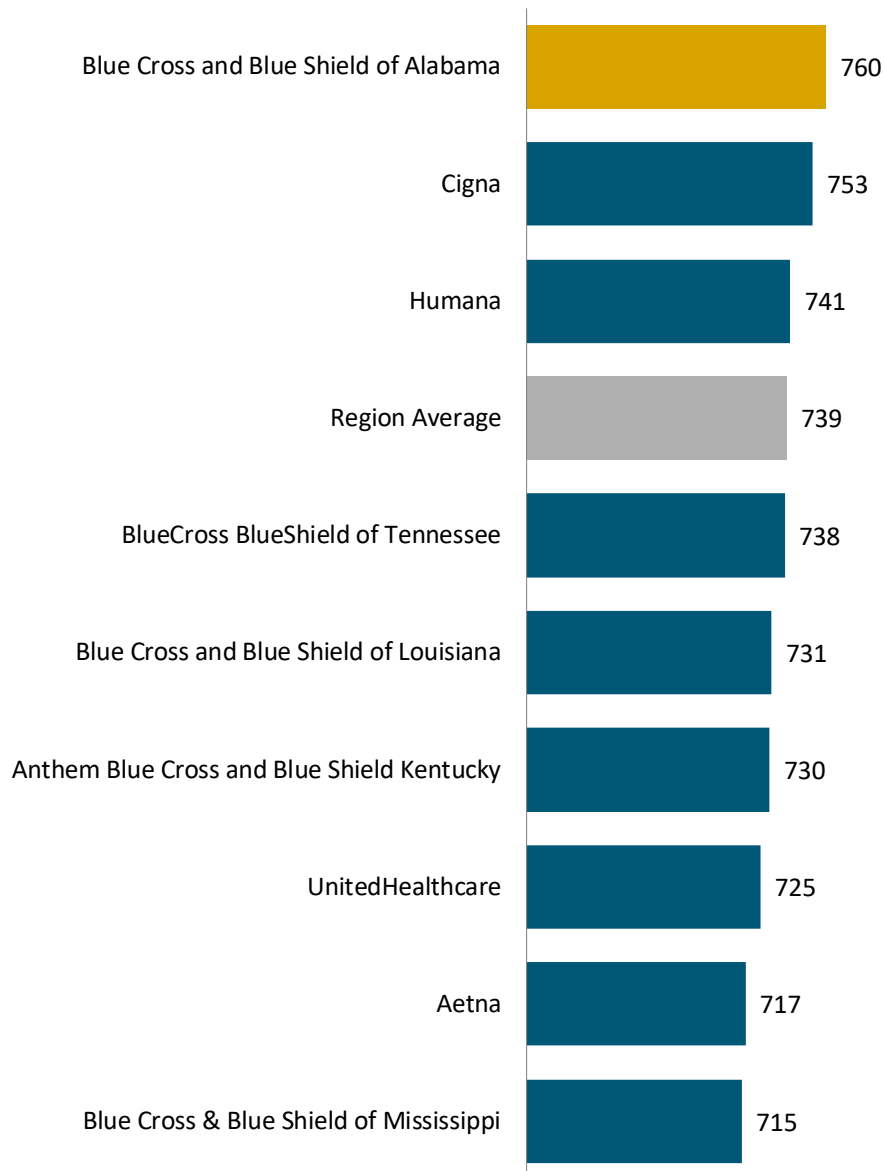
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

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 2021 U.S. Commercial Member Health Plan StudySM

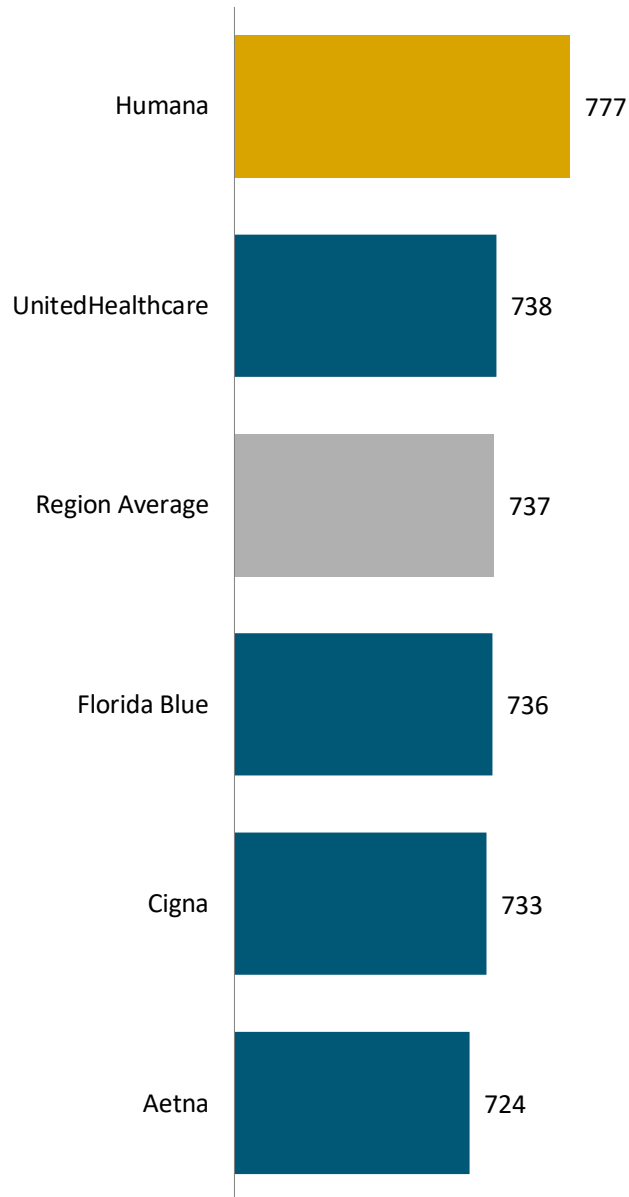
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Florida



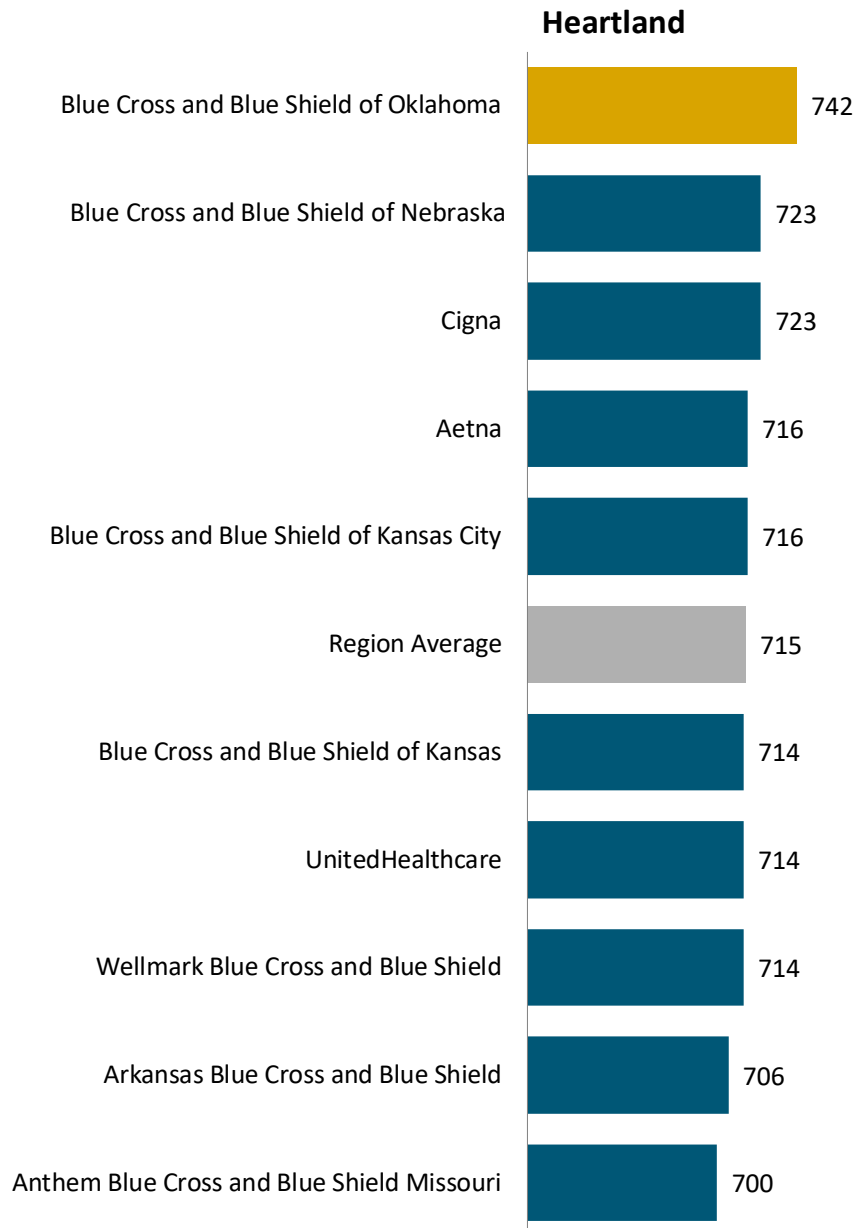
Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

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 2021 U.S. Commercial Member Health Plan StudySM

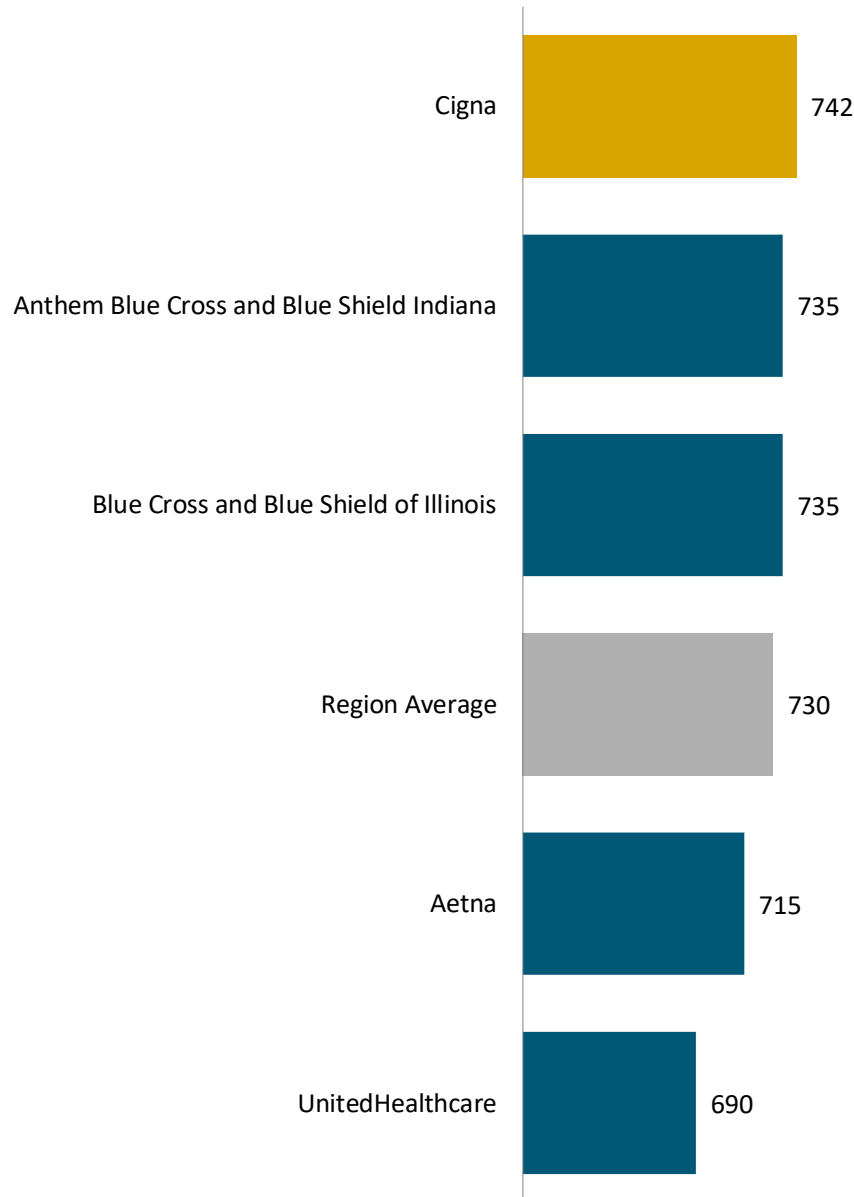
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Illinois-Indiana



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

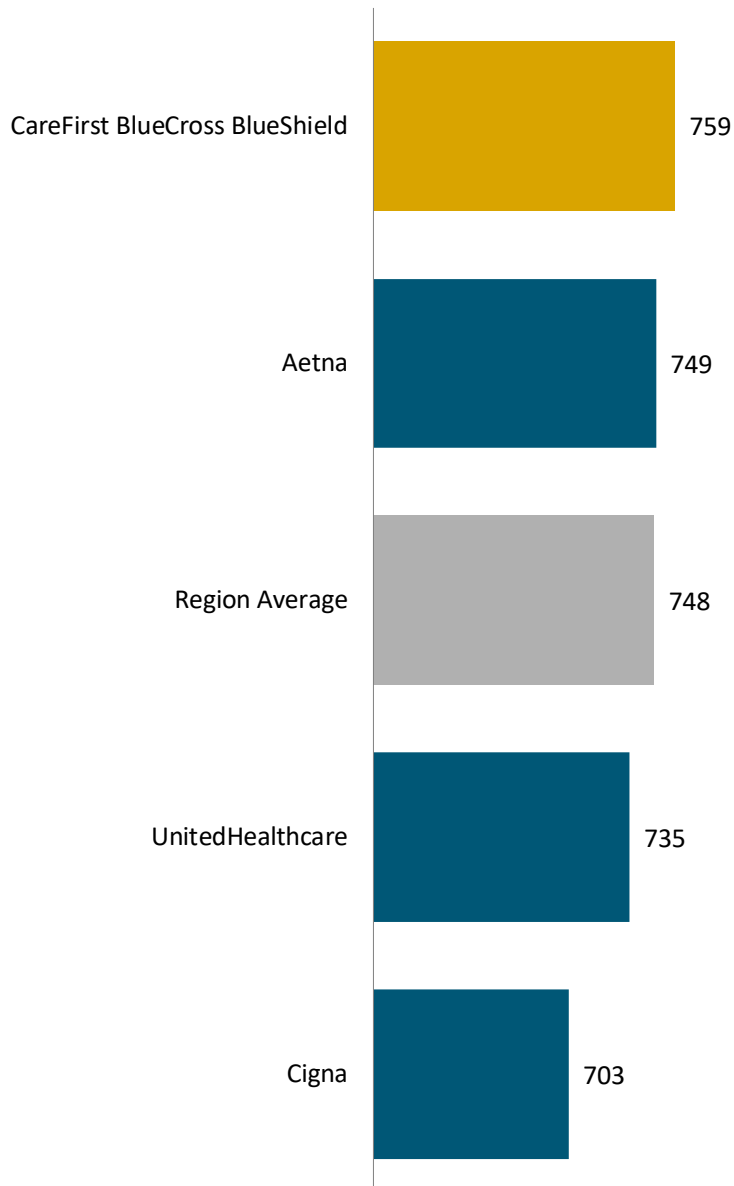
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Maryland



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

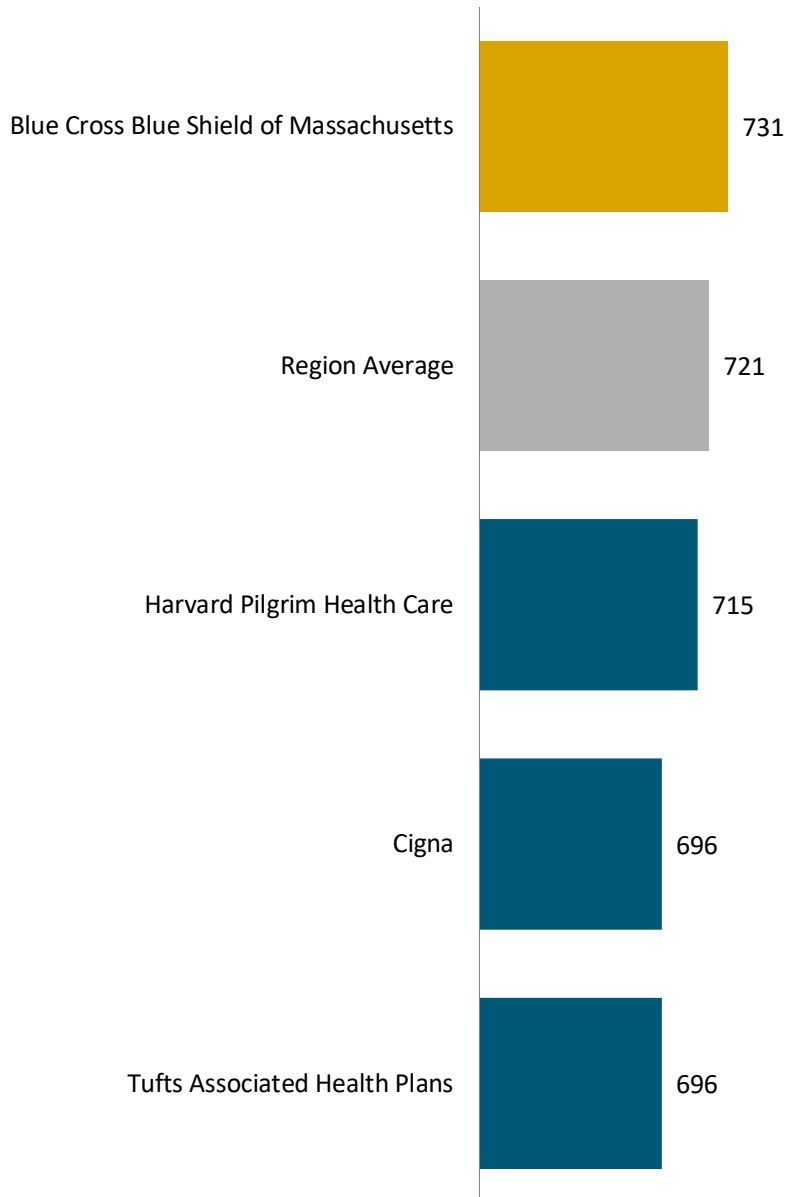
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Massachusetts



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

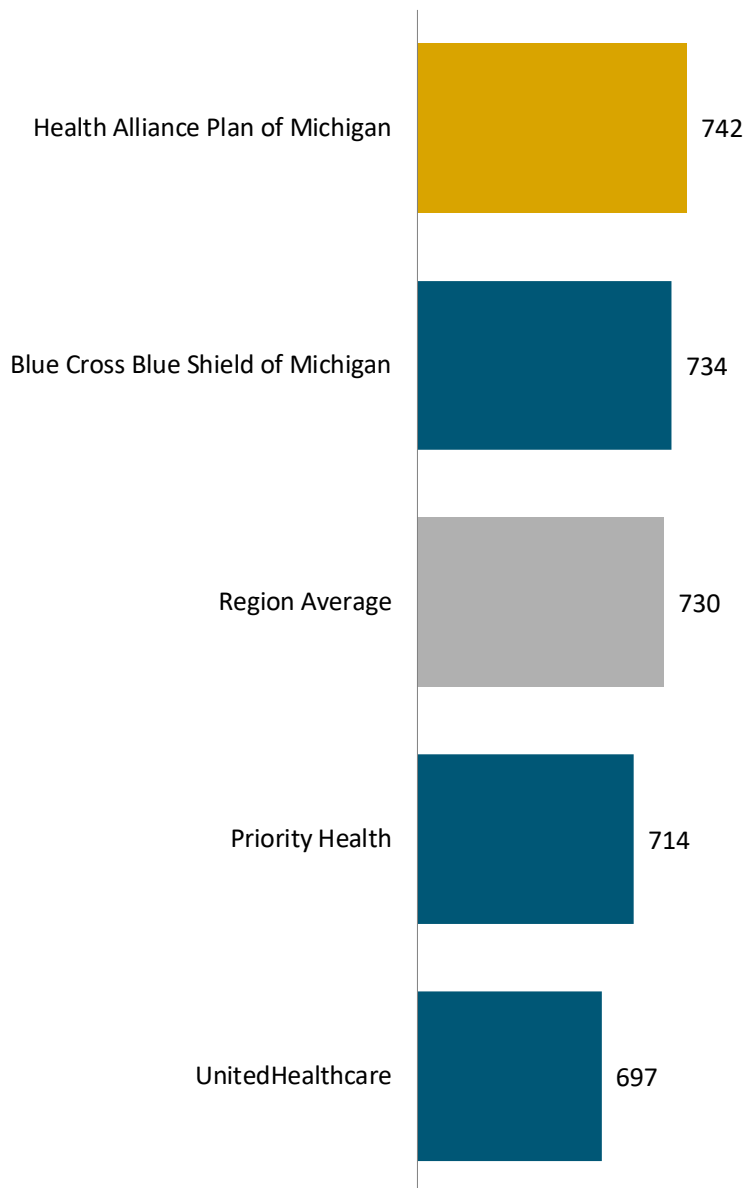
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Michigan



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

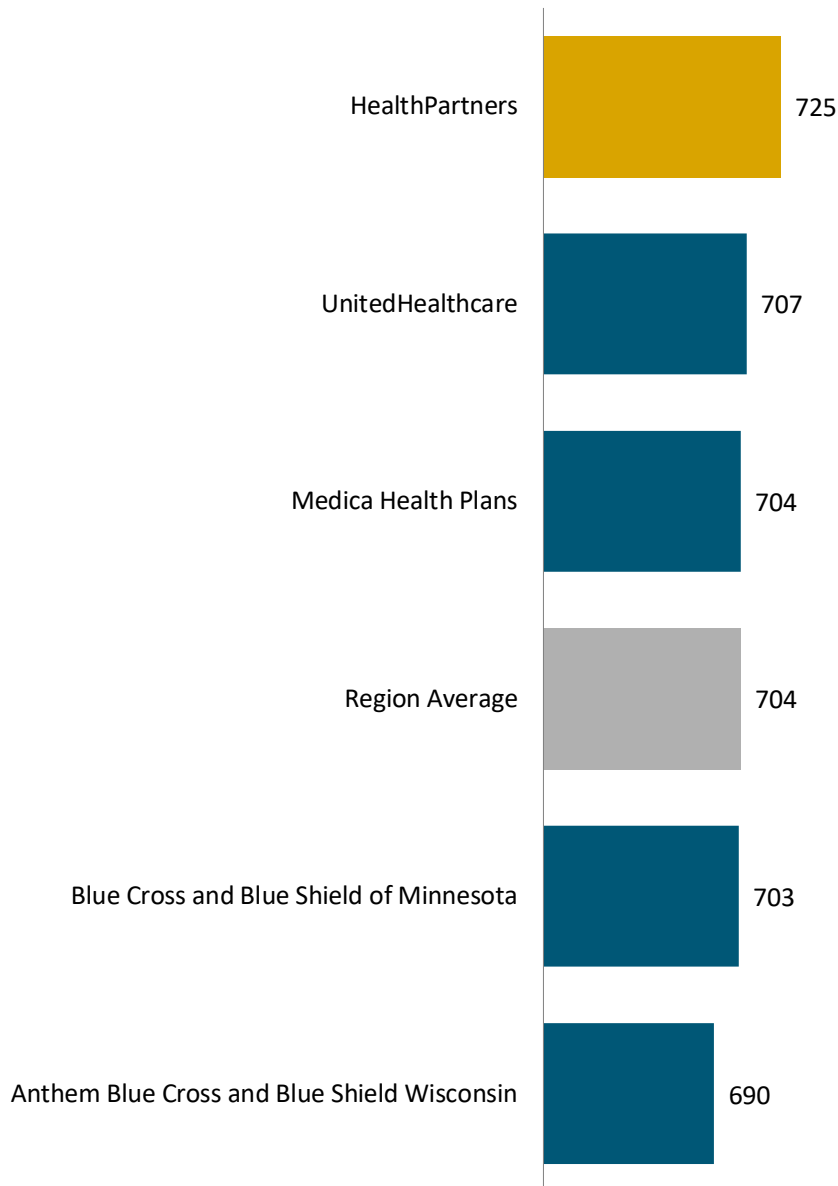
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Minnesota-Wisconsin



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

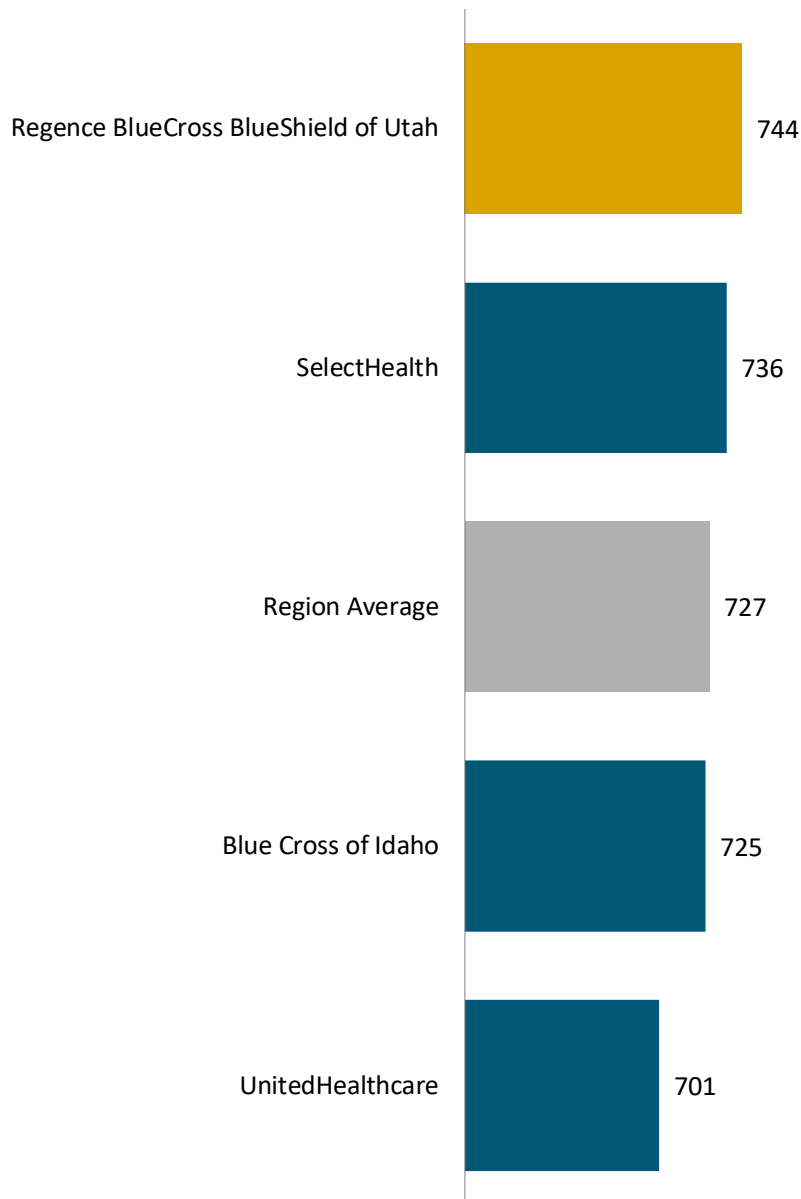
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

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 2021 U.S. Commercial Member Health Plan StudySM

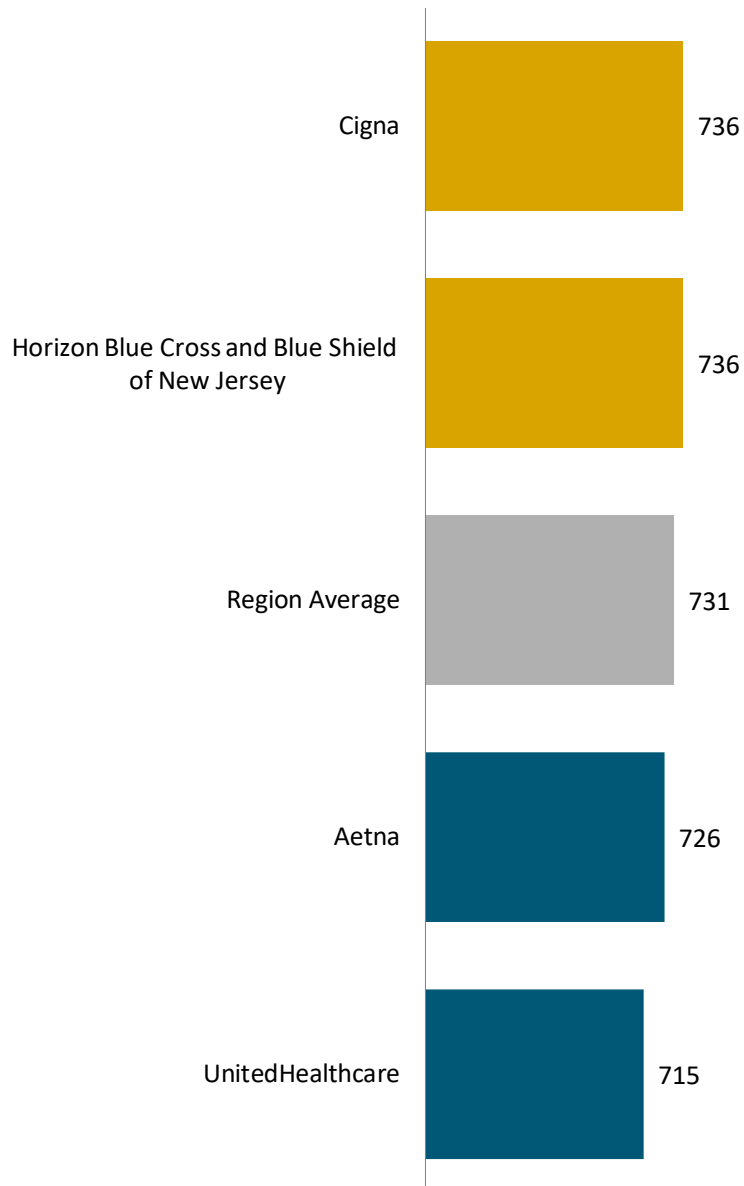
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

New Jersey



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

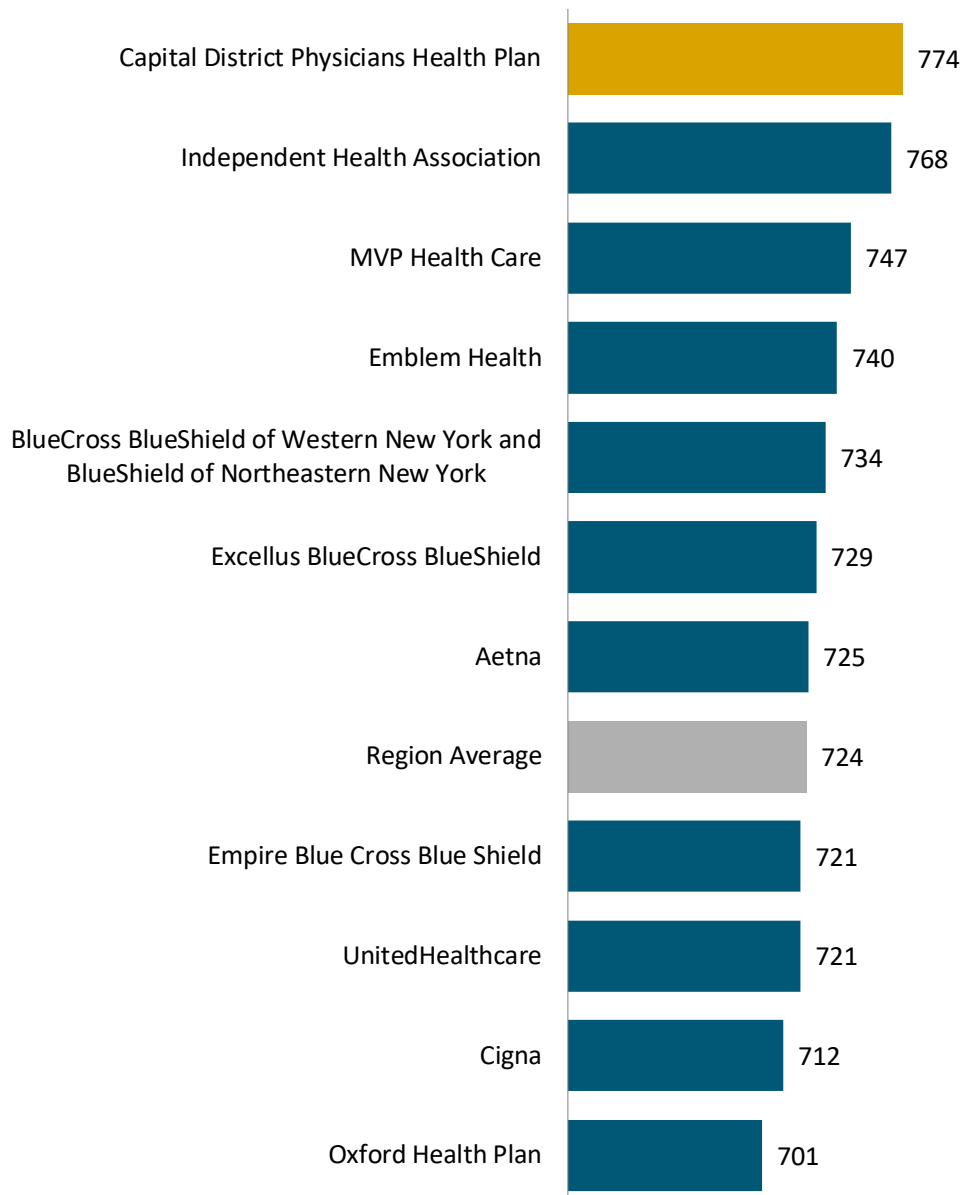
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

New York



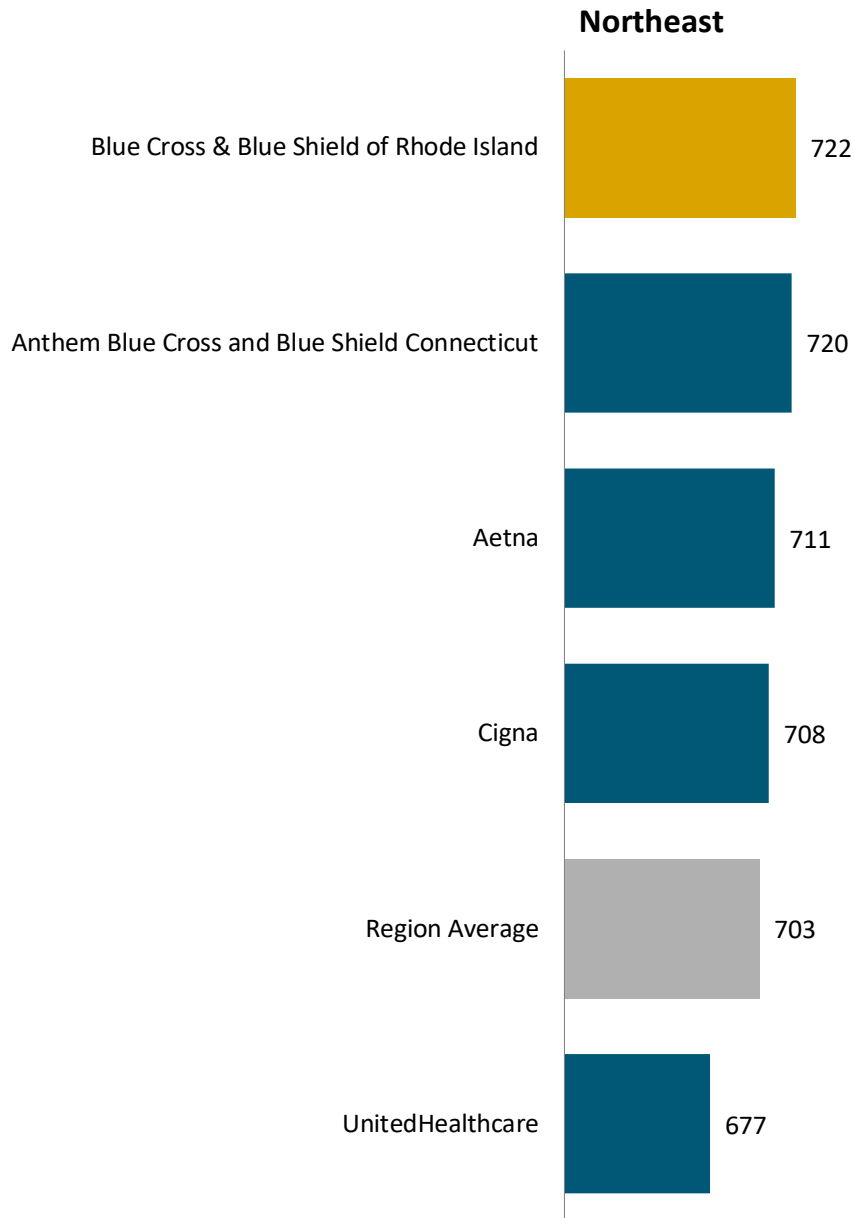
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



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

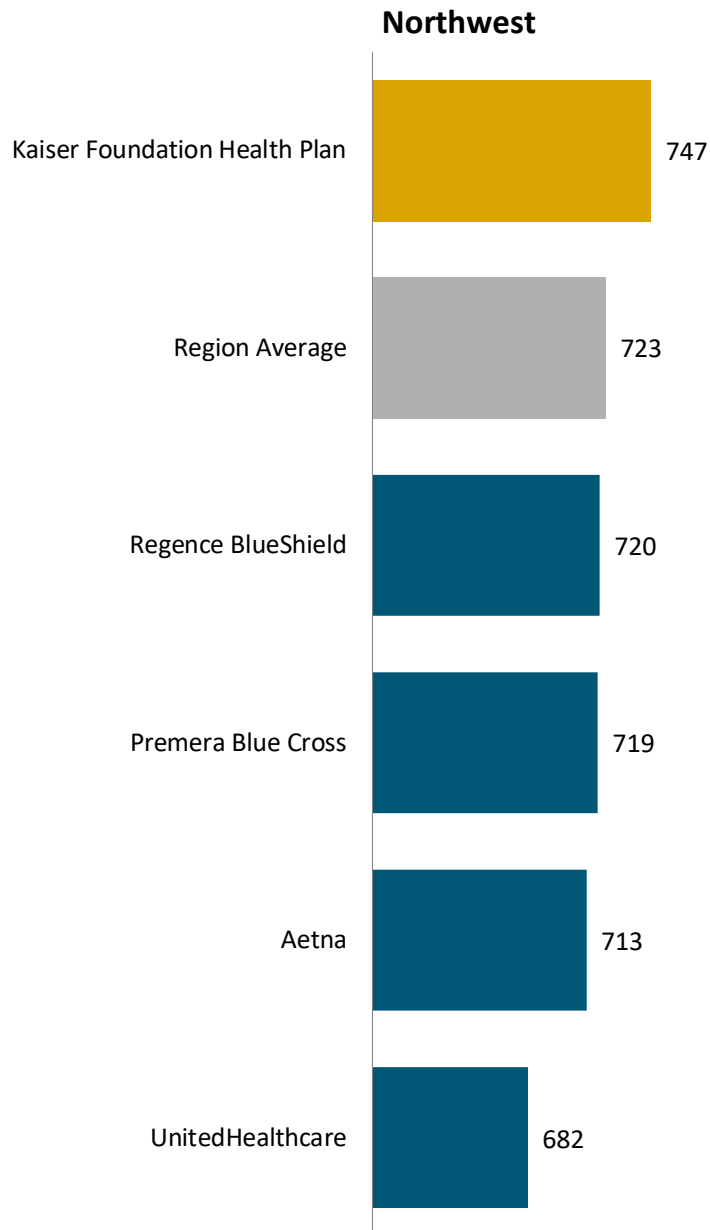
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



Note: Northwest includes Oregon and Washington.

Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

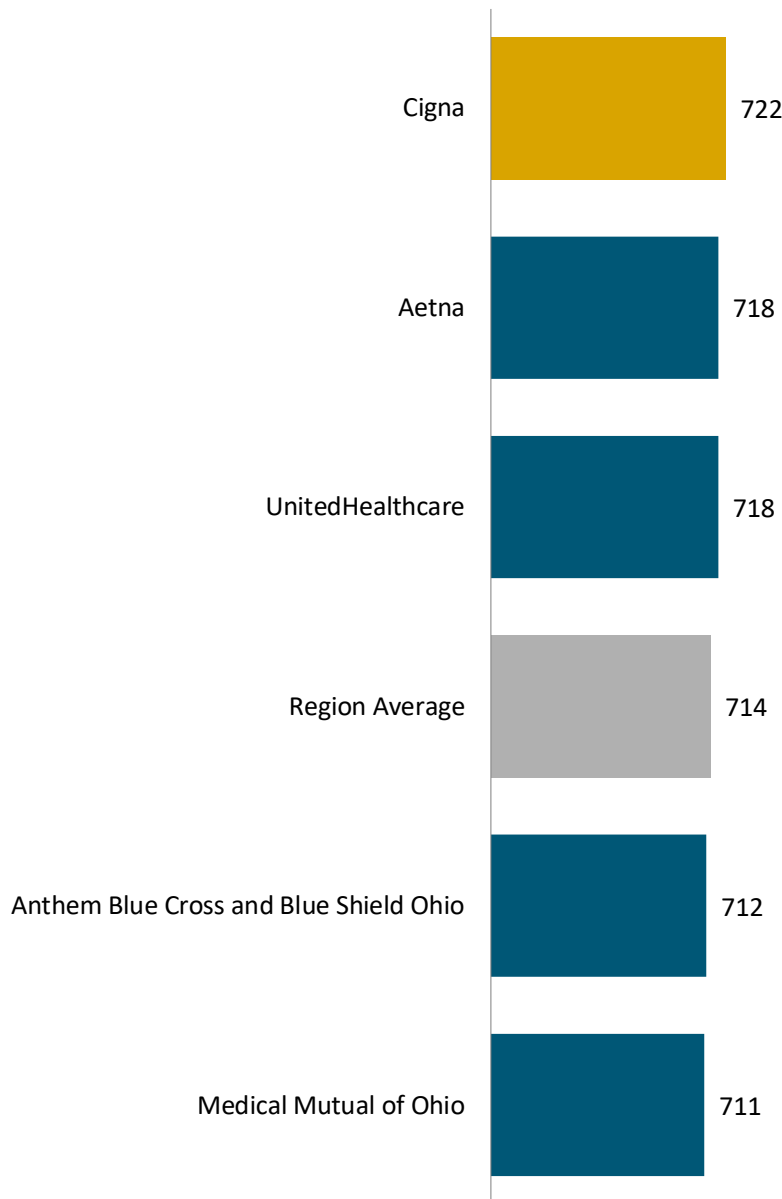
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Ohio



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

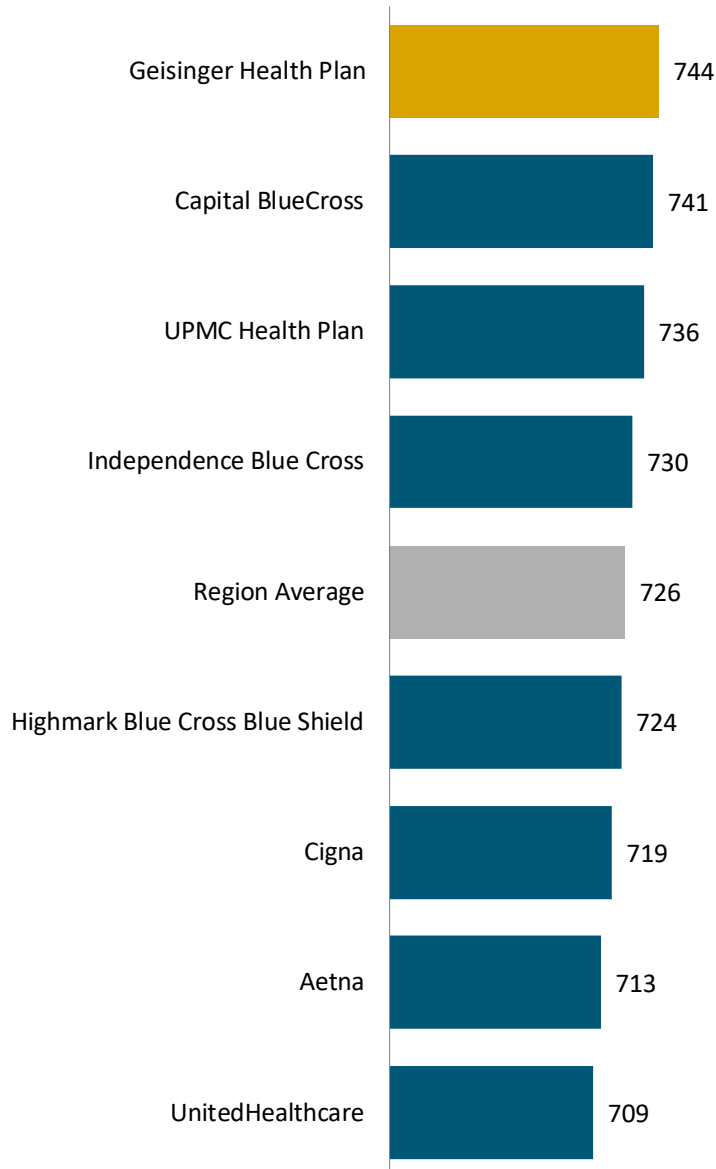
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Pennsylvania



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

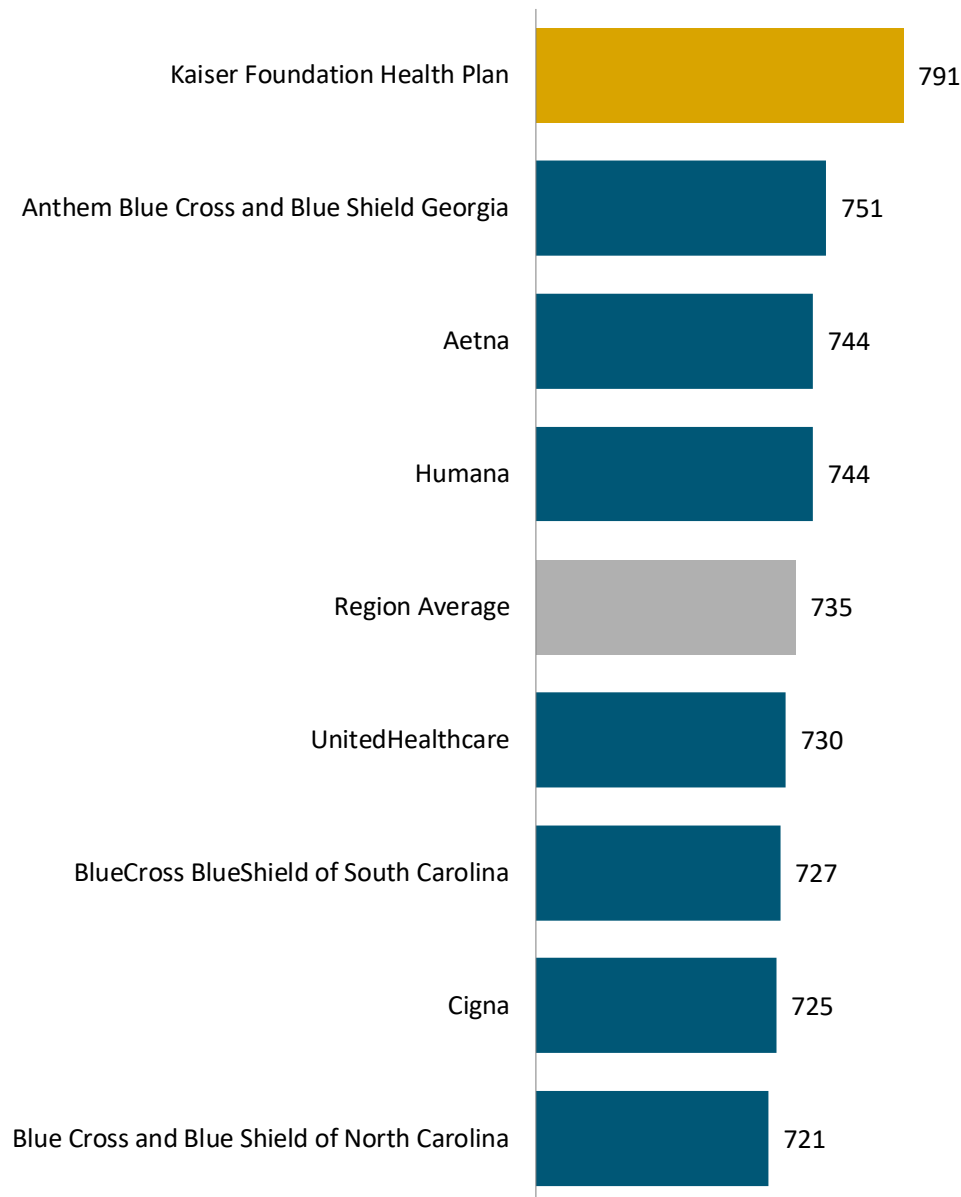
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

South Atlantic



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

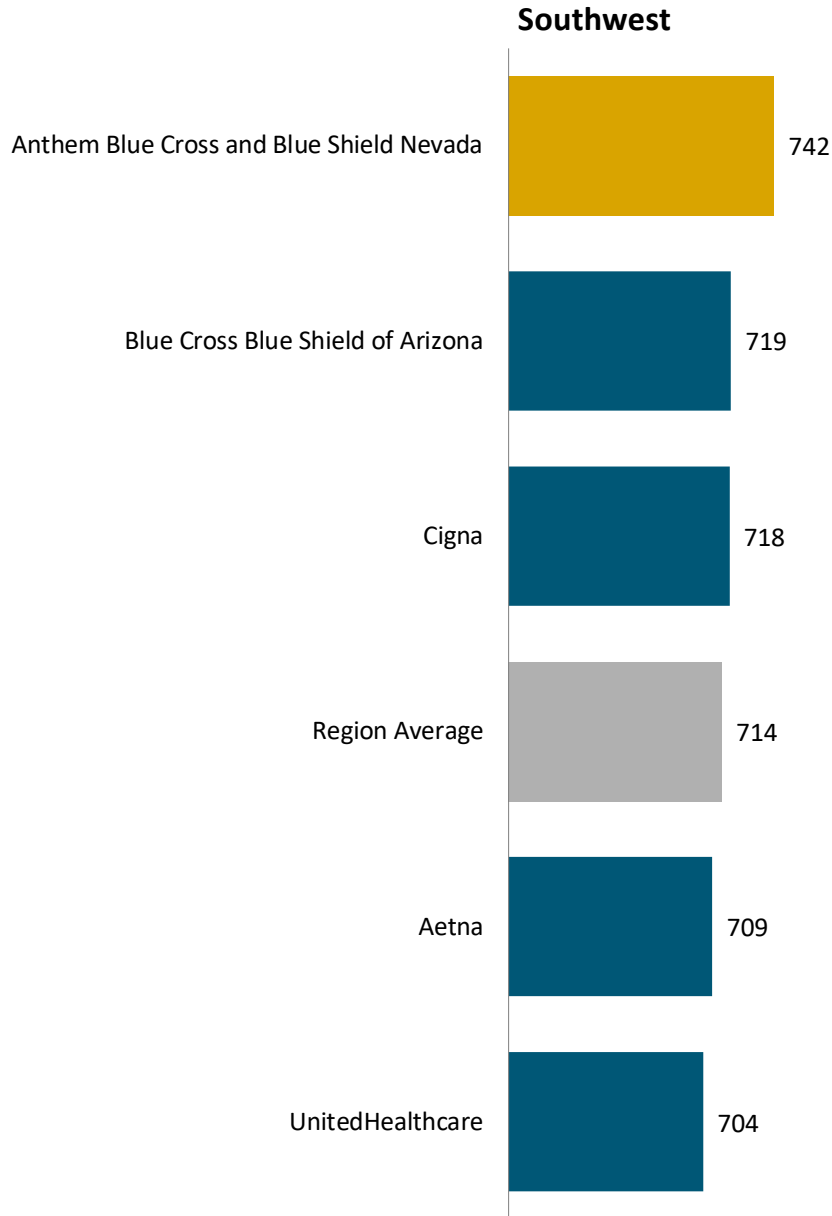
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



Note: Southwest includes Arizona, Nevada and New Mexico.

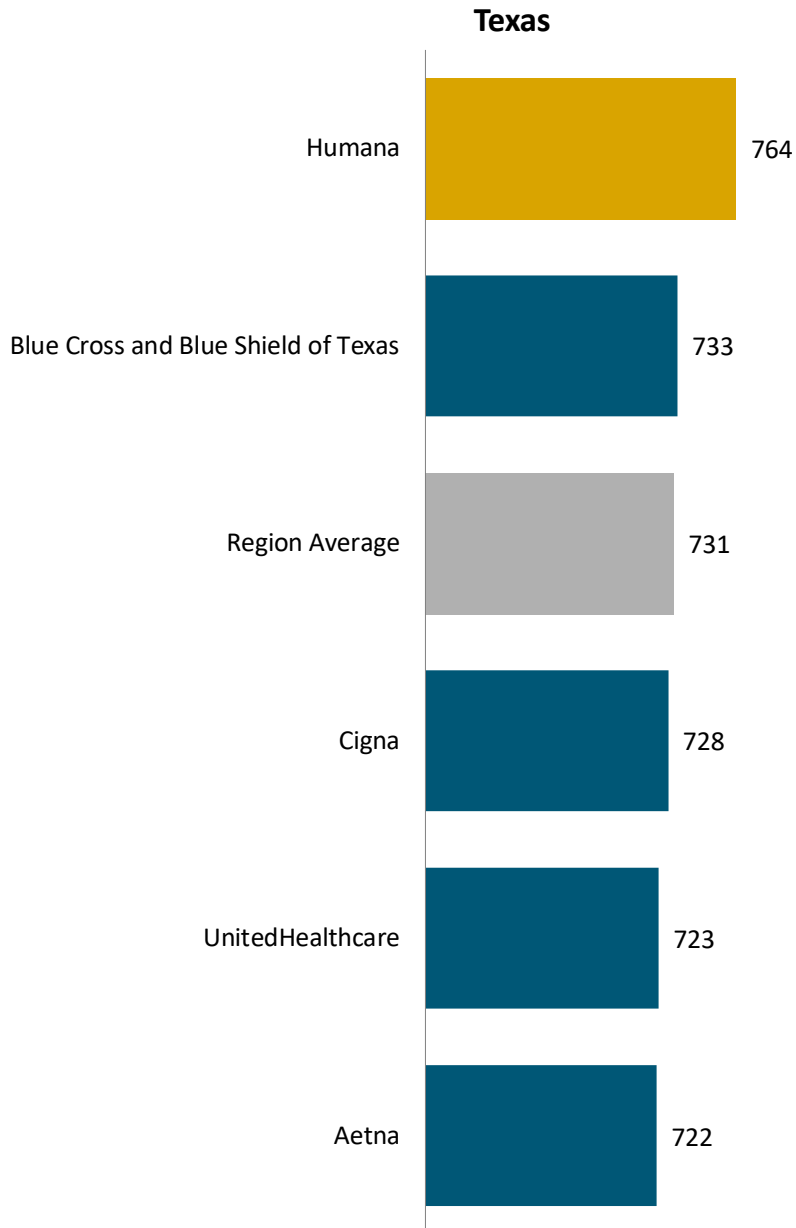
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

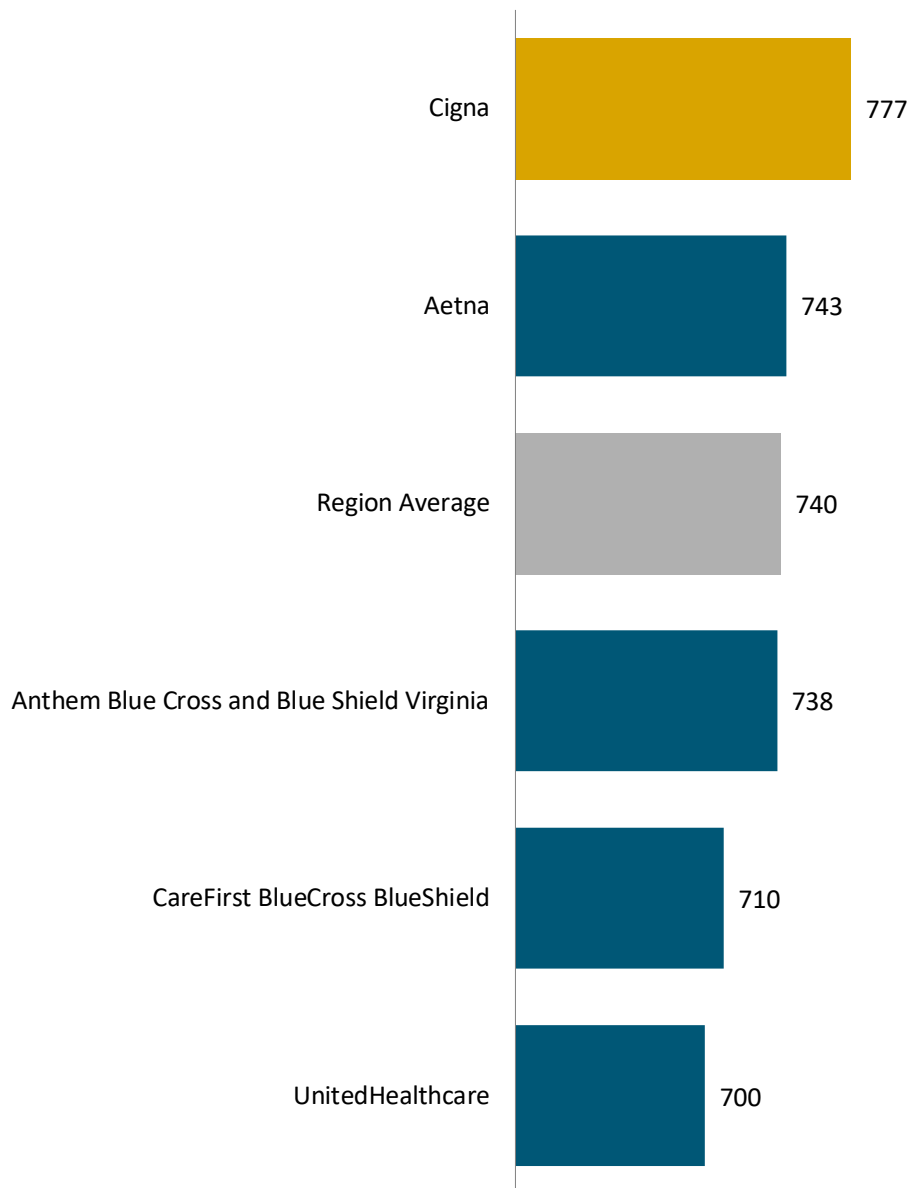
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J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Virginia



Source: J.D. Power 2021 U.S. Commercial Member Health Plan StudySM

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