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, 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 Scores\(^1\) 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 Z\(^2\) 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.

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

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. The J.D. Power auto shopping tool can be found at JDPower.com.
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# # #
NOTE: Twenty-one charts follow.
Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

California

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>Index Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser Foundation Health Plan</td>
<td>782</td>
</tr>
<tr>
<td>Region Average</td>
<td>744</td>
</tr>
<tr>
<td>Cigna</td>
<td>736</td>
</tr>
<tr>
<td>UnitedHealthcare</td>
<td>731</td>
</tr>
<tr>
<td>Aetna</td>
<td>730</td>
</tr>
<tr>
<td>Anthem Blue Cross</td>
<td>728</td>
</tr>
<tr>
<td>Blue Shield of California</td>
<td>716</td>
</tr>
</tbody>
</table>

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

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Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

**Colorado**

- Kaiser Foundation Health Plan: 739
- Region Average: 704
- UnitedHealthcare: 701
- Cigna: 697
- Anthem Blue Cross and Blue Shield Colorado: 691

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

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J.D. Power
2021 U.S. Commercial Member Health Plan Study℠

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

East South Central

- Blue Cross and Blue Shield of Alabama: 760
- Cigna: 753
- Humana: 741
- Region Average: 739
- BlueCross BlueShield of Tennessee: 738
- Blue Cross and Blue Shield of Louisiana: 731
- Anthem Blue Cross and Blue Shield Kentucky: 730
- UnitedHealthcare: 725
- Aetna: 717
- Blue Cross & Blue Shield of Mississippi: 715

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

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

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J.D. Power
2021 U.S. Commercial Member Health Plan Study℠

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

Florida

- Humana: 777
- UnitedHealthcare: 738
- Region Average: 737
- Florida Blue: 736
- Cigna: 733
- Aetna: 724

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

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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)

Heartland

Blue Cross and Blue Shield of Oklahoma 742
Blue Cross and Blue Shield of Nebraska 723
Cigna 723
Aetna 716
Blue Cross and Blue Shield of Kansas City 716
Region Average 715
Blue Cross and Blue Shield of Kansas 714
UnitedHealthcare 714
Wellmark Blue Cross and Blue Shield 714
Arkansas Blue Cross and Blue Shield 706
Anthem Blue Cross and Blue Shield Missouri 700

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 Study℠

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

Maryland

CareFirst BlueCross BlueShield 759
Aetna 749
Region Average 748
UnitedHealthcare 735
Cigna 703

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

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J.D. Power
2021 U.S. Commercial Member Health Plan Study℠

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

Massachusetts

Blue Cross Blue Shield of Massachusetts 731
Region Average 721
Harvard Pilgrim Health Care 715
Cigna 696
Tufts Associated Health Plans 696

Source: J.D. Power 2021 U.S. Commercial Member Health Plan Study℠
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Overall Customer Satisfaction Index Ranking
(Based on a 1,000-point scale)

Michigan

Health Alliance Plan of Michigan 742
Blue Cross Blue Shield of Michigan 734
Region Average 730
Priority Health 714
UnitedHealthcare 697

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

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Minnesota-Wisconsin

- HealthPartners: 725
- UnitedHealthcare: 707
- Medica Health Plans: 704
- Region Average: 704
- Blue Cross and Blue Shield of Minnesota: 703
- Anthem Blue Cross and Blue Shield Wisconsin: 690

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

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

Mountain

Regence BlueCross BlueShield of Utah 744

SelectHealth 736

Region Average 727

Blue Cross of Idaho 725

UnitedHealthcare 701

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

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

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2021 U.S. Commercial Member Health Plan Study℠

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

New Jersey

Cigna 736

Horizon Blue Cross and Blue Shield of New Jersey 736

Region Average 731

Aetna 726

UnitedHealthcare 715

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

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2021 U.S. Commercial Member Health Plan Study℠

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

New York

Capital District Physicians Health Plan  774
Independent Health Association  768
MVP Health Care  747
Emblem Health  740
BlueCross BlueShield of Western New York and BlueShield of Northeastern New York  734
Excellus BlueCross BlueShield  729
Aetna  725
Region Average  724
Empire Blue Cross Blue Shield  721
UnitedHealthcare  721
Cigna  712
Oxford Health Plan  701

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

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2021 U.S. Commercial Member Health Plan Study℠

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

Northeast

Blue Cross & Blue Shield of Rhode Island 722
Anthem Blue Cross and Blue Shield Connecticut 720
Aetna 711
Cigna 708
Region Average 703
UnitedHealthcare 677

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

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

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Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Northwest

Kaiser Foundation Health Plan 747

Region Average 723

Regence BlueShield 720

Premera Blue Cross 719

Aetna 713

UnitedHealthcare 682

Note: Northwest includes Oregon and Washington.

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

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J.D. Power
2021 U.S. Commercial Member Health Plan Study℠

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

Ohio

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<th>Score</th>
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<td>Aetna</td>
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<td>UnitedHealthcare</td>
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<tr>
<td>Region Average</td>
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<td>Anthem Blue Cross and Blue Shield Ohio</td>
<td>712</td>
</tr>
<tr>
<td>Medical Mutual of Ohio</td>
<td>711</td>
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</tbody>
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Source: J.D. Power 2021 U.S. Commercial Member Health Plan Study℠

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Geisinger Health Plan 744
Capital BlueCross 741
UPMC Health Plan 736
Independence Blue Cross 730
Region Average 726
Highmark Blue Cross Blue Shield 724
Cigna 719
Aetna 713
UnitedHealthcare 709

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J.D. Power
2021 U.S. Commercial Member Health Plan Study℠

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

South Atlantic

Kaiser Foundation Health Plan 791
Anthem Blue Cross and Blue Shield Georgia 751
Aetna 744
Humana 744
Region Average 735
UnitedHealthcare 730
BlueCross BlueShield of South Carolina 727
Cigna 725
Blue Cross and Blue Shield of North Carolina 721

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

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

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J.D. Power
2021 U.S. Commercial Member Health Plan Study℠

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

Southwest

Anthem Blue Cross and Blue Shield Nevada
742

Blue Cross Blue Shield of Arizona
719

Cigna
718

Region Average
714

Aetna
709

UnitedHealthcare
704

Note: Southwest includes Arizona, Nevada and New Mexico.

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

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J.D. Power
2021 U.S. Commercial Member Health Plan Study™

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

Texas

Humana 764
Blue Cross and Blue Shield of Texas 733
Region Average 731
Cigna 728
UnitedHealthcare 723
Aetna 722

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

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

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

Virginia

- Cigna: 777
- Aetna: 743
- Region Average: 740
- Anthem Blue Cross and Blue Shield Virginia: 738
- CareFirst BlueCross BlueShield: 710
- UnitedHealthcare: 700

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

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