

Customer Experience Chasm Grows between Highest- and Worst-Performing Health Plans, J.D. Power FindsHigh-Performing Plans Reap Significant Increases in Customer Satisfaction While Low-Performing Plans See Sharp Declines

TROY, Mich.: 29 May 2024 — For employees enrolled in commercial health insurance plans, the quality of their overall healthcare experience is largely dependent on the insurers with whom their employers have contracted, but their satisfaction with their plan is not dependent. According to the J.D. Power 2024 U.S. Commercial Member Health Plan Study,SM released today, there is a notable gap in customer satisfaction separating the top-performing health plan from the bottom-ranked plan of 79 points (on a 1,000-point scale), with the top-ranked insurers significantly outperforming on cost, access to care and trust.

“In many cases, employer-sponsored health insurance is consumers’ primary window into the healthcare system,” said **Christopher Lis, managing director, global healthcare intelligence at J.D. Power**. “Access to care, cost of care, chronic condition management—the central pillars of the consumer healthcare experience—are all heavily influenced by commercial health plans. That’s why it’s so concerning that J.D. Power sees such a large gap in overall performance between plans across everything from cost to digital tools to provider choice.”

Following are some key findings of the 2024 study:

- **Large gap emerges between top- and bottom-ranked health plans:** Overall satisfaction with commercial health plans is 565, up 3 points from 2023. Beneath that improvement, however, a 79-point gap in customer satisfaction has emerged between top- and bottom-ranked health plans. While the highest-performing plans in the study see their overall satisfaction scores rise 20 points this year, those for the lowest-scoring performers have declined 8 points.
- **Cost, access to care and trust drive biggest gaps in customer experience:** The overall gaps in customer satisfaction between top- and bottom-performing health plans are largest in the dimensions of helping to save time and money (87 points); ability to get health services how/when I want (84); and trust (84).
- **Many insurers have portal problems:** One universal challenge observed across nearly all health plans evaluated in the study is digital customer experience. The overall satisfaction score with the commercial health plan digital experience is just 565, which is significantly lower than for other service industry digital experiences, such as mortgage origination (730); direct banking (718); telehealth (698); and Medicare Advantage (652).
- **Increasing wait times to see providers:** The average wait time to see a specialist is now 22 days, and the average wait time to schedule an annual physical exam is 15 days.

These wait times climb to 25 days and 18 days, respectively, among the lowest-performing health plans.

Study Rankings

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

- California: **Kaiser Foundation Health Plan** (630) (for a 17th consecutive year)
- Colorado: **Anthem Blue Cross and Blue Shield Colorado** (554)
- Delaware/West Virginia/Washington D.C.: **Highmark Blue Cross Blue Shield Delaware** (572) (for a second consecutive year)
- East South Central: **Aetna** (616) (for a second consecutive year)
- Florida: **AvMed** (588)
- Heartland: **Blue Cross and Blue Shield of Nebraska** (575)
- Illinois/Indiana: **Blue Cross and Blue Shield of Illinois** (593)
- Maryland: **Kaiser Foundation Health Plan** (631) (for a third consecutive year)
- Massachusetts: **Mass General Brigham Health Plan** (570) (for a second consecutive year)
- Michigan: **Blue Cross Blue Shield of Michigan** (600)
- Minnesota/Wisconsin: **HealthPartners** (571)
- Mountain: **SelectHealth** (577)
- New Jersey: **Horizon Blue Cross Blue Shield of New Jersey** (581)
- New York: **Capital District Physicians' Health Plan, Inc. (CDPHP)** (659) (for a fourth consecutive year)
- Northeast: **Anthem Blue Cross and Blue Shield Connecticut** (591) (for a second consecutive year)
- Northwest: **Kaiser Foundation Health Plan** (582)
- Ohio: **Aetna** (588)
- Pennsylvania: **UPMC Health Plan** (612)
- South Atlantic: **Kaiser Foundation Health Plan** (640) (for a 15th consecutive year)
- Southwest: **Blue Cross Blue Shield of Arizona** (583)
- Texas: **Cigna** (581)
- Virginia: **Kaiser Foundation Health Plan** (592)

The U.S. Commercial Member Health Plan Study, now in its 18th year, was redesigned for 2024. The study measures satisfaction among members of 147 health plans in 22 regions throughout the United States based on performance in eight core dimensions on a poor-to-perfect rating scale. The dimensions are (in alphabetical order): able to get health services how/when I want; digital channels; ease of doing business; helps save time and money; people; product/coverage offerings; resolving problems or complaints; and trust. This year's study is based on responses from 29,188 commercial health plan members and was fielded from January through April 2024.

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

See the online press release at <http://www.jdpower.com/pr-id/2024048>.

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 55 years. The world's leading businesses across major industries rely on J.D. Power to guide their customer-facing strategies.

J.D. Power 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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About J.D. Power and Advertising/Promotional Rules: www.jdpower.com/business/about-us/press-release-info

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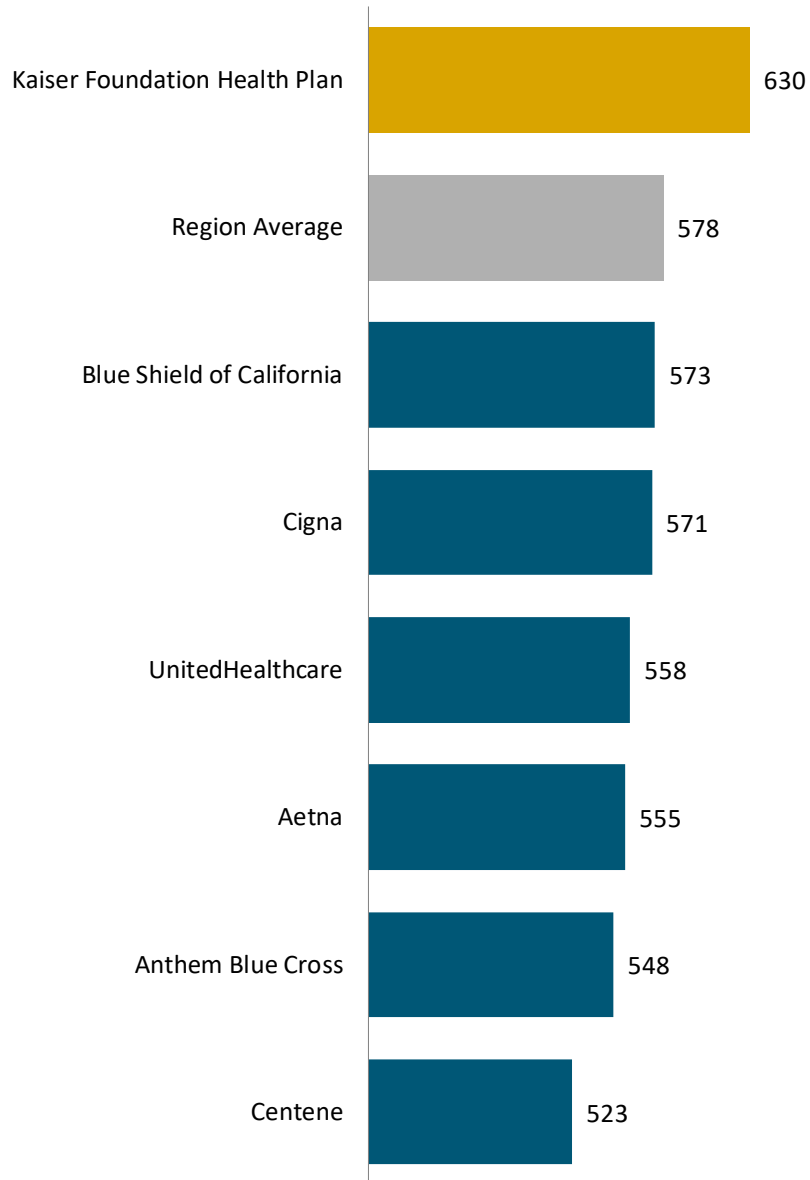
NOTE: Twenty-two charts follow.

J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

California



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

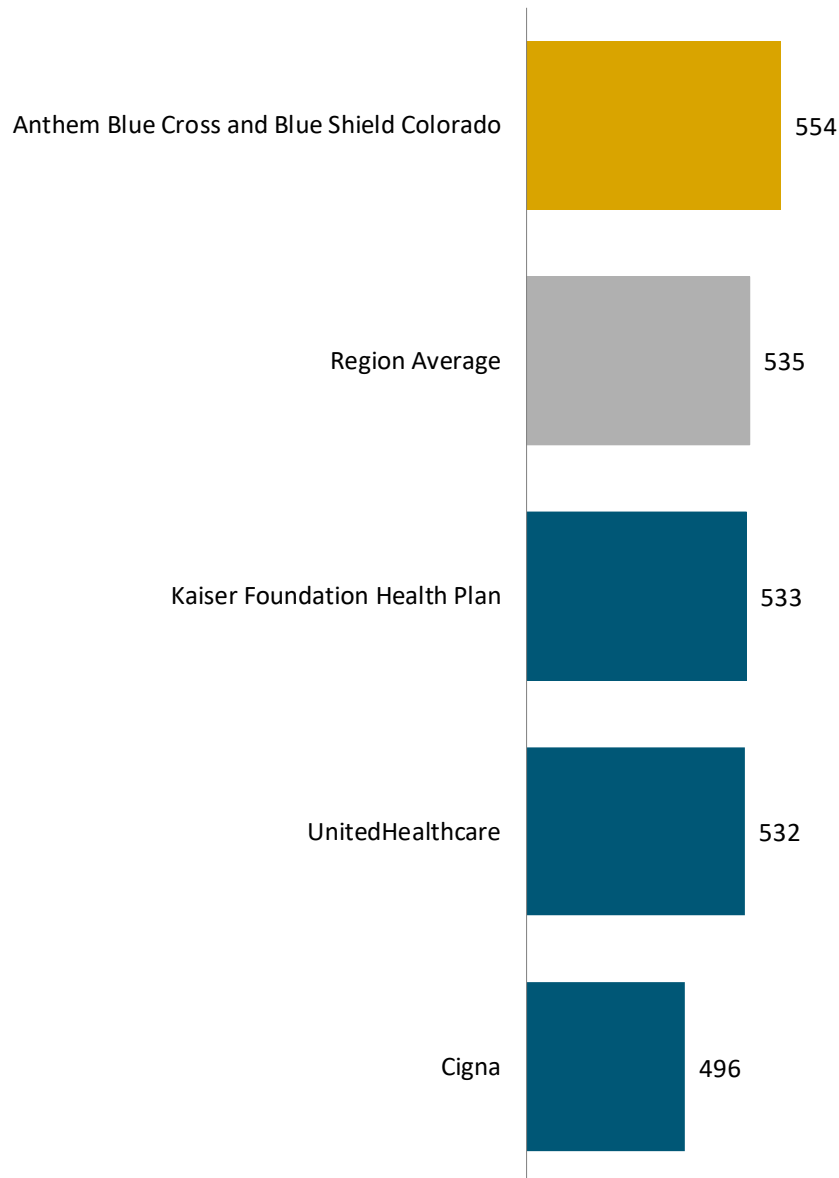
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Colorado



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

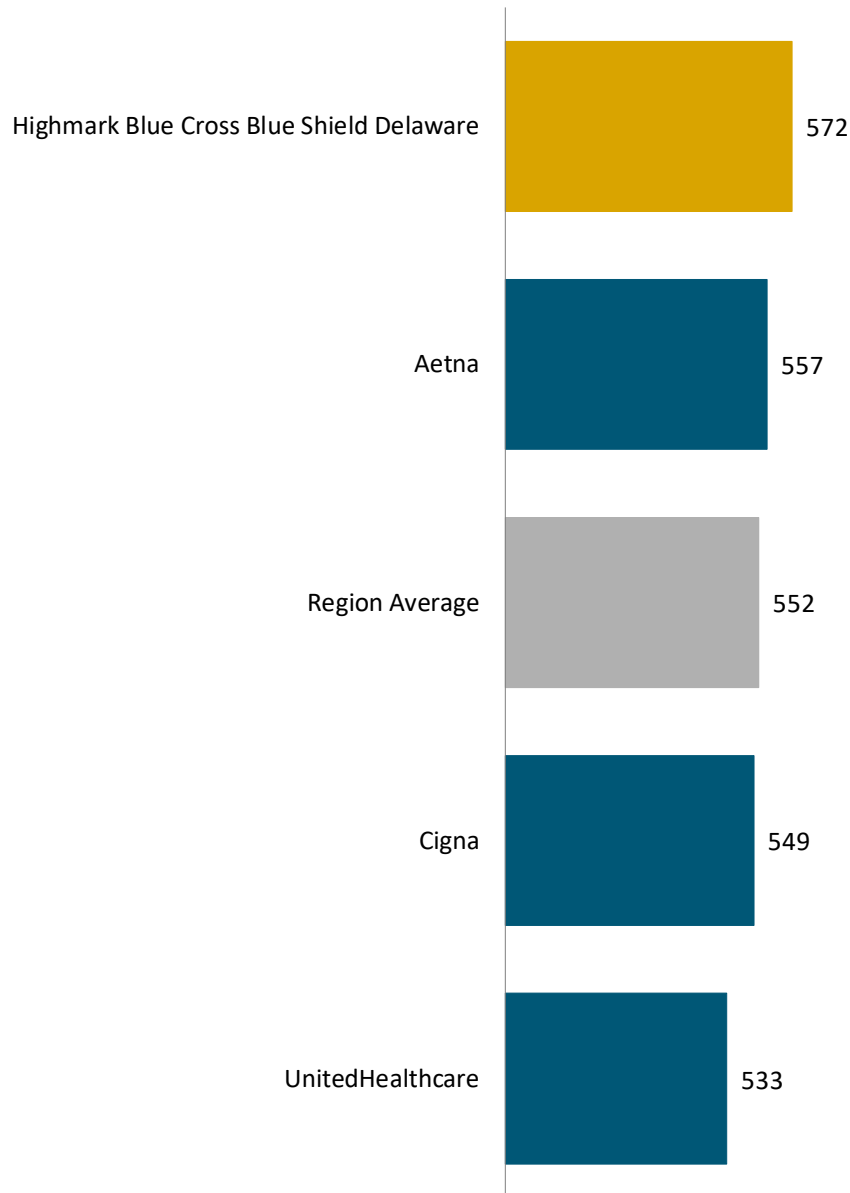
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Delaware-West Virginia-Washington D.C.



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

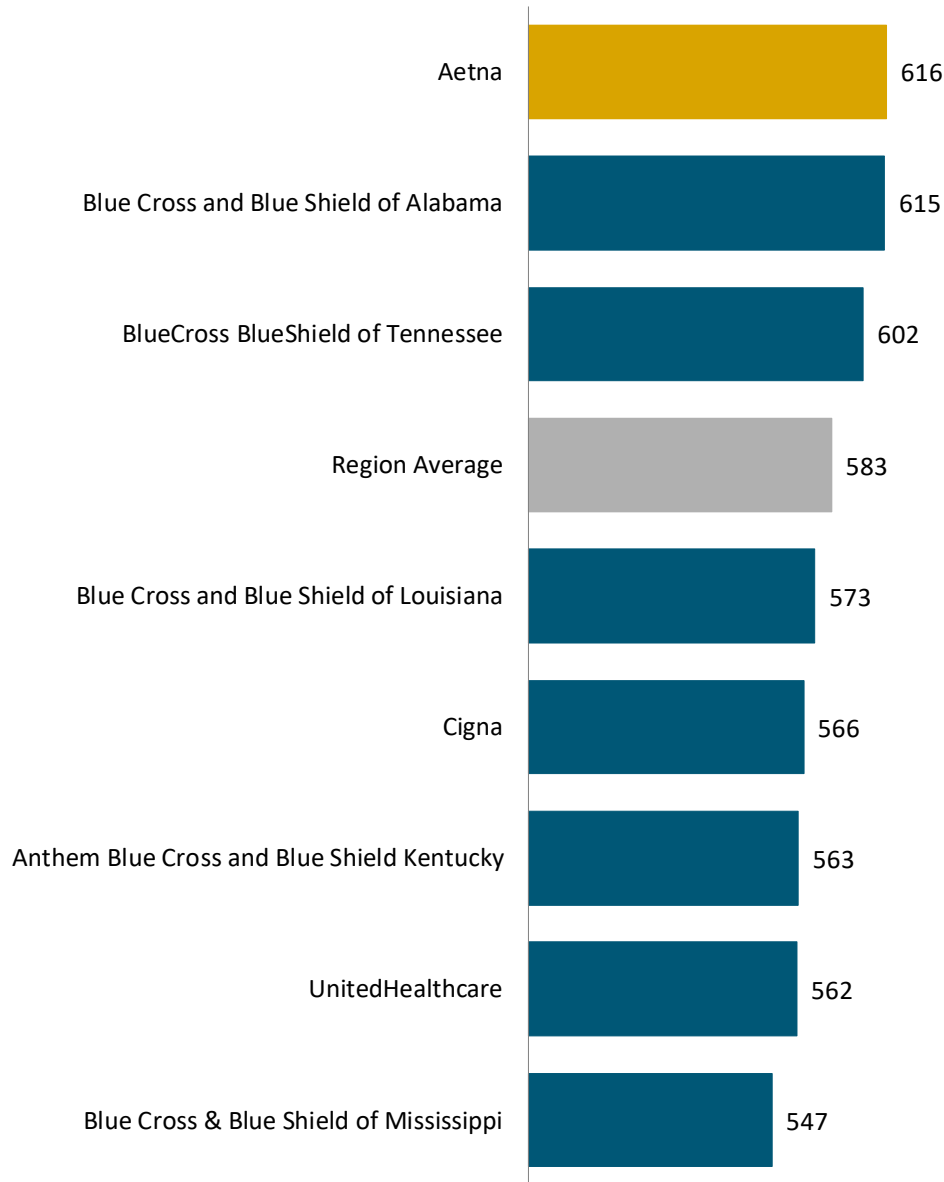
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

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 2024 U.S. Commercial Member Health Plan StudySM

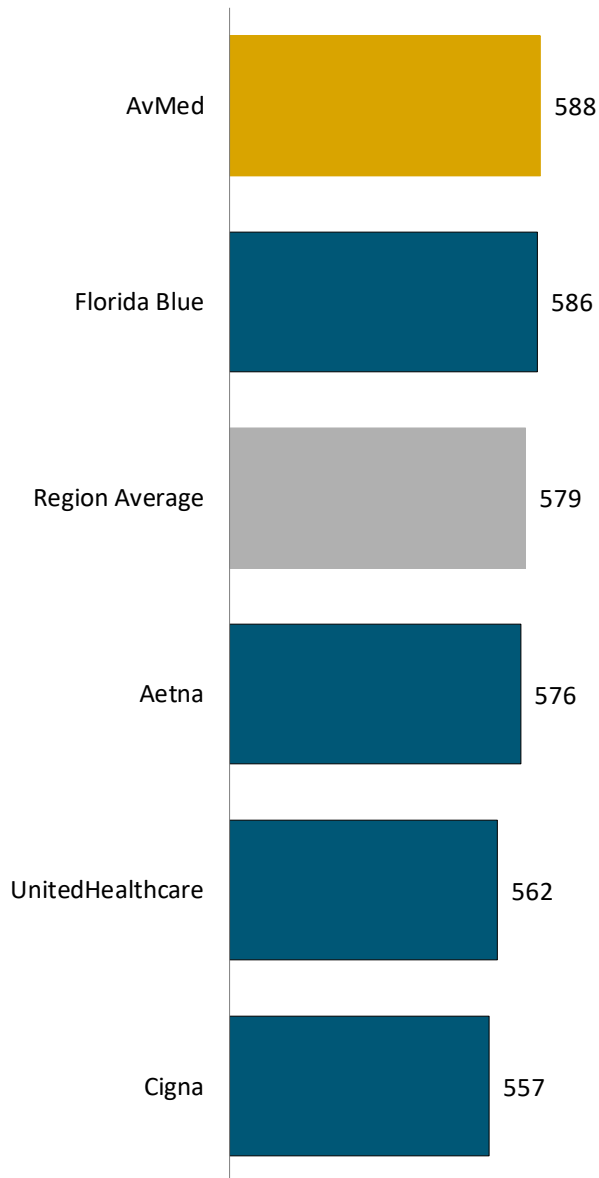
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Florida



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

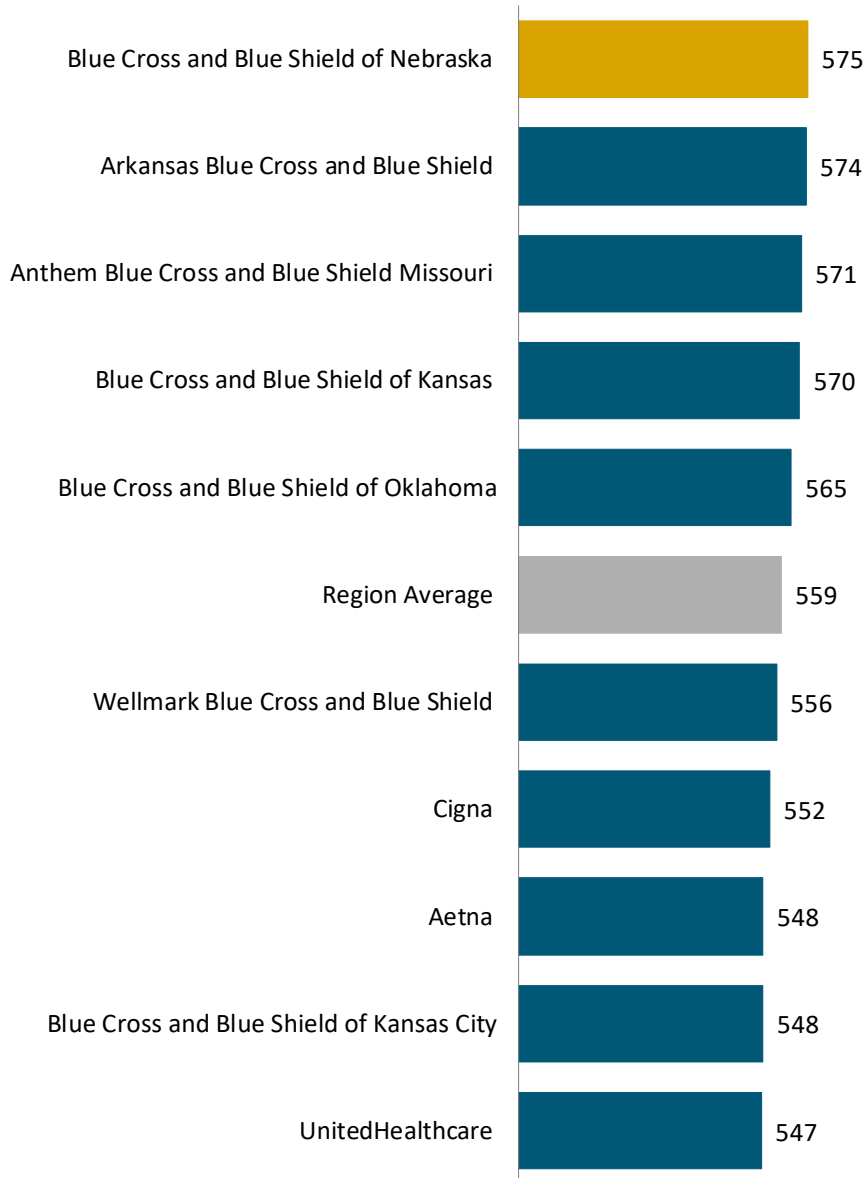
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Heartland



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

Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

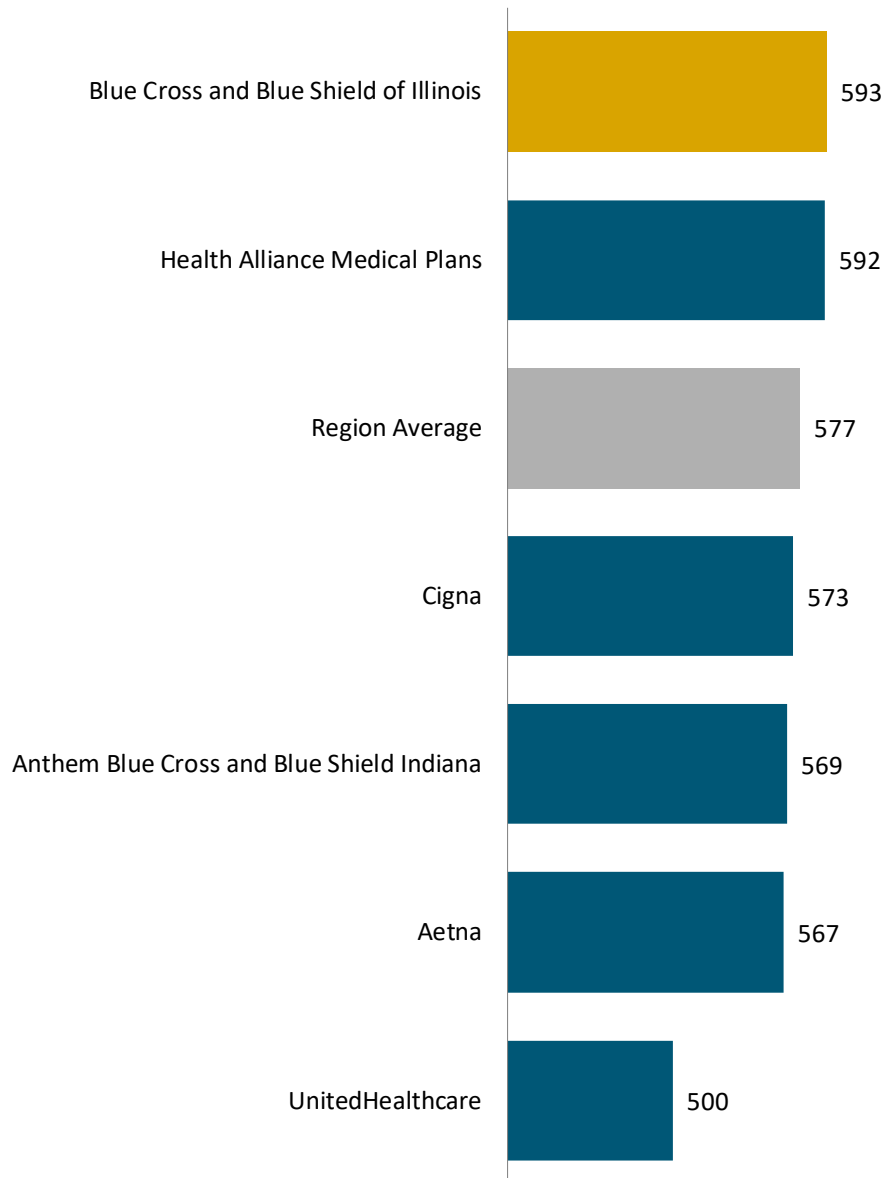
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Illinois-Indiana



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

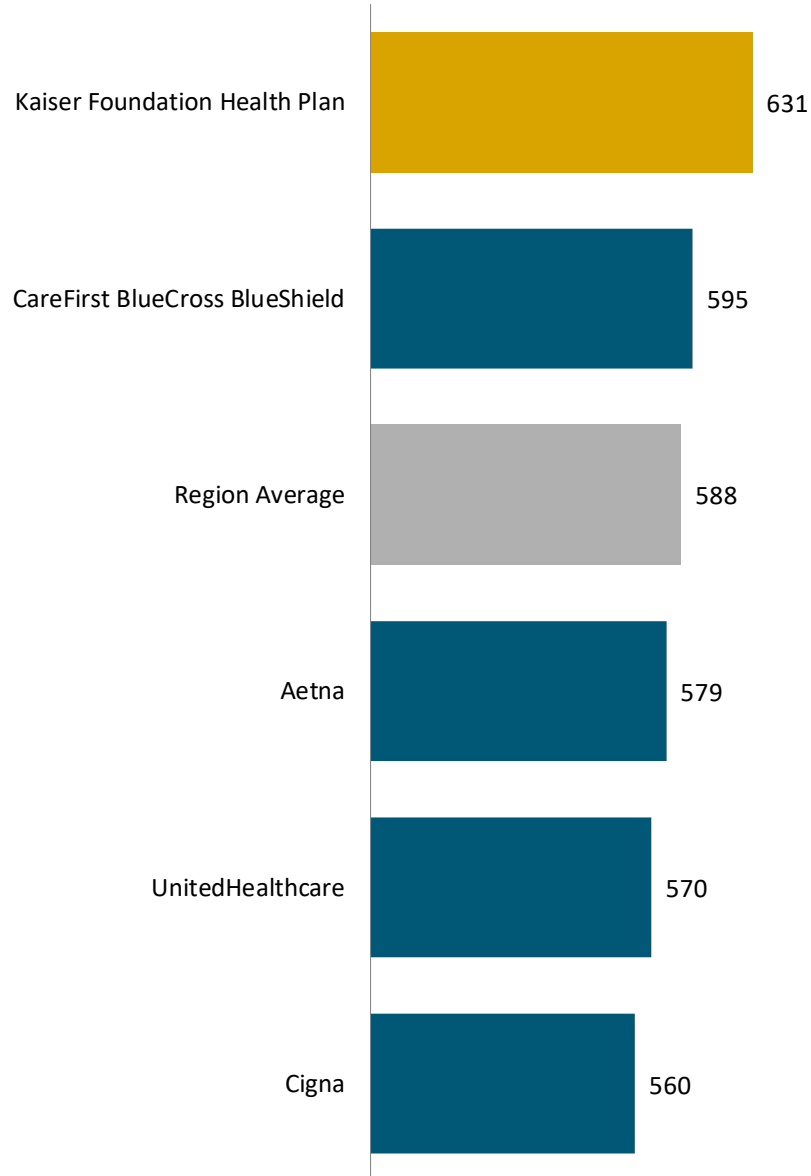
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Maryland



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

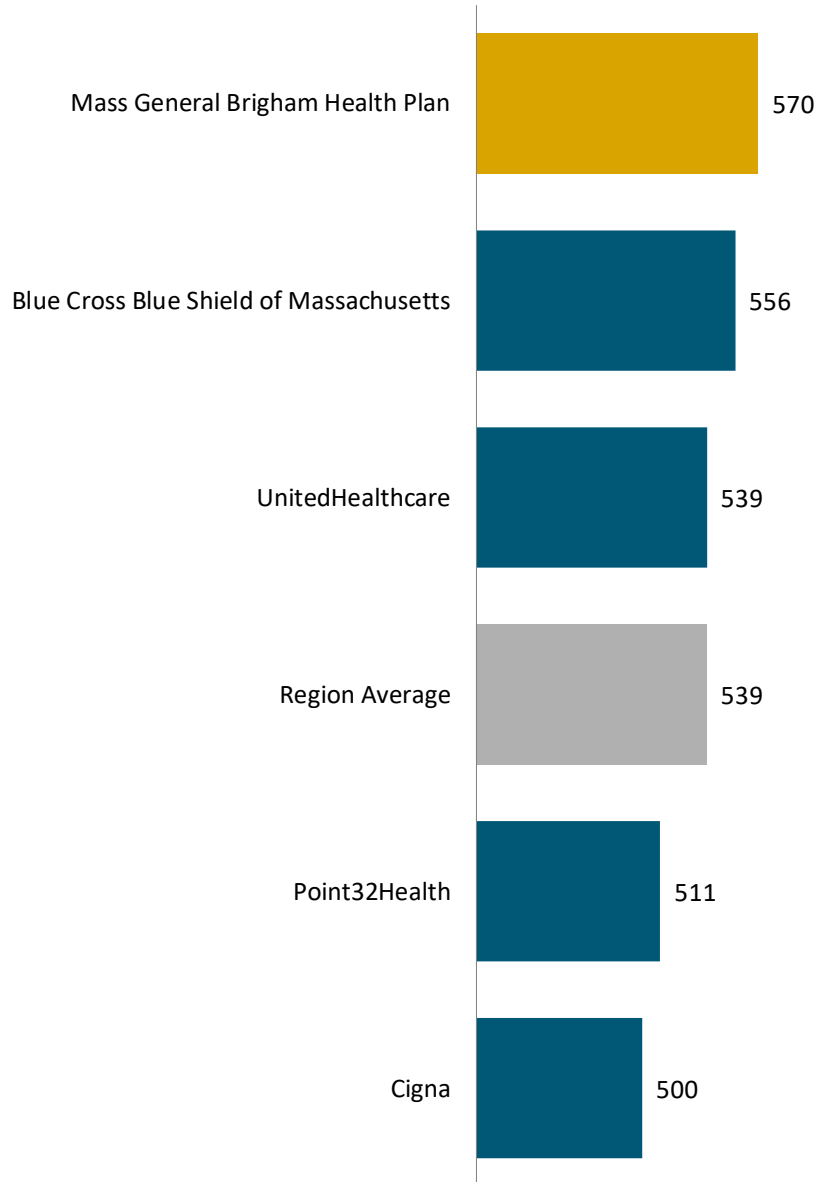
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Massachusetts



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

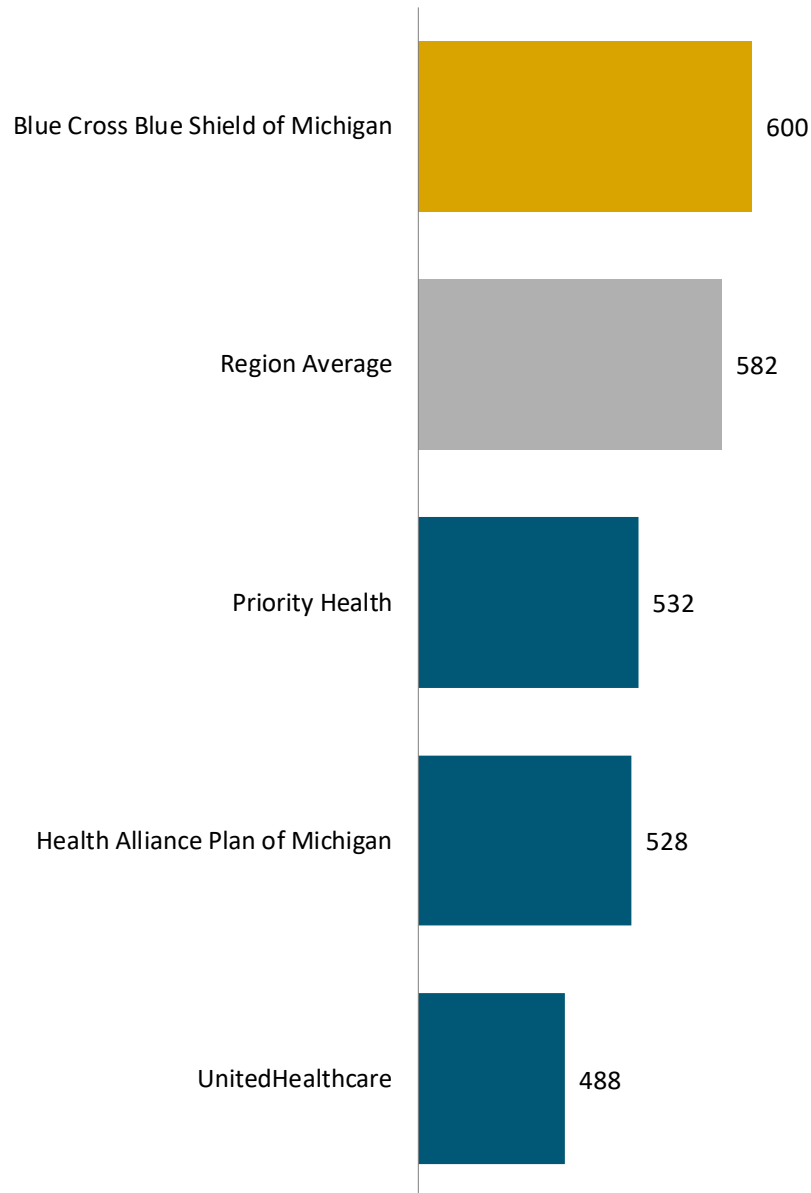
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Michigan



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

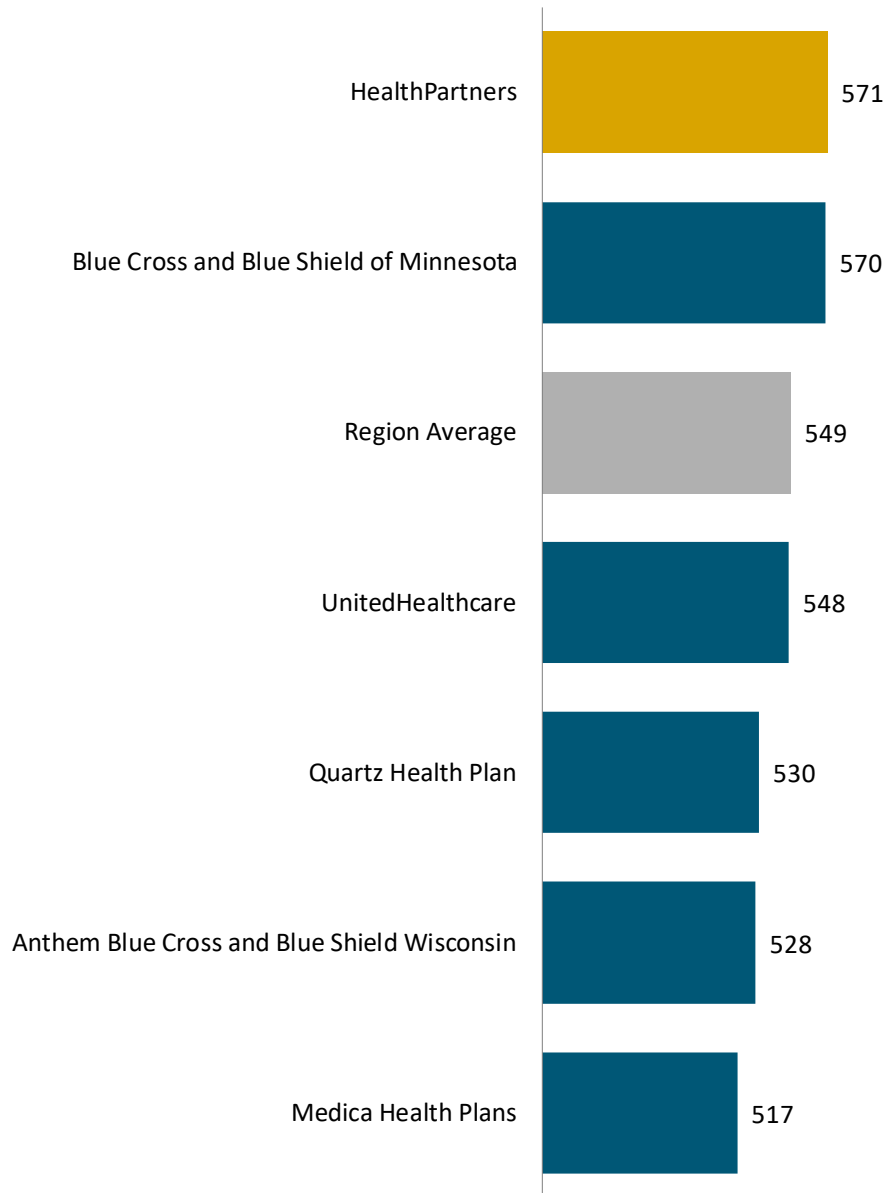
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Minnesota-Wisconsin



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

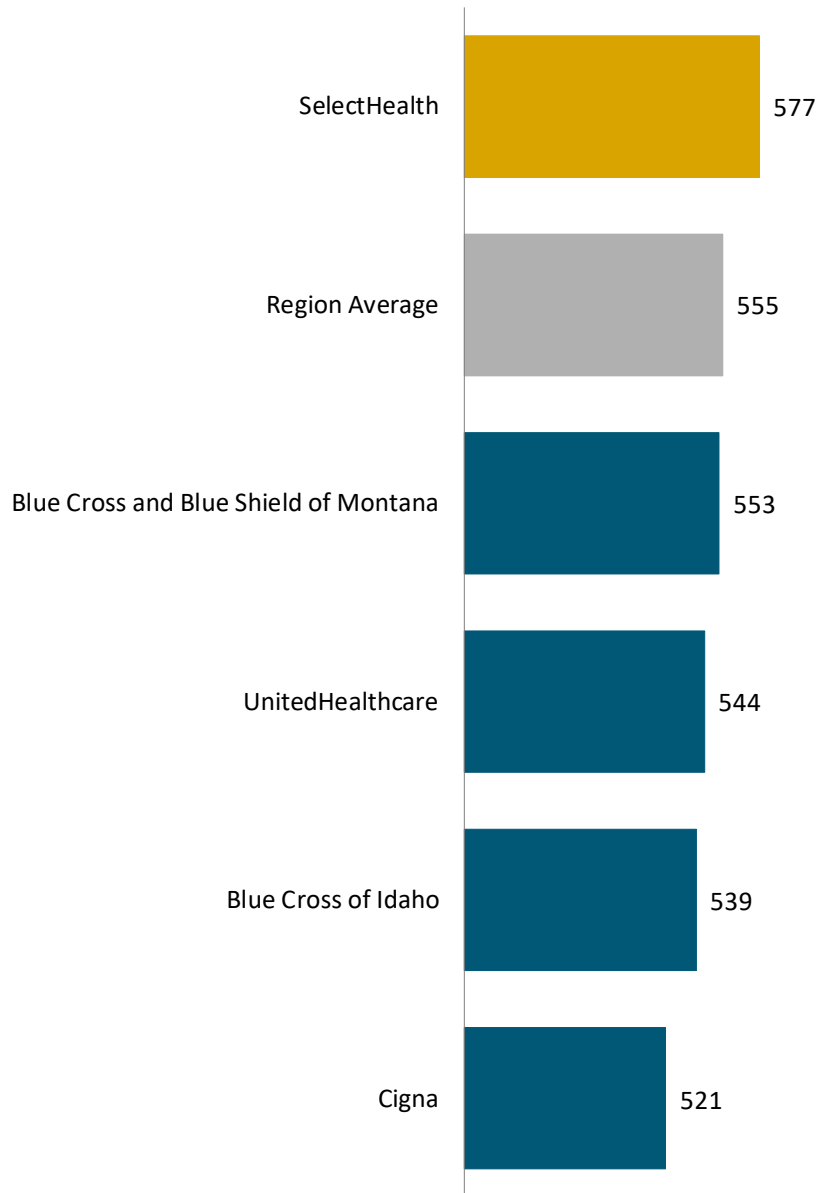
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

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 2024 U.S. Commercial Member Health Plan StudySM

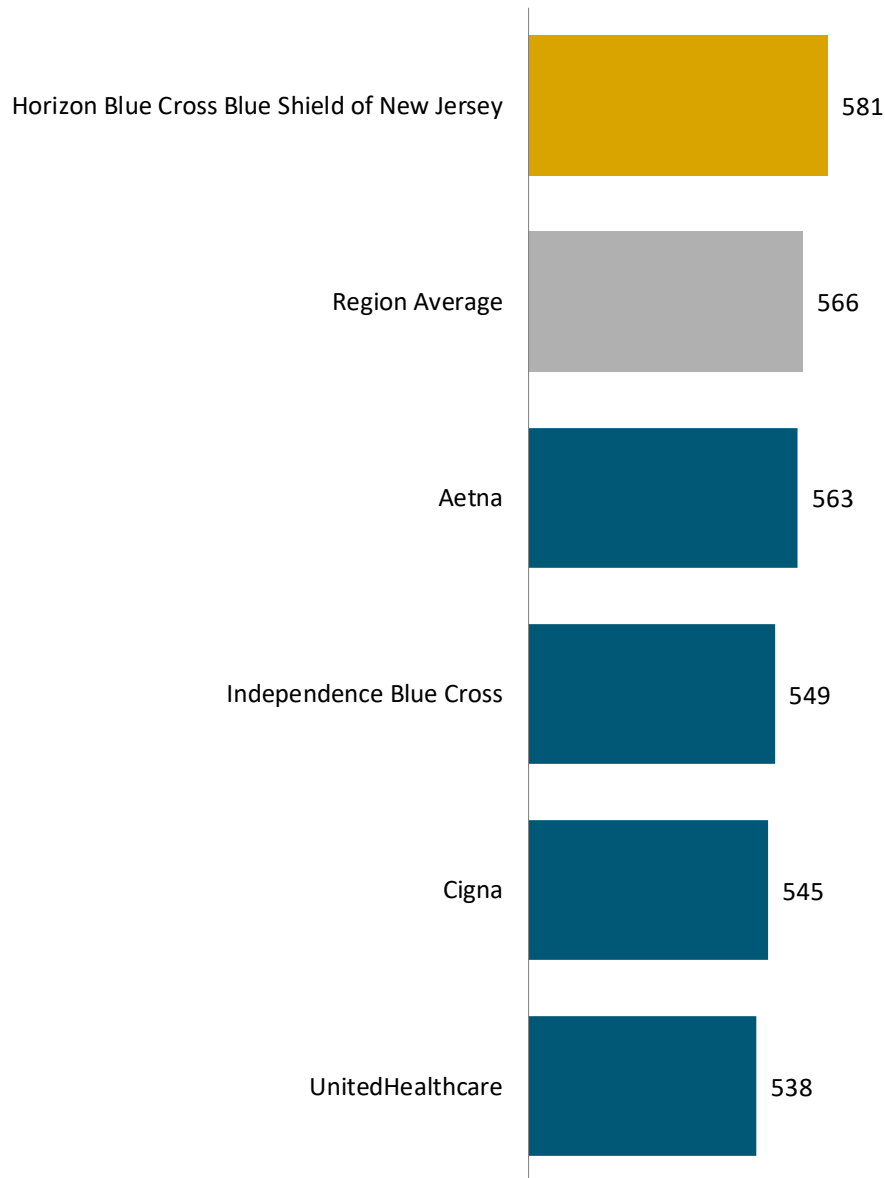
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

New Jersey



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

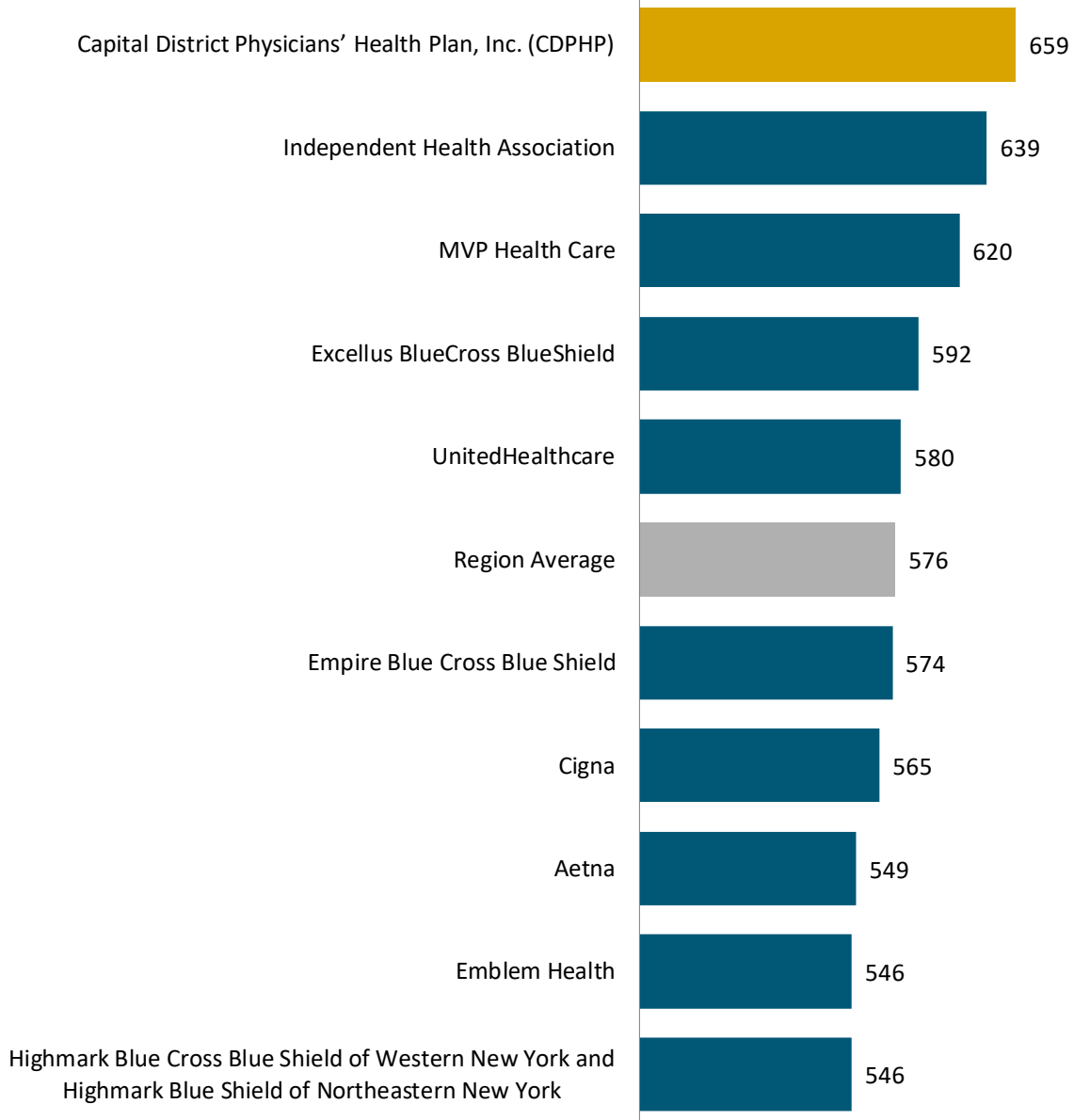
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

New York



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

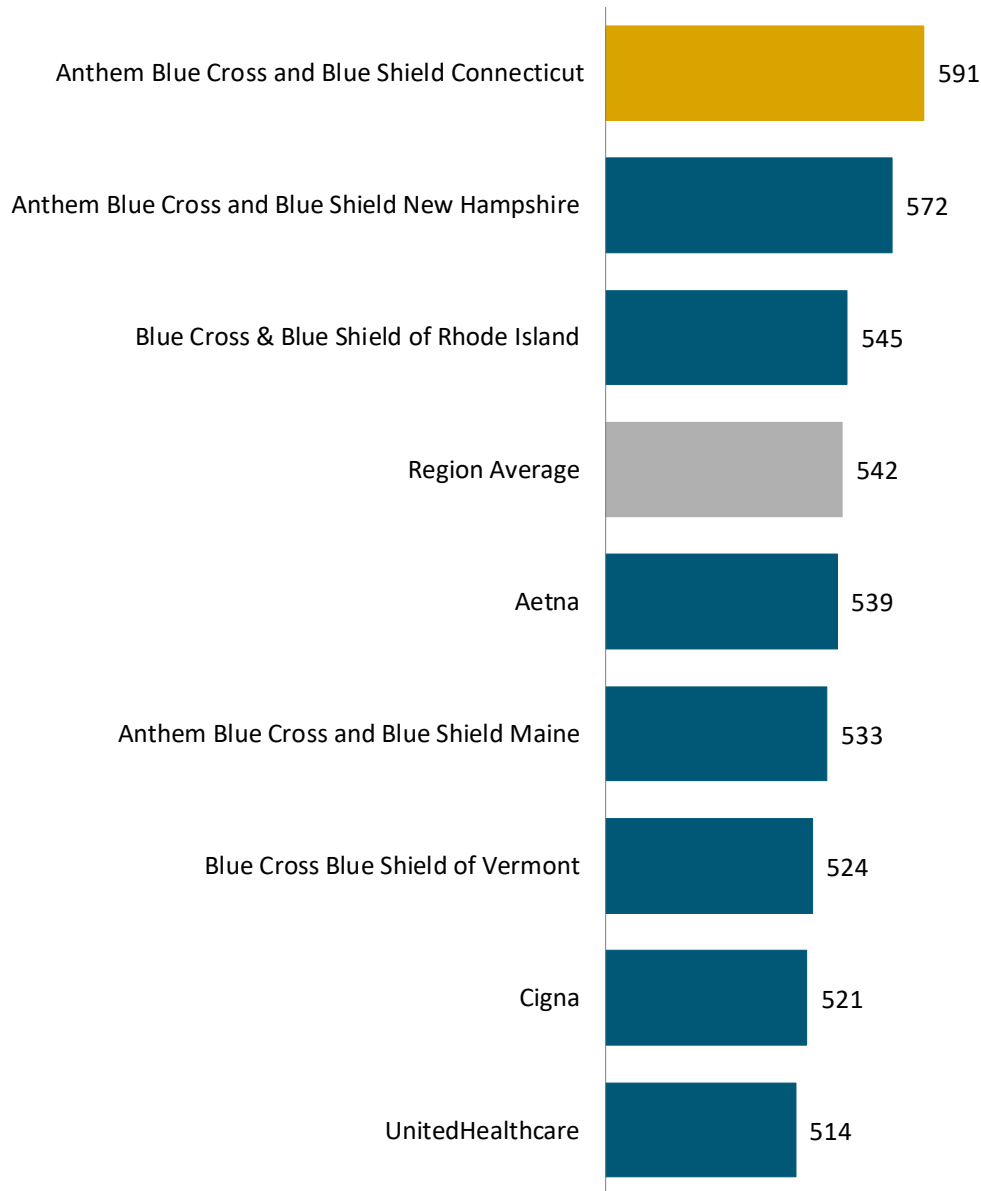
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

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 2024 U.S. Commercial Member Health Plan StudySM

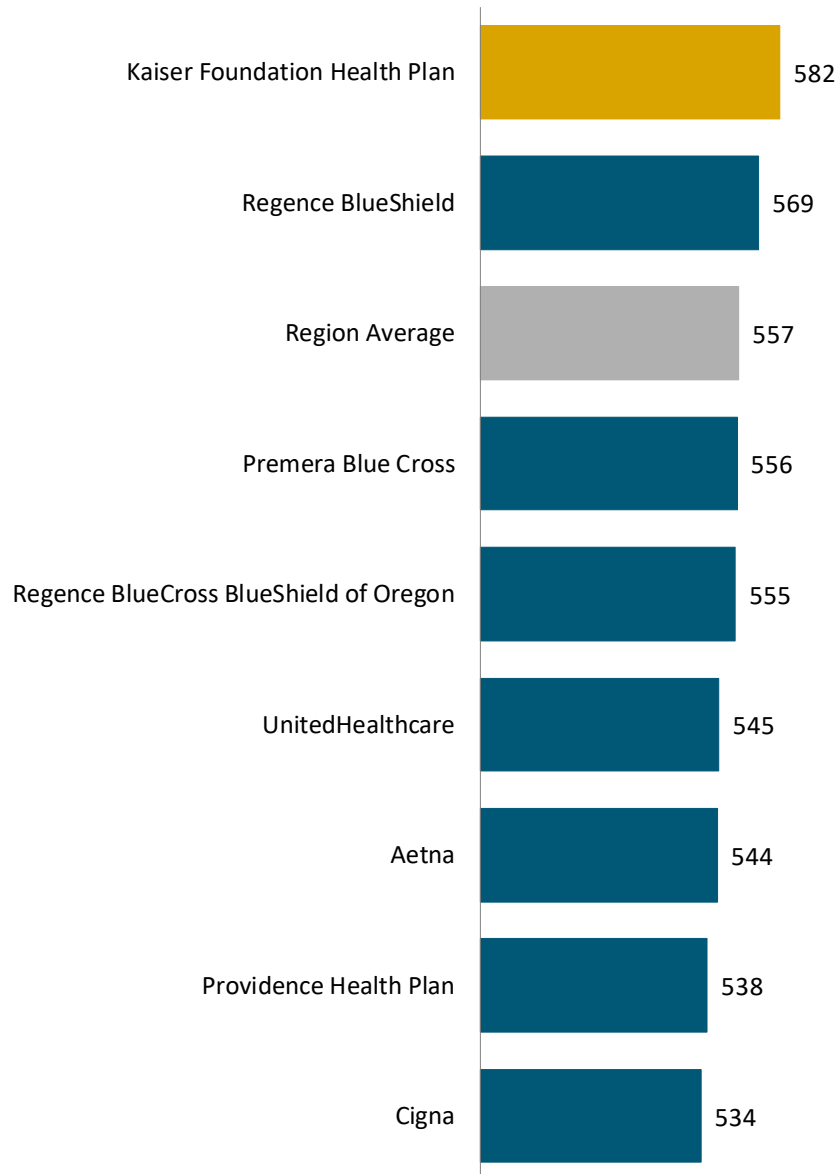
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Northwest



Note: Northwest includes Oregon and Washington.

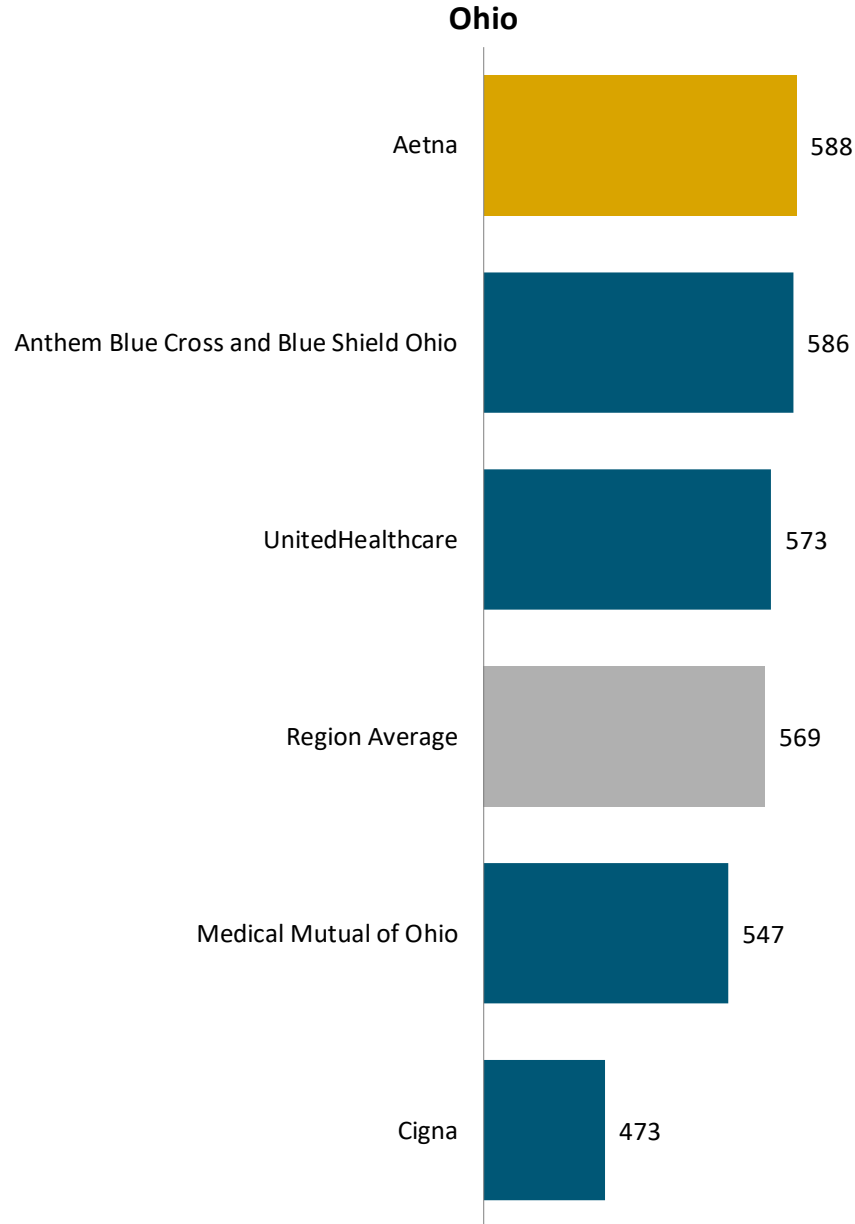
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

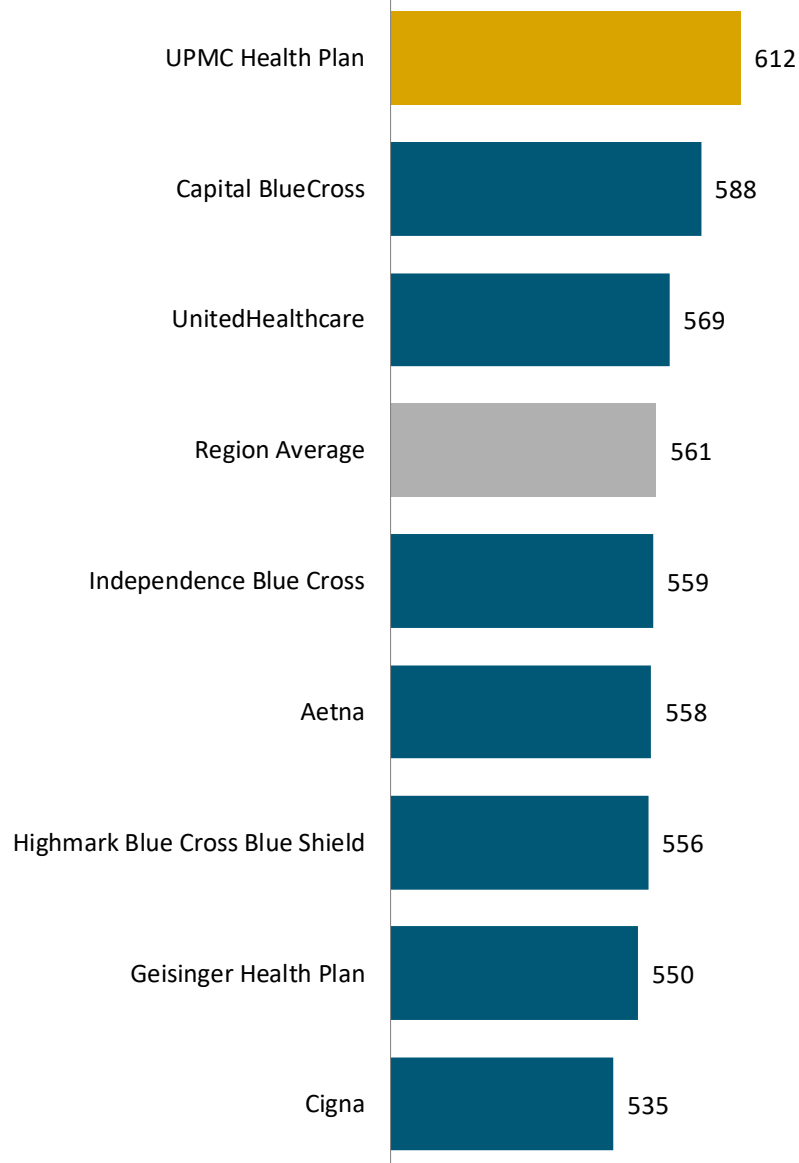
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Pennsylvania



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

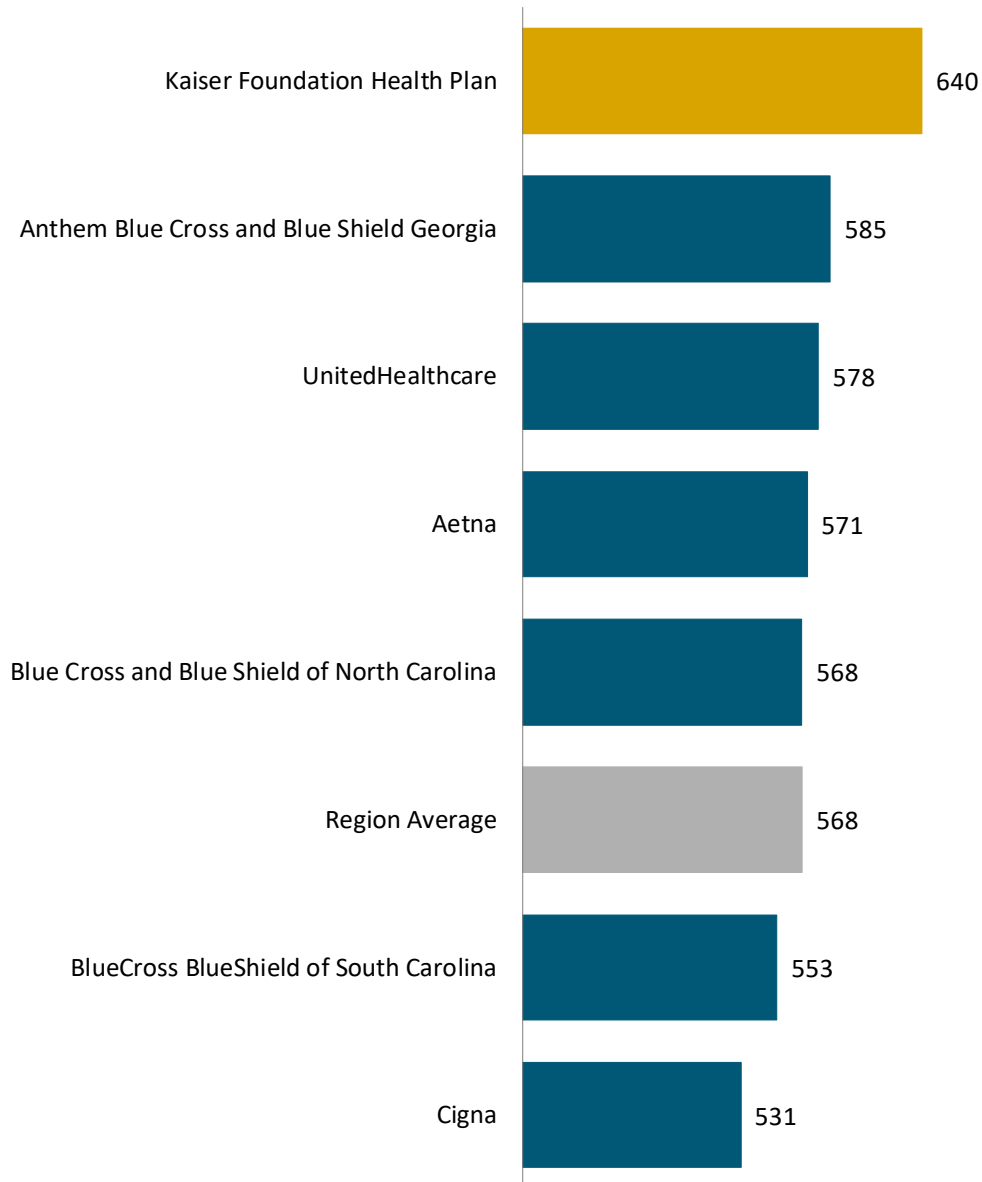
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

South Atlantic



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

Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

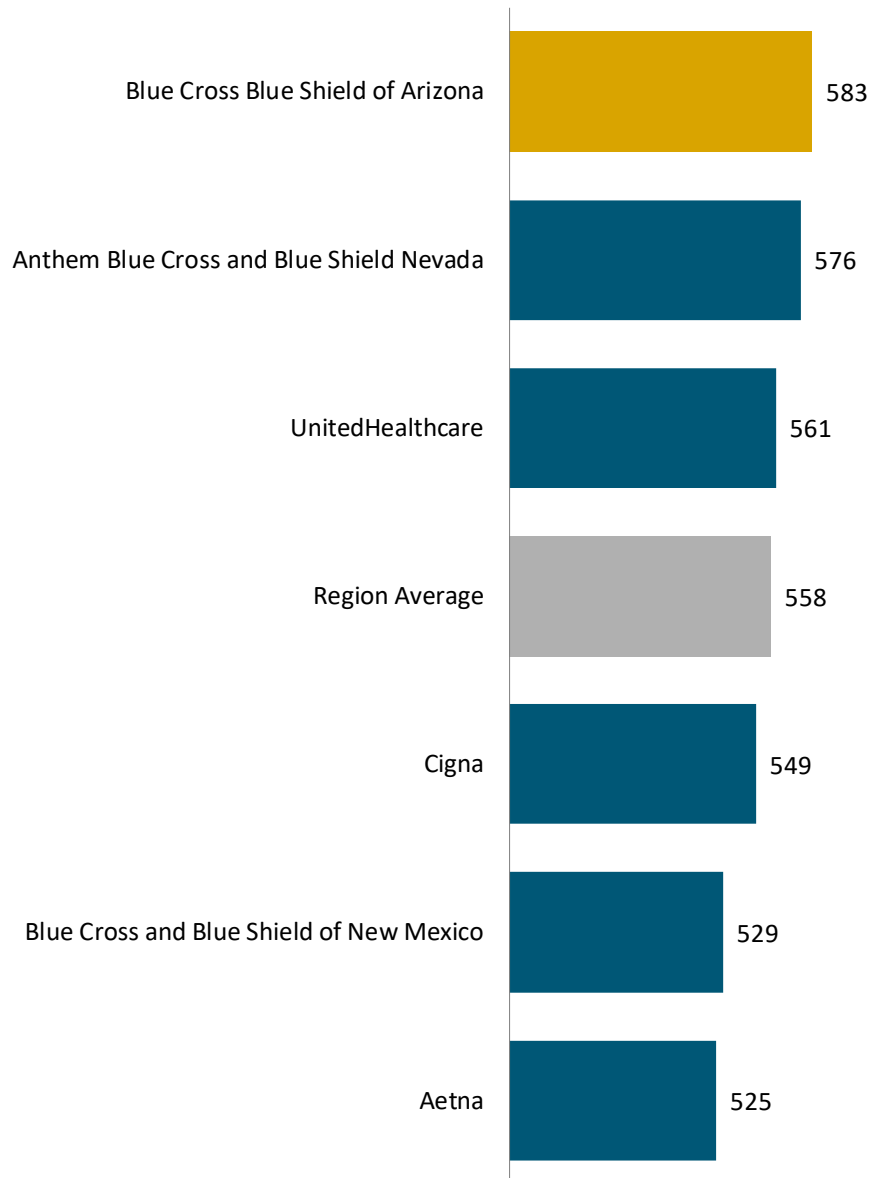
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

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 2024 U.S. Commercial Member Health Plan StudySM

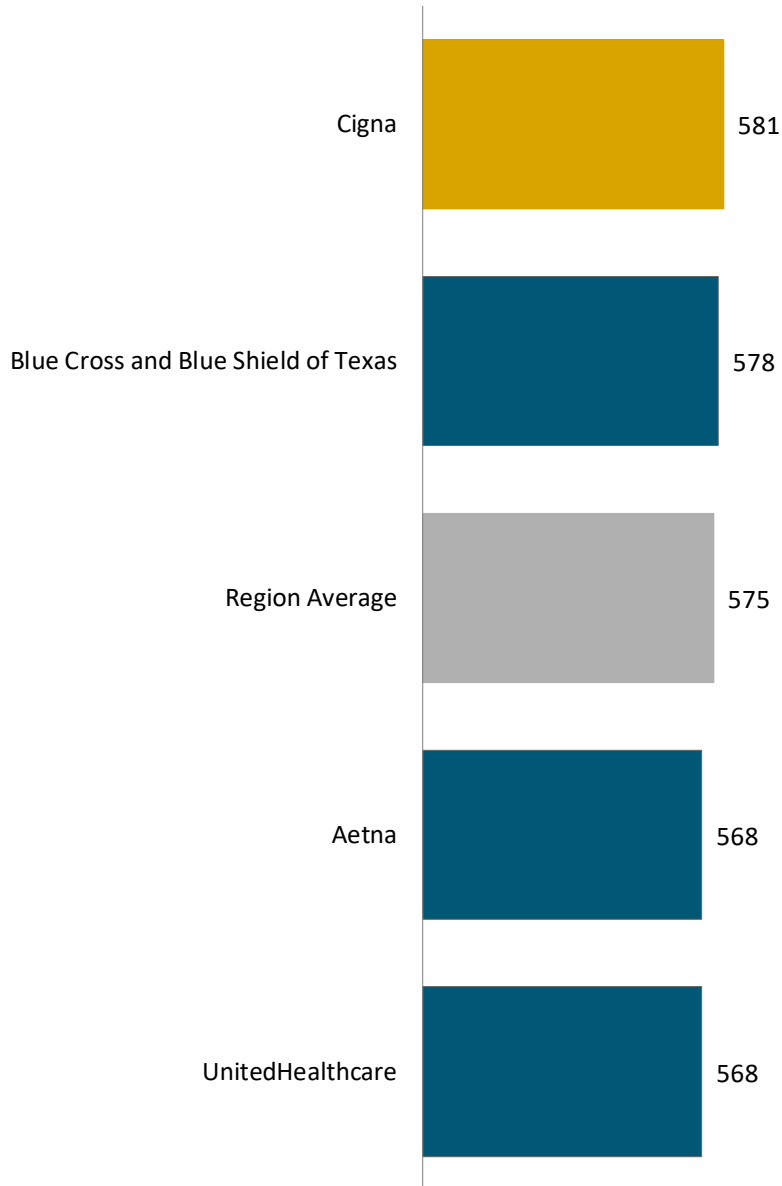
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Texas



Source: J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

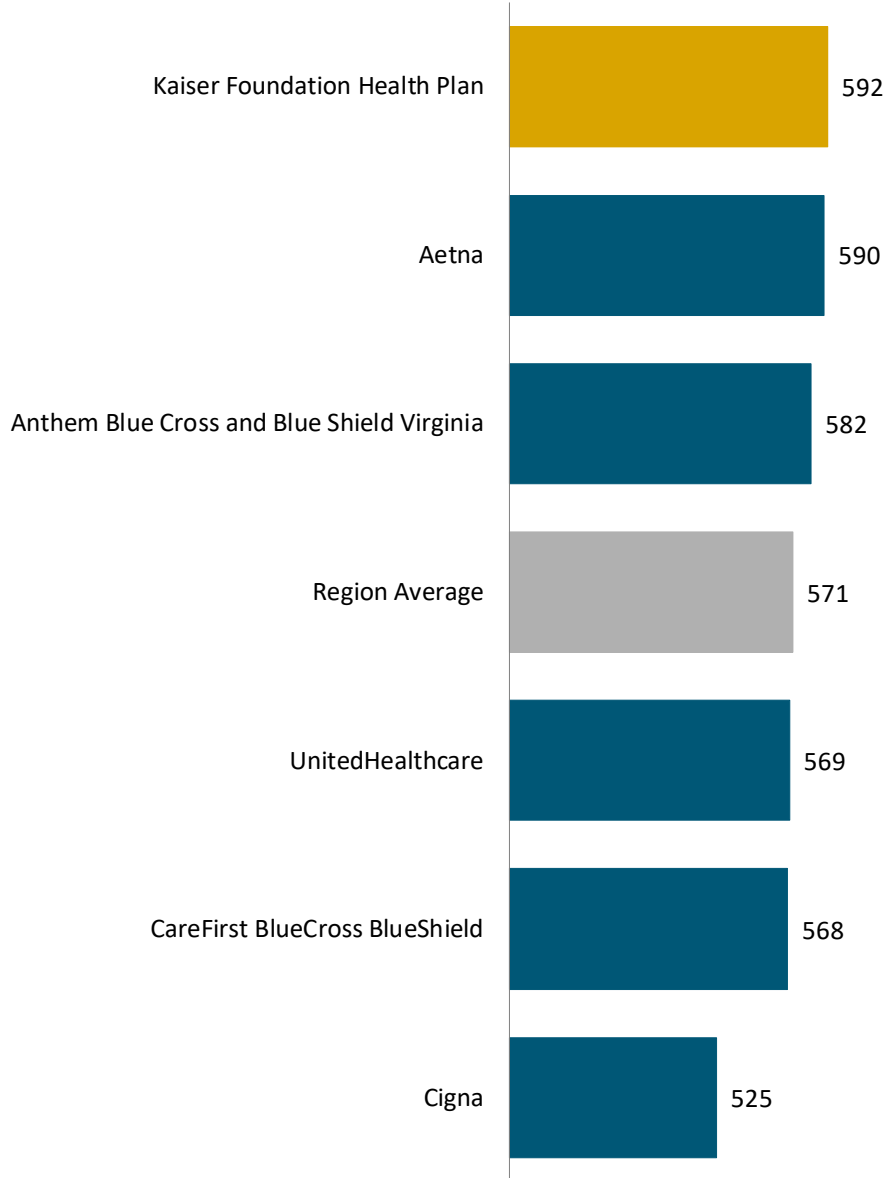
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J.D. Power 2024 U.S. Commercial Member Health Plan StudySM

Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

Virginia



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