

# Health Plan Digital Experience Improves with Sustained, Repeat Usage, JD Power Finds

Cigna Healthcare Ranks Highest among Commercial Member Health Plans, UPMC Health Plan Ranks Highest among Medicare Advantage Plans

- Mobile app adoption rate rises among commercial health plan members
- App user satisfaction increases with member tenure and channel familiarity
- Medicare Advantage app adoption lags

**TROY, Mich.: 7 April 2026** – The more time health plan members spend with insurers' mobile apps and websites, the more they come to appreciate the usefulness of digital channels in helping to manage their overall healthcare experience. That key finding in the JD Power 2026 U.S. Healthcare Digital Experience Study,<sup>SM</sup> released today, highlights both the opportunities and the significant challenges health plans face when it comes to delivering user-friendly digital channels to address the complex and often unique needs of diverse member populations.

"Healthcare can be an incredibly complex world to navigate, with members in a wide range of different customer segments approaching their health plan's mobile apps and websites with varying degrees of digital sophistication and due to dozens of individual use cases," said **Eric McCready, director of digital solutions at JD Power**. "The good news is that once health plan members start spending some time familiarizing themselves with their health plan's digital channels, their overall customer experience improves significantly, but, on average, it still takes a fair amount of time to get fully up to speed. This highlights an opportunity for health plans to spend more time on digital onboarding and member education."

Following are some key findings of the 2026 study:

- **Mobile app adoption rate increases among commercial plan members:** More than one-third (38%) of commercial health plan members now use their plan's digital app, up from 31% last year. Among Medicare Advantage plan members, however, app usage has declined to just 20%, down 4 percentage points from last year. Overall digital channel use among Medicare Advantage members surged during the COVID-19 pandemic and has been on a downward trend since.
- **Familiarity breeds delight:** Among both commercial and Medicare Advantage plan members, mobile app satisfaction increases significantly with member tenure and channel familiarity. Overall mobile app satisfaction with Medicare Advantage is 665 (on a 1,000-point scale) among members who have been with their plan for more than five years. That is 102 points higher than Medicare Advantage plan members with less than 1 year tenure.
- **Satisfaction with mobile apps drives customer loyalty:** Overall, 76% of commercial health plan members and 74% of Medicare Advantage plan members say they

“definitely will” continue to use their health plan’s mobile app in the future when they have an excellent digital experience, (overall satisfaction scores of 800 or higher). Conversely, just 29% of commercial plan members and 21% of Medicare Advantage members say they “definitely will” continue to use their health plan’s mobile app in the future when they have a poor digital experience (overall satisfaction scores of 500 or less).

## Study Rankings

**Cigna Healthcare** ranks highest in satisfaction among commercial member health plans for a second consecutive year, with a score of 684. **Premiera Blue Cross** (682) ranks second and **UnitedHealthcare** (672) ranks third.

**UPMC Health Plan** ranks highest in satisfaction among Medicare Advantage plans for a second consecutive year, with a score of 676. **Healthfirst** (671) ranks second and **Devoted Health** and **UnitedHealthcare** rank third, in a tie, each with a score of 665.

The U.S. Healthcare Digital Experience Study, now in its third year, measures satisfaction across five factors (in order of importance): visual appeal; navigation; information/content; speed; and telehealth. The 2026 study is based on evaluations from 7,687 members of the 17 largest Medicare Advantage plans and 16 of the largest commercial member health plans in the United States. The study was fielded from August through December 2025.

For more information about the U.S. Healthcare Digital Experience Study, visit <https://www.jdpower.com/business/healthcare/healthcare-digital-experience-study>

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As an objective source of deep insight into real-world customer interactions with brands and products, JD Power provides the independent intelligence organizations need to anticipate change, strengthen customer engagement and advance growth. Learn more at [JDPower.com](https://www.jdpower.com).

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Note: Two charts follow.

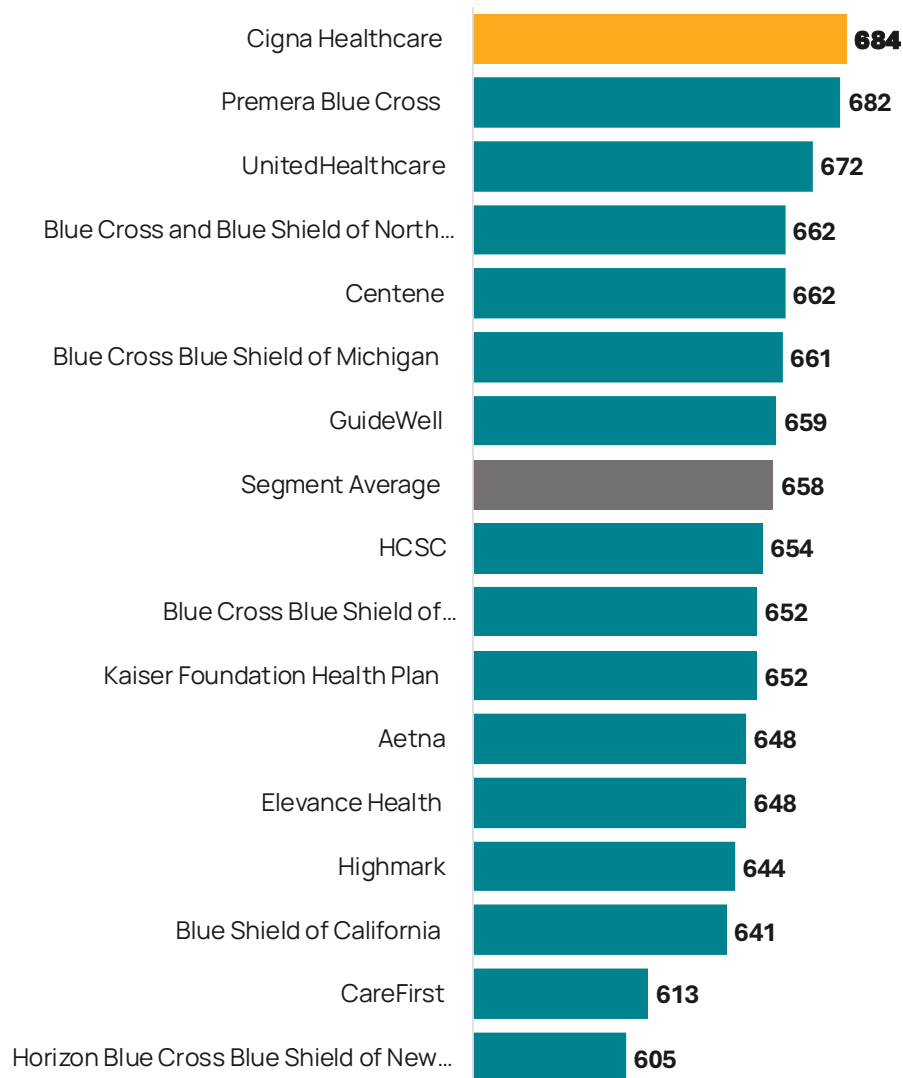
## JD Power

# 2026 U.S. Healthcare Digital Experience Study<sup>SM</sup>

### Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### COMMERCIAL MEMBER HEALTH PLANS



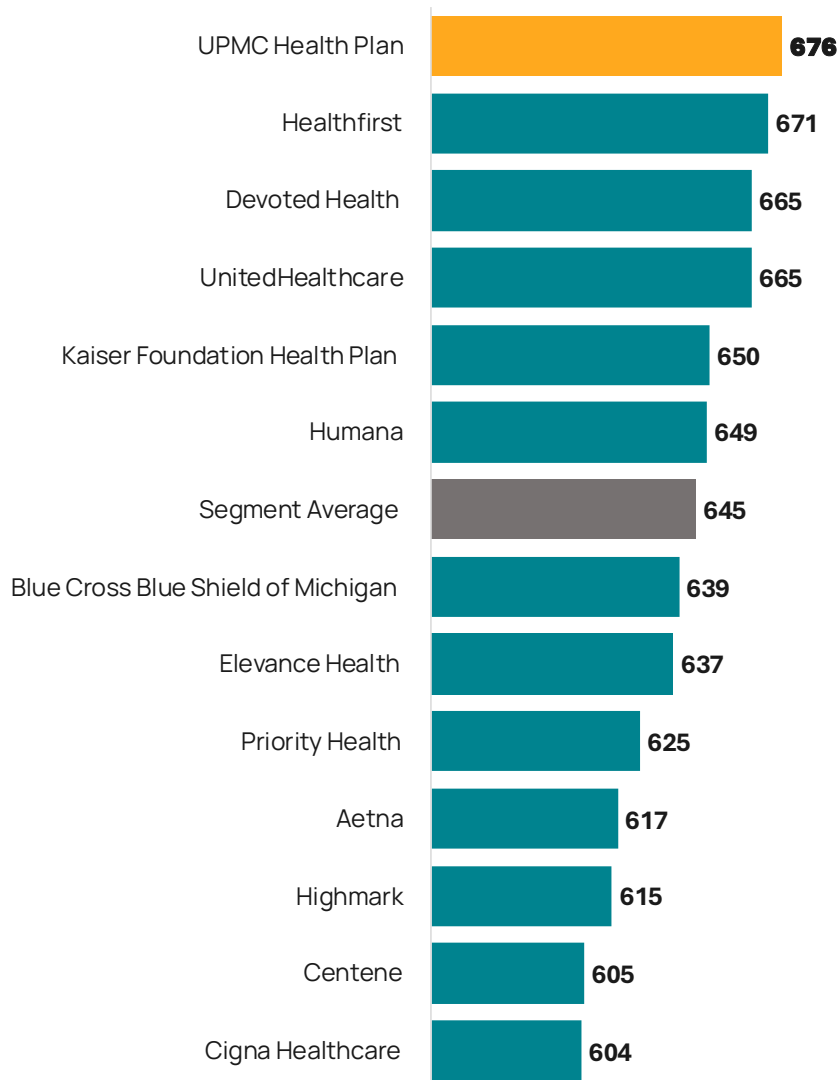
Source: JD Power 2026 U.S. Healthcare Digital Experience Study<sup>SM</sup>

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# JD Power 2026 U.S. Healthcare Digital Experience Study<sup>SM</sup>

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

## MEDICARE ADVANTAGE PLANS



Source: JD Power 2026 U.S. Healthcare Digital Experience Study<sup>SM</sup>

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