

# Member Satisfaction Holds Steady as Commercial Health Plans Focus on Improving Trust, Claims and Cost Stability, JD Power Finds

As Premiums and Deductibles Rise, Members Seek Consistency and Trust

- The national average satisfaction score for commercial health plans is down one point from a year ago
- Only 30% of commercial health plan members say their health plan is a trusted partner in their health and wellness
- Member satisfaction drops significantly when monthly premiums and deductible costs rise

**TROY, Mich.:** 27 May 2026 — Despite significant investment by health plans in new digital tools and improved customer engagement, member satisfaction with commercial health plans has remained virtually unchanged for the past three years. According to the JD Power 2026 U.S. Commercial Member Health Plan Study,<sup>SM</sup> released today, the average overall satisfaction score for commercial health plans is 562 (on a 1,000-point scale), down one point from 2025 and three points from 2024. The findings reflect members' eagerness for quick claims resolutions, preventive wellness plans and reasonable in- and out-of-network costs. But as premiums and deductibles continue to rise, members have begun to say their relationship with their health plan has become more transactional.

“By and large, health plans are delivering on the basics, but many are failing to deliver more meaningful emotional connections with their members,” said **Meaghan Hafner, senior director of healthcare solutions at JD Power**. “Health plan members want to feel like their insurer is a trusted partner in their health and wellness. Accordingly, those that clearly communicate how their services work and deliver consistently positive experiences stand to set themselves apart from the pack.”

Following are some key findings of the 2026 study:

- **Overall satisfaction holds steady:** The national average satisfaction score for commercial health plans is 562, down one point from a year ago and three points from 2024. For a second consecutive year, regional scores vary widely from a high of 592 to a low of 527, indicating meaningful differences in how members experience service, communication and value across the country.
- **Cost concerns erode patient trust:** Despite an industry-wide push to improve member centricity and engagement, member perceptions of trust and partnership are not improving. Only 30% of members say they feel their health plan is a trusted partner in their health and wellness, with many members describing experiences that

appear more focused on cost management than on helping them navigate their health care.

- **Cost pressure is widespread:** Overall member satisfaction drops significantly when premiums and deductible costs rise. More than half (53%) of commercial health plan members experienced a monthly premium increase this year, which contributed to a 116-point decline in member satisfaction, and 34% of members experienced an annual deductible cost increase, which drove a 111-point decline in member satisfaction.
- **Claims resolution provides key opportunity to differentiate:** Timely claims resolution is one of the fastest ways to improve member satisfaction scores. Overall, 30% of members say they had either an excellent or perfect claims resolution experience. Satisfaction among members who experience an excellent claims resolution is 734, which is 120 points higher than among those who describe their claims resolution process as great (614) and 330 points higher than among those who describe their claims resolution process as good, just okay or poor (404).

## Study Rankings

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

- California: **Kaiser Foundation Health Plan** (640) (for a 19<sup>th</sup> consecutive year)
- Colorado: **Kaiser Foundation Health Plan** (560) (for a second consecutive year)
- Delaware/West Virginia/Washington D.C.: **Highmark Blue Cross Blue Shield Delaware** (594)
- East South Central: **Aetna** (615)
- Florida: **Cigna** (603), **Florida Blue** (603)
- Heartland: **Blue Cross and Blue Shield of Oklahoma** (578), **Wellmark Blue Cross and Blue Shield** (578)
- Illinois/Indiana: **Blue Cross and Blue Shield of Illinois** (596) (for a third consecutive year)
- Maryland: **Kaiser Foundation Health Plan** (660) (for a fifth consecutive year)
- Massachusetts: **Blue Cross Blue Shield of Massachusetts** (577) (for a second consecutive year)
- Michigan: **Blue Cross Blue Shield of Michigan** (614) (for a third consecutive year)
- Minnesota/Wisconsin: **Quartz Health Plan** (575)
- Mountain: **Blue Cross of Idaho** (601)
- New Jersey: **Horizon Blue Cross Blue Shield of New Jersey** (580) (for a third consecutive year)

- New York: **CDPHP** (603) (for a sixth consecutive year)
- Northeast: **Anthem Blue Cross and Blue Shield Connecticut** (590) (for a fourth consecutive year)
- Northwest: **Kaiser Foundation Health Plan** (603)
- Ohio: **Anthem Blue Cross and Blue Shield Ohio** (577)
- Pennsylvania: **UPMC Health Plan** (599) (for a third consecutive year)
- South Atlantic: **Kaiser Foundation Health Plan** (638) (for a 17th consecutive year)
- Southwest: **Anthem Blue Cross and Blue Shield Nevada** (584)
- Texas: **Baylor Scott & White Health Plan** (604) (for a second consecutive year)
- Virginia: **Kaiser Foundation Health Plan** (682) (for a third consecutive year)

The U.S. Commercial Member Health Plan Study, now in its 20<sup>th</sup> year, measures satisfaction among members of 148 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; level of trust; product/coverage offerings meet my needs; helping to save me time or money; ease of doing business; people; digital channels; and resolving problems or complaints. This year's study is based on responses from 37,768 commercial health plan members and was fielded from September 2025 through March 2026.

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

## About JD Power

JD Power delivers mission-critical data, analytics and intelligence that help businesses improve customer experience and operational performance with confidence and clarity. Using proprietary, comprehensive data—including millions of consumer interactions and authoritative automotive datasets—combined with advanced analytics, artificial intelligence and deep industry expertise, JD Power enables leaders to respond to market shifts, make smarter decisions and drive measurable performance improvements.

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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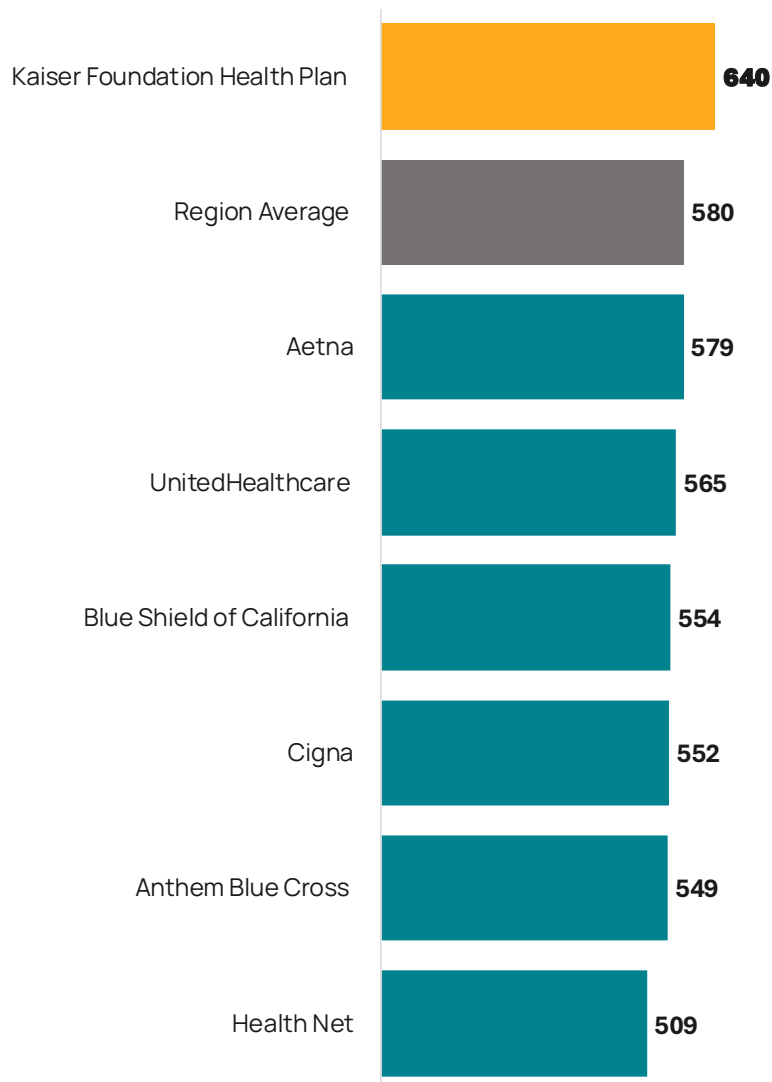
# # #

Note: 22 charts follow.

# JD Power 2026 U.S. Commercial Member Health Plan Study<sup>SM</sup>

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

## CALIFORNIA



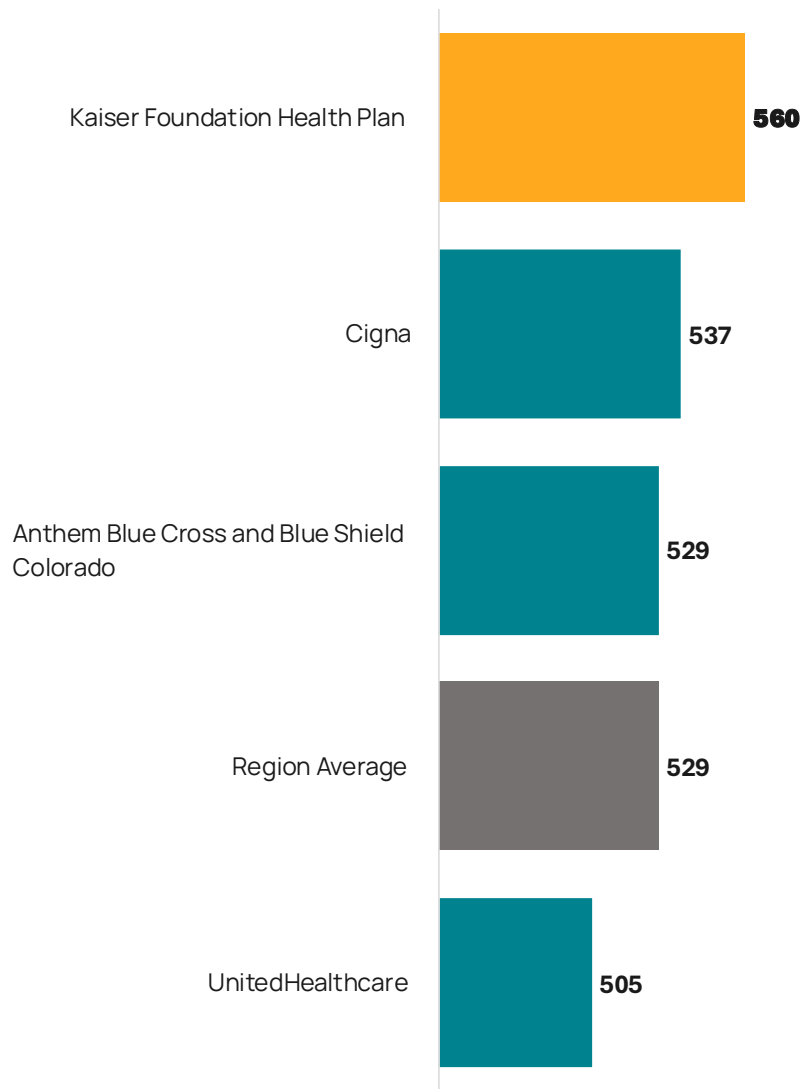
Source: JD Power 2026 U.S. Commercial Member Health Plan Study<sup>SM</sup>

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Overall Customer Satisfaction Index Ranking  
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## COLORADO



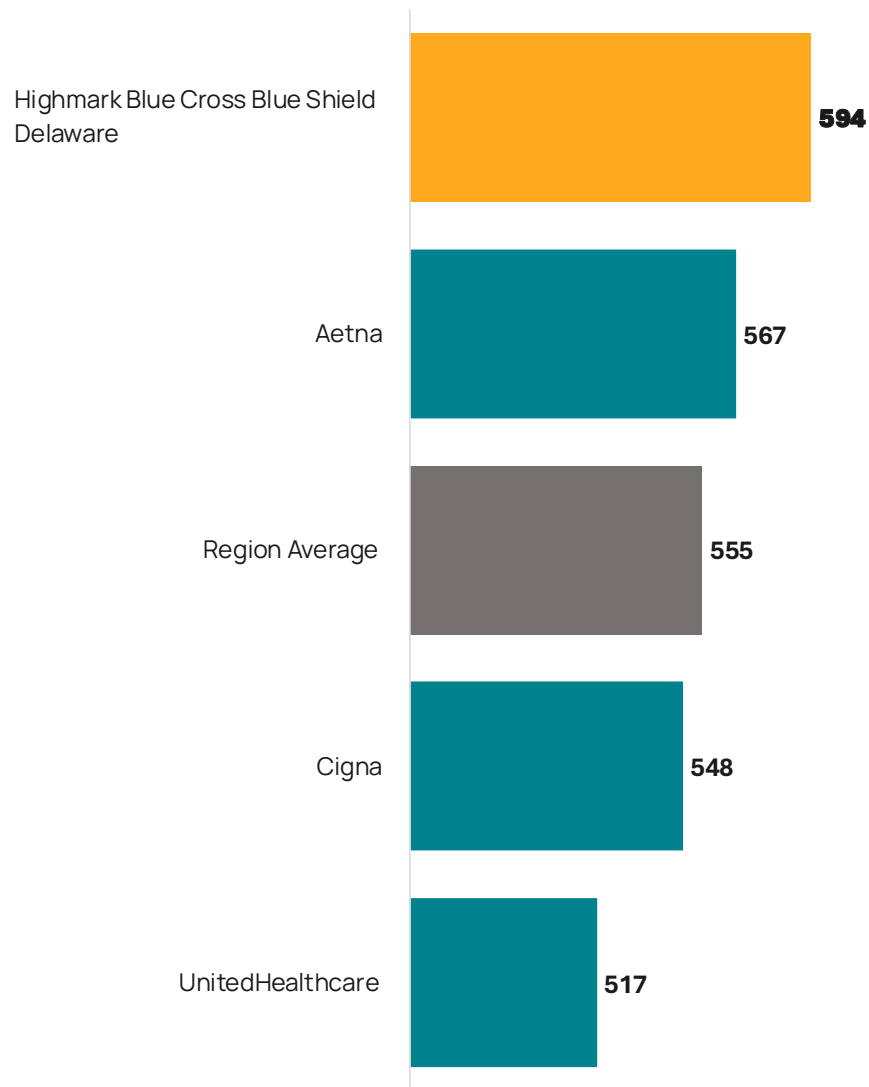
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DELAWARE - WEST VIRGINIA - WASHINGTON D.C.



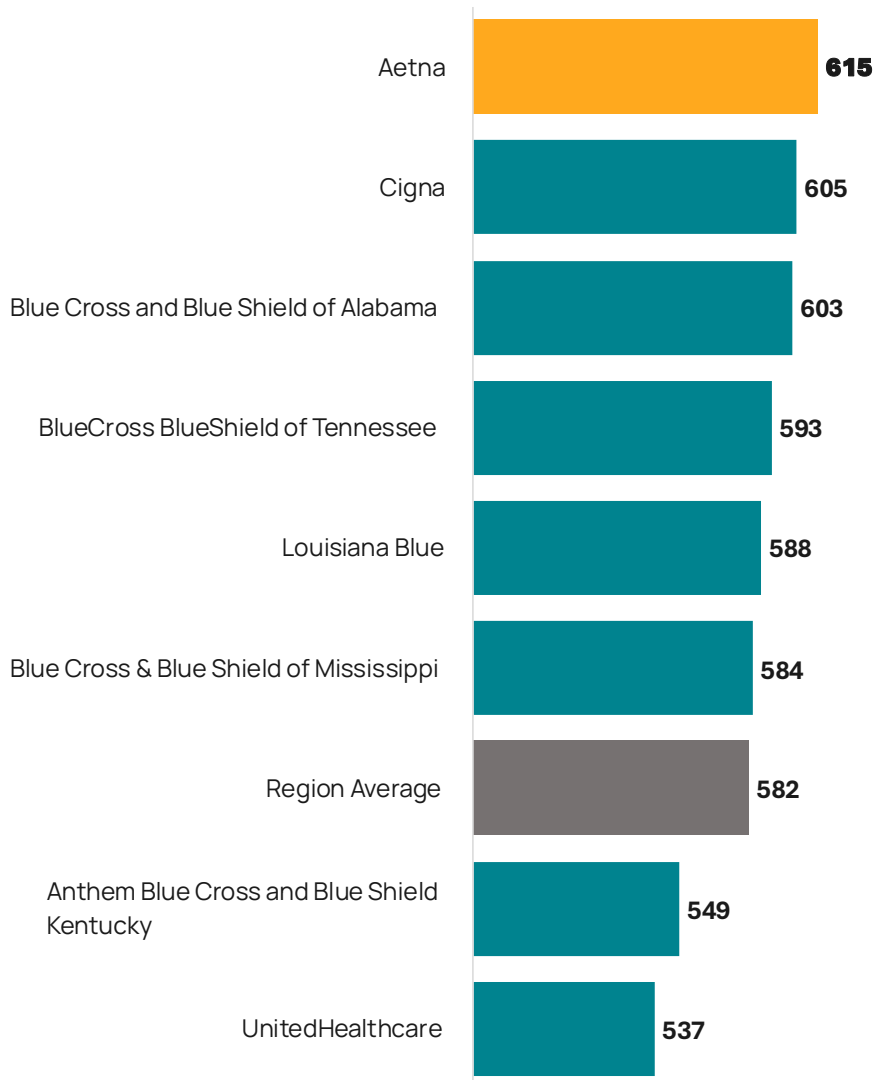
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Overall Customer Satisfaction Index Ranking  
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## EAST SOUTH CENTRAL



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

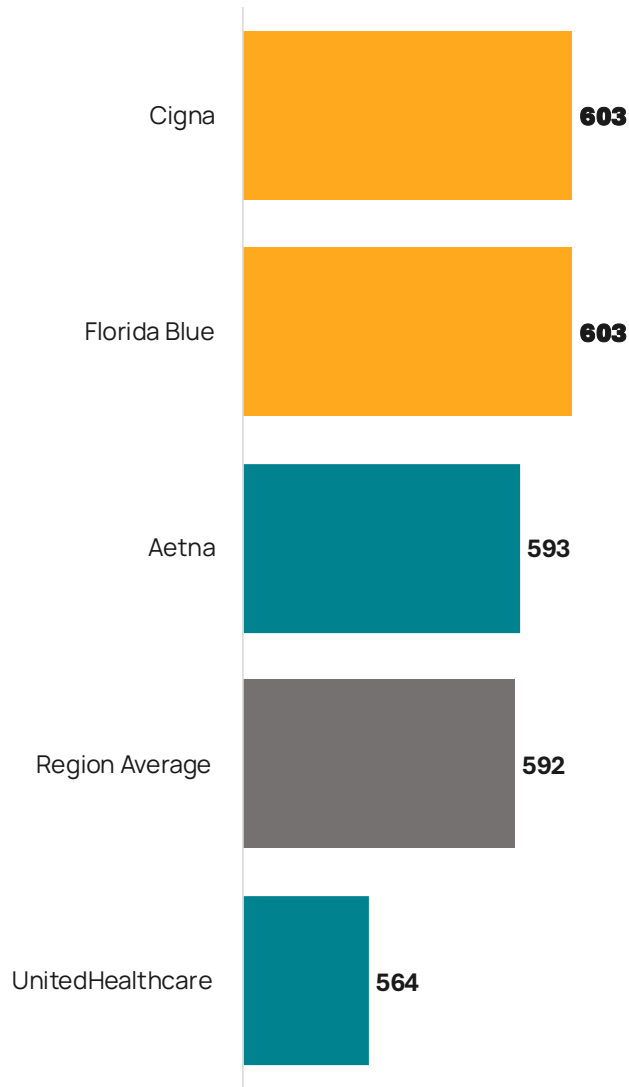
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Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)

## FLORIDA



Source: JD Power 2026 U.S. Commercial Member Health Plan Study<sup>SM</sup>

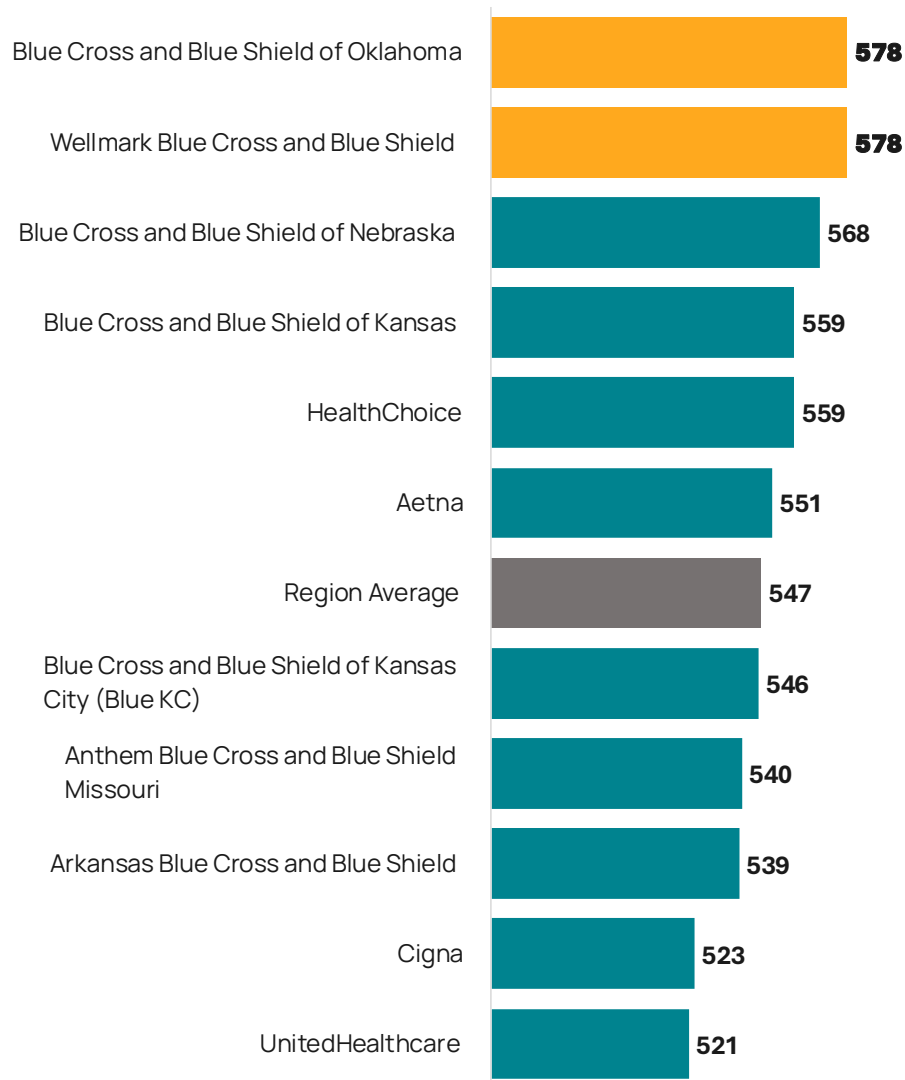
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# JD Power 2026 U.S. Commercial Member Health Plan Study<sup>SM</sup>

## Overall Customer Satisfaction Index Ranking

(Based on a 1,000-point scale)

### HEARTLAND



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

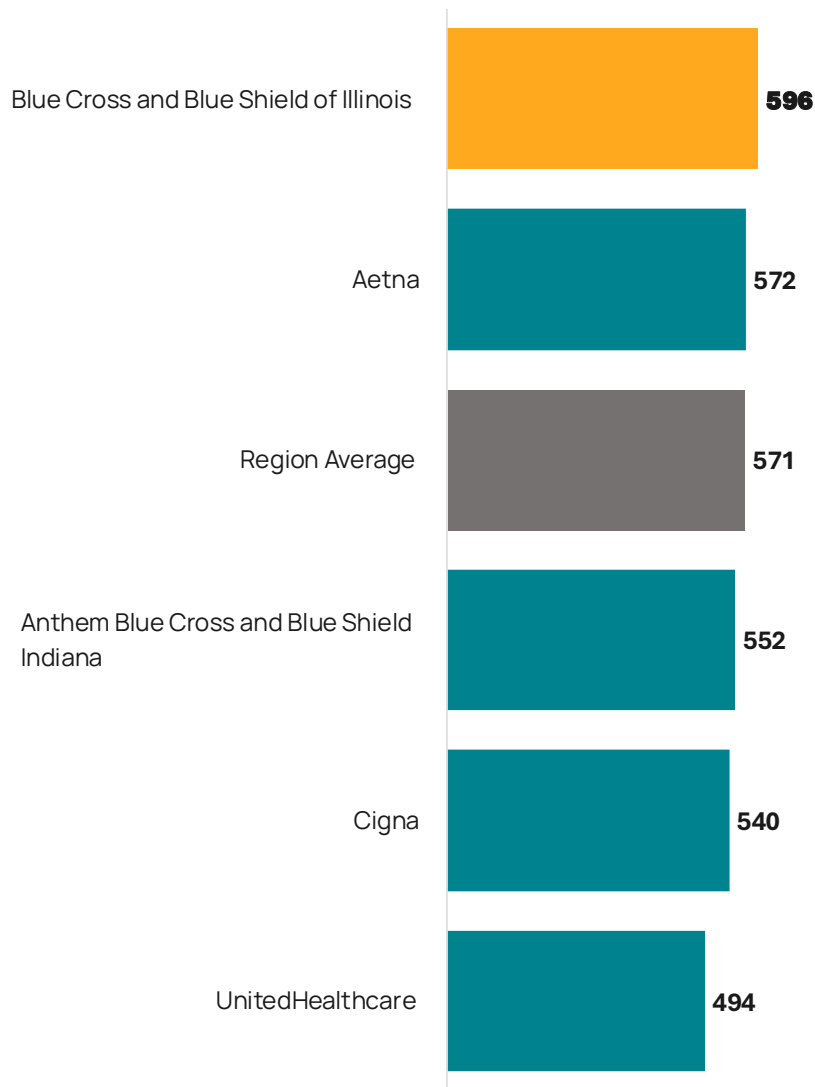
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Overall Customer Satisfaction Index Ranking  
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## ILLINOIS-INDIANA



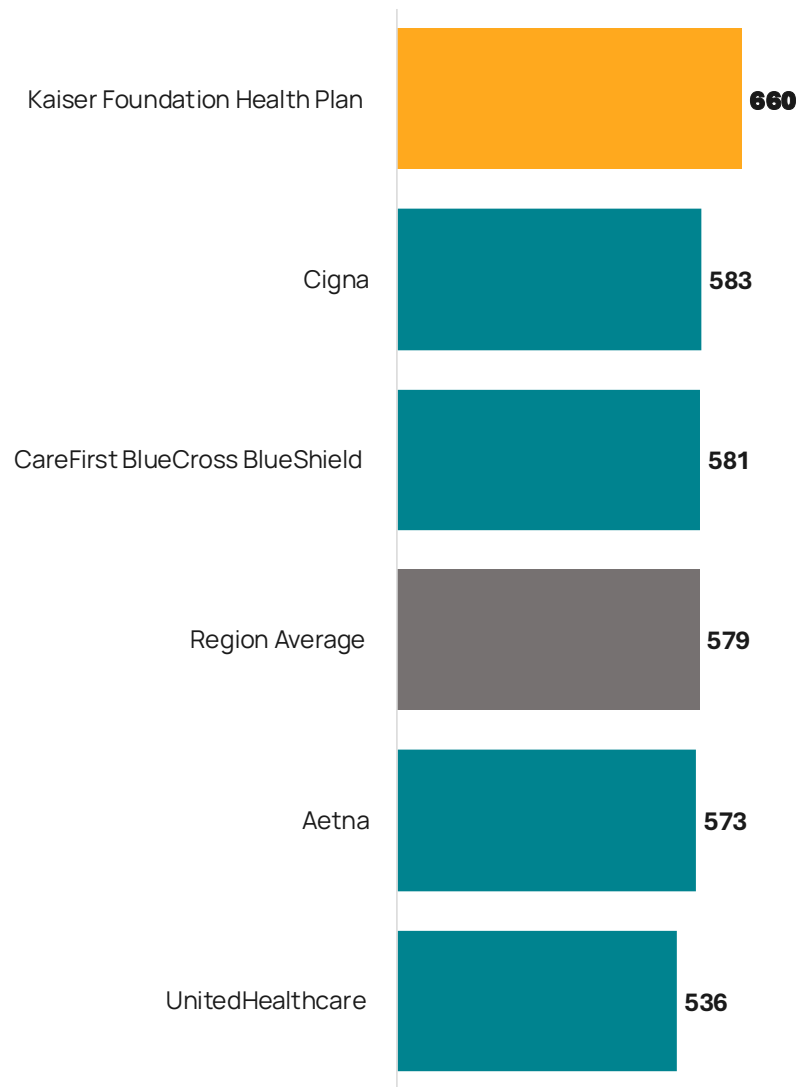
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Overall Customer Satisfaction Index Ranking  
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## MARYLAND



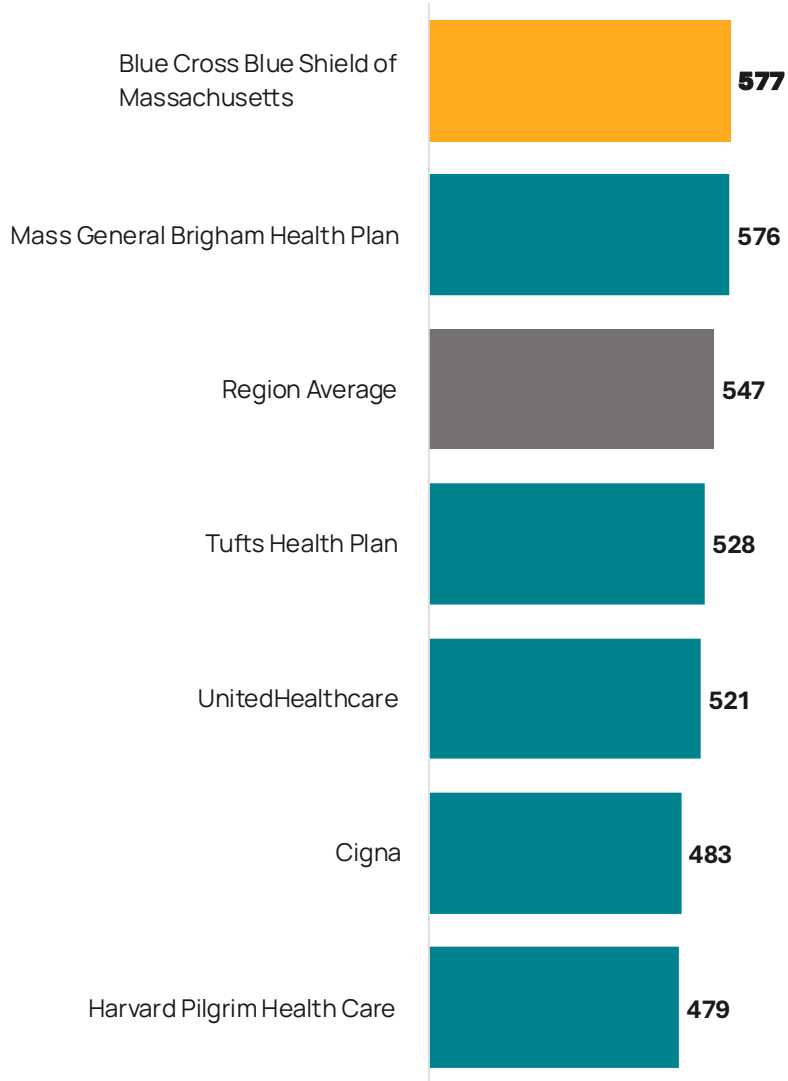
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Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)

## MASSACHUSETTS



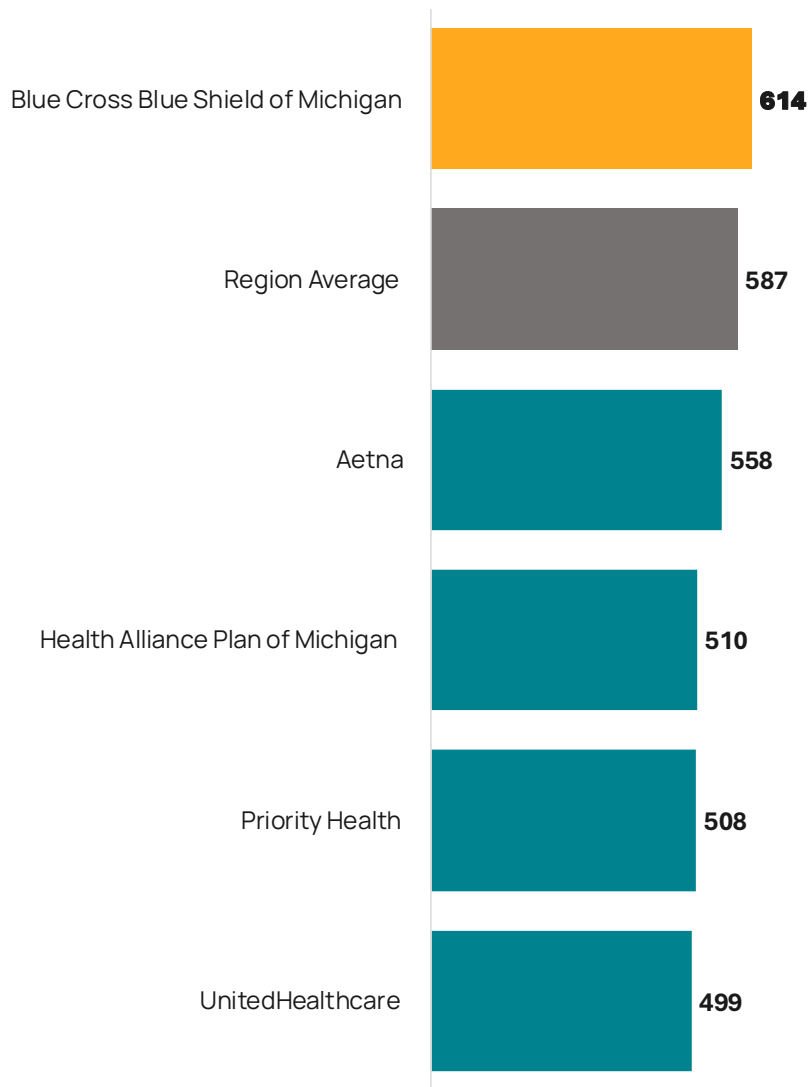
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Overall Customer Satisfaction Index Ranking  
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## MICHIGAN



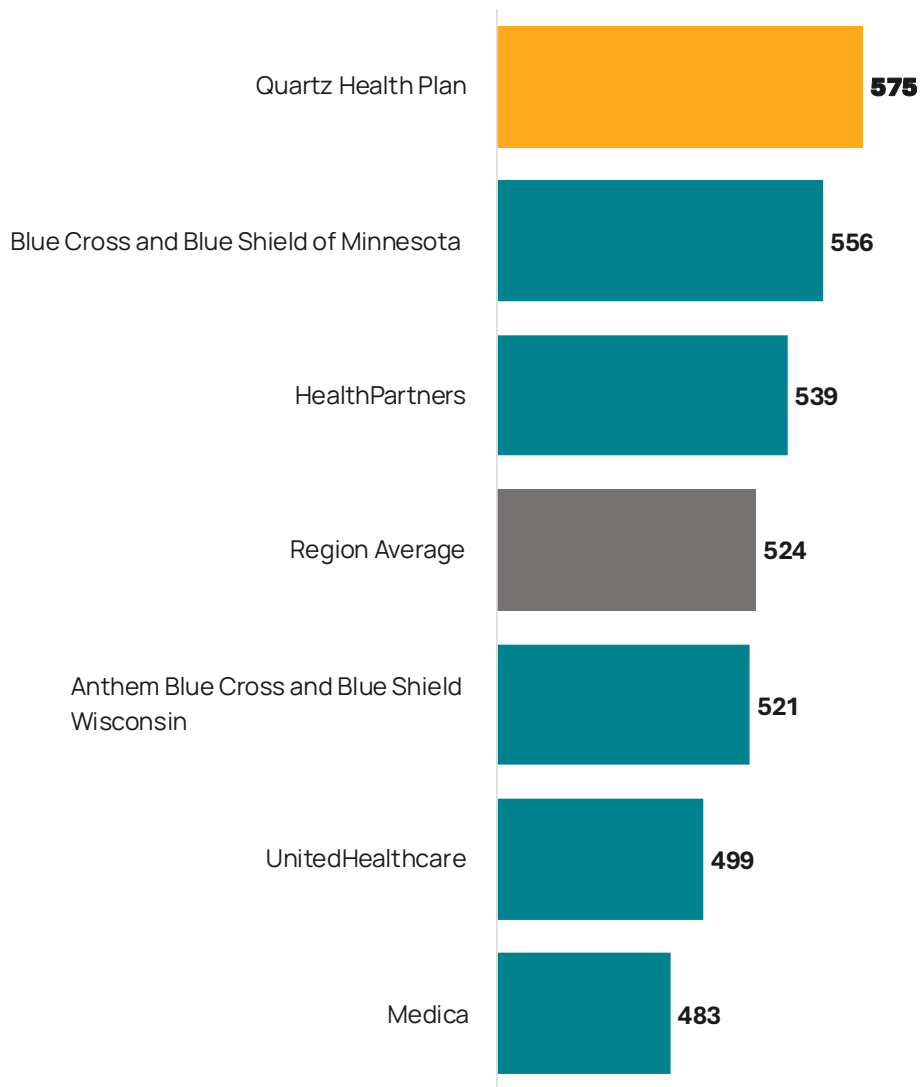
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Overall Customer Satisfaction Index Ranking  
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## MINNESOTA-WISCONSIN



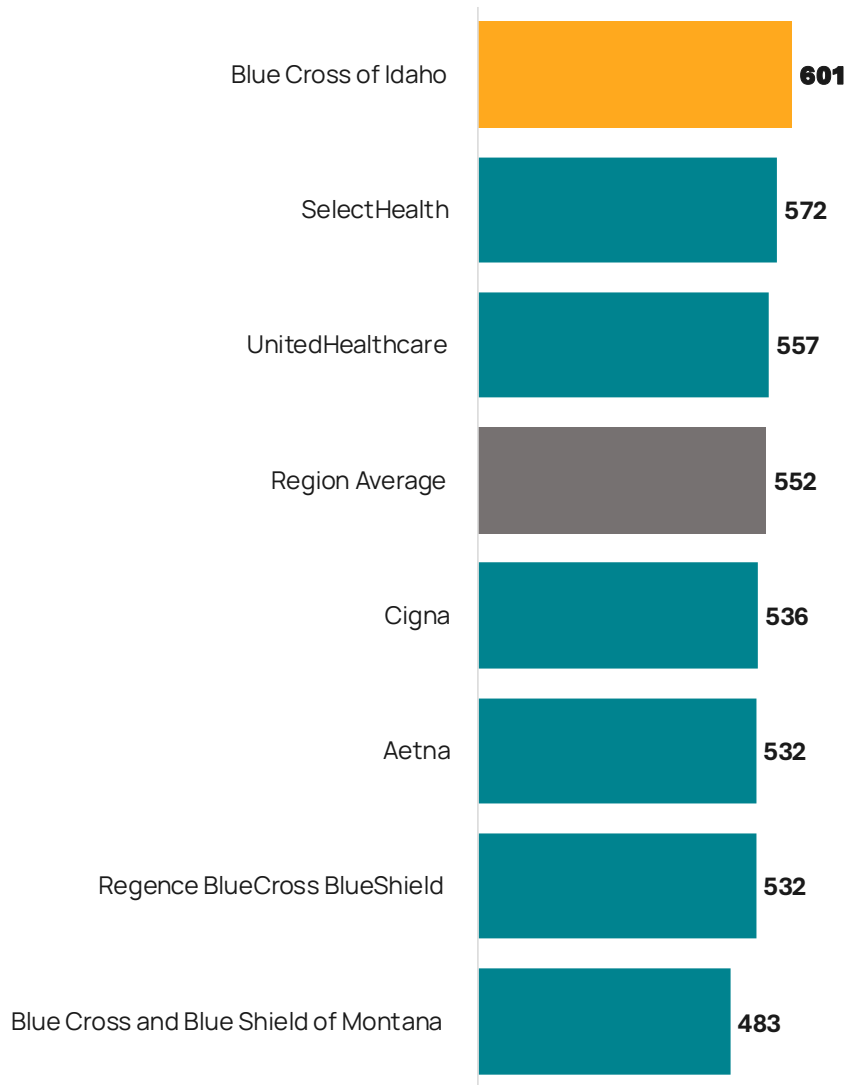
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Overall Customer Satisfaction Index Ranking  
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## MOUNTAIN



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

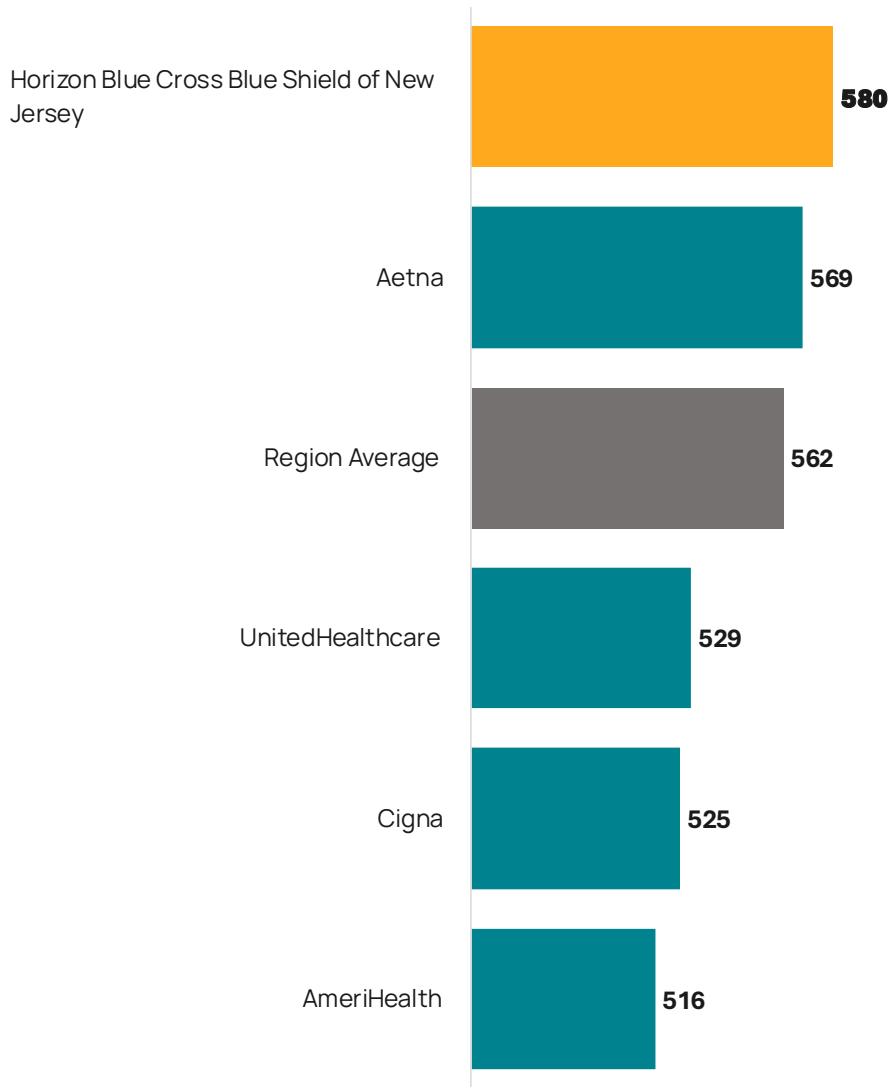
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Overall Customer Satisfaction Index Ranking  
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## NEW JERSEY



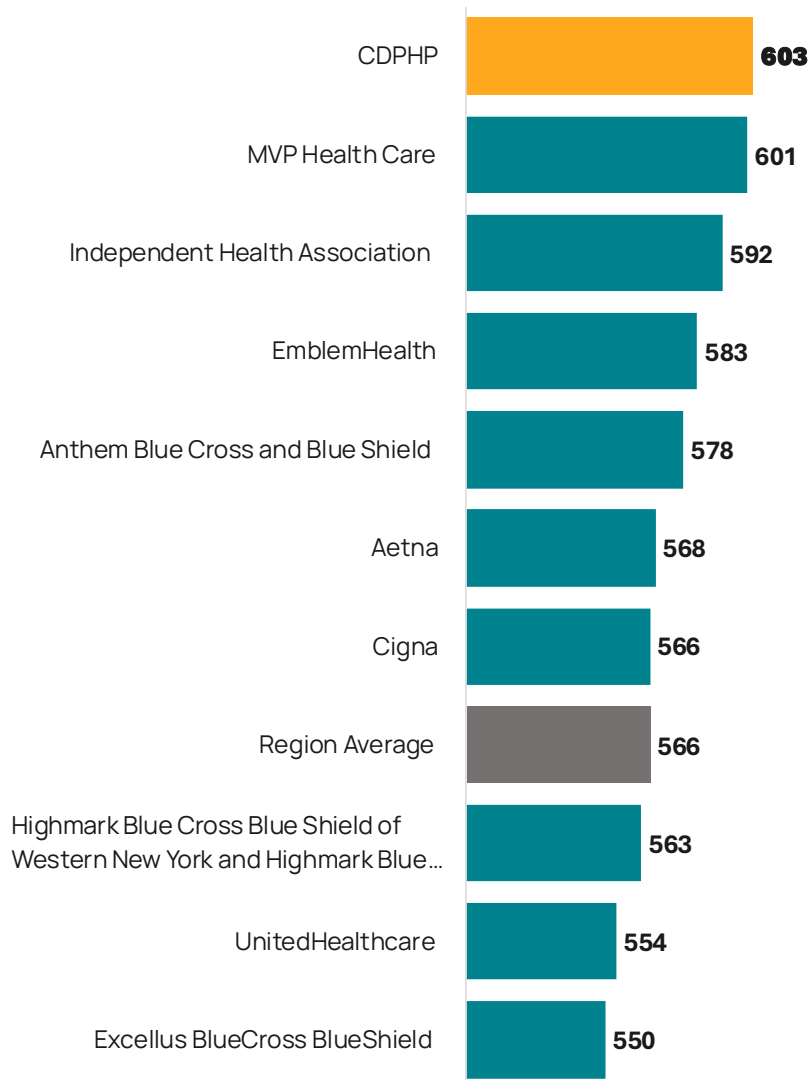
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Overall Customer Satisfaction Index Ranking  
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NEW YORK



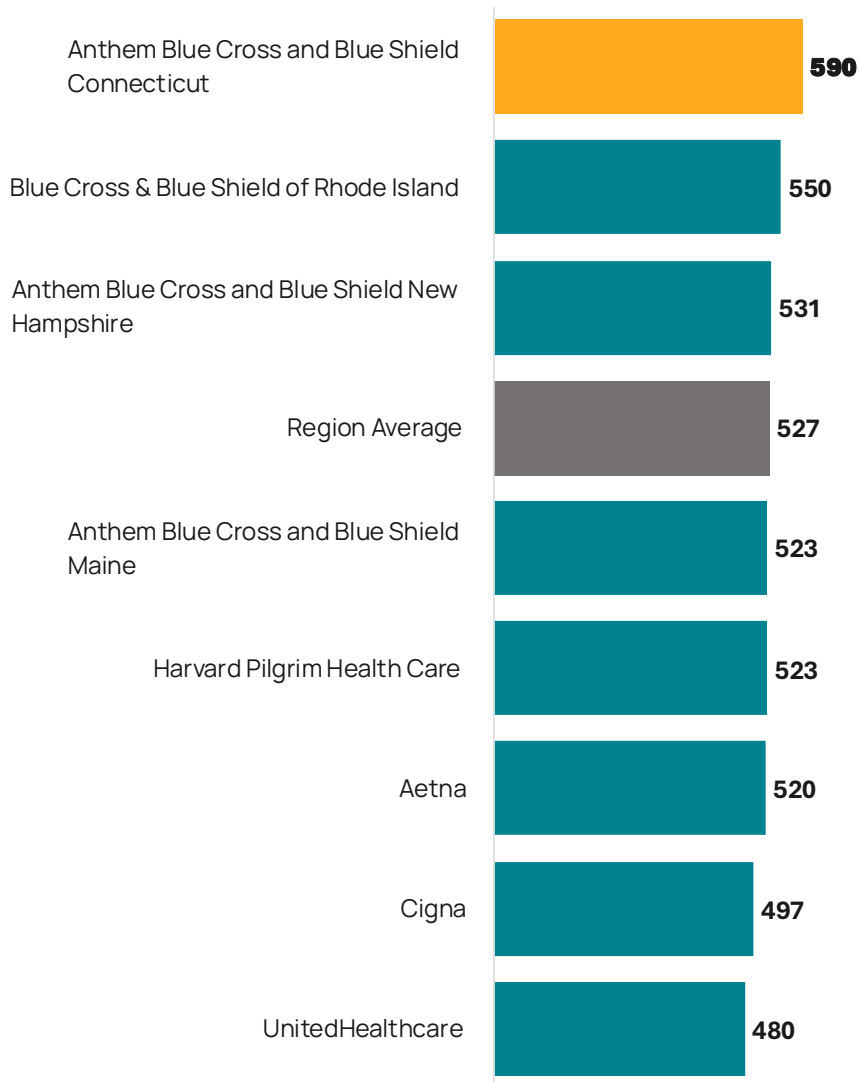
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Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)

## NORTHEAST



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

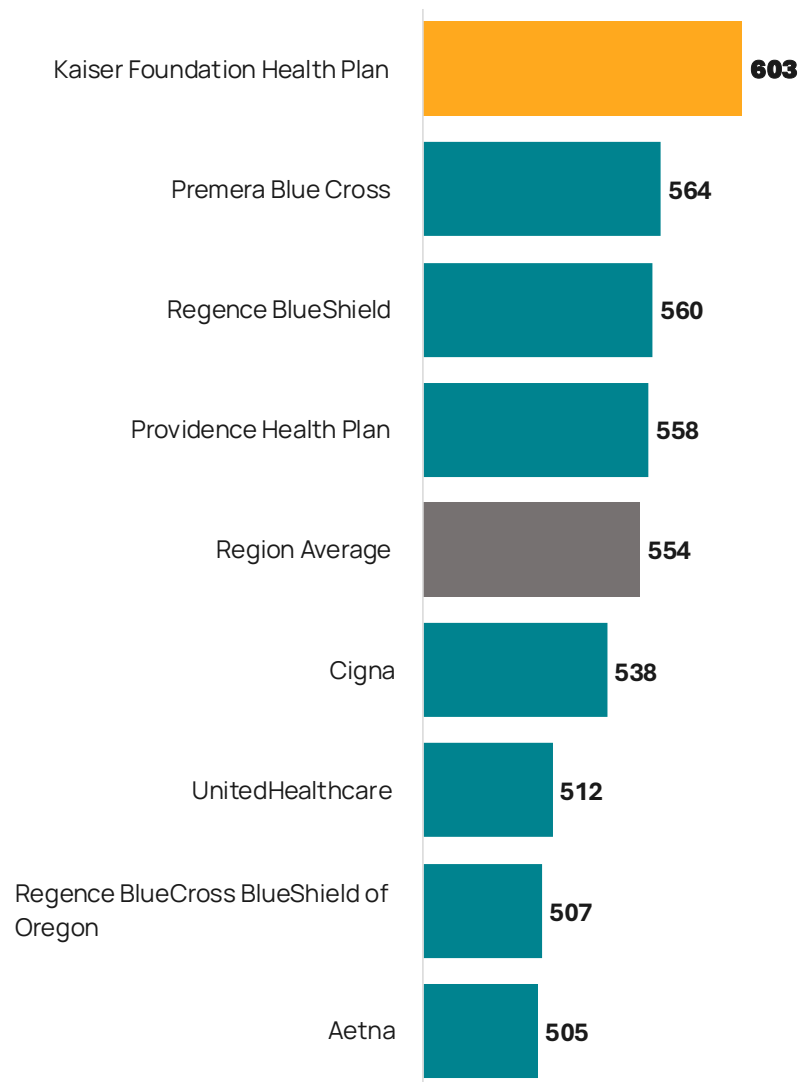
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Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)

## NORTHWEST



Note: Northwest includes Oregon and Washington.

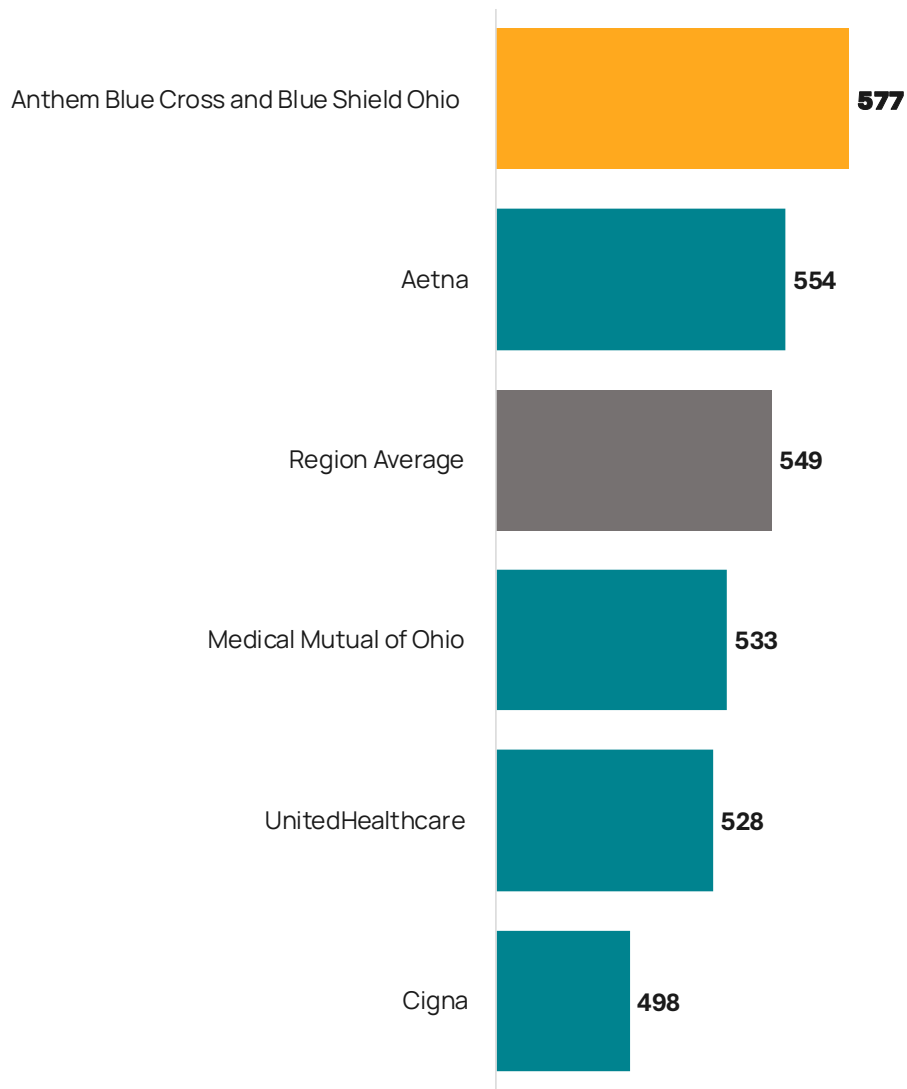
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Overall Customer Satisfaction Index Ranking  
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OHIO



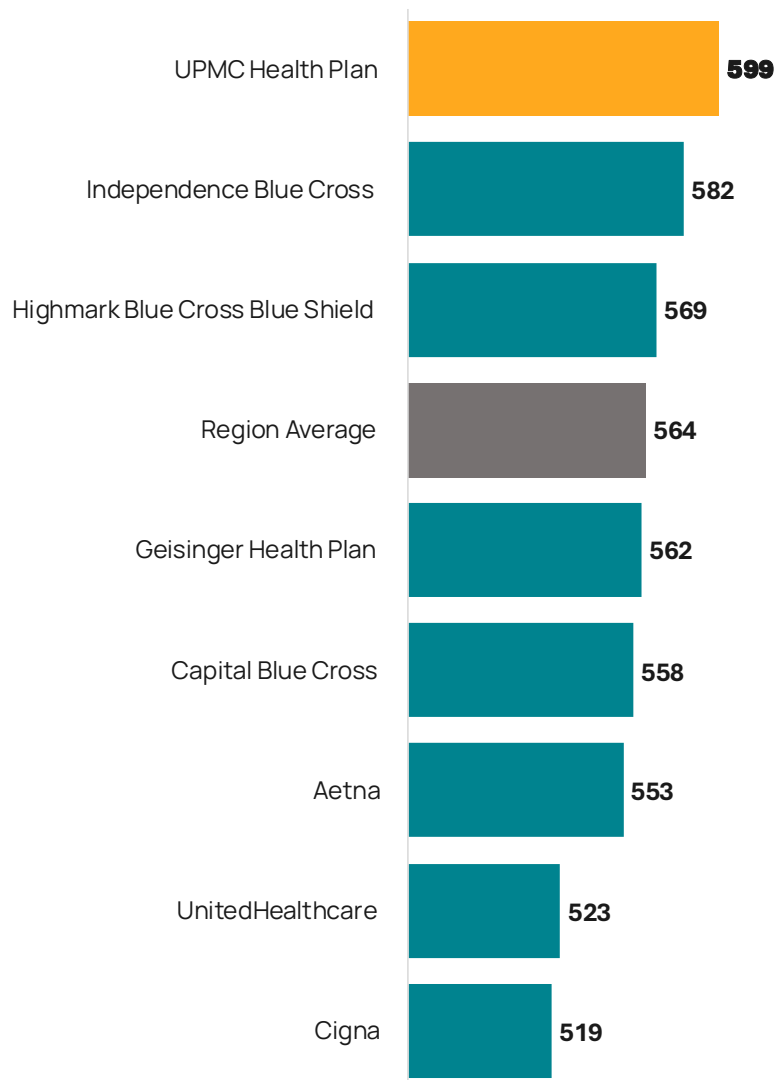
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Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)

## PENNSYLVANIA



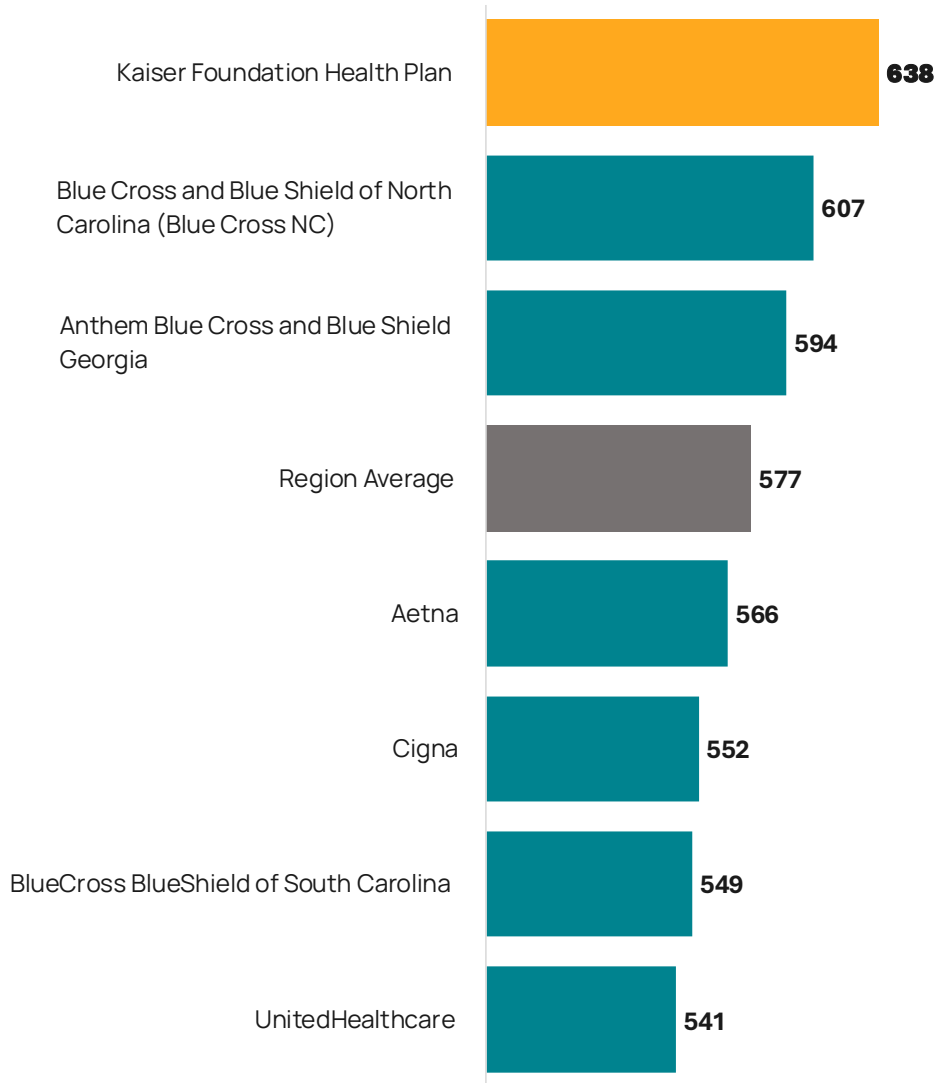
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Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)

## SOUTH ATLANTIC



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

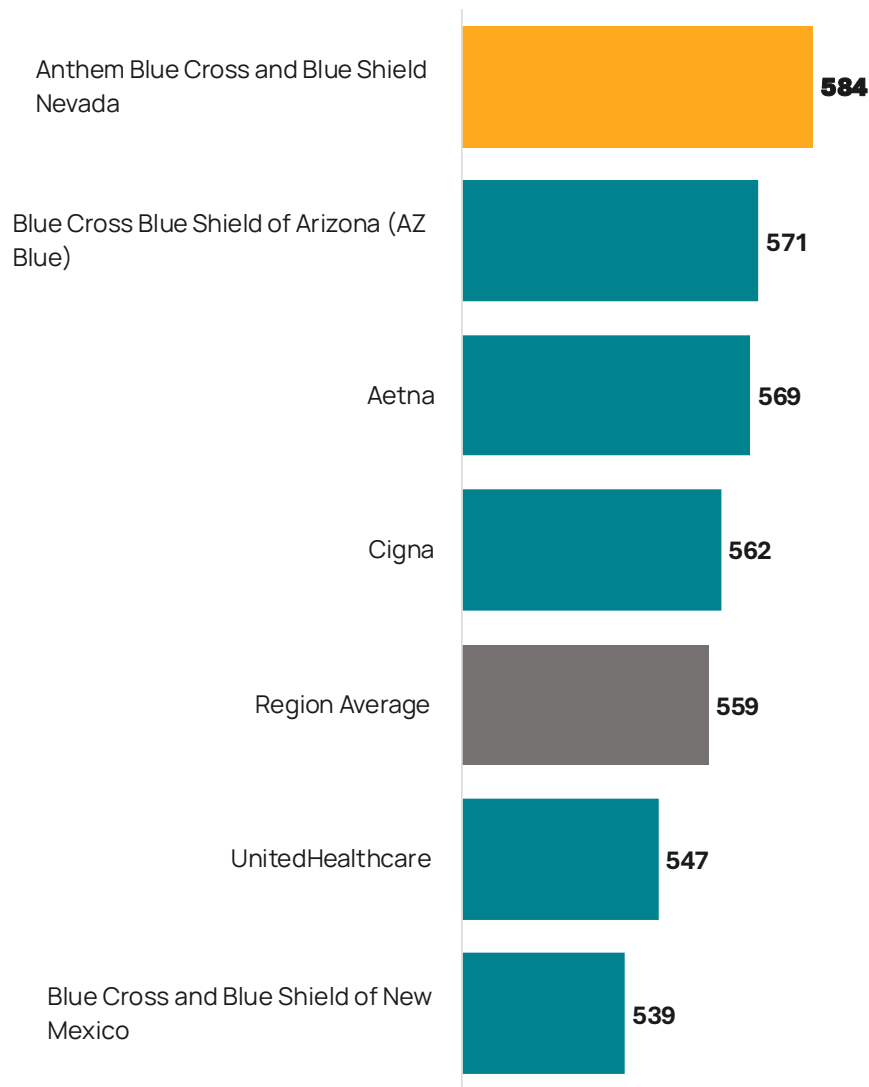
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Overall Customer Satisfaction Index Ranking  
(Based on a 1,000-point scale)

## SOUTHWEST



Note: Southwest includes Arizona, Nevada and New Mexico.

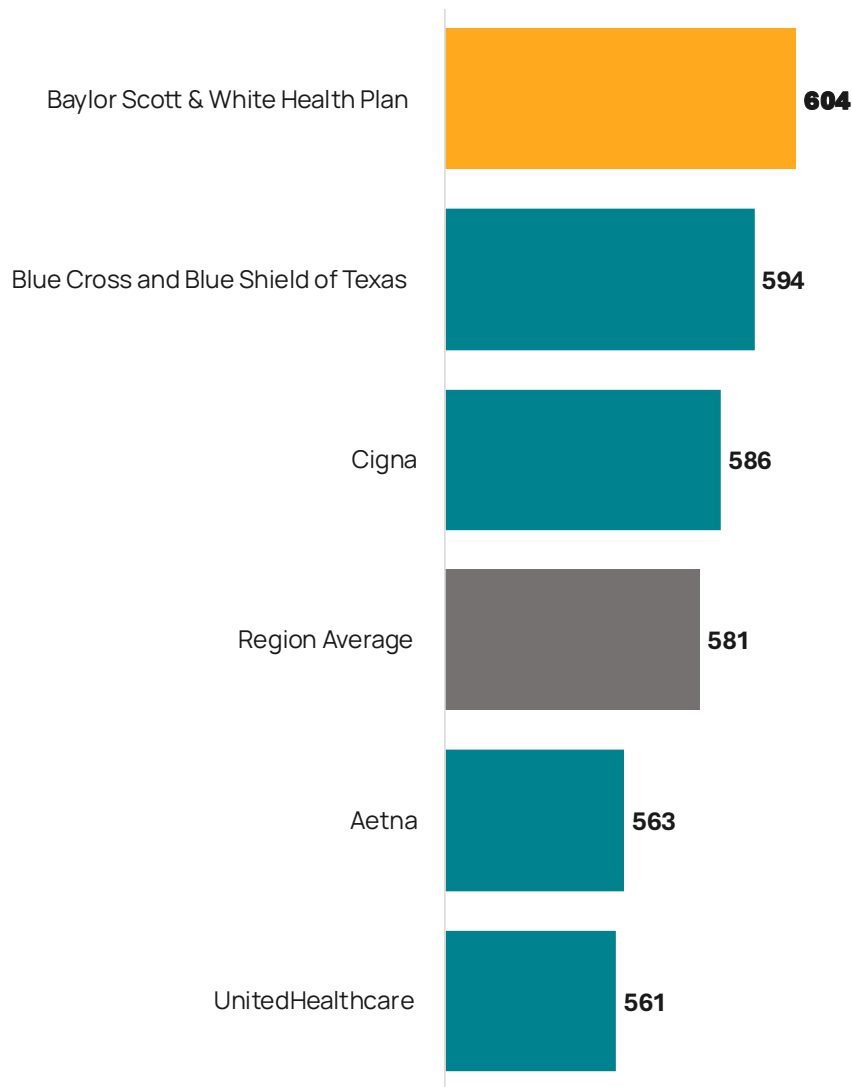
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Overall Customer Satisfaction Index Ranking  
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## TEXAS



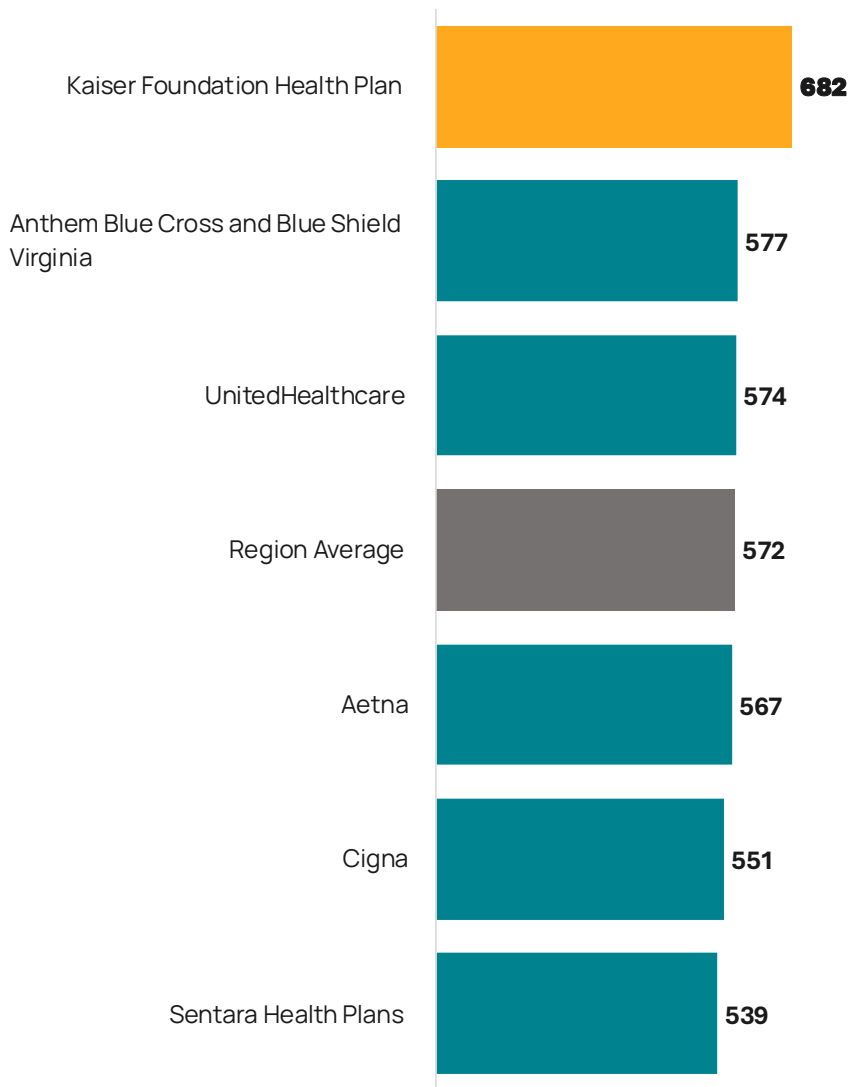
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Overall Customer Satisfaction Index Ranking  
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## VIRGINIA



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