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Insure.com Survey Finds America's Best Health Insurers

By Insure.com Posted on November 22, 2019

Comparing benefit policies during Open Enrollment season just got easier.

Foster City, CA – November 20, 2019 – <u>Insure.com</u>, a comprehensive resource for insurance information, today released a survey pinpointing the most outstanding health insurance companies for 2020. The top spot this year goes to a company that made an impactful arrival: Centene nabbed first place in its first Insure.com's Best Health Insurance Companies survey.

The survey results come during the yearly open enrollment period for health insurance, which lasts through December 15, 2019 in most US states. The more than 2,400 policyholders polled for the survey may be able to shed some light on the confusing choices many Americans are trying to sort through, today.

The five highest-ranking health insurance companies for 2020 are:

- 1. Centene: Overall satisfaction rating of 89.32%
- 2. BCBS of North Carolina: Overall satisfaction rating of 84.45%

- 3. Cigna: Overall satisfaction rating of 83.95%
- 4. Kaiser Permanente: Overall satisfaction rating of 83.59%
- 5. Humana: Overall satisfaction rating of 83.38%

Consumers might be surprised to know that Centene got its start as a nonprofit Medicaid managed care payer, founded in the '80s by a former bookkeeper who used her orphanage experiences in the Midwest to shape a better health care solution. In recent years, Centene has expanded into the Affordable Care Act and Medicare Advantage marketplaces.

Centene has offerings in 24 states and has support across multiple age groups in the survey, from Millennials to Baby Boomers. Only Generation X ranked Centene second. More impressive yet, Centene was number one across each region except the West, where it was it was number two.

The survey was constructed using companies with the most market share in the nation. Those

health insurance providers were then ranked on customer service, claims service, cost, whether policyholders plan to renew, whether policyholders would recommend the company, and finally, the website and/or apps' usefulness.

"Our survey was designed to help consumers navigate the maze that can be choosing new health insurance," said Les Masterson, managing editor for Insure.com. "This study is now one of the most objective and comprehensive assessments available, polling actual policyholders about which insurers are helpful when dealing with your health coverage and which ones leave something to be desired."

The rankings for our second through fifth spots are close. Blue Cross and Blue Shield of North Carolina notched high marks for a strong network, easy-to-use technology and reasonable copays. Third-place Cigna used great customer service rankings to secure its spot on the list. Millennials ranked them second overall, while Baby Boomers weren't the company's biggest fans.

Kaiser Permanente achieved its fourth-place ranking in part to its claims handling, while fifth-place Humana was noted for giving great value for the price.

Insure.com commissioned Op4G to survey more than 4,600 insurance customers nationwide in May 2019; the health-specific survey reached more than 2,400 people. Companies did not pay to be included, and all analysis is independent and editorial. To read an overview of the survey, including all data points and more about its methodology, please visit Insure.com: health-insurance-companies/

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For more than 20 years, Insure.com has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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