

Press Releases

For Media inquiries : pr@insure.com

Press Release: 2018's Best Health Insurance Companies for Baby Boomers

By [Insure.com](http://insure.com) Posted on December 5, 2018

Dec. 5, 2018 (Foster City, CA) – Blue Cross Blue Shield of North Carolina was ranked the top health insurance company by Baby Boomers in a new Insure.com survey, which can be seen here: [/best-health-insurance-companies/](#)

Respondents to the survey with ages within the Baby Boomer and beyond group of 53-plus gave ratings based on the following insurance company factors:

- Claims handling (score out of 100)
- Price (score out of 100)
- Customer service (score out of 100)
- Usefulness and ease-of-use of its website and mobile apps(score out of 100)
- Plan to renew current policy (Percentage out of 100)
- Would recommend the insurer (Percentage out of 100)

Here are the top five overall for Baby Boomers:

Company rank	Overall score	Claims processing	Value for price	Customer service	Website and mobile apps	Recommended	Plan to renew
1. BCBS of NC	89.35	91	89	89	88	93%	95%
2. Horizon	89.07	88	88	89	87	89%	100%

BCBS of NJ							
3. Emblem Health	88.30	92	84	95	85	100%	80%
4. Humana	88.03	93	90	86	84	100%	75%
5. Blue Shield of CA	85.51	86	81	90	82	92%	100%

Blue Cross Blue Shield of North Carolina got the top spot despite leading in only one of the subcategories (usefulness and ease-of-use of its website and mobile apps).

“Blue Cross Blue Shield of North Carolina only led in one category, but it ranked highly across the board,” says Les Masterson, managing editor of Insure.com. “It finished in the top five in all categories for Baby Boomers.

Humana got the highest ranking for claims handling and price. EmblemHealth, which came in third overall for Baby Boomers, was first for customer service. Humana and EmblemHealth both had 100 percent of respondents say they would recommend the company to others. Horizon Blue Cross Blue Shield of New Jersey, which ranked second for Baby Boomers overall, shares the top spot With Blue Shield of California on the list for customers who plan to renew with the company. BCBS of Michigan topped the Baby Boomer list last time but finished sixth overall this year.

The vast majority of respondents spoke highly of their insurance company.

“The results show that most people would recommend their insurer,” Masterson says. “EmblemHealth and Humana had 100 percent of the respondents recommend their company. Those two plus Blue Cross Blue Shield of North Carolina, Horizon Blue Cross and Blue Shield of New Jersey and Blue Shield of California all had 89 percent or more of the surveyed customers willing to recommend the company. Those are impressive percentages given the way Americans often feel about their insurers.”

Overall results

The Best Health Insurance Companies’ top three when factoring in all ages groups were:

- Horizon Blue Cross Blue Shield of New Jersey
- EmblemHealth
- Humana

[See the scores and rankings](#) for all 15 health insurance companies in the general survey.

Insure.com’s Best Insurance Company survey removes the guesswork from finding the best companies in the industry. Not only can you compare five of the most important factors when choosing your plan, but now you can sort companies by your priorities. That includes age or location. You can then immediately narrow choices to your own top three.

Methodology

Insure.com commissioned Op4G to survey more than 3,100 insurance customers nationwide in December 2017. The survey collected customer ratings for 15 leading companies in the health category. Only current customers of the insurers on our lists were surveyed, and the survey was not open to the general public on the Insure.com website.

Health insurers were ranked according to a weighted 6-point measurement of the following factors: customer

service, claims processing, value for price, website/apps and would recommend and would renew. Weighted measurements were derived from surveyed policyholders' historical rank of prioritization of these factors.

The A.M. Best ratings, discounts and coverage options noted in the survey do not affect the scores but are provided as a supplementary resource.

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Press contact:

Les Masterson

lmasterson@quinstreet.com