Aug. 15, 2018 (Foster City, CA) – Insure.com’s annual analysis identifying the best health insurance companies found that Horizon Blue Cross Blue Shield of New Jersey, Emblem Health (also known as Health Insurance Plan of New York and ConnectiCare) and Humana earned the top three spots, respectively, based on responses from current policyholders who rated carriers on six customer satisfaction metrics.

Health insurance companies with the most market share in the nation were ranked based on the ratings from 3,160 surveyed policyholders in the categories of:

- Value for price
- Customer service
- Claims satisfaction
- Usefulness and ease-of-use of its website and mobile apps
- If plan to renew
- If would recommend

<table>
<thead>
<tr>
<th>Company rank</th>
<th>Overall score</th>
<th>Value for price</th>
<th>Customer service</th>
<th>Claims processing</th>
<th>Website/apps</th>
<th>Plans to recommend</th>
<th>Would renew</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Horizon BCBS of New Jersey</td>
<td>89.46</td>
<td>89.2</td>
<td>89.6</td>
<td>89.84</td>
<td>86.6</td>
<td>89%</td>
<td>96%</td>
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<td>2. Emblem</td>
<td>89.29</td>
<td>88.68</td>
<td>90.57</td>
<td>90.18</td>
<td>86.79</td>
<td>97%</td>
<td>89%</td>
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<td>3. Humana</td>
<td>87.59</td>
<td>87.02</td>
<td>87.6</td>
<td>90.3</td>
<td>84.23</td>
<td>89%</td>
<td>87%</td>
</tr>
</tbody>
</table>

Horizon BCBS of New Jersey ranked first overall and on price, and second on customer service and website/app service. It landed in the middle of the pack for claims handling, at eighth, but the difference between it and the top score was less than one point.

Emblem Health is No. 2 overall and for price, but took the top spot for customer service, for having the highest percentage of policyholders say they’d recommend them and for having useful and easy-to-use website/apps.

See scores and rankings for all 15 health insurance companies in the survey.

Insure.com’s Best Heath Insurance Company survey removes the guesswork from finding the best companies in the industry. At a glance, you can compare six of the most important factors when choosing your carrier, read what customers said they liked and disliked about their experience, sort companies by your priorities, demographic or location and immediately have your own top three from which to get and compare quotes.

A bit more than 12 percent of all adults currently lack health insurance, according to recent data from the Gallup-Sharecare Well-Being Index. But even if you have medical insurance, it’s prudent to research the best plans for your situation, said Penny Gusner, consumer analyst for Insure.com. “Reading our expert tips on how to buy a medical plan and studying our consumer ratings is a smart move toward making the best choice for what suits your particular needs,” said Gusner.

For more details on the survey, including company scores and rankings across categories, please see the full feature on Insure.com.

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, would recommend and would renew. Weighted measurements were derived from previously surveyed policyholders’ 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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