

2015 Health, Disability and Long-Term Care Insurance Complaint Comparison

Prepared by the Maine Bureau of Insurance
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Background

Pursuant to 24-A M.R.S.A. §§ 212 and 216(2), the Maine Bureau of Insurance compiles complaint ratios for Health, Disability and Long-Term Care insurance companies for use as a comparison tool when researching companies. In addition to comparing complaint ratios, consumers are encouraged to consider:

- Policy prices
- What the policies cover
- What the policies don't cover (policy exclusions)
- Financial strength of the company

A consumer complaint is a written communication from an insurance consumer expressing a grievance that results in the need for the Bureau to conduct further investigation or to communicate in writing with a company to resolve the complaint.

The Complaint Index is the ratio of an insurer's consumer complaint share to its market share.

The Complaint Share is the percentage of consumer complaints received by the Bureau against an insurer for a given line of insurance compared to the total consumer complaints received by the Bureau for that line of insurance.

The Market Share is the percentage of an insurer's direct written premium for the specified lines of insurance compared to the total direct written premium by all insurers for the specified lines of insurance.

Information is usually reported by insurance group. A list of insurers within each insurance group is provided. Only those insurers and groups with sufficient premium volume to produce credible consumer complaint ratios are included.

Health, Disability and Long-Term Care Complaint Comparison Table

The table below displays the complaint indices for the past two calendar years, the written premium for the most recent calendar year and the number of complaints for the most recent calendar year for the specified insurance groups. The complaint index compares the share of complaints to the share of written premium.

What Does the Complaint Index Tell You?

A complaint index shows you how an insurance group compares to the average.

- A complaint index of 1 is average
- Less than 1 is better than average
- Greater than 1 is worse than average

Are All Companies that Sell Health, Disability or Long-Term Care Insurance in Maine Listed in the Tables?

No, not all companies selling Health, Disability or Long-Term Care insurance in Maine are listed. Some companies or insurance groups do not write enough insurance in Maine to provide meaningful information. This publication only looks at companies or groups that had five or more complaints received by the Bureau **AND/OR** collected premiums for Health, Disability or Long-Term Care insurance policies in Maine that represented at least 1 percent of all premiums collected by all insurers who sold Health, Disability or Long-Term Care policies in Maine.

Where Can You Find Your Company?

Many companies are listed under their insurance group (i.e., companies under common ownership) because the company alone did not have a sufficient volume of information to produce a credible complaint index. Look for your company within its insurance group. If your company is not listed, it did not meet the criteria described above.

Health, Disability and Long-Term Care Insurance Group Name	2015 Complaint Index	2014 Complaint Index	2015 Written Premium in Maine	2015 Number of Complaints
<u>AETNA GROUP</u> Aetna Health & Life Insurance Company Aetna Health Inc. ME Corp. Aetna Life Insurance Company First Health Life & Health Insurance Company	1.2	0.9	\$150,170,976	28
<u>ANTHEM INC GROUP</u> Anthem Health Plans of ME Inc. Anthem Life Insurance Company	0.9	1.0	\$811,118,754	113
<u>CIGNA HEALTH GROUP</u> CIGNA Health & Life Insurance Company Connecticut General Life Insurance Company Life Insurance Company of North America Loyal America Life Insurance Company Sterling Life Insurance Company	0.8	1.0	\$56,290,964	7
<u>CNO FINANCIAL GROUP</u> Bankers Life & Casualty Company Colonial Penn Life Insurance Company Washington National Insurance Company	3.6	--	\$10,573,458	6
<u>HARVARD PILGRIM HEALTH CARE GROUP</u> Harvard Pilgrim Health Care Inc. HPHC Insurance Company Inc.	0.5	0.4	\$308,323,641	22
<u>MAINE COMMUNITY HEALTH OPTIONS</u> Maine Community Health Options	1.7	--	\$309,104,611	84

Note: Complaint numbers are for fully-insured plans and do not include complaint numbers for self-insured governmental plans or other self-insured plans.

Health, Disability and Long-Term Care Insurance Group Name	2015 Complaint Index	2014 Complaint Index	2015 Written Premium in Maine	2015 Number of Complaints
<u>NORTHEAST DELTA DENTAL GROUP</u> Maine Dental Service Corporation Red Tree Insurance Company	0.6	0.8	\$62,682,294	6
<u>UNITEDHEALTH GROUP</u> Golden Rule Insurance Company Unimerica Insurance Company UnitedHealthcare Insurance Company	0.4	0.6	\$110,687,526	7
<u>UNUMPROVIDENT CORP GROUP</u> Colonial Life & Accident Insurance Company Provident Life & Accident Insurance Company The Paul Revere Life Insurance Company UNUM Life Insurance Company of America	2.3	1.4	\$39,267,656	14
Totals for Above Groups			\$1,858,219,880	287

Note: Complaint numbers are for fully-insured plans and do not include complaint numbers for self-insured governmental plans or other self-insured plans.