



DEPARTMENT OF

**Professional &
Financial Regulation**

STATE OF MAINE

- OFFICE OF SECURITIES
- BUREAU OF INSURANCE
- CONSUMER CREDIT PROTECTION
- BUREAU OF FINANCIAL INSTITUTIONS
- OFFICE OF PROF. AND OCC. REGULATION

2023 Health, Disability and Long-Term Care Insurance Complaint Comparison

Prepared by the Maine Bureau of Insurance
September 2024

Janet T. Mills
Governor

Anne L. Head
Commissioner

Robert Carey
Superintendent

Background

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

- Policy prices
- Risks the policies cover
- Risks the policies do not 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	2023 Complaint Index	2022 Complaint Index	2023 Written Premium in Maine	2023 Number of Complaints
<u>CIGNA HEALTH GROUP</u> CIGNA Health & Life Insurance Company Connecticut General Life Insurance Company Loyal America Life Insurance Company Sterling Life Insurance Company	1.4	0.8	\$143,655,471	12
<u>CVS GROUP</u> Accendo Inc. Aetna Health & Life Insurance Company Aetna Health Inc. ME Corp. Aetna Health Insurance Company Aetna Life Insurance Company First Health Life & Health Insurance Company	1.2	0.5	\$70,319,693	5
<u>ELEVANCE HEALTH INC. GROUP (FORMERLY ANTHEM INC. GROUP)</u> Anthem Health Plans of ME Inc. Anthem Life Insurance Company	1.2	1.1	\$939,348,564	65
<u>MAINE COMMUNITY HEALTH OPTIONS</u> Maine Community Health Options	1.2	1.3	\$234,639,430	16
<u>NORTHEAST DELTA DENTAL GROUP</u> Maine Dental Service Corporation Red Tree Insurance Company	--	0.4	\$81,175,355	0

Notes: 1. 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	2023 Complaint Index	2022 Complaint Index	2023 Written Premium in Maine	2023 Number of Complaints
<u>POINT32HEALTH INC GROUP</u> Harvard Pilgrim Health Care Inc. HPHC Insurance Company Inc.	0.6	0.6	\$516,723,239	18
<u>UNITEDHEALTH GROUP</u> Chesapeake Life Insurance Company Golden Rule Insurance Company Mid West National Life Insurance Co of Tennessee National Foundation Life Insurance Company Unimerica Insurance Company UnitedHealthcare Insurance Company UnitedHealthcare Life Insurance Company UnitedHealthcare of New England Inc.	0.4	0.7	\$134,149,437	3
<u>UNUM GROUP</u> Colonial Life & Accident Insurance Company Paul Revere Life Insurance Company Provident Life & Accident Insurance Company Starmount Life Insurance Company UNUM Insurance Company UNUM Life Insurance Company of America	2.3	2.2	\$46,163,551	6
Totals for Above Groups			\$2,166,174,740	125

Notes: 1. Complaint numbers are for fully-insured plans and do not include complaint numbers for self-insured governmental plans or other self-insured plans.