



Consumer Hotline: 1-800-686-1526
Fraud Hotline: 1-800-686-1527
OSHIIP Hotline: 1-800-686-1578

Note: chart prints best in landscape mode.

Health insurance

Total number: Consumer complaints the Ohio Department of Insurance received about health insurance in 2003... 4,232	Total number: Authorized health carriers in Ohio in 2003... 1,519	Total number: Authorized health carriers with complaints in 2003... 241	Total number: Complaints in 2003 involving authorized health carriers... 2,983	Total number: Health carriers with 10 or more complaints in 2003... 46
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TOP 10 REASONS FOR HEALTH INSURANCE COMPLAINTS IN 2003

1. Claim denial (1,806)
2. Claim delay (689)
3. Unsatisfactory settlement offer (457)
4. Coverage question (255)
5. Premium & rating issues (139)
6. Other (131)
7. Cancellation (98)
8. Premium refund due (89)
9. Premium notice & billing issues (84)
10. Usual, customary & reasonable (UCR) (83)

Total complaints represented by the above Top 10 reasons = 3,831

That is 91% of the total (4,232) health-related complaints registered in 2003

COMPANIES WITH 10 OR MORE COMPLAINTS IN 2003

Health carrier	2003 total complaints	2003 written premiums in \$\$	Complaint ratio
Community Insurance	481	2,933,896,328	0.16
Medical Mutual of Ohio	450	1,480,296,619	0.30
United Healthcare of Ohio	326	1,323,434,773	0.25
Humana Health Plan of Ohio	85	402,631,897	0.21
Qualchoice Health Plan	76	376,978,048	0.20
Aetna Health	67	271,661,904	0.25
United Healthcare Insurance of Ohio	63	424,928,854	0.15
Paramount Care	62	440,611,491	0.14
Nationwide Life Insurance	57	108,993,505	0.52
Connecticut General Life Insurance	51	59,485,448	0.86
Fortis Insurance	49	36,930,565	1.33
Unum Life Insurance	47	142,089,454	0.33
American Family Life Assurance	42	86,978,858	0.48
Kaiser Foundation Health Plan	42	441,868,014	0.10
United American Insurance	37	36,832,522	1.00
Vantage Health Plan	35	5,455,111	6.42
Continental Casualty	30	41,317,225	0.73
Metropolitan Life Insurance	27	119,654,941	0.23
Central Reserve Life Insurance	25	62,358,901	0.40
Humana Insurance	25	156,366,268	0.16
Continental General Insurance	22	12,970,395	1.70
Mega Life and Health Insurance	22	34,338,074	0.64
Conseco Senior Health Insurance	21	14,702,398	1.43
Conseco Health Insurance	20	19,746,140	1.01
Guardian Life Insurance	20	103,108,500	0.19
John Alden Life Insurance	20	41,201,853	0.49
Life Insurance Company of N. America	20	26,760,051	0.75

Medical Health Insuring Corp. of Ohio	19	120,508,189	0.16
Summacare	19	280,803,254	0.07
Golden Rule Insurance	18	58,459,001	0.31
Hometown Health Plan	18	98,471,106	0.18
McKinley Life Insurance	17	97,782,876	0.17
Unicare Life & Health Insurance	16	36,402,211	0.44
United Healthcare Insurance	16	489,228,549	0.03
Family Health Plan	15	128,962,531	0.12
American Community Mutual Insurance	14	42,860,558	0.33
Aetna Life Insurance	13	134,010,747	0.10
Delta Dental Plan of Ohio	13	108,244,387	0.12
Mid-West National Life Ins. of Tennessee	13	6,607,541	1.97
National States Insurance	13	3,524,738	3.69
Physicians Mutual Insurance	13	18,445,076	0.70
Aultcare HMO	11	13,937,971	0.79
Fortis Benefits Insurance	11	49,077,441	0.22
Jefferson Pilot Financial Insurance	11	21,091,868	0.52
Colonial Life & Accident Insurance	10	25,110,232	0.40
Summit Insurance	10	57,928,628	0.17
Totals for the companies on this chart	2,492	10,997,055,041	0.23