

# Overall Complaint Ranking

Each year, DFS receives complaints about health insurance companies from consumers and health care providers. After reviewing each complaint, DFS determines if the health insurance company acted appropriately. If DFS determines that the health insurance company did not act in accordance with its statutory and contractual obligations, the health insurance company must resolve the problem to come into compliance.

The overall ranking of all New York State insurance companies (HMOs, EPO/PPO health plans, and commercial health insurance companies) is based on complaints closed by DFS. It is not possible to compare different types of health insurance companies on a standardized basis. Consumers should consider a health insurance company's ranking in its category, as well as its overall ranking.

## Understanding the Charts

- **Rank:** Each health insurance company's ranking is based on how many complaints were resolved by DFS in favor of the member or provider, relative to the company's premiums. A lower number results in a higher ranking. A higher ranking means that the health insurance company had fewer complaints relative to its size.
- **Total Complaints:** Total number of complaints closed by DFS in 2021. Large health insurance companies may receive more complaints because they have more consumers than smaller health insurance companies.
- **Complaints Upheld:** Number of closed complaints resolved in favor of the member or provider because DFS determined that the health insurance company did not comply with statutory or contractual obligations. Complaints upheld by DFS are used to calculate the complaint ratio and ranking.
- **Premiums:** Dollar amount generated by a health insurance company in New York State during 2021. Premiums are used to calculate the complaint ratio so that health insurance companies of different sizes can be compared fairly. Premium data exclude Medicare and Medicaid.
- **Complaint Ratio:** Number of complaints upheld (complaints resolved by DFS in favor of the member or provider) divided by the health insurance company's premiums.

# Overall Complaint Ranking—2021

Data Source: DFS

Health Insurers	Plan Type	Rank <sup>1,2</sup>	Total Complaints	Complaints Upheld	Premiums (Millions \$)	Complaint Ratio
CDPHP Universal Benefits, Inc.	EPO/PPO	1	4	0	516.97	0.0000
Excellus Health Plan	HMO	2	6	0	494.86	0.0000
MVP Health Plan, Inc.	HMO	3	12	0	489.92	0.0000
First Unum Life Insurance Company	Commercial	4	5	0	394.63	0.0000
Independent Health Association, Inc.	HMO	5	3	0	217.13	0.0000
Standard Security Life Insurance Company of New York	Commercial	6	0	0	179.05	0.0000
HCC Life Insurance Company	Commercial	7	0	0	104.61	0.0000
Eastern Vision Service Plan, Inc. <sup>3</sup>	Commercial	8	0	0	97.75	0.0000
Wellfleet New York Insurance Company	Commercial	9	2	0	94.04	0.0000
First Reliance Standard Life Insurance Company	Commercial	10	3	0	90.77	0.0000
Massachusetts Mutual Life Insurance Company	Commercial	11	1	0	88.00	0.0000
Standard Life Insurance Company of New York	Commercial	12	0	0	84.74	0.0000
Principal Life Insurance Company	Commercial	13	4	0	82.28	0.0000
Berkshire Life Insurance Company of America	Commercial	14	0	0	77.85	0.0000
Provident Life and Casualty Insurance Company	Commercial	15	1	0	68.21	0.0000
HM Life Insurance Company of New York	Commercial	16	1	0	67.10	0.0000
Fidelity Security Life Insurance Company of New York	Commercial	17	1	0	61.45	0.0000
Paul Revere Life Insurance Company	Commercial	18	1	0	50.36	0.0000
Highmark Western and Northeastern New York Inc. <sup>4</sup>	EPO/PPO	19	22	4	1,836.01	0.0022
ShelterPoint Life Insurance Company	Commercial	20	4	2	456.30	0.0044

<sup>1</sup>If the ratios are the same among health insurance companies, the health insurance company with the higher annual premium amount receives a higher ranking.

<sup>2</sup>Health insurance companies with a lower complaint ratio receive a higher ranking.

<sup>3</sup>Plan issues vision coverage only.

<sup>4</sup>Complaints, complaint ratios and premiums include data from the health insurance company's EPO, PPO, and commercial business.

<sup>5</sup>Plan issues dental coverage only.

<sup>6</sup>Formerly Community Blue.

## Overall Complaint Ranking—2021, continued

Data Source: DFS

Health Insurers	Plan Type	Rank <sup>1,2</sup>	Total Complaints	Complaints Upheld	Premiums (Millions \$)	Complaint Ratio
Capital District Physicians Health Plan	HMO	21	11	3	619.28	0.0048
Delta Dental of New York, Inc. <sup>5</sup>	Commercial	22	16	1	196.45	0.0051
New York Life Group Insurance Company of New York	Commercial	23	3	1	194.10	0.0052
Independent Health Benefits Corporation <sup>4</sup>	EPO/PPO	24	18	2	383.60	0.0052
Sun Life and Health Insurance Company	Commercial	25	3	1	182.77	0.0055
Highmark Western and Northeastern New York Inc. <sup>6</sup>	HMO	26	4	1	158.65	0.0063
Excellus Health Plan, Inc. <sup>4</sup>	EPO/PPO	27	91	28	3,600.47	0.0078
Hartford Life and Accident Insurance Company	Commercial	28	12	3	382.42	0.0078
Northwestern Mutual Life Insurance Company	Commercial	29	2	1	102.57	0.0097
MVP Health Services Corporation <sup>4</sup>	EPO/PPO	30	18	7	705.48	0.0099
Guardian Life Insurance Company of America	Commercial	31	30	5	488.39	0.0102
Metropolitan Life Insurance Company	Commercial	32	39	10	888.67	0.0113
Nippon Life Insurance Company of America	EPO/PPO	33	3	1	85.48	0.0117
New York Life Insurance Company	Commercial	34	5	1	79.21	0.0126
American Family Life Assurance Company of New York	Commercial	35	9	4	310.50	0.0129
Prudential Insurance Company of America	Commercial	36	13	2	151.26	0.0132
UnitedHealthcare Insurance Company of New York <sup>4</sup>	EPO/PPO	37	132	34	2,022.13	0.0168
Dentcare Delivery Systems, Inc. <sup>5</sup>	Commercial	38	5	1	54.96	0.0182
Mutual of Omaha Insurance Company	Commercial	39	7	2	102.66	0.0195
Genworth Life Insurance Company of New York	Commercial	40	32	4	187.31	0.0214

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