



Best Health Insurance Companies for 2020

By Les Masterson Updated on November 12, 2019

Insure.com's annual analysis identifying the best health insurance companies found that Centene, Blue Cross Blue Shield of North Carolina and Cigna earned the top three spots. This was the first year that Centene was part of the survey.

The results are based on responses from current members 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 surveyed members 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

Insure.com did extensive research to find which health insurance companies operated in each state to ensure that the survey results were representative for everyone in the nation.

Unlike evaluations you might find elsewhere, Insure.com's Best Health Insurance Companies is the result of a survey of over 2,400 current customers – people just like you. We believe it to be the most comprehensive assessment available and a useful guide to help you find the best health insurance company for your needs quickly and easily.

We identify the best health insurance companies based on what members in our survey have to say about their experiences. But getting more information is always better when researching the best insurance companies, so we asked respondents to leave their own reviews.

The Top 5 Health Insurance Companies

Rank	Company Name	Overall Score (Out of 100)
1	Centene	89.32
2	Blue Cross and Blue Shield of North Carolina	84.45
3	Cigna	83.95
4	Kaiser Permanente	83.59
5	Humana	83.38

Here is how health insurance companies ranked on individual metrics:

- Best health insurance company for claims: Centene – 90.97
- Best health insurance company for value for the price: Centene – 89.20
- Best health insurance company for customer service: Centene – 89.60
- Best health insurance company website and apps: Centene – 84.74
- Best health insurance company for renewals: Horizon BCBS of New Jersey – 96.3%
- Best health insurance company for recommendations: Centene – 89%

Respondents often pointed to customer service, claims processing and price when gauging health insurers. You'll see in the table below how each company scored overall, as well as on each metric, in Insure.com's Best Health Insurance Companies ranking. You can review comments about each company, write your own review and see more information about each company by clicking on the logo in the table below.

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AUTO		HOME		LIFE		HEALTH		Filter by		Region	or	Age
Company	Score	Value For Price	Customer Service	Claims Service	Website and Apps	Customers Who Recommend	A.M. Best Financial Strength Ratings Effective as of: October 31, 2019					
	89.32 out of 100	89 ★★★★★	90 ★★★★★	91 ★★★★★	85 ★★★★☆	89%	See Details	NR				
	84.45 out of 100	81 ★★★★☆	84 ★★★★☆	89 ★★★★★	82 ★★★★☆	82%	See Details	NR				

Company	Score	Value For Price	Customer Service	Claims Service	Website and Apps	Customers Who Recommend	A.M. Best Financial Strength Ratings	
							Effective as of: October 31, 2019	
 Cigna	83.95 out of 100	81 ★★★★☆	85 ★★★★☆	88 ★★★★★	81 ★★★★☆	75%	See Details	A
 KAISER PERMANENTE	83.59 out of 100	81 ★★★★☆	82 ★★★★☆	90 ★★★★★	81 ★★★★☆	71%	See Details	NR
 Humana	83.38 out of 100	83 ★★★★☆	82 ★★★★☆	87 ★★★★★	78 ★★★★☆	70%	See Details	A-
 Horizon <small>Horizon Blue Cross Blue Shield of New Jersey</small>	82.86 out of 100	81 ★★★★☆	82 ★★★★☆	85 ★★★★★	81 ★★★★☆	78%	See Details	NR
 Florida Blue	82.44 out of 100	79 ★★★★☆	83 ★★★★☆	87 ★★★★★	80 ★★★★☆	79%	See Details	A+
 Anthem	82.33 out of 100	79 ★★★★☆	83 ★★★★☆	86 ★★★★★	79 ★★★★☆	71%	See Details	A
 EmblemHealth <small>WHAT CARE FEELS LIKE.</small>	82.18 out of 100	78 ★★★★☆	83 ★★★★☆	88 ★★★★★	81 ★★★★☆	74%	See Details	C+
 aetna	82.10 out of 100	79 ★★★★☆	82 ★★★★☆	87 ★★★★★	80 ★★★★☆	68%	See Details	A
 blue of california	81.41 out of 100	79 ★★★★☆	81 ★★★★☆	86 ★★★★★	77 ★★★★☆	74%	See Details	A
 Blue Cross Blue Shield of Michigan	81.34 out of 100	78 ★★★★☆	82 ★★★★☆	84 ★★★★★	81 ★★★★☆	77%	See Details	A
 UnitedHealthcare	81.10 out of 100	78 ★★★★☆	81 ★★★★☆	85 ★★★★★	80 ★★★★☆	69%	See Details	A
 HIGHMARK	80.93 out of 100	79 ★★★★☆	79 ★★★★☆	85 ★★★★★	80 ★★★★☆	65%	See Details	A
 HCSC <small>Health Care Service Corporation</small>	79.55 out of 100	76 ★★★★☆	81 ★★★★☆	85 ★★★★★	77 ★★★★☆	65%	See Details	A

Here are what people had to say when asked to make a comment about their experience (you can see all comments for each company by clicking on the logo in the table above):

1. Centene

- In every respect, they are good, professional and committed to customer service.
- The prices are the best.
- I would recommend them to family and friends without any hesitation.

Good to know:

Centene, a St. Louis-based insurer, made its name as a Medicaid managed care payer. It's the largest Medicaid managed care insurer in the US. In recent years, the insurer expanded into the Affordable Care Act marketplace and Medicare Advantage. Centene now offers Medicaid in 24 states, Medicare Advantage in 19 states, Affordable Care Act plans in 20 states, as well as TRICARE and correction facilities offerings.

Bottom line:

Centene ranked number one in its first year in the Best Health Insurance Companies survey. Centene received the top mark across the board: claims, price, customer service and website/app. A whopping 89% of Centene members said they would recommend the insurer to others. That number led the field. Centene also showed support across multiple age groups. Millennials and Baby Boomers ranked Centene as the top health insurer. Generation Xers voted it as number two. It also ranked number one across each region except the west where it took second place.

2. Blue Cross and Blue Shield of North Carolina

- Good coverage, great copayments. I am glad I have options for doctors and offices.
- They are very straightforward and you should never hesitate to ask questions. I would recommend it because they make it very easy. I love that they respond very quickly to emails and always answer/solve any questions/problems/concerns anytime I call or email.
- Premiums are fair, deductibles and copays are reasonable, a well-known name and company with an excellent reputation.

Good to know:

BCBS of NC's PPO network includes 96% of medical doctors and 99% of general acute-care hospitals in the state. BCBS of NC also offers BlueCard coverage outside of North Carolina. In other words, you can still get in-network care outside of the state. The insurer is part of the larger Blue Cross Blue Shield Association with 35 other Blues plans.

Bottom line:

Blue Cross and Blue Shield of North Carolina finished second for website/app and third for claims, price and customer service. More importantly, 82% said they recommend the insurer. Ninety-six percent of BCBS of NC members said they plan to renew.

3. Cigna

- This company is like a warm blanket that covers up all your insecurities when it comes to being healthy and having resources.
- They are a great company, good online resources, and always helpful when it comes to problems that arise.
- This company has a great reputation and offers a great array of services. It has great prices and is easy to talk to someone and find what you need.

Good to know:

Cigna has grown its employer plan market in recent years as other health insurers have focused more on Medicare Advantage and Medicaid. Cigna now owns the pharmacy benefit manager Express Scripts. Health insurers have increasingly moved into the pharmacy benefit manager business as a way to streamline costs. Members might not notice whether a pharmacy benefit manager is in-house, but it can allow the insurer to contain costs.

Bottom line:

Cigna performed best for customer service (second) and website/app (third). Seventy-five percent of Cigna members said they would recommend the insurer and 93% said they plan to renew. Those numbers were both in the middle of the road. Millennials ranked Cigna as the second best health insurer, while it ranked near the bottom for Baby Boomers.

Here is how insurance companies ranked when data were analyzed by age and region.

Best health insurance companies by age

- Best health insurance companies for millennials:

1. Centene
2. Cigna
3. Blue Cross Blue Shield of Florida

- Best health insurance companies for Gen X:

1. Horizon Blue Cross Blue Shield
2. Centene
3. Emblem Health (also Health Insurance Plan of New York; ConnectiCare)

- Best health insurance companies for Baby Boomers:

1. Centene
2. HealthCare Services Corp -- BCBS of Illinois, Montana, New Mexico, Oklahoma and Texas
3. Blue Cross and Blue Shield of North Carolina

Best health insurance companies by region

- Best health insurance companies for Northeast region:
 1. Centene
 2. Humana
 3. Anthem -- known as BCBS in Colorado and Nevada, BCBS of Georgia, RightCHOICE and Healthy Alliance in Missouri, Community Insurance in Ohio, BCBS of Wisconsin as well as CompCare
- Best health insurance companies for Midwest region:
 1. Centene
 2. Cigna
 3. Anthem -- known as BCBS in Colorado and Nevada, BCBS of Georgia, RightCHOICE and Healthy Alliance in Missouri, Community Insurance in Ohio, BCBS of Wisconsin as well as CompCare
- Best health insurance companies for South region:
 1. Centene
 2. Humana
 3. Aetna/Coventry
- Best health insurance companies for West region:
 1. Aetna/Coventry
 2. Centene
 3. Cigna

Agree with our findings? Disagree? Join the conversation by sharing your own experience with your car insurance provider in the commenting forum below.

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