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Insure.com Finds America's Best Health Insurers: Surveying 2,200+ Consumers

By [Insure.com](https://insure.com) Posted on December 8, 2020

Foster City, CA – December 8, 2020 – [Insure.com](https://insure.com), a comprehensive resource for insurance information, releases its ninth annual survey detailing the most outstanding health insurance companies for 2021. The top ranked companies offer competitive pricing, strong customer service and have a consumer base willing to recommend them.

The five highest-ranking health insurance companies for 2021 are:

- Kaiser Permanente
- Blue Shield of California
- Humana
- Florida Blue (BCBS of Florida)
- UnitedHealthcare

The complete study is available: [Best health insurance companies for 2021.](#)

Insure surveys health insurance providers using one of the most unique, up-to-date, annual analyses of member satisfaction. Insurers with the most market share in the nation are ranked on customer service, cost, claims service, whether policyholders plan to renew, whether or not policyholders would recommend the company, and finally, the website and/or apps' usefulness.

Top ranking companies distinguish themselves in different ways. Blue Shield of California finishes highly within each category and ranks at the top in claims processing. Members especially appreciate the company's billing process and payment options. Humana ties for the top spot with Florida Blue in both the billing and payment options categories.

As an integrated health system, Kaiser Permanente facilitates members navigating the health system. Ease of navigation is an important contributor to member satisfaction. Kaiser ranks well with Generation X and ties with Humana for top health plan among Baby Boomers.

Humana earns a strong finish overall, scoring well for its affordable pricing, and continues to be one of the largest [Medicare Advantage](#) insurers with plans offered in most states.

“Price plays a vital role when [choosing a health insurance company](#), but other aspects of coverage are equally as important for member satisfaction,” explains Les Masterson for Insure. “Members may avoid unexpected medical bills by choosing an insurer with high marks for paying claims promptly.”

“Claim payments are critical to a member’s satisfaction,” adds Masterson. “Prompt and full payments can mean fewer headaches and out-of-pocket costs for members.”

Perhaps the biggest jump in performance belongs to UnitedHealthcare, ranked thirteenth in last year’s assessment, the company rockets to a top five position in the current survey. As the insurer with the largest Medicare Advantage membership and the top insurer in the Midwest by survey respondents, UnitedHealthcare leaps into the list of best health insurers.

Commissioned by Insure, Op4G surveyed over 3,700 insurance customers nationwide in October 2020 and reached more than 2,200 people with the health-specific survey. Analysis of this research is independent and editorial; companies did not pay to be included.

Masterson is available to discuss the analysis of best health insurance companies during this period while open enrollment for individual plans is underway.

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For over 20 years, Insure has served as a comprehensive consumer resource for insurance information, offering expert advice, articles, news, and tools about car, home, health, and life insurance. Consumers have access to free car insurance quotes and guidance on finding the right insurance policy, saving money and solving claims problems.

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