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Blue Cross and Blue Shield and Kaiser Permanente Lead the Way, as Customer Satisfaction with Health Insurance Rebounds, ACSI Data Show

ANN ARBOR, Mich., (October 19, 2021) – Things are looking up for health insurers. After slipping 2.7% last year, member satisfaction with health insurance inches up 1.4% to a score of 73 (out of 100), according to the [American Customer Satisfaction Index \(ACSI®\) Insurance and Health Care Study 2020-2021](#).

This study also includes satisfaction marks for the Health Care and Social Assistance sector – including hospitals and ambulatory care – which slides just 0.8% to an ACSI score of 71.1.

“For nearly two years, the health care system has been fundamentally taxed by COVID-19,” says David VanAmburg, Managing Director at the ACSI. “Health care workers performed tirelessly under extreme circumstances with limited resources and minimal appreciation. Yet, through it all, the health insurance industry has managed to hold up relatively well from a customer satisfaction standpoint.”

VanAmburg continues, “Over half of the health insurers measured experience satisfaction gains year over year, hospitals stand firm, and ambulatory care dips only 1.4%. Under the circumstances, these results are better than expected.”

Blue Cross and Blue Shield and Kaiser Permanente highlight improving health insurance

The Blue Cross and Blue Shield Association (up 4%) and Kaiser Permanente (up 3%) climb into a first-place tie at 75. Last year’s leader Humana slips 1% to 74, tying UnitedHealth, which rebounds 3%.

CVS Health’s Aetna (up 3%) sits at the industry average of 73, tying the group of smaller health insurers (unchanged). Centene debuts with an ACSI score of 72. Cigna finishes at the bottom after tumbling 4% to 68.

GEICO and State Farm share the lead among property and casualty insurers

Customer satisfaction with property and casualty insurers is stable at an ACSI score of 78.

GEICO (up 1%) and State Farm (unchanged) share the top spot at 79, followed by the group of smaller P&C insurers, which stumbles 3% to 78.

Four providers score 77: Allstate (up 1%), American Family (up 1%), Liberty Mutual (unchanged), and Nationwide (down 1%).

Farm Bureau inches up 1% to 76, matching Progressive, which slips 1%. AAA (down 3%), Farmers (down 1%), and Travelers (unchanged) finish in last place with ACSI scores of 75.

Three-way tie atop the life insurance industry

After sliding last year, customer satisfaction with the life insurance industry holds steady at an ACSI score of 78.

Smaller life insurers (unchanged) stay pat atop the industry at 79, but they're now joined by Allstate and State Farm, both up 1%. Former leader Mutual of Omaha slides again, down 1% to 78.

Just below the industry average, Lincoln Financial surges 3% to 77, where it meets MetLife, down 1% year over year. New York Life is stable at 76, followed by a three-way tie at 75: Farmers (down 1%), Northwestern Mutual (down 3%), and Prudential (down 1%).

Near the bottom of the industry, Brighthouse Financial and Primerica each slip 1% to 73 and 72, respectively. Thrivent finishes last, tumbling 4% to an ACSI score of 71.

Patient satisfaction with hospitals stabilizes; ambulatory care slips again

Following substantial falls over the past two years, patient satisfaction with hospitals is unchanged at 69. However, this score remains the industry's lowest level of satisfaction in two decades.

Satisfaction with ambulatory care diminishes yet again, sliding 1.4% to a new record-low ACSI score of 73.

The [ACSI Insurance and Health Care Study 2020-2021](#) is based on interviews with 12,274 customers, chosen at random and contacted via email between October 5, 2020, and September 30, 2021.

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The [American Customer Satisfaction Index](http://www.theacsi.org) (ACSI®) has been a national economic indicator for 25 years. It measures and analyzes customer satisfaction with more than 400 companies in 46 industries and 10 economic sectors, including various services of federal and local government agencies. Reported on a scale of 0 to 100, scores are based on data from interviews with roughly 500,000 customers annually. For more information, visit www.theacsi.org.

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