



## Press Release

### **J.D. Power and Associates Reports: Dean Health Plan Ranks Highest in Member Satisfaction among Health Plans in the Minnesota-Wisconsin Region for a Fourth Consecutive Year**

**WESTLAKE VILLAGE, Calif.: 13 March 2012** — Dean Health Plan ranks highest in member satisfaction with health plans in the Minnesota-Wisconsin region for a fourth consecutive year, according to the J.D. Power and Associates 2012 U.S. Member Health Plan Study<sup>SM</sup> released today.

Now in its sixth year, the study measures member satisfaction among 141 health plans in 17 regions throughout the U.S. by examining seven key factors: coverage and benefits; provider choice; information and communication; claims processing; statements; customer service; and approval processes.

Dean Health Plan achieves a score of 753 on a 1,000-point scale and performs particularly well in the Minnesota-Wisconsin region in six of the seven factors: coverage and benefits; provider choice; information and communication; approval processes; statements; and customer service. Following Dean Health Plan in the regional rankings are HealthPartners (724) and Medica Health Plans (703). HealthPartners performs particularly well in the claims processing factor.

In 2012, overall member satisfaction averages 702, compared with 696 in 2011. There are notable gains in the information and communication; statements; and claims processing factors.

The average satisfaction index score in the Minnesota-Wisconsin region is 691—11 points lower than the 17-region average. Member satisfaction in the region has improved by seven points in 2012, compared with 2011.

Health plans in the Minnesota-Wisconsin region and nationwide are preparing for changes as a result of the Affordable Care Act, such as the establishment of state health insurance exchanges. The study finds that a majority of health plan members who purchase insurance on their own indicate they would likely use one of the state health insurance exchanges (55%), which are conceived, in part, to address their needs. However, a sizable percentage of health plan members who are covered under an employer-sponsored program—39 percent—also indicate they would shop for insurance through an exchange if it were available.

In addition, the study finds increased levels of interest in state-sponsored health insurance exchanges, compared with the previous year. In 2012, only 37 percent of health plan members say they would not be likely to use an exchange, compared with 50 percent in 2011 who expected to continue obtaining coverage at work.

“Health insurance exchanges are meant to appeal to individuals who must buy coverage on their own, yet the level of interest among those who obtain health insurance at work could have important implications for the future of employer-sponsored coverage,” said Rick Millard, senior director of the healthcare practice at J.D. Power and Associates. “Satisfaction among some health plan members may be low enough that an alternative, direct retail model could become more attractive than traditional wholesale purchasing by employers.”

The study also finds substantial interest among health plan members in private health insurance exchanges, in which an employer might provide employees with vouchers for purchasing health insurance independently. Approximately 42 percent of employer-insured health plan members indicate they would use this approach if it were available.

“The private exchange model could further erode reliance on obtaining health insurance at work,” said Millard. “Creating new channels for purchasing insurance could trigger more changes. It could mean more attention will

be paid to direct purchasers, and also make achieving high levels of satisfaction critically important for health plans that strive to acquire and retain members.”

J.D. Power offers the following tips to health plan members and consumers who are shopping for health insurance coverage:

- Understand your coverage. Health insurance plans are sometimes difficult to understand, with complex rules for deductibles, co-payments and other kinds of expenses. If you don't have a clear understanding of the coverage and you have a choice of plans, opt for the simpler approach. For example, you may be more satisfied with fewer options for doctors in order to have coverage with less complicated costs.
- Before enrolling in a health plan, familiarize yourself with online tools that may be offered by your insurance company. Some health plans are set up to offer online services to track your medical condition, receive prescriptions, make appointments, or even email your doctor.
- If you obtain health insurance coverage through your employer, be prepared for fewer choices. More than one-half of health plan members who receive health insurance at work are given only one option.
- If you purchase coverage on your own, understand how your state will offer a health insurance exchange (such as the Massachusetts Connector). This is a new feature based on the Affordable Care Act, which is intended to make it easier for individuals to find affordable coverage.

The 2012 U.S. Member Health Insurance Plan Study is based on responses from more than 32,000 members of commercial health plans. There were 1,980 members in the Minnesota-Wisconsin region. The study was fielded in November 2011 and January 2012. For more comprehensive health plan rankings for all 17 U.S. regions, please visit [www.jdpower.com](http://www.jdpower.com).

#### **About J.D. Power and Associates**

Headquartered in Westlake Village, Calif., J.D. Power and Associates is a global marketing information services company providing forecasting, performance improvement, social media and customer satisfaction insights and solutions. The company's quality and satisfaction measurements are based on responses from millions of consumers annually. For more information on car reviews and ratings, car insurance, health insurance, cell phone ratings, and more, please visit [JDPower.com](http://JDPower.com). J.D. Power and Associates is a business unit of The McGraw-Hill Companies.

#### **About The McGraw-Hill Companies**

McGraw-Hill announced on September 12, 2011, its intention to separate into two public companies: McGraw-Hill Financial, a leading provider of content and analytics to global financial markets, and McGraw-Hill Education, a leading education company focused on digital learning and education services worldwide. McGraw-Hill Financial's leading brands include Standard & Poor's Ratings Services, S&P Capital IQ, S&P Indices, Platts energy information services and J.D. Power and Associates. With sales of \$6.2 billion in 2011, the Corporation has approximately 23,000 employees across more than 280 offices in 40 countries. Additional information is available at <http://www.mcgraw-hill.com/>.

#### **Media Relations Contacts:**

Jeff Perlman; Brandware Public Relations; Woodland Hills, Calif.; (818) 598-1115; [jperlman@brandwarepr.com](mailto:jperlman@brandwarepr.com)

John Tews; J.D. Power and Associates; Troy, Mich.; (248) 680-6218; [media.relations@jdpa.com](mailto:media.relations@jdpa.com)

No advertising or other promotional use can be made of the information in this release without the express prior written consent of J.D. Power and Associates. [www.jdpower.com/corporate](http://www.jdpower.com/corporate)

# # #

(Page 2 of 2)

NOTE: One chart follows.

# J.D. Power and Associates 2012 U.S. Member Health Plan Study<sup>SM</sup>

## Member Satisfaction Index Ranking *Minnesota-Wisconsin Region* (Based on a 1,000-point scale)



**Power Circle Ratings Legend**

- Among the best
- Better than most
- About average
- The rest

Source: J.D. Power and Associates 2012 U.S. Member Health Plan Study<sup>SM</sup>

Charts and graphs extracted from this press release must be accompanied by a statement identifying J.D. Power and Associates as the publisher and the J.D. Power and Associates 2012 U.S. Member Health Plan Study<sup>SM</sup> as the source. Rankings are based on numerical scores, and not necessarily on statistical significance. JDPower.com Power Circle Ratings<sup>TM</sup> are derived from consumer ratings in J.D. Power studies. For more information on Power Circle Ratings, visit [jdpower.com/faqs](http://jdpower.com/faqs). No advertising or other promotional use can be made of the information in this release or J.D. Power and Associates survey results without the express prior written consent of J.D. Power and Associates.