

OUR NEWS LETTER



# Policyholders rank best life insurers in new survey

By Insurance Forums Staff

Insure.com, a comprehensive resource for insurance information, released a survey Dec. 3 showcasing the best-rated life insurance companies, as picked by the policyholders who are covered by them.

The survey asked over 1,700 current customers to rank the companies by customer service, value for the price, ease of website and mobile apps, and whether they'd recommend the company to others.

The five highest-ranking life insurance companies for 2020, along with their overall satisfaction ratings, are:

1. MassMutual: 89.43%
2. Northwestern Mutual Life Insurance Co.: 88.79%
3. Brighthouse Life Insurance: 88.62%
4. Transamerica: 88.33%
5. John Hancock Life Insurance: 87.47%

MassMutual secured the top spot by having high percentages in the categories for “who would recommend to a friend” (90%), “value for the price” (88.8%) and by giving “great customer service” (90.6%) to those polled. Analysts also liked that it’s a company that has existed since 1851 and has a strong financial base, since customers are counting on it to serve them for many years to come.

While Northwestern Mutual came in second overall, it is the most beloved insurer in this study for customer recommendations, with a 95% percent positive referral ranking. It came in second for price and ease of use.

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Brighthouse was a hit with people who prioritize customer service, coming in second overall in that category.

“Polling actual policyholders tends to uncover more information than what experts might find,” said Les Masterson, managing editor for [Insure.com](http://Insure.com). “Our aim is for this survey to help consumers who might have previously felt intimidated when researching a life insurance plan. It’s not a chore anyone looks forward to, but protecting your family’s financial future is always a wise decision.”

In addition to using this survey to find a policy, Insure recommends checking a company’s financial strength and complaint record as part of due diligence. For example, the top-ranked company, MassMutual, has a complaint ratio of .12 for individual life insurance policies. That’s quite low if you compare it to the median complaint ratio of 1.00, which can be found on the National Association of Insurance Commissioners (NAIC) [site](http://naic.org).

Insure.com commissioned Op4G to survey more than 4,600 insurance customers nationwide in 2019; the life insurance portion reached more than 1,700 people. Companies did not pay to be included, and all analysis is independent and editorial.

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# Revealed – which US state has the worst drivers

New Mexico has the worst drivers in the country, according to a new study by [carinsurancecomparison.com](http://carinsurancecomparison.com). The state has ranked among the three worst in the nation six times since the study began in 2011.

Estimates show that 2019 will be the third straight year with more than 40,000 traffic deaths in the US, according to [carinsurancecomparison.com](http://carinsurancecomparison.com). Carelessness, speeding, ignoring laws and drunk driving were among the top causes of traffic deaths.

The estimated cost of motor vehicle fatalities, injuries and property damage in the first half of the year was \$191.7 billion.

“Forty thousand deaths is unacceptable... We cannot afford to tread water anymore,” said Nicholas Smith, CEO of the National Safety Council. “We know what works, but we need to demonstrate the commitment to implementing the solutions. Roadway deaths are preventable by doubling down on what works, embracing technology advancements and creating a culture of safer driving.”

To rate the states with the worst driver, researchers ranked states by five factors:

- The fatality rate per every 100 million vehicle miles traveled
- Failure to obey traffic laws, including safety devices, seatbelts and valid driver’s licenses
- Careless driving – the number of pedestrian and cyclist fatalities per state
- Drunk driving – the number of roadway deaths caused by drunk drivers
- Speeding – the number of traffic deaths caused by drivers violating speeding laws

The states with the worst drivers were:

- New Mexico
- South Carolina
- Arizona
- Louisiana
- Texas
- Colorado
- Missouri
- Montana and Alabama (tie)
- Nevada

This is the second time since 2011 that New Mexico has ranked first as the worst-driving state in the US, according to [carinsurancecomparison.com](http://carinsurancecomparison.com). The state rates third in the nation for both drunk driving and careless driving.

“Prevalence of excessive alcohol use and alcohol-attributed mortality is much higher in New Mexico than in other US states,” the Centers for Disease Control and Prevention said in a 2018 report. “In 2010, excessive alcohol use cost the state roughly \$2.2 billion.”

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# Take action to prevent vision loss

Glaucoma is a group of eye diseases which can result in permanent vision loss and blindness. Some forms of glaucoma don't have any symptoms, so you may have glaucoma even if you don't have any trouble seeing or feel any pain.

If you find and get treatment for glaucoma early, you can protect your eyes from serious vision loss. **Medicare will cover a glaucoma test once every 12 months if you're at high risk.**

## Glaucoma tests

Medicare Part B (Medical Insurance) covers glaucoma tests once every 12 months if you're at high risk for glaucoma. You're at high risk if one or more of these applies to you:

- You have diabetes.
  - You have a family history of glaucoma.
  - You're African American and age 50 or older.
  - You're Hispanic and age 65 or older.
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# MAKE PREVENTIVE CARE A PRIORITY

**Medicare covers a full range of preventive services to help keep you healthy.** You'll pay nothing for many of them when you get them from a doctor or other health care provider who accepts assignment.

**Preventive services** include things like:

- Cardiovascular disease screenings
- Diabetes screenings
- Flu shots
- Glaucoma tests

Use your official Medicare account to make a personalized calendar of current and upcoming preventive services for which you may be eligible. Don't have an account yet? It's quick and easy to sign up!

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# The state with the highest auto insurance rates in the US is...

by Lyle Adriano 20 Jan 2020

Auto insurance rates across the US continue to rise, and one state continues to pay the steepest premiums, a new report from *The Zebra* has found.

The insurance comparison site carried out a survey of 73 million rates in 2019, and found that the state of Michigan – already infamous in past years for its high rates – had average annual auto insurance rates of \$3,096. This represented a 7.3% increase from 2018's average, and a 39.5% increase over 2011.

By comparison, the national average annual auto insurance rate in the US is \$1,548. Michigan's rates are so high, that they are three times higher than the average in Maine or North Carolina – the two states with the lowest rates in America.

Within Michigan, Detroit pays the highest average annual auto insurance rates of any city in the state – at a staggering \$6,280.

Last year, Michigan Governor Gretchen Whitmer signed into law a new system that is hoped to lower the state's astronomically high insurance rates. That bill, which is expected to come into effect sometime this July, will prohibit the use of non-driving factors in setting insurance rates and limit the amount of reimbursements for health providers, among other major changes.

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## Complexities in MA options discourage seniors from comparing plans

By Insurance Forums Staff January 23, 2020

Medicare Advantage Open Enrollment Period (MAOEP), Jan. 1-March 31, is a time when seniors can potentially save a lot of money and gain benefits.

Unfortunately, many seniors will do neither. But why is the Open Enrollment Period ignored by seniors? As [Dave Rich CEO, Ensurem LLC](#), puts it, “The Medicare Advantage market is constantly changing, making better plans available to seniors every year during the fall Annual Election Period. This is crunch time for most seniors, but what they don’t usually realize is they also have a chance to make one additional change to their MA coverage for the year during the OEP. Additionally, insurance companies and brokers aren’t legally allowed to market this period or its benefits to consumers. So oftentimes, they’re left feeling stuck with the choices they made during a hectic AEP season.”

The MAOEP is the time when a beneficiary with Medicare Advantage can either:

1. change from one Medicare Advantage plan to a different MA plan, or
2. drop their MA plan and return to Original Medicare, Part A and Part B (and subsequently apply for Medigap or Part D, if they choose)

For those who do decide to drop their MA policy and return to Original Medicare they often don’t understand that there is an increase in patient medical costs for Original Medicare holders, while MA costs are on the decline.

Original Medicare, which covers the basic hospital and medical expenses that the government provides at age 65, does not cover all healthcare expenses however (such as Prescription Drug Plans) and it leaves the senior with out-of-pocket expenses that can sometimes be crippling.

Medicare Advantage, or Medicare Part C is coverage provided by private insurance companies that contract with Medicare. These plans will sometimes include additional coverage for things like dental and vision care, prescription drugs, rehabilitation services, diagnostic services or even fitness programs.

## **MA benefits better in 2020**

If a senior has Medicare Advantage they may want to shop during the MAOEP because the MA markets are getting more competitive as more entrants continue to break in. To stay competitive, insurance companies are always adding new services and benefits.

For example, hundreds of MA companies are rolling out new homecare benefits in 2020. This is because the Centers for Medicare & Medicaid Services (CMS) is giving Medicare Advantage plans the most flexibility they've ever had in terms of covering non-medical, in-home supplemental benefits.

Additionally, the steps the Trump Administration has taken to improve and drive competition in Medicare Advantage means more savings, more benefits, and lower costs for seniors. Nevertheless, many seniors will likely not take advantage of these benefits.

Only 6-11% of seniors voluntarily switched from Original Medicare to Medicare Advantage during the 2006 to 2017 enrollment periods. In addition, more than one in three Medicare beneficiaries reported difficulty comparing the Medicare Advantage plan options.

### **Seniors would rather get a colonoscopy?**

Another survey, from AARP, found that 23% of seniors said they found reviewing their Medicare plan to be one of the most unpleasant tasks they do among a list provided to them by pollsters. Other choices they said they'd rather confront before Medicaid included "getting a colonoscopy" and "going to the dentist."

According to Ensurem's Rich, neither reviewing a Medicare program or shopping for a new Medicare Advantage program has to be confusing or painful. After years dealing in international insurance, Rich says he became a passionate believer in the use of technology and the need to fundamentally change how insurance is sold so that more Americans can enjoy the benefits of these products.

"What is needed," Rich says, "is a user-friendly online platform serving as an insurance broker on one side and a provider of tailored Medicare solutions information and purchasing opportunities on the other."



He says Ensurem has designed such a platform. It has carrier relationships with Aetna, Humana, Ameritas, and other major health insurers where the senior can fill out a few forms and get straight, non-complicated answers as to which MA plan will work best for him or her.

Medicare Advantage beneficiaries still have a chance to make changes to their 2020 coverage during the Medicare Advantage Open Enrollment Period, which ends March 31. According to Rich, an investment of a few minutes of time may well be worth it for any senior.

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## **PROTECT YOURSELF FROM SOCIAL SECURITY SCAMS**

Scammers are pretending to be government employees. Scammers will try to scare you and trick you into giving them your personal information and money. They may threaten you or your family and may demand immediate payment to avoid arrest or other legal action.

### **DON'T BE FOOLED! IF YOU RECEIVE A SUSPICIOUS CALL:**

- 1. Hang up!**
- 2. DO NOT give them money or personal information!**
- 3. Report the scam at [OIG.SSA.GOV](http://OIG.SSA.GOV)!**

The call or email says there is a problem with your Social Security Number or account.

Someone asking you to pay a fine or debt with retail gift cards, wire transfers, pre-paid debit cards, internet currency, or by mailing cash.

Scammers pretend they're from Social Security or another government agency. Caller ID or documents sent by email may look official but they are not.

Callers threaten you with arrest or other legal action.

### **Social Security may call you in some situations but will never:**

- Threaten you
- Suspend your Social Security Number
- Demand immediate payment from you
- Require payment by cash, gift card, pre-paid debit card, or wire transfer
- Ask for gift card numbers over the phone or to wire or mail cash

### **Protect yourself, friends and family!**

- If you receive a questionable call, hang up and report it at [oig.ssa.gov](http://oig.ssa.gov)
- Don't be embarrassed to report financial loss or sharing information
- Learn more at [oig.ssa.gov/scam](http://oig.ssa.gov/scam)
- Share this information with others

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