

# Missouri Medigap issuers: Complaint index for 2016-18

Besides rates, consider a company's complaint index. This score helps you understand how many consumer complaints an insurer receives, compared to other companies its size.

## What complaint index means

**100 score:** Insurer gets **average** number of complaints.

**Below 100:** Insurer gets **fewer complaints** than average.

**Above 100:** Insurer gets **more complaints** than average.

Company	Complaint index	Complaints	Average market share	Phone
NA = Company did not sell policies for all three years				
<b>21st Century Premier Insurance Company</b>	0	0	0.0%	302-252-2000
<b>Ability Insurance Company</b>	0	0	0.0%	877-795-8493
<b>Aetna Health &amp; Life Insurance Company</b>	0	0	0.0%	860-273-0123
<b>Allianz Life Insurance Co Of North America</b>	0	0	0.0%	763-765-6500
<b>American Continental Insurance Company</b>	133	2	1.1%	800-264-4000
<b>American Family Life Assurance Co of Col.</b>	0	0	0.1%	706-323-3431
<b>American Family Mutual Insurance Company S.i.</b>	0	0	0.7%	608-249-2111
<b>American General Life Insurance Co</b>	0	0	0.0%	713-522-1111
<b>American Income Life Insurance Co</b>	0	0	0.0%	254-761-6400
<b>American National Insurance Company</b>	0	0	0.0%	409-763-4661
<b>American National Life Ins Co Of TX</b>	0	0	0.1%	409-763-4661
<b>American Progressive Life &amp; Health Insurance Com</b>	0	0	0.0%	813-290-6200
<b>American Republic Corp Insurance Company</b>	0	0	0.7%	866-705-9100
<b>American Republic Insurance Company</b>	47	1	1.6%	800-247-2190
<b>American Retirement Life Insurance Company</b>	0	0	0.3%	512-451-2224
<b>Americo Financial Life &amp; Annuity Insurance Co</b>	0	0	0.1%	800-231-0801
<b>Anthem Insurance Companies Inc</b>	0	0	0.0%	800-331-1476
<b>Assured Life Association</b>	0	0	0.0%	303-792-9777
<b>Auto Owners Life Insurance Company</b>	0	0	0.0%	517-323-1200
<b>Bankers Fidelity Assurance Company</b>	0	0	0.0%	800-241-1439
<b>Bankers Fidelity Life Insurance Company</b>	0	0	0.2%	800-241-1439

## Missouri Medigap issuers: Complaint index for 2015-17 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
<b>Bankers Life &amp; Casualty Company</b>	352	4	0.8%	312-396-6000
<b>Blue Cross &amp; Blue Shield Of Kansas City</b>	13	1	5.5%	800-645-8346
<b>Celtic Insurance Company</b>	0	0	0.0%	800-714-4658
<b>Central Security Life Insurance Co</b>	0	0	0.0%	972-699-2770
<b>Central States Health &amp; Life Co Of Omaha</b>	0	0	0.0%	402-397-1111
<b>Christian Fidelity Life Insurance Co</b>	0	0	0.7%	866-641-9999
<b>CIGNA Health &amp; Life Insurance Company</b>	343	4	0.9%	860-226-6000
<b>CIGNA National Health Insurance Company</b>	0	0	0.0%	512-451-2224
<b>Colonial Penn Life Insurance Company</b>	247	5	1.5%	800-800-2254
<b>Columbian Mutual Life Insurance Co</b>	0	0	0.0%	607-724-2472
<b>Combined Insurance Co Of America</b>	105	1	0.7%	800-544-5531
<b>Companion Life Insurance Company</b>	0	0	0.8%	803-735-1251
<b>Connecticut General Life Ins Co</b>	9,999	1	0.0%	860-226-6000
<b>Constitution Life Insurance Company</b>	1,434	4	0.2%	407-547-3800
<b>Continental General Insurance Company</b>	0	0	0.2%	866-830-0607
<b>Continental Life Ins Co Of Brentwood TN</b>	126	1	0.6%	800-264-4000
<b>Country Life Insurance Company</b>	0	0	0.0%	309-821-3000
<b>CSA Fraternal Life</b>	0	0	0.0%	630-472-0500-4304
<b>Equitable Life &amp; Casualty Insurance Company</b>	200	1	0.4%	801-579-3400
<b>Everest Reinsurance Company</b>	541	8	1.1%	844-301-0395
<b>Family Life Insurance Company</b>	0	0	0.0%	713-529-0045
<b>First Health Life &amp; Health Insurance Company</b>	0	0	0.2%	800-711-3576
<b>Forethought Life Insurance Company</b>	0	0	0.0%	317-223-2700
<b>Genworth Life &amp; Annuity Insurance Company</b>	1,049	1	0.1%	804-662-2400
<b>Genworth Life Insurance Company</b>	0	0	0.0%	804-662-2400
<b>Gerber Life Insurance Company</b>	0	0	0.1%	855-258-2580
<b>Globe Life &amp; Accident Insurance Company</b>	0	0	0.1%	800-801-6831

## Missouri Medigap issuers: Complaint index for 2015-17 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
<b>Golden Rule Insurance Company</b>	0	0	0.2%	317-290-8100
<b>Government Personnel Mutual Life Insurance Co</b>	0	0	0.1%	210-357-2222
<b>Gpm Health &amp; Life Insurance Company</b>	0	0	0.0%	800-929-4765
<b>Great American Life Insurance Company</b>	3,689	1	0.0%	513-357-3300
<b>Guarantee Trust Life Insurance Company</b>	0	0	0.0%	847-699-0600
<b>Hartford Life &amp; Accident Insurance Company</b>	112	1	0.7%	860-547-5000
<b>Health Care Service Corporation</b>	0	0	0.2%	312-653-6000
<b>Healthy Alliance Life Insurance Company</b>	196	30	11.2%	800-652-6387
<b>Heartland National Life Insurance Company</b>	848	2	0.2%	877-431-7371
<b>Humana Insurance Company</b>	433	10	1.7%	866-205-0000
<b>HumanaDental Insurance Company</b>	0	0	0.0%	800-558-4444
<b>IdeaLife Insurance Company</b>	0	0	0.0%	203-352-3000
<b>Individual Assurance Company Life Health &amp; Acciden</b>	214	3	1.0%	888-524-3629
<b>Jackson National Life Insurance Company</b>	0	0	0.0%	517-381-5500
<b>Jefferson National Life Insurance Company</b>	0	0	0.0%	866-667-0561
<b>Kansas City Life Insurance Company</b>	0	0	0.0%	816-753-7000-8296
<b>Liberty National Life Insurance Company</b>	0	0	0.0%	972-569-4000
<b>LifeSecure Insurance Company</b>	0	0	0.0%	810-220-7700
<b>Lincoln Heritage Life Insurance Company</b>	0	0	0.0%	602-957-1650
<b>Loyal American Life Insurance Company</b>	215	1	0.3%	800-633-6752
<b>Lumico Life Insurance Company</b>	0	0	0.0%	866-440-4047
<b>Manhattan Life Insurance Company</b>	53	1	1.4%	800-877-7703
<b>Manhattanlife Assurance Company Of America</b>	0	0	0.0%	713-529-0045
<b>Medico Corp Life Insurance Company</b>	0	0	0.0%	800-786-7557
<b>Medico Insurance Company</b>	0	0	0.3%	800-228-6080
<b>Mutual Of Omaha Insurance Company</b>	50	13	18.8%	800-667-2937
<b>National Benefit Life Insurance Company</b>	0	0	0.0%	718-361-3636

## Missouri Medigap issuers: Complaint index for 2015-17 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
National Foundation Life Insurance Company	0	0	0.0%	817-878-3300
National Health Insurance Company	0	0	0.0%	888-781-0580
Nationwide Life Insurance Company	0	0	0.0%	800-882-2822
New Era Life Ins Co of the Midwest	0	0	0.0%	281-368-7200
New York Life Insurance Company	0	0	0.0%	212-576-7000
North American Insurance Company	0	0	0.2%	877-667-9368
Old American Insurance Company	0	0	0.0%	816-753-7000-8296
Old Surety Life Insurance Company	0	0	1.8%	800-272-5466
Omaha Insurance Company	0	0	1.2%	800-775-1000
Oxford Life Insurance Company	303	1	0.2%	877-469-3073
Pekin Life Insurance Company	0	0	0.1%	800-322-0160
Pennsylvania Life Insurance Company	0	0	0.0%	847-559-3992
Philadelphia American Life Insurance Company	0	0	0.0%	281-368-7200
Physicians Life Insurance Company	0	0	0.2%	402-633-1000
Physicians Mutual Insurance Company	175	1	0.4%	800-228-9100
Principal Life Insurance Company	377	1	0.2%	515-247-5111
Provident American Life & Health Insurance Co	0	0	0.0%	512-451-2224
Puritan Life Insurance Company Of America	0	0	0.0%	888-474-9519
Pyramid Life Insurance Company	0	0	0.0%	407-547-3800
Renaissance Life & Health Insurance Company Of Ame	0	0	0.0%	800-745-7509
Reserve National Insurance Company	0	0	0.3%	800-654-9106
Royal Neighbors Of America	0	0	0.0%	309-788-4561
S USA Life Insurance Company Inc	0	0	0.0%	877-725-4872
Sbli USA Life Insurance Company Inc	0	0	0.0%	212-356-0300
Shelter Life Insurance Company	0	0	0.0%	573-445-8441
Shenandoah Life Insurance Company	0	0	0.0%	540-985-4400
Standard Life & Accident Insurance Company	0	0	0.1%	409-763-4661

## Missouri Medigap issuers: Complaint index for 2015-17 CONTINUED

Company	Complaint index	Complaints	Average market share	Phone
<b>Standard Life &amp; Casualty Company</b>	0	0	0.0%	801-538-0376
<b>State Farm Mutual Automobile Insurance Co</b>	54	1	1.4%	866-855-1212
<b>State Mutual Insurance Company</b>	0	0	0.0%	888-764-1936
<b>Sterling Investors Life Insurance Company</b>	5,160	1	0.0%	800-321-0102
<b>Sterling Life Insurance Company</b>	357	2	0.4%	800-489-7506
<b>Talcott Resolution Life Insurance Company</b>	0	0	0.0%	800-862-6668
<b>Thrivent Financial For Lutherans</b>	0	0	0.4%	800-847-4836
<b>Transamerica Financial Life Ins Co</b>	0	0	0.0%	914-627-3630
<b>Transamerica Life Insurance Company</b>	296	6	1.5%	800-247-1771
<b>Transamerica Premier Life Insurance Company</b>	118	11	6.8%	888-272-9272
<b>Trustmark Insurance Company</b>	0	0	0.0%	847-615-1500
<b>Unicare Life &amp; Health Insurance Company</b>	0	0	0.0%	877-864-2273
<b>Unified Life Insurance Company</b>	0	0	0.1%	877-492-4678
<b>Union Fidelity Life Insurance Company</b>	0	0	0.0%	913-982-3700
<b>Union Labor Life Insurance Company</b>	0	0	0.0%	202-682-0900
<b>United American Insurance Company</b>	818	4	0.4%	800-331-2512
<b>United Commercial Travelers Of America</b>	0	0	0.1%	800-848-0123
<b>United National Life Ins Co of America</b>	0	0	0.1%	847-803-5252
<b>United Of Omaha Life Insurance Company</b>	22	1	3.3%	800-667-2937
<b>United World Life Insurance Company</b>	0	0	0.3%	800-667-2937
<b>UnitedHealthcare Insurance Company</b>	30	10	24.3%	877-832-7734
<b>USAA Life Insurance Company</b>	232	2	0.6%	800-515-8687
<b>Washington National Insurance Company</b>	0	0	0.2%	317-817-6100
<b>Western Catholic Union</b>	0	0	0.3%	217-223-9721
<b>Wilco Life Insurance Company</b>	0	0	0.0%	203-762-4400



### **Contact CLAIM for free Medicare answers**

For any questions about Medicare, you can contact CLAIM, a free nonprofit service that counsels people on Medicare and their caregivers. Trained volunteers throughout Missouri will help answer your questions.

**Call: 800-390-3330**

**Visit: [missouriclaim.org](http://missouriclaim.org)**

This free Medicare counseling program will answer questions about:

- Medigap insurance
- Enrollment and billing
- Medicare prescription drug plans
- Long-term care planning and insurance
- Medicare Advantage plans
- Appeals and grievances
- Limited income assistance programs
- Suspected waste, fraud and abuse

### **Call DIFP's Insurance Consumer Hotline**

For questions about your insurance policy or to file a complaint against an insurance company or agent, contact:

**[difp.mo.gov](http://difp.mo.gov) or 800-726-7390**