

# AHIP-ACLI-BCBSA 2023 Survey: Fixed Indemnity & Specified Disease Plans

The Joint Trade Survey on Fixed Indemnity and Specified Disease was conducted on July 30-September 7, 2023. Thirty-nine (39) insurers submitted responses.

## Results

### Fixed Indemnity

How many individual policies do you currently have in force?

3,443,089

How many currently in-force individual policies were purchased at a worksite?

1,522,841

Share of fixed indemnity policies that were purchased at a worksite<sup>i</sup>

79%

How many group policies do you currently have in force?

61,885

What is the total number of certificates generated from your group policies?

4,720,471

How many complaints<sup>ii</sup> did your company receive about your fixed indemnity policies in 2022?

2,432

Rate of complaints per fixed indemnity policy/certificate<sup>iii</sup>

0.0003

### Specified Disease

How many individual policies do you currently have in force?

7,108,447

How many currently in-force individual policies were purchased at a worksite?

4,316,331

Share of specified disease policies that were purchased at a worksite

84%

How many group policies do you currently have in force?

96,274

What is the total number of certificates generated from your group policies?

10,132,137

How many complaints did your company receive about your specified disease policies in 2022?

3,536

Rate of complaints per specified disease policy/certificate

0.0002

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## Endnotes

- <sup>i</sup> *Worksite estimates were calculated as the share of the sum for individual policies that were purchased at a worksite and certificates generated off group policies in the total number of individual policies and certificates generated off group policies.*
- <sup>ii</sup> *Insurers generally interpreted “complaints” to include a broad array of complaints beyond just those related to the structure of the products or benefits.*
- <sup>iii</sup> *Complaint statistics were calculated based on the data from the plans that submitted both the number of complaints and the numbers for their individual policies and/or number of certificates generated off their group policies.*