

Humana

Rating: 7/10 Very Helpful

Company Summary

Since its founding in 1961 in Louisville, Kentucky, Humana has been a well-known and trusted name in the health insurance industry. According to the company's website, one of its goals is to improve healthcare while making it more accessible, which it works to accomplish as a leading provider of Medicare, Medicare Advantage plans, Medicare Supplement insurance, and group health insurance plans.

Humana provides a wide variety of Medicare Advantage plans all over the country, including areas where other providers don't offer this type of coverage. The company also offers shoppers several important resources through its helpful and easy-to-use website, including price quotes and answers to frequently asked questions.

Hours of Operation

Licensed Humana sales agents are available every day from 8:00 am to 8:00 pm through Humana's toll-free call center. They can offer you price quotes, help you compare plans, and answer any questions you might have. You can also request a quote through the Humana website at any time.

Pros

- Convenient Online Quotes
- Large Service Area
- Online Chat Feature
- Customer Service
- User-Friendly Website

Considerations

Higher Costs

Humana is a company with a solid reputation and a wide coverage area, but some have reported that their premiums can be somewhat higher than the options offered by some of their competitors. This won't be an issue for those who don't mind paying a little more for good service and more options, but if pricing is a major factor for you when shopping for your Medicare Advantage plan, then this is certainly worth considering.

Negative Reviews

With most health insurance providers, there tend to be mixed reviews from their customers, but Humana has more negative reviews than some of its competitors for a company of its size. So while your mileage will likely vary, it is worth taking into consideration when shopping with Humana for your Medicare Advantage plan.

Benefits

Convenient Online Quotes

Getting a quote through the Humana website takes less than a minute, and provides you with a list of all available Medicare Advantage plans in your area so you can easily compare the pricing and benefits of each. This is a major benefit for anyone shopping for coverage, especially if you want to see the options available without speaking to an agent or spending a lot of time entering all of your personal information online.

Large Service Area

Humana is one of the few companies that offer Medicare Advantage plans in all 50 states, which means that it is very likely that there will be an available plan in your area. A vast majority of health insurance providers and marketplaces have states where this type of coverage is unavailable, which is why Humana's vast service area is such an important benefit. This may be a significant factor for you, especially if you live in an under-served area.

Online Chat Feature

Another convenient benefit that Humana offers to those shopping for Medicare Advantage plans is its online chat feature. This allows you to enter into a chat with a live agent right from the website, which is beneficial for those who are tech-savvy and prefer to do their own online research, but might have questions along the way. If you don't want to call over the phone and risk dealing with long wait times, chatting with someone through the site can help you get the answers you need while saving you a lot of time.

User-Friendly Website

Humana has a helpful and easy-to-use website that provides plenty of resources and tools for people shopping for Medicare Advantage plans. In addition to online quotes and plan comparison charts, the website also has informative articles, answers to frequently asked questions, and an online chat feature to make contacting live support even more convenient. This is one of our favorite features, and anyone who prefers to do their own research online will surely benefit from these resources.

Our Favorite Features

Coverage in All 50 States

One of our favorite features of choosing Humana for your Medicare Advantage plan is the wide area of coverage that they provide. Humana claims they're making healthcare more accessible, and offering plans in all 50 states is a great way to back up that claim. This is a major benefit for anyone who lives in an area with fewer options for available coverage.

Easy Online Quotes

Another feature that we think shoppers will appreciate is conveniently obtaining a price quote online so you can easily compare available plans in your area. Finding out which plans are available and how much you can expect to pay in monthly premiums is often a high priority if you are shopping for a Medicare Advantage plan. Thankfully, Humana makes it quick and easy to do just that. This benefit will be important for shoppers on a budget or those with a fixed income.

Online Chat Feature

Humana's online chat option is a feature that stands out, especially for online customers looking for information about available plans, pricing, and the enrollment process. While some people prefer speaking to a live person over the phone, those who don't will surely appreciate having the option to reach a live agent without the long wait times that call centers can sometimes have.

Is Humana a good fit for you?

Humana is a good fit for you if you like to do your own research online before speaking with an agent, or if you prefer to take care of things without needing to pick up the phone since the Humana website offers simple price quotes and a helpful online chat feature. This company is also a great choice for people who live in areas where fewer health insurance providers offer coverage because Humana has Medicare Advantage plans available all over the country.