

Complaint Number	Date Received	Respondent	Respondent Address	Complaint Description
CGS-241119	3/17/2020	Blue Cross Blue Shield	1001 E Lookout Dr Richardson, TX 75082 Dallas County United States	I receive behavioral health benefits as part of my BCBS insurance. Due to the coronavirus pandemic, my provider is switching to telemedicine. BCBS will cover telemedicine for a traditional doctor but not a behavioral health provider. As the CDC and WHO recommend social distancing to decrease the number of deaths from this pandemic, I think BCBS should cover telemedicine for all providers. It is irresponsible not to.
CGS-241544	3/18/2020	Unknown	Unknown	Constituent states that he received a letter from Gieco stating that they have had to raise prices on their policies due to the coronavirus.
CGS-251424	4/22/2020	AAA/Pleasant Holidays	27726 Interstate 45 N Conroe, TX 77385 Montgomery County United States	I worked with AAA on travel to Italy, leaving May 1 and return May 10th. Because of the pandemic, I cannot travel to Italy and have requested a refund of \$2,949.52 for hotel cost. Airline has agreed to a refund. AAA has refused to issue a refund.
CGS-251540	4/23/2020	UnitedHealthcare	PO Box 809025 Dallas Pkwy, TX 75380 Dallas County United States	I want them to cancel the contract and refund me, under this specific circumstances. I took out the insurance because I wanted to be waived for my exchange school insurance. However, because of COVID19, I could not finish my whole exchange year and needed to come back to Korea. Therefore, I do not need the insurance anymore and since I did not even stay there more than half, I want them to reimburse.
CGS-251676	4/24/2020	American National Insurance Company	One Moody Plaza Galveston, TX 77550 Galveston County United States	My mother [REDACTED] (Maiden Name: [REDACTED]) is currently at Memorial Hermann due to COVID19. Her husband [REDACTED] has been contacting American National Insurance (my mother's employer). They have communicated policy information to [REDACTED] and this individual is not listed on the policies as a Beneficiary. [REDACTED] is now discussing with "Christopher Dargin (manager at American National)" and getting advise on how he can take out half the Life Insurance policy proceeds between the Beneficiaries that are named on the Policies (myself and my sister) before she fully passes. [REDACTED] is not listed on any of the policies and American National continues to communicate Policy information to this individual.
CGS-252298	4/29/2020	Consumer County Mutual Insurance Company	PO Box 59059 Knoxville, TN 37950 Not in Texas County United States	Auto Insurance Carrier is a subsidarie of Travelers Insurance Company. A elevated bill was recieved from carrier blaming an increase of my automobile Premium due to Coronavirus. I told them preposterous. My vehicle does not catch a virus. They went up arbitrarlily \$45.00 more per month without notice or warning. I paid this increase but need to report this out of state practice. I request assistance in the remedy of this issue.
CGS-252375	4/29/2020	Galaxy Insurance	5317 Antoine Dr Houston, TX 77091 Harris County United States	The company is charging late payments and fees during the pandemic. I explained that I just got my unemployment. I have never been late on a payment
CGS-252603	5/1/2020	Wageworks, Inc.	PO. Box 223684 Dallas, TX 75222-3684 Dallas County United States	My ex-employer, TeamHealth uses WageWorks,Inc to administer their COBRA. As I lost my position on March 25 due to COVID, I got a packet from Wage Works and I sent them my completed application and two checks written out to BlueCrossBlueShield-COBRA for my medical and dental elections. When I needed my health insurance today, 5/1/2020, I was informed that I didn't have any. I called BCBS of Alabama and they informed me they had no information nor any money. WageWorks had deposited the check written to BCBS to their account and did not send BCBS the money.
CGS-253017	5/5/2020	Allianz Global Assistance	9950 Maryland Dr Richmond, VA 23233 Not in Texas County United States	I booked a travel insurance policy with this company. they will not issue a refund. My trip was cancelled due to COVID-19 therefore I do not need the trip insurance. I have emailed twice. I got a response referring me to email "sales". I did that and it's been 14 days and no response

CGS-253702	5/12/2020	Auto Club County Mutual Insurance Company	PO Box 9518 Coppell, TX 75019-9518 Denton County United States	On April 15, 2020 I, [REDACTED], cancelled my Auto and Renters policies as well as Roadside assistance with AAA Texas (Auto Club County Mutual Insurance Company) due to financial hardships. I recently received a bill dated 5/1/2020 for cancellation premium in the amount of \$327.38. I tried to contact AAA on 5/12/2020 to ask that the amount owed be discharged or forgiven in light of current COVID 19 pandemic/ uncertainty due to being directly affected by working reduced hours. Unfortunately the business did not take any consideration or offer any assistance!
CGS-253724	5/13/2020	Globe Life & Accident Insurance	PO Box 8076 McKinney, TX 76036 Tarrant County United States	I was made the beneficiary of a life insurance policy that this company holds. My guardian [REDACTED] passed away January 23rd 2020. I initiated the claim after she passed away. This was BEFORE the COVID-19 situation. She passed away in her home, which sparked NY to perform an autopsy, which meant her death certificate would be marked as PENDING. Once the COVID-19 cases began to hit NY in February they put her autopsy lab results on hold indefinitely. The Medical Examiner's office then wrote a letter to the insurance company explaining that the decedant did NOT commit suicide and was NOT murdered and that only toxicology lab results remained outstanding. This all this information this company will still NOT release the proceeds of the two insurance policies she had with them. This is very inconvenient at a time when the country is under financial distress. The funeral parlor was not paid because they was assigned part of the proceeds. I am beginning to think that they are trying to scam and take advantage my family's situation and hold onto this money which totals \$50k between the two policies.
CGS-241911	3/19/2020	All Car Insurance Company	Pasadena, TX 77503 Harris County United States	my car ins. will expire 3-22-2020, all agents have told me that i must come into there office to renew my policy, with the virus crisis going on now iam very concerned, iam 64yrs old, can they streamline process online?
CGS-243646	3/23/2020	Allianz Global Assistance	9950 Maryland Dr Richmond, VA 23233 Not in Texas County United States	I filed a claim with Allianz (Claim [REDACTED]) due to the COVID19 pandemic and the cancellation of a trip to Italy scheduled for April 24, 2020 to May 5, 2020. The trip was arranged by Accent on Travel. I filed the claim on March 6, 2020. I received an email from Allianz Global Assistance on March 21, 2020 indicating that my request for reimbursement had been denied. I contacted Allianz on the telephone March 23, 2020 requesting that my policy be terminated and my initial \$266 for the policy be reimbursed. I was told that since I filed a claim, even though it was denied, this was considered an initiation of the policy and I was no longer entitled to a reimbursement. Early in the process I was encouraged to file a claim. I was never told that filing a claim meant "initiating" the policy. As a consumer I interpreted the concept of initiating a claim as initiating the payment of a claim. The language is misleading and the behavior of the insurance agency representative encouraging me to file a claim is deceptive.
CGS-244419	3/24/2020	Blue Cross Blue Shield	1001 E Lookout Dr Richardson, TX 75082 Dallas County United States	BCBS of TX is limiting access to their members by denying me, a licensed, certified health care professional, being a Registered Dietitian, the ability to provide telehealth services directly to patients and thereby denying me livelihood, continuum of care for my patients, their members. My only option is to use their MDLive service to reach patients. MDLive turns turns a my \$90/hour service into a \$35 service, making treating their patients unsustainable. This is denying livelihood to my profession as well as restricting continuum of care to their members.
CGS-244429	3/24/2020	Farmers Insurance	1500 N MacArthur Blvd Irving, TX 75061 Dallas County United States	I purchased business interruption insurance in 2018. During the COVID-19 pandemic, I am being told there is a virus exclusion policy that has existed in my policy from when I purchased it and my claim for business interruption has been denied. I have read my policy from start to finish and there is zero mention of a virus exclusion.
CGS-246863	3/31/2020	Geico Insurance	One Geico Plaza Bethesda, MD 20810 Not in Texas County United States	How can Geico charge more to customers when we are not driving and in lock down? They are getting cheap finance from the government and should pass this onto the consumers. I added my son who is back form college and it is costing me \$140/month!

CGS-247127	4/1/2020	Liberty Mutual Insurance	PO Box 515097 Los Angeles, CA 90051 Not in Texas County United States	I am writing on behalf of all Texas business owners who have a Coronavirus Exclusion Clause in their commercial business insurance policy. Please follow suit as the state of New Jersey Draft Bill A-3844 is doing to enforce insurance companies to honor business interruption insurance in Texas or propose legislation that will hold them accountable. I have also filed a claim with the Texas Department of Insurance to force insurance companies to honor claims for our businesses. Complaint ID 288503. On March 18, 2020 my business [REDACTED] was forced to close by civil authority. I called to file a claim with Liberty Mutual Insurance for business interruption insurance. Civil Authority is covered in my insurance policy. On April 1, 2020 Liberty Mutual informed me that they would not honor my business interruption insurance as a result of a virus exclusion. Even though my business has had no cases of employees with the virus and we have been forced to close as an act of civil authority by the City of Dallas. I am complaining about this as states all across the United States are moving to legislature which will force insurance agencies to be responsible and honor policies for small business owners. Sincerely, [REDACTED]
CGS-247217	4/1/2020	Trump Healthcare and Benefit Management Team	Unknown	Caller states she got a call from someone claiming to be with Trump Healthcare and Benefit Management Team who offered a policy to cover coronavirus treatment. [REDACTED]
CGS-248587	4/6/2020	Unknown	Unknown	Email: Constituent states that he owns a vineyard in bexar county and has a liability insurance policy for alcohol. With the stay-at-home order, the constituent would like to cancel his policy, but the insurance company stated that it will take one month to reinstate. He would like to know if this is price gouging.
CGS-248995	4/8/2020	Blue Cross Blue Shield	PO Box 660044 Dallas, TX 75266 Dallas County United States	This company is price gouging on my insurance premium They notified me that my Medicare supplement premium will be increased 20% on May1, 2020. This increase is outrageous especially during these dire timed
CGS-249366	4/9/2020	Community Health Choice	2636 S Loop West Ste 125 Houston, TX 77054 Harris County United States	I am trying to cancel my policy - I am covered with another policy from my spouse; and at the time, my employer. I communicated to one of their broker that I will not be renewing the policy on December 2019. I asked to submit cancellation. Which the broker did not do. Noticed charge in January. Called the broker, who says I needed to submit a form for cancellation. The broker provided me with a form, asked me to fill and send. Submitted the form for cancellation on February 6th 2020. Notice another charge for March 2020. called Community Choice. Spoke with one of their representatives, who indicated that the form was not the correct. Derived me to the right form, and asked me to re-submit. Completed and send the right form, with the information, on March 15th 2020, via email, to: memberservices@communitycares.com. Got the following message: Delivery has failed to these recipients or groups: Mayela.Botello@CommunityHealthChoice.org The recipient's mailbox is full and can't accept messages now. Please try resending this message later, or contact the recipient directly. The following organization rejected your message: DCSVEXDAG2.CHCHEALTH.ORG. It seems like their email is full, and therefore, my email and for was rejected? A Community Choice agent called me on April 9th 2020, for an unrelated issue (trying to confirm my address). I explained that I submitted cancellation of my policy. She reviewed, and asked me to resubmit the cancellation for - again. With the cancellation date of Feb 29th 2020. She mentioned that there will be no refunds. I explained to her my challenges: 1. I don't have any means of being able to print and send the form with the new date; and I would be exposing myself to social interaction during COVIT - 19, by going to a Kinko's, etc. 2. Need to have the premium refunded. I was given the incorrect form, and when submitted the correct one, they failed to process.
CGS-254209	5/18/2020	State Auto	518 East Broad St Columbus, OH 43215 United States	Company refused to honor coverage provisions of insurance contracts requiring payment of business interruption or business income loss suffered during COVID crisis

CGS-255264	5/28/2020	Progressive Insurance	6300 Wilson Mills Rd Mayfield Village, OH 44143 Not in Texas County United States	claim number [REDACTED] They never went to the shop my car was to make a correct valuation on it's real state. Of course they will say it is because Corona 19, but the car is on a open field with no one close. The report says my car has oil spots in the engine and spots in the interior. My car was at Honda Tomball had done more then \$1,000.00 work, all preventative, timming belt, water pump, etc, a month ago. I was giving \$500.00 more for the milage difference that at times the other had 3 x more milage. They value my car, as per a report from a third part using cars that were the cheapest in the market and that had at least double of the milage of my car, some 3 times. I called the places where those cars were on sale and the cars had damage and one went to action so bad it was.
CGS-256216	6/8/2020	Travel Guard	PO Box Stevens Point, WI 54481 Not in Texas County United States	I booked airline tickets on 11-18-2019 with United Airlines for travel to Paris Departing 3-13-2020 Returning 3-20-2020. In addition I purchased a Travel Guard Insurance Policy. I opted to pay extra for the plan that would allow cancellation for any reason for a full refund. I cancelled our plans to travel due to the Covid 19 Pandemic & International Travel Ban. I filed a claim with Travel Guard on March 8, 2020. My claim was denied for the reason United Airlines has offered a "Travel Voucher" for future travel. I have tried on several occassions to reach the Claims Analyst (Sharhara Fair) in charge of my claim to no avail. I have sent repeated emails to explain that I have no intention of accepting a travel voucher as acceptable compensation due to the uncertainty for international travel currently or in the future. I still have not received an acceptable reply to my pleads for a full refund that is clearly due to me according to the Policy.
CGS-257259	6/22/2020	Biberk	PO Box 113247 Stampford, CT 06911-3246 Not in Texas County United States	I requested to cancel my business insurance policy with Biberk on 04/21/2020 because I?m not running my business due to coronavirus they didn?t cancel my policy any they keep asking for payments they collected \$60,97 on 06/22/2020 and they didn?t cancel my policy
CGS-257287	6/24/2020	AIG Travel	PO Box 47 Stevens PT, WI 54481 United States	After purchasing the insurance, the trip was cancelled by Expedia due to COVID-19. I opted to use the travel insurance for a full refund instead of using for future use. I have presented them with all the information in April and we are now almost 3 months passed this date with no answer. I understand they are slammed, but I have no job and I am paying interest on a credit card I can't pay. Need help

CGS-258897	7/8/2020	Nationwide	1 W Nationwide Blvd Columbus, OH 43218 Not in Texas County United States	<p>I have a problem with my insurance company Nationwide. I feel they have made misrepresentations and engaged in unfair trade practices. When I increased my coverage after they told my they would not cover my damage from Hurricane Harvey I was assured that this was a comprehensive blanket policy and that I did not need to worry. That was a misleading claim. I have owned my dental laboratory Law Dental for 15 years and carried a business insurance policy with Nationwide the entire time my business has been open. I am filing this complaint because they are issuing blanket denials without doing due diligence or considering the full circumstances. My business was directly impacted by Covid-19, and I filed a claim with Nationwide that was denied. I believe that they issued this insurance policy in bad faith and that their denial of my claim is a breach of my insurance contract. Nationwide is engaging in unfair trade practices and unfair claims practices and need to be investigated. I mentioned this is not the first time Nationwide has done this---after they DENIED me coverage for Hurricane Harvey, I was told by Nationwide that they would amend my policy so that I would have more comprehensive coverage. I am fed up with this company and wonder what I pay my premiums for?? Every time disaster strikes and hurts my business, they turn their back on me. Nationwide is on my side??? That Is a joke, they misrepresent my policy provisions, they breach my insurance contract and they do not even take time to fully review my legitimate claim. I am not surprised that Nationwide only has 1 star on the BBB. I have reviewed the exclusions clause and their stated reason for denial and do not see any concrete or factual basis for denial based on the policy language. I understand that it is an insurance company's job to find any way possible to deny a claim, but this is ridiculous. My lab was negatively impacted when the governor ordered that elective medical and dental services were not allowed. We manufacture bridges, artificial prothesis for oral?crowns, bridges, dentures etc. We work directly with a network of dentist?s and sell to them wholesale. Due to this shutdown my business dropped 95%. I had to lay off 4 of my 6 employees and was unable to keep up with my bills. Over the last three months we have lost more than \$60,000. Someone needs to hold Nationwide accountable and look into their misleading and false claims about their policies and business model of deny, deny, deny. I would like Nationwide to review my appeal of the claim denial and to work with me towards a fair settlement of my claim. The language in their policy is vague and subject to interpretation and the reasoning and logic used in their denial is questionable. I feel that now is the time for Nationwide to step up and do the right thing, not push struggling business owners who want to receive what they paid for aside.</p>
CGS-261032	8/5/2020	Nationwide Insurance	PO Box 26222 Tampa, FL 33623 Not in Texas County United States	<p>Purchased trip insurance from Nationwide Travel Insurance on 2/17/2020 for a trip to Florida on 5/16/2020. Insurance was to cover lodging, airfare, lost luggage, etc. Due to COVID restrictions place on out-of-state visitors by the state government of Florida, our condo rental management company advised our reservation was cancelled. This occurred on 5/4/2020. The condo management company agreed to refund our reservation, except for a 145.60 service fee. Since Florida required a 14 day quarantine period for any visitor to the state and our lodging was cancelled, the need for airfare became null and void. American Airlines refused to refund the cost of the tickets, since the tickets purchased were non-refundable. My expectation was the travel insurance would cover the loss. I filed a claim with Nationwide Travel Insurance and they not only denied my claim for the airfare, but the service fee for the lodging as well. They explain that the COVID 19 pandemic is not a covered event. I argue, their own language lists quarantine, which the State of Florida imposed on any out of state visitor. I believe Nationwide Travel Insurance is engaging in deceptive trade practices which has harmed me in the sum of \$1083.20.</p>