

# THE IMPACT OF TENNCARE

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## *A Survey of Recipients, 2014*

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# The Impact of TennCare: A Survey of Recipients, 2014

## Method

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The Center for Business and Economic Research (CBER) at the University of Tennessee, under contract with the Department of Finance and Administration of the State of Tennessee, conducted a survey of Tennessee residents to ascertain their insurance status and use of medical facilities. A target sample size of 5,000 households allows for obtaining accurate estimates for subpopulations. CBER prepared the survey instrument in cooperation with personnel from the Bureau of TennCare.

The University of Tennessee Social Work Office of Research and Public Service conducted the survey by randomly selecting potential respondents from a land line and cell phone set of numbers between May and July 2014. Five calls were made to each residence, at staggered times, to minimize nonrespondent bias. The design chosen was a “Household Sample,” and the interview was conducted with the head of the household. When Hispanic households were reached, a person fluent in Spanish would call the household at a later time to conduct the survey.

Approximately 55.5 percent and 39.2 percent of those who answered their land line phone and cell phone, respectively, agreed to participate in the survey.<sup>1</sup> The large sample size allowed the weighting of responses by income and age to provide unbiased estimates for the entire population. For all statewide estimates, a correction factor was used to adjust for the degree to which the sample over- or under-represented Tennesseans grouped by household income and head of household age.<sup>2</sup> (Table 1)

This is a follow-up to previous surveys of 5,000 Tennessee households conducted annually since 1993, the last year of Medicaid before Tennessee adopted TennCare. Throughout this report, we make comparisons to findings from the earlier surveys.

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<sup>1</sup> In the land line phone sample, there were 4,716 completed surveys and 4,245 refusals. In the cell phone sample, there were 301 completed surveys, and 566 refusals.

<sup>2</sup> Since 2010, the sample has been adjusted by household income and head of household age using the 3-year American Community Survey (ACS). The ACS is a nationwide survey designed to provide reliable and timely estimates of the demographic, social, economic and housing characteristics of the US population. The 3-year ACS data are available for any political division (state, county, city, school district, etc.) with a population greater than 20,000. It is prepared by the United States Census Bureau. In prior years, the sample had been adjusted by household income using the 2000 Census.

**TABLE 1: Head of Household Age and Household Income**

<b>Age-Householders</b>	<b>Proportion in 2014 Survey (Percent)</b>	<b>Proportion in ACS* (Percent)</b>	<b>Deviation (Percent)</b>
Under 25	2.0	4.4	2.4
25-44	24.3	33.4	9.1
45-64	52.0	39.6	-12.3
65+	21.7	22.5	0.8

<b>Household Income Level</b>	<b>Proportion in 2014 Survey (Percent)</b>	<b>Proportion in ACS* (Percent)</b>	<b>Deviation (Percent)</b>
<10,000	8.4	9.0	0.7
10,000-14,999	8.9	6.9	-2.0
15,000-19,999	7.9	6.6	-1.3
20,000-29,999	12.8	12.6	-0.2
30,000-39,999	9.7	11.4	1.7
40,000-49,999	9.6	9.7	0.1
50,000-59,999	8.1	8.2	0.1
60,000-99,999	20.3	20.4	0.1
100,000+	9.3	9.4	0.1

\*Census Bureau, 2011-2013 American Community Survey 3-year Estimates

## Estimates for Insurance Status

Estimates for the number of Tennesseans who are uninsured are presented below (Table 2). These statewide estimates are extrapolated from the weighted sample. The estimated 472,008 uninsured represent 7.2 percent of the 6,495,978 Tennessee residents.<sup>3</sup> The 2.4 percentage point decrease in the number of uninsured is also the largest decline and the lowest rate of uninsured in a decade. This decrease coincided with the late 2013 through early 2014 establishment of the Health Insurance Marketplace established as part of the Affordable Care Act. The uninsured rate for children is 2.4 percent, a 1.3 percentage point decrease from last year's rate of 3.7 percent. The uninsured rate for adults decreased from the 2013 rate of 11.4 percent (Table 2a) to 8.7 percent in 2014.

<sup>3</sup> Population estimates are found using United States Census Bureau, 2011-2013 ACS. In prior years (1993-2009), population figures were gathered from the "Interim State Population Projections," also prepared by the United States Census Bureau.

**TABLE 2: Statewide Estimates of Uninsured Populations (1994–2014)**

	<b>1994</b>	<b>1995</b>	<b>1996</b>	<b>1997</b>	<b>1998</b>	<b>1999</b>	<b>2000</b>
State Total	298,653	303,785	333,268	319,079	335,612	387,584	372,776
Percent	5.7	5.8	6.3	6.1	6.2	7.2	6.5

	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
State Total	353,736	348,753	371,724	387,975	482,353	649,479	608,234
Percent	6.2	6.1	6.4	6.6	8.1	10.7	10

	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
State Total	566,633	616,967	618,445	604,222	577,813	611,368	472,008
Percent	9.3	10	9.9	9.5	9.2	9.6	7.2

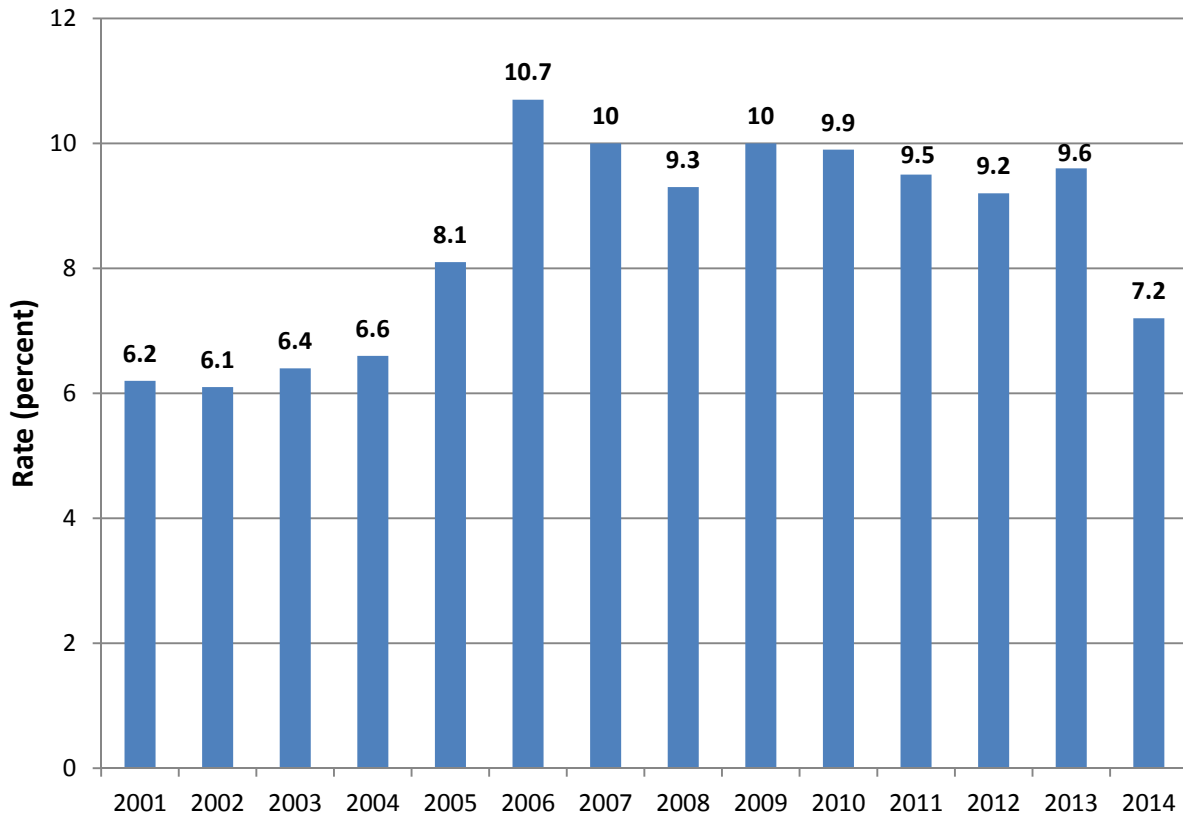
**TABLE 2a: Uninsured Tennesseans by Age (2001–2014)**

	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
Under 18 Total	56,141	54,552	46,999	67,772	72,387	82,484	70,096
Under 18 Percent	4	3.9	3.3	4.9	5	5.7	4.8
18+ Total	297,595	297,779	324,725	320,203	409,965	566,955	538,138
18+ Percent	6.9	6.9	7.4	7.2	9.1	12.1	11.7

	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Under 18 Total	72,258	54,759	57,912	35,743	40,700	55,319	36,104
Under 18 Percent	4.9	3.7	3.9	2.4	2.7	3.7	2.4
18+ Total	494,375	562,208	560,532	568,479	537,113	556,049	435,904
18+ Percent	10.6	11.9	12	12	11.2	11.4	8.7

**FIGURE 1: Rate of Uninsured Populations (2001-2014)**



## Reasons for Failure to Obtain Medical Insurance

The reported underlying reasons for a lack of insurance have changed little over the period since TennCare was implemented in 1994, though the percentages have shifted somewhat. The major reason that people continue to report being uninsured is their perception that they cannot afford insurance (Table 3). In 2014, 86 percent indicate that this is a major reason for not having insurance, a 3 percentage point increase from 2013. Though there is some variation from one year to the next, the difference among income groups has been consistently large, with those in the higher income groups considerably less likely to consider affordability as a major reason (Table 4). The group least likely to consider cost a major barrier to having insurance is the \$50,000+ group, with only 59 percent claiming affordability as a major barrier for not having insurance.<sup>4</sup> Of those in the lowest income bracket, 94 percent of the respondents cite affordability as a major barrier to having insurance, which is a 6 percent increase from the previous year. A notable change from the previous several years is that 12 percent of

<sup>4</sup> While the \$50,000+ bracket experienced a large percentage point change in the number of people claiming “cannot afford” as a major reason for no insurance, the sample size is small so its difference is not statistically significant. Therefore, the change may not reflect the shift in the underlying population.

respondents reported a major reason for not having insurance is that they do not need it, which is more than double the percentage from 2013 (Table 3). While financial pressures and lack of need limit people from obtaining coverage, 11 percent indicate that they just did not get around to securing it.

**TABLE 3: Reasons for Not Having Insurance (1997–2014) (Percent)**

Reason	Cannot Afford			Did Not Get to It			Do Not Need		
	Major Reason	Minor Reason	Not a Reason	Major Reason	Minor Reason	Not a Reason	Major Reason	Minor Reason	Not a Reason
1997	79	7	14	15	18	67	9	15	76
1998	73	10	17	12	17	72	13	13	74
1999	71	10	19	15	22	63	10	16	74
2000	76	8	16	6	21	73	7	12	81
2001	78	9	13	11	20	69	12	16	72
2002	74	10	17	11	16	74	8	14	78
2003	82	8	10	10	20	70	8	15	77
2004	82	7	11	8	19	73	8	16	76
2005	82	7	10	9	16	75	8	15	77
2006	87	4	9	12	14	74	12	14	74
2007	89	6	4	9	11	79	5	13	82
2008	93	4	4	7	11	82	5	8	87
2009	92	3	4	3	15	81	5	10	85
2010	91	5	4	5	13	82	6	15	80
2011	88	5	7	11	12	77	8	12	79
2012	88	5	7	9	13	78	7	13	80
2013	83	6	11	9	17	74	5	16	79
2014	86	6	8	11	15	75	12	14	74

**TABLE 4: “Cannot Afford” Major Reason for No Insurance: By Income (2006–2014) (Percent)**

Household Income	2006	2007	2008	2009	2010	2011	2012	2013	2014
Less than \$10,000	92	93	97	96	96	89	87	88	94
\$10,000 - \$14,499	96	95	97	96	95	90	94	83	85
\$15,000 - \$19,999	87	93	88	93	88	90	91	87	86
\$20,000 - \$29,999	90	89	96	92	94	89	92	85	82
\$30,000 - \$39,999	76	90	88	90	87	83	85	79	82
\$40,000 - \$49,999	84	88	93	92	92	80	91	82	83
\$50,000+	68	76	81	80	76	92	71	71	59

## Evaluations of Medical Care and Insurance Coverage

Tennessee residents' perceptions about the quality of care received changed little and has remained fairly stable over the last decade. Overall, 78 percent of all heads of households and 70 percent of heads of households with TennCare rated the quality of care as "good" or "excellent" compared to 78 percent and 68 percent, respectively, in 2013.

Heads of households rate the quality of care received by children consistently high. In 2014, 89 percent of all heads of households rated their children's quality of care as "excellent" or "good," up from 86 percent in the prior year. Ratings from TennCare heads of households are also higher, with 87 percent rating the quality of care for their children as "excellent" or "good" compared to 80 percent the previous year. The share of TennCare heads of households rating their children's care "excellent" increased slightly from 35 percent in 2013 to 38 percent in 2014. Only 2 percent of all heads of household (3 percent for those on TennCare) rate the quality of care their children receive as "poor." (Table 6).

**TABLE 5: Quality of Medical Care Received by Heads of Households (2004–2014) (Percent)**

<b>All Heads of Households</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Excellent	26	29	28	28	28	32	32	31	30	32	31
Good	50	48	48	47	46	46	46	46	46	46	47
Fair	18	17	18	18	18	16	16	15	17	16	16
Poor	6	6	7	7	8	6	6	7	7	6	6
<b>Heads of Households w/ TennCare</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Excellent	23	28	21	23	24	29	24	30	24	24	25
Good	47	40	43	44	43	47	41	41	45	44	45
Fair	23	26	27	27	25	18	29	19	22	24	22
Poor	7	6	10	6	8	6	6	10	9	8	8



**TABLE 6: Quality of Medical Care Received by Children of Heads of Households (2004–2014) (Percent)**

<b>All Heads of Households</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Excellent	36	38	39	35	34	39	46	44	42	43	41
Good	48	49	47	48	51	49	43	45	45	43	48
Fair	12	9	11	12	11	9	9	9	10	10	9
Poor	4	4	3	4	4	3	3	2	3	4	2
<b>Heads of Households w/ TennCare<sup>5</sup></b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Excellent	31	34	39	30	32	41	43	48	38	35	38
Good	47	49	38	49	49	48	45	39	42	45	49
Fair	16	12	17	19	14	8	6	11	14	14	10
Poor	5	5	6	2	6	3	6	2	6	6	3

### Satisfaction with Quality of Care Received from TennCare

TennCare recipients continue to show high levels of satisfaction with the quality of care received from TennCare (Table 7), with 93 percent responding “somewhat satisfied” or “very satisfied.”<sup>6</sup> While the satisfaction rate is two percentage points lower than 2013, the rate appears to be in line with past reports.

**TABLE 7: Percent Indicating Satisfaction with TennCare (2000–2014) (Percent)**

<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
78	79	85	83	90	93	87	90	89	92	94	95	93	95	93

### Behavior Relevant to Medical Care

Each respondent was asked a series of questions regarding his or her behavior when initially seeking medical care (Table 8). Among all heads of households, the choice between a doctor’s office, clinic, hospital, and other in 2014 is very similar to that in 2013; however, the TennCare head of households’ choice between these types of providers have changed. TennCare heads of households shifted their

<sup>5</sup> This subgroup includes all children who are on TennCare, regardless of the insurance status of the head of household.

<sup>6</sup> A three point scale was used, and respondents could indicate “very satisfied,” “somewhat satisfied,” or “not satisfied.”

preferences from seeking initial care at doctor's offices (8 percent decrease) toward clinics (4 percent increase), hospitals (2 percent increase) and other (2 percent increase). When it comes to initial care choices for children, 99 percent of all households and 98 percent of TennCare households sought initial care at a doctor's office or a clinic, consistent with 2013. (Table 9).

**TABLE 8: Head of Household: Medical Facilities Used When Medical Care Initially Sought (2004-2014) (Percent)**

<b>All Heads of Households</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Doctor's Office	85	83	83	83	83	83	82	83	82	81	81
Clinic	9	11	11	11	11	12	12	12	13	13	14
Hospital	5	5	5	4	4	4	4	4	4	4	3
Other	1	1	1	2	2	2	2	2	1	2	2
<b>Heads of Households w/ TennCare</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Doctor's Office	77	78	76	79	80	83	77	80	75	80	72
Clinic	14	14	15	15	13	12	15	11	14	14	18
Hospital	8	7	7	4	6	4	7	8	10	6	8
Other	1	1	1	2	<1	1	<1	2	1	<1	2

**TABLE 9: Children: Medical Facilities Used When Medical Care Initially Sought (2004-2014) (Percent)**

<b>All Heads of Households</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Doctor's Office	85	86	87	88	88	86	87	88	88	86	87
Clinic	11	10	10	9	10	10	11	9	10	12	12
Hospital	3	3	3	2	2	3	2	2	2	1	1
Other	1	1	<1	1	<1	<1	<1	<1	<1	1	<1
<b>Heads of Households w/ TennCare</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Doctor's Office	78	79	82	83	83	85	82	84	86	84	84
Clinic	16	13	12	14	14	15	15	7	11	12	14
Hospital	6	8	6	3	3	0	3	9	3	3	1
Other	0	0	1	0	<1	0	0	0	0	<1	1

TennCare recipients continue to report seeing physicians on a more frequent basis than the average Tennessee household. TennCare heads of households see a physician at least monthly almost three times as much as all head of households (37 percent compared to 13 percent, respectively), and TennCare heads of households are about half as likely to see a physician yearly or rarely as all heads of households (19 percent compared to 40 percent, respectively) (Table 10). The same trend is observed among children with 19 percent of TennCare households taking their children to visit a doctor at least monthly compared to only 10 percent of all households. For households with children, 27 percent of those with TennCare reported taking their child to the doctor yearly or rarely compared with 43 percent of all households (Table 11).

**TABLE 10: Frequency of Visits to Doctor for Head of Household (2004–2014) (Percent)**

<b>All Heads of Households</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Weekly	3	2	2	2	3	2	2	2	1	2	2
Monthly	11	11	12	13	12	12	11	11	11	11	11
Every Few Months	44	46	44	46	46	49	45	44	46	46	47
Yearly	26	26	25	23	22	22	24	25	25	24	25
Rarely	16	15	18	16	17	15	18	17	17	17	15
<b>Heads of Households w/ TennCare</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Weekly	7	6	7	8	7	6	6	6	4	5	6
Monthly	28	30	30	33	33	30	29	26	31	34	31
Every Few Months	46	46	45	45	47	51	47	46	43	43	45
Yearly	9	11	8	6	8	7	7	10	8	8	11
Rarely	10	7	10	8	4	6	12	11	14	10	8

**TABLE 11: Frequency of Visits to Doctor for Children (2004–2014) (Percent)**

<b>All Heads of Households</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Weekly	1	2	1	2	2	1	2	1	1	1	1
Monthly	10	11	10	11	9	9	9	10	8	9	9
Every Few Months	53	53	52	50	50	51	51	50	50	52	47
Yearly	26	23	28	27	29	31	29	31	35	30	35
Rarely	10	11	10	10	10	8	9	8	6	8	8
<b>Heads of Households w/ TennCare<sup>7</sup></b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Weekly	3	2	2	4	1	1	3	1	0	1	2
Monthly	14	21	16	14	16	18	13	15	15	19	17
Every Few Months	53	49	51	54	55	50	51	55	58	53	53
Yearly	22	17	23	16	21	27	24	25	22	25	25
Rarely	9	11	8	11	7	4	10	4	5	2	2

## Appointments

The reported time required to obtain an appointment is comparable to previous years' findings, and the distribution of appointment wait time is not very different from 2013. The percent of TennCare recipients reporting obtaining a doctor's appointment within a week is 68 percent in 2014 compared to 66 percent in 2013 (Table 12). The number of TennCare heads of households reporting having to wait three weeks or longer is 25 percent compared to 24 percent last year. TennCare recipients wait 53 minutes on average to see their physicians once they reach the office (Table 12), which is a slight increase from 2013 but still lower than most previous years. The average travel time to a physician's office (22 minutes) for TennCare households has held steady since 2011.

<sup>7</sup> This subgroup includes the children of heads of household enrolled in TennCare.

**TABLE 12: Time between Attempt to Make Appointment and First Availability of Appointment:  
TennCare Heads of Household (2005–2014) (Percent)**

When you last made an appointment to see a primary care physician for an illness in the last 12 months, how soon was the first appointment available?	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Same day	21	22	22	21	18	20	21	20	18	18
Next day	17	27	20	17	23	19	19	21	25	21
1 week	31	22	30	27	25	29	30	25	23	29
2 weeks	10	10	8	10	9	11	10	14	10	8
3 weeks	5	4	4	4	4	4	4	2	4	6
Over 3 weeks	16	16	15	22	20	17	16	18	20	19

**TABLE 13: Wait for Appointments: TennCare Heads of Household (2004–2014) (Minutes)**

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Number of minutes wait past scheduled appointment time?	63	57	80	57	50	52	65	58	58	51	53
Number of minutes to travel to physician's office?	27	32	30	21	25	24	31	23	22	22	22

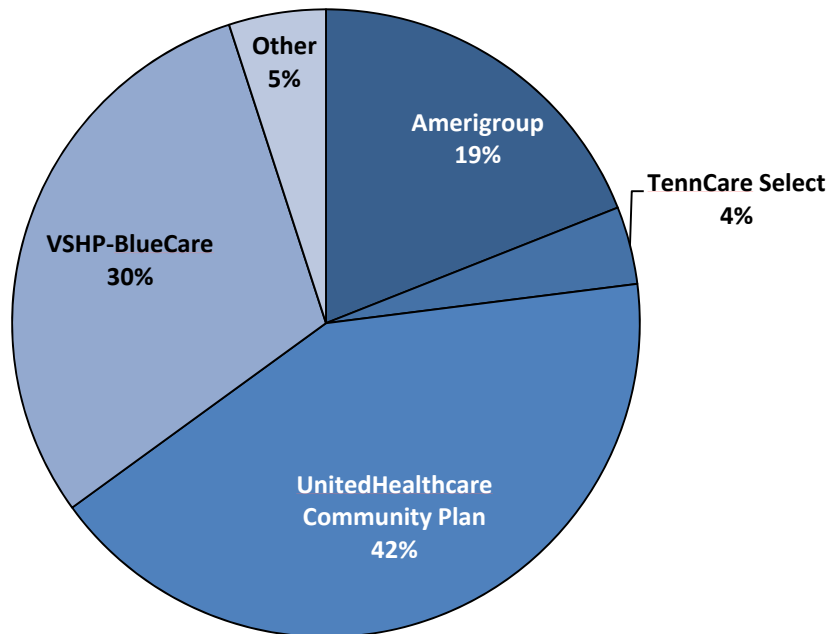
## TennCare Plans

The largest number of TennCare survey respondents (42 percent) report being signed up with UnitedHealthcare Community Plan as their TennCare MCO. Volunteer State Health Plan (BlueCare) also accounts for a large percentage of the TennCare recipients (30 percent). Amerigroup accounts for another 19 percent, while 4 percent are represented by TennCare Select. Five percent report being represented by other plans, though there are no other active TennCare plans (Table 14).<sup>8</sup> These distributions are relatively unchanged from last year.

**TABLE 14: Reported TennCare Plan (2010–2014) (Percent)**

What company manages your TennCare plan?	2010	2011	2012	2013	2014
Amerigroup	10	16	20	17	19
TennCare Select	8	8	6	5	4
UnitedHealthcare Community Plan (formerly AmeriChoice)	37	41	37	41	42
VSHP – BlueCare	36	32	33	30	30
Other	7	4	4	7	5

**FIGURE 2: Reported TennCare Plan (2014)**



<sup>8</sup> UnitedHealthcare Community Plan serves all regions of the state, while BlueCare serves east and west Tennessee. Amerigroup serves only middle Tennessee. TennCare Select serves a specialized segment composed primarily of children in DCS custody.

In 2014, a decreased share of TennCare households reported receiving information from MCOs about an enrollment card (6 percent fewer), filing appeals (6 percent fewer), and a list of rights and responsibilities (4 percent fewer), but there was no change in the share that reported receiving information about the name of the MCO (Table 15).

The preferred method for receiving information about TennCare remains through the mail, with 75 percent reporting this is the best way they obtain TennCare information (Table 16).

**TABLE 15: Households Receiving TennCare Information from Plans (2005–2014) (Percent)**

<b>Please indicate whether or not you or anyone in your household has received each of the following regarding TennCare</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
An enrollment card	70	73	78	78	77	74	61	62	69	63
Information on filing grievances	26	41	46	41	41	43	29			
Information on filing appeals <sup>9</sup>								73	76	70
A list of rights and responsibilities	71	78	77	73	75	74	68	80	82	78
Name of MCO to whom assigned	79	82	81	79	79	79	76	79	76	76

**TABLE 16: Best Way to Get Information about TennCare (2005–2014) (Percent)**

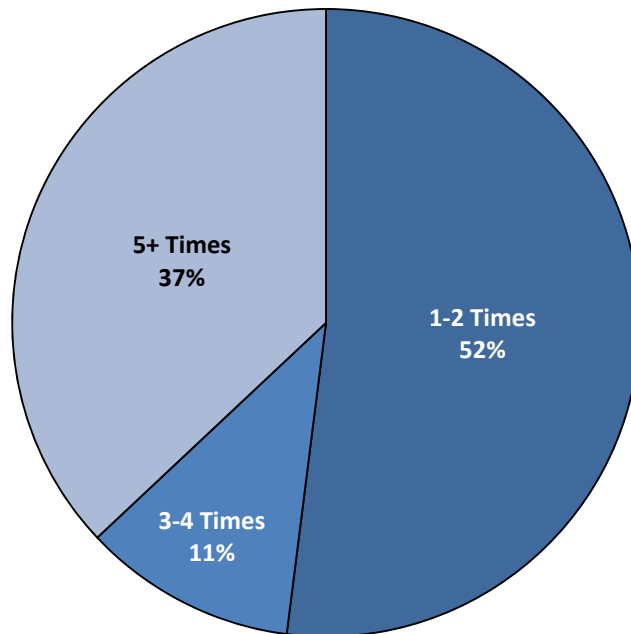
	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>
Mail	75	75	72	73	71	72	78	80	74	75
Doctor	6	8	8	5	6	5	5	6	9	5
Phone	9	5	8	11	10	11	5	4	6	6
Handbook	4	3	6	6	7	5	6	5	4	4
Drug Store	1	2	1	1	1	<1	<1	<1	<1	<1
Friends	0	1	1	<1	1	1	2	<1	<1	<1
TV	1	1	0	1	<1	<1	<1	<1	<1	<1
Paper	0	0	0	<1	1	<1	0	<1	<1	<1
Other	4	5	4	3	3	4	4	4	6	8

<sup>9</sup> From 1993 through 2011, survey respondents were asked whether they had received “information on filing grievances.” The term “appeals” is much more widely used in the TennCare program than the term “grievances.” Therefore, the question was changed in 2012 to ask whether respondents had received “information on filing appeals.”

Five percent of respondents indicated that either they or someone else in their family had changed plans within the preceding twelve months, a two percentage point decrease from 2013. Of that total, 36 percent requested the change (as opposed to being automatically reassigned from one plan to another). The most commonly cited reason for changing plans was limited choice of doctors and hospitals.

The 2014 survey added questions concerning the use of non-emergency care from providers who do not participate in the TennCare health care plan. In the past 12 months, 10 percent of TennCare families used a non-emergency care provider who did not participate in their plan, with over half (52 percent) using these providers 1-2 times (Figure 3). The most common type of non-participating provider used by TennCare families was a general medical care/family doctor followed by a non-surgical specialist (Table 17). The most common reason cited was that the service was not covered under TennCare (38 percent), and 20 percent mistakenly thought the provider participated in their TennCare plan (Table 18). Only one percent was motivated to find an out-of-network provider over dissatisfaction with providers in the TennCare plan. Almost one-third (32 percent) of respondents reported that TennCare helped them find a provider that participated in the TennCare plan.

**FIGURE 3: Number of Times Sought Non-Emergency Care at a Non-Participating Provider in Past 12 Months (Percent)**





**TABLE 17: Type of Non-Emergency Care Sought from a Non-TennCare Provider (Percent)**

	<b>2014</b>
Eye Care	7
Dental Care	16
General Medical Care Specialist	59
Non-Surgical Specialist	20
Surgical Specialist	10
Not Sure	3

Total exceeds 100 percent because respondents could choose more than one type of non-emergency care.

**TABLE 18: Reasons Sought Non-Emergency Care from a Non-TennCare Provider (Percent)**

	<b>2014</b>
Dissatisfaction with quality of service from TennCare Provider	1
Service was not covered by TennCare	38
No TennCare provider in the area	18
Could not get timely appointment with TennCare Provider	6
When I made the appointment or received care, I mistakenly thought the provider participated in my TennCare health care plan	20
Other / Not sure	17

## Conclusion

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Tennessee's 7.2 percent rate of uninsured in 2014 is the lowest rate in a decade and is a 23 percent decrease from the previous survey in 2013 in the estimated number of Tennesseans without insurance. The total uninsured population is approximately 472,008. This decrease coincided with the late 2013 through early 2014 establishment of the Health Insurance Marketplace established as part of the Affordable Care Act. A higher percentage of those who do not have insurance, particularly among families who make less than \$10,000 per year, cite affordability as a major reason for not having insurance. The number of respondents who do not see a need for health insurance increased 7 percent.

A higher share of TennCare enrollees (8 percent) versus all enrollees (3 percent) continue to seek initial care at hospitals instead of doctors' offices or clinics, but there was little change from 2013. Overall, TennCare continues to receive positive feedback from its recipients, with 93 percent reporting satisfaction with the program, indicating TennCare is providing medical care in a satisfactory manner and up to the expectations of those it serves.