



The Impact of TennCare: A Survey of Recipients 2004

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Method

The Center for Business and Economic Research at the University of Tennessee contracted with the Department of Finance and Administration of the State of Tennessee to conduct a survey of Tennessee residents in order to ascertain their insurance status and use of medical facilities. Given the necessity of obtaining accurate estimates for subpopulations, a target sample size of 5,000 was agreed upon. The survey instrument was prepared in cooperation with personnel from the TennCare Bureau.

The survey was conducted by telephone between May and July, 2004. The survey was conducted with a Computer Assisted Telephone Interviewing System, utilizing a random-digit dialing based sample. Four 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. The University of Tennessee Social Science Research Institute administered the survey.

Approximately 49 percent of those contacted agreed to participate in the survey. The demographics also very closely mirrored those for the state that were obtained from the most recent census estimates. The large sample size allowed the weighting of responses by income to provide unbiased estimates for the entire population. For all statewide estimates of the uninsured, a correction factor was used to adjust for the degree to which the sample over or under represented Tennesseans grouped by income. On all other indicators, the sample closely mirrored the state.

This is a follow-up to previous surveys of 5,000 Tennessee households conducted annually since 1993. Throughout this report, comparisons are made to findings from the earlier surveys.

| Tennessee Households – Household Income | Proportion in 2000 Census (Percent) | Proportion in 2004 survey (Percent) | Deviation (Percent) |
|--|--|--|----------------------------|
| Less \$10,000 | 12.1 | 10.5 | 1.6 |
| \$10,000 - \$14,499 | 7.4 | 9.2 | -1.8 |
| \$15,000 - \$19,999 | 7.4 | 8.1 | -0.7 |
| \$20,000 - \$29,999 | 14.4 | 13.5 | 0.9 |
| \$30,000 - \$39,999 | 12.5 | 12.4 | 0.1 |
| \$40,000 - \$49,999 | 11.1 | 10.4 | 0.7 |
| \$50,000 - \$59,999 | 7.6 | 9.0 | -1.4 |
| \$60,000 - \$99,999 | 19.1 | 17.5 | 1.6 |
| \$100,000 + | 8.3 | 9.5 | -1.2 |

Estimates for Insurance Status

Estimates for the number of Tennesseans who are uninsured are presented below (Table 1). The estimated 387,975 uninsured represent 6.64 percent of the 2004 population (5,841,748). This is a slight increase from 2003 and the highest level of uninsured since 1999. The last year has brought some slippage in the provision of insurance for those under eighteen. The uninsured rate for children is 4.86 percent, up significantly from the previous year despite the slightly lower rate for adults.

Table 1: Statewide Estimates of Uninsured Populations (1993–2004)

| | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 |
|-------------|---------|---------|---------|---------|---------|---------|
| State Total | 452,232 | 298,653 | 303,785 | 333,268 | 319,079 | 335,612 |
| Percent | 8.9 | 5.7 | 5.8 | 6.3 | 6.1 | 6.2 |

| | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|-------------|---------|---------|---------|---------|---------|---------|
| State Total | 387,584 | 372,776 | 353,736 | 348,753 | 371,724 | 387,975 |
| Percent | 7.2 | 6.5 | 6.2 | 6.1 | 6.4 | 6.6 |

Table 1a: Percentage by Age Status (2004)

| | Under 18 | 18+ |
|---------|----------|---------|
| Total | 67,772 | 320,203 |
| Percent | 4.86 | 7.2 |

Reasons for Failure to Obtain Medical Insurance

There has not been much change in the underlying reason for a lack of insurance over the period since TennCare was implemented in 1994. The major reason that people report remaining uninsured continues to be their perceived inability to pay (Table 2). In 2004, 82 percent indicate that this is the major reason for not having insurance, the same figure as a year earlier. The percent saying they cannot afford insurance does not differ much by income group, except for those in the very highest and very lowest income groups (Table 3). While financial pressures continue to limit people from obtaining coverage, 8 percent indicate that they just did not get around to it. Likewise, 8 percent indicate that a major reason is that they do not need insurance.

Table 2: Reason for Not Having Insurance (1993–2004) (Percent)

| Not a Reason | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|---------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Can't Afford | 10 | 14 | 19 | 20 | 14 | 17 | 19 | 16 | 13 | 17 | 10 | 11 |
| Didn't Get to it | 83 | 67 | 77 | 69 | 67 | 72 | 63 | 73 | 69 | 74 | 70 | 73 |
| Don't Need | 82 | 74 | 79 | 77 | 76 | 74 | 74 | 81 | 72 | 78 | 77 | 76 |
| Minor Reason | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
| Can't Afford | 7 | 7 | 11 | 7 | 7 | 10 | 10 | 8 | 9 | 10 | 8 | 7 |
| Didn't Get to it | 10 | 22 | 17 | 18 | 18 | 17 | 22 | 21 | 20 | 16 | 20 | 19 |
| Don't Need | 12 | 17 | 16 | 14 | 15 | 13 | 16 | 12 | 16 | 14 | 15 | 16 |
| Major Reason | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
| Can't Afford | 83 | 79 | 70 | 73 | 79 | 73 | 71 | 76 | 78 | 74 | 82 | 82 |
| Didn't Get to it | 7 | 11 | 7 | 12 | 15 | 12 | 15 | 6 | 11 | 11 | 10 | 8 |
| Don't Need | 6 | 10 | 6 | 9 | 9 | 13 | 10 | 7 | 12 | 8 | 8 | 8 |

Table 3: "Cannot Afford" Major Reason for No Insurance: by Income (1994–2004) (Percent)

| Major Reason | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|---------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Less \$10,000 | 91 | 90 | 77 | 83 | 79 | 75 | 76 | 82 | 82 | 86 | 97 |
| \$10,000 - \$14,499 | 82 | 80 | 73 | 87 | 86 | 76 | 84 | 84 | 90 | 84 | 88 |
| \$15,000 - \$19,999 | 80 | 64 | 87 | 74 | 80 | 75 | 84 | 89 | 77 | 93 | 92 |
| \$20,000 - \$29,999 | 87 | 76 | 69 | 69 | 73 | 69 | 80 | 74 | 70 | 83 | 87 |
| \$30,000 - \$39,999 | 61 | 59 | 75 | 65 | 78 | 64 | 80 | 82 | 72 | 84 | 84 |
| \$40,000 - \$49,999 | 58 | 82 | 70 | 80 | 63 | 73 | 45 | 69 | 62 | 82 | 70 |
| \$50,000+ | 42 | 38 | 55 | 46 | 46 | 39 | 47 | 46 | 36 | 67 | 47 |

Evaluations of Medical Care and Insurance Coverage (1993–2004)

Since 1994, there have been only slight increases in Tennesseans' overall perception of the quality of care they and their children have been receiving (Tables 4 and 5). However, current ratings of health care quality for the TennCare head of household population have been gradually increasing since TennCare was started in 1994. The ratings for TennCare recipients are higher in 2004 than for any year since the study began. Moreover the differential between the ratings of quality of care for both children and adults continues the trend that began in 1994 of narrowing the differences between ratings provided by TennCare respondents and by others. The quality of care ratings for TennCare children continue to be higher than for adults.

Table 4: Quality of Medical Care Received by Heads of Households (1993–2004) (Percent)

| All Heads of Households | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|--------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Excellent | 21 | 26 | 20 | 22 | 22 | 23 | 21 | 22 | 22 | 25 | 25 | 26 |
| Good | 49 | 45 | 51 | 52 | 51 | 52 | 50 | 50 | 48 | 51 | 50 | 50 |
| Fair | 24 | 22 | 23 | 22 | 22 | 22 | 22 | 21 | 23 | 19 | 19 | 18 |
| Poor | 5 | 7 | 6 | 4 | 5 | 3 | 7 | 7 | 7 | 5 | 6 | 6 |
| Medicaid/ TennCare | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
| Excellent | 17 | 17 | 14 | 15 | 19 | 18 | 18 | 18 | 20 | 21 | 21 | 23 |
| Good | 41 | 40 | 48 | 49 | 47 | 42 | 47 | 43 | 41 | 46 | 45 | 47 |
| Fair | 31 | 27 | 28 | 28 | 26 | 31 | 25 | 27 | 28 | 24 | 25 | 23 |
| Poor | 11 | 16 | 10 | 8 | 8 | 9 | 10 | 12 | 11 | 9 | 9 | 7 |

Table 5: Quality of Medical Care Received by Children of Heads of Households (1993–2004) (Percent)

| All Heads of Households | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|--------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Excellent | 30 | 32 | 28 | 30 | 30 | 30 | 30 | 33 | 30 | 34 | 36 | 36 |
| Good | 48 | 47 | 51 | 50 | 50 | 51 | 51 | 48 | 50 | 51 | 48 | 48 |
| Fair | 18 | 17 | 17 | 17 | 15 | 15 | 15 | 15 | 16 | 12 | 13 | 12 |
| Poor | 4 | 4 | 4 | 3 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 4 |
| Medicaid/ TennCare | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
| Excellent | 20 | 22 | 27 | 21 | 27 | 27 | 29 | 25 | 24 | 28 | 32 | 31 |
| Good | 47 | 45 | 44 | 55 | 48 | 49 | 49 | 47 | 50 | 48 | 45 | 47 |
| Fair | 25 | 23 | 21 | 19 | 19 | 18 | 18 | 20 | 19 | 17 | 17 | 16 |
| Poor | 8 | 10 | 8 | 6 | 6 | 7 | 4 | 8 | 7 | 7 | 6 | 5 |

*Note: Totals may not add to 100 percent due to rounding.

Satisfaction with Insurance Coverage

TennCare recipients are continuing to show high levels of satisfaction with TennCare (Table 6). In 2004, the percent expressing satisfaction (90 percent) is the highest it has been in over twelve years of measurement, and exceeds by 8 percent that reported by Medicaid recipients in 1993.

Table 6: Percent Indicating Satisfaction with TennCare (1993–2004) (Percent)

| 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|------|------|------|------|------|------|------|------|------|------|------|------|
| 82 | 61 | 75 | 82 | 81 | 83 | 81 | 78 | 79 | 85 | 83 | 90 |

Behavior Relevant to Medical Care

Each respondent was asked a series of questions regarding his or her behavior when seeking medical care (Table 7). Again, there has been very little change over the past few years. The proportion of TennCare heads of households seeking care at hospital emergency rooms remains low but has crept up slightly in the last year. Taken relative to the beginning of the program, however, it is clear that TennCare is having some impact on choices that people make in seeking care, and the impact is in the desired direction. This pattern is slightly more pronounced when TennCare recipients seek care for their children (Table 8). The share initially seeking care at a doctor's office has leveled off at slightly less than 80 percent, a full 8 percent greater than in 1993 with Medicaid. The increase in the share initially seeking care at a doctor's office for their children is even greater, where the increase is from 66 percent to 78 percent.

Table 7: Head of Household: Medical Facilities Used When Medical Care Initially Sought (1993–2004) (Percent)

| All Heads of Households | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|-------------------------|-----------------|------|------|------|------|------|------|------|------|------|------|------|
| | Doctor's Office | 80 | 82 | 80 | 82 | 81 | 81 | 81 | 83 | 81 | 84 | 85 |
| Clinic | 10 | 11 | 11 | 11 | 12 | 12 | 12 | 11 | 12 | 10 | 9 | 9 |
| Hospital | 9 | 7 | 7 | 6 | 6 | 6 | 6 | 5 | 6 | 5 | 5 | 5 |
| Other | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 | 2 | 1 | 1 | 1 |
| Medicaid/ TennCare | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
| Doctor's Office | 69 | 70 | 71 | 73 | 74 | 74 | 78 | 76 | 78 | 77 | 80 | 77 |
| Clinic | 15 | 18 | 18 | 18 | 17 | 19 | 15 | 17 | 14 | 15 | 12 | 14 |
| Hospital | 14 | 11 | 10 | 9 | 7 | 6 | 6 | 6 | 7 | 7 | 7 | 8 |
| Other | 1 | 1 | 1 | 0 | 1 | 1 | 1 | 1 | 2 | 1 | 1 | 1 |

Table 8: Children: Medical Facilities Used When Medical Care Initially Sought (1993–2004) (Percent)

| All Heads of Households | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|--------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Doctor's Office | 78 | 80 | 81 | 82 | 81 | 83 | 81 | 84 | 81 | 85 | 85 | 85 |
| Clinic | 13 | 13 | 12 | 13 | 13 | 13 | 12 | 12 | 14 | 10 | 9 | 11 |
| Hospital | 8 | 6 | 5 | 5 | 5 | 4 | 6 | 3 | 4 | 4 | 5 | 3 |
| Other | 1 | 1 | 2 | 1 | 1 | 1 | 1 | 1 | 1 | 2 | 1 | 1 |
| Medicaid/ TennCare | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
| Doctor's Office | 66 | 67 | 74 | 68 | 75 | 76 | 79 | 76 | 77 | 77 | 80 | 78 |
| Clinic | 20 | 21 | 18 | 24 | 17 | 18 | 15 | 17 | 16 | 17 | 12 | 16 |
| Hospital | 13 | 12 | 7 | 8 | 7 | 5 | 5 | 6 | 7 | 5 | 7 | 6 |
| Other | 1 | 0 | 1 | 0 | 1 | 1 | 1 | 1 | 1 | 1 | 1 | 0 |

There has been a similar change over the past decade in the frequency of visits to physicians. TennCare recipients continue in their tendency to see physicians on a more frequent basis than under Medicaid or than the average Tennessee household. Eighty-one percent of TennCare heads of households see a physician at least every few months (Table 9), as do 70 percent of TennCare children (Table 10). Only 38 percent of adults saw a physician this often prior to TennCare's inception in 1994. The increase in visits is much less pronounced for children than for TennCare adults. More frequent usage of physicians may indicate increased preventative medical care through annual visits but may also reflect that the population of TennCare adults is increasingly one that has greater need for medical services.

Table 9: Frequency of Visits to Doctor for Head of Household (1993–2004) (Percent)

| All Heads of Households | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|--------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Weekly | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 3 | 2 | 3 | 3 |
| Monthly | 8 | 9 | 8 | 8 | 10 | 11 | 12 | 11 | 13 | 11 | 11 | 11 |
| Every Few Months | 32 | 32 | 33 | 36 | 39 | 39 | 41 | 39 | 41 | 41 | 42 | 44 |
| Yearly | 33 | 29 | 33 | 31 | 27 | 27 | 25 | 27 | 25 | 27 | 27 | 26 |
| Rarely | 26 | 28 | 22 | 23 | 22 | 21 | 20 | 21 | 19 | 19 | 17 | 16 |
| Medicaid/ TennCare | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
| Weekly | 3 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 7 | 6 | 8 | 7 |
| Monthly | 15 | 23 | 15 | 20 | 24 | 21 | 25 | 26 | 24 | 24 | 29 | 28 |
| Every Few Months | 20 | 32 | 36 | 37 | 39 | 44 | 45 | 41 | 44 | 44 | 42 | 46 |
| Yearly | 28 | 16 | 20 | 21 | 14 | 14 | 13 | 13 | 12 | 14 | 10 | 9 |
| Rarely | 25 | 25 | 20 | 18 | 19 | 19 | 12 | 15 | 13 | 13 | 12 | 10 |

Table 10: Frequency of Visits to Doctor for Children (1993–2004) (Percent)

| All Heads of Households | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|--------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Weekly | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 1 |
| Monthly | 10 | 11 | 10 | 12 | 12 | 11 | 11 | 11 | 11 | 11 | 12 | 10 |
| Every Few Months | 50 | 52 | 49 | 55 | 52 | 55 | 54 | 52 | 52 | 51 | 52 | 53 |
| Yearly | 23 | 23 | 26 | 21 | 23 | 22 | 24 | 24 | 24 | 23 | 26 | 26 |
| Rarely | 15 | 13 | 11 | 10 | 12 | 10 | 9 | 11 | 11 | 13 | 8 | 10 |
| Medicaid/TennCare | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
| Weekly | 3 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 | 2 | 4 | 3 |
| Monthly | 13 | 19 | 15 | 19 | 15 | 12 | 14 | 16 | 14 | 17 | 17 | 14 |
| Every Few Months | 49 | 53 | 48 | 58 | 54 | 57 | 56 | 53 | 56 | 56 | 53 | 53 |
| Yearly | 21 | 13 | 20 | 12 | 16 | 19 | 18 | 18 | 16 | 17 | 17 | 22 |
| Rarely | 15 | 11 | 11 | 7 | 12 | 9 | 8 | 10 | 11 | 9 | 8 | 9 |

*Note: Totals may not add to 100 percent due to rounding.

Appointments

The percent of TennCare recipients obtaining a doctor appointment on the same day that the request is made remained the same as last year, but a somewhat higher 70 percent of TennCare heads of household were able to obtain an appointment within one week. The number reporting having to wait longer than three weeks has fallen off a bit from 18 percent to 15 percent (Table 11). It appears that TennCare recipients are waiting about an hour to see their physicians once they reach the office (Table 12). This is down substantially from the values at the beginning of TennCare, but is up a bit from 2003.

Table 11: Time between Attempt to Make Appointment and First Availability of Appointment: TennCare Heads of Household (1994–2004) (Percent)

| When you last made an appointment to see a primary care physician for an illness in 2004, how soon was the first appointment available? | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Same day | 29 | 32 | 32 | 29 | 26 | 23 | 22 | 19 | 22 | 20 | 20 |
| Next day | 17 | 22 | 27 | 17 | 21 | 18 | 19 | 15 | 18 | 16 | 17 |
| 1 week | 28 | 23 | 23 | 28 | 27 | 27 | 31 | 31 | 29 | 29 | 33 |
| 2 weeks | 10 | 9 | 8 | 11 | 10 | 12 | 11 | 12 | 9 | 11 | 11 |
| 3 weeks | 4 | 4 | 5 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 3 |
| Over 3 weeks | 11 | 11 | 5 | 11 | 11 | 15 | 15 | 18 | 18 | 18 | 15 |

*Note: Totals may not add to 100 percent due to rounding.

Table 12: Wait for Appointments: TennCare Heads of Household (1994–2004) (Minutes)

| | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|---|------|------|------|------|------|------|------|------|------|------|------|
| Number of minutes wait past scheduled appointment time? | 105 | 62 | 52 | 52 | 49 | 52 | 64 | 61 | 64 | 50 | 63 |
| Number of minutes to travel to physician's office? | 25 | 42 | 22 | 21 | 21 | 22 | 24 | 23 | 23 | 22 | 27 |

TennCare Providers

The largest number of TennCare recipients (39 percent) continues to report being signed up with Blue Cross/Blue Shield as their TennCare provider. Other respondents were scattered among the other providers, including a dispersal of most of those having been signed up on AccessMed Plus and Xantus (Table 13).

Table 13: Company Managing TennCare Plan (1994–2004) (Percent)

| What company manages your TennCare plan? | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|--|------|------|------|------|------|------|------|------|------|------|------|
| Blue Cross/Blue Shield | 52 | 62 | 57 | 48 | 48 | 50 | 50 | 50 | 40 | 42 | 39 |
| Health Net | 7 | 7 | 7 | 8 | 2 | 1 | | | | | |
| John Deere (Heritage) | 3 | 1 | 2 | 2 | 3 | 4 | 5 | 4 | 7 | 7 | 6 |
| TCL (Memphis Managed Care) | 3 | 2 | 2 | 4 | 4 | 4 | 3 | 5 | 12 | 12 | 13 |
| Phoenix (Advantage Care) | 3 | 2 | 4 | 6 | 13 | 8 | -- | | | | |
| Preferred Health Partner | 6 | 3 | 4 | 8 | 6 | 7 | 7 | 4 | 8 | 12 | 10 |
| Prudential (Prudential) | 1 | 1 | 0 | 1 | 1 | 1 | -- | | | | |
| TennSource (Health Source) | 1 | 1 | 1 | 1 | 0 | 0 | -- | | | | |
| Access Med Plus | 18 | 16 | 17 | 19 | 18 | 20 | 22 | 23 | 5 | 3 | 1 |
| Total Health Plus (THP) | 1 | .5 | 1 | 1 | 0 | 0 | -- | | | | |
| Vanderbilt Health Plan | 1 | .5 | 1 | 1 | 0 | 0 | 1 | 1 | 0 | 1 | 1 |
| Omnicare (Affordable) | 2 | 2 | 2 | 3 | 3 | 4 | 2 | 2 | 7 | 6 | |
| Xantus Health Plan | | | | | | | 9 | 8 | 9 | 10 | |
| Universal Care | | | | | | | | 2 | 9 | 4 | 1 |
| Better Health Plans | | | | | | | | 1 | 3 | 4 | 2 |
| TennCare Select | | | | | | | | | | | 21 |
| Premier Behavioral | | | | | | | | | | | 1 |
| Tennessee Behavioral | | | | | | | | | | | 1 |
| Not sure / Other | 3 | 1 | 0 | 0 | 2 | 1 | 1 | | | | 4 |

There have not been dramatic changes in the past four years in the proportion of respondents indicating that they had been sent an enrollment card, a grievance form, a list of rights and responsibilities, or information on filing grievances (Table 14). About eight in ten recall receiving notices from the provider to whom they have been assigned (up a bit over recent years) while 31 percent report receiving a ballot to change providers, up slightly from 2003. Only 19 percent indicate that they changed providers in 2004, much lower than several years ago, but this appears to have stabilized somewhat during the past two years. Clearly the preferred method (73 percent) for receiving information about TennCare is through the mail (Table 15).

Table 14: Households Receiving TennCare Information for Providers (1994–2004) (Percent)

| Please indicate whether or not you or anyone in your household has received each of the following regarding TennCare | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 |
|--|------|------|------|------|------|------|------|------|------|------|------|
| An enrollment card | 68 | 68 | 71 | 70 | 77 | 76 | 74 | 65 | 70 | 65 | 74 |
| A grievance form | 19 | 20 | 33 | 28 | 41 | 39 | 33 | 32 | 34 | 35 | 33 |
| Information on filing grievances | 24 | 23 | 35 | 31 | 43 | 44 | 36 | 46 | 39 | 40 | 40 |
| A list of rights and responsibilities | 53 | 58 | 66 | 63 | 73 | 70 | 66 | 63 | 70 | 70 | 75 |
| Name of provider to whom assigned | | | | | | | | 72 | 79 | 76 | 81 |
| Ballot to change provider | | | | | | | | 64 | 43 | 29 | 31 |
| Changed providers | | | | | | | | 31 | 32 | 18 | 19 |

Table 15: Best Way to Get Information about TennCare (2001–2004) (Percent)

| | 2001 | 2002 | 2003 | 2004 |
|------------|------|------|------|------|
| Mail | 66 | 67 | 75 | 73 |
| Friends | 1 | 2 | 0 | 1 |
| Doctor | 7 | 7 | 5 | 5 |
| Drug Store | 1 | 1 | 0 | 1 |
| TV | 1 | 0 | 1 | 1 |
| Paper | 0 | 0 | 0 | 0 |
| Other | 3 | 4 | 3 | 3 |
| Phone | 12 | 11 | 10 | 9 |
| Handbook | 9 | 8 | 6 | 4 |

Conclusion

While TennCare’s cost and administration continue to be the source of controversy in the state, there is substantial evidence that, at least from the *perspective of the recipients*, the program is working as expected. TennCare recipients see physicians more often, visit emergency rooms less for routine care, and are able to see a physician without excessive travel or waiting time. TennCare has dramatically reduced the number of uninsured in Tennessee, although that number continues to approach 400,000. The number of children appears to have increased somewhat after having fallen below 50,000 in 2003.

In 2004, recipients expressed the greatest satisfaction that they have had with TennCare. Their experience with medical care mirrors much more closely that of those covered by private insurance. At least from the point of view of those participating in the program, TennCare is providing health care in a satisfactory manner.