

THE IMPACT OF TENNCARE

A Survey of Recipients, 2019

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September 2019



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The Impact of TennCare: A Survey of Recipients, 2019

Method

The Boyd Center for Business and Economic Research 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 and their level of satisfaction with the TennCare program. A target sample size of 5,000 households allows us to obtain accurate estimates for subpopulations. The Boyd Center prepared the survey instrument in cooperation with personnel from the Division of TennCare.

The University of Tennessee Social Work Office of Research and Public Service (SWORPS) conducted the survey by randomly selecting potential respondents from a land line and cell phone set of numbers and contacting those families between May and July 2019.¹ Up to five calls were made to each residence, at staggered times, to minimize non-response bias. The design chosen was a “Household Sample,” and the interview was conducted with the head of the household. When Spanish-speaking households without an available English speaker were reached, a person fluent in Spanish would call the household at a later time to conduct the survey.

Approximately 44.5 percent of those who answered their land line phone or cell phone were willing to participate in the survey.² The large sample size allowed for 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.³ (Table 1)

This is a follow-up to previous surveys of around 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 earlier surveys.

¹ Beginning in 2017, SWORPS supplemented random dialing with a web panel of respondents. These respondents previously provided some basic information such as age and income and were contacted to balance the distribution of responses across age and income combinations.

² In the land line phone sample, there were 3,605 completed surveys, 5,525 refusals, and 1,380 who did not qualify. In the cell phone sample, there were 905 completed surveys, 2,385 refusals, and 459 who did not qualify. There were 459 surveys completed by web panel participants. An individual will not qualify to participate if he/she is not a head of household and a Tennessee resident.

³ Starting with the 2016 report, the 5-year American Community Survey (ACS) conducted by the U.S. Census is used to adjust the sample by household income and head of household age. The ACS is a nationwide survey designed to provide reliable and timely estimates of the demographic, social, economic and housing characteristics of the U.S. population.

TABLE 1: Head of Household Age and Household Income

Age-Householders	Proportion in 2019 Survey (Percent)	Proportion in ACS* (Percent)	Deviation (Percent)
Under 25	9.5	4.2	-5.3
25-44	31.5	32.2	0.7
45-64	40.9	38.6	-2.3
65+	18.1	25.0	6.9

Household Income Level	Proportion in 2019 Survey (Percent)	Proportion in ACS* (Percent)	Deviation (Percent)
Less than \$10,000	9.2	7.9	-1.3
\$10,000 to \$14,999	8.1	5.7	-2.4
\$15,000 to \$19,999	8.7	5.8	-2.9
\$20,000 to \$29,999	13.3	11.6	-1.7
\$30,000 to \$39,999	12.1	10.7	-1.4
\$40,000 to \$49,999	10.3	9.3	-1.0
\$50,000 to \$59,999	8.0	8.4	0.4
\$60,000 to \$99,999	16.4	21.6	5.2
\$100,000 to \$149,999	8.6	11.2	2.6
\$150,000 and over	5.3	7.8	2.5

*Census Bureau, 2013-2017 American Community Survey 5-year Estimates.

Estimates for Insurance Status

Estimates for the number of Tennesseans who are uninsured are presented below (Table 2 and Figure 1). These statewide estimates are extrapolated from the weighted sample. The estimated population of uninsured represents approximately 6.9 percent of the 6,770,010 Tennessee residents.⁴ The percent of uninsured adults increased from 8.0 percent in 2018 to 8.1 percent in 2019. The uninsured rate for children in 2019 is 2.8 percent and the estimated number of uninsured children is 42,749.

⁴ Population estimates are found using United States Census Bureau Population Estimates. In prior years (1993 to 2008), 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 (1999–2019)

	1999	2000	2001	2002	2003	2004	2005
State Total	387,584	372,776	353,736	348,753	371,724	387,975	482,353
Percent	7.2	6.5	6.2	6.1	6.4	6.6	8.1

	2006	2007	2008	2009	2010	2011	2012
State Total	649,479	608,234	566,633	616,967	618,445	604,222	577,813
Percent	10.7	10	9.3	10	9.9	9.5	9.2

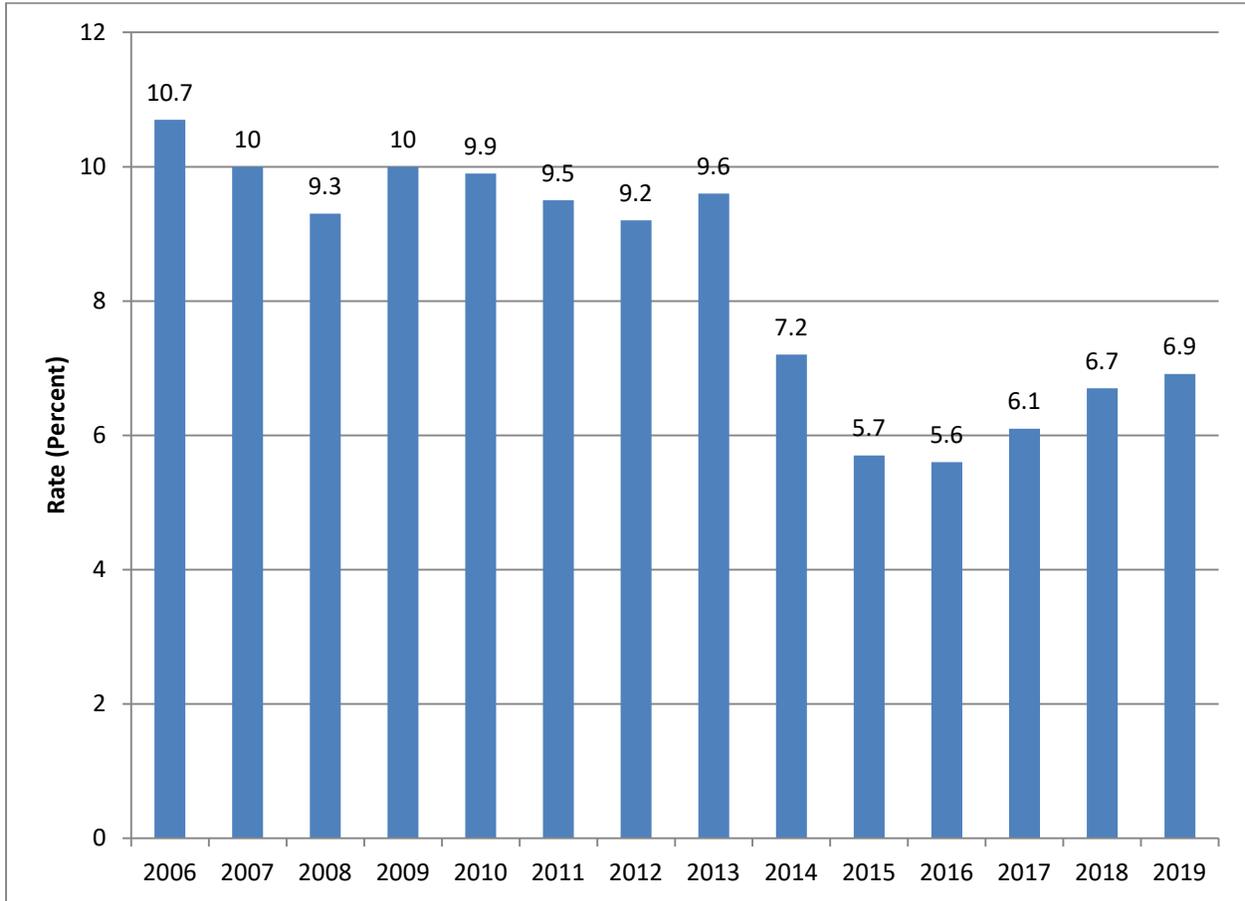
	2013	2014	2015	2016	2017	2018	2019
State Total	611,368	472,008	370,115	368,792	408,083	451,627	468,096
Percent	9.6	7.2	5.7	5.6	6.1	6.7	6.9

TABLE 2a: Uninsured Tennesseans by Age (2006–2019)

	2006	2007	2008	2009	2010	2011	2012
Under 18 Total	82,484	70,096	72,258	54,759	57,912	35,743	40,700
Under 18 Percent	5.7	4.8	4.9	3.7	3.9	2.4	2.7
18+ Total	566,955	538,138	494,375	562,208	560,532	568,479	537,113
18+ Percent	12.1	11.7	10.6	11.9	12	12	11.2

	2013	2014	2015	2016	2017	2018	2019
Under 18 Total	55,319	36,104	22,157	27,344	22,238	34,458	42,749
Under 18 Percent	3.7	2.4	1.5	1.8	1.5	2.3	2.8
18+ Total	556,049	435,904	347,958	341,449	385,800	417,170	425,347
18+ Percent	11.4	8.7	6.9	6.7	7.5	8.0	8.1

FIGURE 1: Rate of Uninsured Populations (2006-2019)



Reasons for Failure to Obtain Medical Insurance

Consistent with findings from previous years, affordability remains the top-cited reason for failing to obtain health insurance, with 81 percent of respondents citing “cannot afford” as a major reason and 8 percent citing affordability as a minor reason (Table 3). The distribution of responses by major income bracket remains similar to distributions in last year’s survey (Table 4).

TABLE 3: Reasons for Not Having Insurance (2001–2019) (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
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
2015	83	7	10	9	13	77	9	10	80
2016	80	5	16	16	10	73	17	13	70
2017	78	9	13	11	15	74	13	13	74
2018	82	8	10	8	14	78	10	12	78
2019	81	8	11	11	15	74	13	12	75

TABLE 4: “Cannot Afford” Major Reasons for No Insurance: By Income (2014–2019) (Percent)⁵

Household Income	2014	2015	2016	2017	2018	2019
Less than \$20,000	90	89	86	80	81	80
\$20,000 - \$39,999	82	78	69	75	80	81
\$40,000 and above	82	66	79	42	77	68

⁵ Results in Table 4 omit respondents who did not report household income.

Evaluations of Medical Care and Insurance Coverage

Tennessee residents' perception about the quality of care received remains consistent with their perceptions during the last decade. Overall, 80 percent of all heads of households and 76 percent of TennCare heads of households rated the quality of care as "good" or "excellent" (Table 5), an increase in satisfaction from 2018 for both groups. This level represents a return to 2009's peak level of satisfaction for TennCare households.

TABLE 5: Quality of Medical Care Received by Heads of Households (2009–2019) (Percent)

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Excellent	32	32	31	30	32	31	32	33	33	32	33
Good	46	46	46	46	46	47	46	45	45	45	47
Fair	16	16	15	17	16	16	17	17	17	17	15
Poor	6	6	7	7	6	6	5	5	5	6	5
Heads of Households w/ TennCare	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Excellent	29	24	30	24	24	25	28	31	27	26	30
Good	47	41	41	45	44	45	42	43	46	45	46
Fair	18	29	19	22	24	22	24	23	22	24	19
Poor	6	6	10	9	8	8	6	3	5	5	5

In 2019, all heads of households and heads of households with TennCare children reported similar levels of satisfaction with the quality of healthcare received by their children.⁶ In 2019, 89 percent and 87 percent, respectively, reported quality of care received by their children as "excellent" or "good." See Table 6.

⁶ This subgroup includes all households in which at least one child is enrolled in TennCare, even if the head of the household is not enrolled.

TABLE 6: Quality of Medical Care Received by Children of Heads of Households (2009–2019) (Percent)

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Excellent	39	46	44	42	43	41	45	46	43	44	45
Good	49	43	45	45	43	48	44	42	45	45	44
Fair	9	9	9	10	10	9	8	10	10	9	8
Poor	3	3	2	3	4	2	3	2	2	2	3
Heads of Households w/ TennCare⁷	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Excellent	41	43	48	38	35	38	41	43	39	43	45
Good	48	45	39	42	45	49	46	44	48	45	42
Fair	8	6	11	14	14	10	9	12	10	10	10
Poor	3	6	2	6	6	3	4	1	3	2	3

Satisfaction with Quality of Care Received from TennCare

TennCare recipients continue to show high levels of satisfaction with the TennCare program as a whole (Table 7). Specifically, 94 percent of respondents indicated they are “very satisfied” or “somewhat satisfied” with the TennCare program. Satisfaction rates have exceeded 90 percent for more than ten consecutive years.⁸

TABLE 7: Percent Indicating Satisfaction with TennCare (2005–2019) (Percent)

2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
93	87	90	89	92	94	95	93	95	93	95	92	95	95	94

⁷ This subgroup includes all households in which at least one child is enrolled in TennCare, even if the head of the household is not enrolled.

⁸ A three-point scale was used, and respondents could indicate “very satisfied,” “somewhat satisfied,” or “not satisfied.”

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). There was no substantial change in the behavior among all heads of households from last year. Ninety-five percent of all heads of households reported seeking care first at a doctor's office or clinic while 93 percent of TennCare heads of household did the same. In 2019, approximately 6 percent of TennCare households reported seeking care initially at a hospital (Table 8), a slight decrease from 2017 and 2018 levels. There was, however, an increase in the proportion of those who reported seeking care outside of an office or clinic setting for children in both TennCare and non-TennCare households (Table 9).

TABLE 8: Head of Household: Medical Facilities Used When Medical Care Initially Sought (2009-2019) (Percent)

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Doctor's Office	83	82	83	82	81	81	81	80	80	79	78
Clinic	12	12	12	13	13	14	15	16	15	16	17
Hospital	4	4	4	4	4	3	3	3	3	3	3
Other	2	2	2	1	2	2	1	1	2	2	2
Heads of Households w/ TennCare	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Doctor's Office	83	77	80	75	80	72	76	78	79	76	76
Clinic	12	15	11	14	14	18	18	18	12	16	17
Hospital	4	7	8	10	6	8	6	3	7	7	6
Other	1	<1	2	1	<1	2	0	1	2	1	1

**TABLE 9: Children: Medical Facilities Used When Medical Care Initially Sought
(2009-2019) (Percent)**

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Doctor's Office	86	87	88	88	86	87	86	85	84	85	81
Clinic	10	11	9	10	12	12	12	13	13	13	15
Hospital	3	2	2	2	1	1	1	1	2	1	3
Other	<1	<1	<1	<1	1	<1	<1	<1	<1	<1	1
Heads of Households w/ TennCare⁹	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Doctor's Office	85	82	84	86	84	84	83	86	85	85	78
Clinic	15	15	7	11	12	14	14	12	11	12	15
Hospital	0	3	9	3	3	1	3	2	4	2	6
Other	0	0	0	0	<1	1	0	<1	0	<1	<1

TennCare recipients remain likely to report seeing physicians on a more frequent basis than the average Tennessee household (Table 10). The proportion of all heads of households who reported seeing a doctor at least weekly or monthly rose from 13 percent in 2018 to 15 percent in 2019. Similarly, this figure rose from 31 percent to 33 percent for TennCare heads of households. Similar trends are observed among children, with 11 percent of all households taking their children to visit a doctor at least monthly, versus 20 percent of TennCare households taking their children to a doctor monthly (Table 11).

⁹ This subgroup includes all households in which at least one child is enrolled in TennCare, even if the head of the household is not enrolled.

TABLE 10: Frequency of Visits to Doctor for Head of Household (2009–2019) (Percent)

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Weekly	2	2	2	1	2	2	2	2	2	2	2
Monthly	12	11	11	11	11	11	11	12	12	11	13
Every Few Months	49	45	44	46	46	47	46	44	46	47	47
Yearly	22	24	25	25	24	25	25	26	26	25	23
Rarely	15	18	17	17	17	15	16	16	14	15	15
Heads of Households w/ TennCare	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Weekly	6	6	6	4	5	6	3	5	5	5	5
Monthly	30	29	26	31	34	31	26	31	28	26	28
Every Few Months	51	47	46	43	43	45	49	42	42	45	43
Yearly	7	7	10	8	8	11	9	10	14	12	12
Rarely	6	12	11	14	10	8	13	12	11	12	12

TABLE 11: Frequency of Visits to Doctor for Children (2009–2019) (Percent)

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Weekly	1	2	1	1	1	1	1	1	1	1	1
Monthly	9	9	10	8	9	9	7	8	7	7	10
Every Few Months	51	51	50	50	52	47	47	44	48	51	50
Yearly	31	29	31	35	30	35	36	38	36	35	32
Rarely	8	9	8	6	8	8	8	9	8	6	7
Heads of Households w/ TennCare¹⁰	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Weekly	1	3	1	0	1	2	1	3	3	2	2
Monthly	18	13	15	15	19	17	13	12	14	12	18
Every Few Months	50	51	55	58	53	53	51	53	48	57	52
Yearly	27	24	25	22	25	25	28	29	31	24	24
Rarely	7	4	10	4	5	2	2	5	3	5	4

¹⁰ This subgroup includes all households in which at least one child is enrolled in TennCare, even if the head of the household is not enrolled.

Appointments

The reported time required to obtain an appointment increased slightly from last years' findings. About 72 percent of TennCare recipients were able to make a doctor's appointment within a week, and 42 percent obtained an appointment within one day. The number reporting waiting more than three weeks for the first available appointment remains at a record low of 11 percent (Table 12). TennCare patients reported that they waited on average 45 minutes past their appointment time before seeing a provider. The average travel time to a physician's office was 26 minutes (Table 13).

TABLE 12: Time between Attempt to Make Appointment and First Availability of Appointment: TennCare Heads of Household (2010–2019) (Percent)

When you last made an appointment to see a primary care physician for an illness, in the past 12 months, how soon was the first appointment available?	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Same day	20	21	20	18	18	24	19	21	23	21
Next day	19	19	21	25	21	18	22	21	24	21
1 week	29	30	25	23	29	26	28	29	28	30
2 weeks	11	10	14	10	8	8	9	9	10	13
3 weeks	4	4	2	4	6	3	4	5	4	4
Over 3 weeks	17	16	18	20	19	21	18	15	11	11

TABLE 13: Wait for Appointments: TennCare Heads of Household (2009–2019) (Minutes)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Number of minutes wait past scheduled appointment time?	52	65	58	58	51	53	63	52	42	50	45
Number of minutes to travel to physician's office?	24	31	23	22	22	22	27	24	22	23	26

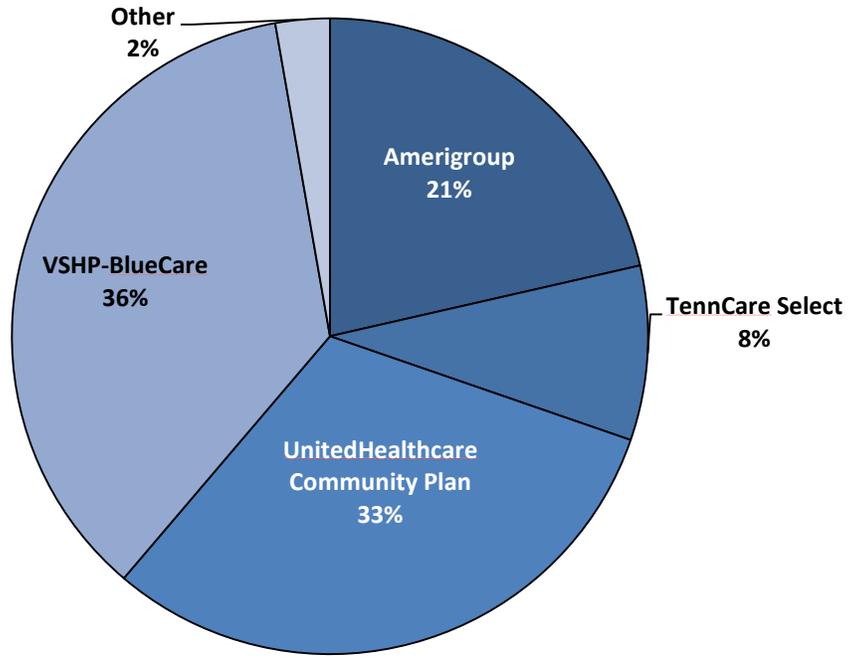
TennCare Plans

The largest number of TennCare survey households (36 percent) report being signed up with Volunteer State Health Plan (VSHP). UnitedHealthcare accounts for 33 percent, followed by Amerigroup with 21 percent and TennCare Select with 8 percent. Although there are no other active TennCare plans, 2 percent indicate they are enrolled in some plan other than these four listed. Enrollments this year are consistent with prior surveys.

TABLE 14: Reported TennCare Plan (2014–2019) (Percent)

What company manages your TennCare plan?	2014	2015	2016	2017	2018	2019
Amerigroup	19	20	19	21	22	21
TennCare Select	4	4	3	9	6	8
UnitedHealthcare Community Plan (formerly AmeriChoice)	42	33	30	31	33	33
VSHP – BlueCare	30	36	44	36	36	36
Other	5	7	4	3	3	2

FIGURE 2: Reported TennCare Plan (2019)



About three-quarters of TennCare heads of households' report knowing the name of their managed care organization (MCO), and the same proportion indicate having received a list of rights and responsibilities this year. Sixty-nine percent of them report receiving an enrollment card (Table 15), and 70 percent of households reported receiving information about filing appeals. These results show an increase in those receiving enrollment cards, but a decrease in receiving a list of rights and responsibilities.

Mail became a less popular mode of communication for TennCare households, but 64 percent report that it is still the preferred method for receiving information (Table 16). Approximately 17 percent prefer to receive communication electronically by email or through online resources, up from 9 percent in 2016.

TABLE 15: Households Receiving TennCare Information from Plans (2010–2019) (Percent)

Please indicate whether or not you or anyone in your household has received each of the following regarding TennCare	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
An enrollment card	74	61	62	69	63	69	67	71	67	69
Information on filing grievances	43	29								
Information on filing appeals ¹¹			73	76	70	82	76	76	74	70
A list of rights and responsibilities	74	68	80	82	78	85	81	82	79	75
Name of MCO to whom assigned	79	76	79	76	76	84	81	81	75	76

TABLE 16: Best Way to Get Information about TennCare (2010–2019) (Percent)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Mail	72	78	80	74	75	78	78	72	73	64
Doctor	5	5	6	9	5	4	5	6	3	6
Phone	11	5	4	6	6	8	4	5	4	4
Handbook	5	6	5	4	4	3	2	4	4	4
Drug Store	<1	<1	<1	<1	<1	<1	<1	<1	<1	<1
Friends	1	2	<1	<1	<1	<1	<1	<1	<1	1
TV	<1	<1	<1	<1	<1	<1	<1	<1	<1	1
Paper	<1	0	<1	<1	<1	0	<1	<1	<1	<1
Email							5	6	7	10
Website							4	4	6	7
Other	3	4	4	4	6	8	<1	<1	1	2

Eight percent of respondents indicated that they had changed plans within the preceding 12 months. Of that total, 32 percent requested the change. The most commonly cited reason for changing plans was “limited choice of doctors and hospitals.”

In the past 12 months, 16 percent of TennCare families used a non-emergency care provider that did not participate in their plan, with 58 percent using non-participating providers only one to two times (Figure 3). Of the 16 percent of TennCare households using non-participating providers, the most common type

¹¹ Before 2012, 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.”

of care sought was from a general medical care/family doctor followed by dental care and by eye care (Table 17 and Figure 4). Approximately 6 percent of all TennCare households sought care from a non-TennCare provider because the service was not covered under TennCare. Further, 2 percent of TennCare households sought care from a non-TennCare provider because there was not a TennCare provider in the area, and approximately 3 percent because they were dissatisfied with the quality of service from the TennCare provider. Close to half of the respondents (47 percent) 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)

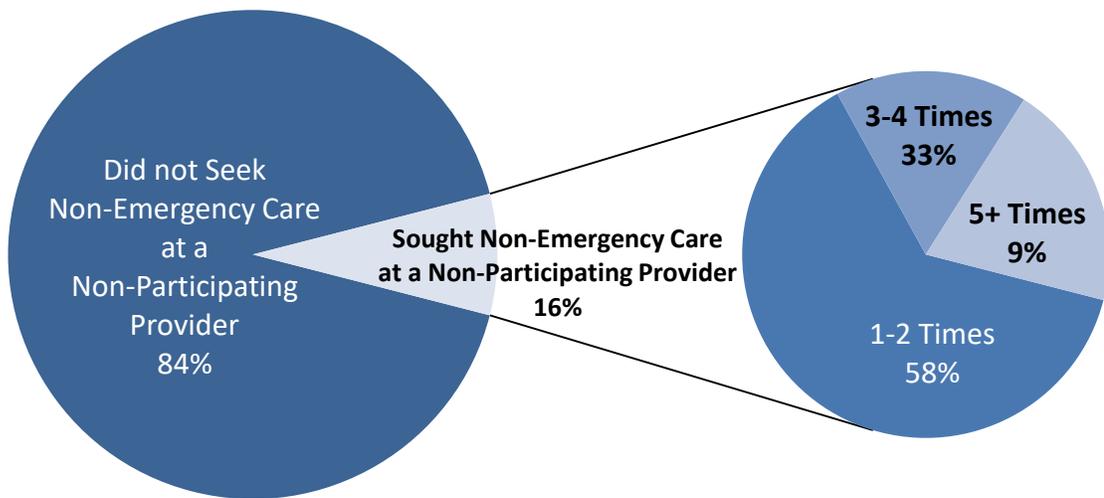


TABLE 17: Type of Non-Emergency Care Sought from a Non-TennCare Provider (2019) (Percent)

	2019
General Medical Care Specialist	54
Dental Care	41
Eye Care	31
Non-Surgical Specialist	19
Surgical Specialist	17
Not Sure	5

Respondents could choose more than one type of non-emergency care.

FIGURE 4: Type of Non-Emergency Care Sought from a Non-TennCare Provider (2019)

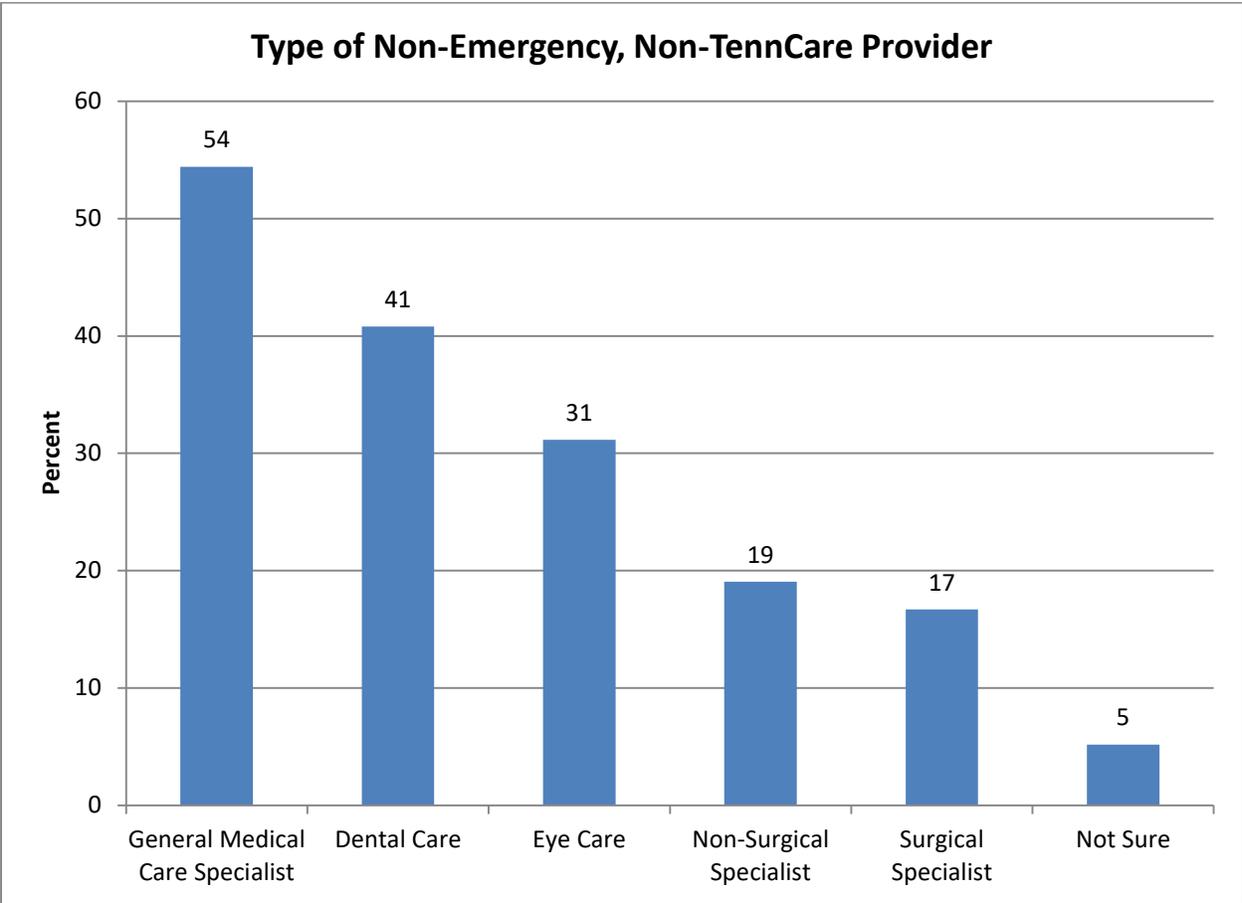


TABLE 18: Reasons Sought Non-Emergency Care from a Non-TennCare Provider (2019) (Percent of TennCare Recipients)

	2019
Dissatisfaction with quality of service from TennCare provider	3
Service was not covered by TennCare	6
No TennCare provider in the area	2
Could not get timely appointment with TennCare provider	2
When I made the appointment or received care, I mistakenly thought the provider participated in my TennCare health care plan	3
Not Sure	1

Conclusion

The rate of uninsured increased for both adults and children in 2019. The proportion of uninsured children increased from 2.3 percent in 2018 to 2.8 percent in 2019, while the proportion of uninsured adults increased from 8.0 percent in 2018 to 8.1 percent. Combined, the number of uninsured in Tennessee increased by an estimated 16,500 to approximately 468,000. The changes from 2018 to 2019 were slight, but this is the third straight year that the rate and number of uninsured has increased. The overall uninsured rate of 6.9 percent is also significantly higher than the 2016 low of 5.6 percent.

Affordability continues to be the major reason cited for not having insurance, cited by approximately 80 percent of respondents across all income categories. Over 90 percent of all households and TennCare households first sought care for themselves and their children at a doctor’s office or clinic (versus a hospital), but the results indicate a small increase in the share of children first treated at a hospital. TennCare recipients continue to report seeing doctors on a more frequent basis than the average Tennessee household.

Overall, TennCare continues to receive positive feedback from its recipients, with 94 percent reporting satisfaction with the program. This positive feedback is a strong indication that TennCare is providing satisfactory medical care and meeting the expectations of those it serves.