

THE IMPACT OF TENNCARE

A Survey of Recipients, 2020

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The Impact of TennCare: A Survey of Recipients, 2020

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) and Wilkins Research Services conducted the survey by randomly selecting potential respondents from a land line and cell phone set of numbers and contacting those families between July and September 2020. TennCare provided SWORPS with 10,000 (de-identified) phone numbers to help reach TennCare households. We partnered with Wilkins Research Services this year, and we expect for only this study, because social distancing and other University of Tennessee COVID-19 restrictions prevented SWORPS from conducting the survey in a timely manner. The survey took place approximately three months later than surveys in past years. We also enhanced the telephone lists by using a larger web panel compared to the web panel used in previous years.¹ We added a few questions related to COVID-19, which are discussed in a separate section at the end of the report.

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 28.2 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)

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

² This is a significant decrease from the 2019 telephone response rate, supporting the need for using the web panel to achieve the appropriate age and income distributions. In the land line phone sample, there were 3,262 completed surveys, 8,739 refusals, and 100 who did not qualify. In the cell phone sample, there were 756 completed surveys, 1,975 refusals, and 91 who did not qualify. There were 1,446 surveys completed by web panel participants. An individual will not qualify to participate if he/she is not a head of household or 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

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.

TABLE 1: Head of Household Age and Household Income

Age-Householders	Proportion in 2020 Survey (Percent)	Proportion in ACS* (Percent)	Deviation (Percent)
Under 25	8.1	4.1	-4.0
25-44	40.9	32.0	-8.9
45-64	34.5	38.4	3.9
65+	16.5	25.5	9.0

Household Income Level	Proportion in 2020 Survey (Percent)	Proportion in ACS* (Percent)	Deviation (Percent)
Less than \$10,000	11.9	7.4	-4.5
\$10,000 to \$14,999	9.7	5.5	-4.2
\$15,000 to \$19,999	8.0	5.5	-2.5
\$20,000 to \$29,999	12.8	11.1	-1.7
\$30,000 to \$39,999	11.7	10.4	-1.3
\$40,000 to \$49,999	8.8	9.2	0.4
\$50,000 to \$59,999	8.7	8.3	-0.4
\$60,000 to \$99,999	16.4	22.0	5.6
\$100,000 to \$149,999	6.6	12.0	5.4
\$150,000 and over	5.4	8.6	3.2

*Census Bureau, 2014-2018 American Community Survey 5-year Estimates.

timely estimates of the demographic, social, economic and housing characteristics of the U.S. population and for parts of the U.S., such as states.

Estimates for Insurance Status

Estimates for the number of Tennesseans who are uninsured are presented below (Table 2 and Figure 1).⁴ These statewide estimates are extrapolated from the weighted sample. The estimated population of uninsured represents approximately 8.3 percent of the 6,829,174 Tennessee residents.⁵ The percent of uninsured adults increased from 8.1 percent in 2019 to 9.9 percent in 2020. The uninsured rate for children in 2020 is 2.8 percent and the estimated number of uninsured children is 42,090. While the percent of uninsured adults increased by 1.8 percentage points from 2019, the rate for uninsured children remained unchanged (Table 2a).

TABLE 2: Statewide Estimates of Uninsured Populations (2000–2020)

	2000	2001	2002	2003	2004	2005	2006
State Total	372,776	353,736	348,753	371,724	387,975	482,353	649,479
Percent	6.5	6.2	6.1	6.4	6.6	8.1	10.7
	2007	2008	2009	2010	2011	2012	2013
State Total	608,234	566,633	616,967	618,445	604,222	577,813	611,368
Percent	10	9.3	10	9.9	9.5	9.2	9.6
	2014	2015	2016	2017	2018	2019	2020
State Total	472,008	370,115	368,792	408,083	451,627	468,096	566,523
Percent	7.2	5.7	5.6	6.1	6.7	6.9	8.3

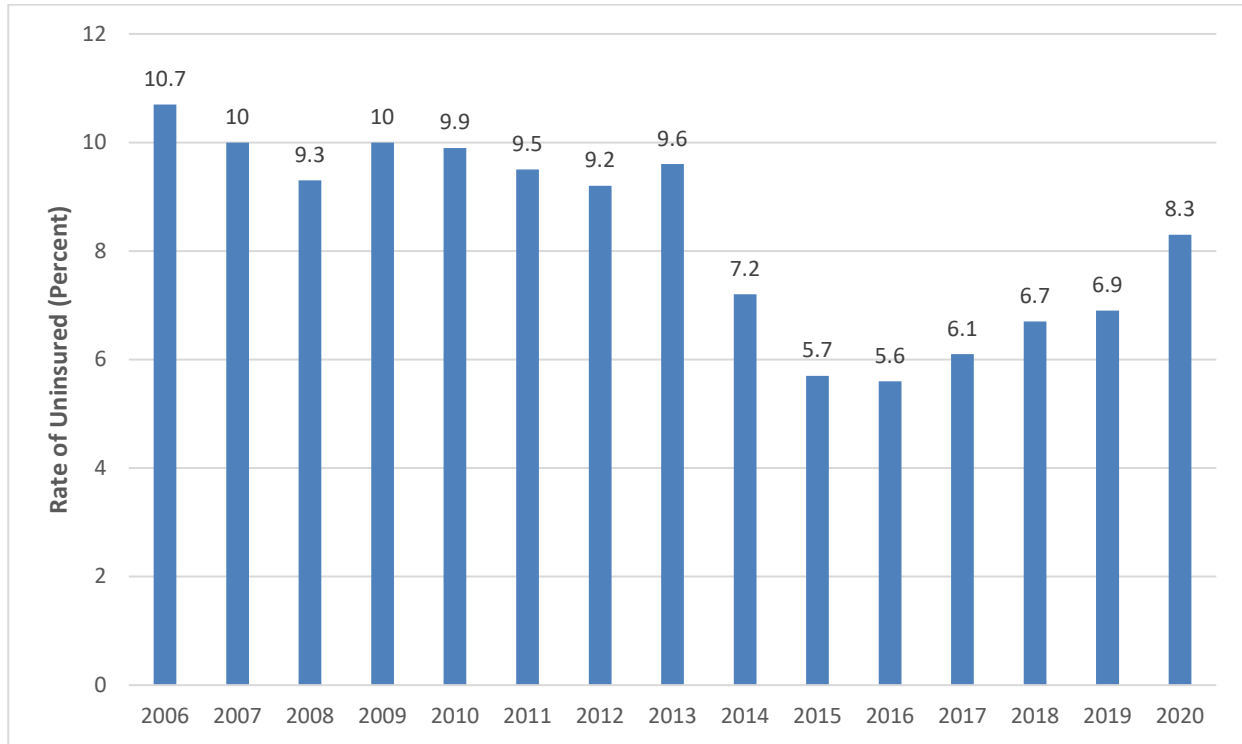
TABLE 2a: Uninsured Tennesseans by Age (2007–2020)

	2007	2008	2009	2010	2011	2012	2013
Under 18 Total	70,096	72,258	54,759	57,912	35,743	40,700	55,319
Under 18 Percent	4.8	4.9	3.7	3.9	2.4	2.7	3.7
18+ Total	538,138	494,375	562,208	560,532	568,479	537,113	556,049
18+ Percent	11.7	10.6	11.9	12	12	11.2	11.4
	2014	2015	2016	2017	2018	2019	2020
Under 18 Total	36,104	22,157	27,344	22,238	34,458	42,749	42,090
Under 18 Percent	2.4	1.5	1.8	1.5	2.3	2.8	2.8
18+ Total	435,904	347,958	341,449	385,800	417,170	425,347	524,433
18+ Percent	8.7	6.9	6.7	7.5	8.0	8.1	9.9

⁴ Changes in technology and hard-to-reach subgroups require continuous adjustments in research study design. While the estimated uninsured rate differs between some subgroups for adults, we do not believe that the differences impact the average uninsured rate in aggregate.

⁵ 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.

FIGURE 1: Statewide Rate of Uninsured Populations (2006-2020)



Reasons for Failure to Obtain Medical Insurance

Not surprisingly, affordability is the top-cited reason for failing to obtain health insurance, with 81 percent of respondents citing “cannot afford” as a major reason and 10 percent citing affordability as a minor reason (Table 3). The distribution of responses by major income bracket is somewhat volatile (Table 4). The share of higher-income households who cited affordability as a reason for failing to obtain health insurance increased from 68 percent in 2019 to 79 percent in 2020.

TABLE 3: Reasons for Not Having Insurance (2001–2020) (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
2020	81	10	9	9	22	69	10	23	67

TABLE 4: “Cannot Afford” Major Reasons for No Insurance: By Income (2014–2020) (Percent) ⁶

Household Income	2014	2015	2016	2017	2018	2019	2020
Less than \$20,000	90	89	86	80	81	80	76
\$20,000 - \$39,999	82	78	69	75	80	81	84
\$40,000 and above	82	66	79	42	77	68	79

⁶ Results in Table 4 omit respondents who did not report household income.

Evaluations of Medical Care and Insurance Coverage

Tennessee residents’ perceptions about the quality of care received remain consistent with their perceptions for more than a decade. Overall in 2020, 79 percent of all heads of households and 74 percent of TennCare heads of households rated the quality of care as “good” or “excellent” (Table 5), nearly unchanged from 2019 responses for both groups.

TABLE 5: Quality of Medical Care Received by Heads of Households (2009–2020) (Percent)

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Excellent	32	32	31	30	32	31	32	33	33	32	33	33
Good	46	46	46	46	46	47	46	45	45	45	47	46
Fair	16	16	15	17	16	16	17	17	17	17	15	16
Poor	6	6	7	7	6	6	5	5	5	6	5	5
Heads of Households w/ TennCare	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Excellent	29	24	30	24	24	25	28	31	27	26	30	30
Good	47	41	41	45	44	45	42	43	46	45	46	44
Fair	18	29	19	22	24	22	24	23	22	24	19	20
Poor	6	6	10	9	8	8	6	3	5	5	5	6

In 2020 all heads of households and heads of households with TennCare children reported similar levels of satisfaction with the quality of healthcare received by covered children. In 2020, 89 percent and 84 percent, respectively, reported quality of care received as “excellent” or “good.” These responses are consistent with long-term trends, indicating respondents remain satisfied with the quality of care received by their children. See Table 6.

TABLE 6: Quality of Medical Care Received by Children of Heads of Households (2009–2020) (Percent)

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Excellent	39	46	44	42	43	41	45	46	43	44	45	45
Good	49	43	45	45	43	48	44	42	45	45	44	44
Fair	9	9	9	10	10	9	8	10	10	9	8	9
Poor	3	3	2	3	4	2	3	2	2	2	3	3
Heads of Households w/ TennCare⁷	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Excellent	41	43	48	38	35	38	41	43	39	43	45	41
Good	48	45	39	42	45	49	46	44	48	45	42	43
Fair	8	6	11	14	14	10	9	12	10	10	10	13
Poor	3	6	2	6	6	3	4	1	3	2	3	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 a dozen consecutive years.⁸

TABLE 7: Percent Indicating Satisfaction with TennCare (2006–2020) (Percent)

2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
87	90	89	92	94	95	93	95	93	95	92	95	95	94	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). Reported behavior for 2020 is very consistent with recent surveys. Ninety-four percent of all heads of households sought care first at a doctor's office or clinic while 93 percent of TennCare heads of household did the same. In 2020, approximately 6 percent of TennCare households initially sought care at a hospital (Table 8). There was a small decrease in the proportion of TennCare children who first sought care at a hospital (Table 9).

TABLE 8: Head of Household: Medical Facilities Used When Medical Care Initially Sought (2009-2020) (Percent)

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Doctor's Office	83	82	83	82	81	81	81	80	80	79	78	78
Clinic	12	12	12	13	13	14	15	16	15	16	17	16
Hospital	4	4	4	4	4	3	3	3	3	3	3	4
Other	2	2	2	1	2	2	1	1	2	2	2	2
Heads of Households w/ TennCare	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Doctor's Office	83	77	80	75	80	72	76	78	79	76	76	79
Clinic	12	15	11	14	14	18	18	18	12	16	17	14
Hospital	4	7	8	10	6	8	6	3	7	7	6	6
Other	1	<1	2	1	<1	2	0	1	2	1	1	1

**TABLE 9: Children: Medical Facilities Used When Medical Care Initially Sought
(2009-2020) (Percent)**

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Doctor's Office	86	87	88	88	86	87	86	85	84	85	81	83
Clinic	10	11	9	10	12	12	12	13	13	13	15	14
Hospital	3	2	2	2	1	1	1	1	2	1	3	2
Other	<1	<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	2020
Doctor's Office	85	82	84	86	84	84	83	86	85	85	78	83
Clinic	15	15	7	11	12	14	14	12	11	12	15	13
Hospital	0	3	9	3	3	1	3	2	4	2	6	3
Other	0	0	0	0	<1	1	0	<1	0	<1	<1	1

TennCare recipients remain more likely to report seeing physicians on a more frequent basis than the average Tennessee household (Table 10). The proportion of all heads of households that reported seeing a doctor at least weekly or monthly fell from 15 percent to 14 percent in 2020. This figure fell more sharply from 33 percent to 26 percent for TennCare heads of households. Similar trends are observed among children, with 9 percent of all households taking their children to visit a doctor at least monthly (down from 11 percent in 2019) versus 13 percent of TennCare households (down from 20 percent in 2019). Monthly visits for TennCare households with children fell from 18 percent to 11 percent (Table 11). While less frequent doctor visits may be a positive outcome, it is important to note that the survey was conducted during a period that coincided with COVID-19 and some doctors' offices may have limited or discouraged non-emergency visits.

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 (2009–2020) (Percent)

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Weekly	2	2	2	1	2	2	2	2	2	2	2	2
Monthly	12	11	11	11	11	11	11	12	12	11	13	12
Every Few Months	49	45	44	46	46	47	46	44	46	47	47	45
Yearly	22	24	25	25	24	25	25	26	26	25	23	25
Rarely	15	18	17	17	17	15	16	16	14	15	15	16
Heads of Households w/ TennCare	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Weekly	6	6	6	4	5	6	3	5	5	5	5	4
Monthly	30	29	26	31	34	31	26	31	28	26	28	22
Every Few Months	51	47	46	43	43	45	49	42	42	45	43	48
Yearly	7	7	10	8	8	11	9	10	14	12	12	15
Rarely	6	12	11	14	10	8	13	12	11	12	12	11

TABLE 11: Frequency of Visits to Doctor for Children (2009–2020) (Percent)

All Heads of Households	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Weekly	1	2	1	1	1	1	1	1	1	1	1	1
Monthly	9	9	10	8	9	9	7	8	7	7	10	8
Every Few Months	51	51	50	50	52	47	47	44	48	51	50	48
Yearly	31	29	31	35	30	35	36	38	36	35	32	36
Rarely	8	9	8	6	8	8	8	9	8	6	7	7
Heads of Households w/ TennCare¹⁰	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Weekly	1	3	1	0	1	2	1	3	3	2	2	2
Monthly	18	13	15	15	19	17	13	12	14	12	18	11
Every Few Months	50	51	55	58	53	53	51	53	48	57	52	51
Yearly	27	24	25	22	25	25	28	29	31	24	24	30
Rarely	7	4	10	4	5	2	2	5	3	5	4	6

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 compared to 2019. The share of respondents who obtained an appointment within one day decreased from 42 percent to 34 percent. However, 71 percent of TennCare recipients were able to make a doctor’s appointment within a week, which is virtually unchanged from 2019. Fourteen percent reported waiting more than three weeks, a slight increase from 11 percent in 2019 (Table 12). TennCare patients reported waiting on average 42 minutes after arriving for their appointments. The average travel time to a physician’s office was 23 minutes (Table 13).

TABLE 12: Time between Attempt to Make Appointment and First Availability of Appointment: TennCare Heads of Household (2010–2020) (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	2020
Same day	20	21	20	18	18	24	19	21	23	21	14
Next day	19	19	21	25	21	18	22	21	24	21	20
1 week	29	30	25	23	29	26	28	29	28	30	37
2 weeks	11	10	14	10	8	8	9	9	10	13	11
3 weeks	4	4	2	4	6	3	4	5	4	4	4
Over 3 weeks	17	16	18	20	19	21	18	15	11	11	14

TABLE 13: Wait for Appointments: TennCare Heads of Household (2009–2020) (Minutes)

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Number of minutes wait past scheduled appointment time?	52	65	58	58	51	53	63	52	42	50	45	42
Number of minutes to travel to physician's office?	24	31	23	22	22	22	27	24	22	23	26	23

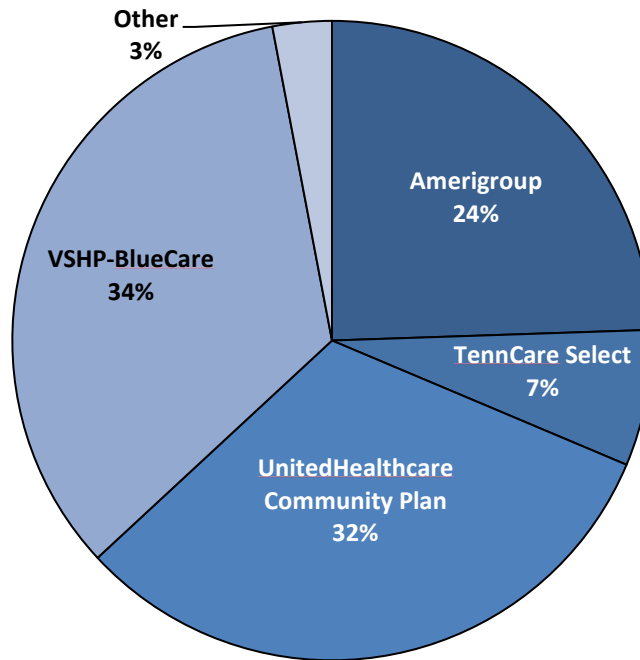
TennCare Plans

The largest number of TennCare survey household members (34 percent) report being signed up with Volunteer State Health Plan (VSHP). UnitedHealthcare accounts for 32 percent, followed by Amerigroup with 24 percent and TennCare Select with 7 percent. Although there are no other active TennCare plans, 3 percent indicate they are represented by some plan other than these four listed. Enrollments this year are consistent with prior surveys.

TABLE 14: Reported TennCare Plan (2014–2020) (Percent)

What company manages your TennCare plan?	2014	2015	2016	2017	2018	2019	2020
Amerigroup	19	20	19	21	22	21	24
TennCare Select	4	4	3	9	6	8	7
UnitedHealthcare Community Plan (formerly AmeriChoice)	42	33	30	31	33	33	32
VSHP – BlueCare	30	36	44	36	36	36	34
Other	5	7	4	3	3	2	3

FIGURE 2: Reported TennCare Plan (2020)



Six percent of respondents indicated that they had changed plans within the preceding 12 months. Of that total, 31 percent requested the change. The most commonly cited reason for changing plans was “limited choice of doctors and hospitals.”

Seventy-two percent of TennCare heads of households report receiving a list of rights and responsibilities this year. Fifty-nine percent of households report receiving an enrollment card, down from 69 percent in 2019. Sixty-four percent report receiving information about filing an appeal, which is a decrease from the 70 percent who reported receiving this information in the prior year. (Table 15)

Mail is still the most popular mode of communication for TennCare households, though some changes are occurring. Approximately 64 percent report that mail is still the preferred method for receiving information, which is down from 73 percent two years ago, with approximately 17 percent reporting that they prefer to receive communication electronically by email or through online resources. (Table 16)

TABLE 15: Households Receiving TennCare Information from Plans (2010–2020) (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	2020
	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	64
A list of rights and responsibilities	74	68	80	82	78	85	81	82	79	75	72
Name of MCO to whom assigned	79	76	79	76	76	84	81	81	75	76	71

TABLE 16: Best Way to Get Information about TennCare (2010–2020) (Percent)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Mail	72	78	80	74	75	78	78	72	73	64	64
Doctor	5	5	6	9	5	4	5	6	3	6	5
Phone	11	5	4	6	6	8	4	5	4	4	6
Handbook	5	6	5	4	4	3	2	4	4	4	2
Drug Store	<1	<1	<1	<1	<1	<1	<1	<1	<1	<1	1
Friends	1	2	<1	<1	<1	<1	<1	<1	<1	1	2
TV	<1	<1	<1	<1	<1	<1	<1	<1	<1	1	1
Paper	<1	0	<1	<1	<1	0	<1	<1	<1	<1	<1
Email							5	6	7	10	12
Website							4	4	6	7	5
Other	3	4	4	4	6	8	<1	<1	1	2	2

¹¹Before 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.”

In the past 12 months, 10 percent of TennCare families used a non-emergency care provider that did not participate in their plan, with 48 percent of those reporting using non-participating providers only one to two times (Figure 3). Of the 10 percent of TennCare households using non-participating providers, the most common type 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 4 percent of all TennCare households sought care from a non-TennCare provider because the service was not covered under TennCare. Further, 1 percent of TennCare households sought care from a non-TennCare provider because there was not a TennCare provider in the area, and 1 percent because they were dissatisfied with the quality of service from the TennCare provider. Over half of the respondents (56 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)

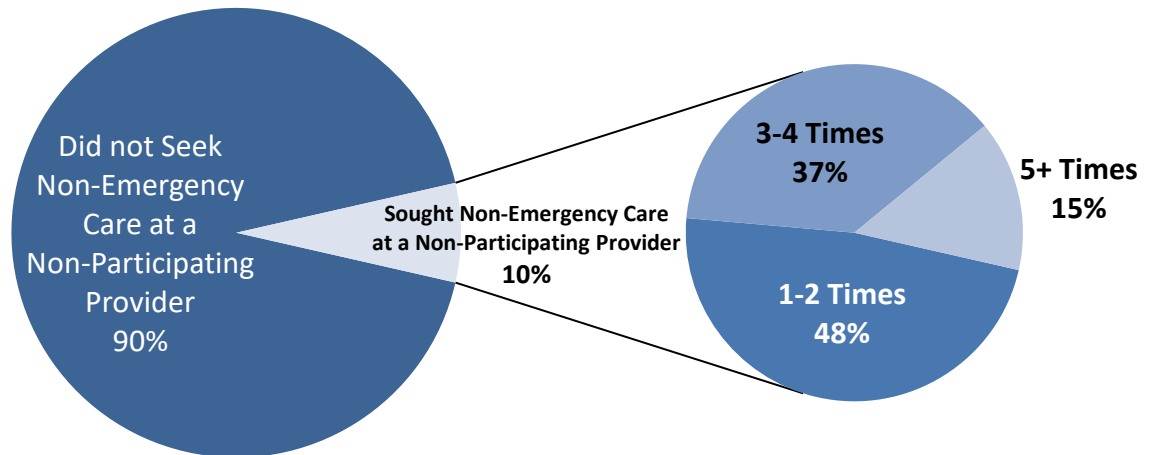


TABLE 17: Type of Non-Emergency Care Sought from a Non-TennCare Provider (2020) (Percent)

	2020
General Medical Care Specialist	58
Dental Care	46
Eye Care	33
Non-Surgical Specialist	29
Surgical Specialist	13
Not Sure	31

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

FIGURE 4: Type of Non-Emergency Care Sought from a Non-TennCare Provider (2020)

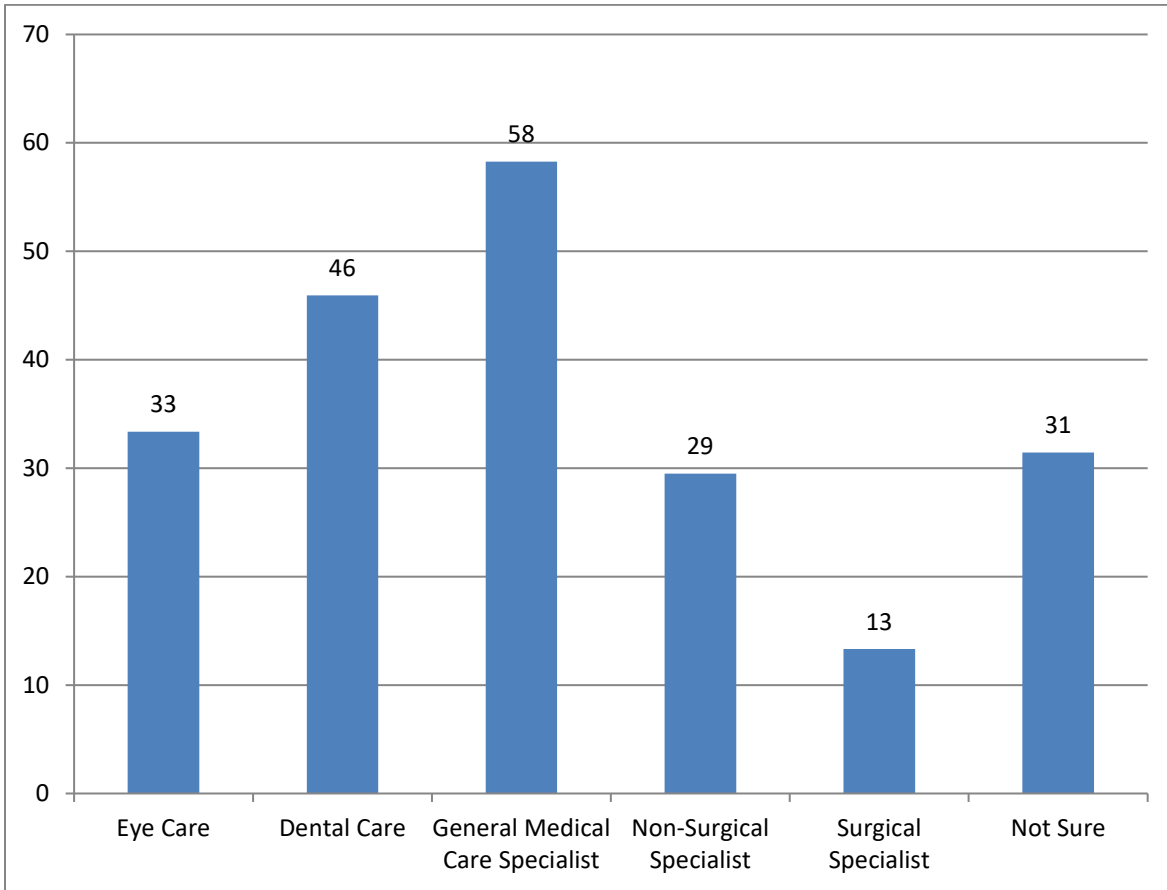


TABLE 18: Reasons Sought Non-Emergency Care from a Non-TennCare Provider (2020) (Percent of TennCare Recipients)

	2020
Dissatisfaction with quality of service from TennCare provider	1
Service was not covered by TennCare	4
No TennCare provider in the area	1
Could not get timely appointment with TennCare provider	1
When I made the appointment or received care, I mistakenly thought the provider participated in my TennCare health care plan	1
Not Sure	2

COVID-19 Considerations

This year's survey included questions relating to COVID-19. Nearly, one in four respondents (23 percent) said that COVID-19 had impacted the quality of their healthcare, with 5 percent responding that they were unable to make an appointment to see a physician in the past 12 months due to the physician's office being closed for non-emergency visits. This is consistent with the responses discussed in Tables 10 and 11 that show a decrease in the frequency of visits to the doctor. Similarly, 5 percent of heads of households reported that they were unable to make an appointment for their child to see a physician in the past 12 months due to the physician's office being closed for non-emergency visits.

Respondents report an increase in the use of telehealth and behavioral health services during the pandemic, with approximately 28 percent of respondents reporting using telehealth services more frequently, and nearly 7 percent report using behavioral health services more frequently due to COVID-19.

Less than half (46 percent) of the TennCare respondents report receiving communications from TennCare or from their TennCare health plan about available services and testing for COVID-19. Of those that sought testing for COVID-19, 7 percent report difficulty in obtaining a test.

Conclusion

The rate of uninsured increased for adults but remained unchanged for children in 2020. The proportion of uninsured children remained at 2.8 percent in 2020, while the proportion of uninsured adults increased from 8.1 percent in 2019 to 9.9 percent in 2020. The increase in the uninsured represents nearly 99,000 Tennesseans; the 2020 uninsured rate is the highest since 2013. We do not study the reasons for the increase in the uninsured rate; however, the survey coincided with the COVID-19 pandemic. The survey took place in the third quarter of 2020 when the quarterly unemployment rate was 8.3 percent, up from 3.4 percent in the third quarter of 2019.

Affordability continues to be the major reason cited for not having insurance, cited by approximately 80 percent of respondents across all income categories. TennCare heads of households and their children tend to first seek medical care at a doctor's office or clinic (versus a hospital). TennCare recipients continue to report seeing doctors on a more frequent basis than the average Tennessean 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.