

# THE IMPACT OF TENNCARE

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## *A Survey of Recipients, 2018*

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# The Impact of TennCare: A Survey of Recipients, 2018

## Method

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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 2018.<sup>1</sup> 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 Hispanic households without an English speaker were reached, a person fluent in Spanish would call the household at a later time to conduct the survey.

Approximately 39.5 percent of those who answered their land line phone or cell phone and qualified for the survey were willing to participate.<sup>2</sup> 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.<sup>3</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 earlier surveys.

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<sup>1</sup> Beginning in 2017, SWORPS supplemented random dialing with contacts with a web panel of respondents. SWORPS contracted with a private company to provide a panel of Tennessee residents with certain age and income characteristics that were not adequately represented in the phone sample. From this web-based panel of respondents age 18-49, income less than \$30,000 per year, SWORPS selected a random sample to participate in the survey.

<sup>2</sup> In the land line phone sample, there were 3,621 completed surveys, 5,525 refusals, and 1,033 who did not qualify. In the cell phone sample, there were 881 completed surveys, 1,377 refusals, and 299 who did not qualify. An individual will not qualify to participate if he/she is not a head of household or a Tennessee resident.

<sup>3</sup> 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**

<b>Age-Householders</b>	<b>Proportion in 2018 Survey (Percent)</b>	<b>Proportion in ACS* (Percent)</b>	<b>Deviation (Percent)</b>
Under 25	5.0	4.3	-0.7
25-44	32.4	32.4	0.0
45-64	44.6	38.8	-5.8
65+	18.0	24.5	6.5

<b>Household Income Level</b>	<b>Proportion in 2018 Survey (Percent)</b>	<b>Proportion in ACS* (Percent)</b>	<b>Deviation (Percent)</b>
Less than \$10,000	7.5	8.2	0.7
\$10,000 to \$14,999	7.6	6.1	-1.5
\$15,000 to \$19,999	7.1	6.1	-1.0
\$20,000 to \$29,999	12.8	12.0	-0.8
\$30,000 to \$39,999	10.6	11.0	0.4
\$40,000 to \$49,999	8.4	9.5	1.1
\$50,000 to \$59,999	8.3	8.3	0.0
\$60,000 to \$99,999	19.6	21.2	1.6
\$100,000 to \$149,999	11.2	10.5	-0.7
\$150,000 and over	6.9	7.1	0.2

\*Census Bureau, 2012-2016 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 6.7 percent of the 6,715,984 Tennessee residents.<sup>4</sup> The percent of uninsured adults increased from 7.5 percent in 2017 to 8.0 percent in 2018. The number of uninsured adults increased by an estimated 31,370 since 2017. The uninsured rate for children in 2018 is 2.3 percent, a significant increase over last year's rate of 1.5 percent (Table 2a). The estimate of the number of uninsured children in 2018 is 34,458, a return to 2014 levels. These increases are consistent with broader nationwide trends in the rate of uninsured and coincide with a much shorter sign up period for the Affordable Care Act effective for the 2018 plan year.

<sup>4</sup> 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 (1998–2018)**

	<b>1998</b>	<b>1999</b>	<b>2000</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>
State Total	335,612	387,584	372,776	353,736	348,753	371,724	387,975
Percent	6.2	7.2	6.5	6.2	6.1	6.4	6.6

	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
State Total	482,353	649,479	608,234	566,633	616,967	618,445	604,222
Percent	8.1	10.7	10	9.3	10	9.9	9.5

	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
State Total	577,813	611,368	472,008	370,115	368,792	408,083	451,627
Percent	9.2	9.6	7.2	5.7	5.6	6.1	6.7

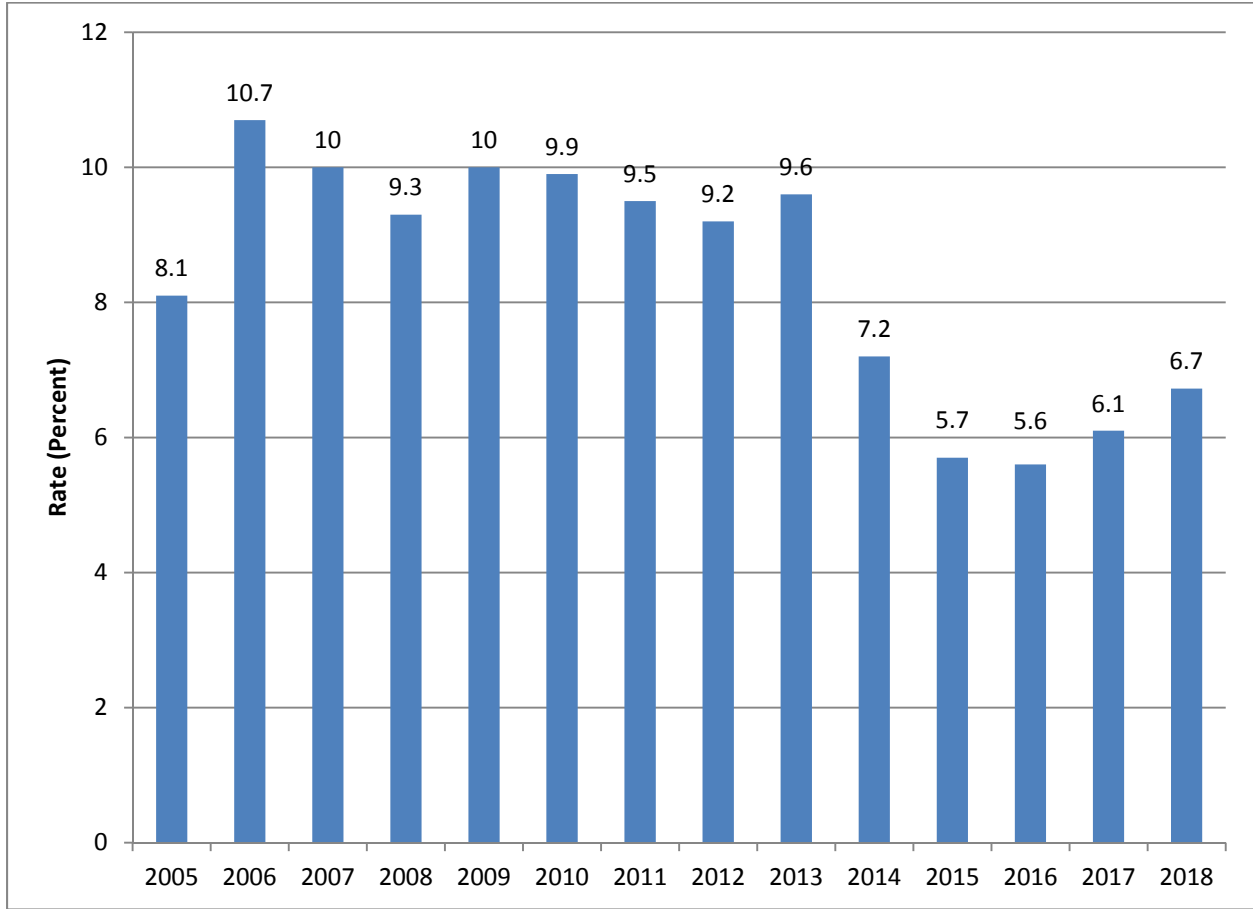
**TABLE 2a: Uninsured Tennesseans by Age (2005–2018)**

	<b>2005</b>	<b>2006</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
Under 18 Total	72,387	82,484	70,096	72,258	54,759	57,912	35,743
Under 18 Percent	5	5.7	4.8	4.9	3.7	3.9	2.4
18+ Total	409,965	566,955	538,138	494,375	562,208	560,532	568,479
18+ Percent	9.1	12.1	11.7	10.6	11.9	12	12

	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Under 18 Total	40,700	55,319	36,104	22,157	27,344	22,238	34,458
Under 18 Percent	2.7	3.7	2.4	1.5	1.8	1.5	2.3
18+ Total	537,113	556,049	435,904	347,958	341,449	385,800	417,170
18+ Percent	11.2	11.4	8.7	6.9	6.7	7.5	8.0

**FIGURE 1: Rate of Uninsured Populations (2005-2018)**



### **Reasons for Failure to Obtain Medical Insurance**

Affordability remains the primary reason the uninsured failed to obtain insurance, with 82 percent of respondents citing “cannot afford” as a major reason and 8 percent citing affordability as a minor reason (Table 3). Notably respondents in all income classes overwhelmingly cited affordability as a major reason for not obtaining medical insurance (Table 4).

**TABLE 3: Reasons for Not Having Insurance (2000–2018) (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
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
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

**TABLE 4: “Cannot Afford” Major Reasons for No Insurance: By Income (2013–2018) (Percent)<sup>5</sup>**

Household Income	2013	2014	2015	2016	2017	2018
Less than \$20,000	87	90	89	86	80	81
\$20,000 - \$39,999	82	82	78	69	75	80
\$40,000 and above	74	82	66	79	42	77

<sup>5</sup> A number of people in this table did not report income. Results in Table 4 omit those respondents.

## 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, 77 percent of all heads of households and 71 percent of TennCare heads of households rated the quality of care as "good" or "excellent" (Table 5). Over the past 10 years, the percentage of families on TennCare reporting "good" or "excellent" care has ranged from a low of 65 percent in 2010 to a high of 76 percent in 2009.

**TABLE 5: Quality of Medical Care Received by Heads of Households (2008–2018) (Percent)**

<b>All Heads of Households</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Excellent	28	32	32	31	30	32	31	32	33	33	32
Good	46	46	46	46	46	46	47	46	45	45	45
Fair	18	16	16	15	17	16	16	17	17	17	17
Poor	8	6	6	7	7	6	6	5	5	5	6
<b>Heads of Households w/ TennCare</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Excellent	24	29	24	30	24	24	25	28	31	27	26
Good	43	47	41	41	45	44	45	42	43	46	45
Fair	25	18	29	19	22	24	22	24	23	22	24
Poor	8	6	6	10	9	8	8	6	3	5	5

Heads of household remain pleased with quality of care received by children. In 2018, there was virtually no difference between levels of satisfaction reported by heads of household with and without TennCare children. Eighty-nine versus 88 percent respectively rated their children's quality of care as "excellent" or "good" (Table 6). TennCare and non-TennCare families with and without children are equally likely to rate their care quality as poor.



**TABLE 6: Quality of Medical Care Received by Children of Heads of Households (2008–2018) (Percent)**

<b>All Heads of Households</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Excellent	34	39	46	44	42	43	41	45	46	43	44
Good	51	49	43	45	45	43	48	44	42	45	45
Fair	11	9	9	9	10	10	9	8	10	10	9
Poor	4	3	3	2	3	4	2	3	2	2	2
<b>Heads of Households w/ TennCare<sup>6</sup></b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Excellent	32	41	43	48	38	35	38	41	43	39	43
Good	49	48	45	39	42	45	49	46	44	48	45
Fair	14	8	6	11	14	14	10	9	12	10	10
Poor	6	3	6	2	6	6	3	4	1	3	2

### 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, 95 percent of respondents indicated they are “very satisfied” or “somewhat satisfied” with the quality of care received from TennCare, which is at an all-time high for the second straight year. Satisfaction rates have exceeded 90 percent for the last ten years.<sup>7</sup>

**TABLE 7: Percent Indicating Satisfaction with TennCare (2004–2018) (Percent)**

<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>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
90	93	87	90	89	92	94	95	93	95	93	95	92	95	95

<sup>6</sup> 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.

<sup>7</sup> 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 sought care first at a doctor's office or clinic while 92 percent of TennCare heads of household reported the same behavior. Again this year, approximately 7 percent of TennCare households initially sought care at a hospital (Table 8). As in several past years, 98 percent of all households and 97 percent of TennCare households sought initial care for children at a doctor's office or a clinic (Table 9).

**TABLE 8: Head of Household: Medical Facilities Used When Medical Care Initially Sought (2008-2018) (Percent)**

<b>All Heads of Households</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Doctor's Office	83	83	82	83	82	81	81	81	80	80	79
Clinic	11	12	12	12	13	13	14	15	16	15	16
Hospital	4	4	4	4	4	4	3	3	3	3	3
Other	2	2	2	2	1	2	2	1	1	2	2
<b>Heads of Households w/ TennCare</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Doctor's Office	80	83	77	80	75	80	72	76	78	79	76
Clinic	13	12	15	11	14	14	18	18	18	12	16
Hospital	6	4	7	8	10	6	8	6	3	7	7
Other	<1	1	<1	2	1	<1	2	0	1	2	1

**TABLE 9: Children: Medical Facilities Used When Medical Care Initially Sought  
(2008-2018) (Percent)**

<b>All Heads of Households</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Doctor's Office	88	86	87	88	88	86	87	86	85	84	85
Clinic	10	10	11	9	10	12	12	12	13	13	13
Hospital	2	3	2	2	2	1	1	1	1	2	1
Other	<1	<1	<1	<1	<1	1	<1	<1	<1	<1	<1
<b>Heads of Households w/ TennCare<sup>8</sup></b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Doctor's Office	83	85	82	84	86	84	84	83	86	85	85
Clinic	14	15	15	7	11	12	14	14	12	11	12
Hospital	3	0	3	9	3	3	1	3	2	4	2
Other	<1	0	0	0	0	<1	1	0	<1	0	<1

Consistent with long-term trends, TennCare recipients report seeing physicians on a more frequent basis than the average Tennessee household (Table 10). Approximately 13 percent of all households report seeing a doctor at least weekly or monthly compared to 31 percent of TennCare heads of households.

Similar trends are observed among children, with 8 percent of all households taking their children to visit a doctor at least weekly or monthly compared to 14 percent of all TennCare households (Table 11).

<sup>8</sup> This subgroup includes the children of heads of households enrolled in TennCare.

**TABLE 10: Frequency of Visits to Doctor for Head of Household (2008–2018) (Percent)**

<b>All Heads of Households</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Weekly	3	2	2	2	1	2	2	2	2	2	2
Monthly	12	12	11	11	11	11	11	11	12	12	11
Every Few Months	46	49	45	44	46	46	47	46	44	46	47
Yearly	22	22	24	25	25	24	25	25	26	26	25
Rarely	17	15	18	17	17	17	15	16	16	14	15
<b>Heads of Households w/ TennCare</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Weekly	7	6	6	6	4	5	6	3	5	5	5
Monthly	33	30	29	26	31	34	31	26	31	28	26
Every Few Months	47	51	47	46	43	43	45	49	42	42	45
Yearly	8	7	7	10	8	8	11	9	10	14	12
Rarely	4	6	12	11	14	10	8	13	12	11	12

**TABLE 11: Frequency of Visits to Doctor for Children (2008–2018) (Percent)**

<b>All Heads of Households</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Weekly	2	1	2	1	1	1	1	1	1	1	1
Monthly	9	9	9	10	8	9	9	7	8	7	7
Every Few Months	50	51	51	50	50	52	47	47	44	48	51
Yearly	29	31	29	31	35	30	35	36	38	36	35
Rarely	10	8	9	8	6	8	8	8	9	8	6
<b>Heads of Households w/ TennCare<sup>9</sup></b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Weekly	1	1	3	1	0	1	2	1	3	3	2
Monthly	16	18	13	15	15	19	17	13	12	14	12
Every Few Months	55	50	51	55	58	53	53	51	53	48	57
Yearly	21	27	24	25	22	25	25	28	29	31	24
Rarely	11	7	4	10	4	5	2	2	5	3	5

<sup>9</sup> This subgroup includes the children of heads of households enrolled in TennCare.

## Appointments

The reported time required to obtain an appointment is comparable to previous years' findings. Approximately 75 percent of TennCare recipients obtained a doctor's appointment within a week, and 47 percent obtained an appointment within one day, both at record highs for this series. The number reporting more than three weeks waiting time is also at a record low (Table 12). TennCare patients reported waiting on average 50 minutes after arriving for their appointments, which is an increase relative to 2017 but broadly consistent with pre-2017 reported levels. The average reported travel time to a physician's office was 23 minutes and is similar to times reported in prior years (Table 13).

**TABLE 12: Time between Attempt to Make Appointment and First Availability of Appointment: TennCare Heads of Household (2009–2018) (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?	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Same day	18	20	21	20	18	18	24	19	21	23
Next day	23	19	19	21	25	21	18	22	21	24
1 week	25	29	30	25	23	29	26	28	29	28
2 weeks	9	11	10	14	10	8	8	9	9	10
3 weeks	4	4	4	2	4	6	3	4	5	4
Over 3 weeks	20	17	16	18	20	19	21	18	15	11

**TABLE 13: Wait for Appointments: TennCare Heads of Household (2008–2018) (Minutes)**

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Number of minutes wait past scheduled appointment time?	50	52	65	58	58	51	53	63	52	42	50
Number of minutes to travel to physician's office?	25	24	31	23	22	22	22	27	24	22	23

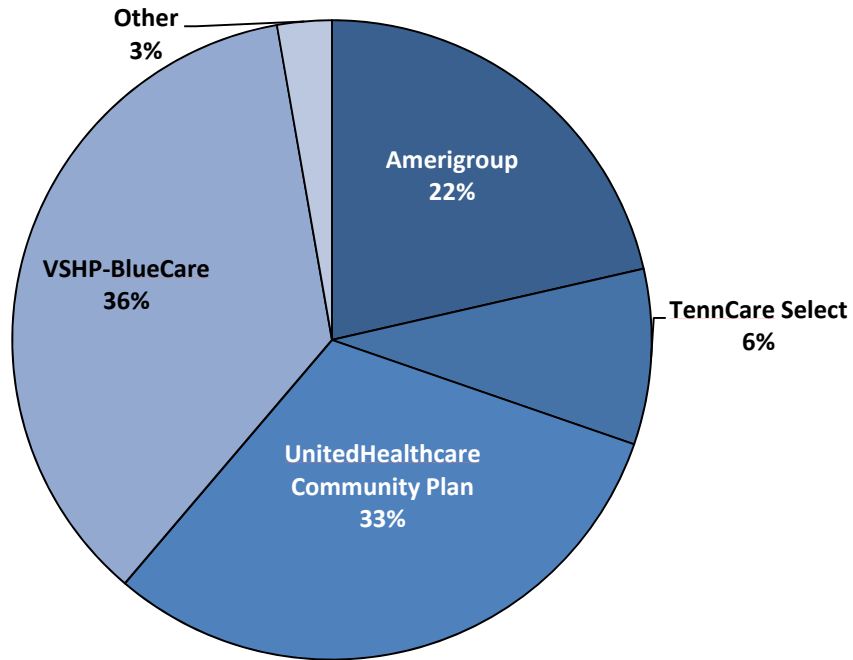
## TennCare Plans

The largest number of TennCare survey household members (36 percent) report being signed up with Volunteer State Health Plan (VSHP). UnitedHealthcare accounts for 33 percent, followed by Amerigroup with 22 percent and TennCare Select with 6 percent. Although there are no other active TennCare plans, 3 percent indicate they are represented by some plan other than these four listed. TennCare Select saw the only significant change in enrollment (3 percentage point decrease) among the sample population.

**TABLE 14: Reported TennCare Plan (2013–2018) (Percent)**

What company manages your TennCare plan?	2013	2014	2015	2016	2017	2018
Amerigroup	17	19	20	19	21	22
TennCare Select	5	4	4	3	9	6
UnitedHealthcare Community Plan (formerly AmeriChoice)	41	42	33	30	31	33
VSHP – BlueCare	30	30	36	44	36	36
Other	7	5	7	4	3	3

**FIGURE 2: Reported TennCare Plan (2018)**



About three-quarters of TennCare heads of households report knowing the name of the managed care organization (MCO) to which they are assigned, and 67 percent of them report receiving an enrollment card (Table 15). While 2018 results are lower than those reported in 2017, these results are consistent with recent trends and indicate plans are doing an effective job of communicating with recipients. The proportion of households receiving information about filing appeals and a list of patients' rights and responsibilities was 74 percent and 79 percent, respectively. These results are consistent with recent trends.

The ways that TennCare households report receiving information about the program are very similar to those reported last year. Postal mail remains the preferred method for receiving information about TennCare, with 73 percent reporting it was the best way (Table 16). Approximately 13 percent prefer to receive communications electronically by email or through online resources.

**TABLE 15: Households Receiving TennCare Information from Plans (2009–2018) (Percent)**

Please indicate whether or not you or anyone in your household has received each of the following regarding TennCare	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
An enrollment card	77	74	61	62	69	63	69	67	71	67
Information on filing grievances	41	43	29							
Information on filing appeals <sup>10</sup>				73	76	70	82	76	76	74
A list of rights and responsibilities	75	74	68	80	82	78	85	81	82	79
Name of MCO to whom assigned	79	79	76	79	76	76	84	81	81	75

**TABLE 16: Best Way to Get Information about TennCare (2009–2017) (Percent)**

	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Mail	71	72	78	80	74	75	78	78	72	73
Doctor	6	5	5	6	9	5	4	5	6	3
Phone	10	11	5	4	6	6	8	4	5	4
Handbook	7	5	6	5	4	4	3	2	4	4
Drug Store	1	<1	<1	<1	<1	<1	<1	<1	<1	<1
Friends	1	1	2	<1	<1	<1	<1	<1	<1	<1
TV	<1	<1	<1	<1	<1	<1	<1	<1	<1	<1
Paper	1	<1	0	<1	<1	<1	0	<1	<1	<1
Email								5	6	7
Website								4	4	6
Other	3	3	4	4	4	6	8	<1	<1	1

Five percent of respondents indicated that they had changed plans within the preceding 12 months. Of that total, 30 percent requested the change. The most commonly cited reason for changing plans was “limited choice of doctors and hospitals.”

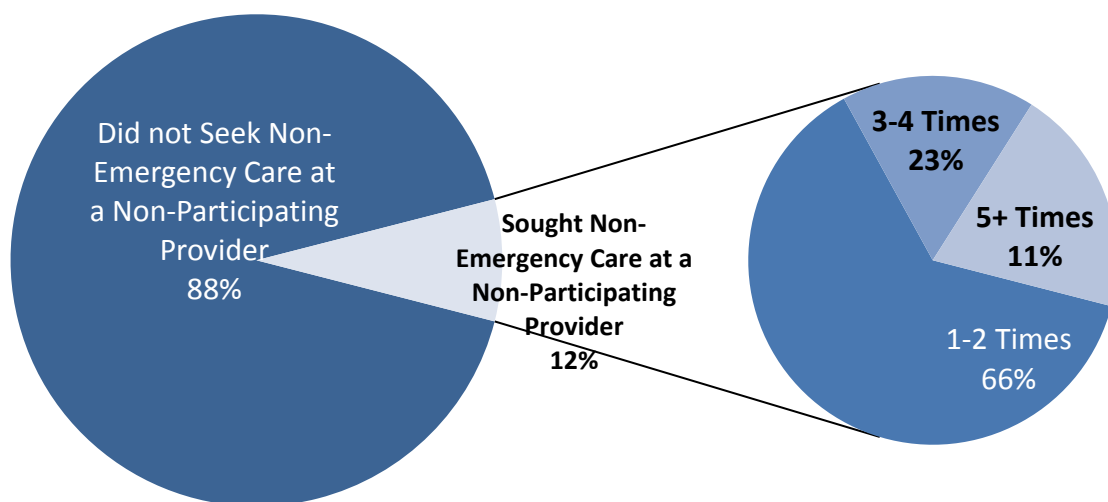
In the past 12 months, 12 percent of TennCare families used a non-emergency care provider that did not participate in their plan, with two-thirds using non-participating providers only one to two times (Figure 3). Of that 12 percent of TennCare households using non-participating providers, the most common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

<sup>10</sup>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 3 percent of all TennCare households sought care from a non-TennCare provider because the service was not covered under TennCare. Further, less than 2 percent of TennCare households sought care from a non-TennCare provider because there was not a TennCare provider in the area and approximately one 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)**

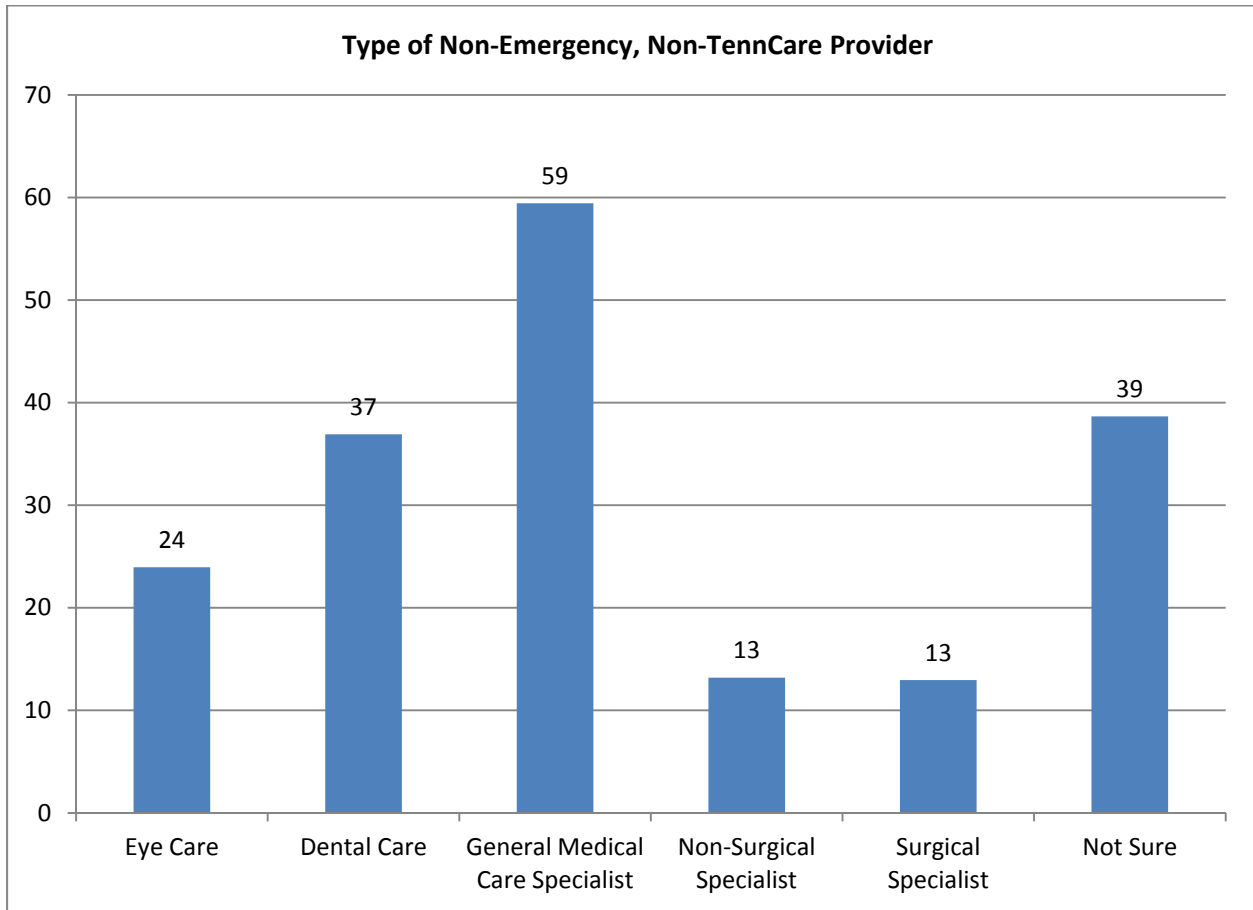


**TABLE 17: Type of Non-Emergency Care Sought from a Non-TennCare Provider (2018) (Percent)**

	2018
General Medical Care Specialist	59
Not Sure	39
Dental Care	37
Eye Care	24
Non-Surgical Specialist	13
Surgical Specialist	13

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

**FIGURE 4: Type of Non-Emergency Care Sought from a Non-TennCare Provider (2018) (Percent)**



**TABLE 18: Reasons Sought Non-Emergency Care from a Non-TennCare Provider (2018) (Percent of TennCare Recipients)**

	<b>2018</b>
Dissatisfaction with quality of service from TennCare provider	1
Service was not covered by TennCare	3
No TennCare provider in the area	2
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	2
Not Sure	3

## **Conclusion**

The rate of uninsured increased for both adults and children in 2018. The proportion of uninsured children increased from 1.5 percent in 2017 to 2.3 percent, while the proportion of uninsured adults increased from 7.5 percent in 2017 to 8.0 percent. The increase in the uninsured represents more than 40,000 Tennesseans and is consistent with nationwide trends. The 2018 uninsured rate still remains far below pre-2014 levels.

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

Overall, TennCare continues to receive positive feedback from its recipients, with 95 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.