

THE IMPACT OF TENNCARE

A Survey of Recipients, 2021

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The Impact of TennCare: A Survey of Recipients, 2021

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 May and July 2021. TennCare provided SWORPS with 10,000 (de-identified) phone numbers to help reach TennCare households. We partnered with Wilkins Research Services again this year because social distancing and other University of Tennessee COVID-19 restrictions prevented SWORPS from conducting the survey in a timely manner. 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 23.3 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 2020 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 2,728 completed surveys, 8,872 refusals, and 133 who did not qualify. In the cell phone sample, there were 826 completed surveys, 3,599 refusals, and 48 who did not qualify. There were 1,880 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 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.

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 2021 Survey (Percent)	Proportion in ACS* (Percent)	Deviation (Percent)
Under 25	8.1	4.2	-3.9
25-44	38.2	31.9	-6.3
45-64	37.1	38.0	0.9
65+	16.6	25.9	9.3

Household Income Level	Proportion in 2020 Survey (Percent)	Proportion in ACS* (Percent)	Deviation (Percent)
Less than \$10,000	11.7	6.9	-4.8
\$10,000 to \$14,999	9.0	5.2	-3.8
\$15,000 to \$19,999	8.0	5.3	-2.7
\$20,000 to \$29,999	12.8	10.4	-2.4
\$30,000 to \$39,999	10.8	10.2	-0.6
\$40,000 to \$49,999	8.9	9.1	0.2
\$50,000 to \$59,999	8.0	8.2	0.2
\$60,000 to \$99,999	16.6	22.4	5.8
\$100,000 to \$149,999	8.5	12.8	4.3
\$150,000 and over	5.7	9.5	3.8

*Census Bureau, 2015-2019 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 overall rate of uninsured Tennesseans and the uninsured rate for adults did not change from 2020 to 2021. Specifically, the estimated population of uninsured represents approximately 8.3 percent of the 6,829,174 Tennessee residents, and 9.9 percent of adults.⁴ The uninsured rate for children in 2021 is 2.5 percent, a decrease from 2.8 percent in 2020, and the estimated number of uninsured children in 2021 is 37,354 (Table 2a).

TABLE 2: Statewide Estimates of Uninsured Populations (2001–2021)

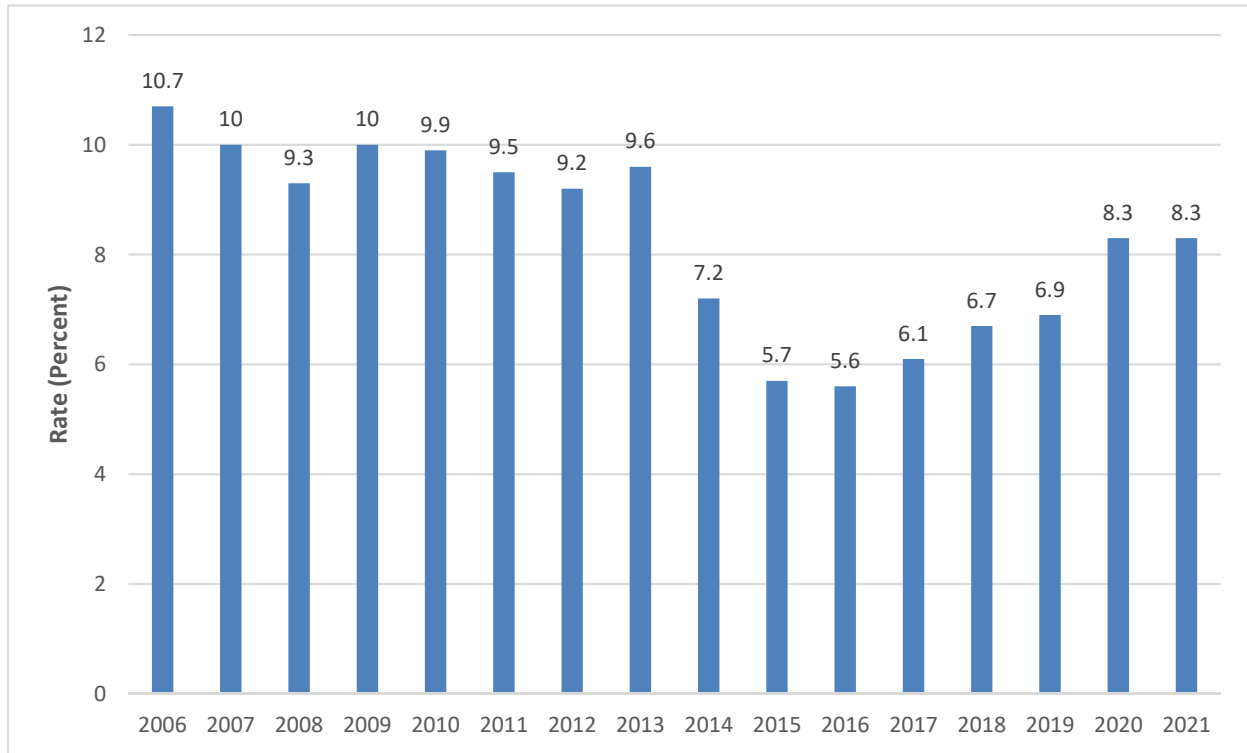
	2001	2002	2003	2004	2005	2006	2007
State Total	353,736	348,753	371,724	387,975	482,353	649,479	608,234
Percent	6.2	6.1	6.4	6.6	8.1	10.7	10
	2008	2009	2010	2011	2012	2013	2014
State Total	566,633	616,967	618,445	604,222	577,813	611,368	472,008
Percent	9.3	10	9.9	9.5	9.2	9.6	7.2
	2015	2016	2017	2018	2019	2020	2021
State Total	370,115	368,792	408,083	451,627	468,096	566,523	564,452
Percent	5.7	5.6	6.1	6.7	6.9	8.3	8.3

TABLE 2a: Uninsured Tennesseans by Age (2008–2021)

	2008	2009	2010	2011	2012	2013	2014
Under 18 Total	72,258	54,759	57,912	35,743	40,700	55,319	36,104
Under 18 Percent	4.9	3.7	3.9	2.4	2.7	3.7	2.4
18+ Total	494,375	562,208	560,532	568,479	537,113	556,049	435,904
18+ Percent	10.6	11.9	12	12	11.2	11.4	8.7
	2015	2016	2017	2018	2019	2020	2021
Under 18 Total	22,157	27,344	22,238	34,458	42,749	42,090	37,354
Under 18 Percent	1.5	1.8	1.5	2.3	2.8	2.8	2.5
18+ Total	347,958	341,449	385,800	417,170	425,347	524,433	527,098
18+ Percent	6.9	6.7	7.5	8.0	8.1	9.9	9.9

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.

FIGURE 1: Statewide Rate of Uninsured Populations (2006-2021)



Reasons for Failure to Obtain Medical Insurance

Affordability remains the top-cited reason for failing to obtain health insurance, with 80 percent of uninsured respondents citing “cannot afford” as a major reason and 6 percent citing affordability as a minor reason (Table 3). We report the distribution of responses who cited affordability as a reason by major income bracket in Table 4. The share of households in the \$20,000-\$39,999 bracket had the largest change declining from 84 percent in 2020 to 79 percent in 2021. Approximately 78 percent of households in the higher-income and lower income brackets cited affordability as a reason for failing to obtain health insurance in 2021.

TABLE 3: Reasons for Not Having Insurance (2001–2021) (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
2021	80	6	14	12	22	66	11	18	71

TABLE 4: “Cannot Afford” Major Reasons for No Insurance: By Income (2016–2021) (Percent)⁵

Household Income	2016	2017	2018	2019	2020	2021
Less than \$20,000	86	80	81	80	76	78
\$20,000 - \$39,999	69	75	80	81	84	79
\$40,000 and above	79	42	77	68	79	78

⁵ 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 2021, 79 percent of all heads of households and 73 percent of TennCare heads of households rated the quality of care as “good” or “excellent” (Table 5), nearly unchanged from 2020 responses.

TABLE 5: Quality of Medical Care Received by Heads of Households (2011–2021) (Percent)

All Heads of Households	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Excellent	31	30	32	31	32	33	33	32	33	33	34
Good	46	46	46	47	46	45	45	45	47	46	45
Fair	15	17	16	16	17	17	17	17	15	16	15
Poor	7	7	6	6	5	5	5	6	5	5	6
Heads of Households w/ TennCare	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Excellent	30	24	24	25	28	31	27	26	30	30	30
Good	41	45	44	45	42	43	46	45	46	44	43
Fair	19	22	24	22	24	23	22	24	19	20	20
Poor	10	9	8	8	6	3	5	5	5	6	7

In 2021 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 2021, 88 percent and 85 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 (2011–2021) (Percent)

All Heads of Households	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Excellent	44	42	43	41	45	46	43	44	45	45	44
Good	45	45	43	48	44	42	45	45	44	44	44
Fair	9	10	10	9	8	10	10	9	8	9	10
Poor	2	3	4	2	3	2	2	2	3	3	2
Heads of Households w/ TennCare⁶	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Excellent	48	38	35	38	41	43	39	43	45	41	44
Good	39	42	45	49	46	44	48	45	42	43	41
Fair	11	14	14	10	9	12	10	10	10	13	12
Poor	2	6	6	3	4	1	3	2	3	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), and satisfaction with the quality of care their children receive. Specifically, 92 percent of respondents indicated they are “very satisfied” or “somewhat satisfied” with the TennCare program. Satisfaction rates have exceeded 90 percent for over a dozen consecutive years.⁷ In addition, 96 percent are “very satisfied” or “somewhat satisfied” with the quality of care for their children.⁸

TABLE 7: Percent Indicating Satisfaction with TennCare (2007–2021) (Percent)

2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
90	89	92	94	95	93	95	93	95	92	95	95	94	94	92

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 2021 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 2021, 6 percent of TennCare households and 4 percent of

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.

⁷ A three-point scale was used, and respondents could indicate “very satisfied,” “somewhat satisfied,” or “not satisfied.” We ask a related question about satisfaction with TennCare coverage, and 91 percent report that they are “satisfied.”

⁸ 2021 is the first year we separately report satisfaction with the quality of care for children.

TennCare households with children initially sought care at a hospital (Tables 8 and 9). The 2021 results are qualitatively similar to the amounts reported in 2020.

TABLE 8: Head of Household: Medical Facilities Used When Medical Care Initially Sought (2011-2021) (Percent)

All Heads of Households	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Doctor's Office	83	82	81	81	81	80	80	79	78	78	77
Clinic	12	13	13	14	15	16	15	16	17	16	17
Hospital	4	4	4	3	3	3	3	3	3	4	4
Other	2	1	2	2	1	1	2	2	2	2	2
Heads of Households w/ TennCare	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Doctor's Office	80	75	80	72	76	78	79	76	76	79	76
Clinic	11	14	14	18	18	18	12	16	17	14	17
Hospital	8	10	6	8	6	3	7	7	6	6	6
Other	2	1	<1	2	0	1	2	1	1	1	1

TABLE 9: Children: Medical Facilities Used When Medical Care Initially Sought (2011-2021) (Percent)

All Heads of Households	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Doctor's Office	88	88	86	87	86	85	84	85	81	83	81
Clinic	9	10	12	12	12	13	13	13	15	14	15
Hospital	2	2	1	1	1	1	2	1	3	2	3
Other	<1	<1	1	<1	<1	<1	<1	<1	1	1	1
Heads of Households w/ TennCare ⁹	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Doctor's Office	84	86	84	84	83	86	85	85	78	83	82
Clinic	7	11	12	14	14	12	11	12	15	13	14
Hospital	9	3	3	1	3	2	4	2	6	3	4
Other	0	0	<1	1	0	<1	0	<1	<1	1	<1

TennCare recipients continue 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 rose from 14 percent to 15 percent in 2021. This figure rose more sharply from 26 percent to 31 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 (unchanged from 2020) versus 19 percent of TennCare households with children (up from 13 percent in

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.

2020). See Table 11. During 2020, many doctors' offices restricted non-emergency in-person office visits because of COVID-19. The 2021 results are similar to results pre-COVID 19 and indicate that doctor's offices and patient behavior returned to some level of normalcy during the survey period (i.e., May-July) when Covid-19 levels were relatively low.

TABLE 10: Frequency of Visits to Doctor for Head of Household (2011–2021) (Percent)

All Heads of Households	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Weekly	2	1	2	2	2	2	2	2	2	2	3
Monthly	11	11	11	11	11	12	12	11	13	12	12
Every Few Months	44	46	46	47	46	44	46	47	47	45	45
Yearly	25	25	24	25	25	26	26	25	23	25	24
Rarely	17	17	17	15	16	16	14	15	15	16	16
Heads of Households w/ TennCare	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Weekly	6	4	5	6	3	5	5	5	5	4	6
Monthly	26	31	34	31	26	31	28	26	28	22	25
Every Few Months	46	43	43	45	49	42	42	45	43	48	42
Yearly	10	8	8	11	9	10	14	12	12	15	14
Rarely	11	14	10	8	13	12	11	12	12	11	13

TABLE 11: Frequency of Visits to Doctor for Children (2011–2021) (Percent)

All Heads of Households	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Weekly	1	1	1	1	1	1	1	1	1	1	1
Monthly	10	8	9	9	7	8	7	7	10	8	8
Every Few Months	50	50	52	47	47	44	48	51	50	48	44
Yearly	31	35	30	35	36	38	36	35	32	36	40
Rarely	8	6	8	8	8	9	8	6	7	7	7
Heads of Households w/ TennCare¹⁰	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Weekly	1	0	1	2	1	3	3	2	2	2	4
Monthly	15	15	19	17	13	12	14	12	18	11	15
Every Few Months	55	58	53	53	51	53	48	57	52	51	46
Yearly	25	22	25	25	28	29	31	24	24	30	29
Rarely	10	4	5	2	2	5	3	5	4	6	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 overall compared to 2020. The share of respondents who obtained an appointment within one day increased from 34 percent to 35 percent. However, 66 percent of TennCare recipients were able to make a doctor’s appointment within a week, down from 71 percent in 2020. Eighteen percent reported waiting more than three weeks, an increase from 14 percent in 2020 (Table 12). TennCare patients reported waiting on average 37 minutes after arriving for their appointments, the shortest time in history of the data. 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 (2011–2021) (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?	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Same day	21	20	18	18	24	19	21	23	21	14	15
Next day	19	21	25	21	18	22	21	24	21	20	20
1 week	30	25	23	29	26	28	29	28	30	37	31
2 weeks	10	14	10	8	8	9	9	10	13	11	11
3 weeks	4	2	4	6	3	4	5	4	4	4	5
Over 3 weeks	16	18	20	19	21	18	15	11	11	14	18

TABLE 13: Wait at Appointments: TennCare Heads of Household (2011–2021) (Minutes)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Number of minutes wait past scheduled appointment time?	58	58	51	53	63	52	42	50	45	42	37
Number of minutes to travel to physician's office?	23	22	22	22	27	24	22	23	26	23	23

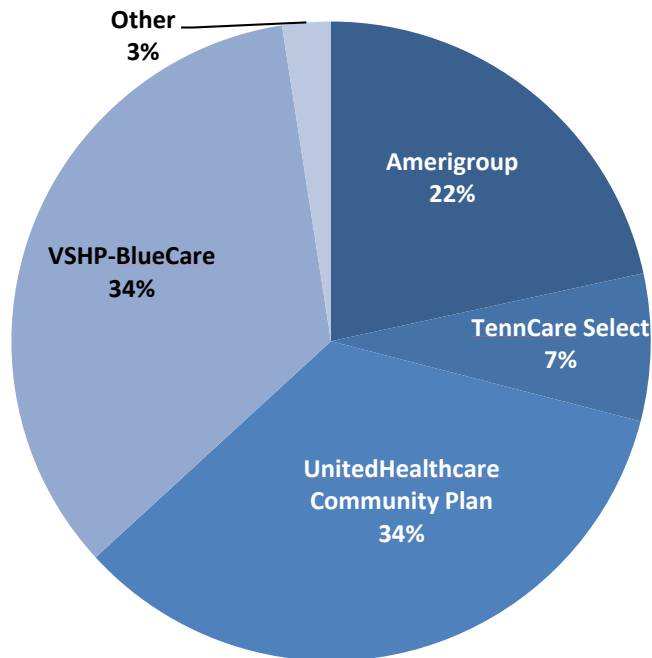
TennCare Plans

In 2021, 90 percent of TennCare survey household members report being signed up with one of three plans: 34 percent in Volunteer State Health Plan (VSHP), 34 percent in UnitedHealthcare, and 22 percent in Amerigroup. About 7 percent report being enrolled in TennCare Select. 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 generally consistent with prior surveys.

TABLE 14: Reported TennCare Plan (2016–2021) (Percent)

What company manages your TennCare plan?	2016	2017	2018	2019	2020	2021
Amerigroup	19	21	22	21	24	22
TennCare Select	3	9	6	8	7	7
UnitedHealthcare Community Plan (formerly AmeriChoice)	30	31	33	33	32	34
VSHP – BlueCare	44	36	36	36	34	34
Other	4	3	3	2	3	3

FIGURE 2: Reported TennCare Plan (2021)



Seven percent of respondents indicated that they had changed plans within the preceding 12 months. Of that total, 54 percent requested the change. The most commonly cited reason for changing plans was “limited choice of doctors and hospitals.”

Seventy-four percent of TennCare heads of households report receiving a list of rights and responsibilities this year. Sixty-two percent of households report receiving an enrollment card, up from 59 percent in 2020. Sixty-six percent report receiving information about filing an appeal, which is an increase from the 64 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 62 percent report that mail is still the preferred method for receiving information, which is down from 73 percent three years ago. Approximately 17 percent report that they prefer to receive communication electronically by email or through online resources. (Table 16)

TABLE 15: Households Receiving TennCare Information from Plans (2011–2021) (Percent)

Please indicate whether or not you or anyone in your household has received each of the following regarding TennCare	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
An enrollment card	61	62	69	63	69	67	71	67	69	59	62
Information on filing grievances	29										
Information on filing appeals ¹¹		73	76	70	82	76	76	74	70	64	66
A list of rights and responsibilities	68	80	82	78	85	81	82	79	75	72	74
Name of MCO to whom assigned	76	79	76	76	84	81	81	75	76	71	72

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.”

TABLE 16: Best Way to Get Information about TennCare (2011–2021) (Percent)

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Mail	78	80	74	75	78	78	72	73	64	64	62
Doctor	5	6	9	5	4	5	6	3	6	5	7
Phone	5	4	6	6	8	4	5	4	4	6	6
Handbook	6	5	4	4	3	2	4	4	4	2	2
Drug Store	<1	<1	<1	<1	<1	<1	<1	<1	<1	1	1
Friends	2	<1	<1	<1	<1	<1	<1	<1	1	2	3
TV	<1	<1	<1	<1	<1	<1	<1	<1	1	1	<1
Paper	0	<1	<1	<1	0	<1	<1	<1	<1	<1	<1
Email						5	6	7	10	12	13
Website						4	4	6	7	5	4
Other	4	4	4	6	8	<1	<1	1	2	2	1

In the past 12 months, 13 percent of TennCare families used a non-emergency care provider that did not participate in their plan, with 56 percent of those reporting using non-participating providers only one to two times (Figure 3). Of the 13 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 5 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 2 percent because they were dissatisfied with the quality of service from the TennCare provider. Over half of the respondents (59 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)

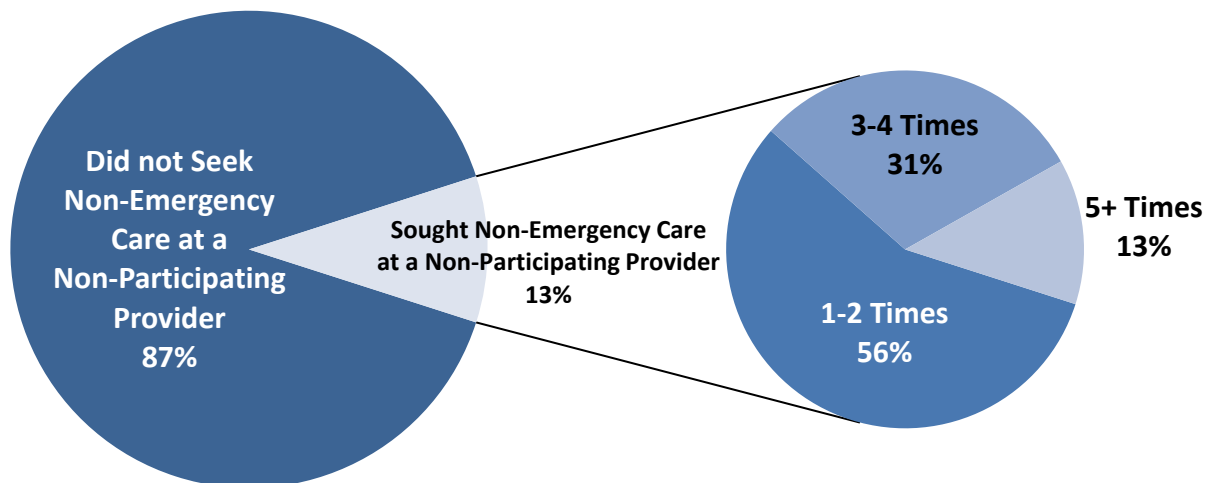


TABLE 17: Type of Non-Emergency Care Sought from a Non-TennCare Provider (2021) (Percent)

	2021
General Medical Care Specialist	50
Dental Care	41
Eye Care	29
Non-Surgical Specialist	25
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 (2021)

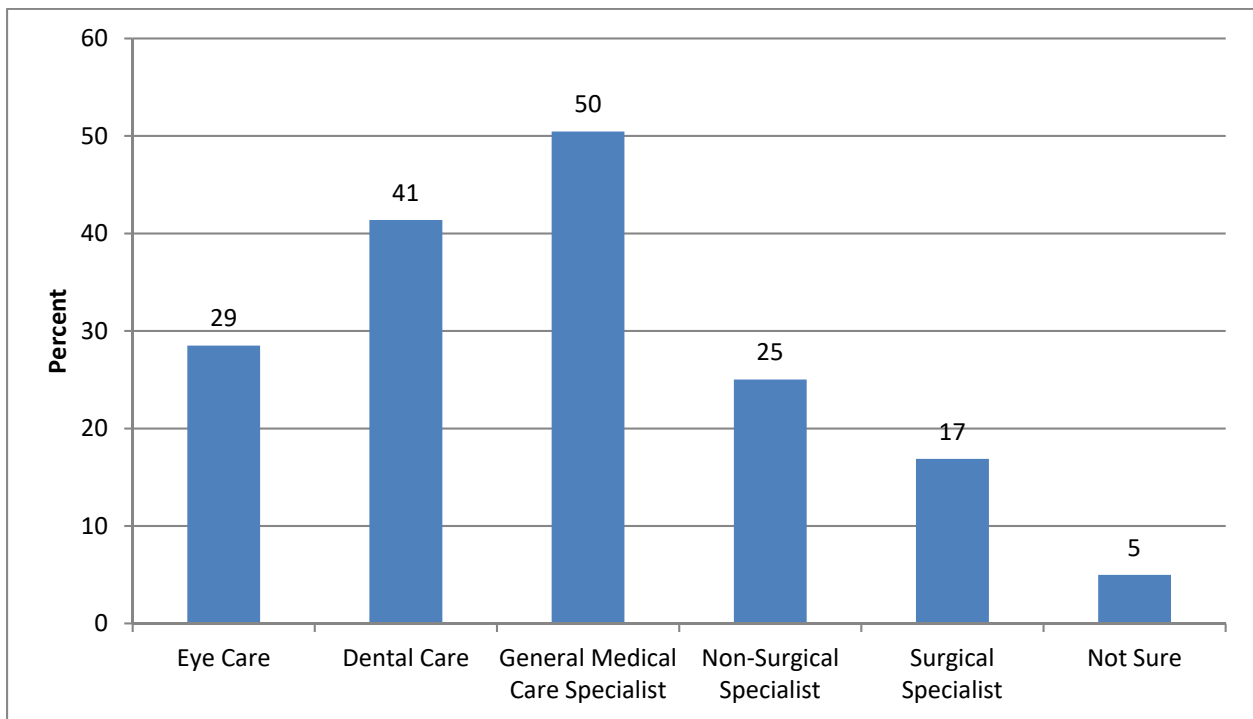


TABLE 18: Reasons Sought Non-Emergency Care from a Non-TennCare Provider (2021) (Percent of TennCare Recipients)

	2021
Dissatisfaction with quality of service from TennCare provider	2
Service was not covered by TennCare	5
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	1

COVID-19 Considerations

The 2020 and 2021 surveys included questions relating to COVID-19. Slightly more than one in five respondents (about 21 percent) said that COVID-19 had impacted the quality of their healthcare, with nearly 72 percent of this group stating that the quality was worse during COVID-19. In addition, approximately 13 percent state 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. Similarly, 4 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 (Table 19).

Respondents report an increase in the use of telehealth and behavioral health services during the pandemic, with approximately 31 percent of respondents reporting using telehealth services more frequently, and nearly 9 percent report using behavioral health services more frequently due to COVID-19. Nearly two-thirds (61 percent) of the TennCare respondents report receiving communications from TennCare or from their TennCare health plan about available services and testing for COVID-19.

Table 19: COVID-19 Impacts

Overall quality of medical care has been impacted by COVID-19	20.8%
<i>Quality is better</i>	28.2%
<i>Quality is worse</i>	71.8%
Unable to see a physician because office was closed for non-emergency visits due to COVID-19	12.6%
Unable to make an appointment for their child to see a physician due to COVID-19	3.8%

Conclusion

The proportion of uninsured children decreased from 2.8 percent in 2020 to 2.5 percent in 2021, while the proportion of uninsured adults remained unchanged at 9.9 percent in 2021. Approximately 100,000 more Tennesseans are uninsured since the pandemic began; the 2021 uninsured rate remains the highest since 2013.

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 Tennessee household.

Overall, TennCare continues to receive positive feedback from its recipients, with 92 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.