Massachusetts Health Connector
Fiscal Year 2011
Commonwealth Care Member Survey
A First Look at a Unique Population

The landmark 2006 Massachusetts health reform law created a new group of insured individuals – members of the Commonwealth Care program. This survey provides the first window into the thoughts and experiences of these individuals – pioneers in their own right.

A Little About Our Survey Respondents

Commonwealth Care members are low-income. Coverage for some is fully subsidized, while others contribute a monthly premium, based upon their income. Most of our survey respondents (66%) were employed. Sixteen percent had more than one job. Slightly more than half (53%) were women. Eighty-two percent were Caucasian, 5% African American, 5% Asian and 12% Hispanic or of Latino descent. Eighty percent were born in the United States. Over half (56%) said they were uninsured at some point during the 12-month period before enrolling in Commonwealth Care.
The survey shows Commonwealth Care members are very satisfied with the program. A large majority (84%) are satisfied with the Commonwealth Care program (and rated it 4 or 5 on a five-point satisfaction scale), while only 4% indicated they are dissatisfied.

The survey found that the primary drivers of overall satisfaction with the Commonwealth Care program are:

- Satisfaction with the choice of health plans.
- Perceived high quality of care.
- A broad range of services covered by the plan.
- The helpfulness of the benefit materials.
- Knowledge about plan benefits.
- Courteous treatment by representatives when calling the call center.
- The speed with which calls are answered by the call center.
- The completeness of information provided by representatives to address the member’s questions.
- Having a broad choice of doctors from which to choose.
- Reasonableness of co-pays for emergency room visits, prescription drugs, and doctors visits.

Members overwhelmingly rate their choice of doctors and the range of services covered as excellent, very good, or good, and they understand their health plan and benefits. Eighty-two percent of members rate the choice of doctor and other providers available through their health insurance as excellent, very good or good, and 86% rate the range of services covered and the quality of care available as excellent, good or very good.
Members who pay a monthly premium think the amount is fair. Among members who pay a monthly premium, 63% felt the premium they paid was reasonable. Most also thought their co-pays were reasonable. Only 17% of members report experiencing problems paying their medical bills.

Members understand their health plan and benefits. Members have a good understanding of the benefits provided through their health insurance, with 68% indicating that they understand or completely understand their plan benefits.
The strong majority of members have seen a primary care provider.
A strong majority (81%) report they have a usual source of health care and have seen a general doctor at least once during the past 12 months since becoming a Commonwealth Care member. Seventy-two percent visited a health care provider for a check-up or physical examination or other preventive care during the past year, and slightly more than half (52%) visited a specialist. All Commonwealth Care members have a primary care provider.

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<th>In the past 12 months/since becoming a member of Commonwealth Care, did you...?</th>
<th>(% with one or more visits)</th>
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<tr>
<td>Visit a general doctor who treats a variety of illnesses?</td>
<td>81%</td>
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<tr>
<td>Have a visit for a check-up, physical examination or for other preventive care?</td>
<td>72%</td>
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<td>Visit a specialist?</td>
<td>52%</td>
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<td>Take any prescription drugs?</td>
<td>72%</td>
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<td>Were you a patient in a hospital overnight?</td>
<td>12%</td>
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<td>Did you receive care in a hospital emergency room?</td>
<td>33%</td>
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Most members receive needed care, but some have access issues.
Very few (11%) report having not gotten or postponed needed doctor care during the past 12 months. However, some members experienced challenges in scheduling doctor’s office visits. Thirty-one percent of members report that they were told by a doctor’s office or clinic that they were not accepting patients with their type of health insurance. Twenty-three percent indicated they were told by a doctor’s office or clinic that they weren’t accepting new patients, and 23% indicated that they were unable to get an appointment at the doctor’s office as soon as they thought they needed one.
Emergency room use mirrors general population. One-third of Commonwealth Care members sought care in a hospital emergency room. Among those with a visit to an emergency room, 39% indicated that it was for a condition that could have been treated by a regular doctor if one were available. Among these members, 56% indicated that they needed care after the normal operating hours at the doctor’s office or clinic, 43% said that it was more convenient to go to the ER, 37% were unable to get an appointment for care as soon as they thought care was needed, and 27% said the doctor’s office or clinic told them to go to the ER.

Please tell me if you have had any of the following problems during the past 12 months or since you have been a member of Commonwealth Care (% yes)

<table>
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<tr>
<th>Problem</th>
<th>Total</th>
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<td>You were told by a doctor’s office or clinic that they weren’t accepting patients with your type of health insurance.</td>
<td>31%</td>
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<td>You were told by a doctor’s office or clinic that they weren’t accepting new patients.</td>
<td>23%</td>
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<td>You were unable to get an appointment at the doctor’s office as soon as you thought one was needed.</td>
<td>23%</td>
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<td>You had to change to a new doctor’s office or clinic because of a change in your health insurance plan.</td>
<td>17%</td>
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The application and enrollment process is easy. Eighty-five percent of members indicate the Commonwealth Care application process is very or somewhat easy to complete, and 88% indicate that it was very or somewhat easy to enroll in a health plan. Additionally, 74% indicate that they were satisfied or extremely satisfied with the choices of health plans available to them.
Members easily interact with the Commonwealth Care program, and the customer service center receives high marks. Fifty-nine percent report that they have contacted Commonwealth Care since becoming a member and 56% report contacting the Commonwealth Care Call Center. A large majority of members who contacted the Call Center said they are satisfied with the service they received with 73% agreeing or strongly agreeing that their call was answered promptly; 84% agreeing or strongly agreeing that they obtained the information they needed; and 90% indicating that the representative treated them with courtesy and respect.

A sign of the times – Internet access. Seventy-four percent of members have access to the Internet, and 52% of them have visited the Commonwealth Care website, with most (64%) looking for information about plans or plan benefits, information about eligibility for coverage (35%) and information about account management and billing (27%). Among those with Internet access, 42% indicate that they knew about the services available through the Commonwealth Care website which members can log into and use.
About the Survey

The survey is based on telephone interviews and mail surveys conducted among 695 current Commonwealth Care members enrolled on or before August 1, 2010, who had been members for at least three months. Data collection was conducted between Oct. 19 and Nov. 30, 2010. The survey’s margin of error is plus or minus 3.7%, with a 95% confidence level.