2009 Medicare Advantage CAHPS Results

Report for: BCBS of Tennessee (H5884)

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Part 1: Executive Summary

Overview

The CAHPS survey is conducted annually by the Centers for Medicare & Medicaid Services (CMS) to assess the experiences of beneficiaries in Medicare Advantage plans. This report provides results from the 2009 CAHPS Survey of Medicare Advantage Prescription Drug (MA-PD) Plans. The 2009 survey was conducted in the first half of 2009 and measured members' experiences with your plan over the previous six months. The survey sample was drawn from all individuals who had been members of your plan for at least six months. Although beneficiaries provide ratings of their "plans," the unit of analysis is not a health and/or prescription drug plan but rather a health and/or prescription drug plan contract. This report refers both to plans and to contracts. In the context of this report, the terms both refer to health and/or prescription drug contracts.

How this Report is Organized

This report provides your results from the 2009 CAHPS survey. The remainder of this summary highlights changes to the 2009 report, suggests how to use the report, and describes your contract's performance on several summary measures, overall ratings, and a set of measures mandated for public reporting. Part 2 of the report presents detailed results, including your contract's performance on the individual dimensions that make up the summary measures and frequency tables that display the unadjusted (i.e., not adjusted for case-mix) and unweighted responses to all survey items. For comparison, the detailed results are shown for other private fee-for-service contracts nationally. Part 3 describes sampling and other methodological topics and provides some background about the surveys.

What's New For 2009

This report retains many of the features and changes that were incorporated in 2008; these are summarized in Part 3 of this report. In addition, the following features are new for 2009.

- 1. **Changes to survey content:** One question from the 2008 survey was dropped in 2009; "Considering what you pay, how satisfied are you with the value of the health care you get?" Some questions were reworded in 2009; these changes are shown in the "Survey Item Crosswalk" in Part 3.
- 2. New survey version for PPOs: In 2009, a new version of the MA-CAHPS survey was conducted with beneficiaries enrolled in Medicare Advantage PPO (MA-PPO) plans. The MA-PPO survey has many of the same items as the MA-PD survey, but includes several new questions covering aspects of plan performance unique to PPOs. To make room for these new items, several of the MA-PD items were dropped. Responses from the MA-PPO survey are incorporated with the results in this report for those items common to the two surveys as they have been in the past.
- 3. **New scoring for global ratings**: Data on the five global ratings (personal doctor, specialist, care received, health plan, and prescription drug coverage), will be reported as 0-6, 7-8, and 9-10. In 2008, the distribution of responses to these items was shown as 0-7, 8-9, and 10. This change makes Medicare CAHPS more consistent with other venues in which CAHPS data are reported. Your 2008 scores shown for comparison in this report have been recalculated with the new scoring, and so will appear different from those shown in your 2008 report.

How Results are Adjusted

Analyses of CAHPS data have shown that beneficiaries with certain characteristics tend to report systematically higher or lower scores, even when they are members of the same contract and therefore exposed to the same level of contract quality. Notably, older patients, healthier patients, less educated members and those with dual eligibility for Medicare and Medicaid tend to give higher scores than younger, sicker and more educated members and those with higher SES. Different contracts do not have the same distribution ("case-mix") of enrollees with these characteristics, so these tendencies can bias comparisons among contracts.

We perform a procedure called "case-mix adjustment" to correct for these effects using a statistical model (linear regression) to estimate the scores that would be obtained by each contract if every contract had the same distribution of member characteristics, equivalent to the average across all contracts. Because the overall national mean is the same before and after adjustment, scores for some contracts (those with beneficiaries who tend to give more favorable scores) will be adjusted downwards, and others will be adjusted upwards. A more detailed explanation of these procedures is available in Part 3 of this report. Note that the HEDIS measures on immunizations are not adjusted for case-mix.

Other Public Reporting of Medicare CAHPS Data

It is important to recognize that this report is but one of several venues in which CAHPS data on MA contracts are publicly reported. There are sometimes important differences in how the results are organized and displayed in different venues as a function of their different purposes. For example, CMS reports these data on its website, www.medicare.gov. In that venue, however, CMS assigns stars to contracts based on the mean of the distribution. Your contract's scores and star ratings from this venue are presented at the end of Part 1, and in more detail in the Appendix to this report. The National Committee for Quality Assurance (NCQA) also collects CAHPS results about MA contracts, but uses a different method for calculating results for accreditation purposes. See Part 3 for more information about NCQA's scoring methodology. It is important to keep these distinctions in mind when comparing data from these different venues.

How Scores are Compared

Contract scores are reported on www.medicare.gov using a 1-to-5 star scale. The algorithm for assigning stars combines information about the *ranking* of the contract case-mix adjusted mean score relative to other contracts, the *reliability* with which the mean is estimated in comparison to the distribution of means, and the *statistical significance* for the test of the difference of the contract mean from the national mean. In this plan report, the up and down arrows accompanying scores reflect only the last of these factors, the test for statistical significance.

Some apparently paradoxical results can occur with this system. These are unavoidable, especially with the five-star scale, because (1) several pieces of information are combined into a display that varies along only a single dimension, and (2) continuous results are broken down into a few discrete categories. Consequently in each year we occasionally observe some of the following phenomena:

- Two scores that are extremely close receive different star ratings: one was just above a cutoff between categories and the other just below;
- Contract A has a higher score than Contract B, but Contract B is significantly above the mean and Contract A is not:
 Contract B might have had more data and therefore a more precise estimate than Contract A, so even a smaller
 numerical difference from the mean is statistically significant, indicating a greater degree of confidence that it is above
 average. These differences in statistical significance can then be reflected in the star ratings, or in the assignment of up
 and down arrows in this report.
- All contracts in one area receive 4 or 5 stars, while all contracts in another area receive 1 or 2: all comparisons are to national means and distributions, not local ones.
- A contract's mean score went up but received fewer stars than last year: it may be that the national mean went up as well, and the contract did not keep up with this shift.

How to Use this Report

MA-PD contracts can use the information in this report for many purposes. Some of the most common uses include the following:

Identify program strengths and opportunities for improvement

Part 2 of this report [Detailed Results] presents an analysis of your contract's performance on a variety of dimensions and compares your performance to the mean performance of other MA contracts nationally. It also displays results for other private fee-for-service contracts.

The CAHPS Improvement Guide provides practical strategies that organizations can use to improve the aspects of performance measured by CAHPS. This Guide describes specific strategies for improving the quality of health care services and the beneficiaries' experience of care. In 2007-2008, the CAHPS Improvement Guide was transformed into a Web-based resource that enables users to identify pertinent strategies and resources more efficiently. This resource is now available at www.cahps.ahrq.gov. Over time, the contents of the Guide will be updated to reflect changes to the Health Plan Survey, the availability of a new patient experience survey focused on clinicians and medical groups, and new information about effective strategies for improving performance in the domains measured by CAHPS surveys.

Give feedback to providers

Some MA-PD contracts present summary results to physicians and other contracting providers, primarily through newsletters or presentations. This feedback may be a good way to provide information about how beneficiaries perceive their experiences with physicians and with MA-PD overall.

Track trends

You may want to see how your performance has changed over time by comparing the 2009 and 2008 survey results to those of previous years. When using MA-CAHPS data for analyzing trends, you need to consider the changes from CAHPS 3.0 to CAHPS 4.0 implemented for the 2007 survey. If you wish to compare trends within your individual contract from before 2007, it is important to adjust for these differences. When comparing results, you should also bear in mind that some contracts' service areas or reporting units have changed from previous years. Finally, the change in how the distribution of overall ratings is presented means that comparisons with years before 2008 may only be made using the unweighted and unadjusted frequencies at the end of Part 2 of the reports.

Summary Tables

Below are the summaries for your health plan composite measures, overall health plan ratings, prescription drug composite measures, overall ratings of drug coverage, and Medicare-specific and HEDIS measures.

Health Plan Composite Measures - Responses to individual survey questions were combined to form four composite (summary) measures of members' experiences with their health plans. For each measure, the table below shows your contract's case-mix adjusted mean score on a 1-4 scale and the national average for all MA contracts.

Health Plan Composite Measures	National	Your Contract	ΛΛ
Getting Needed Care	3.55	3.71	↑
Getting Care Quickly	3.24	3.33	1
Doctors Who Communicate Well	3.69	3.72	
Health Plan Customer Service	3.64	3.77	\uparrow

Overall Health Plan Ratings - Survey respondents used a 0 to 10 scale to rate their health plan, care received from their plan overall, their personal doctor, and the specialist (if any) they had seen most frequently in the past 6 months. For each rating, the table below shows your contract's mean score and the national average for all MA contracts.

Overall Health Plan Ratings	National	Your Contract	$\uparrow \downarrow$
Health Plan Overall	8.47	9.12	↑
Care Received Overall	8.47	8.62	
Personal Doctor	9.00	9.07	
Specialist	8.82	9.20	\uparrow

Prescription Drug Composite Measures - Responses to individual survey questions about prescription drugs were combined to form two composite (summary) measures of members' experiences. For each measure, the table below shows your contract's case-mixed adjusted mean on a 1-4 scale and the national average for all MA-PD contracts.

Prescription Drug Composite Measures	National	Your Contract	\uparrow
Getting Needed Prescription Drugs	3.71	3.85	
Getting Information From the Plan About	3.44	3.50	
Prescription Drug Coverage and Cost	3.44	3.30	

Overall Ratings of Drug Coverage - Survey respondents were asked for an overall rating of their plan's drug coverage on a 0-10 scale, and about their willingness to recommend the plan for drug coverage on a 1-4 scale. For each rating, the table below shows your contract's mean score and the national average for all MA-PD contracts.

Overall Ratings of Drug Coverage	National	Your Contract	$\uparrow \downarrow$
Overall Rating of Drug Coverage	8.45	8.89	
Willingness to Recommend Plan for Drug Coverage	3.54	3.78	↑

Note: An up arrow (\uparrow) indicates that your contract scored significantly better than the national average, a down arrow (\downarrow) that it scored significantly worse than the national average, and the absence of an arrow means that it was not significantly different from the national average. Scores in italics have low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the questions to permit reporting. For more detailed results of your contract and other private fee-for-service contracts, see Part 2.

Summary Tables (continued)

Medicare-Specific and HEDIS Measures - Survey respondents were asked whether they received an influenza vaccination recently and whether they had ever received a pneumonia vaccination (yes or no). They were also asked about getting needed medical equipment and special therapy, on a 1-4 scale. The table below shows your contract's percentage of "yes" responses or mean score for these four items and the national average for all MA Contracts. The vaccination items are not adjusted for case-mix; the other two are.

Medicare-Specific and HEDIS Measures	National	Your Contract	^
Influenza Vaccination	68.6%	72.9%	
Pneumonia Vaccination	68.2%	72.9%	\rightarrow
Getting Medical Equipment	3.29	3.62	\uparrow
Getting Special Therapy	3.39	3.61	

Note: An up arrow (\uparrow) indicates that your contract scored significantly better than the national average, a down arrow (\downarrow) that it scored significantly worse than the national average, and the absence of an arrow means that it was not significantly different from the national average. Scores in italics have low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the questions to permit reporting. For more detailed results of your contract and other private fee-for-service contracts, see Part 2.

MA-PD CAHPS Results viii

General Assessment of Your Medicare Advantage Prescription Drug Contract's Performance

In total, 44 private fee-for-service MA plans participated in the 2009 CAHPS Survey of MA Plans, conducted from February 2009 through June 2009.

The response rate for your contract was 76.7%, compared with 70.1%, the average response rate for all private fee-for-service MA contracts

Strengths

Your MA-PD contract performed above the national average on the following composite measure(s):

Customer Service
Getting Care Quickly
Getting Needed Care
Getting Needed Prescription Drugs

Opportunities for Improvement

On other measures, your contract performed below the national average. The following list shows those measures and references strategies for improving performance as described in the *CAHPS Improvement Guide*. The Guide is available on the CAHPS Web site at www.cahps.ahrq.gov. Because questions about prescription drug benefits have only been asked since 2007, strategies for improving performance in that area have not yet been identified.

Your contract did not perform below the national average on any composite measure.

Consumer Reports

The results of the Medicare CAHPS survey are published in the *Medicare & You* handbook and on the Medicare web site: http://www.medicare.gov. These publicly reported results help beneficiaries choose a Medicare health or prescription drug plan, and allow the public and research community to assess Medicare program performance. Survey measures that are reported in the *Medicare & You* handbook and on the Medicare web site are not directly comparable to the ones presented in this report. First, the calculations are different from the ones used to produce the results in this report. Second, the handbook and website provide stars to indicate contract performance rather than showing response distributions. Finally, the numeric scores are transformed onto a 100-point scale.

The scores are adjusted for case mix using the same factors described elsewhere in this report. Your contract's results as they will appear in these consumer reports are shown below. Note: If your contract is not renewing for CY 2010, information about your contract will not be available on http://www.medicare.gov.

CAHPS Star Assignments

Star ratings are designed to compare CAHPS measure scores for each contract to all other contracts. In particular, they are based on the percentile rank of each contract's case-mix adjusted score and tests of significance versus the national average score (i.e. the overall mean score). The numerical ratings describe the underlying scores from which stars are derived, but because the average (mean) performance and number of respondents vary across measures, a given score may translate into a different number of stars for different measures.

Star assignments are made using the following rules.

Number of Stars	
1	A contract is assigned 1 star if the contract's average CAHPS measure score is ranked below the 15 th percentile and the contract's average CAHPS measure score is statistically significantly lower than the national average CAHPS measure score.
2	A contract is assigned 2 stars if it does not meet the 1 star criteria and meets at least one of these two criteria: (a) the contract's average CAHPS measure score is lower than the 30 th percentile OR (b) the contract's average CAHPS measure score is statistically significantly lower than the national average CAHPS measure score.
3	A contract is assigned 3 stars if the contract's average CAHPS measure score is ranked between the 30 th and 70 th percentiles (inclusive) and the contract's average CAHPS measure score is NOT statistically significantly different from the national average CAHPS measure score.
4	A contract is assigned 4 stars if it does not meet the 5 star criteria, but meets at least one of these two criteria: (a) the contract's average CAHPS measure score is higher than the 70 th percentile OR (b) the contract's average CAHPS measure score is statistically significantly higher than the national average CAHPS measure score.
5	A contract is assigned 5 stars if the contract's average CAHPS measure score is ranked above the 85 th percentile and the contract's average CAHPS measure score is statistically significantly higher than the national average CAHPS measure score.

Consumer Reports (continued)

Reporting Composite or Item	Scores	Stars
Ratings of Health Plan Responsiveness and Care		****
Getting Needed Care	90.35	****
Getting Care Quickly	77.63	***
Doctors Who Communicate Well	90.66	***
Rating of Care	86.17	****
Rating of Plan	91.20	****
Health Plan Customer Service	92.18	****
Vaccine		
Flu Vaccination	72.9%	***
Pneumonia Vaccination	72.9%	****
Member Experience with Drug Plan		****
Getting Needed Prescription Drugs	94.86	****
Getting Information From the Plan About Prescription Drug Coverage and Cost	83.48	***
Overall Rating of Prescription Drug Coverage	88.92	****

Part 2: Detailed Results

In the following pages, we provide detailed results of the 2009 MA-PD CAHPS Survey, including your contract's performance on the individual performance dimensions that make up each of the summary measures. Frequency tables that display unadjusted responses (not case-mix adjusted) to all survey items are also shown.

Getting Needed Care Composite

This table shows how your contract and other private fee-for-service MA contracts performed on "Getting Needed Care," a composite of survey questions 22 and 26. For each contract, the table shows: the number of members who answered at least one of these questions, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the question to permit reporting. All statistics are adjusted for case-mix. Results for the individual questions included in this composite are on the following pages.



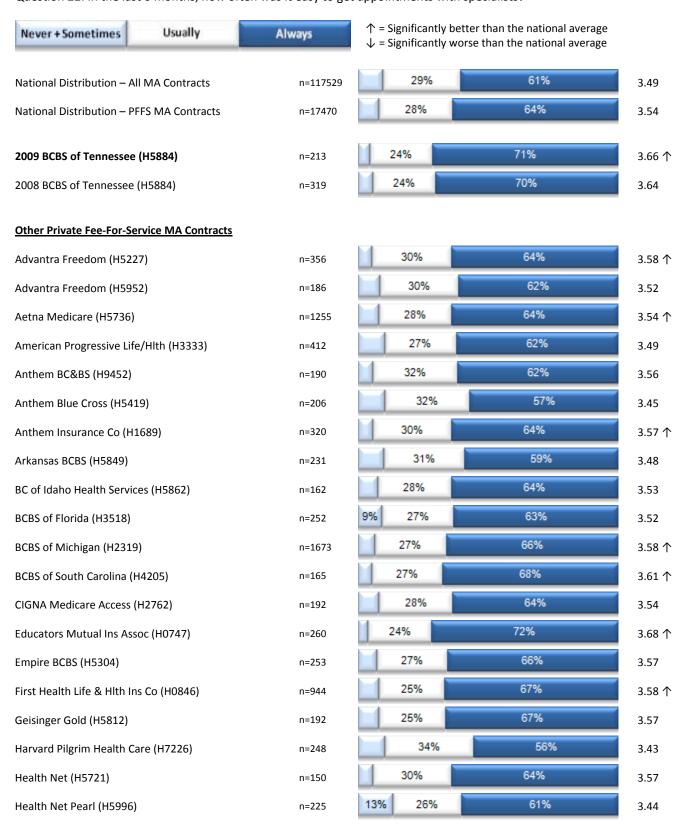
Other Private Fee-For-Service MA Contracts

Geisinger Gold (H5812)	n=285	22%	71%	3.63 ↑
Harvard Pilgrim Health Care (H7226)	n=324	28%	64%	3.55
Health Net (H5721)	n=239	28%	65%	3.56
Health Net Pearl (H5996)	n=331	13% 26%	61%	3.45 ↓
Healthy Alliance Life Ins Co (H2613)	n=226	12% 28%	61%	3.47
Highmark (H9793)	n=337	24%	69%	3.60
Humana (H1804)	n=3214	25%	67%	3.58 ↑
Humana (H1906)	n=246	19%	77%	3.72 ↑
Humana (H5657)	n=250	9% 25%	65%	3.54
Independent Health (H9519)	n=356	28%	66%	3.59
InStil Health Ins Co (H4204)	n=206	12% 20%	68%	3.53
Marquette National Life Ins Co (H7357)	n=238	28%	65%	3.56
Medica Health Plans (H2410)	n=291	34%	57%	3.47
Medical Mutual of Ohio (H4836)	n=416	29%	63%	3.53
Metropolitan Health Plan (H8201)	n=260	30%	62%	3.52
PacifiCare (H5435)	n=701	26%	66%	3.57
Sierra Health & Life Ins Co (H4449)	n=271	23%	70%	3.61
Sterling Life Insurance Co (H5006)	n=1082	23%	70%	3.60 ↑
Tufts Associated (H3057)	n=285	25%	68%	3.61
Unicare Life & Health Ins. Co (H0540)	n=1336	27%	67%	3.59 个
Universal American (H5421)	n=1234	23%	69%	3.60 个
Universal Health Care (H5820)	n=324	9% 28%	63%	3.52
UPMC Health (H1254)	n=284	18%	77%	3.70 个
USACare (H6806)	n=268	30%	64%	3.56
WellCare (H1340)	n=596	28%	62%	3.50
WellCare (H4577)	n=480	26%	64%	3.51
WellCare (H6499)	n=353	28%	63%	3.52

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Needed Care: Getting Appointments With Specialists

Question 22: In the last 6 months, how often was it easy to get appointments with specialists?



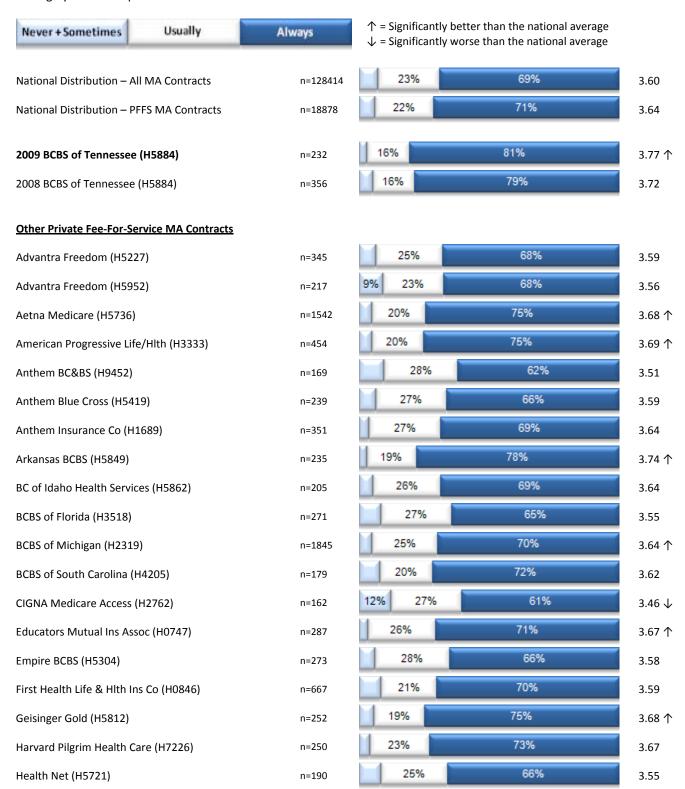
Other Private Fee-For-Service MA Contracts

Healthy Alliance Life Ins Co (H2613)	n=168	27%	62%	3.49
Highmark (H9793)	n=248	28%	64%	3.54
Humana (H1804)	n=2276	28%	63%	3.53 ↑
Humana (H1906)	n=189	20%	74%	3.67 个
Humana (H5657)	n=180	31%	60%	3.49
Independent Health (H9519)	n=290	33%	59%	3.49
InStil Health Ins Co (H4204)	n=132	9% 21%	70%	3.56
Marquette National Life Ins Co (H7357)	n=177	27%	67%	3.58
Medica Health Plans (H2410)	n=195	12% 38%	50%	3.36 ↓
Medical Mutual of Ohio (H4836)	n=306	31%	60%	3.47
Metropolitan Health Plan (H8201)	n=164	9% 34%	57%	3.46
PacifiCare (H5435)	n=554	28%	65%	3.57 ↑
Sierra Health & Life Ins Co (H4449)	n=184	26%	69%	3.62 ↑
Sterling Life Insurance Co (H5006)	n=699	30%	62%	3.51
Tufts Associated (H3057)	n=220	30%	61%	3.51
Unicare Life & Health Ins. Co (H0540)	n=919	29%	63%	3.54 ↑
Universal American (H5421)	n=884	27%	65%	3.53
Universal Health Care (H5820)	n=226	29%	60%	3.48
UPMC Health (H1254)	n=201	9% 24%	67%	3.55
USACare (H6806)	n=233	32%	61%	3.52
WellCare (H1340)	n=371	9% 31%	59%	3.48
WellCare (H4577)	n=326	12% 29%	59%	3.43
WellCare (H6499)	n=243	28%	66%	3.57

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Needed Care: Getting Needed Care, Tests, or Treatment

Question 26: In the last 6 months, how often was it easy to get the care, tests, or treatment you thought you needed through your health plan?



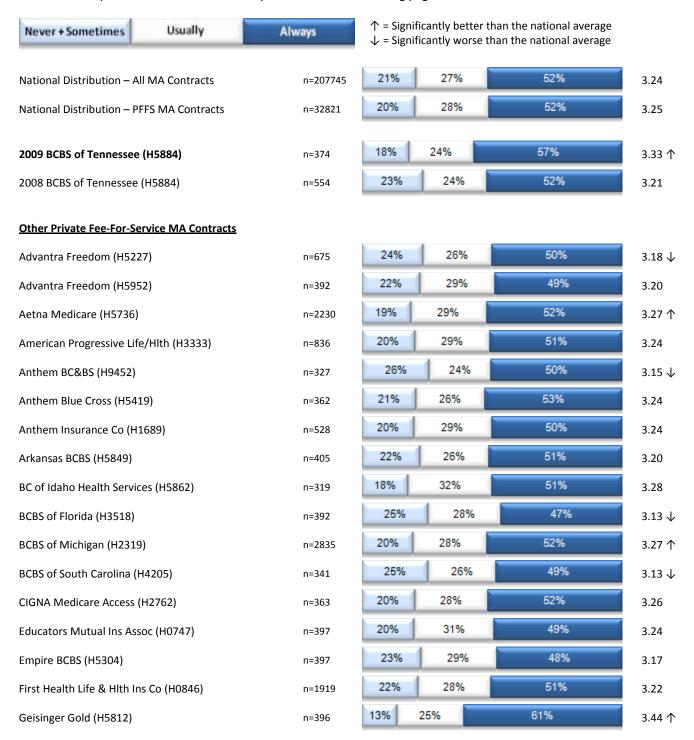
Other Private Fee-For-Service MA Contracts

Health Net Pearl (H5996)	n=264	12% 25%	62%	3.47 ↓
Healthy Alliance Life Ins Co (H2613)	n=157	12% 28%	60%	3.45 ↓
Highmark (H9793)	n=263	20%	73%	3.66
Humana (H1804)	n=2549	22%	71%	3.63 个
Humana (H1906)	n=198	18%	80%	3.76 个
Humana (H5657)	n=207	20%	70%	3.58
Independent Health (H9519)	n=292	22%	74%	3.69 ↑
InStil Health Ins Co (H4204)	n=160	14% 19%	66%	3.49
Marquette National Life Ins Co (H7357)	n=180	28%	64%	3.54
Medica Health Plans (H2410)	n=248	30%	65%	3.58
Medical Mutual of Ohio (H4836)	n=313	28%	66%	3.58
Metropolitan Health Plan (H8201)	n=219	25%	67%	3.59
PacifiCare (H5435)	n=393	24%	68%	3.58
Sierra Health & Life Ins Co (H4449)	n=226	21%	71%	3.60
Sterling Life Insurance Co (H5006)	n=877	17%	78%	3.70 ↑
Tufts Associated (H3057)	n=219	21%	76%	3.71 ↑
Unicare Life & Health Ins. Co (H0540)	n=1012	24%	71%	3.64
Universal American (H5421)	n=942	20%	74%	3.67 ↑
Universal Health Care (H5820)	n=254	26%	66%	3.56
UPMC Health (H1254)	n=215		87%	3.85 ↑
USACare (H6806)	n=144	28%	67%	3.61
WellCare (H1340)	n=494	25%	64%	3.52 ↓
WellCare (H4577)	n=403	24%	69%	3.59
WellCare (H6499)	n=284	29%	60%	3.48 ↓

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Care Quickly Composite

This table shows how your contract and other private fee-for-service MA contracts performed on "Getting Care Quickly," a composite of survey questions 4, 6 and 8. For each contract, the table shows: the number of members who answered at least one of these questions, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). N/A means too few beneficiaries answered the question to permit reporting. All statistics are adjusted for case-mix. Results for the individual questions included in this composite are on the following pages.



Other Private Fee-For-Service MA Contracts

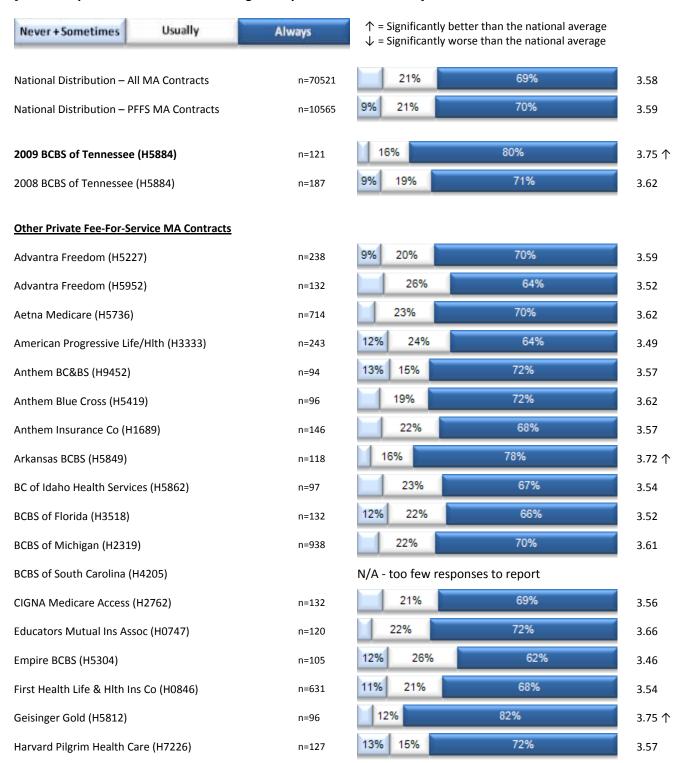
Harvard Pilgrim Health Care (H7226)	n=397	20% 27%	53%	3.28
Health Net (H5721)	n=331	16% 28%	56%	3.34 ↑
Health Net Pearl (H5996)	n=455	23% 27%	49%	3.17
Healthy Alliance Life Ins Co (H2613)	n=342	22% 31%	47%	3.16 ↓
Highmark (H9793)	n=452	20% 30%	50%	3.24
Humana (H1804)	n=4397	21% 28%	51%	3.24
Humana (H1906)	n=334	29% 22%	48%	3.06 ↓
Humana (H5657)	n=335	22% 26%	52%	3.22
Independent Health (H9519)	n=420	19% 30%	51%	3.26
InStil Health Ins Co (H4204)	n=309	27% 24%	49%	3.12 ↓
Marquette National Life Ins Co (H7357)	n=338	22% 27%	52%	3.22
Medica Health Plans (H2410)	n=353	17% 35%	47%	3.26
Medical Mutual of Ohio (H4836)	n=528	21% 27%	52%	3.23
Metropolitan Health Plan (H8201)	n=341	15% 31%	54%	3.36 个
PacifiCare (H5435)	n=1098	20% 27%	54%	3.27
Sierra Health & Life Ins Co (H4449)	n=333	17% 27%	56%	3.35 个
Sterling Life Insurance Co (H5006)	n=1416	20% 29%	51%	3.25
Tufts Associated (H3057)	n=376	16% 31%	53%	3.30
Unicare Life & Health Ins. Co (H0540)	n=1884	19% 28%	53%	3.29 个
Universal American (H5421)	n=1712	20% 28%	52%	3.25
Universal Health Care (H5820)	n=453	24% 25%	51%	3.18
UPMC Health (H1254)	n=358	19% 26%	55%	3.27
USACare (H6806)	n=360	21% 26%	54%	3.26
WellCare (H1340)	n=849	23% 26%	51%	3.19 ↓
WellCare (H4577)	n=664	23% 28%	49%	3.19
WellCare (H6499)	n=498	22% 26%	52%	3.24

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Care Quickly: Getting Care Needed Right Away

Question 4: In the last 6 months, when you needed care right away, how often did you get care as soon as you thought you needed?

[Scored only for those who needed care right away in the last six months.]



Other Private Fee-For-Service MA Contracts

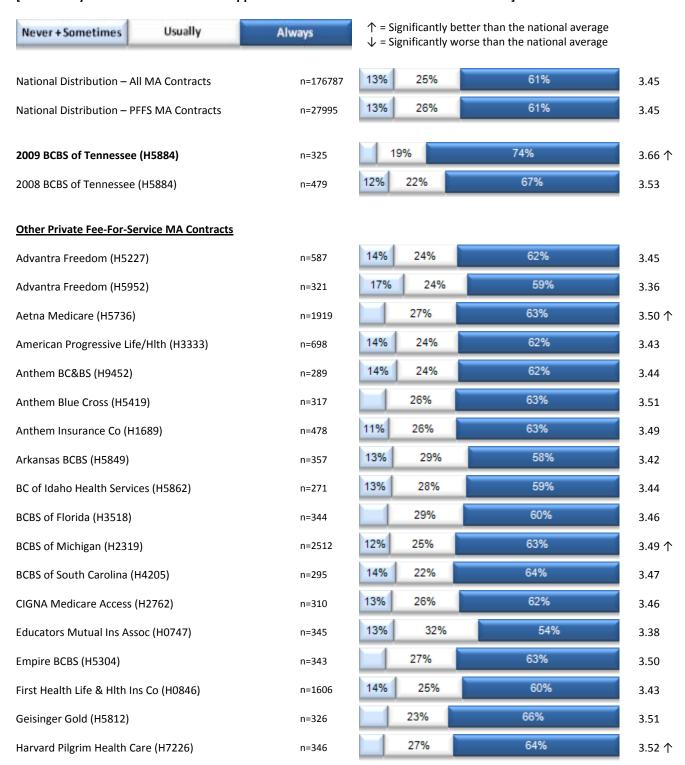
Health Net (H5721)	n=92	17%	80%	3.76 个
Health Net Pearl (H5996)	n=152	14% 26%	60%	3.43 ↓
Healthy Alliance Life Ins Co (H2613)	n=110	12% 26%	62%	3.47
Highmark (H9793)	n=102	11% 23%	65%	3.53
Humana (H1804)	n=1474	9% 20%	71%	3.60
Humana (H1906)	n=115	20%	70%	3.58
Humana (H5657)	n=124	26%	65%	3.53
Independent Health (H9519)	n=139	9% 25%	66%	3.56
InStil Health Ins Co (H4204)	n=129	17% 20%	63%	3.43 ↓
Marquette National Life Ins Co (H7357)	n=126	27%	65%	3.55
Medica Health Plans (H2410)	n=119	25%	65%	3.54
Medical Mutual of Ohio (H4836)	n=153	22%	68%	3.55
Metropolitan Health Plan (H8201)	n=99	20%	74%	3.68
PacifiCare (H5435)	n=367	19%	74%	3.65 个
Sierra Health & Life Ins Co (H4449)	n=99	19%	78%	3.75 个
Sterling Life Insurance Co (H5006)	n=435	21%	71%	3.63
Tufts Associated (H3057)	n=102	25%	69%	3.62
Unicare Life & Health Ins. Co (H0540)	n=516	20%	71%	3.61
Universal American (H5421)	n=568	23%	70%	3.61
Universal Health Care (H5820)	n=144	13% 17%	70%	3.54
UPMC Health (H1254)	n=128	19%	77%	3.71 ↑
USACare (H6806)	n=100	19%	72%	3.63
WellCare (H1340)	n=359	21%	69%	3.55
WellCare (H4577)	n=252	12% 23%	66%	3.54
WellCare (H6499)	n=179	13% 17%	71%	3.57

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Care Quickly: Getting Appointments

Question 6: In the last 6 months, not counting the times when you needed care right away, how often did you get an appointment for your health care at a doctor's office or clinic as soon as you thought you needed?

[Scored only for those who needed an appointment for health care in the last six months.]



Other Private Fee-For-Service MA Contracts

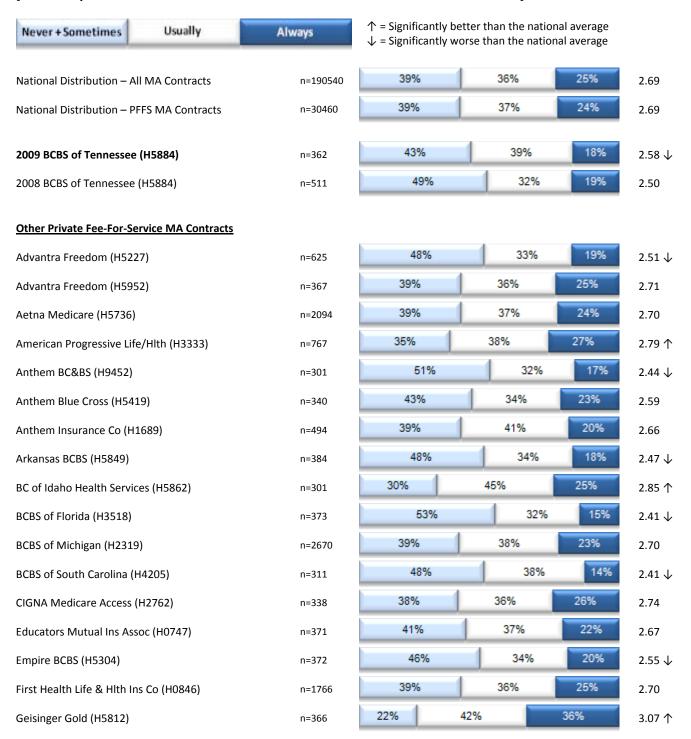
Health Net (H5721)	n=269	12% 25% 63%	3.47
Health Net Pearl (H5996)	n=375	14% 23% 63%	3.46
Healthy Alliance Life Ins Co (H2613)	n=286	17% 26% 58%	3.36
Highmark (H9793)	n=382	29% 62%	3.51
Humana (H1804)	n=3739	14% 26% 60%	3.42 ↓
Humana (H1906)	n=273	20% 23% 57%	3.31 ↓
Humana (H5657)	n=286	14% 21% 65%	3.47
Independent Health (H9519)	n=376	9% 26% 64%	3.54 ↑
InStil Health Ins Co (H4204)		N/A - too few responses to report	
Marquette National Life Ins Co (H7357)	n=285	12% 23% 65%	3.50
Medica Health Plans (H2410)	n=311	15% 35% 51%	3.34 ↓
Medical Mutual of Ohio (H4836)	n=450	15% 23% 63%	3.45
Metropolitan Health Plan (H8201)	n=287	11% 32% 57%	3.43
PacifiCare (H5435)	n=933	14% 24% 62%	3.45
Sierra Health & Life Ins Co (H4449)	n=293	14% 25% 61%	3.44
Sterling Life Insurance Co (H5006)	n=1205	14% 27% 59%	3.42
Tufts Associated (H3057)	n=350	27% 63%	3.49
Unicare Life & Health Ins. Co (H0540)	n=1619	15% 25% 61%	3.43
Universal American (H5421)	n=1428	13% 24% 62%	3.47
Universal Health Care (H5820)	n=364	17% 23% 60%	3.39
UPMC Health (H1254)	n=302	26% 64%	3.52
USACare (H6806)	n=323	24% 66%	3.53
WellCare (H1340)	n=678	15% 24% 62%	3.44
WellCare (H4577)	n=554	15% 27% 58%	3.41
WellCare (H6499)	n=403	15% 24% 62%	3.44

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Care Quickly: Getting Seen Within 15 Minutes of Your Appointment

Question 8: In the last 6 months, how often did you see the person you came to see within 15 minutes of your appointment time?

[Scored only for those who went to a doctor's office or clinic for care in the last six months.]



Other Private Fee-For-Service MA Contracts

Harvard Pilgrim Health (Care (H7226)	n=371	38%	39%	24%	2.74
Health Net (H5721)		n=304	34%	41%	25%	2.79
Health Net Pearl (H5996	5)	n=414	43%	32%	25%	2.62
Healthy Alliance Life Ins	Co (H2613)	n=316	39%	40%	21%	2.65
Highmark (H9793)		n=420	39%	39%	22%	2.67
Humana (H1804)		n=4074	38%	38%	23%	2.69
Humana (H1906)		n=305	58%	25%	18%	2.30 ↓
Humana (H5657)		n=319	44%	31%	25%	2.66
Independent Health (HS	9519)	n=397	40%	39%	21%	2.69
InStil Health Ins Co (H42	204)	n=275	48%	29%	23%	2.53 ↓
Marquette National Life	e Ins Co (H7357)	n=311	44%	31%	25%	2.61
Medica Health Plans (H	2410)	n=325	27%	47%	27%	2.91 ↑
Medical Mutual of Ohio	(H4836)	n=502	40%	35%	25%	2.68
Metropolitan Health Pla	an (H8201)	n=320	27%	40%	33%	2.96 个
PacifiCare (H5435)		n=1006	38%	38%	25%	2.71
Sierra Health & Life Ins	Co (H4449)	n=315	33%	38%	29%	2.85 个
Sterling Life Insurance C	Co (H5006)	n=1318	38%	39%	23%	2.68
Tufts Associated (H3057	7)	n=355	33%	4007		
		11-333	33%	40%	26%	2.79
Unicare Life & Health In	s. Co (H0540)	n=1737	33%	39%	26%	2.79 2.84 个
Unicare Life & Health In Universal American (H5						
	421)	n=1737	33%	39%	28%	2.84 ↑
Universal American (H5	421)	n=1737 n=1573	33%	39%	28%	2.84 ↑ 2.66
Universal American (H5 Universal Health Care (H	421)	n=1737 n=1573 n=419	33% 40% 42%	39% 38% 36%	28% 23% 23%	2.84 ↑ 2.66 2.61
Universal American (H5 Universal Health Care (H UPMC Health (H1254)	421)	n=1737 n=1573 n=419 n=324	33% 40% 42% 42%	39% 38% 36% 35%	28% 23% 23% 23%	2.84 ↑ 2.66 2.61 2.59
Universal American (H5- Universal Health Care (H UPMC Health (H1254) USACare (H6806)	421)	n=1737 n=1573 n=419 n=324 n=342	33% 40% 42% 42% 43%	39% 38% 36% 35% 33%	28% 23% 23% 23% 23%	2.84 ↑ 2.66 2.61 2.59 2.62
Universal American (H5- Universal Health Care (H UPMC Health (H1254) USACare (H6806) WellCare (H1340)	421)	n=1737 n=1573 n=419 n=324 n=342 n=755	33% 40% 42% 42% 43% 45%	39% 38% 36% 35% 33%	28% 23% 23% 23% 23% 23% 22%	2.84 ↑ 2.66 2.61 2.59 2.62 2.58 ↓

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Doctors Who Communicate Well Composite

This table shows how your contract and other private fee-for-service MA contracts performed on "Doctors Who Communicate Well," a composite of survey questions 16, 17, 18 and 19. For each contract, the table shows: the number of members who answered at least one of these questions, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). All statistics are adjusted for case-mix. Results for the individual questions included in this composite are on the following pages.



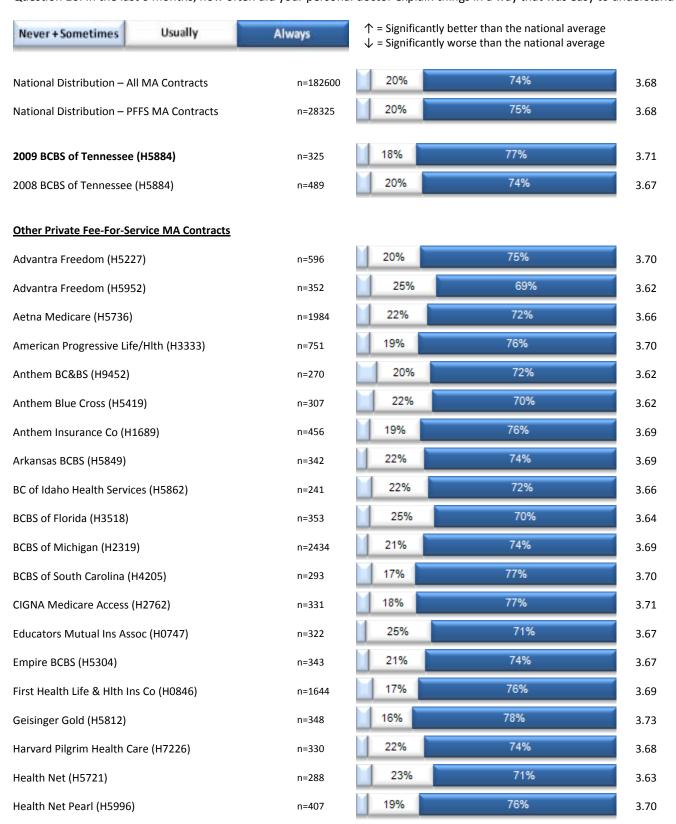
Other Private Fee-For-Service MA Contracts

Harvard Pilgrim Health Care (H7226)	n=334	21%	74%	3.69
Health Net (H5721)	n=292	19%	75%	3.67
Health Net Pearl (H5996)	n=410	18%	78%	3.73
Healthy Alliance Life Ins Co (H2613)	n=296	21%	72%	3.65
Highmark (H9793)	n=399	18%	76%	3.70
Humana (H1804)	n=3745	20%	75%	3.69
Humana (H1906)	n=287	13%	84%	3.81 ↑
Humana (H5657)	n=292	17%	78%	3.72
Independent Health (H9519)	n=379	27%	68%	3.62 ↓
InStil Health Ins Co (H4204)	n=262	13%	79%	3.70
Marquette National Life Ins Co (H7357)	n=299	17%	80%	3.76 个
Medica Health Plans (H2410)	n=304	22%	74%	3.68
Medical Mutual of Ohio (H4836)	n=473	19%	77%	3.71
Metropolitan Health Plan (H8201)	n=281	24%	71%	3.66
PacifiCare (H5435)	n=984	18%	75%	3.69
Sierra Health & Life Ins Co (H4449)	n=280	22%	75%	3.71
Sterling Life Insurance Co (H5006)	n=1205	20%	74%	3.68
Tufts Associated (H3057)	n=334	19%	75%	3.68
Unicare Life & Health Ins. Co (H0540)	n=1622	20%	75%	3.69
Universal American (H5421)	n=1474	19%	75%	3.69
Universal Health Care (H5820)	n=399	17%	77%	3.71
UPMC Health (H1254)	n=313	12%	85%	3.82 ↑
USACare (H6806)	n=318	24%	72%	3.66
WellCare (H1340)	n=742	17%	79%	3.73 个
WellCare (H4577)	n=601	17%	75%	3.66
WellCare (H6499)	n=446	18%	76%	3.69

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Doctors Who Communicate Well: Providing Clear Explanations

Question 16: In the last 6 months, how often did your personal doctor explain things in a way that was easy to understand?



Other Private Fee-For-Service MA Contracts

<u> </u>				
Healthy Alliance Life Ins Co (H2613)	n=296	23%	70%	3.62
Highmark (H9793)	n=398	20%	75%	3.70
Humana (H1804)	n=3719	21%	75%	3.69
Humana (H1906)	n=281	15%	81%	3.77 个
Humana (H5657)	n=289	19%	75%	3.69
Independent Health (H9519)	n=377	28%	68%	3.62
InStil Health Ins Co (H4204)	n=260	13%	79%	3.70
Marquette National Life Ins Co (H7357)	n=295	16%	79%	3.73
Medica Health Plans (H2410)	n=302	23%	71%	3.64
Medical Mutual of Ohio (H4836)	n=471	21%	74%	3.69
Metropolitan Health Plan (H8201)	n=281	24%	71%	3.66
PacifiCare (H5435)	n=973	19%	74%	3.67
Sierra Health & Life Ins Co (H4449)	n=280	23%	74%	3.71
Sterling Life Insurance Co (H5006)	n=1192	21%	74%	3.68
Tufts Associated (H3057)	n=333	19%	75%	3.68
Unicare Life & Health Ins. Co (H0540)	n=1612	21%	73%	3.67
Universal American (H5421)	n=1461	21%	74%	3.68
Universal Health Care (H5820)	n=395	17%	77%	3.71
UPMC Health (H1254)	n=310	14%	82%	3.79 个
USACare (H6806)	n=316	23%	72%	3.67
WellCare (H1340)	n=732	16%	78%	3.72
WellCare (H4577)	n=594	17%	75%	3.65
WellCare (H6499)	n=441	18%	76%	3.69

Note: Percentages may not add to 100 due to rounding. For information on how we defined calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Doctors Who Communicate Well: Listening Carefully

Question 17: In the last 6 months, how often did your personal doctor listen carefully to you?

Never+Sometimes Usually	Always	\uparrow = Significantly better than the national average \downarrow = Significantly worse than the national average
National Distribution – All MA Contracts	n=182718	18% 77% 3.71
National Distribution – PFFS MA Contracts	n=28322	18% 77% 3.71
2009 BCBS of Tennessee (H5884)	n=325	18% 77% 3.71
2008 BCBS of Tennessee (H5884)	n=488	18% 76% 3.70
Other Private Fee-For-Service MA Contracts		
Advantra Freedom (H5227)	n=596	20% 75% 3.69
Advantra Freedom (H5952)	n=351	23% 70% 3.63
Aetna Medicare (H5736)	n=1984	19% 76% 3.70
American Progressive Life/Hlth (H3333)	n=748	17% 79% 3.73
Anthem BC&BS (H9452)		N/A - too few responses to report
Anthem Blue Cross (H5419)	n=310	18% 75% 3.67
Anthem Insurance Co (H1689)	n=453	16% 79% 3.73
Arkansas BCBS (H5849)	n=339	22% 75% 3.72
BC of Idaho Health Services (H5862)	n=239	21% 74% 3.69
BCBS of Florida (H3518)	n=354	23% 72% 3.67
BCBS of Michigan (H2319)	n=2437	19% 77% 3.72
BCBS of South Carolina (H4205)	n=290	19% 76% 3.71
CIGNA Medicare Access (H2762)	n=331	18% 76% 3.70
Educators Mutual Ins Assoc (H0747)	n=322	22% 74% 3.71
Empire BCBS (H5304)	n=343	18% 78% 3.73
First Health Life & Hlth Ins Co (H0846)	n=1647	17% 78% 3.72
Geisinger Gold (H5812)	n=348	18% 78% 3.73
Harvard Pilgrim Health Care (H7226)	n=332	20% 75% 3.70
Health Net (H5721)	n=290	17% 76% 3.67
Health Net Pearl (H5996)	n=405	17% 80% 3.76

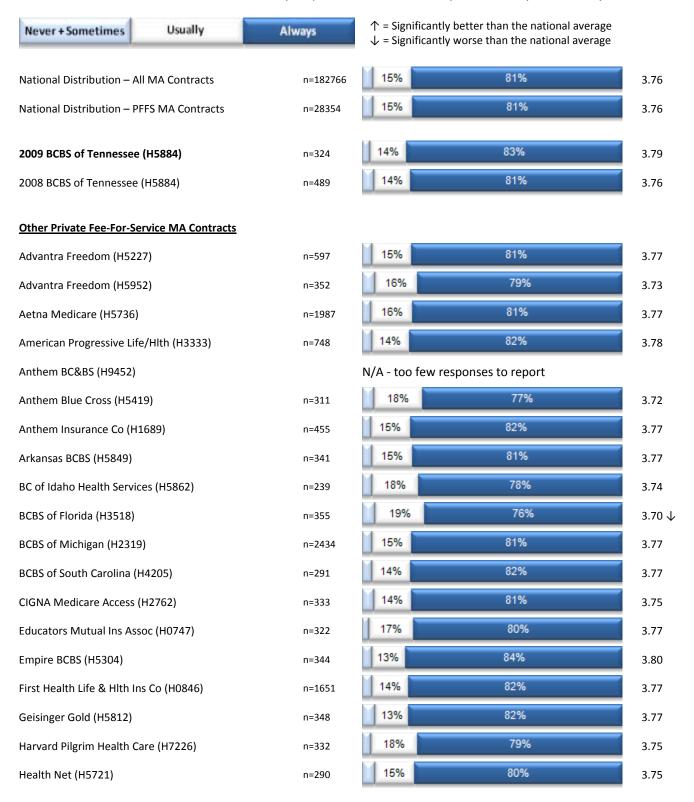
Other Private Fee-For-Service MA Contracts

Healthy Alliance Life Ins Co (H2613)	n=295	21%	73%	3.65
Highmark (H9793)	n=399	16%	79%	3.73
Humana (H1804)	n=3719	18%	76%	3.70
Humana (H1906)	n=281	12%	85%	3.83 ↑
Humana (H5657)	n=288	15%	80%	3.75
Independent Health (H9519)	n=377	28%	68%	3.62 ↓
InStil Health Ins Co (H4204)	n=260	12%	81%	3.74
Marquette National Life Ins Co (H7357)	n=298	15%	82%	3.79 个
Medica Health Plans (H2410)	n=303	19%	77%	3.72
Medical Mutual of Ohio (H4836)	n=469	18%	77%	3.72
Metropolitan Health Plan (H8201)	n=280	23%	73%	3.70
PacifiCare (H5435)	n=968	17%	77%	3.71
Sierra Health & Life Ins Co (H4449)	n=280	22%	75%	3.72
Sterling Life Insurance Co (H5006)	n=1197	20%	75%	3.69
Tufts Associated (H3057)	n=331	22%	73%	3.67
Unicare Life & Health Ins. Co (H0540)	n=1612	19%	76%	3.71
Universal American (H5421)	n=1463	19%	76%	3.71
Universal Health Care (H5820)	n=397	16%	78%	3.71
UPMC Health (H1254)	n=311		85%	3.82 ↑
USACare (H6806)	n=316	24%	72%	3.68
WellCare (H1340)	n=731	15%	80%	3.75
WellCare (H4577)	n=594	18%	76%	3.69
WellCare (H6499)	n=439	17%	77%	3.70

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Doctors Who Communicate Well: Showing Respect for What Patients Have to Say

Question 18: In the last 6 months, how often did your personal doctor show respect for what you had to say?



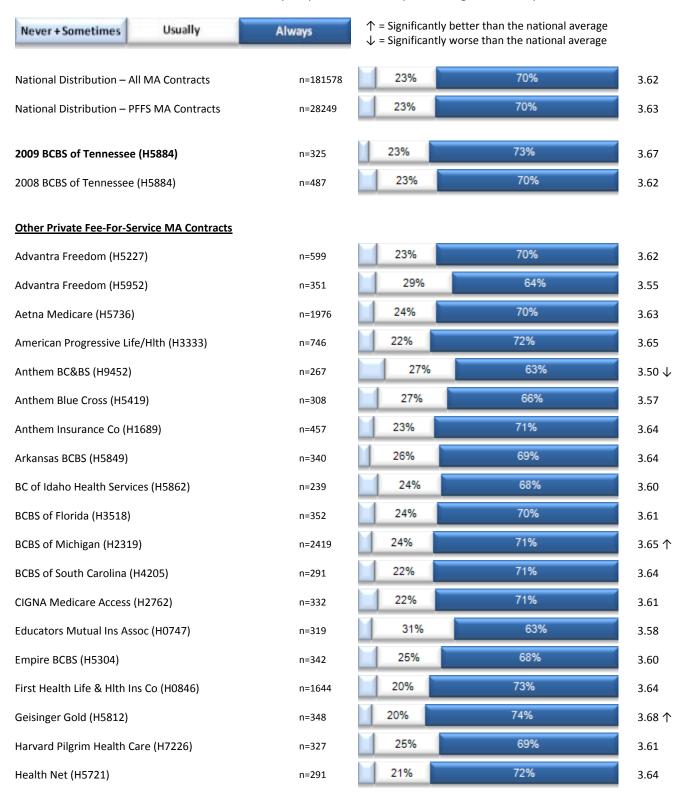
Other Private Fee-For-Service MA Contracts

Health Net Pearl (H5996)	n=407	17%	82%	3.79
Healthy Alliance Life Ins Co (H2613)	n=296	18%	78%	3.72
Highmark (H9793)	n=397	15%	80%	3.75
Humana (H1804)	n=3719	15%	80%	3.74 ↓
Humana (H1906)	n=286		90%	3.88 ↑
Humana (H5657)	n=290	13%	84%	3.80
Independent Health (H9519)	n=377	24%	72%	3.68 ↓
InStil Health Ins Co (H4204)	n=259	12%	82%	3.75
Marquette National Life Ins Co (H7357)	n=298	13%	85%	3.82 ↑
Medica Health Plans (H2410)	n=302	19%	78%	3.75
Medical Mutual of Ohio (H4836)	n=468	16%	81%	3.77
Metropolitan Health Plan (H8201)	n=280	19%	78%	3.74
PacifiCare (H5435)	n=976	15%	81%	3.75
Sierra Health & Life Ins Co (H4449)	n=278	16%	81%	3.79
Sterling Life Insurance Co (H5006)	n=1197	16%	79%	3.74
Tufts Associated (H3057)	n=332	16%	81%	3.76
Unicare Life & Health Ins. Co (H0540)	n=1611	16%	79%	3.74
Universal American (H5421)	n=1470	15%	81%	3.76
Universal Health Care (H5820)	n=398	16%	81%	3.77
UPMC Health (H1254)	n=309		88%	3.87 个
USACare (H6806)	n=316	20%	76%	3.72
WellCare (H1340)	n=729	12%	84%	3.80
WellCare (H4577)	n=592	14%	81%	3.74
WellCare (H6499)	n=444	16%	80%	3.76

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Doctors Who Communicate Well: Spending Enough Time With Patients

Question 19: In the last 6 months, how often did your personal doctor spend enough time with you?



Other Private Fee-For-Service MA Contracts

Health Net Pearl (H5996)	n=403	21%	73%	3.65
Healthy Alliance Life Ins Co (H2613)	n=294	25%	68%	3.60
Highmark (H9793)	n=394	22%	71%	3.64
Humana (H1804)	n=3696	24%	69%	3.61
Humana (H1906)	n=283	17%	80%	3.75 个
Humana (H5657)	n=290	19%	73%	3.64
Independent Health (H9519)	n=378	27%	66%	3.57
InStil Health Ins Co (H4204)	n=259	16%	74%	3.63
Marquette National Life Ins Co (H7357)	n=294	22%	74%	3.70 个
Medica Health Plans (H2410)	n=300	27%	68%	3.62
Medical Mutual of Ohio (H4836)	n=469	21%	74%	3.67
Metropolitan Health Plan (H8201)	n=280	29%	63%	3.55
PacifiCare (H5435)	n=976	23%	69%	3.61
Sierra Health & Life Ins Co (H4449)	n=277	26%	68%	3.61
Sterling Life Insurance Co (H5006)	n=1193	24%	69%	3.61
Tufts Associated (H3057)	n=331	20%	72%	3.62
Unicare Life & Health Ins. Co (H0540)	n=1608	25%	70%	3.64
Universal American (H5421)	n=1458	23%	70%	3.62
Universal Health Care (H5820)	n=397	20%	72%	3.64
UPMC Health (H1254)	n=311	14%	83%	3.80 个
USACare (H6806)	n=317	28%	66%	3.57
WellCare (H1340)	n=731	22%	72%	3.65
WellCare (H4577)	n=594	21%	68%	3.56
WellCare (H6499)	n=443	22%	70%	3.61

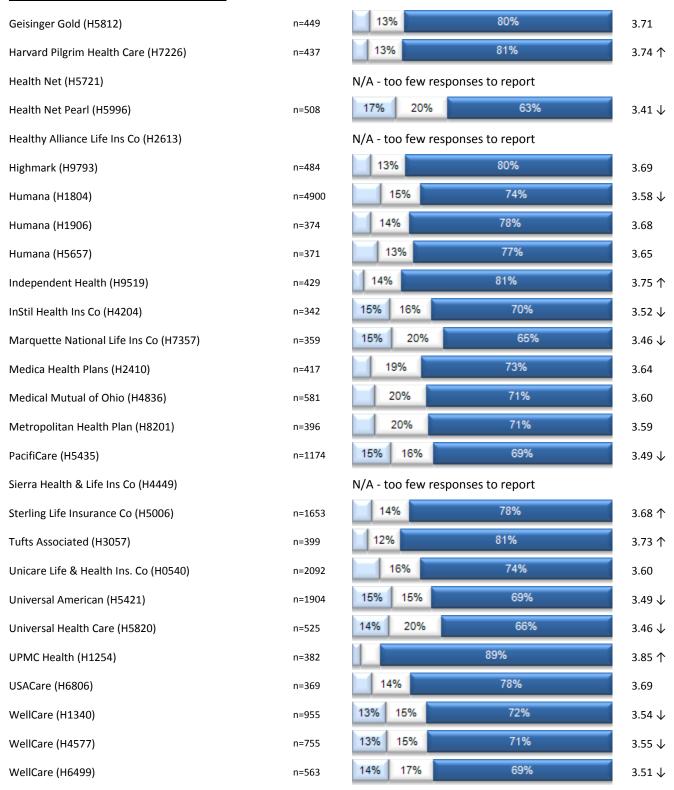
Note: Percentages may not add to 100 due to rounding. For information on how we defined calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Health Plan Customer Service Composite

This table shows how your contract and other private fee-for-service MA contracts performed on "Health Plan Customer Service," a composite of survey questions 28, 29 and 31. For each contract, the table shows: the number of members who answered at least one of these questions, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the question to permit reporting. All statistics are adjusted for case-mix. Results for the individual questions included in this composite are on the following pages. The questions in this composite were not asked for PPO contracts in 2009.



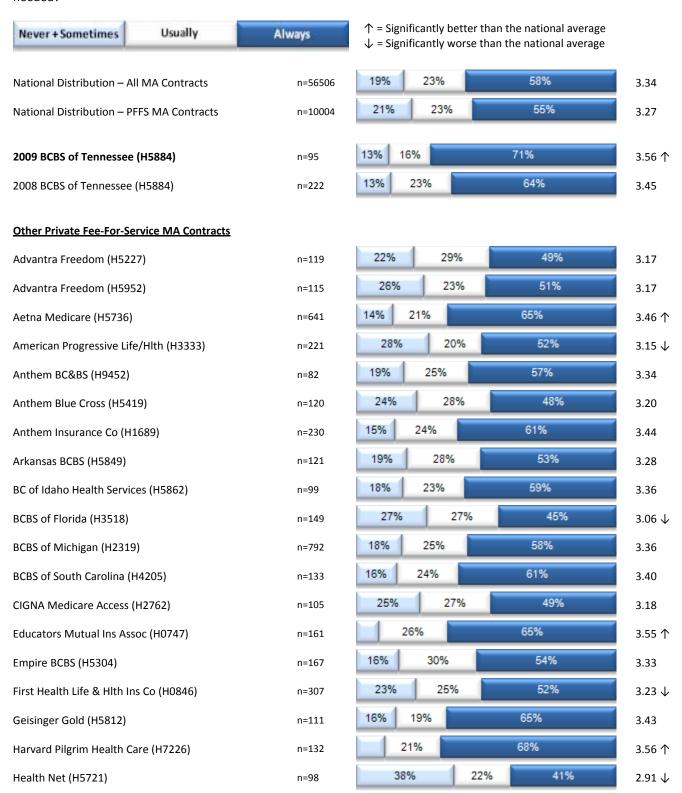
Other Private Fee-For-Service MA Contracts



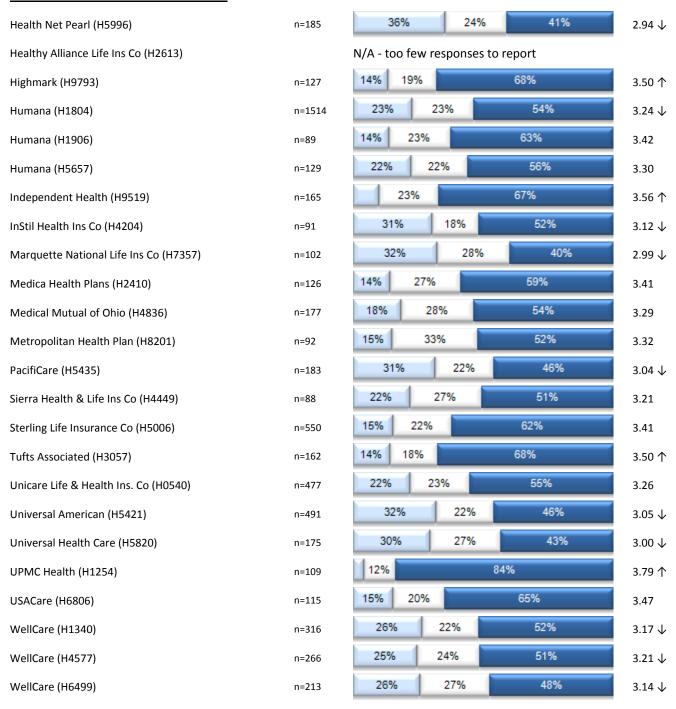
Note: Percentages may not add to 100 due to rounding. For information on how we defined calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Health Plan Customer Service: Give Information Needed

Question 28: In the last 6 months, how often did your health plan's customer service give you the information or help you needed?



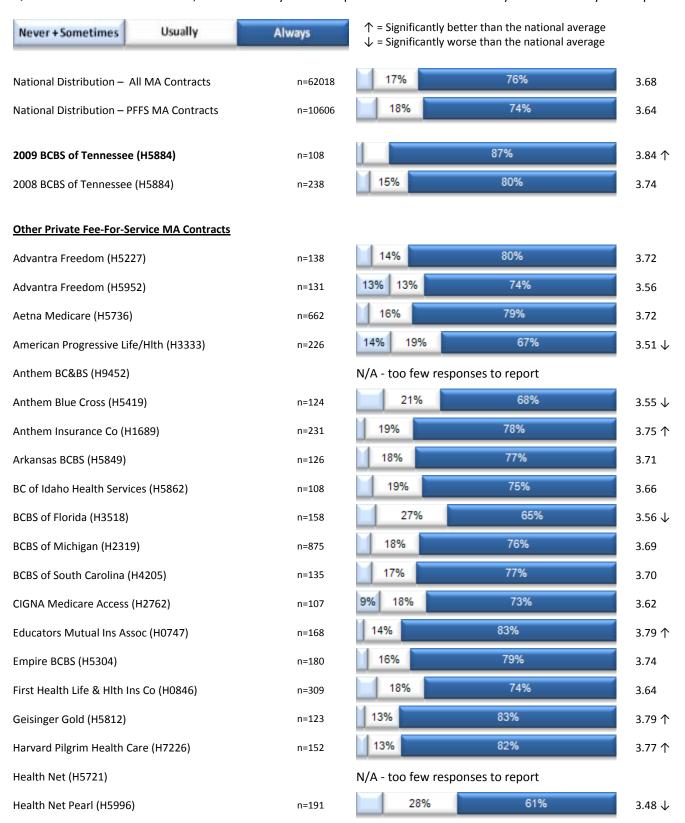
Other Private Fee-For-Service MA Contracts



Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Health Plan Customer Service: Courtesy and Respect

Question 29: In the last 6 months, how often did your health plan's customer service treat you with courtesy and respect?



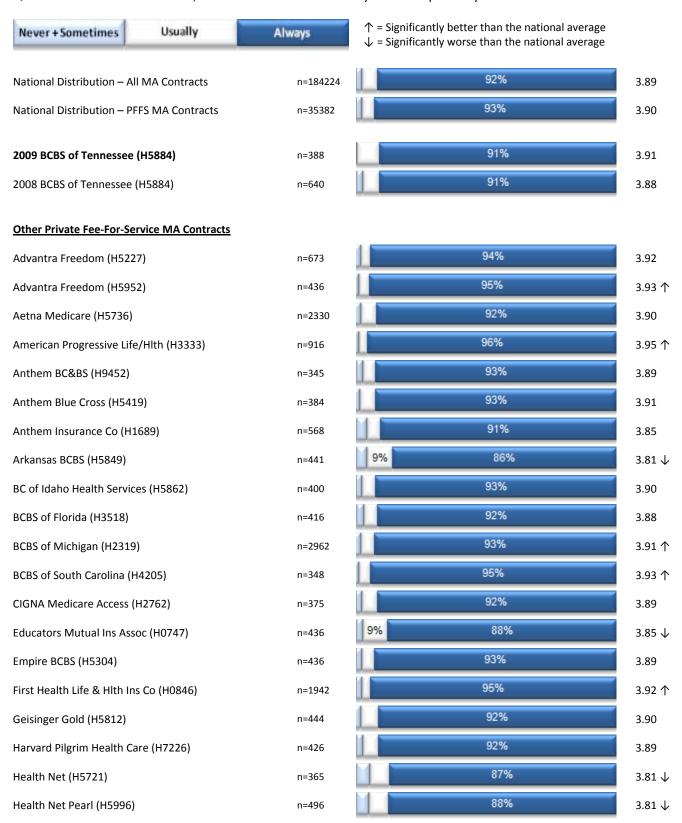
Other Private Fee-For-Service MA Contracts

Healthy Alliance Life Ins Co (H2613)		N/A - too few responses to report
Highmark (H9793)	n=134	15% 78% 3.69
Humana (H1804)	n=1659	9% 17% 73% 3.61 ↓
Humana (H1906)	n=104	17% 76% 3.67
Humana (H5657)	n=138	15% 80% 3.74
Independent Health (H9519)	n=172	15% 84% 3.82 ↑
InStil Health Ins Co (H4204)	n=92	27% 63% 3.51 ↓
Marquette National Life Ins Co (H7357)	n=108	12% 27% 61% 3.47 ↓
Medica Health Plans (H2410)	n=133	23% 71% 3.62
Medical Mutual of Ohio (H4836)	n=191	24% 70% 3.64
Metropolitan Health Plan (H8201)	n=95	24% 67% 3.55
PacifiCare (H5435)	n=191	22% 67% 3.52 ↓
Sierra Health & Life Ins Co (H4449)		N/A - too few responses to report
Sterling Life Insurance Co (H5006)	n=566	15% 80% 3.73 ↑
Tufts Associated (H3057)	n=168	14% 83% 3.79 ↑
Unicare Life & Health Ins. Co (H0540)	n=494	19% 73% 3.64
Universal American (H5421)	n=510	13% 21% 66% 3.50 ↓
Universal Health Care (H5820)	n=182	9% 25% 65% 3.53 ↓
UPMC Health (H1254)	n=114	93% 3.88 ↑
USACare (H6806)	n=120	18% 77% 3.72
WellCare (H1340)	n=330	17% 73% 3.61
WellCare (H4577)	n=275	17% 73% 3.58 ↓
WellCare (H6499)	n=224	18% 72% 3.59

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Health Plan Customer Service: Forms Were Easy to Fill Out

Question 31: In the last 6 months, how often were the forms for your health plan easy to fill out?



Other Private Fee-For-Service MA Contracts

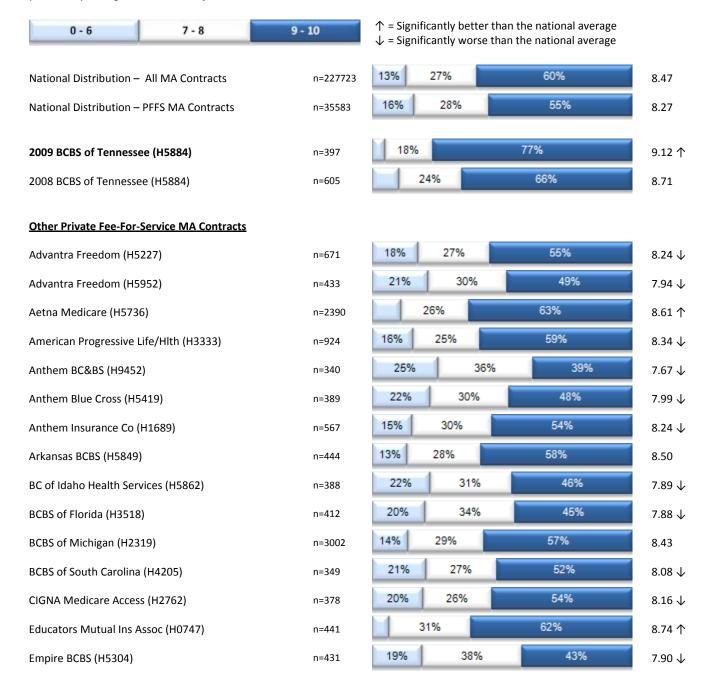
Healthy Alliance Life Ins Co (H2613)	n=363	93%	3.88
Highmark (H9793)	n=477	93%	3.90
Humana (H1804)	n=4808	93%	3.91 个
Humana (H1906)	n=366	97%	3.95 个
Humana (H5657)	n=365	94%	3.91
Independent Health (H9519)	n=422	92%	3.89
InStil Health Ins Co (H4204)	n=334	95%	3.93
Marquette National Life Ins Co (H7357)	n=351	94%	3.92
Medica Health Plans (H2410)	n=412	90%	3.87
Medical Mutual of Ohio (H4836)	n=563	90%	3.87
Metropolitan Health Plan (H8201)	n=392	94%	3.91
PacifiCare (H5435)	n=1164	94%	3.92 个
Sierra Health & Life Ins Co (H4449)	n=405	94%	3.94 ↑
Sterling Life Insurance Co (H5006)	n=1627	93%	3.90
Tufts Associated (H3057)	n=394	94%	3.92
Unicare Life & Health Ins. Co (H0540)	n=2062	93%	3.90
Universal American (H5421)	n=1869	96%	3.94 个
Universal Health Care (H5820)	n=513	89%	3.85
UPMC Health (H1254)	n=373	92%	3.88
USACare (H6806)	n=366	91%	3.89
WellCare (H1340)	n=936	89%	3.85 ↓
WellCare (H4577)	n=738	90%	3.85 ↓
WellCare (H6499)	n=555	87%	3.79 ↓

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Overall Rating of Health Plan

Question 32: Using any number from 0 to 10, where 0 is the worst health plan possible and 10 is the best health plan possible, what number would you use to rate your health plan?

Note that the presentation for this item has been changed from previous reports – the distribution had been shown as 0-7, 8-9, and 10. The 2008 results shown here reflect this change and are thus different from what was presented in last year's report. For each contract, the table shows: the number of members who answered this question, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the question to permit reporting. This item is adjusted for case-mix.



Other Private Fee-For-Service MA Contracts

First Health Life & Hlth Ins Co (H0846)	n=1932	17% 29%	54%	8.24 ↓
Geisinger Gold (H5812)	n=450	13% 26%	61%	8.52
Harvard Pilgrim Health Care (H7226)	n=431	24%	68%	8.76 个
Health Net (H5721)	n=355	27% 32%	42%	7.56 ↓
Health Net Pearl (H5996)	n=495	25% 25%	50%	7.81 ↓
Healthy Alliance Life Ins Co (H2613)	n=358	25% 29%	46%	7.77 ↓
Highmark (H9793)	n=491	20% 29%	51%	8.11 ↓
Humana (H1804)	n=4841	17% 30%	53%	8.19 ↓
Humana (H1906)	n=378	14% 22%	64%	8.65
Humana (H5657)	n=367	17% 28%	55%	8.28
Independent Health (H9519)	n=424	26%	67%	8.82 个
InStil Health Ins Co (H4204)	n=341	17% 26%	57%	8.23 ↓
Marquette National Life Ins Co (H7357)	n=357	25% 28%	46%	7.59 ↓
Medica Health Plans (H2410)	n=406	14% 30%	56%	8.38
Medical Mutual of Ohio (H4836)	n=573	18% 32%	50%	8.08 ↓
Metropolitan Health Plan (H8201)	n=383	19% 28%	53%	8.05 ↓
PacifiCare (H5435)	n=1161	17% 30%	54%	8.19 ↓
Sierra Health & Life Ins Co (H4449)	n=397	23% 29%	49%	7.95 ↓
Sterling Life Insurance Co (H5006)	n=1636	15% 27%	58%	8.34 ↓
Tufts Associated (H3057)	n=387	24%	66%	8.65 个
Unicare Life & Health Ins. Co (H0540)	n=2060	17% 30%	52%	8.16 ↓
Universal American (H5421)	n=1889	19% 25%	56%	8.13 ↓
Universal Health Care (H5820)	n=510	21% 34%	45%	7.89 ↓
UPMC Health (H1254)	n=394	14%	80%	9.17 个
USACare (H6806)	n=371	19% 30%	51%	8.09 ↓
WellCare (H1340)	n=949	20% 25%	54%	8.05 ↓
WellCare (H4577)	n=739	20% 29%	51%	8.10 ↓
WellCare (H6499)	n=552	21% 27%	51%	7.93 ↓

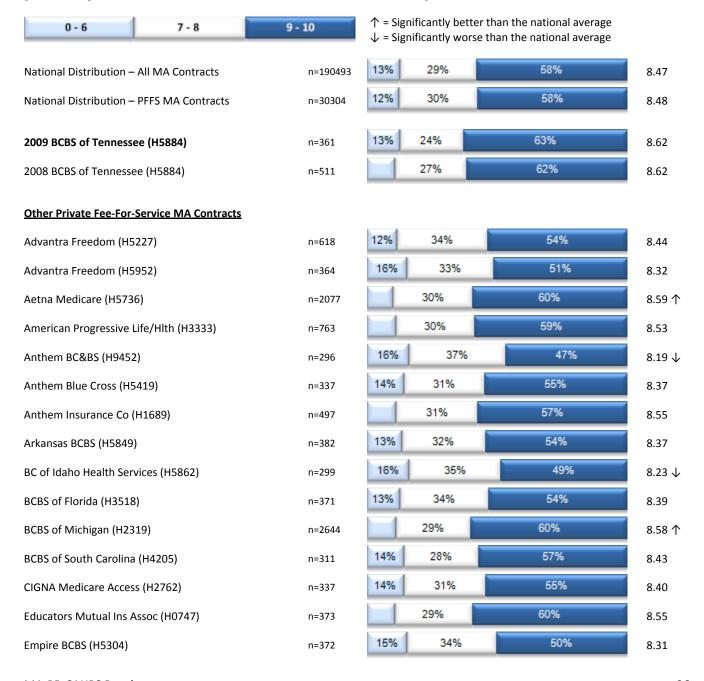
Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Overall Rating of Care Received

Question 9: Using any number from 0 to 10, where 0 is the worst health care possible and 10 is the best health care possible, what number would you use to rate all your health care in the last 6 months?

Note that the presentation for this item has been changed from previous reports – the distribution had been shown as 0-7, 8-9, and 10. The 2008 results shown here reflect this change and are thus different from what was presented in last year's report. For each contract, the table shows: the number of members who answered this question, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the question to permit reporting. This item is adjusted for case-mix.

[Scored only for those who visited a doctor or clinic in the last 6 months.]



Other Private Fee-For-Service MA Contracts

First Health Life & Hlth Ins Co (H0846)	n=1748	13% 30%	56%	8.42
Geisinger Gold (H5812)	n=363	30%	60%	8.58
Harvard Pilgrim Health Care (H7226)	n=372	31%	59%	8.56
Health Net (H5721)	n=304	32%	57%	8.52
Health Net Pearl (H5996)	n=413	15% 29%	56%	8.38
Healthy Alliance Life Ins Co (H2613)	n=308	16% 33%	51%	8.31
Highmark (H9793)	n=420	12% 32%	56%	8.49
Humana (H1804)	n=4071	13% 29%	58%	8.47
Humana (H1906)	n=303	14% 26%	60%	8.51
Humana (H5657)	n=318	13% 35%	52%	8.39
Independent Health (H9519)	n=397	28%	61%	8.54
InStil Health Ins Co (H4204)	n=270	15% 24%	61%	8.49
Marquette National Life Ins Co (H7357)	n=312	32%	58%	8.56
Medica Health Plans (H2410)	n=325	17% 29%	54%	8.30
Medical Mutual of Ohio (H4836)	n=497	31%	58%	8.53
Metropolitan Health Plan (H8201)	n=316	12% 34%	54%	8.42
PacifiCare (H5435)	n=1003	13% 30%	57%	8.44
Sierra Health & Life Ins Co (H4449)	n=312	30%	60%	8.59
Sterling Life Insurance Co (H5006)	n=1307	13% 31%	56%	8.40
Tufts Associated (H3057)	n=357	31%	59%	8.54
Unicare Life & Health Ins. Co (H0540)	n=1721	13% 30%	58%	8.49
Universal American (H5421)	n=1570	14% 31%	55%	8.40
Universal Health Care (H5820)	n=420	12% 35%	53%	8.36
UPMC Health (H1254)	n=323	13% 23%	64%	8.60
USACare (H6806)	n=340	14% 35%	51%	8.28 ↓
WellCare (H1340)	n=756	15% 30%	55%	8.32
WellCare (H4577)	n=601	17% 29%	55%	8.26 ↓
WellCare (H6499)	n=455	20% 27%	53%	8.18 ↓

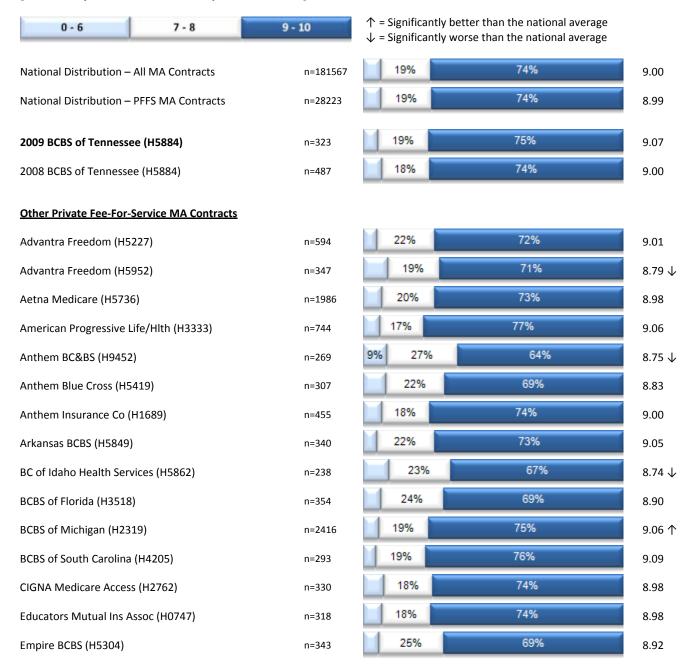
Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Overall Rating of Personal Doctor

Question 20: Using any number from 0 to 10, where 0 is the worst personal doctor possible and 10 is the best personal doctor possible, what number would you use to rate your personal doctor?

Note that the presentation for this item has been changed from previous reports – the distribution had been shown as 0-7, 8-9, and 10. The 2008 results shown here reflect this change and are thus different from what was presented in last year's report. For each contract, the table shows: the number of members who answered this question, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the question to permit reporting. This item is adjusted for case-mix.

[Scored only for those who have a personal doctor.]



Other Private Fee-For-Service MA Contracts

First Health Life & Hlth Ins Co (H0846)	n=1646	17%	76%	9.03
Geisinger Gold (H5812)	n=349	17%	76%	9.02
Harvard Pilgrim Health Care (H7226)	n=328	19%	76%	9.07
Health Net (H5721)	n=289	19%	72%	8.89
Health Net Pearl (H5996)	n=405	20%	75%	9.11
Healthy Alliance Life Ins Co (H2613)	n=293	23%	69%	8.70 ↓
Highmark (H9793)	n=398	18%	77%	9.10
Humana (H1804)	n=3691	19%	74%	8.97
Humana (H1906)	n=283	15%	79%	9.18
Humana (H5657)	n=290	21%	71%	8.94
Independent Health (H9519)	n=380	24%	68%	8.84 ↓
InStil Health Ins Co (H4204)		N/A - too few resp	onses to report	
Marquette National Life Ins Co (H7357)	n=296	16%	79%	9.10
Medica Health Plans (H2410)	n=297	21%	71%	8.88
Medical Mutual of Ohio (H4836)	n=462	20%	75%	9.07
Metropolitan Health Plan (H8201)	n=280	24%	70%	8.82 ↓
PacifiCare (H5435)	n=975	19%	73%	8.92
Sierra Health & Life Ins Co (H4449)	n=276	21%	73%	9.02
Sterling Life Insurance Co (H5006)	n=1196	20%	72%	8.88 ↓
Tufts Associated (H3057)	n=330	21%	73%	9.01
Unicare Life & Health Ins. Co (H0540)	n=1611	19%	75%	8.98
Universal American (H5421)	n=1461	20%	72%	8.95
Universal Health Care (H5820)	n=395	17%	76%	9.02
UPMC Health (H1254)	n=310	15%	81%	9.24 个
USACare (H6806)	n=316	22%	71%	8.86
WellCare (H1340)	n=726	20%	74%	9.01
WellCare (H4577)	n=589	19%	72%	8.86
WellCare (H6499)	n=440	19%	74%	9.03

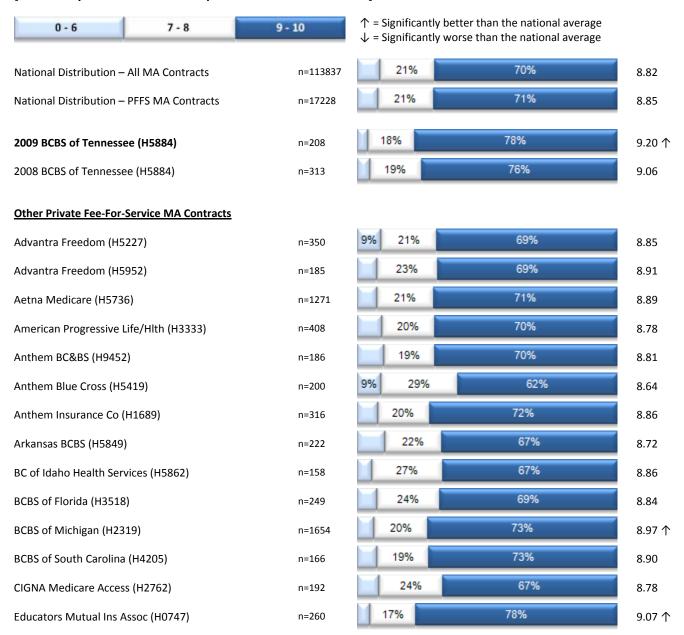
Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Overall Rating of Specialist

Question 24: We want to know your rating of the specialist you saw most often in the last 6 months. Using any number from 0 to 10, where 0 is the worst specialist possible and 10 is the best specialist possible, what number would you use to rate that specialist?

Note that the presentation for this item has been changed from previous reports – the distribution had been shown as 0-7, 8-9, and 10. The 2008 results shown here reflect this change and are thus different from what was presented in last year's report. For each contract, the table shows: the number of members who answered this question, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the question to permit reporting. This item is adjusted for case-mix.

[Scored only for those who saw a specialist in the last 6 months.]



Other Private Fee-For-Service MA Contracts

Empire BCBS (H5304)	n=252	29%	65%	8.83
First Health Life & Hlth Ins Co (H0846)	n=938	18%	72%	8.85
Geisinger Gold (H5812)	n=193	20%	76%	9.09 个
Harvard Pilgrim Health Care (H7226)	n=238	26%	66%	8.76
Health Net (H5721)	n=150	26%	68%	8.88
Health Net Pearl (H5996)	n=214	18%	77%	9.03
Healthy Alliance Life Ins Co (H2613)	n=163	20%	71%	8.90
Highmark (H9793)	n=251	20%	74%	8.94
Humana (H1804)	n=2216	22%	70%	8.83
Humana (H1906)	n=185	19%	76%	9.08 个
Humana (H5657)	n=177	26%	64%	8.67
Independent Health (H9519)	n=276	24%	68%	8.82
InStil Health Ins Co (H4204)		N/A - too few res	sponses to report	
Marquette National Life Ins Co (H7357)	n=167	16%	73%	8.90
Medica Health Plans (H2410)	n=189	27%	66%	8.75
Medical Mutual of Ohio (H4836)	n=301	20%	69%	8.72
Metropolitan Health Plan (H8201)	n=167	9% 27%	64%	8.60
PacifiCare (H5435)	n=546	9% 20%	71%	8.81
Sierra Health & Life Ins Co (H4449)	n=186	20%	70%	8.73
Sterling Life Insurance Co (H5006)	n=697	22%	67%	8.72
Tufts Associated (H3057)	n=217	18%	74%	8.96
Unicare Life & Health Ins. Co (H0540)	n=898	22%	70%	8.83
Universal American (H5421)	n=886	19%	73%	8.93 个
Universal Health Care (H5820)	n=218	24%	66%	8.65
UPMC Health (H1254)	n=204	16%	79%	9.15 个
USACare (H6806)	n=227	24%	68%	8.81
WellCare (H1340)	n=357	21%	69%	8.69
WellCare (H4577)	n=320	12% 21%	68%	8.64

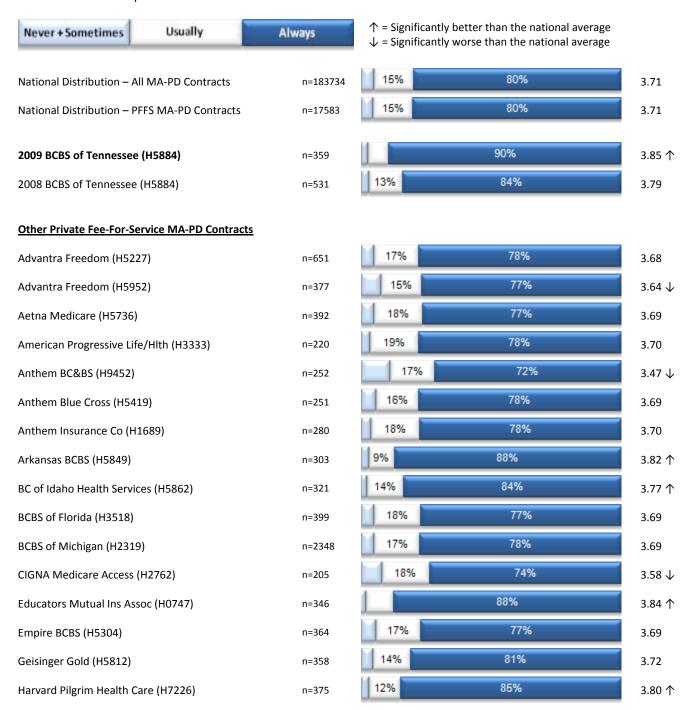
Other Private Fee-For-Service MA Contracts

WellCare (H6499) n=235 16% 76% 9.10 ↑

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Needed Prescription Drugs Composite

This table shows how your contract and other private fee-for-service MA-PD contracts performed on "Getting Needed Prescription Drugs," a composite of survey questions 47, 49, and 51. For each contract, the table shows: the number of members who answered at least one of these questions, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA-PD contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). All statistics are adjusted for case-mix. Results for the individual questions included in this composite are on the following pages. Questions 49 and 51 were combined for inclusion in the composite; both the combined and individual results are presented.



Other Private Fee-For-Service MA-PD Contracts

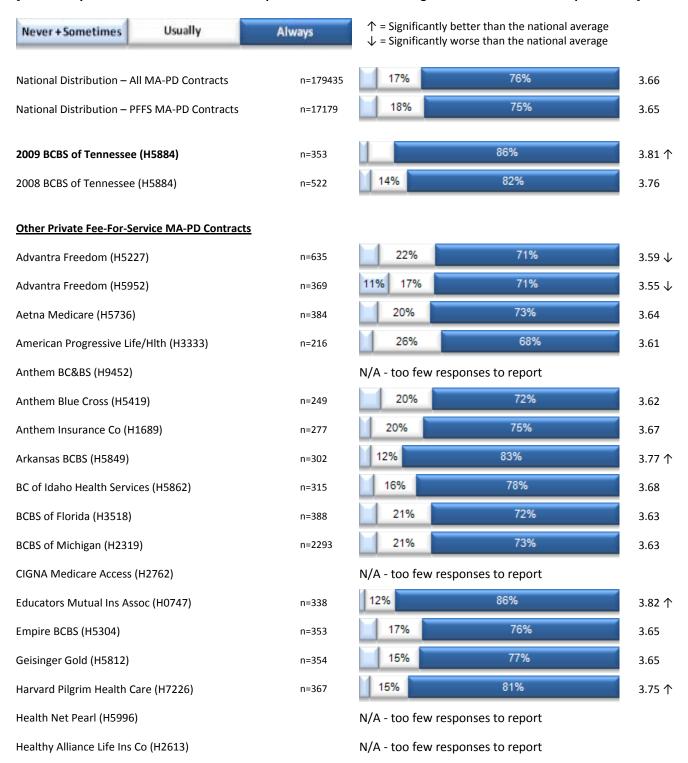
Health Net Pearl (H5996)	n=203	21%	71%	3.57 ↓
Healthy Alliance Life Ins Co (H2613)	n=208	21%	74%	3.60 ↓
Highmark (H9793)	n=235	12%	84%	3.79 个
Humana (H1804)	n=4240	14%	81%	3.73 ↑
Humana (H1906)	n=347		86%	3.80 ↑
Humana (H5657)	n=265	12%	84%	3.74
Independent Health (H9519)	n=367	14%	83%	3.78 个
Marquette National Life Ins Co (H7357)	n=216	18%	76%	3.66
Medica Health Plans (H2410)	n=332	22%	73%	3.65 ↓
Medical Mutual of Ohio (H4836)	n=224	17%	79%	3.72
PacifiCare (H5435)	n=195	14%	78%	3.61 ↓
Sterling Life Insurance Co (H5006)	n=292	16%	77%	3.65
Tufts Associated (H3057)	n=318	12%	84%	3.76
Unicare Life & Health Ins. Co (H0540)	n=522	16%	79%	3.69
Universal American (H5421)	n=343	16%	78%	3.68
Universal Health Care (H5820)	n=455	16%	75%	3.62 ↓
USACare (H6806)	n=331	18%	75%	3.62 ↓
WellCare (H1340)	n=240	16%	77%	3.64
WellCare (H4577)	n=237	9% 15%	76%	3.61 ↓
WellCare (H6499)	n=212	13%	81%	3.69

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Needed Prescription Drugs: Ease of Getting Prescribed Medicines

Question 47: In the last 6 months, how often was it easy to use your plan to get the medicines your doctor prescribed?

[Scored only for those who used their health plan in the last 6 months to get medicines their doctors prescribed.]



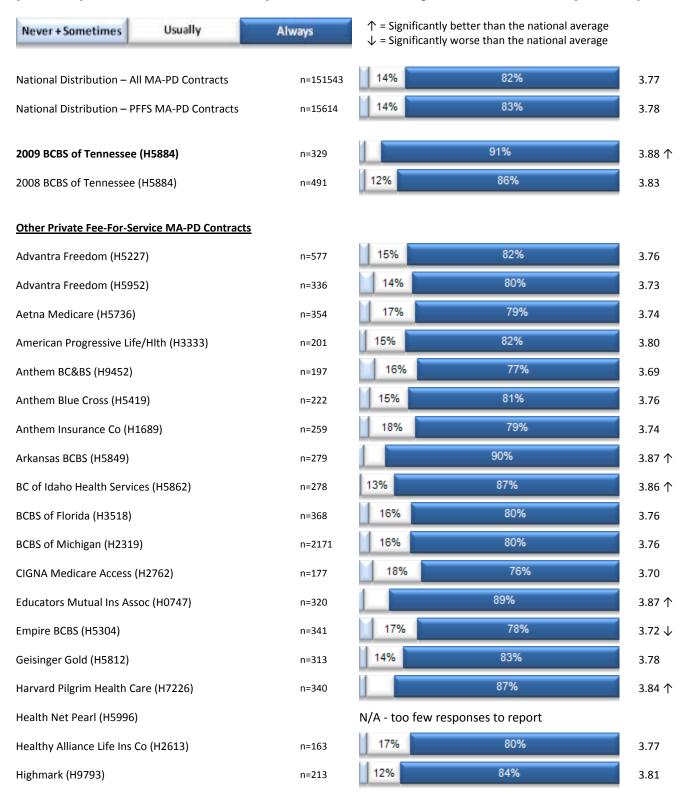
Other Private Fee-For-Service MA-PD Contracts

Humana (H1804) n=4134 17% 76% 3.67 Humana (H1906) n=337 14% 81% 3.73 ↑ Humana (H5657) n=259 14% 79% 3.68 Independent Health (H9519) n=358 15% 81% 3.75 ↑ Marquette National Life Ins Co (H7357) n=213 22% 69% 3.55 Medica Health Plans (H2410) n=326 24% 68% 3.56 ↓ Medical Mutual of Ohio (H4836) n=215 24% 71% 3.64 PacifiCare (H5435) N/A - too few responses to report Sterling Life Insurance Co (H5006) n=281 21% 70% 3.57 ↓ Tufts Associated (H3057) n=311 13% 80% 3.71 Unicare Life & Health Ins. Co (H0540) n=509 18% 74% 3.63 Universal American (H5421) n=332 19% 73% 3.63	Highmark (H9793)	n=229	11%	84%	3.77 ↑
Humana (H1906) n=337 14% 81% 3.73 ↑ Humana (H5657) n=259 14% 79% 3.68 Independent Health (H9519) n=358 15% 81% 3.75 ↑ Marquette National Life Ins Co (H7357) n=213 22% 69% 3.55 Medica Health Plans (H2410) n=326 24% 68% 3.56 ↓ Medical Mutual of Ohio (H4836) n=215 24% 71% 3.64 PacifiCare (H5435) N/A - too few responses to report Sterling Life Insurance Co (H5006) n=281 21% 70% 3.57 ↓ Tufts Associated (H3057) n=311 13% 80% 3.71 Unicare Life & Health Ins. Co (H0540) n=509 18% 74% 3.63		n=4134	17%	76%	3.67
Independent Health (H9519) n=358 15% 81% 3.75 ↑ Marquette National Life Ins Co (H7357) n=213 22% 69% 3.55 Medica Health Plans (H2410) n=326 24% 68% 3.56 ↓ Medical Mutual of Ohio (H4836) n=215 24% 71% 3.64 PacifiCare (H5435) N/A - too few responses to report Sterling Life Insurance Co (H5006) n=281 21% 70% 3.57 ↓ Tufts Associated (H3057) n=311 13% 80% 3.71 Unicare Life & Health Ins. Co (H0540) n=509 18% 74% 3.63		n=337	14%	81%	3.73 个
Marquette National Life Ins Co (H7357) n=213 22% 69% 3.55 Medica Health Plans (H2410) n=326 24% 68% 3.56 ↓ Medical Mutual of Ohio (H4836) n=215 24% 71% 3.64 PacifiCare (H5435) N/A - too few responses to report Sterling Life Insurance Co (H5006) n=281 21% 70% 3.57 ↓ Tufts Associated (H3057) n=311 13% 80% 3.71 Unicare Life & Health Ins. Co (H0540) n=509 18% 74% 3.63	Humana (H5657)	n=259	14%	79%	3.68
Medica Health Plans (H2410) n=326 24% 68% 3.56 ↓ Medical Mutual of Ohio (H4836) n=215 24% 71% 3.64 PacifiCare (H5435) N/A - too few responses to report Sterling Life Insurance Co (H5006) n=281 21% 70% 3.57 ↓ Tufts Associated (H3057) n=311 13% 80% 3.71 Unicare Life & Health Ins. Co (H0540) n=509 18% 74% 3.63	Independent Health (H9519)	n=358	15%	81%	3.75 个
Medical Mutual of Ohio (H4836) n=215 24% 71% 3.64 PacifiCare (H5435) N/A - too few responses to report Sterling Life Insurance Co (H5006) n=281 21% 70% 3.57 ↓ Tufts Associated (H3057) n=311 13% 80% 3.71 Unicare Life & Health Ins. Co (H0540) n=509 18% 74% 3.63	Marquette National Life Ins Co (H7357)	n=213	22%	69%	3.55
PacifiCare (H5435) N/A - too few responses to report Sterling Life Insurance Co (H5006) n=281 21% 70% 3.57 ↓ Tufts Associated (H3057) n=311 13% 80% 3.71 Unicare Life & Health Ins. Co (H0540) n=509 18% 74% 3.63	Medica Health Plans (H2410)	n=326	24%	68%	3.56 ↓
Sterling Life Insurance Co (H5006) n=281 21% 70% 3.57 ↓ Tufts Associated (H3057) n=311 13% 80% 3.71 Unicare Life & Health Ins. Co (H0540) n=509 18% 74% 3.63	Medical Mutual of Ohio (H4836)	n=215	24%	71%	3.64
Tufts Associated (H3057)	PacifiCare (H5435)		N/A - too few r	esponses to report	
Unicare Life & Health Ins. Co (H0540) n=509 18% 74% 3.63	Sterling Life Insurance Co (H5006)	n=281	21%	70%	3.57 ↓
Since the distribution of the second	Tufts Associated (H3057)	n=311	13%	80%	3.71
Universal American (H5421) n=332 19% 73% 3.63	Unicare Life & Health Ins. Co (H0540)	n=509	18%	74%	3.63
	Universal American (H5421)	n=332	19%	73%	3.63
Universal Health Care (H5820) n=442 19% 70% 3.54 ↓	Universal Health Care (H5820)	n=442	19%	70%	3.54 ↓
USACare (H6806) n=320 18% 71% 3.55 ↓	USACare (H6806)	n=320	18%	71%	3.55 ↓
WellCare (H1340) n=233 20% 70% 3.57	WellCare (H1340)	n=233	20%	70%	3.57
WellCare (H4577) n=231 20% 69% 3.55 ↓	WellCare (H4577)	n=231	20%	69%	3.55 ↓
WellCare (H6499) n=210 9% 20% 70% 3.57	WellCare (H6499)	n=210	9% 20%	70%	3.57

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Needed Prescription Drugs: Ease of Filling Prescriptions (combined item)

[Scored only for those who used their health plan in the last 6 months to get medicines their doctors prescribed.]



Other Private Fee-For-Service MA-PD Contracts

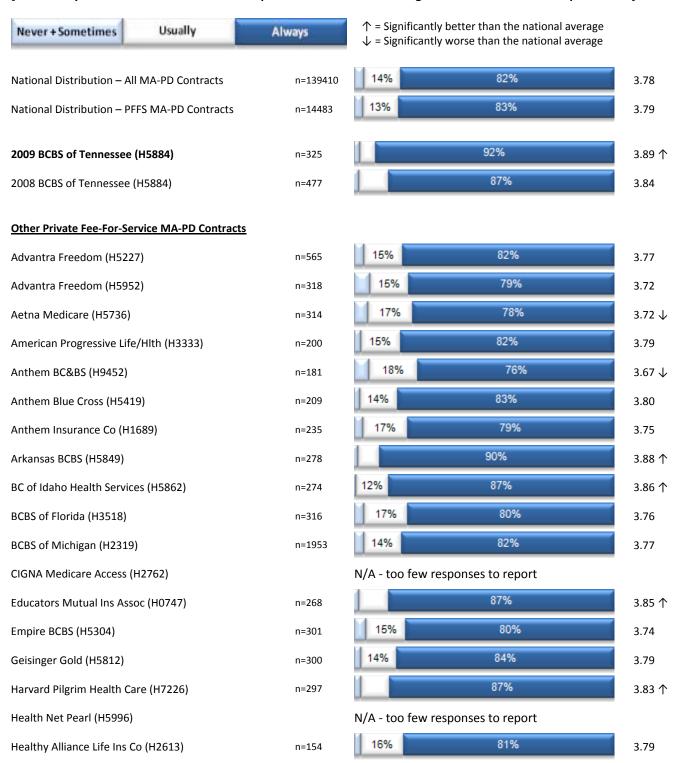
Humana (H1804)	n=3780	13%	84%	3.79 个
Humana (H1906)	n=304		89%	3.87 个
Humana (H5657)	n=238		86%	3.81
Independent Health (H9519)	n=317	13%	85%	3.82
Marquette National Life Ins Co (H7357)	n=191	17%	80%	3.76
Medica Health Plans (H2410)	n=271	22%	76%	3.73
Medical Mutual of Ohio (H4836)	n=201	14%	84%	3.81
PacifiCare (H5435)	n=154	13%	82%	3.76
Sterling Life Insurance Co (H5006)	n=251	13%	81%	3.73
Tufts Associated (H3057)	n=271	12%	85%	3.81
Unicare Life & Health Ins. Co (H0540)	n=462	15%	81%	3.76
Universal American (H5421)	n=304	15%	80%	3.73
Universal Health Care (H5820)	n=375	15%	78%	3.70 ↓
USACare (H6806)	n=273	18%	77%	3.70 ↓
WellCare (H1340)	n=216	13%	80%	3.72
WellCare (H4577)		N/A - too few respon	ses to report	
WellCare (H6499)	n=185	9%	86%	3.80

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Needed Prescription Drugs: Ease of Filling Prescriptions at a Pharmacy

Question 49: In the last 6 months, how often was it easy to use your plan to fill a prescription at a local pharmacy?

[Scored only for those who used their health plan in the last 6 months to get medicines their doctors prescribed.]



Other Private Fee-For-Service MA-PD Contracts

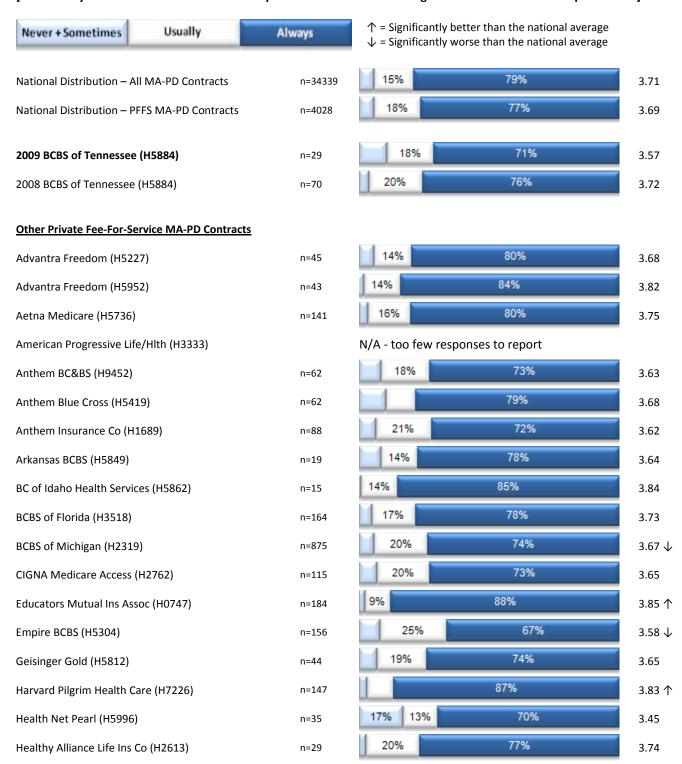
Highmark (H9793)	n=185	14%	83%	3.79
Humana (H1804)	n=3497	12%	84%	3.80 ↑
Humana (H1906)	n=288		89%	3.87 ↑
Humana (H5657)	n=230		86%	3.81
Independent Health (H9519)	n=314	13%	85%	3.82
Marquette National Life Ins Co (H7357)	n=189	16%	81%	3.77
Medica Health Plans (H2410)	n=256	23%	75%	3.73
Medical Mutual of Ohio (H4836)	n=185	13%	86%	3.84 ↑
PacifiCare (H5435)		N/A - too few r	esponses to report	
Sterling Life Insurance Co (H5006)	n=232	14%	79%	3.72
Tufts Associated (H3057)	n=240		88%	3.86 ↑
Unicare Life & Health Ins. Co (H0540)	n=438	14%	83%	3.79
Universal American (H5421)	n=300	15%	80%	3.74
Universal Health Care (H5820)	n=373	15%	78%	3.70 ↓
USACare (H6806)	n=244	18%	77%	3.71
WellCare (H1340)	n=214	13%	80%	3.73
WellCare (H4577)	n=209	13%	79%	3.68 ↓
WellCare (H6499)	n=180	9%	85%	3.80

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

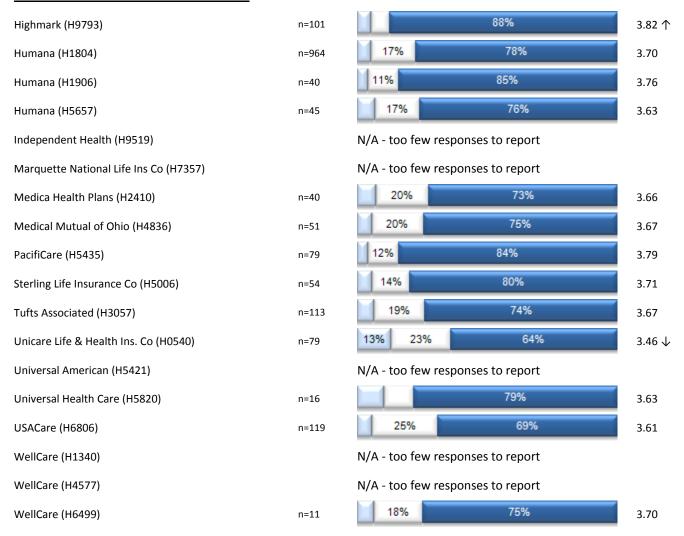
Getting Needed Prescription Drugs: Ease of Filling Prescriptions by Mail

Question 51: In the last 6 months, how often was it easy to use your plan to fill prescriptions by mail?

[Scored only for those who used their health plan in the last 6 months to get medicines their doctors prescribed.]



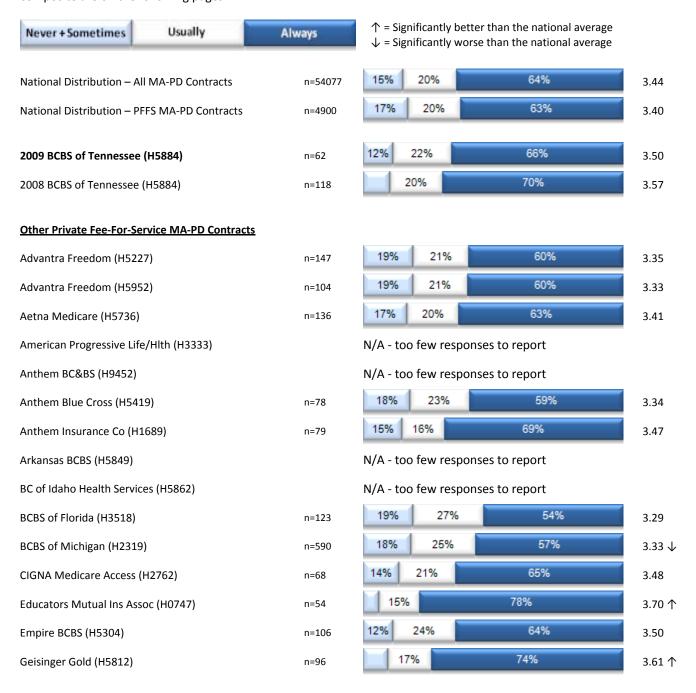
Other Private Fee-For-Service MA-PD Contracts



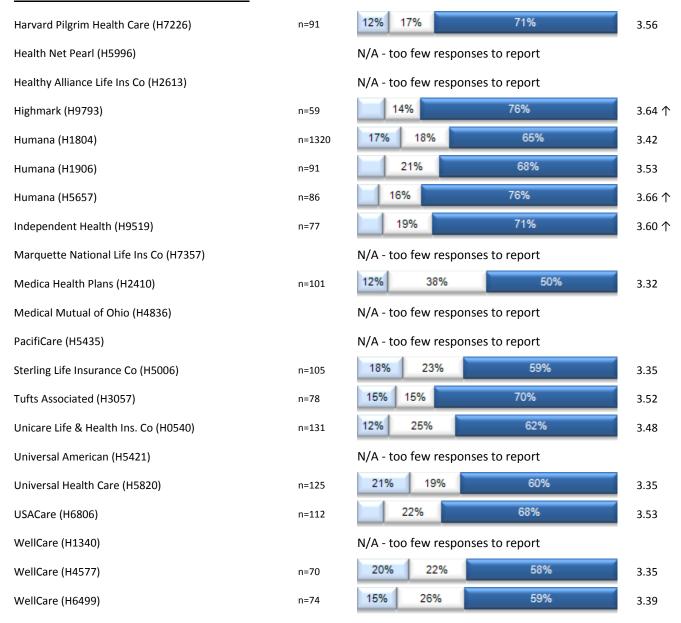
Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Information From the Plan About Prescription Drug Coverage and Cost Composite

This table shows how your contract and other private fee-for-service MA-PD contracts performed on "Getting Information From the Plan About Prescription Drug Coverage and Cost," a composite of survey questions 37, 38, 40, and 42. For each contract, the table shows: the number of members who answered at least one of these questions, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA-PD contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the question to permit reporting. All statistics are adjusted for case-mix. Results for the individual questions included in this composite are on the following pages.



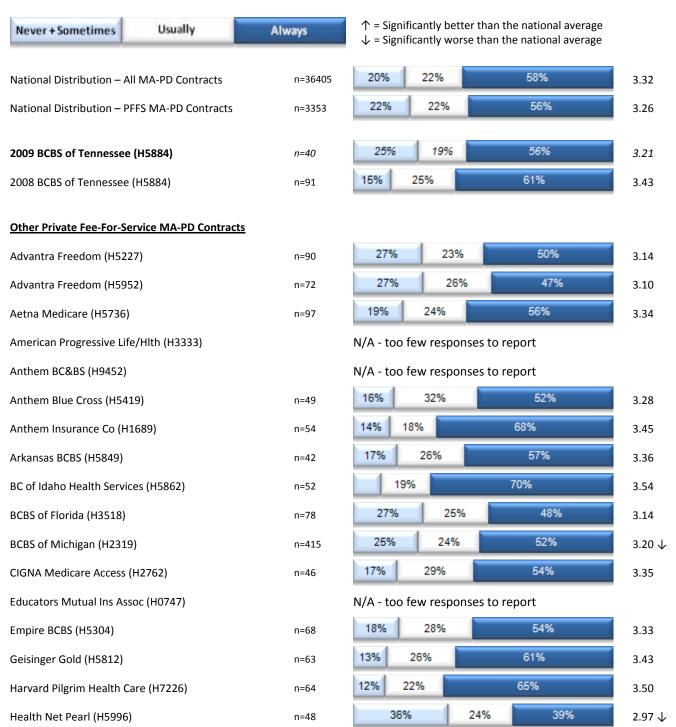
Other Private Fee-For-Service MA-PD Contracts



Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Information From the Plan About Prescription Drug Coverage and Cost: Customer Service Give Information About Prescription Drugs

Question 37: In the last 6 months, how often did your plan's customer service give you the information or help you needed about prescription drugs?



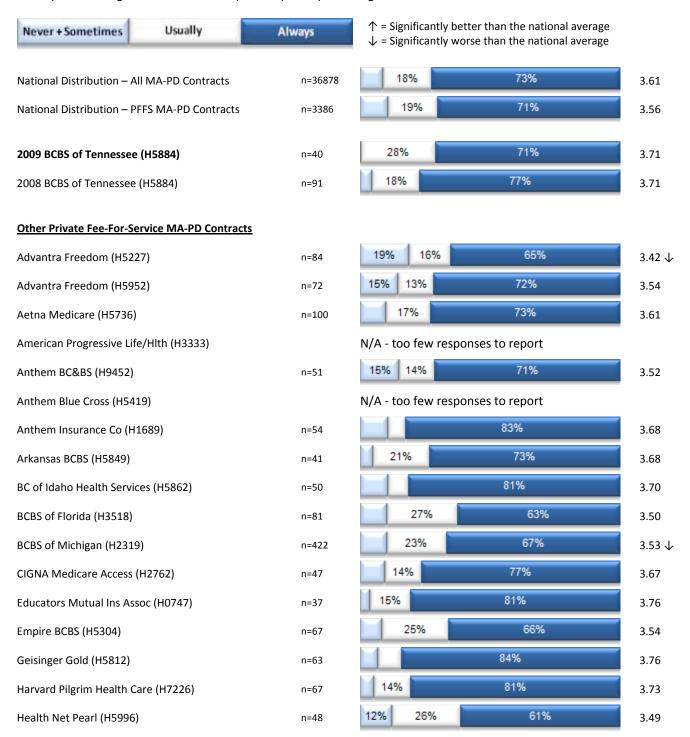
Other Private Fee-For-Service MA-PD Contracts

Healthy Alliance Life Ins Co (H2613)		N/A - too few responses to report	
Highmark (H9793)	n=41	19% 73%	3.51
Humana (H1804)	n=927	21% 22% 57%	3.27
Humana (H1906)	n=60	18% 21% 61%	3.37
Humana (H5657)	n=64	13% 19% 68%	3.50
Independent Health (H9519)	n=59	26% 69%	3.63 ↑
Marquette National Life Ins Co (H7357)		N/A - too few responses to report	
Medica Health Plans (H2410)	n=65	23% 30% 47%	3.10
Medical Mutual of Ohio (H4836)	n=44	15% 28% 57%	3.40
PacifiCare (H5435)		N/A - too few responses to report	
Sterling Life Insurance Co (H5006)	n=65	27% 20% 53%	3.16
Tufts Associated (H3057)	n=61	18% 17% 65%	3.44
Unicare Life & Health Ins. Co (H0540)	n=88	17% 30% 54%	3.34
Universal American (H5421)	n=58	29% 25% 46%	3.06 ↓
Universal Health Care (H5820)	n=72	26% 16% 58%	3.27
USACare (H6806)	n=85	14% 25% 61%	3.43
WellCare (H1340)		N/A - too few responses to report	
WellCare (H4577)	n=46	23% 28% 49%	3.25
WellCare (H6499)	n=54	18% 23% 59%	3.37

Note: Percentages may not add to 100 due to rounding. For information on how we defined calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Information From the Plan About Prescription Drug Coverage and Cost: Customer Service Treat You With Courtesy and Respect

Question 38: In the last 6 months, how often did your plan's customer service staff treat you with courtesy and respect when you tried to get information or help about prescription drugs?



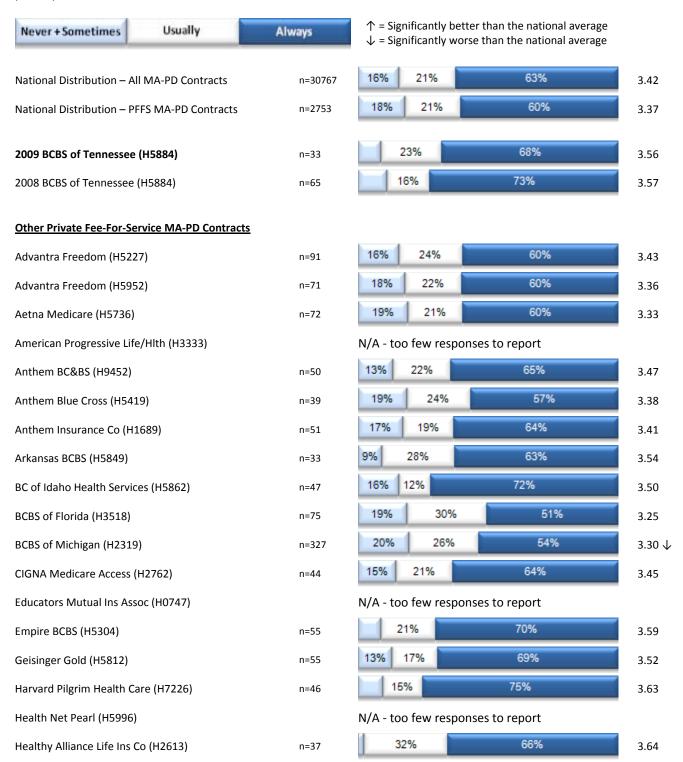
Other Private Fee-For-Service MA-PD Contracts

Healthy Alliance Life Ins Co (H2613)		N/A - too few responses to report	
Highmark (H9793)	n=43	86%	3.82 ↑
Humana (H1804)	n=932	17% 72%	3.58
Humana (H1906)	n=60	16% 81%	3.76
Humana (H5657)	n=64	17% 78%	3.73
Independent Health (H9519)	n=63	17% 81%	3.76 个
Marquette National Life Ins Co (H7357)		N/A - too few responses to report	
Medica Health Plans (H2410)	n=65	16% 33% 52%	3.27 ↓
Medical Mutual of Ohio (H4836)	n=43	15% 77%	3.68
PacifiCare (H5435)		N/A - too few responses to report	
Sterling Life Insurance Co (H5006)	n=65	23% 67%	3.53
Tufts Associated (H3057)	n=65	15% 76%	3.67
Unicare Life & Health Ins. Co (H0540)	n=91	25% 67%	3.59
Universal American (H5421)	n=59	17% 28% 55%	3.33 ↓
Universal Health Care (H5820)	n=75	22% 67%	3.50
USACare (H6806)	n=87	19% 71%	3.57
WellCare (H1340)		N/A - too few responses to report	
WellCare (H4577)	n=46	12% 24% 64%	3.50
WellCare (H6499)	n=56	28% 67%	3.60

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Information From the Plan About Prescription Drug Coverage and Cost: Which Medicines Covered

Question 40: In the last 6 months, how often did your plan give you all the information you needed about which prescription medicines were covered?



Other Private Fee-For-Service MA-PD Contracts

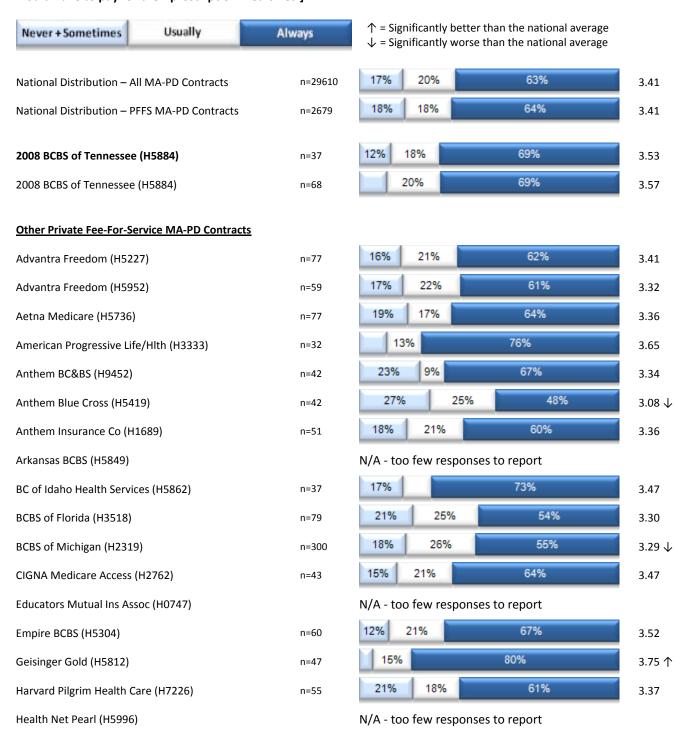
Highmark (H9793)		N/A - too few responses to report	
Humana (H1804)	n=705	19% 20% 62%	3.37
Humana (H1906)	n=43	15% 21% 64%	3.44
Humana (H5657)	n=56	15% 77%	3.69 个
Independent Health (H9519)	n=39	19% 14% 68%	3.48
Marquette National Life Ins Co (H7357)		N/A - too few responses to report	
Medica Health Plans (H2410)	n=51	45% 52%	3.47
Medical Mutual of Ohio (H4836)		N/A - too few responses to report	
PacifiCare (H5435)		N/A - too few responses to report	
Sterling Life Insurance Co (H5006)	n=52	13% 25% 63%	3.46
Tufts Associated (H3057)	n=47	14% 16% 70%	3.56
Unicare Life & Health Ins. Co (H0540)	n=74	12% 24% 64%	3.48
Universal American (H5421)	n=65	21% 26% 53%	3.21
Universal Health Care (H5820)	n=75	23% 17% 59%	3.28
USACare (H6806)	n=52	20% 70%	3.55
WellCare (H1340)		N/A - too few responses to report	
WellCare (H4577)	n=49	28% 14% 58%	3.24
WellCare (H6499)	n=50	15% 31% 54%	3.37

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Getting Information From the Plan About Prescription Drug Coverage and Cost: Out-of-Pocket Costs

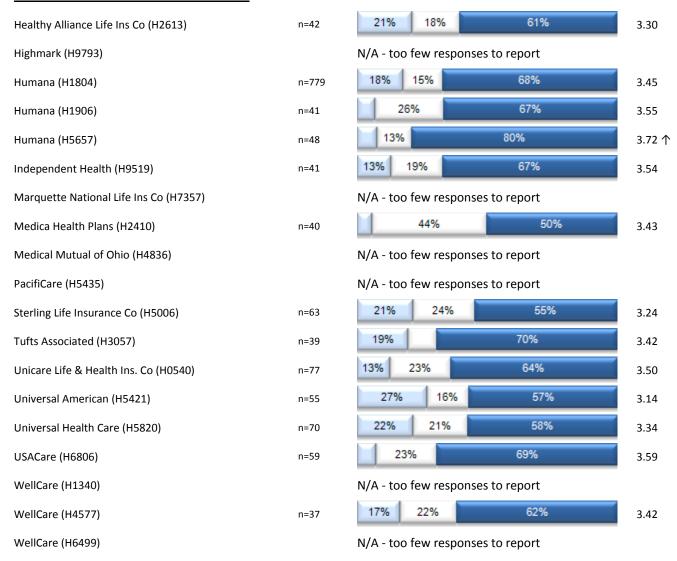
Question 42: In the last 6 months, how often did your plan give you all the information you needed about how much you would have to pay for your prescription medicines?

[Scored only for those who tried to get information from their health plan in the last 6 months about how much they would have to pay for their prescription medicines.]



BCBS of Tennessee (H5884)

Other Private Fee-For-Service MA-PD Contracts

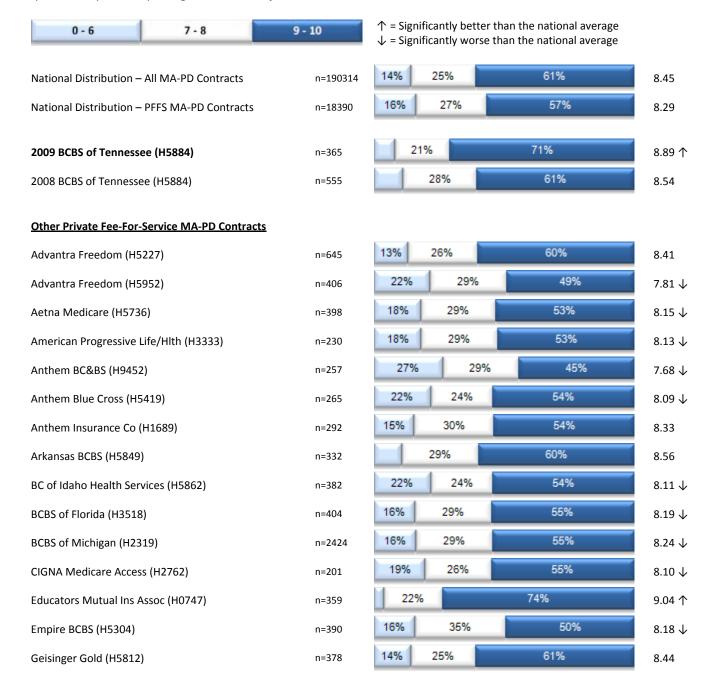


Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Overall Rating of Prescription Drug Coverage

Question 52: Using any number from 0 to 10, where 0 is the worst prescription drug plan possible and 10 is the best prescription drug plan possible, what number would you use to rate your Health Plan for coverage of prescription drugs?

Note that the presentation for this item has been changed from previous reports – the distribution had been shown as 0-7, 8-9, and 10. The 2008 results shown here reflect this change and are thus different from what was presented in last year's report. For each contract, the table shows: the number of members who answered this question, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA-PD contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the question to permit reporting. This item is adjusted for case-mix.



BCBS of Tennessee (H5884)

Other Private Fee-For-Service MA-PD Contracts

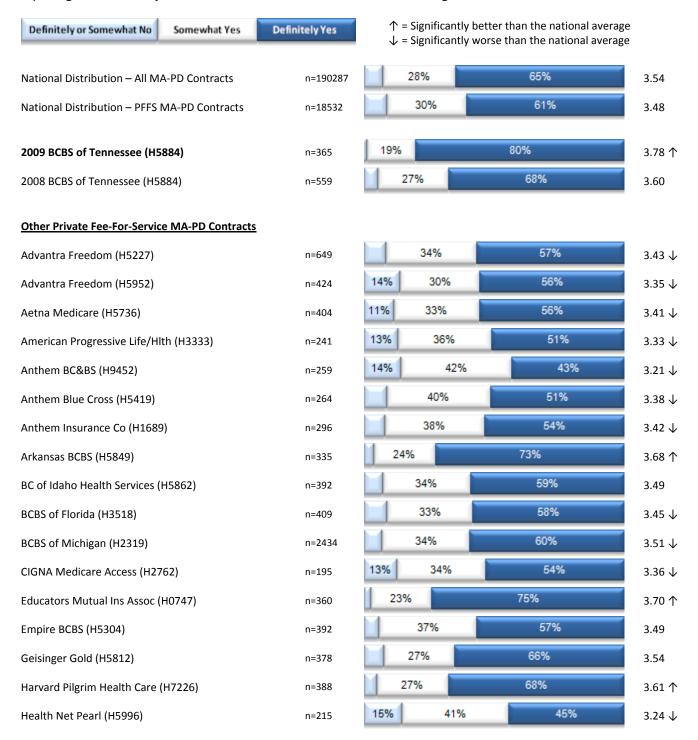
Harvard Pilgrim Health Care (H7226)	n=384	9% 27% 64%	8.69 个
Health Net Pearl (H5996)	n=210	21% 22% 58%	8.19
Healthy Alliance Life Ins Co (H2613)	n=215	27% 34% 39%	7.62 ↓
Highmark (H9793)	n=245	23% 67%	8.80 ↑
Humana (H1804)	n=4470	15% 26% 59%	8.35 ↓
Humana (H1906)	n=364	12% 21% 67%	8.73 个
Humana (H5657)	n=271	17% 25% 58%	8.30
Independent Health (H9519)	n=376	23% 67%	8.74 个
Marquette National Life Ins Co (H7357)	n=232	22% 24% 54%	7.99 ↓
Medica Health Plans (H2410)	n=359	22% 29% 49%	8.03 ↓
Medical Mutual of Ohio (H4836)	n=230	14% 27% 59%	8.31
PacifiCare (H5435)	n=192	15% 33% 52%	8.20
Sterling Life Insurance Co (H5006)	n=312	28% 28% 44%	7.58 ↓
Tufts Associated (H3057)	n=327	13% 25% 62%	8.46
Unicare Life & Health Ins. Co (H0540)	n=572	20% 31% 49%	8.01 ↓
Universal American (H5421)	n=350	20% 21% 59%	8.18 \downarrow
Universal Health Care (H5820)	n=489	22% 29% 49%	7.82 ↓
USACare (H6806)	n=337	23% 31% 45%	7.81 ↓
WellCare (H1340)	n=254	15% 24% 62%	8.37
WellCare (H4577)	n=251	18% 22% 60%	8.25
WellCare (H6499)	n=222	13% 21% 66%	8.51

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Willingness to Recommend Plan for Drug Coverage

Question 53: Would you recommend your Health Plan for coverage of prescription drugs to other people like yourself?

For each contract, the table shows: the number of members who answered this question, the distribution of responses, the mean score, and whether the contract was significantly better than (\uparrow) , significantly worse than (\downarrow) , or not significantly different from (no arrow) the national average for MA-PD contracts. If your score appears in italics, it means that the score has low reliability (below 0.75 in a 0 to 1.0 range). N/A means that too few beneficiaries answered the question to permit reporting. This item is adjusted for case-mix. There are no benchmarks for Original Medicare for this item.



BCBS of Tennessee (H5884)

Other Private Fee-For-Service MA-PD Contracts

Healthy Alliance Life Ins Co (H2613)	n=210	14% 41%	46%	3.26 ↓
Highmark (H9793)	n=243	27%	67%	3.61
Humana (H1804)	n=4516	28%	63%	3.50 ↓
Humana (H1906)	n=367	23%	72%	3.66 个
Humana (H5657)	n=275	9% 25%	65%	3.51
Independent Health (H9519)	n=378	22%	74%	3.69 个
Marquette National Life Ins Co (H7357)	n=232	17% 34%	50%	3.25 ↓
Medica Health Plans (H2410)	n=359	36%	55%	3.43 ↓
Medical Mutual of Ohio (H4836)	n=231	35%	57%	3.45
PacifiCare (H5435)	n=186	30%	62%	3.49
Sterling Life Insurance Co (H5006)	n=320	18% 34%	48%	3.21 ↓
Tufts Associated (H3057)	n=332	24%	70%	3.62 个
Unicare Life & Health Ins. Co (H0540)	n=577	9% 37%	53%	3.40 ↓
Universal American (H5421)	n=354	12% 31%	57%	3.41 ↓
Universal Health Care (H5820)	n=488	13% 33%	53%	3.31 ↓
USACare (H6806)	n=328	12% 34%	55%	3.39 ↓
WellCare (H1340)	n=256	28%	61%	3.46
WellCare (H4577)	n=256	31%	58%	3.40 ↓
WellCare (H6499)	n=224	12% 21%	67%	3.47

Note: Percentages may not add to 100 due to roundingFor information on how we defined calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Medicare-Specific and HEDIS Measures: Influenza Vaccination

Question 67: Have you had a flu shot since September 1, 2008?



BCBS of Tennessee (H5884)

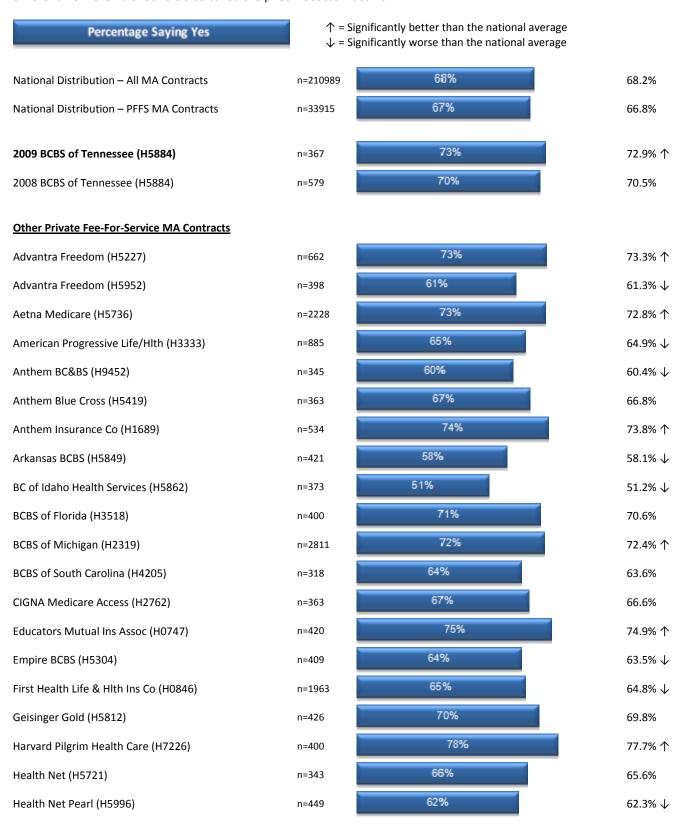
Other Private Fee-For-Service MA Contracts

Healthy Alliance Life Ins Co (H2613)	n=369	60%	60.3% ↓
, , , , , , , , , , , , , , , , , , ,	n=481	76%	76.1% 个
Humana (H1804)	n=4784	66%	66.0% ↓
		65%	
Humana (H1906)	n=370		65.4%
Humana (H5657)	n=360	61%	61.5% ↓
Independent Health (H9519)	n=426	77%	77.1% ↑
InStil Health Ins Co (H4204)	n=334	56%	56.4% ↓
Marquette National Life Ins Co (H7357)	n=355	64%	63.9%
Medica Health Plans (H2410)	n=412	73%	72.8%
Medical Mutual of Ohio (H4836)	n=571	71%	71.1%
Metropolitan Health Plan (H8201)	n=392	77%	77.5% 个
PacifiCare (H5435)	n=1206	64%	64.1% ↓
Sierra Health & Life Ins Co (H4449)	n=401	60%	60.3% ↓
Sterling Life Insurance Co (H5006)	n=1622	60%	59.6% ↓
Tufts Associated (H3057)	n=394	69%	69.3%
Unicare Life & Health Ins. Co (H0540)	n=2089	67%	67.5%
Universal American (H5421)	n=1868	65%	65.0% ↓
Universal Health Care (H5820)	n=506	57%	57.4% ↓
UPMC Health (H1254)	n=372	75%	75.0% 个
USACare (H6806)	n=378	80%	79.8% 个
WellCare (H1340)	n=931	56%	56.2% ↓
WellCare (H4577)	n=743	.56%	55.9% ↓
WellCare (H6499)	n=553	66%	65.7%

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows, see Part 3 of this report. Note that this item is not adjusted for case-mix.

Medicare Specific and HEDIS Measures: Pneumonia Shot

Question 69: Have you ever had a pneumonia shot? This shot is usually given only once or twice in a person's lifetime and is different from the flu shot. It is also called the pneumococcal vaccine.



BCBS of Tennessee (H5884)

Other Private Fee-For-Service MA Contracts

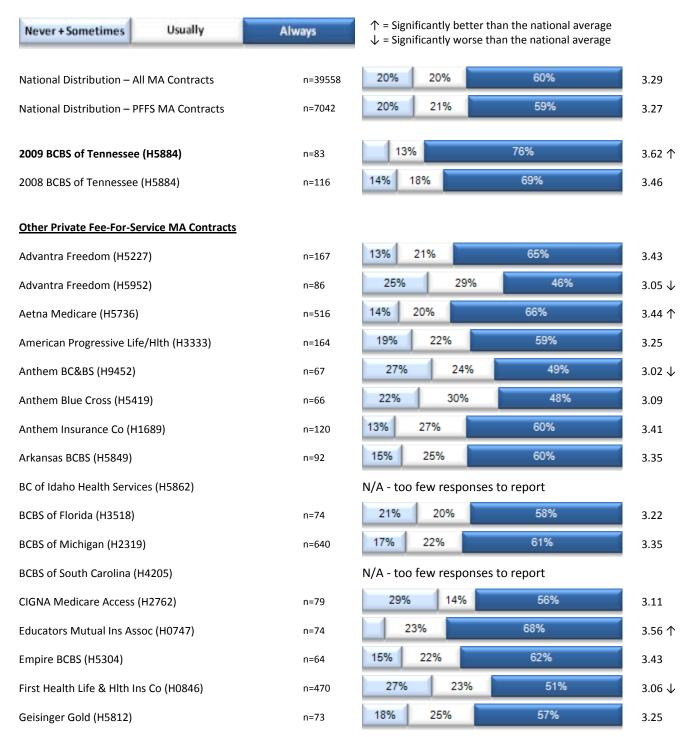
Humana (H1804) Humana (H1906) n=363 67% Humana (H5657) n=348 59% Independent Health (H9519) n=414 79%	74.8% ↑ 65.3% ↓ 66.9% 59.0% ↓ 78.5% ↑ 53.4% ↓ 64.9% 69.2% 73.5% ↑
Humana (H1906) n=363 67% Humana (H5657) n=348 59% Independent Health (H9519) n=414 79%	66.9% 59.0% ↓ 78.5% ↑ 53.4% ↓ 64.9% 69.2%
Humana (H5657)	59.0% ↓ 78.5% ↑ 53.4% ↓ 64.9% 69.2%
Independent Health (H9519) n=414 79%	78.5% ↑ 53.4% ↓ 64.9% 69.2%
	53.4% ↓ 64.9% 69.2%
InStil Health Ins Co (H4204) n=320 53%	64.9% 69.2%
	69.2%
Marquette National Life Ins Co (H7357) n=334 65%	
Medica Health Plans (H2410) n=383 69%	73.5% 个
Medical Mutual of Ohio (H4836) n=543	. 3.3,0
Metropolitan Health Plan (H8201) n=370 75%	75.4% 个
PacifiCare (H5435) n=1168 62%	62.1% ↓
Sierra Health & Life Ins Co (H4449) n=378	60.2% ↓
Sterling Life Insurance Co (H5006) n=1550 62%	62.4% ↓
Tufts Associated (H3057) n=365	71.2%
Unicare Life & Health Ins. Co (H0540) n=2027	67.1%
Universal American (H5421) n=1805	65.5% ↓
Universal Health Care (H5820) n=477	61.6% ↓
UPMC Health (H1254) n=365 72%	71.8%
USACare (H6806) n=362 77%	77.2% 个
WellCare (H1340) n=866 54%	54.2% ↓
WellCare (H4577) n=683 58%	57.8% ↓
WellCare (H6499) n=513 64%	63.8% ↓

Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows, see Part 3 of this report. Note that this item is not adjusted for case-mix.

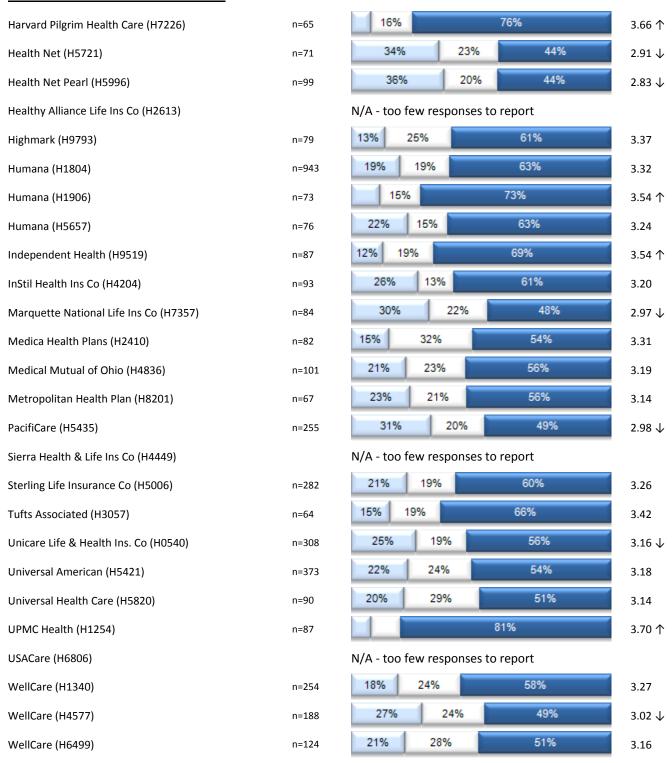
Medicare Specific and HEDIS Measures: Getting Medical Equipment

Question 11: In the last 6 months, how often was it easy to get the medical equipment you needed through your Health Plan?

Note: This question was not asked for PPO contracts in 2009.



Other Private Fee-For-Service MA Contracts

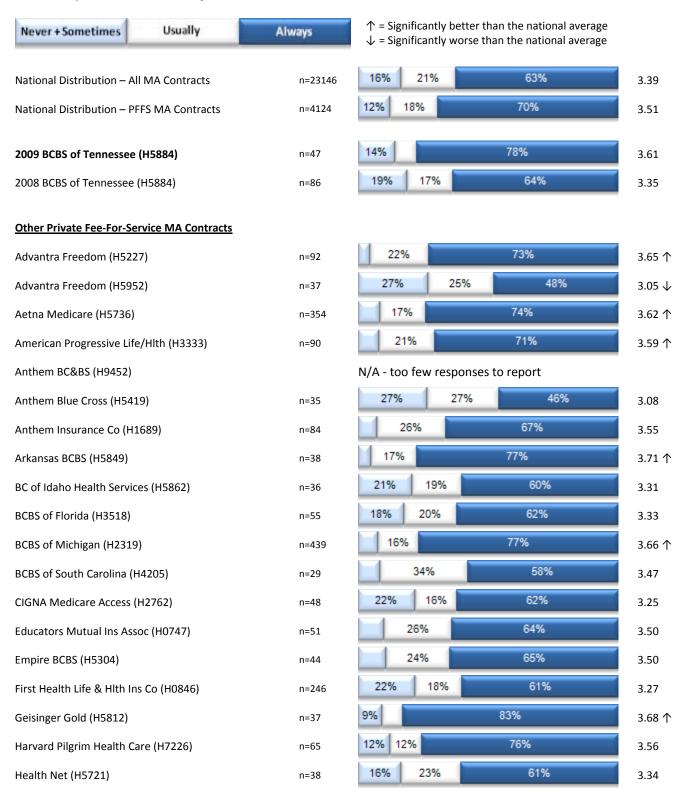


Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

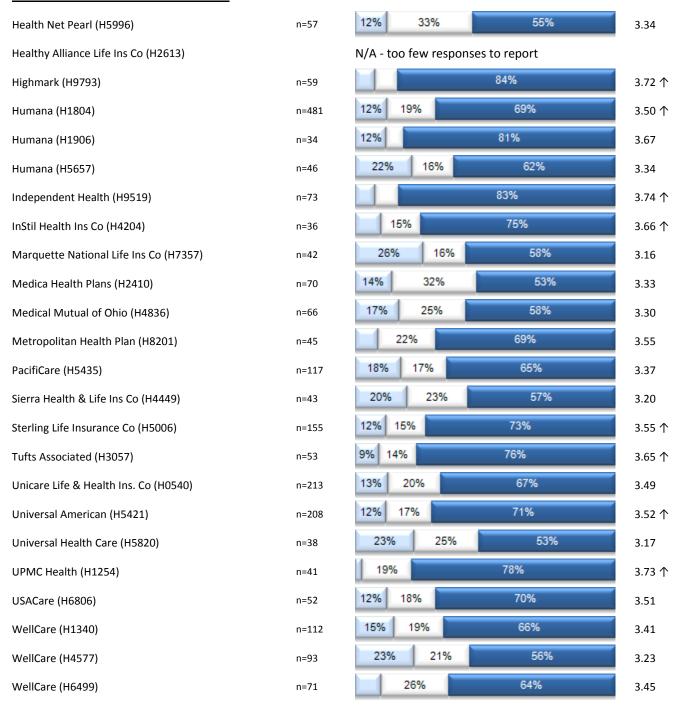
Medicare Specific and HEDIS Measures: Getting Special Therapy

Question 13: In the last 6 months, how often was it easy to get the special therapy you needed through your Health Plan?

Note: This question was not asked for PPO contracts in 2009.



Other Private Fee-For-Service MA Contracts



Note: Percentages may not add to 100 due to rounding. For information on how we calculated significance for the up and down arrows and adjusted for case-mix, see Part 3 of this report.

Frequency Tables¹

Q1. Our records show that in 2008 your health services were covered by the [PLAN NAME]. Is that right?

	Frequency	Percent	
Yes	404	100%	
No	2	0%	
Total	406	100%	-
Missing	147		

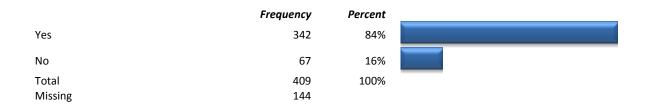
Q3. In the last 6 months, did you have an illness, injury, or condition that needed care right away in a clinic, emergency room, or doctor's office?

	Frequency	Percent	
Yes	123	30%	
No	286	70%	
Total	409	100%	
Missing	144		

Q4. In the last 6 months, when you needed care right away, how often did you get care as soon as you thought you needed?

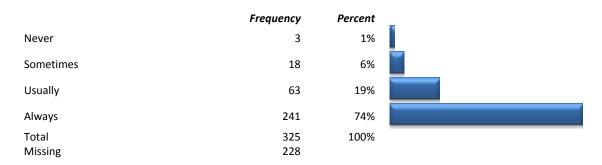
	Frequency	Percent
Never	0	0%
Sometimes	5	4%
Usually	19	16%
Always	97	80%
Total	121	100%
Missing	432	

Q5. In the last 6 months, not counting the times you needed care right away, did you make any appointments for your health care at a doctor's office or clinic?



¹ Note: The frequencies shown in this section are not case-mix adjusted and therefore may not be consistent with means displayed in previous report sections. In addition, percentages may not add to 100% due to rounding. Questions not pertaining to prescription drugs (Q's 1-35 and 54-81) were asked of all MA plan members, regardless of whether they have prescription drug benefits. Questions about prescription drug benefits (Q's 36-53) were asked only of those members enrolled in the prescription drug portion of the plan.

Q6. In the last 6 months, not counting the times you needed care right away, how often did you get an appointment for your health care at a doctor's office or clinic as soon as you thought you needed?



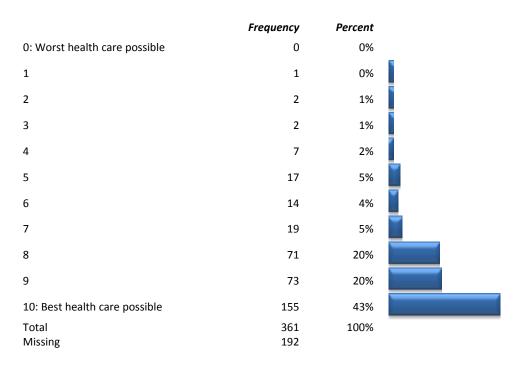
Q7. In the last 6 months, not counting the times you went to an emergency room, how many times did you go to a doctor's office or clinic to get healthcare for yourself?

	Frequency	Percent	
None	43	11%	
1	78	19%	
2	94	23%	
3	60	15%	
4	46	11%	
5 to 9	62	15%	
10 or more	19	5%	
Total	402	100%	
Missing	151		

Q8. Wait time includes time spent in the waiting room and exam room. In the last 6 months, how often did you see the person you came to see within 15 minutes of your appointment time?

	Frequency	Percent	
Never	63	17%	
Sometimes	92	25%	
Usually	143	40%	
Always	64	18%	
Total	362	100%	
Missing	191		

Q9. Using any number from 0 to 10, where 0 is the worst health care possible and 10 is the best health care possible, what number would you use to rate all your health care in the last 6 months?



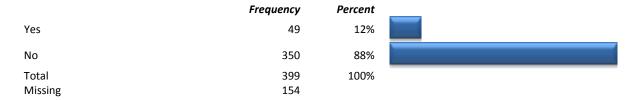
Q10. In the last 6 months, did you have a health problem for which you needed special medical equipment, such as a cane, a wheelchair, oxygen equipment, or diabetic supplies and equipment?

	Frequency	Percent	
Yes	84	21%	
No	318	79%	
Total	402	100%	
Missing	151		

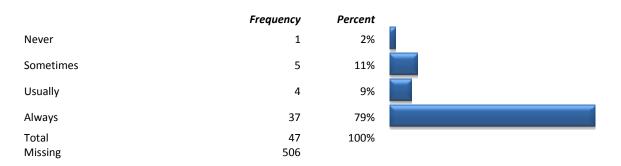
Q11. In the last 6 months, how often was it easy to get the medical equipment you needed through your health plan?

	Frequency	Percent	_
Never	3	4%	I
Sometimes	6	7%	
Usually	12	14%	
Always	62	75%	
Total	83	100%	
Missing	470		

Q12. In the last 6 months, did you have any health problems that needed special therapy, such as physical, occupational, or speech therapy?



Q13. In the last 6 months, how often was it easy to get the special therapy you needed through your Health Plan?



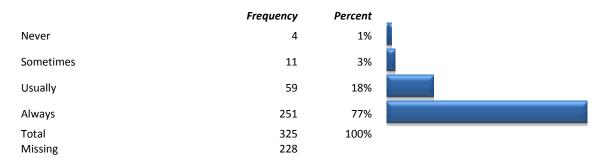
Q14. A personal doctor is the one you would see if you need a check-up, want advice about a health problem, or get sick or hurt. Do you have a personal doctor?

	Frequency	Percent	
Yes	392	97%	
No	13	3%	*
Total	405	100%	_
Missing	148		

Q15. In the last 6 months, how many times did you visit your personal doctor to get care for yourself?

	Frequency	Percent	
None	46	13%	
1	102	28%	
2	112	31%	
3	57	16%	
4	25	7%	
5 to 9	22	6%	
10 or more	3	1%	
Total Missing	367 186	100%	-

Q16. In the last 6 months, how often did your personal doctor explain things in a way that was easy to understand?



Q17. In the last 6 months, how often did your personal doctor listen carefully to you?

	Frequency	Percent
Never	2	1%
Sometimes	13	4%
Usually	61	19%
Always	249	77%
Total Missing	325 228	100%

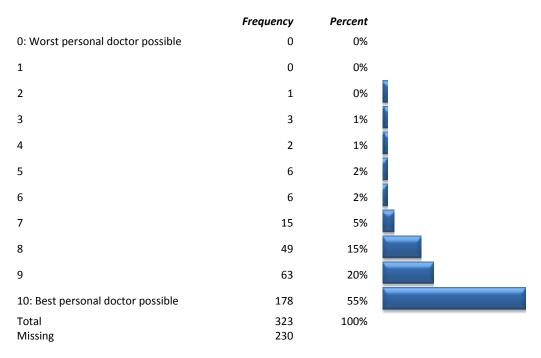
Q18. In the last 6 months, how often did your personal doctor show respect for what you had to say?

	Frequency	Percent
Never	2	1%
Sometimes	8	2%
Usually	46	14%
Always	268	83%
Total Missing	324 229	100%

Q19. In the last 6 months, how often did your personal doctor spend enough time with you?

	Frequency	Percent
Never	3	1%
Sometimes	10	3%
Usually	76	23%
Always	236	73%
Total	325	100%
Missing	228	

Q20. Using any number from 0 to 10, where 0 is the worst personal doctor possible and 10 is the best personal doctor possible, what number would you use to rate your personal doctor?



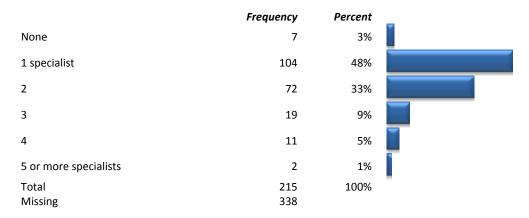
Q21. Specialists are doctors like surgeons, heart doctors, allergy doctors, skin doctors, and other doctors who specialize in one area of health care. In the last 6 months, did you try to make any appointments to see a specialist?

	Frequency	Percent	
Yes	212	55%	
No	175	45%	
Total Missing	387 166	100%	

Q22. In the last 6 months, how often was it easy to get appointments with specialists?

	Frequency	Percent
Never	2	1%
Sometimes	8	4%
Usually	52	24%
Always	151	71%
Total Missing	213 340	100%

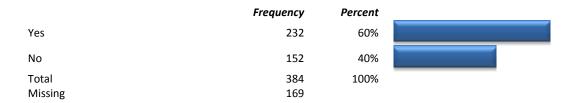
Q23. How many specialists have you seen in the last 6 months?



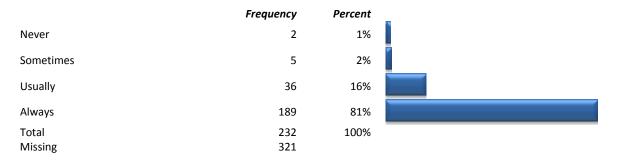
Q24. We want to know your rating of the specialist you saw most often in the last 6 months. Using any number from 0 to 10, where 0 is the worst specialist possible and 10 is the best specialist possible, what number would you use to rate that specialist?

	Frequency	Percent	
0: Worst specialist possible	0	0%	
1	0	0%	
2	0	0%	
3	1	0%	
4	0	0%	
5	2	1%	
6	5	2%	
7	10	5%	
8	28	13%	
9	44	21%	
10: Best specialist possible	118	57%	
Total Missing	208 345	100%	

Q25. In the last 6 months, did you try to get any kind of care, tests, or treatment through your Health Plan?



Q26. In the last 6 months, how often was it easy to get the care, tests or treatment you thought you needed through your Health Plan?



Q27. In the last 6 months, did you try to get information or help from your plan's customer service?

	Frequency	Percent	
Yes	91	24%	
No	290	76%	
Total	381	100%	
Missing	172		

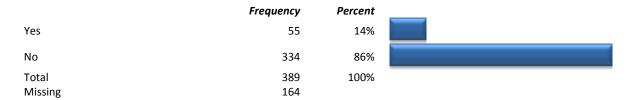
Q28. In the last 6 months, how often did your Health Plan's customer service give you the information or help you needed?

	Frequency	Percent	_
Never	3	3%	
Sometimes	9	9%	
Usually	15	16%	
Always	68	72%	
Total Missing	95 458	100%	

Q29. In the last 6 months, how often did your Health Plan's customer service staff treat you with courtesy and respect?

	Frequency	Percent
Never	1	1%
Sometimes	2	2%
Usually	11	10%
Always	94	87%
Total	108	100%
Missing	445	

Q30. In the last 6 months, did your Health Plan give you any forms to fill out?



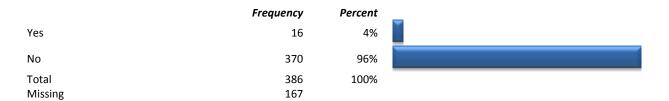
Q31. In the last 6 months, how often were the forms from your Health Plan easy to fill out?

	Frequency	Percent	
Never	0	0%	_
Sometimes	1	2%	
Usually	32	59%	
Always	21	39%	
Total Missing	54 499	100%	

Q32. Using any number from 0 to 10, where 0 is the worst health plan possible and 10 is the best health plan possible, what number would you use to rate your health plan?

	Frequency	Percent
0: Worst health plan possible	0	0%
1	2	1%
2	2	1%
3	2	1%
4	3	1%
5	8	2%
6	4	1%
7	22	6%
8	55	14%
9	70	18%
10: Best health plan possible	229	58%
Total Missing	397 156	100%
Missing	156	100%

Q33.Was there ever a time when you believed you needed care or services that your Health Plan decided not to give you?



Q34. Have you ever asked anyone at your Health Plan to reconsider a decision not to provide or pay for health care or services?

	Frequency	Percent	
Yes	9	60%	
No	6	40%	
Total	15	100%	
Missing	538		

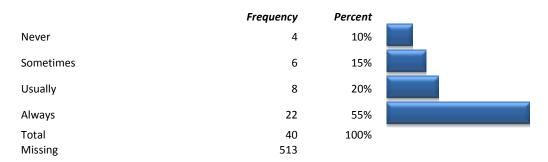
Q35. When you spoke to your Health Plan about the decision not to provide care or services, did they...

	Frequency	Percent
Plan tell that you can file appeal	N/A	
Plan offer to send appeal forms	N/A	
Plan suggest how to resolve complaint	N/A	
Plan listen but not resolve your complai	N/A	
Plan discourage you from taking action	N/A	
Plan do none of these things	N/A	
Total	N/A	
Missing	N/A	

Q36. In the last 6 months, did you try to get information or help from your Health Plan's customer service about prescription drugs?

	Frequency	Percent
Yes	44	12%
No	319	88%
Total	363	100%
Missing	190	

Q37. In the last 6 months, how often did your Health Plan customer service give you the information or help you needed about prescription drugs?



Q38. In the last 6 months, how often did your Health Plan customer service staff treat you with courtesy and respect when you tried to get information or help about prescription drugs?

	Frequency	Percent	
Never	0	0%	
Sometimes	0	0%	
Usually	12	30%	
Always	28	70%	
Total Missing	40 513	100%	

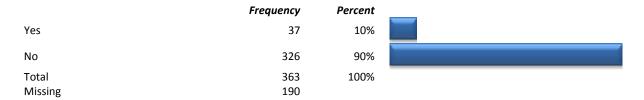
Q39. In the last 6 months, did you try to get information from your Health Plan about which prescription medicines were covered?

,	Frequency	Percent
Yes	35	10%
No	329	90%
Total Missing	364 189	100%

Q40. In the last 6 months, how often did your Health Plan give you all the information you needed about which prescription medicines were covered?

	Frequency	Percent
Never	1	3%
Sometimes	2	6%
Usually	8	24%
Always	22	67%
Total	33	100%
Missing	520	

Q41. In the last 6 months, did you try to get information from your Health Plan about how much you would have to pay for your prescription medicines?



Q42. In the last 6 months, how often did your Health Plan give you all the information you needed about how much you would have to pay for your prescription medicine?

	Frequency	Percent	_
Never	1	3%	
Sometimes	3	8%	
Usually	7	19%	
Always	26	70%	
Total Missing	37 516	100%	

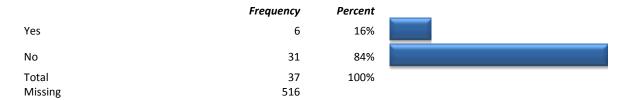
Q43. In the last 6 months, how many different prescription medicines did you fill or have refilled?

	Frequency	Percent	_
None	16	4%	
1 to 2 medicines	71	19%	
3 to 5 medicines	150	40%	
6 or more medicines	136	36%	
Total	373	100%	
Missing	180		

Q44. In the last 6 months, did a doctor prescribe a medicine for you that your Health Plan did not cover?

	Frequency	Percent
Yes	38	10%
No	327	90%
Total	365	100%
Missing	188	

Q45. When this happened, did you contact your Health Plan to ask them to cover the medicine your doctor prescribed?



Q46. When you contacted your Health Plan about the decision not to cover a prescription medicine did they ...

	Frequency	Percent
PDP tell that you can file appeal	N/A	
PDP offer to send appeal forms	N/A	
PDP suggest how to resolve complaint	N/A	
PDP listen but not resolve your complain	N/A	
PDP discourage you from taking action	N/A	
PDP do none of these things	N/A	
PDP said prescription drugs were covered	N/A	
Total	N/A	
Missing	N/A	

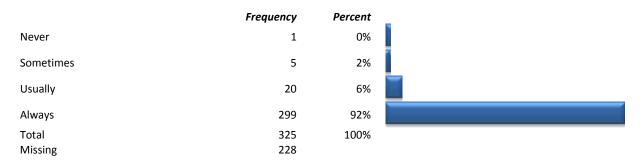
Q47. In the last 6 months, how often was it easy to use your Health Plan to get the medicines your doctor prescribed?

	Frequency	Percent
Never	5	1%
Sometimes	6	2%
Usually	38	11%
Always	304	86%
Total	353	100%
Missing	200	

Q48. In the last 6 months, did you ever use your Health Plan to fill a prescription at a local pharmacy?

	Frequency	Percent
Yes	326	89%
No	40	11%
Total	366	100%
Missing	187	

Q49. In the last 6 months, how often was it easy to use your Health Plan to fill a prescription at a local pharmacy?



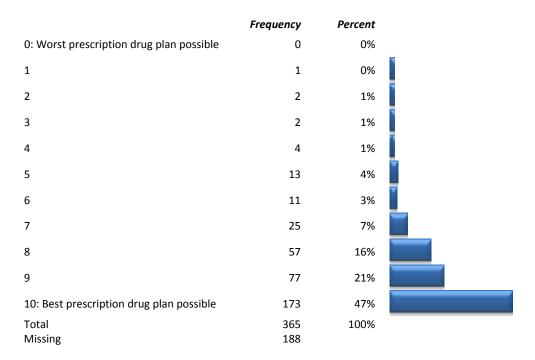
Q50. In the last 6 months, did you ever use your Health Plan to fill any prescriptions by mail?

	Frequency	Percent
Yes	31	8%
No	337	92%
Total	368	100%
Missing	185	

Q51. In the last 6 months, how often was it easy to use your Health Plan to fill prescriptions by mail?

	Frequency	Percent	_	
Never	1	3%		
Sometimes	2	7%		
Usually	5	17%		
Always	21	72%		
Total Missing	29 524	100%		

Q52. Using any number from 0 to 10, where 0 is the worst prescription drug plan possible and 10 is the best prescription drug plan possible, what number would you use to rate your Health Plan for coverage of prescription drugs?



Q53. Would you recommend your Health Plan for coverage of prescription drugs to other people like yourself?

	Frequency	Percent
Definitely yes	287	79%
Somewhat yes	73	20%
Somewhat no	3	1%
Definitely no	2	1%
Total Missing	365 188	100%

Q54. In general, how would you rate your overall health?

	Frequency	Percent
Excellent	29	7%
Very good	107	28%
Good	141	36%
Fair	94	24%
Poor	17	4%
Total	388	100%
Missing	165	

Q55. In general, how would you rate your overall mental health?

	Frequency	Percent	
Excellent	127	33%	
Very good	136	35%	
Good	97	25%	
Fair	23	6%	
Poor	3	1%	
Total	386	100%	_
Missing	167		

Q56. In the past 12 months, have you seen a doctor or other health provider 3 or more times for the same condition or problem?

	Frequency	Percent	
Yes	185	49%	
No	196	51%	
Total	381	100%	
Missing	172		

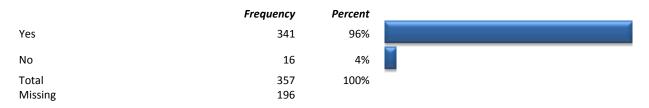
Q57. Is this a condition or problem that has lasted for at least 3 months?

	Frequency	Percent	
Yes	173	94%	
No	11	6%	
Total Missing	184 369	100%	

Q58. Do you now need or take medicine prescribed by a doctor?

	Frequency	Percent
Yes	361	93%
No	26	7%
Total	387	100%
Missing	166	

Q59. Is this to treat a condition that has lasted for at least 3 months?



Q60. How often do you take a list of all your prescribed medicines to your doctor visits?

	Frequency	Percent
Never	36	10%
Sometimes	33	9%
Usually	42	12%
Always	244	69%
Total Missing	355 198	100%

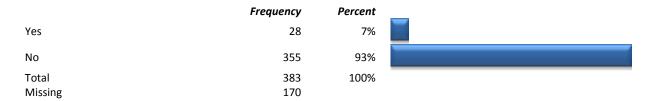
Q61. In the last 6 months, did you ever delay or not fill a prescription because you felt that you could not afford it?

	Frequency	Percent
Yes	44	12%
No	335	88%
Total	379	100%
Missing	174	

Q62. How confident are you that you can identify when it is necessary for you to get medical care?

	Frequency	Percent	
Very confident	232	61%	
Confident	129	34%	
Somewhat confident	16	4%	
Not at all confident	3	1%	
Total Missing	380 173	100%	-

Q63. Because of any impairment or health problem, do you need the help of other persons with your personal care needs, such as eating, dressing, or getting around the house?



Q64. Because of any impairment or health problem, do you need help with your routine needs, such as everyday household chores, doing necessary business, shopping, or getting around for other purposes?

	Frequency	Percent	
Yes	75	20%	
No	308	80%	
Total	383	100%	
Missing	170		

Q65. Do you have a physical or medical condition that seriously interferes with your independence, participation in the community, or quality of life?

	Frequency	Percent	
Yes	75	20%	
No	302	80%	
Total	377	100%	
Missing	176		

Q66. Has a doctor ever told you that you had any of the following conditions?

Q66a. A heart Attack?

	Frequency	Percent
Yes	50	14%
No	300	86%
Total	350	100%
Missing	203	

Q66b. Angina or coronary heart disease?

	Frequency	Percent
Yes	61	18%
No	280	82%
Total	341	100%
Missing	212	

Q66c. A stroke?

	Frequency	Percent
Yes	27	8%
No	312	92%
Total	339	100%
Missing	214	

Q66d. Cancer, other than skin cancer?

	Frequency	Percent
Yes	55	16%
No	286	84%
Total	341	100%
Missing	212	

Q66e. Emphysema, asthma or COPD (chronic obstructive pulmonary disease)?

	Frequency	Percent
Vac		
Yes	57	17%
No	288	83%
Total	345	100%
Missing	208	

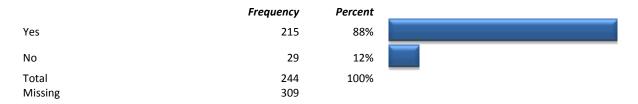
Q66f. Any kind of diabetes of high blood sugar?

	Frequency	Percent	
Yes	99	28%	
No	257	72%	
Total	356	100%	
Missing	197		

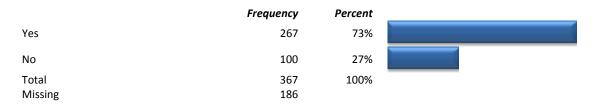
Q67. Have you had a flu shot since September 2008?

	Frequency	Percent	
Yes	280	73%	
No	104	27%	
Total	384	100%	
Missing	169		

Q68. Did you get that flu shot either through your Health Plan or from your personal doctor?



Q69. Have you ever had a pneumonia shot? This shot is usually given only once or twice in a person's lifetime and is different from the flu shot. It is also called the pneumococcal vaccine.



Q70. Do you now smoke cigarettes every day, some days, or not at all?

	Frequency	Percent
Every day	20	5%
Some days	17	4%
Not at all	345	90%
Total	382	100%
Missing	171	

Q71. In the last 6 months, on how many visits were you advised to quit smoking by a doctor or other health provider?

	Frequency	Percent	
None	7	20%	
At least one visit	28	80%	
Total Missing	35 518	100%	

Q72. What is your age?

	Frequency	Percent	
18 to 24	0	0%	
25 to 34	0	0%	
35 to 44	0	0%	_
45 to 54	2	1%	
55 to 64	33	8%	
65 to 69	113	29%	
70 to 74	109	28%	
75 to 79	65	17%	
80 to 84	45	11%	
85 or older	25	6%	
Total Missing	392 161	100%	

Q73. Are you male or female?

	Frequency	Percent	
Male	181	46%	
Female	209	54%	
Total	390	100%	
Missing	163		

Q74. What is the highest grade or level of school that you have completed?

	Frequency	Percent
8th grade or less	24	6%
Some high school,not graduate	48	12%
High school graduate or GED	139	36%
Some college or 2-year degree	104	27%
4-year college graduate	37	9%
More than 4-year college degree	38	10%
Total	390	100%
Missing	163	

Q75. Are you of Hispanic or Latino origin or descent?

	Frequency	Percent
Yes, Hispanic or Latino	6	2%
No, not Hispanic or Latino	373	98%
Total	379	100%
Missing	174	

Q76. What is your race?

	Frequency	Percent
White	373	96%
Black/African American	16	4%
Asian	0	0%
Hawaiian/Pacific Islander	0	0%
American Indian/Alaska Native	8	2%
Total Missing	390 163	0%

Q77. Did someone help you complete this survey?

	Frequency	Percent
Yes	34	11%
No	285	89%
Total	319	100%
Missing	234	

Frequency Tables (continued)

Q78. How did that person help you?

	Frequency	Percent	
Read questions to me	10	33%	
Wrote down answers I gave	13	43%	
Answered questions for me	12	40%	
Translated questions for me	0	0%	
Helped in other way	0	0%	
Total Missing	30 523	0%	
0	323		

Q79. Do you live alone?

	Frequency	Percent
Yes, I live alone	90	23%
No, I live with others	298	77%
Total	388	100%
Missing	165	

Q80. Because of a health or physical problem are you unable to do or have any difficulty doing the following activities? (Please mark one response for each activity.)

Q80a. Bathing?

	Frequency	Percent
I am unable to do this activity	11	3%
Yes, I do have difficulty	36	10%
No, I do not have difficulty	329	88%
Total	376	100%
Missing	177	

Q80b. Dressing?

	Frequency	Percent
I am unable to do this activity	10	3%
Yes, I do have difficulty	31	8%
No, I do not have difficulty	334	89%
Total	375	100%
Missing	178	

Frequency Tables (continued)

Q80c. Eating?

	Frequency	Percent
I am unable to do this activity	9	2%
Yes, I do have difficulty	6	2%
No, I do not have difficulty	356	96%
Total	371	100%
Missing	182	

Q80d. Getting in or out of chairs?

	Frequency	Percent
I am unable to do this activity	9	2%
Yes, I do have difficulty	68	18%
No, I do not have difficulty	300	80%
Total	377	100%
Missing	176	

Q80e. Walking?

	Frequency	Percent
I am unable to do this activity	8	2%
Yes, I do have difficulty	94	25%
No, I do not have difficulty	272	73%
Total	374	100%
Missing	179	

Q80f. Using the toilet?

	Frequency	Percent
I am unable to do this activity	8	2%
Yes, I do have difficulty	18	5%
No, I do not have difficulty	341	93%
Total	367	100%
Missing	186	

Part 3: Background and Methodology

Background

In 1998, CMS launched a nationwide effort to collect information from Medicare beneficiaries enrolled in managed care now referred to as Medicare Advantage (MA) about their experiences with, and evaluations of, their health plans. This effort has three primary goals:

- Provide Medicare beneficiaries and the general public with information to help them make more informed choices among health plans.
- Help MA plans identify problems and improve the quality of care and services by providing them with information
 about their performance relative to that of other health plan contracts in their state and region, as well as nationally;
- Enhance CMS's ability to monitor the quality of care and performance of MA contracts.

In the fall of 2000, CMS began to conduct a separate annual survey of beneficiaries enrolled in the original Medicare Fee-For-Service program, and in 2007, began to collect information from Medicare beneficiaries about their experiences with the new Medicare Prescription Drug Benefit (Part D) in either an MA Prescription Drug plan or a Standalone Prescription Drug plan. The questions added to the Medicare CAHPS Survey at that time focus on beneficiaries' experiences with getting needed information about their prescription drug plan (PDP) and with getting the prescription drugs they need. The responses to these questions, as well as some overall ratings of PDPs, are included in this report.

Summary of Changes from 2007-2008 Continued in 2009

- 1. **How results are displayed**: The report shows results using segmented bar charts, along with an indication (up or down arrow) of whether each contract's mean score is statistically significantly better or worse than the national mean. "N/A" is reported for any item or composite with fewer than 10 responses for a contract. If there are at least 10 responses but the reliability of the measure is less than 0.75 (in a 0-1 range), the mean score for your contract is given in italics.
- 2. **Benchmark**: The 2009 report provides the national distribution, national mean, and distribution and mean for just private fee–for–service MA plans. Statistical comparisons, however, are still made with the national mean for all MA plans.
- 3. **Historical results**: If your contract participated in the 2008 CAHPS survey, the 2009 report provides your contract's 2008 means and distributions of responses for comparable measures to facilitate comparison (trending).
- 4. **Composite measures:** The health plan customer service composite, which was omitted from the 2007 report, is shown in the 2009 report. The prescription drug composite measure labeled "Getting Information about Prescription Drugs" in the 2007 report was relabeled "Getting Information From the Plan About Prescription Drug Coverage and Cost" in 2008. This relabeled composite contains one additional item compared with 2007: "In the last 6 months, how often did your plan's customer service staff treat you with courtesy and respect when you tried to get information or help about prescription drugs?" Finally, the "Getting Care Quickly" composite also includes one item introduced in 2008, "In the last 6 months, how often did you see the person you came to see within 15 minutes of your appointment time?"
- 5. **Medicare-specific measures:** Comparative data are presented for two Medicare-specific measures that were added in 2008: (a) the ease of getting special medical equipment (e.g., a wheelchair) through a plan, and (b) the ease of getting special therapy (e.g., speech therapy) through a plan.

Methodology

CMS collects information about Medicare beneficiaries' experiences with and ratings of MA plans via the annual CAHPS survey of currently enrolled beneficiaries. Beneficiaries at least 18 years of age and currently enrolled in an MA plan for six months or longer are eligible for participation. Although beneficiaries provide ratings of their "plans," the unit of analysis is not a health and/or prescription drug plan but rather a health and/or prescription drug plan contract. This report refers both to plans and to contracts. In the context of this report, the terms both refer to health and/or prescription drug contracts.

The Medicare CAHPS Survey, which has been conducted annually with a sample of Medicare beneficiaries since 1998, is part of a group of surveys developed by a consortium of researchers from American Institutes for Research, Harvard Medical School, the RAND Corporation, and RTI International under a cooperative agreement between CMS and the Agency for Healthcare Research and Quality (AHRQ), a component of the U.S. Public Health Service.

The Survey Instruments

The 2009 Medicare CAHPS survey includes five versions: Medicare Advantage (MA), Medicare Advantage Prescription Drug plan (MA-PD), Medicare Advantage for PPO Enrollees (MA-PPO), Medicare Fee-for-Service and Standalone Medicare Prescription Drug Plan (PDP). Medicare Private Fee-for-Service Plans are within the Medicare Advantage program. Although all five versions have a nearly identical set of core questions, each version also includes additional questions and response categories related to the enrollees' experiences in their own particular contract type.

The MA-PD Survey contains 82 questions, organized into the following sections: Your Health Plan (11 questions), Your Healthcare in the Last 6 Months (11 questions), Your Personal Doctor (7 questions), Getting Healthcare from Specialists (4 questions), Your Medicare Rights (3 questions), Your Prescription Drug Plan (17 questions, asked only of those with PD benefits), and About You (29 questions). A copy of the MA-PD CAHPS Survey instrument is included on the CD along with this report.

Many of the items in the CAHPS survey are preceded by screener questions, so that only those beneficiaries for whom the item is relevant (i.e., those with relevant needs or experiences) are asked to answer those questions.

For scoring and reporting purposes, we combined some questions into the following 6 composite measures: Getting Needed Care, Getting Care Quickly, Doctors Who Communicate Well, Health Plan Customer Service, Getting Needed Prescription Drugs, and Getting Information From the Plan About Prescription Drug Coverage and Cost. Table 1 displays these composites and the survey items they comprise, as well as items that are reported individually but that are not part of composites.

Table 1. MA-PD CAHPS Survey Composites, Overall Ratings and Single-Item Measures

Composite Measures	Survey Items Included in the Composite
	In the last 6 months, how often was it easy to get appointments with specialists?
Getting Needed Care	
	In the last 6 months, how often was it easy to get the care, tests, or treatment you
	needed through your health plan? In the last 6 months, when you needed care right away, how often did you get care
	as soon as you thought you needed?
	, , ,
	In the last 6 months, not counting the times when you needed health care right
Getting Care Quickly	away, how often did you get an appointment for your health care at a doctor's office
	or clinic as soon as you thought you needed?
	Wait time includes time spent in the waiting room and exam room. In the past 6
	months, how often did you see the person you came to see within 15 minutes of
	your appointment time?
	In the last 6 months, how often did your personal doctor explain things in a way that
	was easy to understand?
Doctors Who	In the last 6 months, how often did your personal doctor listen carefully to you?
Communicate Well	
	In the last 6 months, how often did your personal doctor show respect for what you
	had to say?
	In the last 6 months, how often did your personal doctor spend enough time with
	you?
	In the last 6 months, how often did your health plan's customer service give you the
Health Plan Customer	information or help you needed?
Service	In the last 6 months, how often did your health plan's customer service treat you
	with courtesy and respect?
	In the last 6 months, how often were the forms for your health plan easy to fill out?
	In the last 6 months, how often was it easy to use your health plan to get the medicines your doctor prescribed?
	medicines your doctor prescribed:
Getting Needed Prescription	In the last 6 months, how often was it easy to use your health plan to fill a
Drugs	prescription at a local pharmacy?
	In the last 6 months, how often was it easy to use your health plan to fill
	prescriptions by mail?

Table 1. MA-PD CAHPS Survey Composites, Overall Ratings and Single-Item Measures (continued)

Composite Measures	Survey Items Included in the Composite
	In the last 6 months, how often did your health plan's customer service give you the information or help you needed about prescription drugs?
Getting Information From the Plan About Prescription	In the last 6 months, how often did your plan's customer service staff treat you with courtesy and respect when you tried to get information or help about prescription drugs?
Drug Coverage and Cost	In the last 6 months, how often did your health plan give you all the information you needed about which prescription medicines were covered?
	In the last 6 months, how often did your health plan give you all the information you needed about how much you would have to pay for your prescription medicine?

Overall Ratings	Survey Item
Overall Rating of Health Plan	Using any number from 0 to 10, where 0 is the worst health plan possible and 10 is the best health plan possible, what number would you use to rate your health plan?
Overall Rating of Care Received	Using any number from 0 to 10, where 0 is the worst health care possible and 10 is the best health care possible, what number would you use to rate all your health care in the last 6 months?
Overall Rating of Personal Doctor	Using any number from 0 to 10, where 0 is the worst personal doctor possible and 10 is the best personal doctor possible, what number would you use to rate your personal doctor?
Overall Rating of Specialist	We want to know your rating of the specialist you saw most often in the last 6 months. Using any number from 0 to 10, where 0 is the worst specialist possible and 10 is the best specialist possible, what number would you use to rate that specialist?
Overall Rating of Drug Coverage	Using any number from 0 to 10, where 0 is the worst prescription drug plan possible and 10 is the best prescription drug plan possible, what number would you use to rate your health plan for coverage of prescription drugs?

Other Single Item Measures	Survey Item
Willingness to Recommend Plan for Drug Coverage	Would you recommend your health plan for coverage of prescription drugs to other people like yourself?
Influenza Vaccination	Have you had a flu shot since September 2008?
Pneumonia Shot	Have you ever had a pneumonia shot? This shot is usually given only once or twice in a person's lifetime and is different from the flu shot. It is also called the pneumococcal vaccine.
Getting Medical Equipment	In the last 6 months, how often was it easy to get the medical equipment you needed through your health plan?
Getting Special Therapy	In the last 6 months, how often was it easy to get the special therapy you needed through your health plan?

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Data Collection

Wilkerson & Associates (W&A) and its subcontractor, the Center for the Study of Services (CSS), collected and processed the survey data using a random sample of enrollees selected from CMS records. The Office of Information Services (OIS) at CMS selected the sample from CMS administrative data in January 2009.

Sample Selection and Eligibility Criteria

Samples for the Medicare CAHPS Survey were selected from 449 MA contracts, each identified by its name and four-digit contract or "H" number. The number of enrollees sampled per contract was calculated to yield at least 400 completed surveys, after accounting for ineligible and non - responding enrollees. For contracts with the largest enrollments, the target numbers were increased. For contracts with very few eligible enrollees, all were selected.

To be included in the random sample for the MA-CAHPS Survey, MA contracts including Medicare private fee-for-service contracts were required to have been in effect on or before January 1, 2008. Beneficiaries had to have been continuously enrolled in the plan for at least six months to be eligible for the survey. Institutionalized beneficiaries were not eligible for selection and, if identified during data collection, were excluded from the analysis. Beneficiaries also had to be 18 years old or older at the time of the sample draw.

In MA plans with some but not all beneficiaries enrolled for the prescription drug (PD) benefit, samples were drawn from both PD enrollees and non-enrollees, and each group was mailed the appropriate questionnaire form. Data from both groups were combined to obtain estimates for non-PD survey items. Some sample members were excluded from the survey protocol either prior to or during fielding of the survey due to being under 18 years of age, deceased, or identified as being in the sample for another Medicare CAHPS survey version, i.e., sample members can only be in the survey for one type of contract .

Survey Implementation

The 2009 Medicare CAHPS survey was conducted between February 16 and June 16, 2009, and asked about beneficiaries' experiences with care received in the previous six months. The data collection protocol included mailing of pre-notification letters, up to two mailings of paper surveys, and conduct of telephone surveys with those sample members who did not respond to the mail survey. The mail and telephone surveys were available in both English- and Spanish-language versions. Further details about the data collection schedule are shown in Table 2.

Table 2. Implementation Timeline, 2009 Medicare CAHPS Survey

Task	Dates
Pre-notification letters sent to sample members in 526 health plan contracts	February 16, 2009
Surveys mailed to sample members	February 26, 2009
Thank you/Reminder postcard mailings to sample members	March 9, 2009
Wave 2 Surveys mailed to non-respondents	March 26, 2009
Follow-up calls made to non-respondents	April 23 – June 16, 2009
Cutoff date for returned mail surveys	June 15, 2009

Outreach to Spanish-Speaking Beneficiaries

Significant efforts were made on both the mailed and telephone surveys to reach Spanish-speaking beneficiaries. The prenotification letter was printed in English on one side of the page and Spanish on the reverse, and included a postcard to request a Spanish version of the survey as well as the telephone number for a Spanish-language toll-free hotline. Calls to the Spanish hotline were answered directly by bilingual operators, who would offer to conduct the survey by telephone in Spanish or take requests for a Spanish-language version of the written survey.

Sample Disposition

The sample disposition and response rates for the Medicare CAHPS Survey are presented in Table 3. Of the 680,413 beneficiaries in the original sample of the Medicare CAHPS Survey, 39,889 (5.9%) beneficiaries were classified as ineligible because they were under the age of 18, institutionalized, deceased, mentally or physically incapable, or had a language barrier that prevented them from completing the survey. Those who were excluded from the survey prior to fielding because they were under 18 years of age, deceased, or identified as being eligible for another Medicare survey version were also considered ineligible. The adjusted response rate, after accounting for both ineligible sample members and non-respondents who were excluded from the telephone follow-up, is 62.3 percent (399,317 survey completes divided by 680,413 beneficiaries in the original sample minus 39,889 beneficiaries deemed ineligible).

Table 3. Sample Disposition, 2009 Medicare CAHPS Survey

Disposition	Sample Member Count	Percentage of Sample
Completed survey	399,317	58.69%
Partially completed survey	21,842	3.21%
Ineligible	39,889	5.86%
Institutionalized	3,093	0.46%
Deceased	3,974	0.58%
Did not speak English or Spanish	7,956	1.17%
Mentally or physically unable to respond	24,439	3.59%
Excluded from survey prior to fielding ²	427	0.06%
Non-respondents	219,365	32.24%
Total sample	680,413	100.00%

 $^{^{\}rm 2}$ Please see sample exclusion criteria in text on previous page.

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Data Analysis

Data from the Medicare CAHPS Survey were weighted to reflect the number of enrollees in each health plan contract and also to combine PD enrollees and non-enrollees in proportion to their enrollment in contracts with partial PD enrollment. Researchers at the Harvard Medical School analyzed the data to produce summary statistics for public reporting. The sections below describe the major analysis steps.

Use of Composite Measures

When a survey covers many topics, a report that simply lists the answers to every question can be overwhelming to readers. To keep survey reports shorter without sacrificing important information, answers to questions about the same topic are combined to form composites. In most cases the items in a composite are given equal weight in calculating the composite score.

Case-Mix Adjustment

Certain respondent characteristics, such as age, education, socioeconomic status, and health status, are not under the control of the health plan but are related to the plan member's experiences and survey responses. To ensure that comparisons between contracts reflect differences in performance rather than differences in case-mix, it is necessary to adjust for such respondent characteristics when comparing contracts' MA-CAHPS results.

Consistent with other research, ^{3, 4, 5, 6} self-reported global health status, self-reported mental health status, age, and education accounted for a substantial amount of variation among contracts on the CAHPS global ratings. In general, individuals reporting better health, those who were older, and those with less education gave higher ratings. The case-mix model used for this report includes these four self-reported characteristics, together with two variables indicating whether another person helped the respondent complete the questionnaire and whether the individual providing help answered the questions for the intended respondent, one variable indicating the Medicaid dual eligibility status, and one variable indicating whether the respondent was eligible for the low income subsidy. These last two variables represent socioeconomic status, since the survey does not collect information about income or assets. Although proxy reporting contributed only very weakly to differences in contract means, these variables were retained in the case-mix models in order to allay concerns about potential biases.

To adjust for case-mix, linear regression models were developed in which the dependent variable was the response on a particular survey item and the independent variables were case-mix adjustors. First, the analysts identified important predictor variables by fitting models that controlled for differences in contract performance. In these models, the predictive power of the identified variables was tested both individually and in combination. Next, the analysts determined how much contracts differed on these variables and used this information to determine which variables would have the greatest impact on plan ratings when included in the case-mix model.

Prior to adjusting the data, missing data were imputed to the contract mean for individual adjustors. Each contract mean was then adjusted using the regression model by predicting the mean that would be obtained if the average of the case-mix variables at the contract was equal to the average across all contracts nationally. Consequently, the national mean of contract means for any rating or report is unchanged by case-mix adjustment.

Case-mix adjusted data were used to compare each contract to the national mean (see Significance Testing below). The case-mix adjusted data show how each contract would compare to other contracts if the patients cared for by each contract were the same with respect to age, education, self-reported physical and mental health status, proxy status, and Medicare dual-eligibility status.

³ Cleary PD, McNeil BJ. Patient Satisfaction as an Indicator of Quality Care. Inquiry. Spring 1988; 25:25-36.

⁴ Zaslavsky AM, Zaborski LB, Ding L, Shaul JA, Cioffi MJ, Cleary PD. Adjusting Performance Measures to Ensure Equitable Plan Comparisons. Health Care Financing Review; 2001; 22(3):109-126.

⁵ Hargraves JL, Wilson IB, Zaslavsky A, James C, Walker JD, Rogers G, Cleary PD. Adjusting for patient characteristics when analyzing reports from patients about hospital care. Med Care; 2001; 39(6):635-641. ⁶ Epstein AM, Hall JA, Tognetti J, Son LH, Conant L. Using Proxies to Evaluate Quality of Life: Can They Provide Valid Information About Patients' Health Status and Satisfaction with Medical Care. Medical Care 1989; 27(3): S91-8.

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Significance Testing

Two-tailed t-tests were used to assess whether the case-mix adjusted mean for each contract differed significantly from the overall mean for all contracts in the nation. Contract scores that are significantly different from the national mean at the p<0.05 level are marked with an up or down arrow. The absence of an arrow means that the contract's score was not significantly different from the national average. In accordance with confidentiality requirements, "N/A" is reported for any item or composite with fewer than 10 observations. If the minimum sample size is met but the reliability of the measure is less than 0.75 (in a 0-1 range), the mean score is given in italics. For measures on which more than 12% of all contracts with minimum sample size of 10 had low reliability, the mean score is given in italics only for the 12% with lowest reliability. Even though italics indicate limited ability to detect smaller differences from the national mean, up or down arrows are shown whenever differences were sufficiently large to distinguish a contract's score from the national mean with p<.05.

Differences Between CAHPS and NCQA Scoring Methodology

The National Committee for Quality Assurance (NCQA) also collects CAHPS results from health plans but uses a different method for calculating MA-CAHPS results for accreditation purposes. NCQA is an independent, non-profit organization that evaluates and reports on the quality of the nation's managed care organizations. Although CMS and NCQA both collect and report on CAHPS surveys, there are important differences in how the results are organized and calculated.

- Results for MA-CAHPS have been case-mix adjusted using person-level characteristics, including age, education, and self-reported physical and mental health status. NCQA does not use case-mix adjustments in reporting.
- The national averages are calculated using person-level data for MA-CAHPS. NCQA results are based on contract-level data.

Table 4. Case-Mix Adjustment Variables, 2009 Medicare CAHPS Survey

Case-Mix Variable	Survey Questions	Variable Coding
Health Status	In general, how would you rate your overall health?	1) Excellent 2) Very good 3) Good 4) Fair 5) Poor
Mental Health Status	In general, how would you rate your overall mental health now?	1) Excellent 2) Very good 3) Good 4) Fair 5) Poor
Age	What is your age?	1) 18 to 24 2) 25 to 34 3) 35 to 44 4) 45 to 54 5) 55 to 64 6) 65 to 69 7) 70 to 74 8) 75 to 79 9) 80 to 84 10) 85 or older
Education	What is the highest grade or level of school that you have completed?	 Sth grade or less Some high school, but did not graduate High school graduate or GED Some college or 2-year degree 4-year college graduate More than 4-year college degree
Received Help Responding	Did someone help you complete this survey?	1) Yes 0) No
Proxy Answered Questions for Respondent	How did that person help you? Check all that apply	1) Answered the questions for me 0) Read the questions to me; Wrote down the answers I gave; Translated the questions into my language; Helped me in some other way; no help.
Medicaid Dual Eligibility Flag	A flag in the data set assigns a 1 if a person is eligible for both Medicaid and Medicare or a 0 if only eligible for Medicare.	
Low Income Subsidy Flag	A flag in the data set assigns a 1 if a person is eligible for the low income subsidy or a 0 if ineligible.	

Survey Section	2009 Question	2008 Question
Your Health Plan	Our records show that in 2008 your health services were covered by [plan name]. Is that	1. Our records show that in 2007 your health services were covered by [plan name]. Is that
	right?	right?
	2. Please write below the name of the health plan	2. Please write below the name of the health plan
	you had in 2008 and complete the rest of the	you had in 2007 and complete the rest of the
	survey based on experiences you had with that	survey based on experiences you had with that
	plan. (Please print)	plan. (Please print)
Your Health Care in	3. In the last 6 months, did you have an illness,	3. In the last 6 months, did you have an illness,
the Last 6 Months	injury, or condition that needed care right away in	injury, or condition that needed care right away in
	a clinic, emergency room, or doctor's office?	a clinic, emergency room, or doctor's office?
	4. In the last 6 months, when you needed care	4. In the last 6 months, when you needed care
	right away, how often did you get care as soon as	right away, how often did you get care as soon as
	you thought you needed?	you thought you needed?
	5. In the last 6 months, not counting the times	5. In the last 6 months, not counting the times
	you needed care right away, did you make any	you needed care right away, did you make any
	appointments for your health care at a doctor's	appointments for your health care at a doctor's
	office or clinic?	office or clinic?
	6. In the last 6 months, not counting the times	6. In the last 6 months, not counting the times
	you needed care right away, how often did you	you needed care right away, how often did you
	get an appointment for your health care at a	get an appointment for your health care at a
	doctor's office or clinic as soon as you thought you needed?	doctor's office or clinic as soon as you thought
	7. In the last 6 months, not counting the times	you needed? 7. In the last 6 months, not counting the times
	you went to an emergency room, how many	you went to an emergency room, how many
	times did you go to a doctor's office or clinic to	times did you go to a doctor's office or clinic to
	get health care for yourself?	get health care for yourself?
	8. In the last 6 months, how often did you see the	8. In the last 6 months, how often did you see the
	person you came to see within 15 minutes of your	person you came to see within 15 minutes of your
	appointment time?	appointment time?
	9. Using any number from 0 to 10, where 0 is the	9. Using any number from 0 to 10, where 0 is the
	worst health care possible and 10 is the best	worst health care possible and 10 is the best
	health care possible, what number would you use	health care possible, what number would you use
	to rate all your health care in the last 6 months?	to rate all your health care in the last 6 months?
	10. In the last 6 months, did you have a health	10. In the last 6 months, did you have a health
	problem for which you needed special medical	problem for which you needed special medical
	equipment, such as a cane, a wheelchair, oxygen	equipment, such as a cane, a wheelchair, oxygen
	equipment, or diabetic supplies and equipment?	equipment, or diabetic supplies and equipment?
	11. In the last 6 months, how often was it easy to	11. In the last 6 months, how often was it easy to
	get the medical equipment you needed through	get the medical equipment you needed through
	your plan?	your plan?
	12. In the last 6 months, did you have any health	12. In the last 6 months, did you have any health
	problems that needed special therapy, such as	problems that needed special therapy, such as
	physical, occupational, or speech therapy?	physical, occupational, or speech therapy?
	13. In the last 6 months, how often was it easy to	13. In the last 6 months, how often was it easy to
	get the special therapy you needed through your	get the special therapy you needed through your
Vour Dorceral	plan?	plan?
Your Personal Doctor	14. Do you have a personal doctor?	14. Do you have a personal doctor?
Doctor	15. In the last 6 months, how many times did you	15. In the last 6 months, how many times did you
	visit your personal doctor to get care for yourself?	visit your personal doctor to get care for yourself?
	16. In the last 6 months, how often did your	16. In the last 6 months, how often did your
	personal doctor explain things in a way that was	personal doctor explain things in a way that was
	easy to understand?	easy to understand?
	17. In the last 6 months, how often did your	17. In the last 6 months, how often did your
	17. In the last o months, now often did your	Trans the last o months, now often did your

Survey Section	2009 Question	2008 Question
	18. In the last 6 months, how often did your personal doctor show respect for what you had to	18. In the last 6 months, how often did your personal doctor show respect for what you had to
	say?	say?
	19. In the last 6 months, how often did your	19. In the last 6 months, how often did your
	personal doctor spend enough time with you?	personal doctor spend enough time with you?
	20. Using any number from 0 to 10, where 0 is the	20. Using any number from 0 to 10, where 0 is the
	worst personal doctor possible and 10 is the best	worst personal doctor possible and 10 is the best
	personal doctor possible, what number would	personal doctor possible, what number would
	you use to rate your personal doctor?	you use to rate your personal doctor?
Getting Health Care	21. In the last 6 months, did you try to make any	21. In the last 6 months, did you try to make any
From Specialists	appointments to see a specialist?	appointments to see a specialist?
	22. In the last 6 months, how often was it easy to	22. In the last 6 months, how often was it easy to
	get appointments with specialists?	get appointments with specialists?
	23. How many specialists have you seen in the	23. How many specialists have you seen in the
	last 6 months?	last 6 months?
	24. We want to know your rating of the specialist	24. We want to know your rating of the specialist
	you saw most often in the last 6 months. Using	you saw most often in the last 6 months. Using
	any number from 0 to 10, where 0 is the worst	any number from 0 to 10, where 0 is the worst
	specialist possible and 10 is the best specialist	specialist possible and 10 is the best specialist
	possible, what number would you use to rate that	possible, what number would you use to rate that
v !! 5!	specialist?	specialist?
Your Health Plan	25. In the last 6 months, did you try to get any	25. In the last 6 months, did you try to get any
	kind of care, tests, or treatment through your	kind of care, tests, or treatment through your
	plan?	plan?
	26. In the last 6 months, how often was it easy to	26. In the last 6 months, how often was it easy to
	get the care, tests or treatment you thought you	get the care, tests or treatment you thought you
	needed through your plan?	needed through your plan?
	27. In the last 6 months, did you try to get information or help from your plan's customer	27. In the last 6 months, did you try to get information or help from your plan's customer
	service?	service?
	28. In the last 6 months, how often did your	28. In the last 6 months, how often did your
	plan's customer service give you the information	plan's customer service give you the information
	or help you needed?	or help you needed?
	29. In the last 6 months, how often did your	29. In the last 6 months, how often did your
	plan's customer service staff treat you with	plan's customer service staff treat you with
	courtesy and respect?	courtesy and respect?
	30. In the last 6 months, did your plan give you	30. In the last 6 months, did your plan give you
	any forms to fill out?	any forms to fill out?
	31. In the last 6 months, how often were the	31. In the last 6 months, how often were the
	forms from your plan easy to fill out?	forms from your plan easy to fill out?
	32. Using any number from 0 to 10, where 0 is the	32. Using any number from 0 to 10, where 0 is the
	worst health plan possible and 10 is the best	worst health plan possible and 10 is the best
	health plan possible, what number would you use	health plan possible, what number would you use
	to rate your health plan?	to rate your health plan?
	No comparable question	33. Considering what you pay, how satisfied are
		you with the value of the health care you get?
Your Medicare	33. Was there ever a time when you believed you	34. Was there ever a time when you believed you
Rights	needed care or services that your plan decided	needed care or services that your plan decided
	not to give you?	not to give you?
	34. Have you ever asked anyone at your health	35. Have you ever asked anyone at your health
	plan to reconsider a decision not to provide or	plan to reconsider a decision not to provide or
	pay for health care or services?	pay for health care or services?
	35. When you spoke to your health plan about	36. When you spoke to your health plan about
	the decision not to provide care or services, did	the decision not to provide care or services, did
	they Please mark one or more.	they Please mark one or more.

Survey Section	2009 Question	2008 Question
Your Prescription	36. In the last 6 months, did you try to get	37. In the last 6 months, did you try to get
Drug Plan	information or help from your health plan's	information or help from your health plan's
	customer service about prescription drugs?	customer service about prescription drugs?
	37. In the last 6 months, how often did your	38. In the last 6 months, did you try to get
	health plan's customer service give you the	information or help from your (health plan's/drug
	information or help you needed about	plan's) customer service?
	prescription drugs?	
	38. In the last 6 months, how often did your	39. In the last 6 months, how often did your
	health plan's customer service staff treat you with	health plan's customer service staff treat you with
	courtesy and respect when you tried to get	courtesy and respect?
	information or help about prescription drugs.	
	39. In the last 6 months, did you try to get	40. In the last 6 months, did you try to get
	information from your health plan about which	information from your health plan about which
	prescription medicines were covered?	prescription medicines were covered?
	40. In the last 6 months, how often did your plan	41. In the last 6 months, how often did your plan
	give you all the information you needed about	give you all the information you needed about
	which prescription medicines were covered?	which prescription medicines were covered?
	41. In the last 6 months, did you try to get	42. In the last 6 months, did you try to get
	information from your health plan about how	information from your health plan about how
	much you would have to pay for your prescription	much you would have to pay for your prescription
	medicines?	medicines?
	42. In the last 6 months, how often did your plan	43. In the last 6 months, how often did your plan
	give you all the information you needed about	give you all the information you needed about
	how much you would have to pay for your	how much you would have to pay for your
	prescription medicine?	prescription medicine?
	43. In the last 6 months, how many different	44. In the last 6 months, how many different
	prescription medicines did you fill or have	prescription medicines did you fill or have
	refilled?	refilled?
	44. In the last 6 months, did a doctor prescribe a	45. In the last 6 months, did a doctor prescribe a
	medicine for you that your plan did not cover?	medicine for you that your plan did not cover?
	45. When this happened, did you contact your	46. When this happened, did you or someone else
	health plan to ask them to cover the medicine	contact your health plan to ask them to cover the
	your doctor prescribed?	medicine your doctor prescribed?
	46. When you contacted your health plan about	No comparable question.
	the decision not to cover a prescription medicine	
	did they	
	47. In the last 6 months, how often was it easy to	47. In the last 6 months, how often was it easy to
	use your plan to get the medicines your doctor	use your plan to get the medicines your doctor
	prescribed?	prescribed?
	48. In the last 6 months, did you ever use your	48. In the last 6 months, did you ever use your
	plan to fill a prescription at a local pharmacy?	plan to fill a prescription at a local pharmacy?
	49. In the last 6 months, how often was it easy to	49. In the last 6 months, how often was it easy to
	use your plan to fill a prescription at a local	use your plan to fill a prescription at a local
	pharmacy?	pharmacy?
	50. In the last 6 months, did you ever use your	50. In the last 6 months, did you ever use your
	plan to fill any prescriptions by mail?	plan to fill any prescriptions by mail?
	51. In the last 6 months, how often was it easy to	51. In the last 6 months, how often was it easy to
	use your plan to fill prescriptions by mail?	use your plan to fill prescriptions by mail?
	52. Using any number from 0 to 10, where 0 is the	52. Using any number from 0 to 10, where 0 is the
	worst prescription drug plan possible and 10 is	worst prescription drug plan possible and 10 is
	the best prescription drug plan possible, what	the best prescription drug plan possible, what
	number would you use to rate your plan for	number would you use to rate your plan for
	coverage of prescription drugs?	coverage of prescription drugs?

Survey Section	2009 Question	2008 Question
	53. Would you recommend your plan for coverage of prescription drugs to other people like yourself?	53. Would you recommend your plan for coverage of prescription drugs to other people like yourself?
About You	54. In general, how would you rate your overall health?	54. In general, how would you rate your overall health?
	55. In general, how would you rate your overall mental health?	55. In general, how would you rate your overall mental health?
	56. In the past 12 months, have you seen a doctor or other health provider 3 or more times for the same condition or problem?	56. In the past 12 months, have you seen a doctor or other health provider 3 or more times for the same condition or problem?
	57. Is this a condition or problem that has lasted for at least 3 months?	57. Is this a condition or problem that has lasted for at least 3 months?
	58. Do you now need or take medicine prescribed by a doctor?	58. Do you now need or take medicine prescribed by a doctor?
	59. Is this to treat a condition that has lasted for at least 3 months?	59. Is this to treat a condition that has lasted for at least 3 months?
	60. How often do you take a list of all your prescribed medicines to your doctor visits?	60. How often do you take a list of all your prescribed medicines to your doctor visits?
	61. In the last 6 months, did you ever delay or not fill a prescription because you felt that you could not afford it?	61. In the last 6 months, did you ever delay or not fill a prescription because you felt that you could not afford it?
	62. How confident are you that you can identify when it is necessary for you to get medical care?	62. How confident are you that you can identify when it is necessary for you to get medical care?
	63. Because of any impairment or health problem, do you need the help of other persons with your personal care needs, such as eating,	63. Because of any impairment or health problem, do you need the help of other persons with your personal care needs, such as eating,
	dressing, or getting around the house? 64. Because of any impairment or health	dressing, or getting around the house? 64. Because of any impairment or health
	problem, do you need help with your routine needs, such as everyday household chores, doing necessary business, shopping, or getting around for other purposes?	problem, do you need help with your routine needs, such as everyday household chores, doing necessary business, shopping, or getting around for other purposes?
	65. Do you have a physical or medical condition that seriously interferes with your independence, participation in the community, or quality of life?	65. Do you have a physical or medical condition that seriously interferes with your independence, participation in the community, or quality of life?
	66. Has a doctor ever told you that you had any of the following conditions?	66. Has a doctor ever told you that you had any of the following conditions?
	67. Have you had a flu shot since September 1,2008.68. Did you get that flu shot either through your	67. Did you get a flu shot last year that is anytime from September to December 2007?68. Did you get that flu shot either through your
	plan or from your personal doctor? 69. Have you ever had a pneumonia shot? This shot is usually given only once or twice in a	plan or from your personal doctor? 69. Have you ever had a pneumonia shot? This shot is usually given only once or twice in a
	person's lifetime and is different from the flu shot. It is also called the pneumococcal vaccine.	person's lifetime and is different from the flu shot. It is also called the pneumococcal vaccine.
	70. Do you now smoke cigarettes every day, some days, or not at all?	70. Do you now smoke cigarettes every day, some days, or not at all?
	71. In the last 6 months, on how many visits were you advised to quit smoking by a doctor or other health provider?	71. In the last 6 months, on how many visits were you advised to quit smoking by a doctor or other health provider?
	72. What is your age? 73. Are you male or female?	72. What is your age? 73. Are you male or female?
	74. What is the highest grade or level of school that you have completed?	74. What is the highest grade or level of school that you have completed?

Survey Section	2009 Question	2008 Question
	75. Are you of Hispanic or Latino origin or	75. Are you of Hispanic or Latino origin or
	descent?	descent?
	76. What is your race? Please mark one or more.	76. What is your race? Please mark one or more.
	77. Did someone help you complete this survey?	77. Did someone help you complete this survey?
	78. How did that person help you? Please mark	78. How did that person help you? Please mark
	one or more.	one or more.
	79. Do you live alone?	No comparable question.
	No comparable question.	79. Which of the following best describes your
		current living arrangement?
	80. Because of a health or physical problem are	80. Because of a health or physical problem are
	you unable to do or have any difficulty doing the	you unable to do or have any difficulty doing the
	following activities? (Please mark one response	following activities? (Please mark one response
	for each activity.)	for each activity.)
	81. The Medicare Program is trying to learn more	81. The Medicare Program is trying to learn more
	about the health care or services provided to	about the health care or services provided to
	people with Medicare. May we contact you again	people with Medicare. May we contact you again
	about the health care services that you received?	about the health care services that you received?
	82. Please write your daytime telephone number	82. Please write your daytime telephone number
	below.	below.