## **TRICARE** Survey Results

MOAA would like to thank our members who participated in our recent health care survey. In December, MOAA asked TRICARE users and MOAA members a few questions about their experiences with whatever health plan they primarily used. We examined their responses around several important dimensions such as access, affordability and quality of their health care. This information will be used as a baseline going forward, particularly as we digest the changes coming into effect with the new year.

Here are some high level takeaways from our initial results:

- 67 percent of respondents primarily used TRICARE For Life (TFL)/Medicare in the past 12 months. 15 percent used TRICARE Prime, and 12.4 percent used TRICARE Standard. This was reflected in the response rate to various questions; there were fewer responses to questions pertaining to non-TFL plans, and many more responses to TFL-related questions.
- 67.5 percent received 100 percent of their health care through military hospitals, clinics, or some other form of TRICARE. An additional 14.6 percent received 75 to 99 percent of their care in this way.
- 26.8 percent said primary care visits were "always" available within seven days. An additional 30.4 percent answered "often." Otherwise, questions about scheduling time frames had generally low response numbers.
- Satisfaction questions, however, yielded more frequent responses. Respondents were overwhelmingly satisfied with the quality of their health care. 56 percent indicated they were "very satisfied", followed by an additional 36.7 percent who were "mostly" satisfied. Provider choice was also popular (58.2 percent "very satisfied," 27.5 percent "mostly satisfied). Ability to make appointments with specialists were still strongly positive, but less so by comparison to overall satisfaction (40.9 percent were "very satisfied" with their ability to make an appointment with a specialist, and 37.8 percent were "mostly satisfied"). Again, the largest group in the respondent pool, 38.4 percent were "very satisfied" with their TFL/Medicare health care, and 20.6 percent were "mostly satisfied." (This question did not apply to 26 percent of respondents.)
- 93.9 percent of respondents indicated they had never postponed a doctor visit due to cost concerns in the past 12 months. 33.6 percent were not at all concerned about affording their medications, and 22.5 percent were "not very concerned". 21.9 percent, however, indicated they were "somewhat concerned" about affording medications. Still, 42.4 percent of respondents were very satisfied with what they paid for medications, and 36.2 percent were mostly satisfied.
- When asked what changes they would make to their health plan, lower out of pocket costs were the first choice of a full third (33.3 percent) of respondents, followed by a more robust provider network by 31 percent, then distantly by greater ability to choose doctors by 17.8 percent of respondents.
- Respondents also indicated strongly they believed their cash fees for TRICARE and military health care were lower than the fees paid by civilians; 55.6 percent believed these costs were

much lower, and 27.6 percent believed they were somewhat lower. 43.8 percent strongly agreed, and 24.6 percent somewhat agreed that the amount they currently pay in fees was fair, and a majority believed that the cost of their health care was a good value (52.4 percent believed it was a "very good value" and 21.7 percent "a good value"). Further, 56.2 percent responded it was "definitely not" reasonable to ask military and TRICARE beneficiaries to pay more for their health care. (20.4 percent answered this was "probably not" reasonable.) 78.5 percent answered it was reasonable to consider military service as a percentage of the cost of their health care.

• There was little agreement on what aspects of a health plan should be more expensive and if health care costs would need to be increased, reflecting the general satisfaction with the current rate structure described above.

This was taken from the MOAA website, dated 12 Jan 2018.