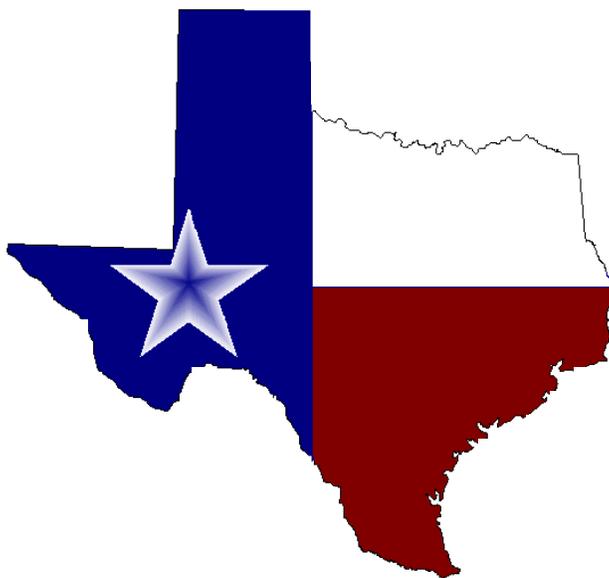


COMPARING TEXAS HMOs 2008

HEALTH PLAN QUALITY
FROM THE
CONSUMER'S POINT OF VIEW



All Regions Included:

Central Texas
East Texas
Gulf Coast Texas
North Texas
Panhandle/Plains Texas
South Texas
West Texas



Prepared by the
OFFICE OF PUBLIC INSURANCE COUNSEL
Deeia Beck, Public Counsel
www.opic.state.tx.us

Table of Contents

About the Information in the Report

About the Report	2
How the Report Can Help You	3
Why Does Health Plan Quality Matter	3
What to Consider When Choosing an HMO	3
What Are Your Legal Rights	4
Types of Health Plans	5

Survey (CAHPS™ 4.0H) Results

Central Texas Plans	7
East Texas Plans	29
Gulf Coast Texas Plans	41
North Texas Plans	53
Panhandle/Plains Texas Plans	65
South Texas Plans	77
West Texas Plans	89

State-wide Information

Complaint Data	101
<i>Table:</i> Most Common Reasons for Complaints	102
<i>Chart:</i> Complaint Graphs	103
<i>Chart:</i> Patient and Provider Complaints	103
<i>Chart:</i> Patient Complaints	104
<i>Chart:</i> Health Care Provider Complaints	105
<i>Chart:</i> Combined (Patient/Provider) Complaints	106
<i>Table:</i> Total Complaint Data (HMOs with enrollment Above 50,000)	107
<i>Table:</i> Total Complaint Data (HMOs with enrollment Below 50,000)	108
Appeals and Complaints	
<i>Table:</i> Independent Review Organization Appeals	109
HMO Market Share	112
HMO Customer Service Phone Numbers	113
Sources of HMO Financial Information	114
Other Sources of Information	115

About the Report

The **Office of Public Insurance Counsel (OPIC)**

is a state agency, which represents consumers as a class in insurance matters.

The 75th Texas Legislature directed OPIC to issue annual reports comparing HMOs in the State of Texas.

This report reflects the experience of Texans in Health Maintenance Organizations (HMOs) during 2007. The first section of the report illustrates the results of the Consumer Assessment of Healthcare Providers and Systems, Version 4.0H (CAHPS™ 4.0H). The responses of HMO members are broken down by service area and are compiled to reflect the experience of consumers in each of the following seven regions: Central Texas, East Texas, Gulf Coast Texas, North Texas, Panhandle/Plains Texas, South Texas and West Texas. The sections following the survey results contain complaint data, market share, and other statewide information collected by the Texas Department of Insurance. The report concludes with additional sources of information and assistance.

The survey results published in the report reflect only answers given by enrollees in a commercial HMO plan. Medicaid and Medicare enrollees were not surveyed as part of the CAHPS 4.0H™. However, Medicaid information is readily available from the Texas Health and Human Services Commission (HHSC). Medicare information may be obtained from the Centers for Medicare and Medicaid Services (CMS). Refer to pages 115-116. ERISA plans are also excluded. See page 116 for more information on ERISA plans.

Who did the survey?

The CAHPS™ 4.0H survey was performed by independent survey vendors. Each vendor was certified by the National Committee for Quality Assurance (NCQA); a not-for-profit organization committed to assessing, reporting on and improving the quality of health care.

The survey comprises the consumer satisfaction measure for the Healthcare Effectiveness Data and Information Set (HEDIS®) that Texas HMOs are required to submit annually to the State of Texas.

Who was surveyed?

The CAHPS™ 4.0H survey was compiled from answers from more than 8,500 adults enrolled in 29 health plans across the state of Texas and who had been enrolled in their plan continuously for the 12-month period from January 1, 2007 to December 31, 2007. Those surveyed answered only questions pertaining to health care services they had actually received during the 12 months immediately preceding the survey.

How was the survey done?

The survey was administered primarily by mail, with a telephone follow-up to those not responding to the mailed questionnaire. The survey was voluntary and confidential.

The survey asked HMO members questions about their experiences with their health plans and medical care, such as:

- Were claims handled quickly and correctly?
- Did they get the care they needed?
- Could they get appointments quickly when they needed them?
- Could they get information they needed from the health plan?

What was the response rate?

The average response rate for the survey was 28%. Of the 33,797 plan members selected and eligible to participate in the survey, 6,075 completed the survey by mail, 2,127 by phone and 347 online. Refer to each region for a list of response rates by plan.

How the report can help you?

This report gives you information about health plan quality from the point of view of people who were enrolled in the plans during 2007.

This report can help you choose a health plan by showing you how the plans in Texas compare on some important quality topics. Although this report compares plans, it does not tell you which one to choose. You should pick a plan based on what is most important to you and your family.

Why does health plan quality matter?

When you pick an HMO, you are also picking the doctors, hospitals, and other providers you can use. You are also choosing plan administrators who review and approve or disapprove doctor-recommended care and provide financial incentives to doctors based on the amount or type of care provided. That is why it is important to consider consumer ratings of health plan quality along with costs and covered services.

For a short description of health maintenance organizations and how to get additional information, see pages 4 and 114-116.

What to consider when choosing an HMO?

- *Which are available where you live or work?*
Review the HMOs' membership information, or call the customer service departments (see page 113).
- *Which offer the benefits you want or need?*
Review benefit information from your employer or the HMOs. If you use specific medication, check to see if it is covered. You may need to call the plans to get all your questions answered.
- *Which can you afford?*
Review cost information from your employer or the HMOs, including out-of-pocket costs.
- *Which include your preferred doctor, provider and hospital?*
If it is important to you or someone in your family to use a specific doctor or hospital, find out if they are in the networks of the health plans that you are considering. Review the HMOs' physician directories and membership information, or call the customer service departments.
- *Which performed well on the consumer ratings of health plan quality in this booklet?*
Review information from the consumer satisfaction survey section of this booklet.

Health Plan (write in name)	Available near work or home	Offers benefits you want	Can afford	Preferred doctor in network	Performed well in consumer ratings	Other important considerations

What are your legal rights?

Texas has some of the most comprehensive patient protection laws in the nation.

HMOs are required to provide you with information you request about the terms and conditions of the health plan including:

- covered services,
- exclusions and limitations,
- prior authorization requirements,
- continuity of treatment,
- approved prescription drugs*,
- complaint resolution and
- the HMO's toll-free telephone number.

This information can be vitally important in helping you decide whether or not to enroll in an HMO.

Some other rights covered by Texas law are:

- Access to specialist care – in and out of the network
- Access to prescription drugs – formulary, non-formulary, and off-label uses
- Access to regular physical examinations
- Payment for emergency care, including care at out-of-network hospitals
- Continuity of care when your doctor leaves the network
- Complaints, appeals, and independent review of adverse determinations
- Prohibiting network providers from billing patients for covered services if the HMO fails to pay
- Prohibiting financial rewards to doctors for withholding necessary care
- Allowing members to change primary care physicians at least four times per year
- Legal action against a non-ERISA HMO plan for harm caused by its treatment decisions
- Prohibiting contractual limitations on treatment options doctors can discuss with patients
- Covered health care services available within a certain mileage
- Requiring hospitals and doctors to provide an itemized statement of billed services and/or an estimate of charges upon request.

The Texas Department of Insurance publishes a brochure describing your rights entitled "Health Maintenance Organizations". Access this document on TDI's web site at www.tdi.state.tx.us/pubs/consumer/cb069.html or call 1-800-252-3439 to request a copy.

** Upon request the HMO also must tell you whether a specific drug is on the HMO's list of approved prescription drugs (formulary) within 3 business days of your request.*

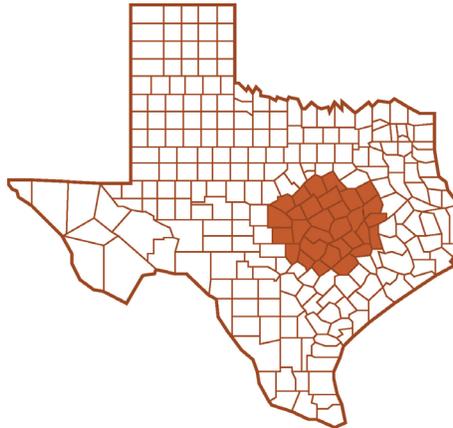
Types of health plans

	HMO <i>Health Maintenance Organization</i>	PPO <i>Preferred Provider Organization</i>	HMO/POS <i>Health Maintenance Organization with Point of Service Option</i>	Traditional Insurance <i>Fee-for-Service</i>
Type of Network	<u>Closed Network</u> You must use doctors, hospitals and specialists who are members of the HMO's network except in an	<u>Open Network</u> You may use doctors, hospitals, and specialists who are members of the PPO's network or go outside the network.	<u>Open Network</u> You may use doctors, hospitals, and specialists who are members of the HMO's network or go	<u>No Network</u> You may use any doctor, hospital, or specialist you choose.
Limitations on your choice of doctors	HMO plans typically require that you choose a primary care physician (PCP) from the HMO's network. Before seeing other doctors in the network, such as specialists, you must get a referral from your PCP. However, HMOs must allow women to choose and see a network gynecologist without a referral. The law also allows direct access to specialists in certain situations. <i>See page 4 for more information.</i> Some HMOs, called open access HMOs, allow you to go to any doctor in the network without a referral.	Most PPOs allow you to go to any doctor on the network without a referral. Some PPOs require you to choose a PCP and get a referral from that doctor before seeing other doctors in the PPO's network. This requirement, if applicable, does not affect your ability to go to doctors outside the network.	Generally, you are required to choose a PCP and get a referral from that doctor before seeing other doctors in the HMO's network. This requirement does not affect your ability to go to doctors outside the network.	No limitations.
Incentives to use network doctors	Generally, the HMO will not pay unless you use its doctors (except emergency care). If your employer offers only an HMO, it must include a point of service option. This provision does not apply to small employer plans. <i>See HMO/POS.</i>	The PPO will pay a greater portion of the charge if you use its doctors who are in the network.	The HMO/POS will pay a greater portion of the charge if you use its doctors who are in the network.	Not applicable.
Payment for services	You pay designated copayments for doctor visits, prescription drugs, emergency visits and inpatient hospital stays. Generally you do not pay a deductible (an amount you must pay each year before the health plan begins to pay) or co-insurance (a percentage of the charges). A doctor in the HMO network cannot bill the patient for any balance after the copay is met.	When you use the PPO network, you usually pay copayments similar to an HMO. A PPO may also require you to pay a percentage of the doctor's charge. When you go outside the network, you pay a higher percentage of the charges and a deductible. These charges may be substantially higher than the discounted rates charged by preferred providers or network providers. The PPO bases its percentage on what is usual and customary, leaving you to pay your percentage share and any balance.	When you use the HMO network, you pay copayments as described under HMO. When you go outside the network, you pay a percentage of the charges and a deductible. The HMO/POS bases its percentage on what is usual and customary, leaving you to pay your percentage share and any balance.	Generally, you pay a deductible and a percentage of the doctor's charge (co-insurance). The insurer bases its percentage on what is usual and customary, leaving you to pay your percentage share and any balance.

Survey (CAHPS™ 4.0H) Results for Central Texas Plans

The counties included in the Central Texas area are:

Bastrop	Burnet	Grimes	Leon	Mills
Bell	Caldwell	Hamilton	Limestone	Robertson
Blanco	Coryell	Hays	Llano	San Saba
Bosque	Falls	Hill	Madison	Travis
Brazos	Fayette	Lampasas	McLennan	Washington
Burleson	Freestone	Lee	Milam	Williamson



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the Central Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the Central Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2007.

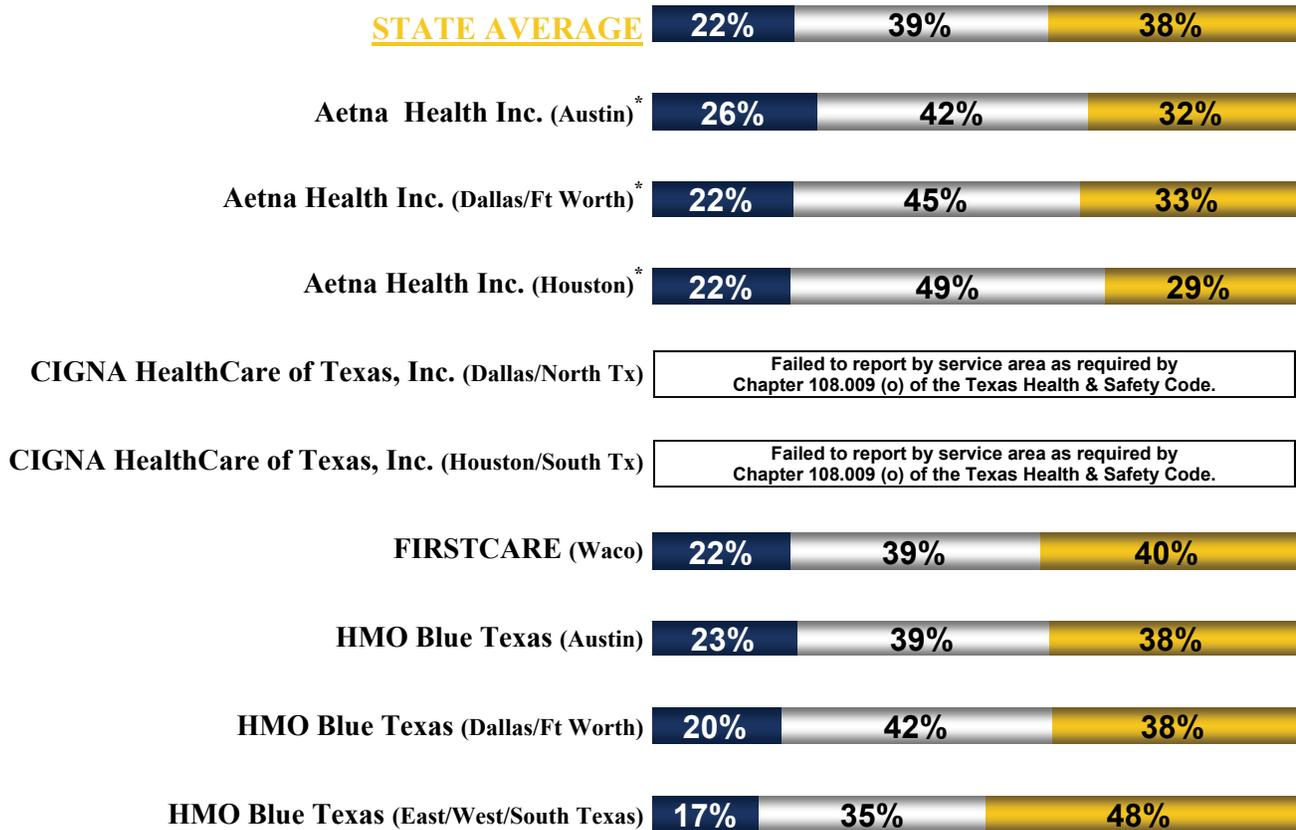
How people rated their health plan

Survey (CAHPS™ 4.0H) Results

Percentage who rated their plan 6 or lower	Percentage who rated their plan 7 or 8	Percentage who rated their plan 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their health plan** on a scale from:

0 = “worst health plan possible” to **10** = “best health plan possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

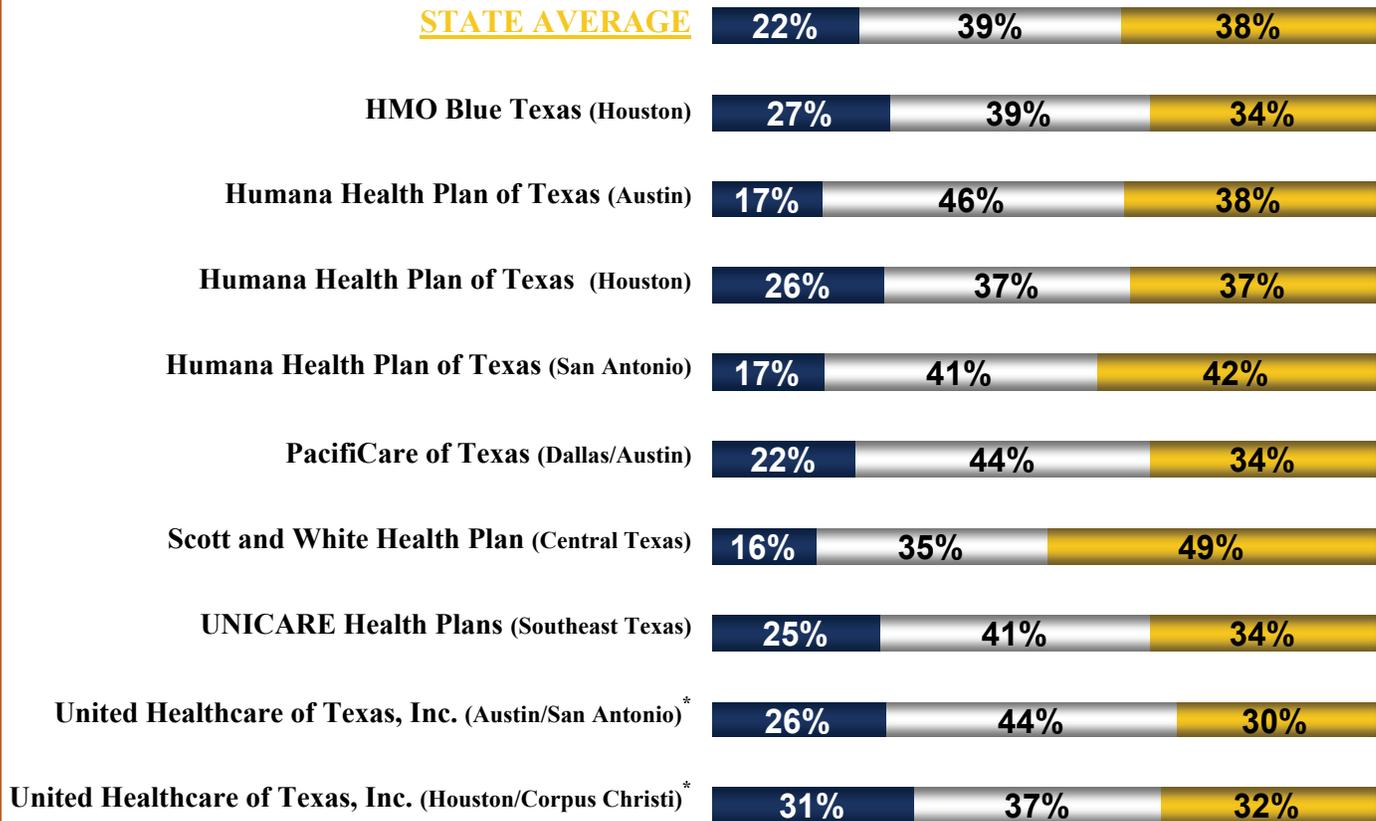
How people rated their health plan

Survey (CAHPS™ 4.0H) Results

Percentage who rated their plan 6 or lower	Percentage who rated their plan 7 or 8	Percentage who rated their plan 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health plan** on a scale from:

0 = “worst health plan possible” to **10** = “best health plan possible”



Survey (CAHPS™ 4.0H) Results - Central Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

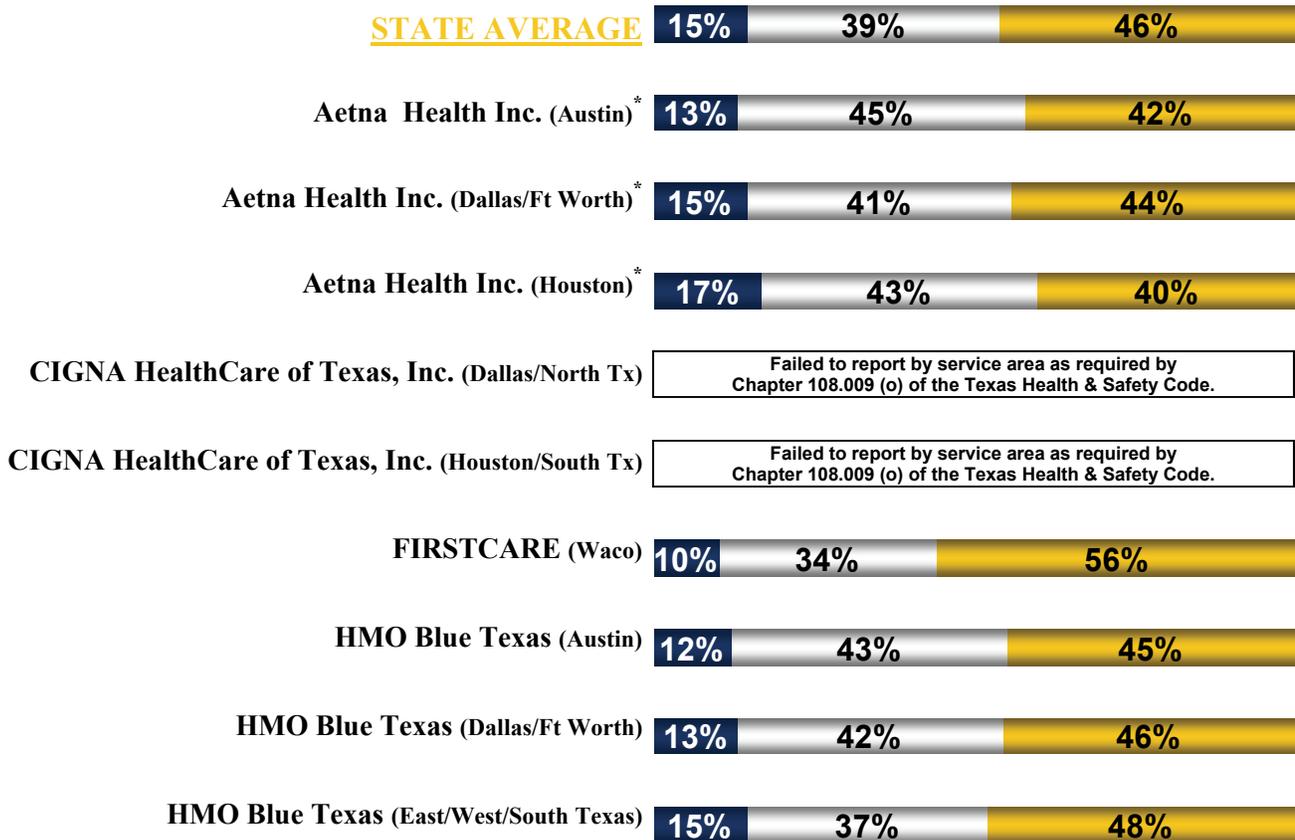
How people rated their health care

Survey (CAHPS™ 4.0H) Results

Percentage who rated their care 6 or lower	Percentage who rated their care 7 or 8	Percentage who rated their care 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their health care** on a scale from:

0 = “worst health care possible” to **10** = “best health care possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

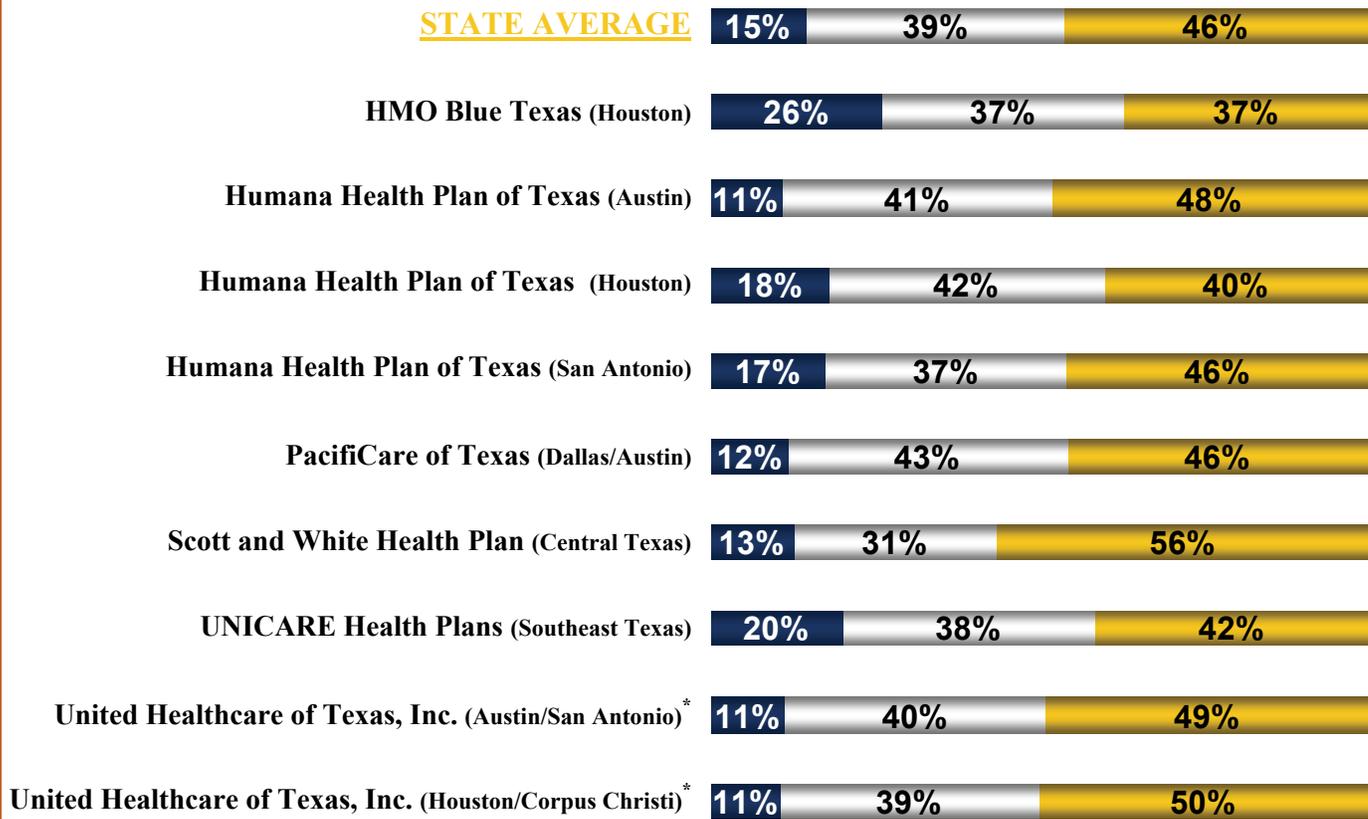
How people rated their health care

Survey (CAHPS™ 4.0H) Results

Percentage who rated their care 6 or lower	Percentage who rated their care 7 or 8	Percentage who rated their care 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health care** on a scale from:

0 = “worst health care possible” to **10** = “best health care possible”



Survey (CAHPS™ 4.0H) Results - Central Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

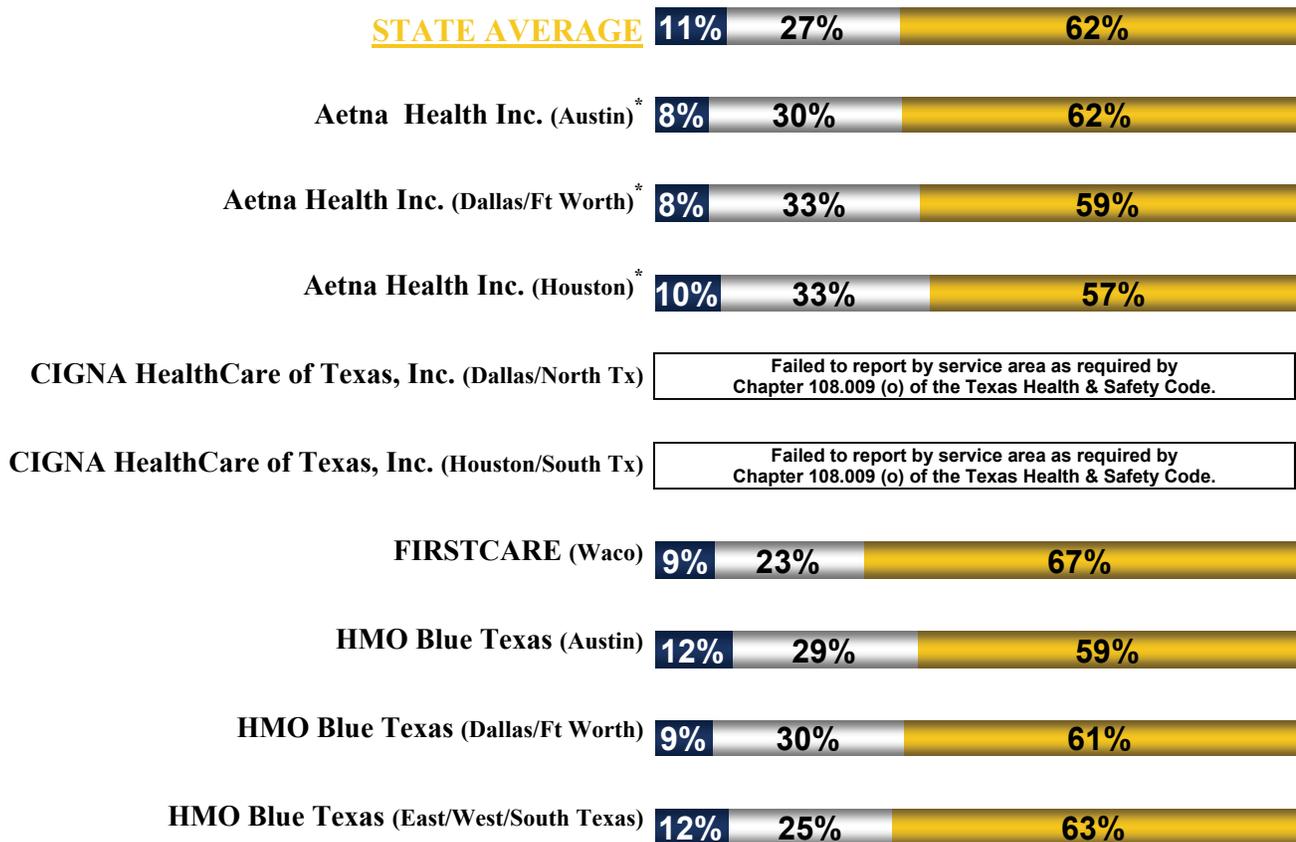
How people rated their personal doctor

Survey (CAHPSTTM 4.0H) Results

Percentage who rated their personal doctor 6 or lower	Percentage who rated their personal doctor 7 or 8	Percentage who rated their personal doctor 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = “worst personal doctor possible” to **10** = “best personal doctor possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

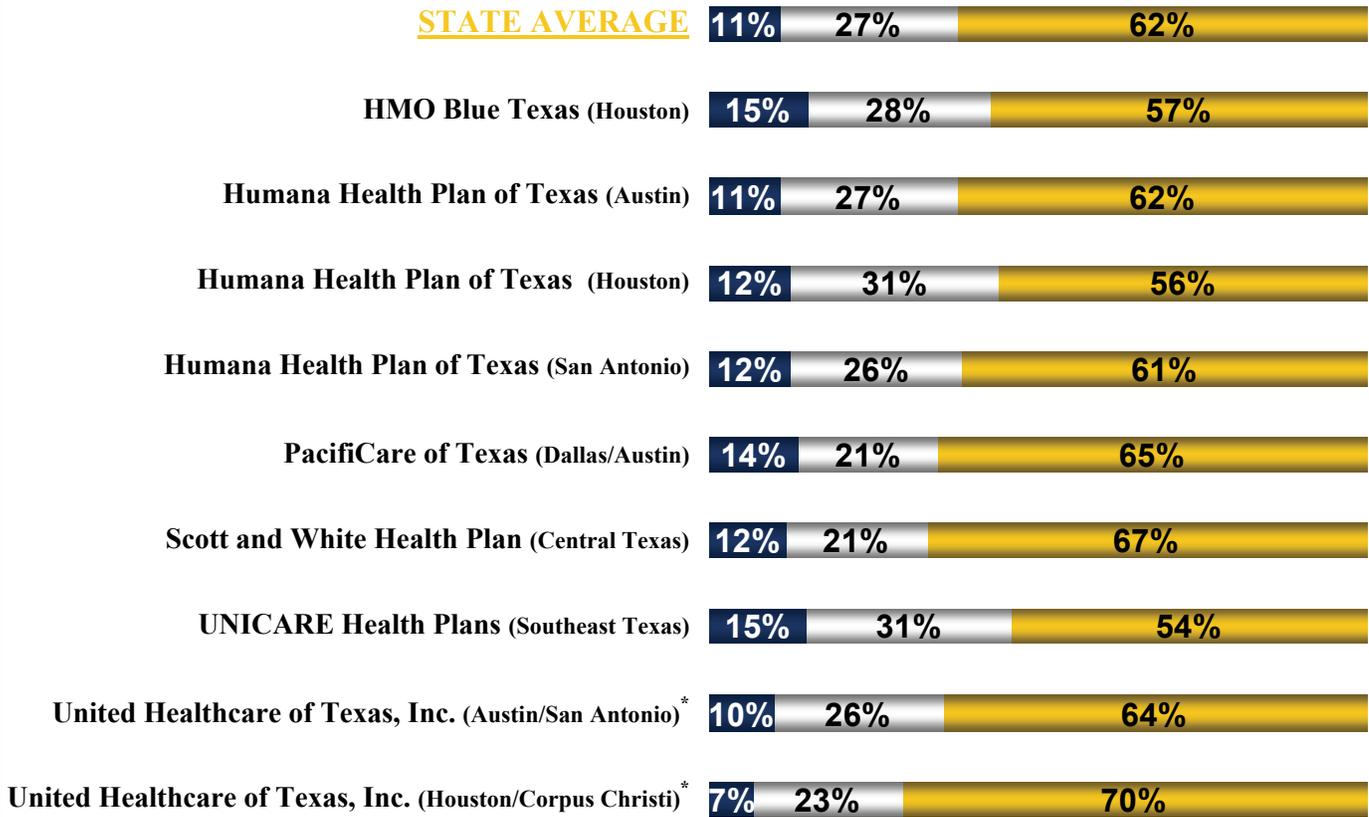
How people rated their personal doctor

Survey (CAHPS™ 4.0H) Results

Percentage who rated their personal doctor 6 or lower	Percentage who rated their personal doctor 7 or 8	Percentage who rated their personal doctor 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = “worst personal doctor possible” to **10** = “best personal doctor possible”



Survey (CAHPS™ 4.0H) Results - Central Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

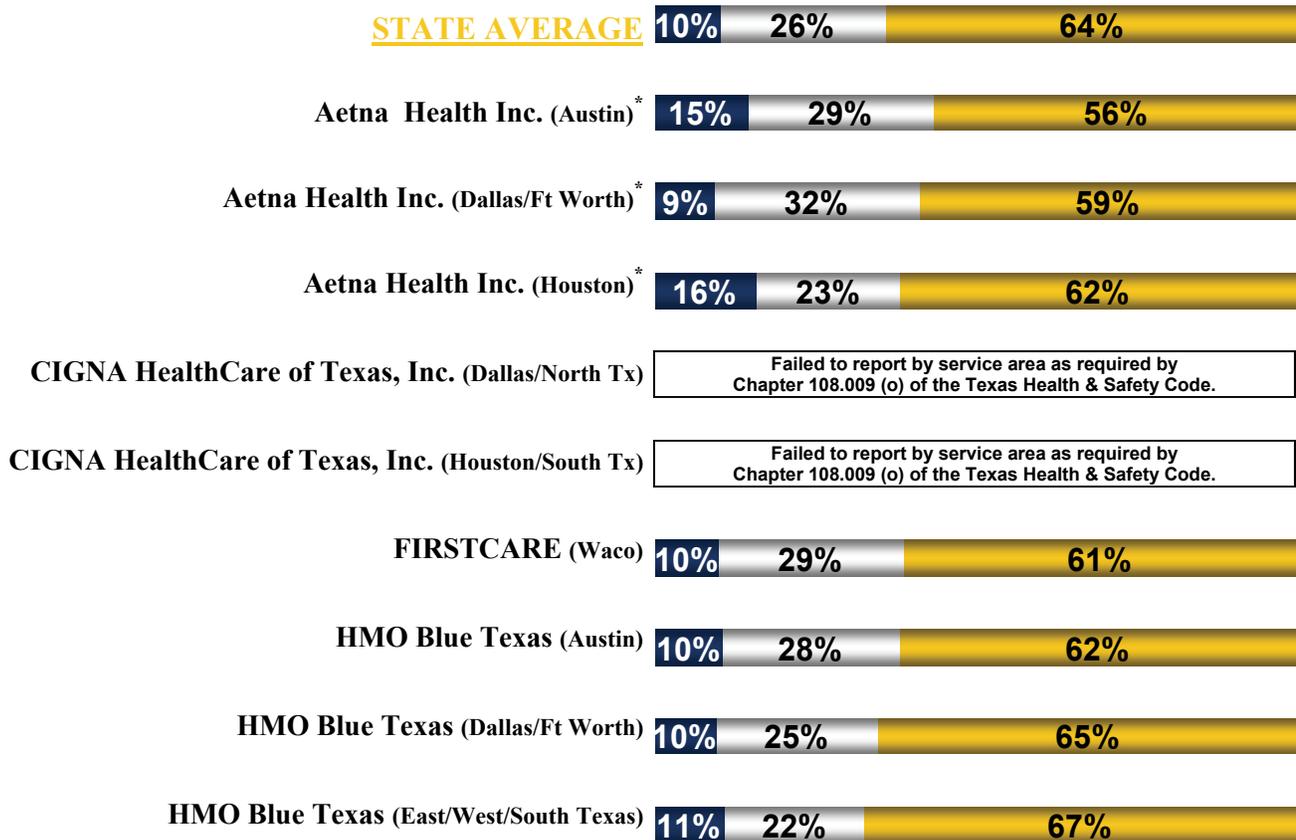
How people rated their specialist

Survey (CAHPS™ 4.0H) Results

Percentage who rated their specialist 6 or lower	Percentage who rated their specialist 7 or 8	Percentage who rated their specialist 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their specialist** on a scale from:

0 = “worst specialist possible” to **10** = “best specialist possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

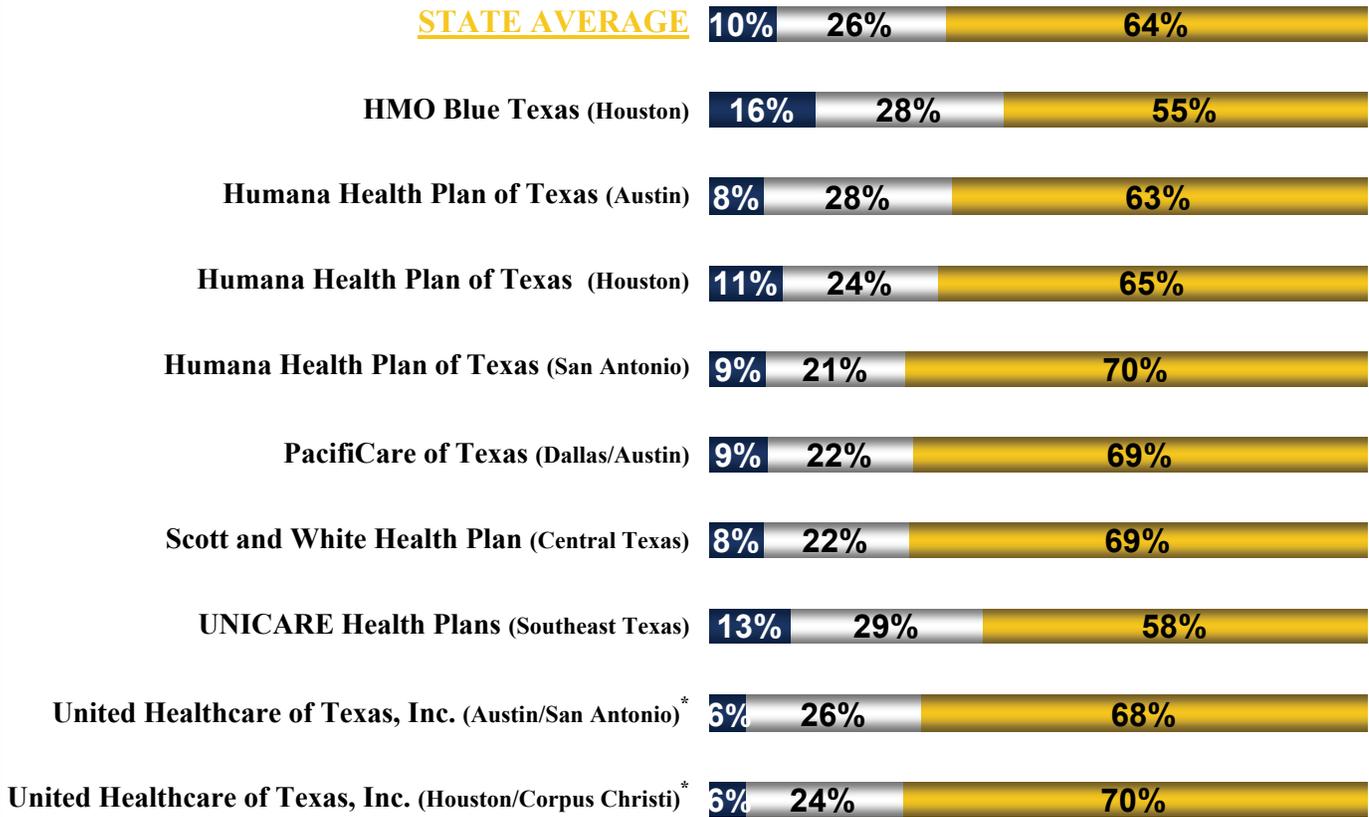
How people rated their specialist

Survey (CAHPS™ 4.0H) Results

Percentage who rated their specialist 6 or lower	Percentage who rated their specialist 7 or 8	Percentage who rated their specialist 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their specialist** on a scale from:

0 = “worst specialist possible” to **10** = “best specialist possible”



Survey (CAHPS™ 4.0H) Results - Central Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of three questions.

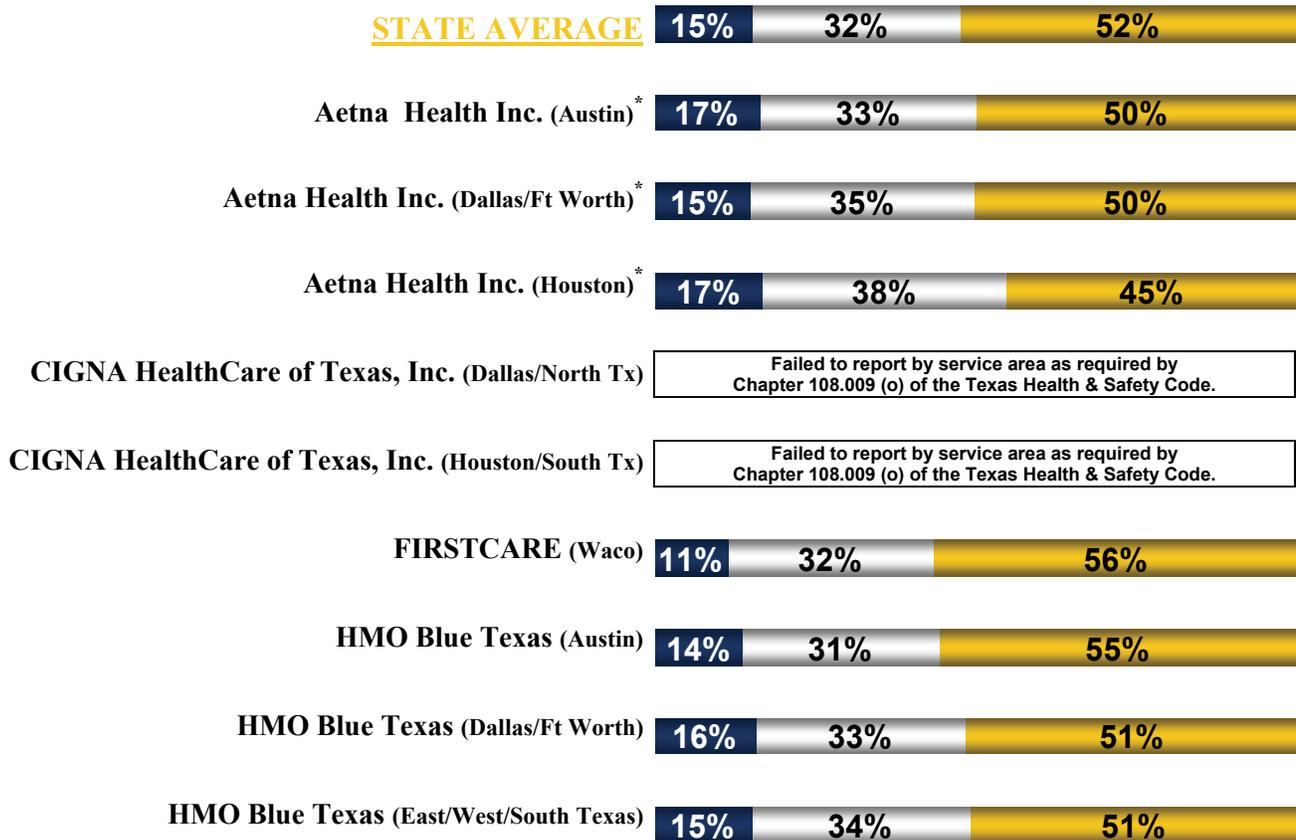
Getting needed care

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never received care that was needed	Percentage who said they usually received care that was needed	Percentage who said they always received care that was needed
---	--	---

The bar graphs show answers to survey questions that asked people **how often** it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of three questions.

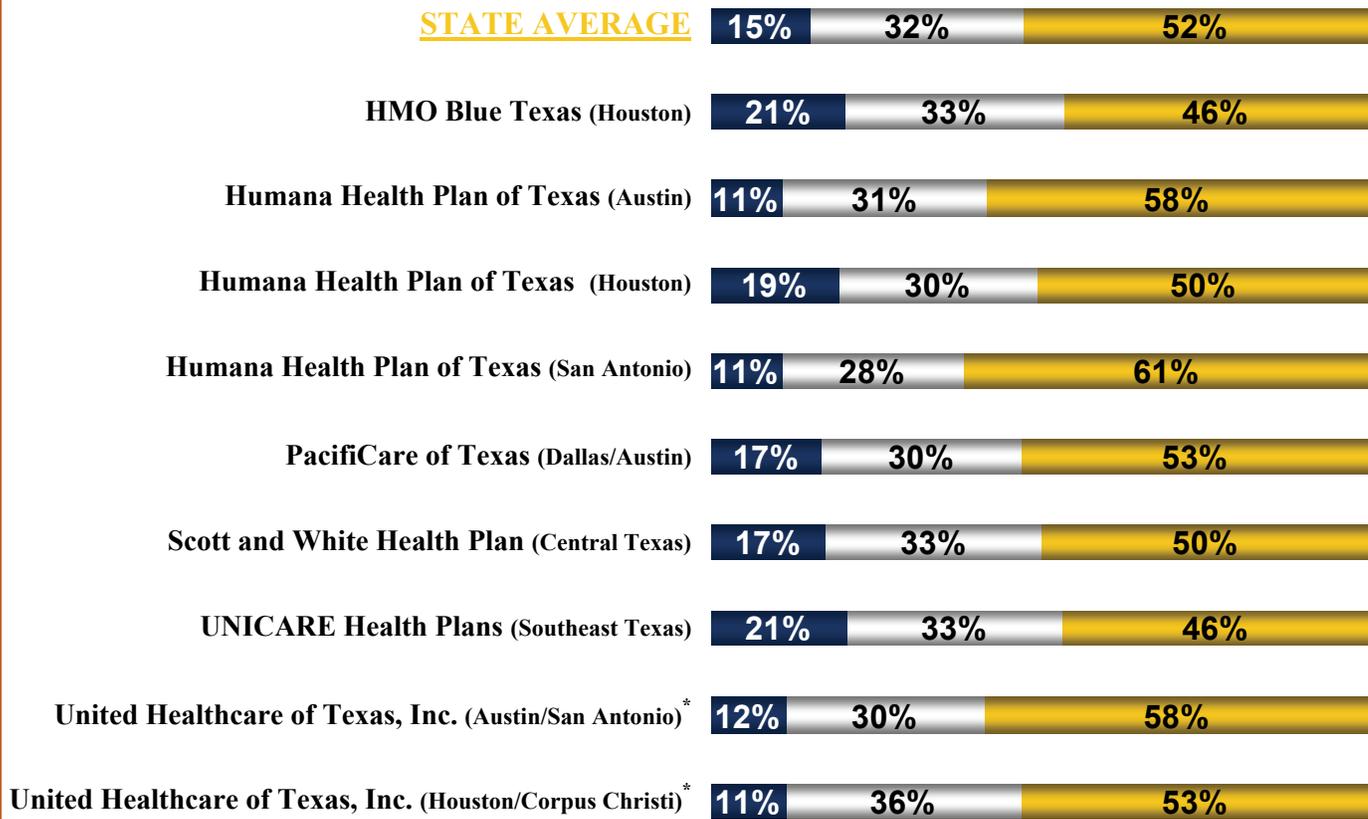
Getting needed care

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never received care that was needed	Percentage who said they usually received care that was needed	Percentage who said they always received care that was needed
--	---	--

The bar graphs show answers to survey questions that asked people **how often** it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.



Survey (CAHPS™ 4.0H) Results - Central Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to the deletion of two questions.

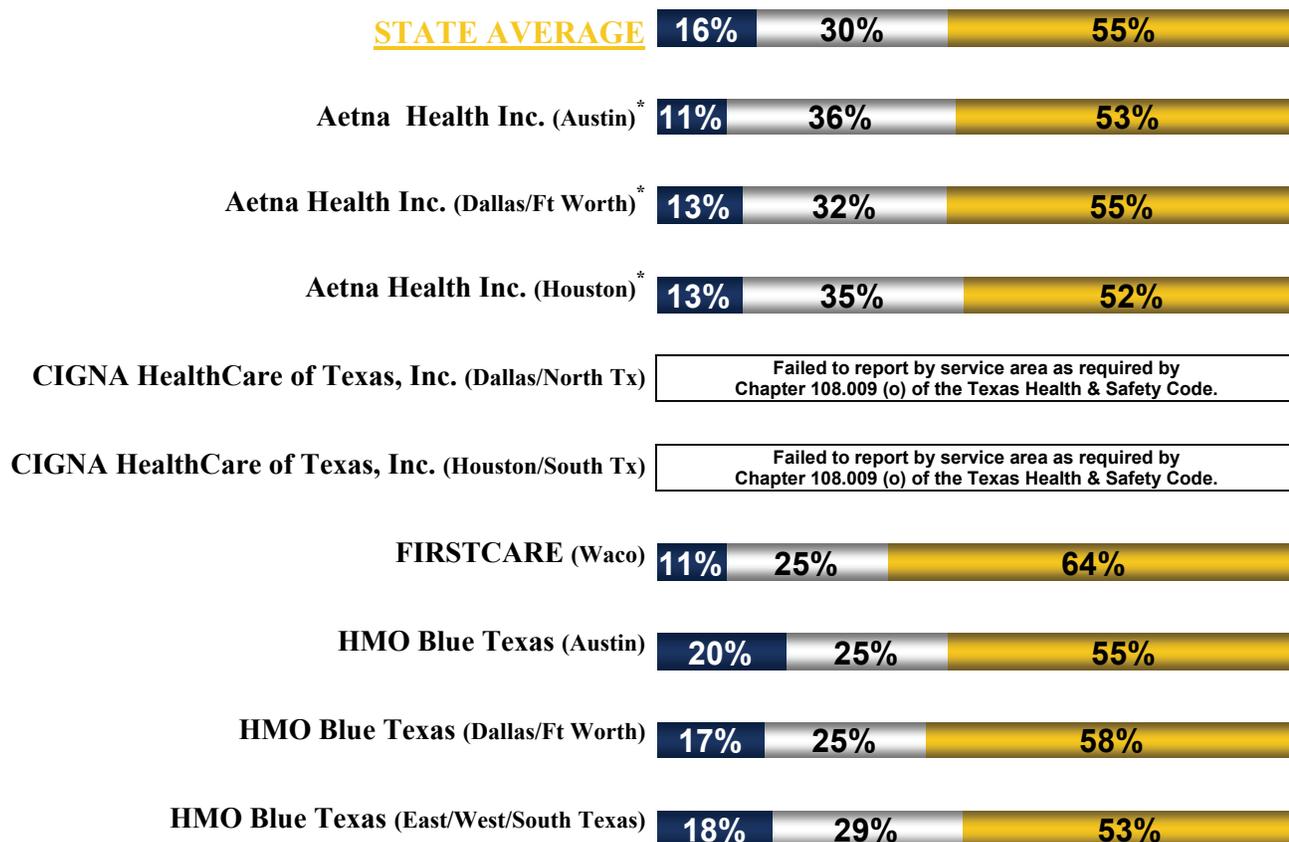
Getting care quickly

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never got care quickly	Percentage who said they usually got care quickly	Percentage who said they always got care quickly
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to the deletion of two questions.

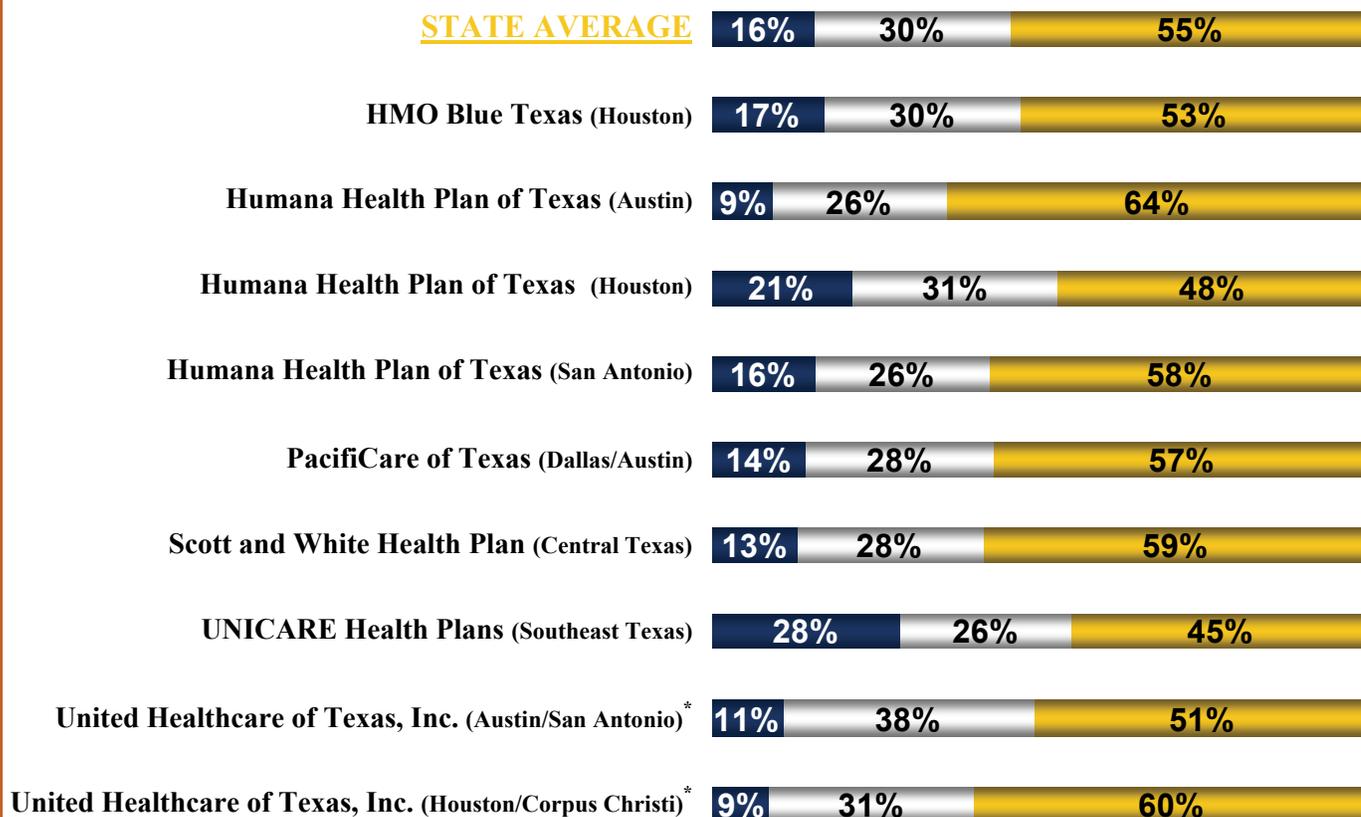
Getting care quickly

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never got care quickly	Percentage who said they usually got care quickly	Percentage who said they always got care quickly
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.



Survey (CAHPS™ 4.0H) Results - Central Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPS™ 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly	Percentage who said their plan usually handled claims quickly and correctly	Percentage who said their plan always handled claims quickly and correctly
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their health plan:

- Handled claims quickly.
- Handled claims correctly.



Aetna Health Inc. (Austin) * Did not achieve the minimum 100 responses needed to obtain a reportable result.



Aetna Health Inc. (Houston) * Did not achieve the minimum 100 responses needed to obtain a reportable result.

CIGNA HealthCare of Texas, Inc. (Dallas/North Tx) Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

CIGNA HealthCare of Texas, Inc. (Houston/South Tx) Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



HMO Blue Texas (Dallas/Ft Worth) Did not achieve the minimum 100 responses needed to obtain a reportable result.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPS™ 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly	Percentage who said their plan usually handled claims quickly and correctly	Percentage who said their plan always handled claims quickly and correctly
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their health plan:

- Handled claims quickly.
- Handled claims correctly.

STATE AVERAGE 12% 32% 56%

HMO Blue Texas (Houston) Did not achieve the minimum 100 responses needed to obtain a reportable result.

Humana Health Plan of Texas (Austin) 14% 33% 53%

Humana Health Plan of Texas (Houston) 14% 37% 50%

Humana Health Plan of Texas (San Antonio) 15% 22% 62%

PacifiCare of Texas (Dallas/Austin) 12% 37% 52%

Scott and White Health Plan (Central Texas) 15% 28% 57%

UNICARE Health Plans (Southeast Texas) Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Austin/San Antonio)* 14% 35% 51%

United Healthcare of Texas, Inc. (Houston/Corpus Christi)* Did not achieve the minimum 100 responses needed to obtain a reportable result.

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to prior years' results and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of two questions.

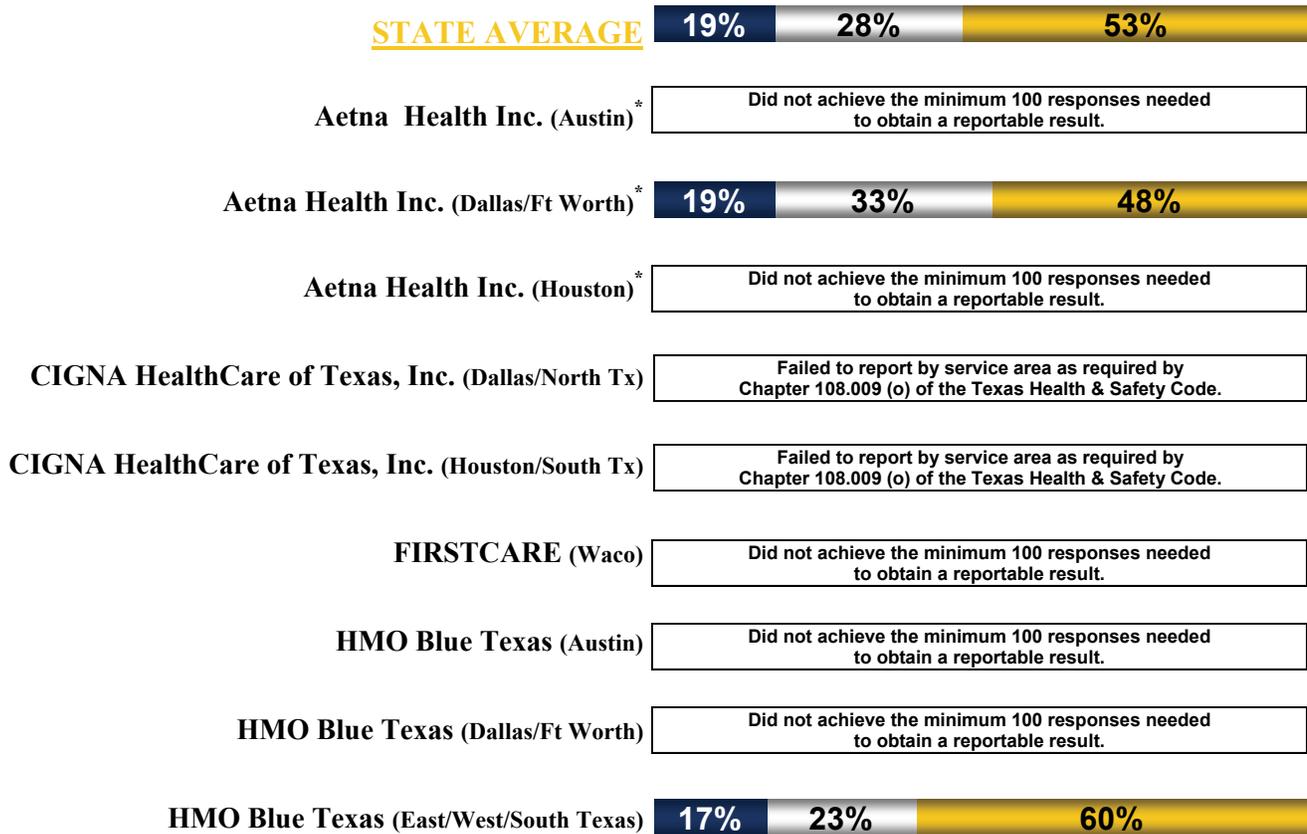
Health plan customer service

Survey (CAHPSTTM 4.0H) Results

Percentage who said customer service was sometimes or never efficient and helpful	Percentage who said customer service was usually efficient and helpful	Percentage who said customer service was always efficient and helpful
--	---	--

The bar graphs show answers to survey questions that asked people **how often**:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to prior years' results and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of two questions.

Health plan customer service

Survey (CAHPS™ 4.0H) Results

Percentage who said customer service was sometimes or never efficient and helpful	Percentage who said customer service was usually efficient and helpful	Percentage who said customer service was always efficient and helpful
--	---	--

The bar graphs show answers to survey questions that asked people **how often**:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE 19% 28% 53%

HMO Blue Texas (Houston) Did not achieve the minimum 100 responses needed to obtain a reportable result.

Humana Health Plan of Texas (Austin) 15% 27% 58%

Humana Health Plan of Texas (Houston) Did not achieve the minimum 100 responses needed to obtain a reportable result.

Humana Health Plan of Texas (San Antonio) 17% 24% 59%

PacifiCare of Texas (Dallas/Austin) 23% 30% 48%

Scott and White Health Plan (Central Texas) Did not achieve the minimum 100 responses needed to obtain a reportable result.

UNICARE Health Plans (Southeast Texas) Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Austin/San Antonio)* Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Houston/Corpus Christi)* Did not achieve the minimum 100 responses needed to obtain a reportable result.

Survey (CAHPS™ 4.0H) Results - Central Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

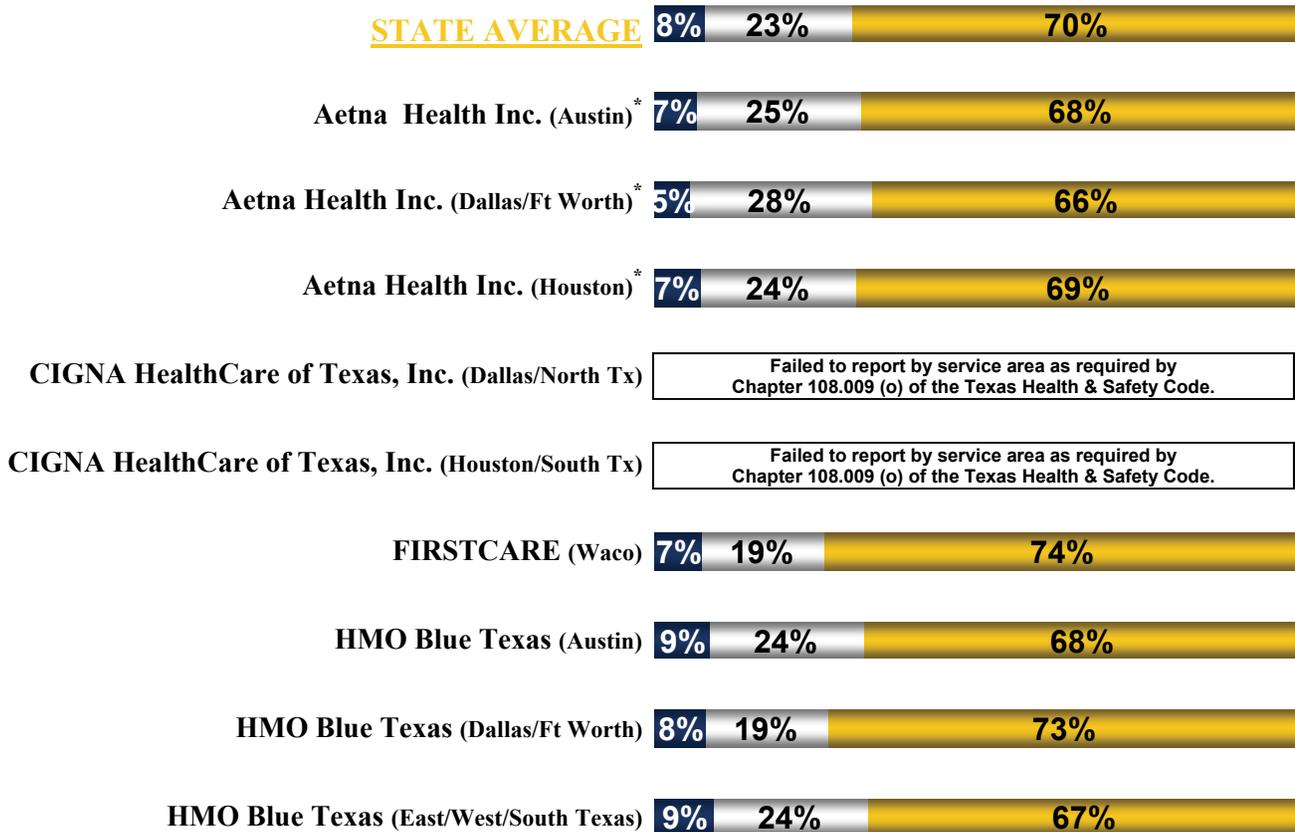
How well doctors communicate

Survey (CAHPS™ 4.0H) Results

Percentage who said their doctors sometimes or never communicated well	Percentage who said their doctors usually communicated well	Percentage who said their doctors always communicated well
--	---	--

The bar graphs show answers to survey questions that asked people **how often** their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

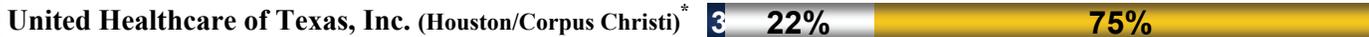
How well doctors communicate

Survey (CAHPS™ 4.0H) Results

Percentage who said their doctors sometimes or never communicated well	Percentage who said their doctors usually communicated well	Percentage who said their doctors always communicated well
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

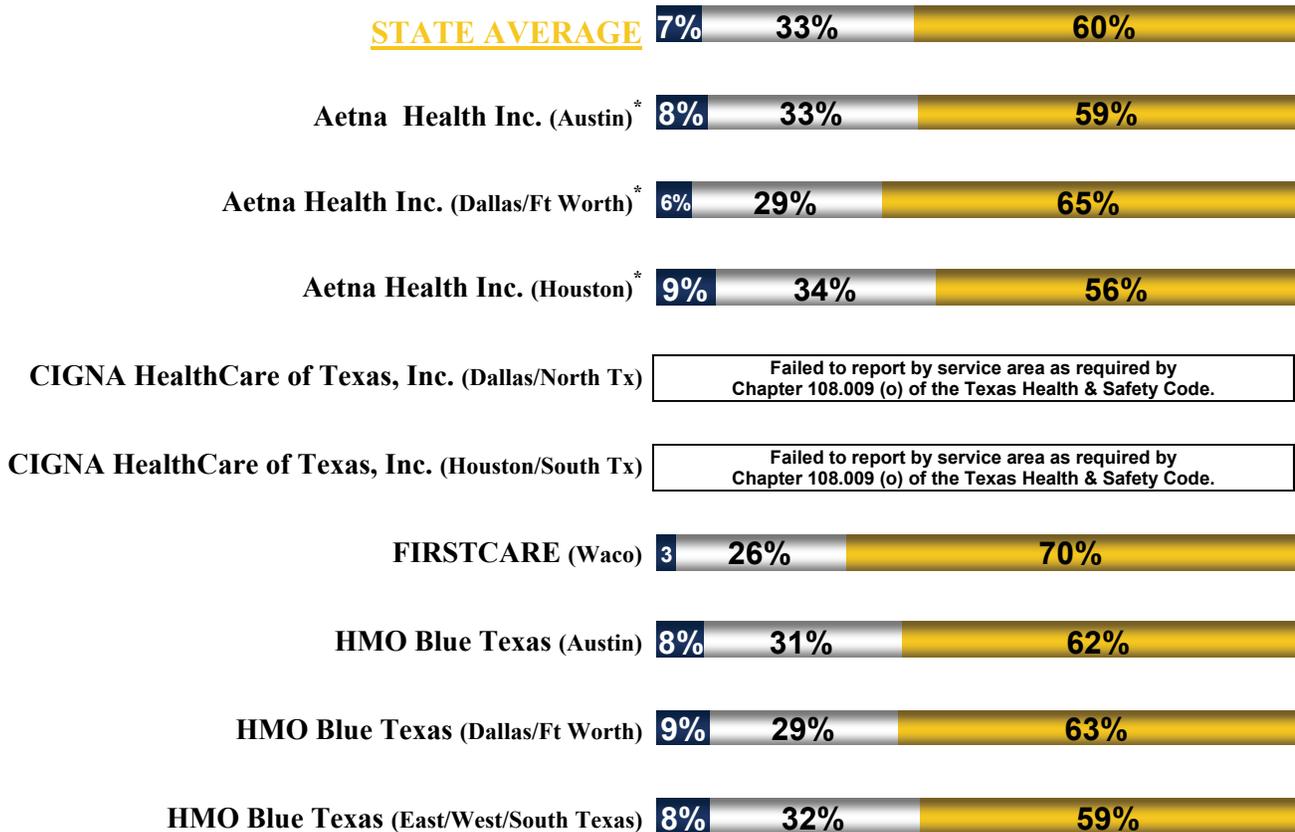
Shared Decision Making

Survey (CAHPS™ 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making	Percentage who said there was somewhat yes shared decision making	Percentage who said there was definitely yes shared decision making
---	---	---

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

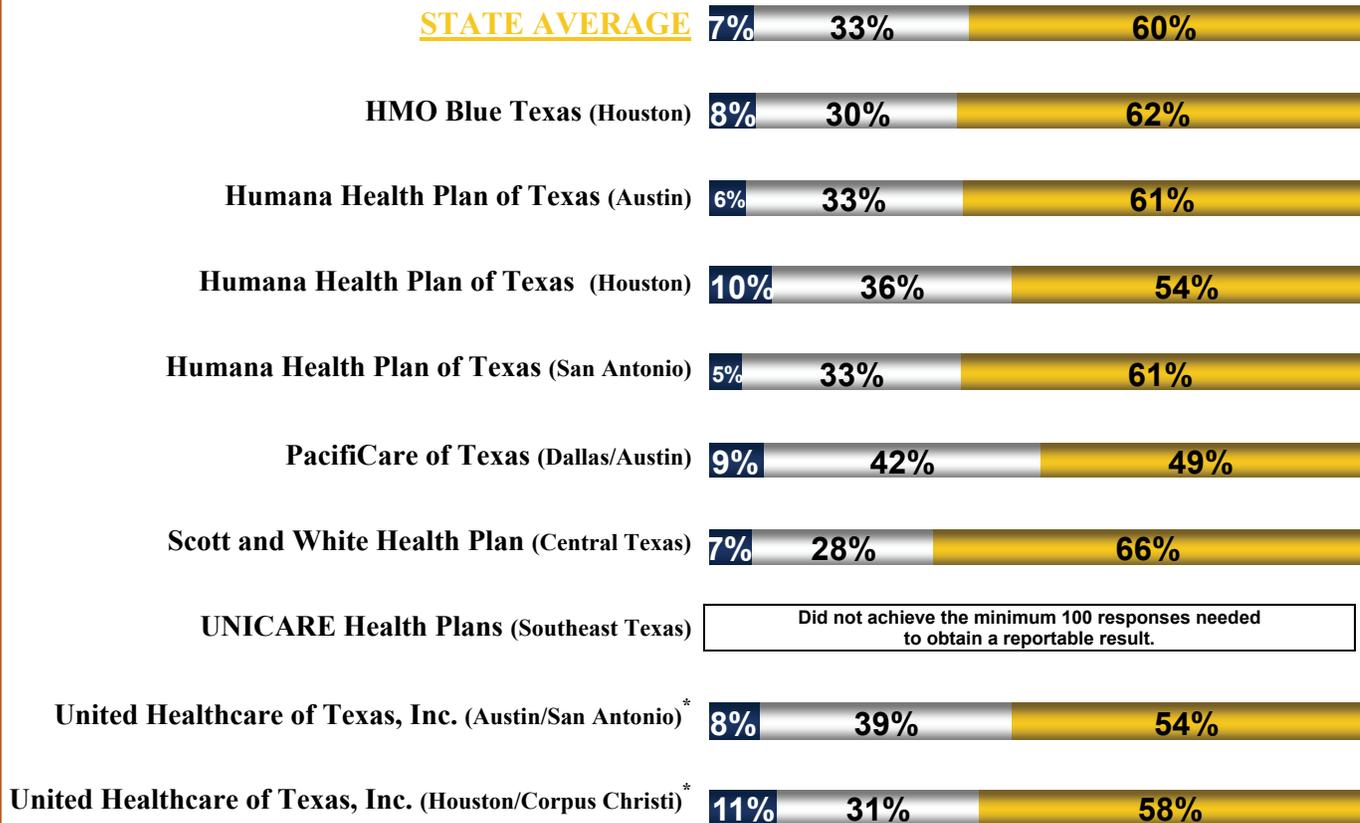
Shared Decision Making

Survey (CAHPS™ 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making	Percentage who said there was somewhat yes shared decision making	Percentage who said there was definitely yes shared decision making
---	---	---

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.



Survey (CAHPS™ 4.0H) Results - Central Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 28%

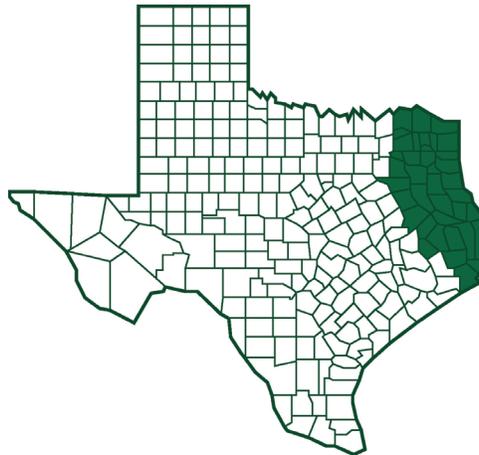
Aetna Health Inc. (Austin)	25%
Aetna Health Inc. (Dallas/Ft Worth)	33%
Aetna Health Inc. (El Paso)	26%
Aetna Health Inc. (Houston)	25%
Aetna Health Inc. (San Antonio)	24%
CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Tx)	FTR
Community First Health Plans (San Antonio)	35%
FIRSTCARE (Abilene)	28%
FIRSTCARE (Amarillo)	30%
FIRSTCARE (Lubbock)	29%
FIRSTCARE (Waco)	32%
HMO Blue Texas (Austin)	37%
HMO Blue Texas (Dallas/Ft Worth)	25%
HMO Blue Texas (East/West/South Texas)	36%
HMO Blue Texas (Houston)	31%
Humana Health Plan of Texas (Austin)	23%
Humana Health Plan of Texas (Corpus Christi)	23%
Humana Health Plan of Texas (Houston)	22%
Humana Health Plan of Texas (San Antonio)	31%
Mercy Health Plans (Laredo)	33%
PacifiCare of Texas (Dallas/Austin)	27%
PacifiCare of Texas (San Antonio/Houston)	27%
Scott and White Health Plan (Central Texas)	35%
UNICARE Health Plans (Southeast Texas)	26%
United Healthcare of Texas, Inc. (Austin/San Antonio)	26%
United Healthcare of Texas, Inc. (Dallas)	23%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	24%
Valley Baptist Health Plan (Harlingen)	26%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code

Survey (CAHPS™ 4.0H) Results for East Texas Plans

The counties included in the East Texas area are:

Anderson	Delta	Hopkins	Morris	Rains	Shelby	Van Zandt
Angelina	Franklin	Houston	Nacogdoches	Red River	Smith	Wood
Bowie	Gregg	Jasper	Newton	Rusk	Titus	
Camp	Hardin	Jefferson	Orange	Sabine	Trinity	
Cass	Harrison	Lamar	Panola	San Augustine	Tyler	
Cherokee	Henderson	Marion	Polk	San Jacinto	Upshur	



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the East Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the East Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2007.

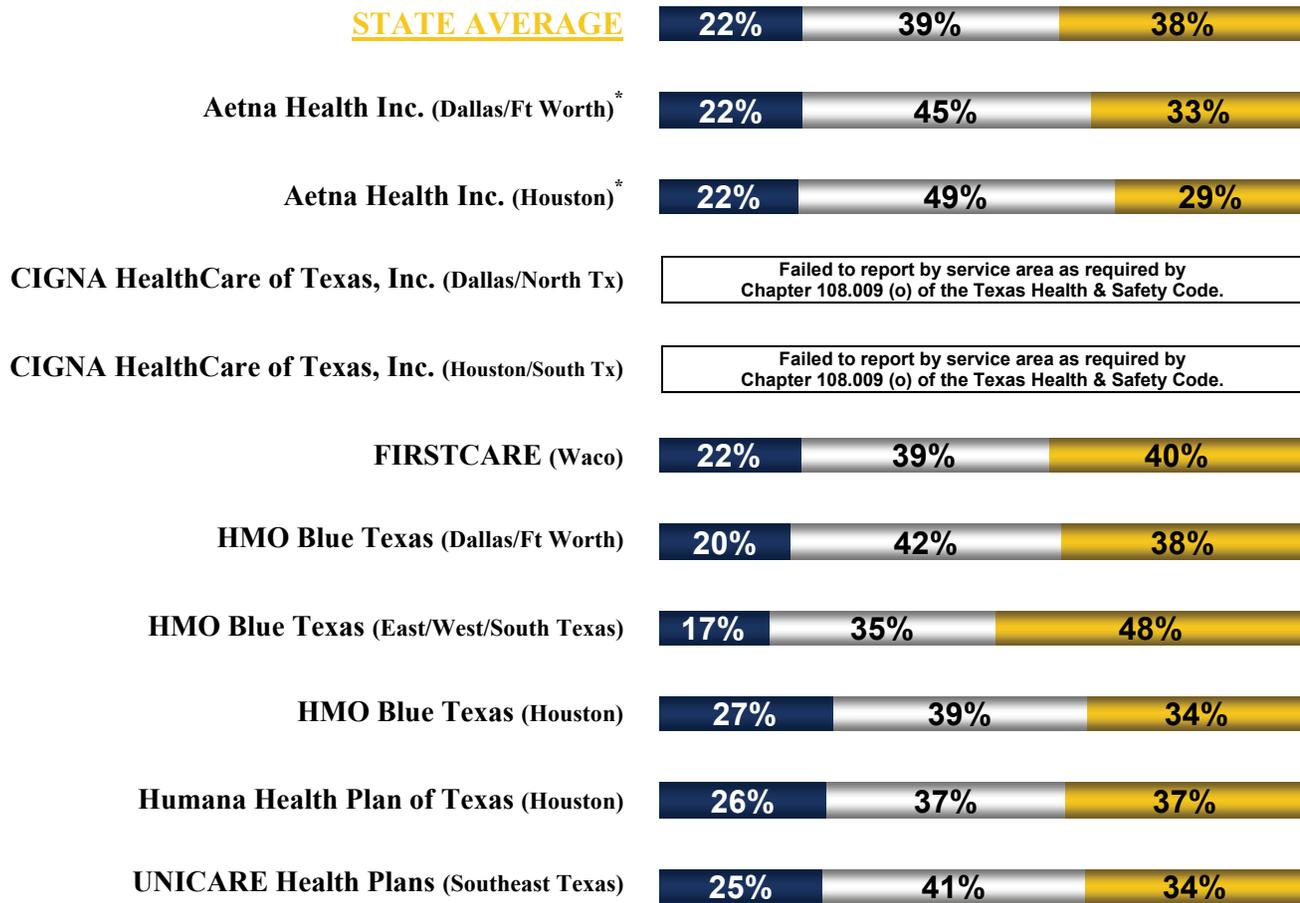
How people rated their health plan

Survey (CAHPS™ 4.0H) Results

Percentage who rated their plan 6 or lower	Percentage who rated their plan 7 or 8	Percentage who rated their plan 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their health plan** on a scale from:

0 = “worst health plan possible” to **10** = “best health plan possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

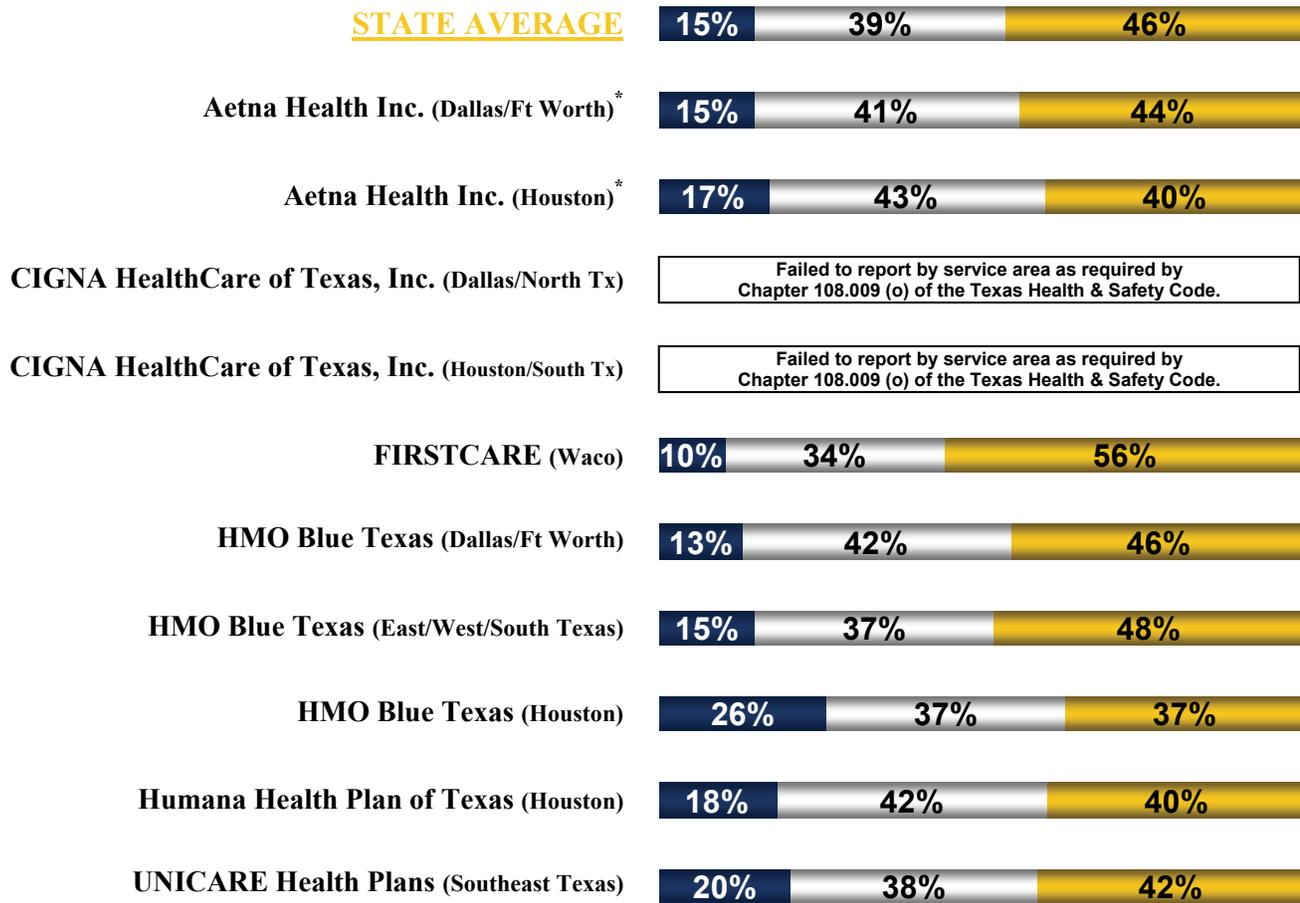
How people rated their health care

Survey (CAHPS™ 4.0H) Results

Percentage who rated their care 6 or lower	Percentage who rated their care 7 or 8	Percentage who rated their care 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health care** on a scale from:

0 = “worst health care possible” to **10** = “best health care possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - East Texas

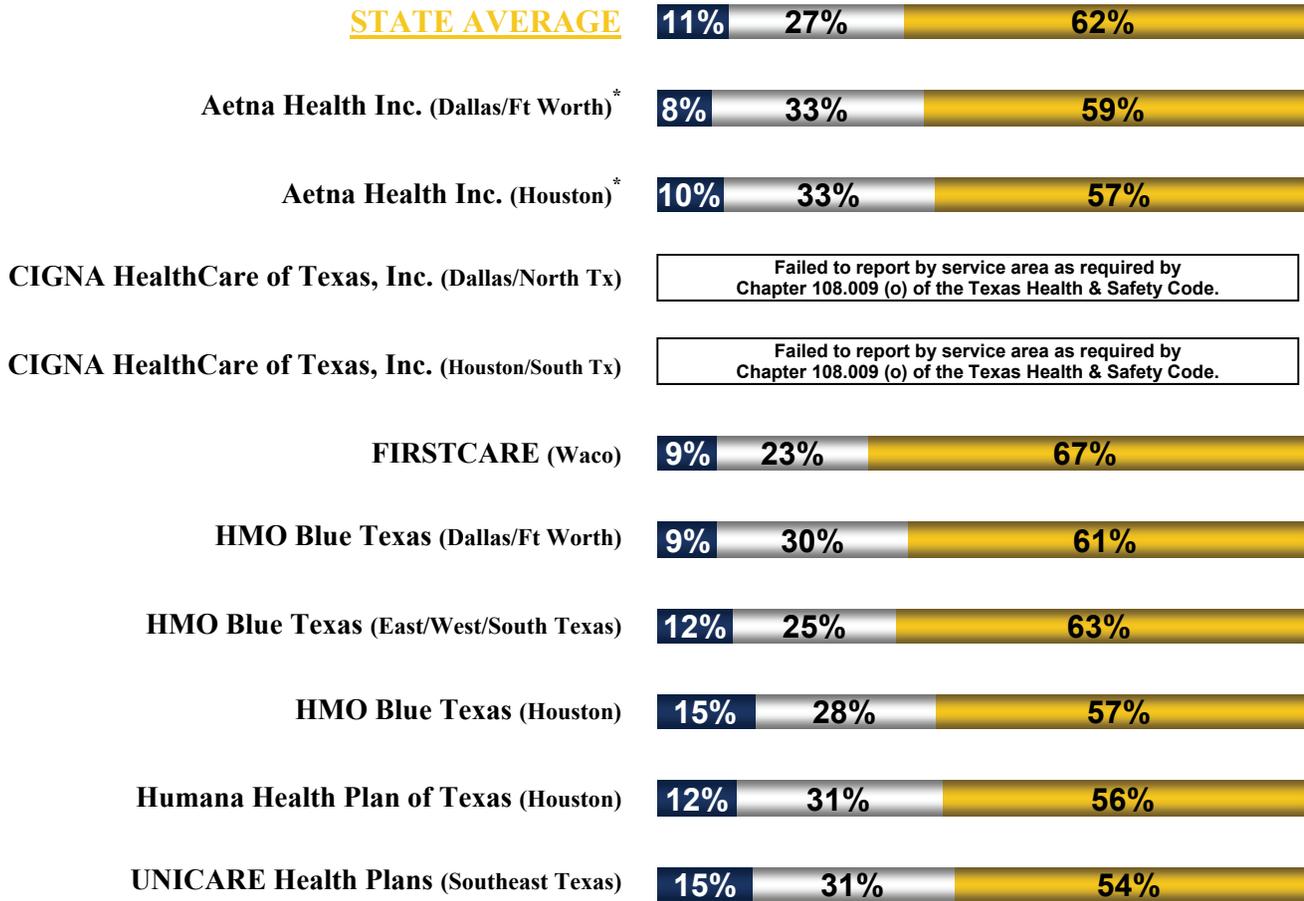
How people rated their personal doctor

Survey (CAHPS™ 4.0H) Results

Percentage who rated their personal doctor 6 or lower	Percentage who rated their personal doctor 7 or 8	Percentage who rated their personal doctor 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = “worst personal doctor possible” to **10** = “best personal doctor possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

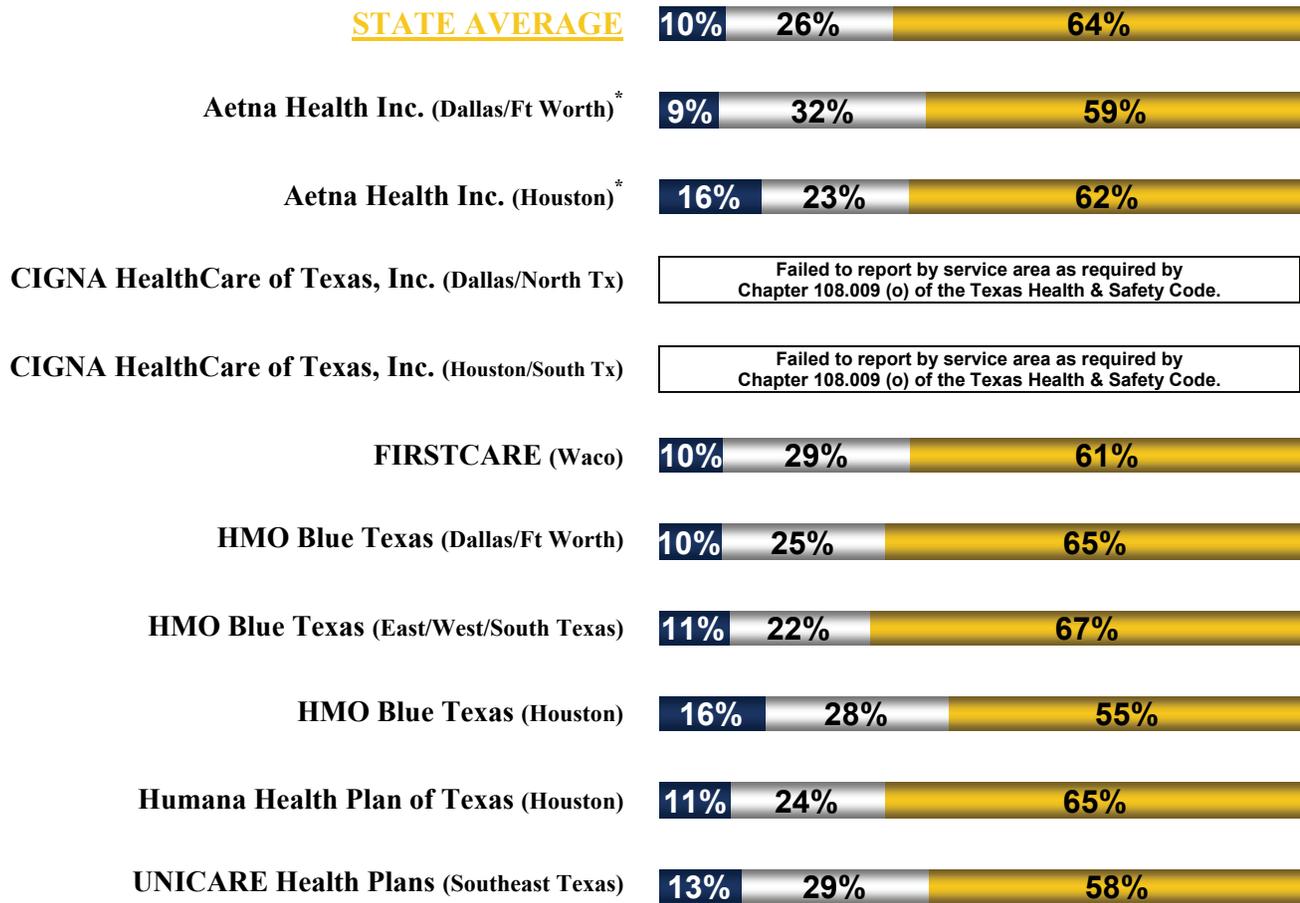
How people rated their specialist

Survey (CAHPS™ 4.0H) Results

Percentage who rated their specialist 6 or lower	Percentage who rated their specialist 7 or 8	Percentage who rated their specialist 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their specialist** on a scale from:

0 = “worst specialist possible” to **10** = “best specialist possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of three questions.

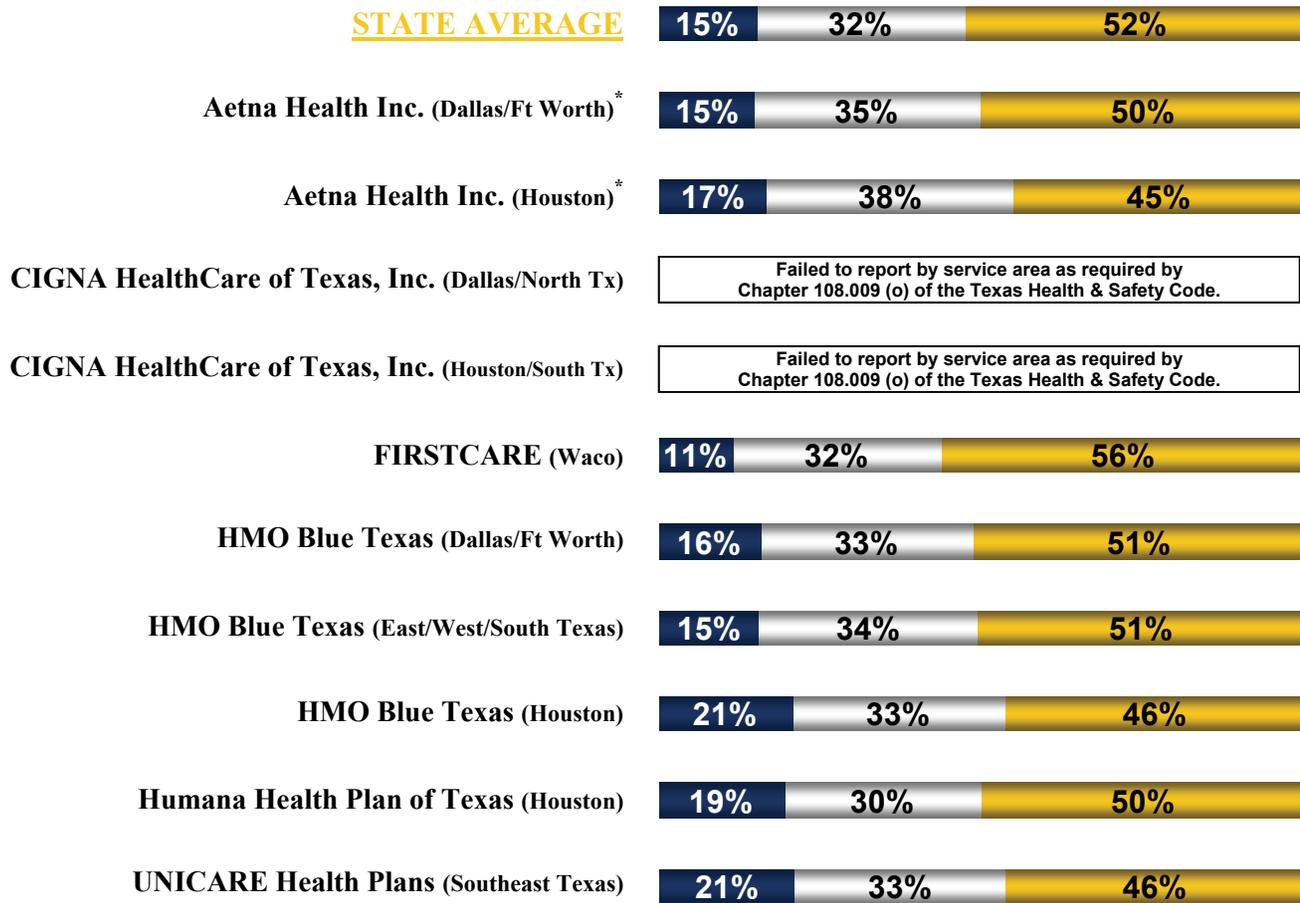
Getting needed care

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never received care that was needed	Percentage who said they usually received care that was needed	Percentage who said they always received care that was needed
---	--	---

The bar graphs show answers to survey questions that asked people **how often** it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to the deletion of two questions.

Getting care quickly

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never got care quickly	Percentage who said they usually got care quickly	Percentage who said they always got care quickly
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE



Aetna Health Inc. (Dallas/Ft Worth) *



Aetna Health Inc. (Houston) *



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



HMO Blue Texas (Houston)



Humana Health Plan of Texas (Houston)



UNICARE Health Plans (Southeast Texas)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

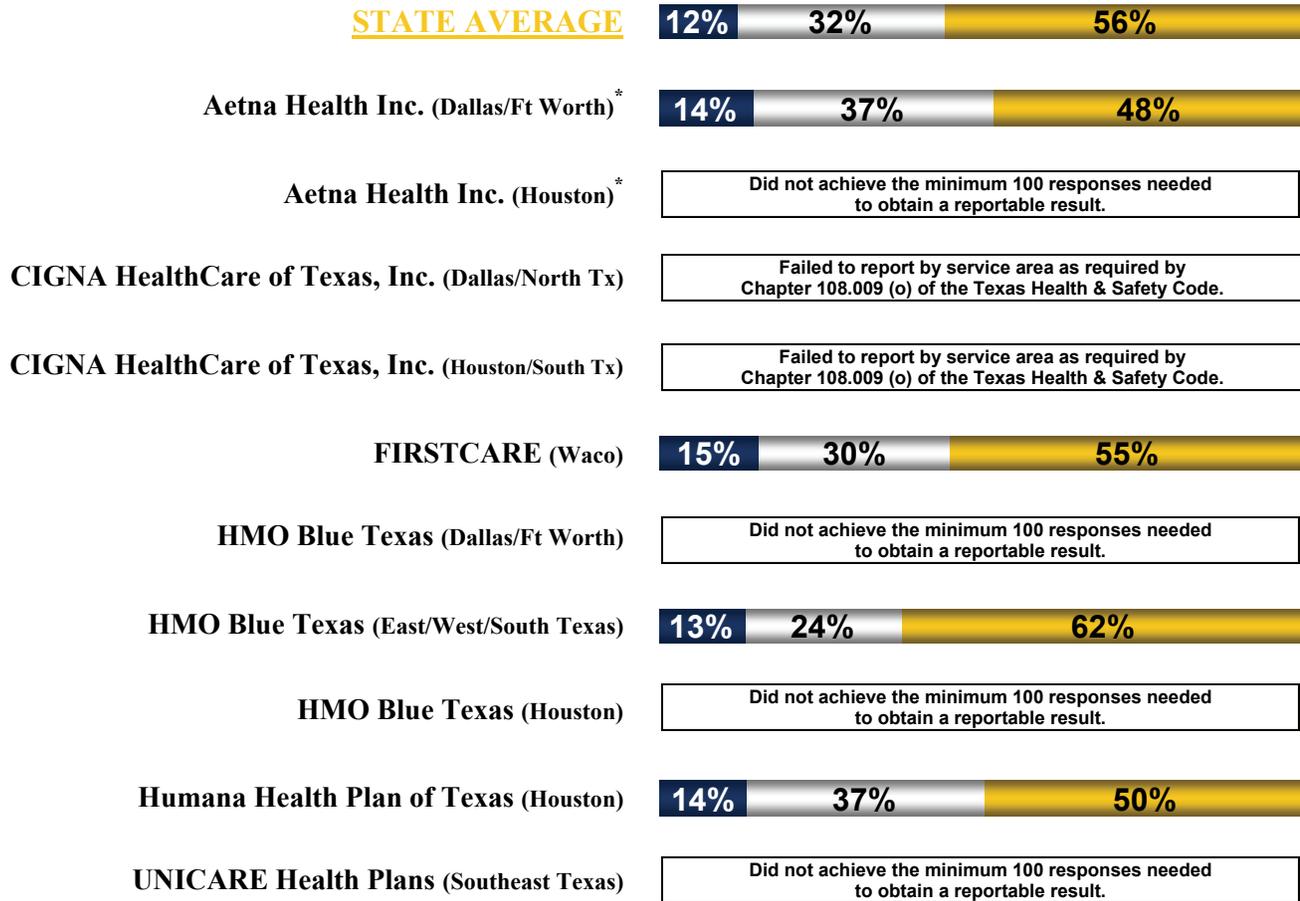
Handling of claims quickly and correctly

Survey (CAHPS™ 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly	Percentage who said their plan usually handled claims quickly and correctly	Percentage who said their plan always handled claims quickly and correctly
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their health plan:

- Handled claims quickly.
- Handled claims correctly.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to prior years' results and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of two questions.

Health plan customer service

Survey (CAHPS™ 4.0H) Results

Percentage who said customer service was sometimes or never efficient and helpful	Percentage who said customer service was usually efficient and helpful	Percentage who said customer service was always efficient and helpful
--	---	--

The bar graphs show answers to survey questions that asked people **how often**:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE



Aetna Health Inc. (Dallas/Ft Worth) *



Aetna Health Inc. (Houston) *

Did not achieve the minimum 100 responses needed to obtain a reportable result.

CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

HMO Blue Texas (Dallas/Ft Worth)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

HMO Blue Texas (East/West/South Texas)



HMO Blue Texas (Houston)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Humana Health Plan of Texas (Houston)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

UNICARE Health Plans (Southeast Texas)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Due to rounding, percentages may not add up to 100%.

Survey (CAHPS™ 4.0H) Results - East Texas

* Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPS™ 4.0H) Results

Percentage who said their doctors **sometimes or never** communicated well

Percentage who said their doctors **usually** communicated well

Percentage who said their doctors **always** communicated well

The bar graphs show answers to survey questions that asked people **how often** their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE



Aetna Health Inc. (Dallas/Ft Worth) *



Aetna Health Inc. (Houston) *



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



HMO Blue Texas (Houston)



Humana Health Plan of Texas (Houston)



UNICARE Health Plans (Southeast Texas)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Shared Decision Making

Survey (CAHPS™ 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making

Percentage who said there was somewhat yes shared decision making

Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.

STATE AVERAGE



Aetna Health Inc. (Dallas/Ft Worth) *



Aetna Health Inc. (Houston) *



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



HMO Blue Texas (Houston)



Humana Health Plan of Texas (Houston)



UNICARE Health Plans (Southeast Texas)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 28%

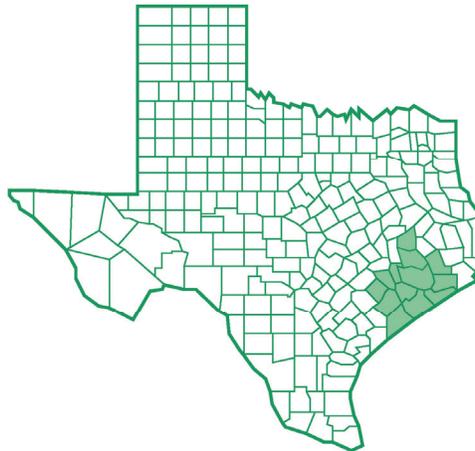
Aetna Health Inc. (Austin)	25%
Aetna Health Inc. (Dallas/Ft Worth)	33%
Aetna Health Inc. (El Paso)	26%
Aetna Health Inc. (Houston)	25%
Aetna Health Inc. (San Antonio)	24%
CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Tx)	FTR
Community First Health Plans (San Antonio)	35%
FIRSTCARE (Abilene)	28%
FIRSTCARE (Amarillo)	30%
FIRSTCARE (Lubbock)	29%
FIRSTCARE (Waco)	32%
HMO Blue Texas (Austin)	37%
HMO Blue Texas (Dallas/Ft Worth)	25%
HMO Blue Texas (East/West/South Texas)	36%
HMO Blue Texas (Houston)	31%
Humana Health Plan of Texas (Austin)	23%
Humana Health Plan of Texas (Corpus Christi)	23%
Humana Health Plan of Texas (Houston)	22%
Humana Health Plan of Texas (San Antonio)	31%
Mercy Health Plans (Laredo)	33%
PacifiCare of Texas (Dallas/Austin)	27%
PacifiCare of Texas (San Antonio/Houston)	27%
Scott and White Health Plan (Central Texas)	35%
UNICARE Health Plans (Southeast Texas)	26%
United Healthcare of Texas, Inc. (Austin/San Antonio)	26%
United Healthcare of Texas, Inc. (Dallas)	23%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	24%
Valley Baptist Health Plan (Harlingen)	26%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code

Survey (CAHPS™ 4.0H) Results for Gulf Coast Texas Plans

The counties included in the Gulf Coast Texas area are:

Austin	Galveston	Walker
Brazoria	Harris	Waller
Chambers	Liberty	Wharton
Colorado	Matagorda	
Fort Bend	Montgomery	



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the Gulf Coast Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the Gulf Coast Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2007.

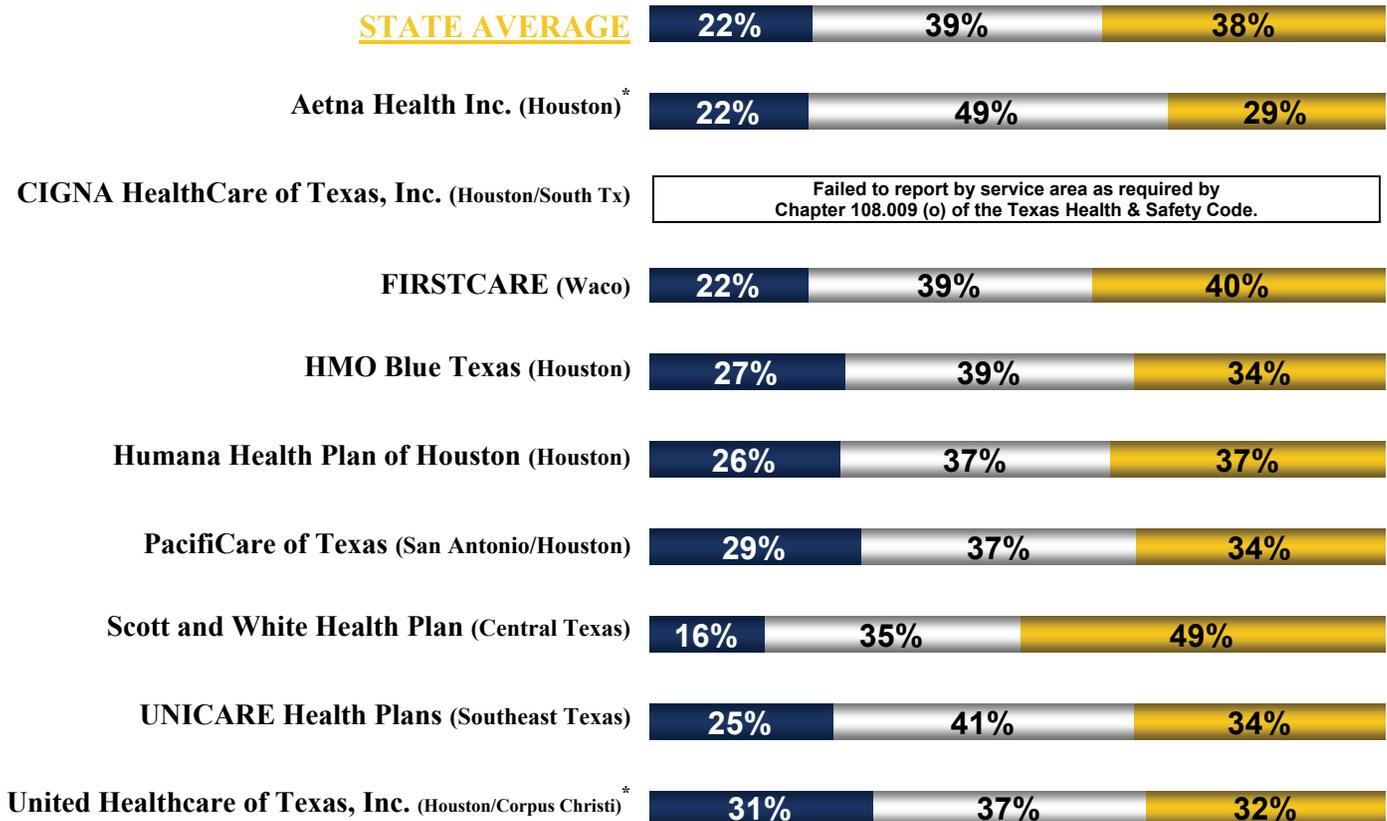
How people rated their health plan

Survey (CAHPS™ 4.0H) Results

Percentage who rated their plan 6 or lower	Percentage who rated their plan 7 or 8	Percentage who rated their plan 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health plan** on a scale from:

0 = “worst health plan possible” to 10 = “best health plan possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

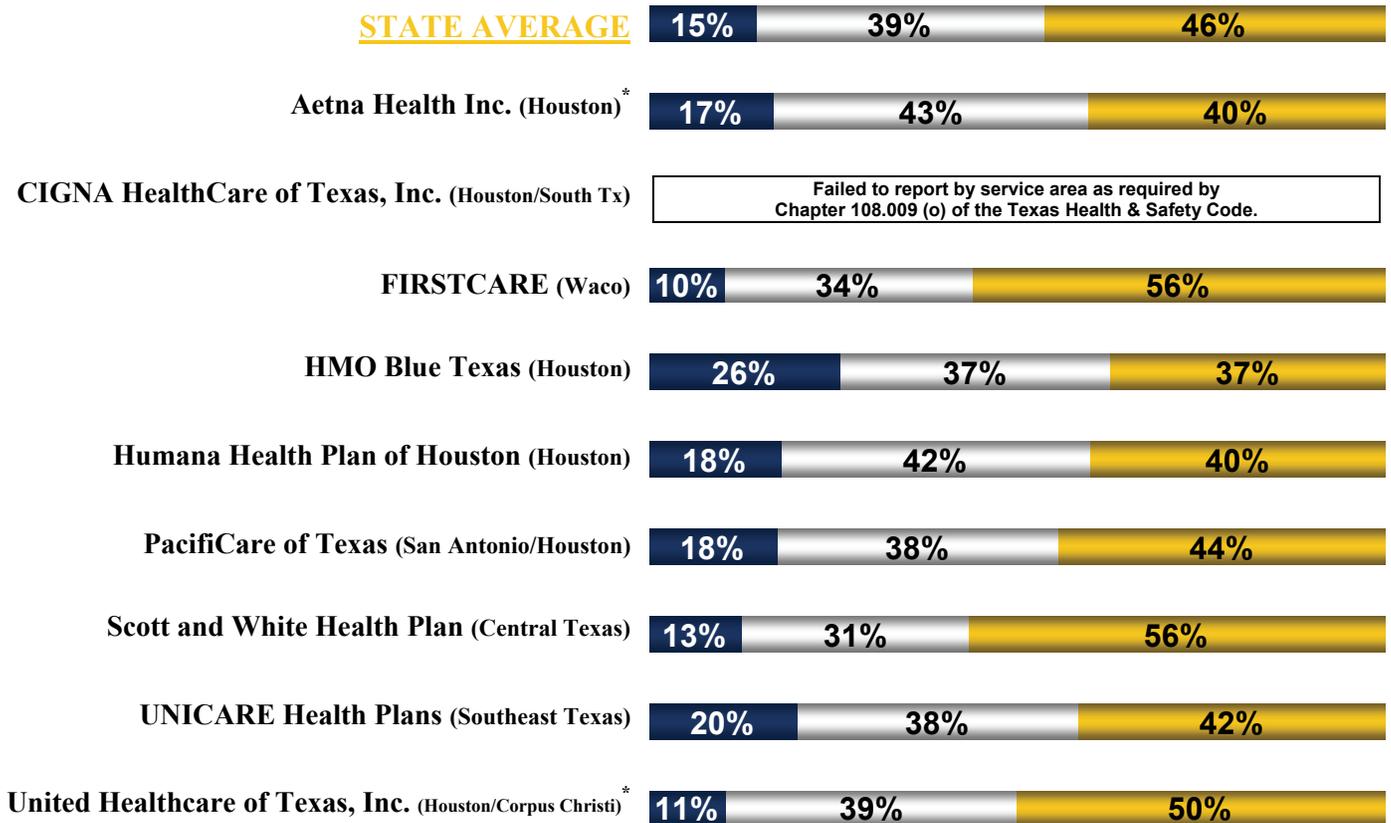
How people rated their health care

Survey (CAHPS™ 4.0H) Results

Percentage who rated their care 6 or lower	Percentage who rated their care 7 or 8	Percentage who rated their care 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health care** on a scale from:

0 = “worst health care possible” to **10** = “best health care possible”



Survey (CAHPS™ 4.0H) Results - Gulf Coast Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

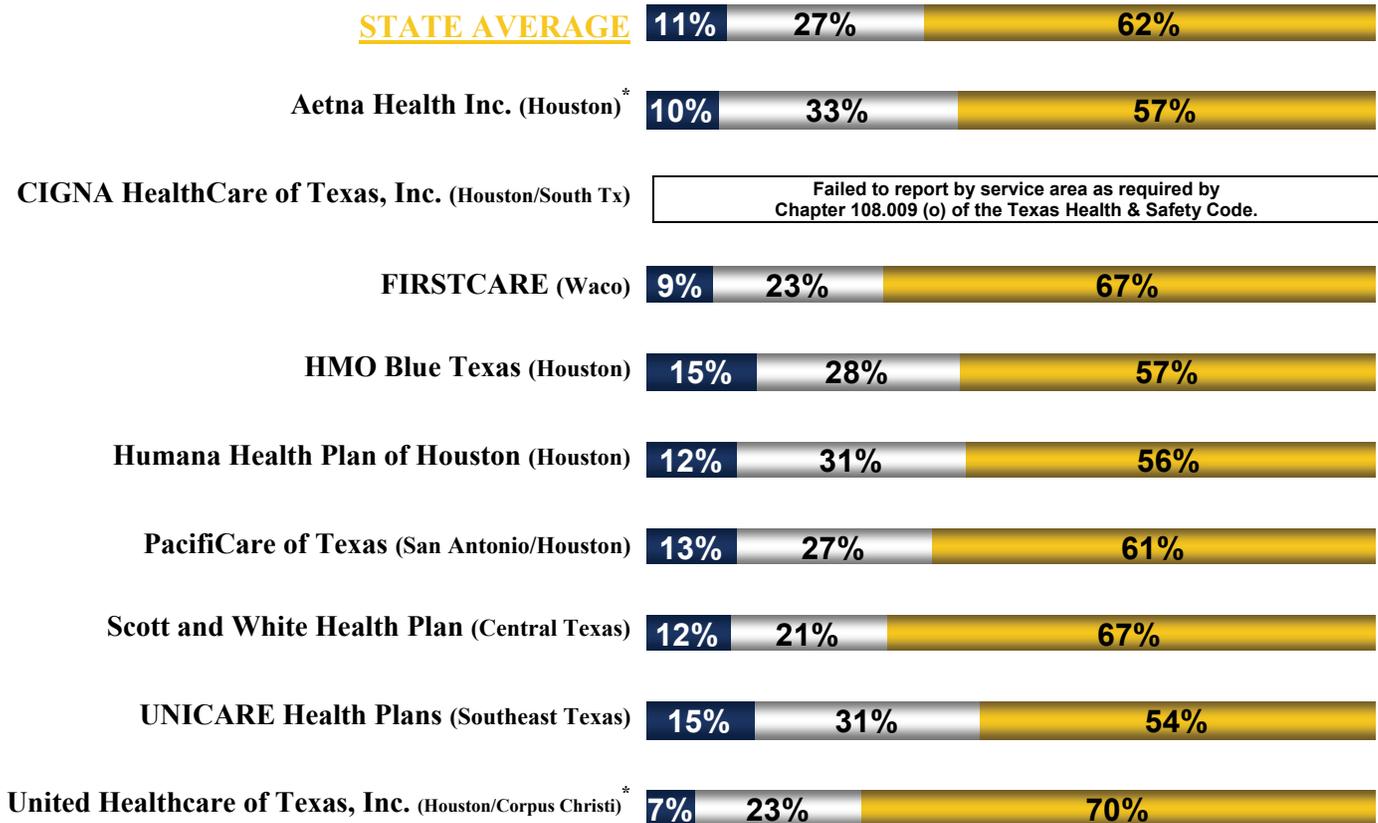
How people rated their personal doctor

Survey (CAHPS™ 4.0H) Results

Percentage who rated their personal doctor 6 or lower	Percentage who rated their personal doctor 7 or 8	Percentage who rated their personal doctor 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = “worst personal doctor possible” to **10** = “best personal doctor possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

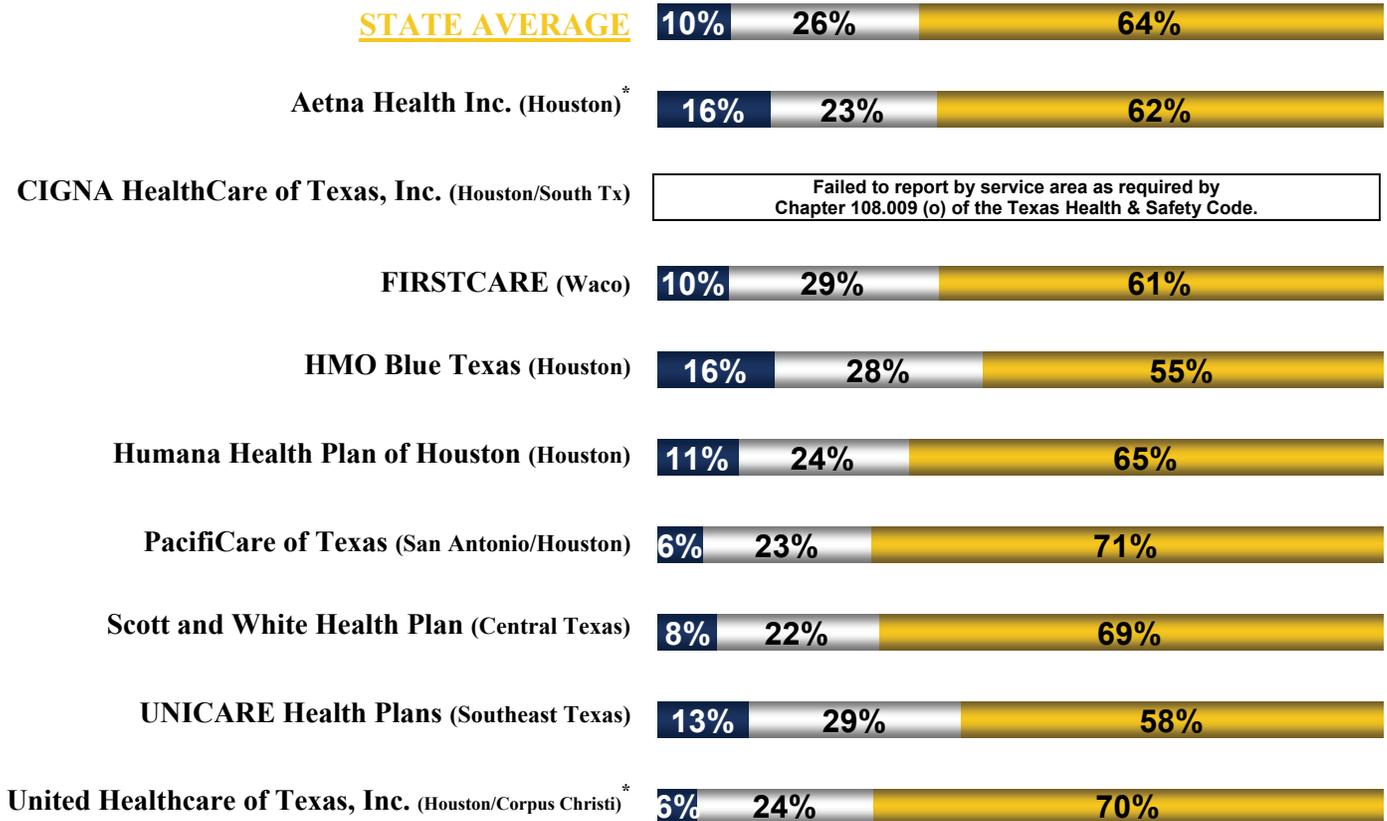
How people rated their specialist

Survey (CAHPS™ 4.0H) Results

Percentage who rated their specialist 6 or lower	Percentage who rated their specialist 7 or 8	Percentage who rated their specialist 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their specialist** on a scale from:

0 = “worst specialist possible” to **10** = “best specialist possible”



Survey (CAHPS™ 4.0H) Results - Gulf Coast Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable results prior to 2007 and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of three questions.

Getting needed care

Survey (CAHPSTTM 4.0H) Results

Percentage who said they sometimes or never received care that was needed	Percentage who said they usually received care that was needed	Percentage who said they always received care that was needed
--	---	--

The bar graphs show answers to survey questions that asked people **how often** it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.

STATE AVERAGE



Aetna Health Inc. (Houston) *



CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Houston)



Humana Health Plan of Houston (Houston)



PacifiCare of Texas (San Antonio/Houston)



Scott and White Health Plan (Central Texas)



UNICARE Health Plans (Southeast Texas)



United Healthcare of Texas, Inc. (Houston/Corpus Christi) *



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to the deletion of two questions.

Getting care quickly

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never got care quickly	Percentage who said they usually got care quickly	Percentage who said they always got care quickly
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE



Aetna Health Inc. (Houston) *



CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Houston)



Humana Health Plan of Houston (Houston)



PacifiCare of Texas (San Antonio/Houston)



Scott and White Health Plan (Central Texas)



UNICARE Health Plans (Southeast Texas)



United Healthcare of Texas, Inc. (Houston/Corpus Christi) *



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPS™ 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly	Percentage who said their plan usually handled claims quickly and correctly	Percentage who said their plan always handled claims quickly and correctly
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their health plan:

- Handled claims quickly.
- Handled claims correctly.

STATE AVERAGE



Aetna Health Inc. (Houston)*

Did not achieve the minimum 100 responses needed to obtain a reportable result.

CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Houston)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Humana Health Plan of Houston (Houston)



PacifiCare of Texas (San Antonio/Houston)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Scott and White Health Plan (Central Texas)



UNICARE Health Plans (Southeast Texas)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Houston/Corpus Christi)*

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to prior years' results and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of two questions.

Health plan customer service

Survey (CAHPS™ 4.0H) Results

Percentage who said customer service was sometimes or never efficient and helpful	Percentage who said customer service was usually efficient and helpful	Percentage who said customer service was always efficient and helpful
--	---	--

The bar graphs show answers to survey questions that asked people **how often**:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE



Aetna Health Inc. (Houston) *

Did not achieve the minimum 100 responses needed to obtain a reportable result.

CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

HMO Blue Texas (Houston)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Humana Health Plan of Houston (Houston)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

PacifiCare of Texas (San Antonio/Houston)



Scott and White Health Plan (Central Texas)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

UNICARE Health Plans (Southeast Texas)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Houston/Corpus Christi) *

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPS™ 4.0H) Results

Percentage who said their doctors sometimes or never communicated well	Percentage who said their doctors usually communicated well	Percentage who said their doctors always communicated well
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.



CIGNA HealthCare of Texas, Inc. (Houston/South Tx) Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Shared Decision Making

Survey (CAHPS™ 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making

Percentage who said there was somewhat yes shared decision making

Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.

STATE AVERAGE



Aetna Health Inc. (Houston) *



CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Houston)



Humana Health Plan of Houston (Houston)



PacifiCare of Texas (San Antonio/Houston)



Scott and White Health Plan (Central Texas)



UNICARE Health Plans (Southeast Texas)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Houston/Corpus Christi) *



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 28%

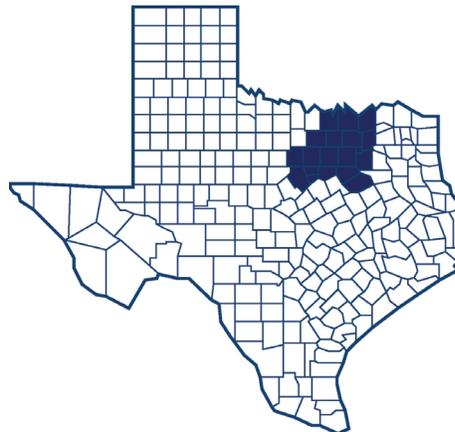
Aetna Health Inc. (Austin)	25%
Aetna Health Inc. (Dallas/Ft Worth)	33%
Aetna Health Inc. (El Paso)	26%
Aetna Health Inc. (Houston)	25%
Aetna Health Inc. (San Antonio)	24%
CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Tx)	FTR
Community First Health Plans (San Antonio)	35%
FIRSTCARE (Abilene)	28%
FIRSTCARE (Amarillo)	30%
FIRSTCARE (Lubbock)	29%
FIRSTCARE (Waco)	32%
HMO Blue Texas (Austin)	37%
HMO Blue Texas (Dallas/Ft Worth)	25%
HMO Blue Texas (East/West/South Texas)	36%
HMO Blue Texas (Houston)	31%
Humana Health Plan of Texas (Austin)	23%
Humana Health Plan of Texas (Corpus Christi)	23%
Humana Health Plan of Texas (Houston)	22%
Humana Health Plan of Texas (San Antonio)	31%
Mercy Health Plans (Laredo)	33%
PacifiCare of Texas (Dallas/Austin)	27%
PacifiCare of Texas (San Antonio/Houston)	27%
Scott and White Health Plan (Central Texas)	35%
UNICARE Health Plans (Southeast Texas)	26%
United Healthcare of Texas, Inc. (Austin/San Antonio)	26%
United Healthcare of Texas, Inc. (Dallas)	23%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	24%
Valley Baptist Health Plan (Harlingen)	26%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code

Survey (CAHPS™ 4.0H) Results for North Texas Plans

The counties included in the North Texas area are:

Collin	Fannin	Navarro	Wise
Cooke	Grayson	Palo Pinto	
Dallas	Hood	Parker	
Denton	Hunt	Rockwall	
Erath	Johnson	Somervell	
Ellis	Kaufman	Tarrant	



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the North Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the North Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2007.

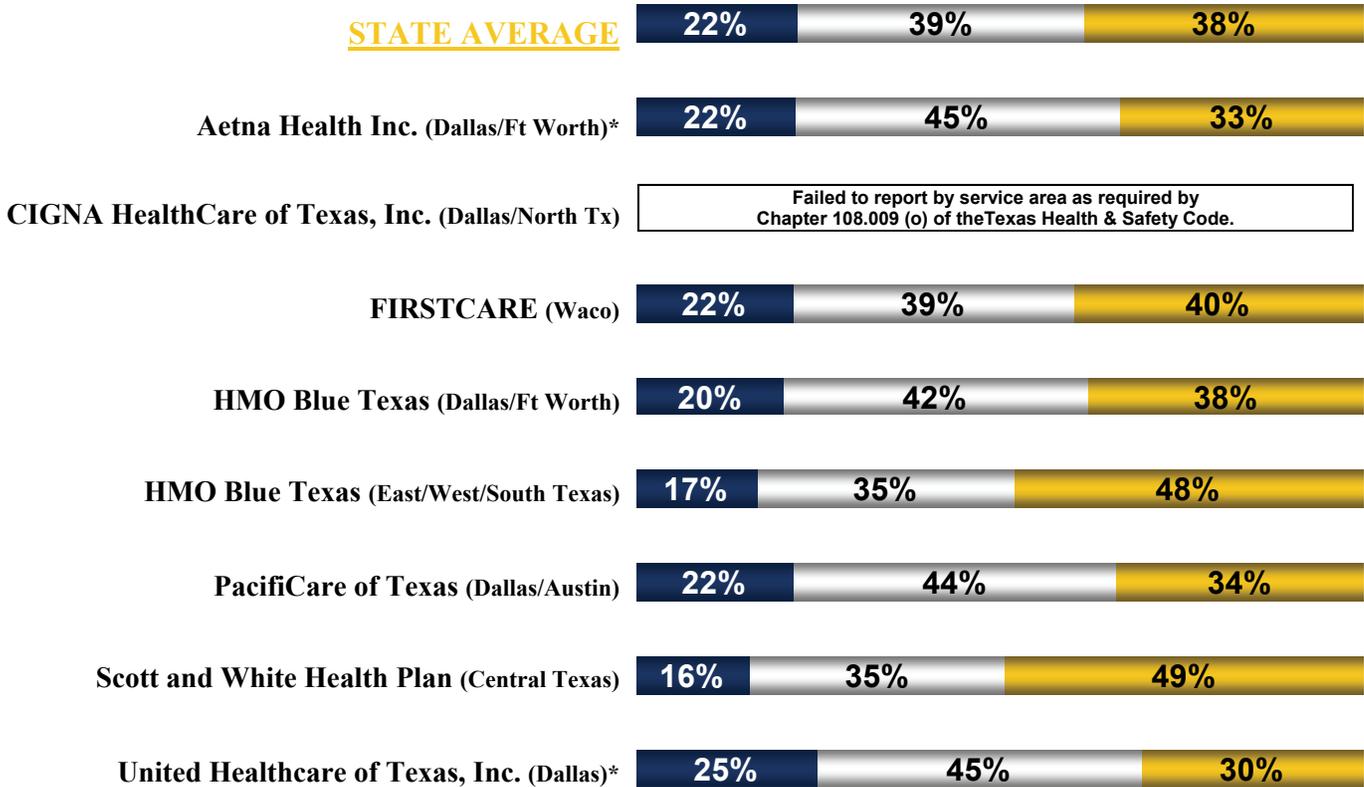
How people rated their health plan

Survey (CAHPS™ 4.0H) Results

Percentage who rated their plan 6 or lower	Percentage who rated their plan 7 or 8	Percentage who rated their plan 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their health plan** on a scale from:

0 = “worst health plan possible” to 10 = “best health plan possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

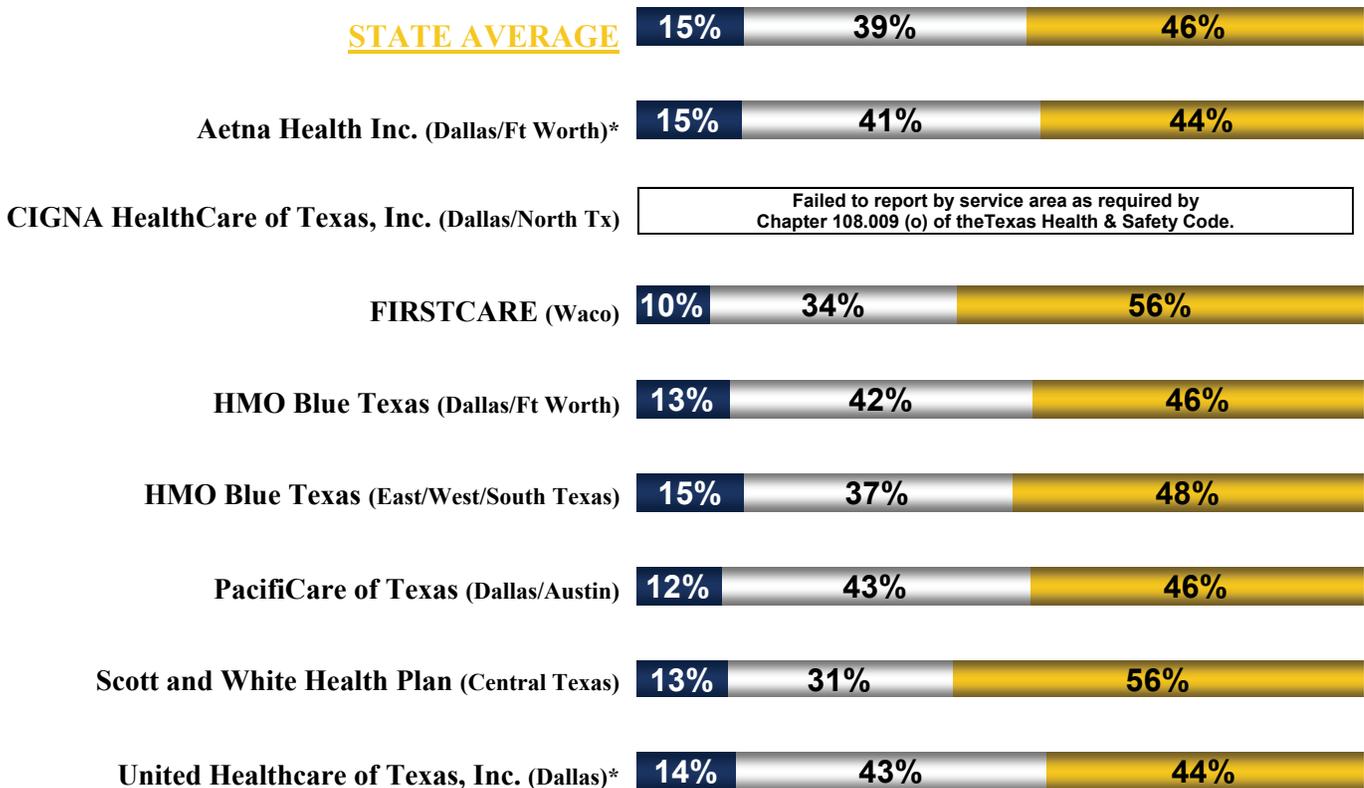
How people rated their health care

Survey (CAHPS™ 4.0H) Results

Percentage who rated their care 6 or lower	Percentage who rated their care 7 or 8	Percentage who rated their care 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health care** on a scale from:

0 = “worst health care possible” to **10** = “best health care possible”



Survey (CAHPS™ 4.0H) Results - North Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

How people rated their personal doctor

Survey (CAHPS™ 4.0H) Results

Percentage who rated their personal doctor 6 or lower	Percentage who rated their personal doctor 7 or 8	Percentage who rated their personal doctor 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = “worst personal doctor possible” to **10** = “best personal doctor possible”

STATE AVERAGE



Aetna Health Inc. (Dallas/Ft Worth)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



PacifiCare of Texas (Dallas/Austin)



Scott and White Health Plan (Central Texas)



United Healthcare of Texas, Inc. (Dallas)*



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

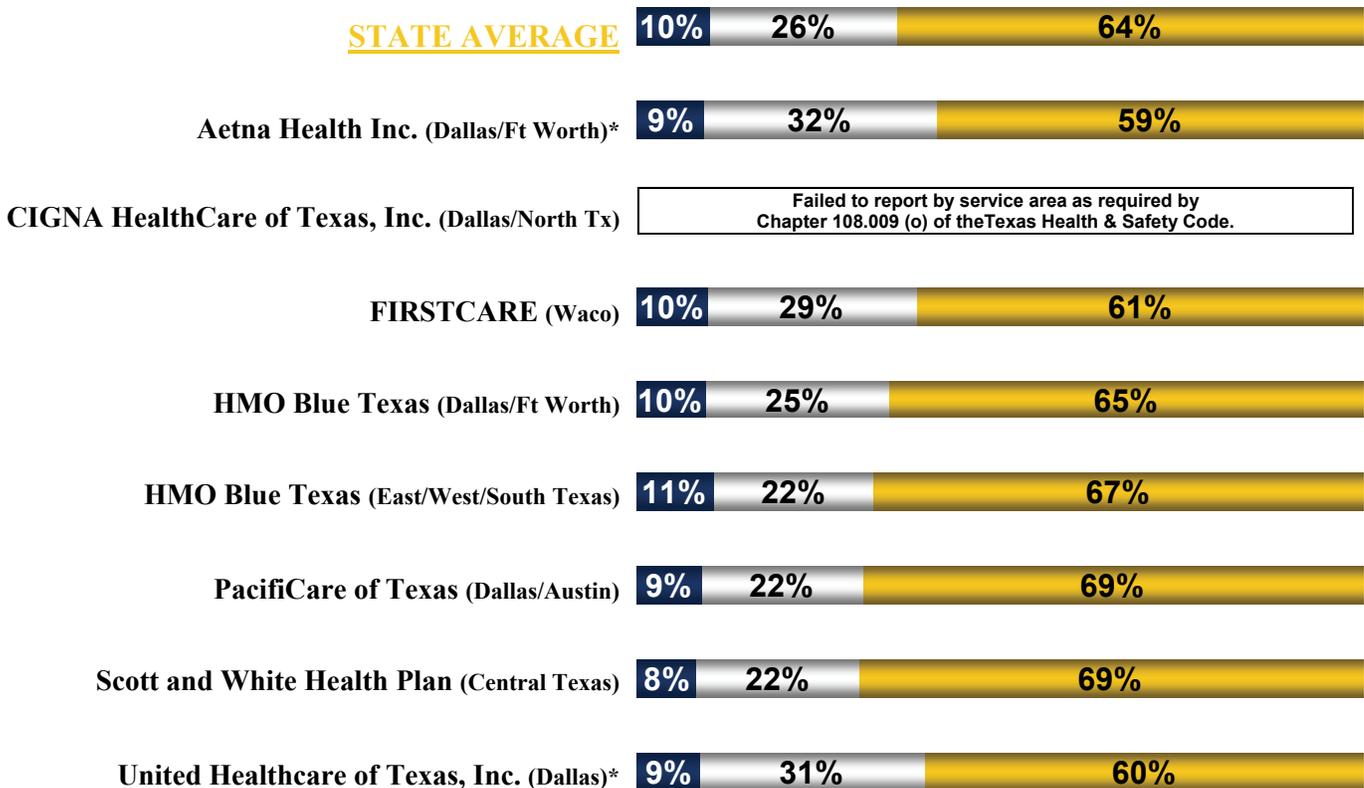
How people rated their specialist

Survey (CAHPS™ 4.0H) Results

Percentage who rated their specialist 6 or lower	Percentage who rated their specialist 7 or 8	Percentage who rated their specialist 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their specialist** on a scale from:

0 = “worst specialist possible” to 10 = “best specialist possible”



Survey (CAHPS™ 4.0H) Results - North Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of three questions.

Getting needed care

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never received care that was needed	Percentage who said they usually received care that was needed	Percentage who said they always received care that was needed
---	--	---

The bar graphs show answers to survey questions that asked people **how often** it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.

STATE AVERAGE



Aetna Health Inc. (Dallas/Ft Worth)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



PacifiCare of Texas (Dallas/Austin)



Scott and White Health Plan (Central Texas)



United Healthcare of Texas, Inc. (Dallas)*



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to the deletion of two questions.

Getting care quickly

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never got care quickly	Percentage who said they usually got care quickly	Percentage who said they always got care quickly
---	--	---

The bar graphs show answers to survey questions that asked people **how often** they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE



Aetna Health Inc. (Dallas/Ft Worth)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



PacifiCare of Texas (Dallas/Austin)



Scott and White Health Plan (Central Texas)



United Healthcare of Texas, Inc. (Dallas)*



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPS™ 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly	Percentage who said their plan usually handled claims quickly and correctly	Percentage who said their plan always handled claims quickly and correctly
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their health plan:

- Handled claims quickly.
- Handled claims correctly.

STATE AVERAGE



Aetna Health Inc. (Dallas/Ft Worth)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Dallas/Ft Worth)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

HMO Blue Texas (East/West/South Texas)



PacifiCare of Texas (Dallas/Austin)



Scott and White Health Plan (Central Texas)



United Healthcare of Texas, Inc. (Dallas)*



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to prior years' results and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of two questions.

Health plan customer service

Survey (CAHPS™ 4.0H) Results

Percentage who said customer service was sometimes or never efficient and helpful	Percentage who said customer service was usually efficient and helpful	Percentage who said customer service was always efficient and helpful
--	---	--

The bar graphs show answers to survey questions that asked people **how often**:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx) Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco) Did not achieve the minimum 100 responses needed to obtain a reportable result.

HMO Blue Texas (Dallas/Ft Worth) Did not achieve the minimum 100 responses needed to obtain a reportable result.



Scott and White Health Plan (Central Texas) Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Dallas)* Did not achieve the minimum 100 responses needed to obtain a reportable result.

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - North Texas

How well doctors communicate

Survey (CAHPS™ 4.0H) Results

Percentage who said their doctors **sometimes or never** communicated well

Percentage who said their doctors **usually** communicated well

Percentage who said their doctors **always** communicated well

The bar graphs show answers to survey questions that asked people **how often** their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE



Aetna Health Inc. (Dallas/Ft Worth)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



PacifiCare of Texas (Dallas/Austin)



Scott and White Health Plan (Central Texas)



United Healthcare of Texas, Inc. (Dallas)*



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Shared Decision Making

Survey (CAHPS™ 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making

Percentage who said there was somewhat yes shared decision making

Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.

STATE AVERAGE



Aetna Health Inc. (Dallas/Ft Worth)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Waco)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



PacifiCare of Texas (Dallas/Austin)



Scott and White Health Plan (Central Texas)



United Healthcare of Texas, Inc. (Dallas)*

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 28%

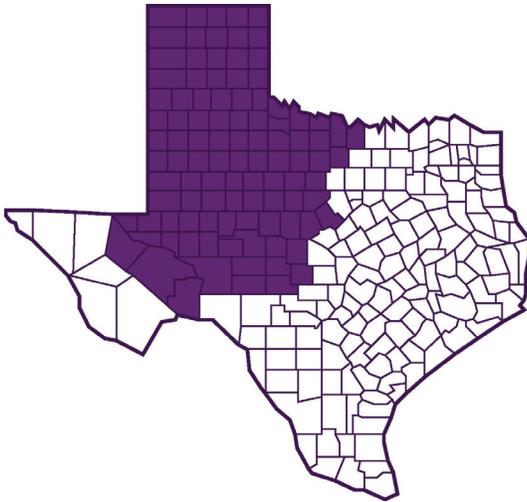
Aetna Health Inc. (Austin)	25%
Aetna Health Inc. (Dallas/Ft Worth)	33%
Aetna Health Inc. (El Paso)	26%
Aetna Health Inc. (Houston)	25%
Aetna Health Inc. (San Antonio)	24%
CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Tx)	FTR
Community First Health Plans (San Antonio)	35%
FIRSTCARE (Abilene)	28%
FIRSTCARE (Amarillo)	30%
FIRSTCARE (Lubbock)	29%
FIRSTCARE (Waco)	32%
HMO Blue Texas (Austin)	37%
HMO Blue Texas (Dallas/Ft Worth)	25%
HMO Blue Texas (East/West/South Texas)	36%
HMO Blue Texas (Houston)	31%
Humana Health Plan of Texas (Austin)	23%
Humana Health Plan of Texas (Corpus Christi)	23%
Humana Health Plan of Texas (Houston)	22%
Humana Health Plan of Texas (San Antonio)	31%
Mercy Health Plans (Laredo)	33%
PacifiCare of Texas (Dallas/Austin)	27%
PacifiCare of Texas (San Antonio/Houston)	27%
Scott and White Health Plan (Central Texas)	35%
UNICARE Health Plans (Southeast Texas)	26%
United Healthcare of Texas, Inc. (Austin/San Antonio)	26%
United Healthcare of Texas, Inc. (Dallas)	23%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	24%
Valley Baptist Health Plan (Harlingen)	26%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code

Survey (CAHPS™ 4.0H) Results for Panhandle/Plains Texas Plans

The counties included in the Panhandle/Plains Texas area are:

Andrews	Briscoe	Cochran	Crane	Donley	Hutchinson	Montague	Sterling
Archer	Brown	Coke	Crockett	Eastland	Irion	Moore	Stonewall
Armstrong	Callahan	Coleman	Crosby	Ector	Jack	Motley	Sutton
Bailey	Carson	Collingsworth	Dallam	Fisher	Jones	Nolan	Swisher
Baylor	Castro	Comanche	Dawson	Floyd	Kent	Ochiltree	Taylor
Borden	Childress	Concho	Deaf Smith	Foard	Kimble	Oldham	Terrell
	Clay	Cottle	Dickens	Gaines	King	Parmer	Terry
				Garza	Knox	Pecos	Throckmorton
				Glasscock	Lamb	Potter	Tom Green
				Gray	Lipscomb	Randall	Upton
				Hale	Loving	Reagan	Ward
				Hall	Lubbock	Reeves	Wheeler
				Hansford	Lynn	Roberts	Wichita
				Hardeman	Martin	Runnels	Wilbarger
				Hartley	Mason	Schleicher	Winkler
				Haskell	McCulloch	Scurry	Yoakum
				Hemphill	Menard	Shackelford	Young
				Hockley	Midland	Sherman	
				Howard	Mitchell	Stephens	



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the Panhandle/Plains Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the Panhandle/Plains Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2007.

How people rated their health plan

Survey (CAHPS™ 4.0H) Results

Percentage who rated their plan 6 or lower	Percentage who rated their plan 7 or 8	Percentage who rated their plan 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health plan** on a scale from:

0 = “worst health plan possible” to **10** = “best health plan possible”

STATE AVERAGE



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Abilene)



FIRSTCARE (Amarillo)



FIRSTCARE (Lubbock)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

How people rated their health care

Survey (CAHPS™ 4.0H) Results

Percentage who rated their care 6 or lower	Percentage who rated their care 7 or 8	Percentage who rated their care 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health care** on a scale from:

0 = “worst health care possible” to **10** = “best health care possible”

STATE AVERAGE



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Abilene)



FIRSTCARE (Amarillo)



FIRSTCARE (Lubbock)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

Survey (CAHPS™ 4.0H) Results - Panhandle/Plains Texas

How people rated their personal doctor

Survey (CAHPS™ 4.0H) Results

Percentage who rated their personal doctor 6 or lower	Percentage who rated their personal doctor 7 or 8	Percentage who rated their personal doctor 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = “worst personal doctor possible” to **10** = “best personal doctor possible”



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



Due to rounding, percentages may not add up to 100%.

How people rated their specialist

Survey (CAHPS™ 4.0H) Results

Percentage who rated their specialist 6 or lower	Percentage who rated their specialist 7 or 8	Percentage who rated their specialist 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their specialist** on a scale from:

0 = “worst specialist possible” to **10** = “best specialist possible”



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx) Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



Due to rounding, percentages may not add up to 100%.

Survey (CAHPS™ 4.0H) Results - Panhandle/Plains Texas

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of three questions.

Getting needed care

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never received care that was needed	Percentage who said they usually received care that was needed	Percentage who said they always received care that was needed
--	---	--

The bar graphs show answers to survey questions that asked people **how often** it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



Due to rounding, percentages may not add up to 100%.

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to the deletion of two questions.

Getting care quickly

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never got care quickly	Percentage who said they usually got care quickly	Percentage who said they always got care quickly
---	--	---

The bar graphs show answers to survey questions that asked people **how often** they:

- Got care as soon as they thought they needed when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Abilene)



FIRSTCARE (Amarillo)



FIRSTCARE (Lubbock)



HMO Blue Texas (Dallas/Ft Worth)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

Survey (CAHPS™ 4.0H) Results - Panhandle/Plains Texas

Handling of claims quickly and correctly

Survey (CAHPS™ 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly	Percentage who said their plan usually handled claims quickly and correctly	Percentage who said their plan always handled claims quickly and correctly
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their health plan:

- Handled claims quickly.
- Handled claims correctly.



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx) Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



HMO Blue Texas (Dallas/Ft Worth) Did not achieve the minimum 100 responses needed to obtain a reportable result.



Due to rounding, percentages may not add up to 100%.

This year's results are not directly comparable to prior years' results and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of two questions.

Health plan customer service

Survey (CAHPS™ 4.0H) Results

Percentage who said customer service was sometimes or never efficient and helpful	Percentage who said customer service was usually efficient and helpful	Percentage who said customer service was always efficient and helpful
--	---	--

The bar graphs show answers to survey questions that asked people **how often**:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Abilene)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

FIRSTCARE (Amarillo)



FIRSTCARE (Lubbock)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

HMO Blue Texas (Dallas/Ft Worth)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

Survey (CAHPS™ 4.0H) Results - Panhandle/Plains Texas

How well doctors communicate

Survey (CAHPS™ 4.0H) Results

Percentage who said their doctors sometimes or never communicated well	Percentage who said their doctors usually communicated well	Percentage who said their doctors always communicated well
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



Due to rounding, percentages may not add up to 100%.

Shared Decision Making

Survey (CAHPS™ 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making	Percentage who said there was somewhat yes shared decision making	Percentage who said there was definitely yes shared decision making
---	---	---

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx) Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



Due to rounding, percentages may not add up to 100%.

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 28%

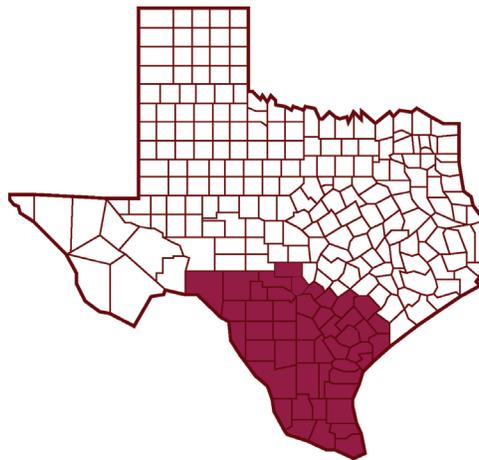
Aetna Health Inc. (Austin)	25%
Aetna Health Inc. (Dallas/Ft Worth)	33%
Aetna Health Inc. (El Paso)	26%
Aetna Health Inc. (Houston)	25%
Aetna Health Inc. (San Antonio)	24%
CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Tx)	FTR
Community First Health Plans (San Antonio)	35%
FIRSTCARE (Abilene)	28%
FIRSTCARE (Amarillo)	30%
FIRSTCARE (Lubbock)	29%
FIRSTCARE (Waco)	32%
HMO Blue Texas (Austin)	37%
HMO Blue Texas (Dallas/Ft Worth)	25%
HMO Blue Texas (East/West/South Texas)	36%
HMO Blue Texas (Houston)	31%
Humana Health Plan of Texas (Austin)	23%
Humana Health Plan of Texas (Corpus Christi)	23%
Humana Health Plan of Texas (Houston)	22%
Humana Health Plan of Texas (San Antonio)	31%
Mercy Health Plans (Laredo)	33%
PacifiCare of Texas (Dallas/Austin)	27%
PacifiCare of Texas (San Antonio/Houston)	27%
Scott and White Health Plan (Central Texas)	35%
UNICARE Health Plans (Southeast Texas)	26%
United Healthcare of Texas, Inc. (Austin/San Antonio)	26%
United Healthcare of Texas, Inc. (Dallas)	23%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	24%
Valley Baptist Health Plan (Harlingen)	26%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code

Survey (CAHPS™ 4.0H) Results for South Texas Plans

The counties included in the South Texas area are:

Aransas	Cameron	Gillespie	Jim Wells	La Salle	Real	Webb
Atascosa	Comal	Goliad	Karnes	Lavaca	Refugio	Willacy
Bandera	De Witt	Gonzales	Kendall	Live Oak	San Patricio	Wilson
Bee	Dimmitt	Guadalupe	Kenedy	Maverick	Starr	Zapata
Bexar	Duval	Hidalgo	Kerr	McMullen	Uvalde	Zavala
Brooks	Edwards	Jackson	Kinney	Medina	Val Verde	
Calhoun	Frio	Jim Hogg	Kleberg	Nueces	Victoria	



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the South Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the South Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2007.

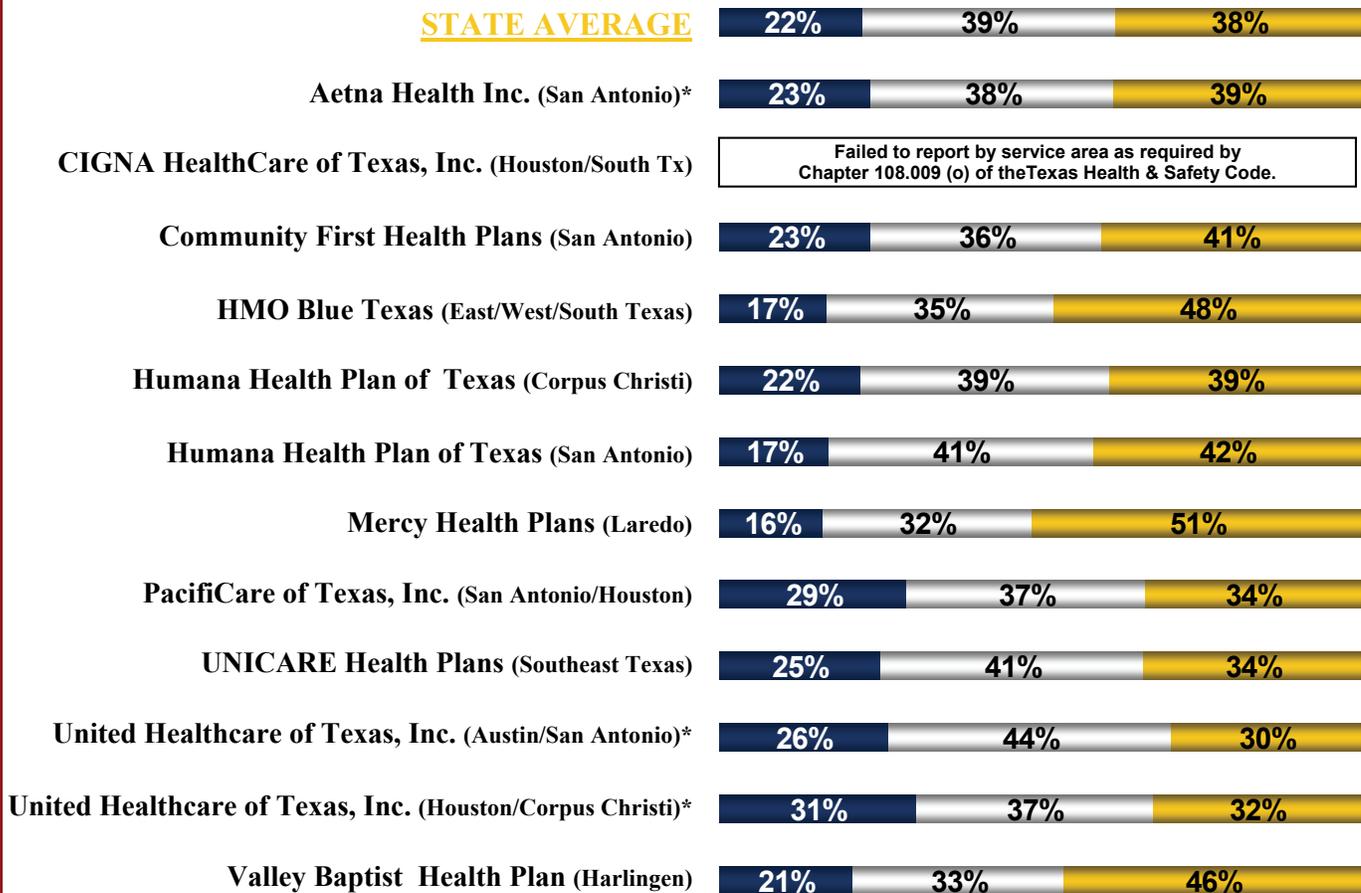
How people rated their health plan

Survey (CAHPS™ 4.0H) Results

Percentage who rated their plan 6 or lower	Percentage who rated their plan 7 or 8	Percentage who rated their plan 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their health plan** on a scale from:

0 = “worst health plan possible” to **10** = “best health plan possible”



Due to rounding, percentages may not add up to 100%.

** Includes HMO & POS products. (See page 5 for explanation.)*

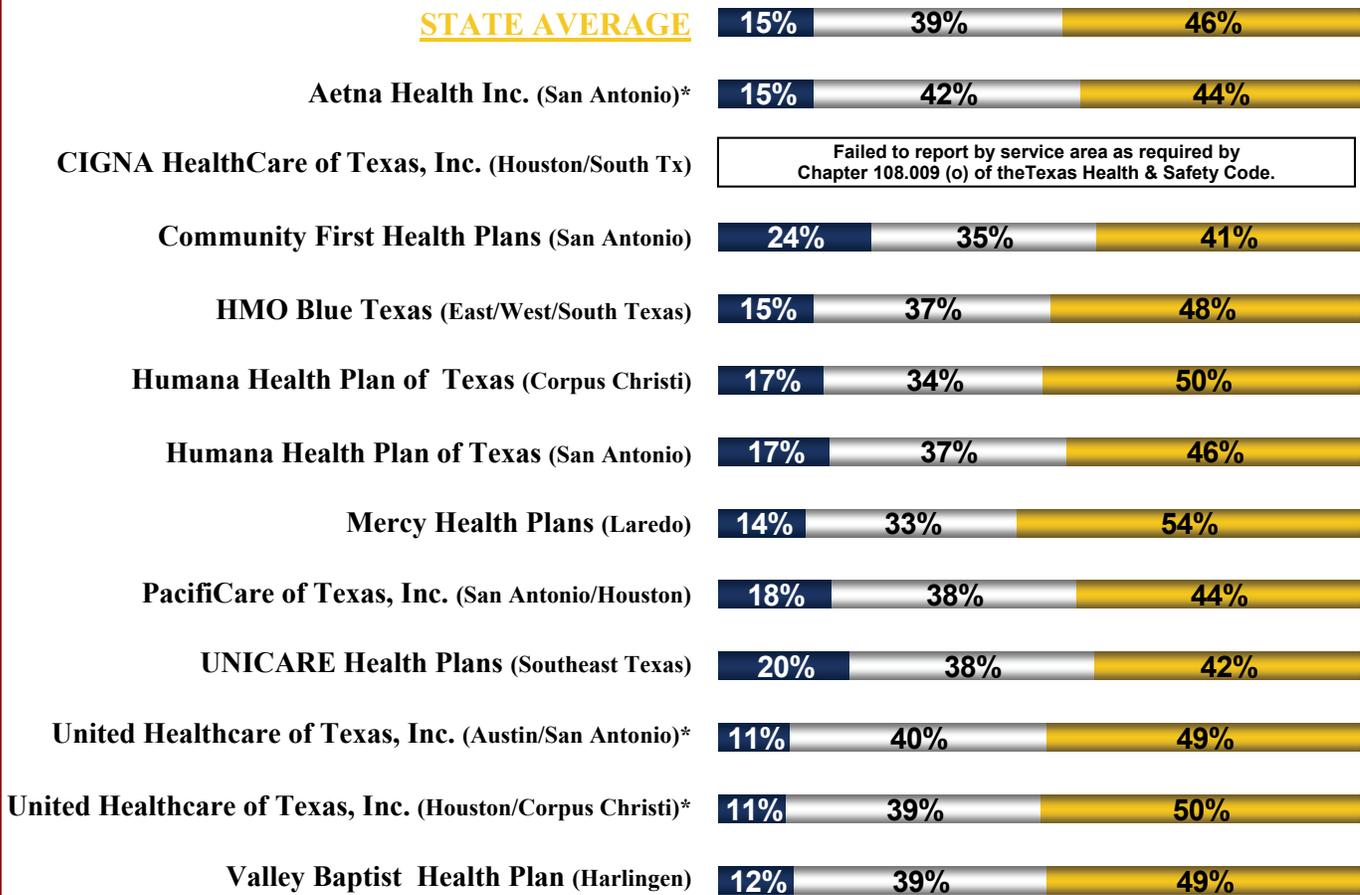
How people rated their health care

Survey (CAHPS™ 4.0H) Results

Percentage who rated their care 6 or lower	Percentage who rated their care 7 or 8	Percentage who rated their care 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health care** on a scale from:

0 = “worst health care possible” to **10** = “best health care possible”



Survey (CAHPS™ 4.0H) Results - South Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

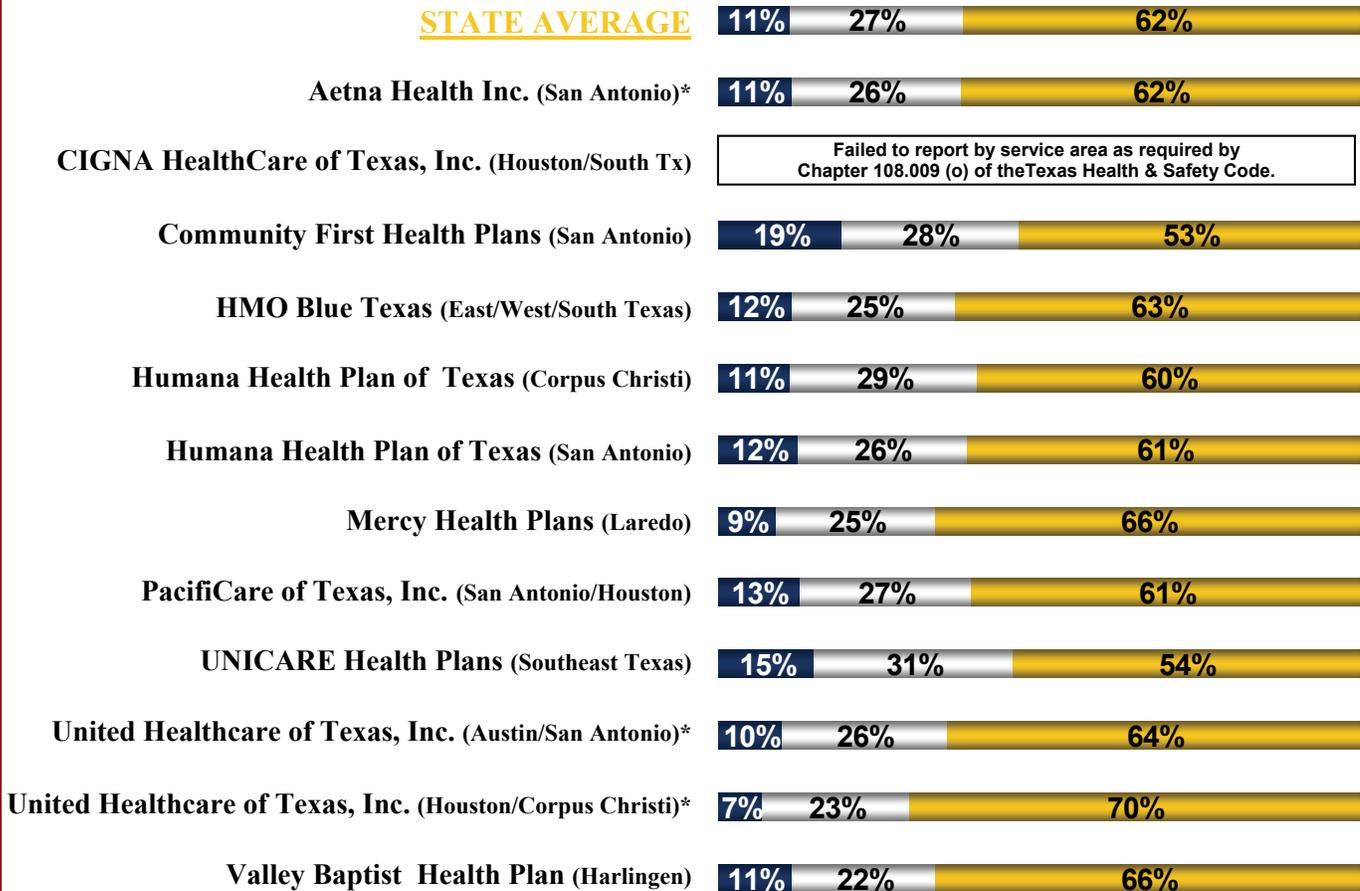
How people rated their personal doctor

Survey (CAHPSTTM 4.0H) Results

Percentage who rated their personal doctor 6 or lower	Percentage who rated their personal doctor 7 or 8	Percentage who rated their personal doctor 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = “worst personal doctor possible” to **10** = “best personal doctor possible”



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

How people rated their specialist

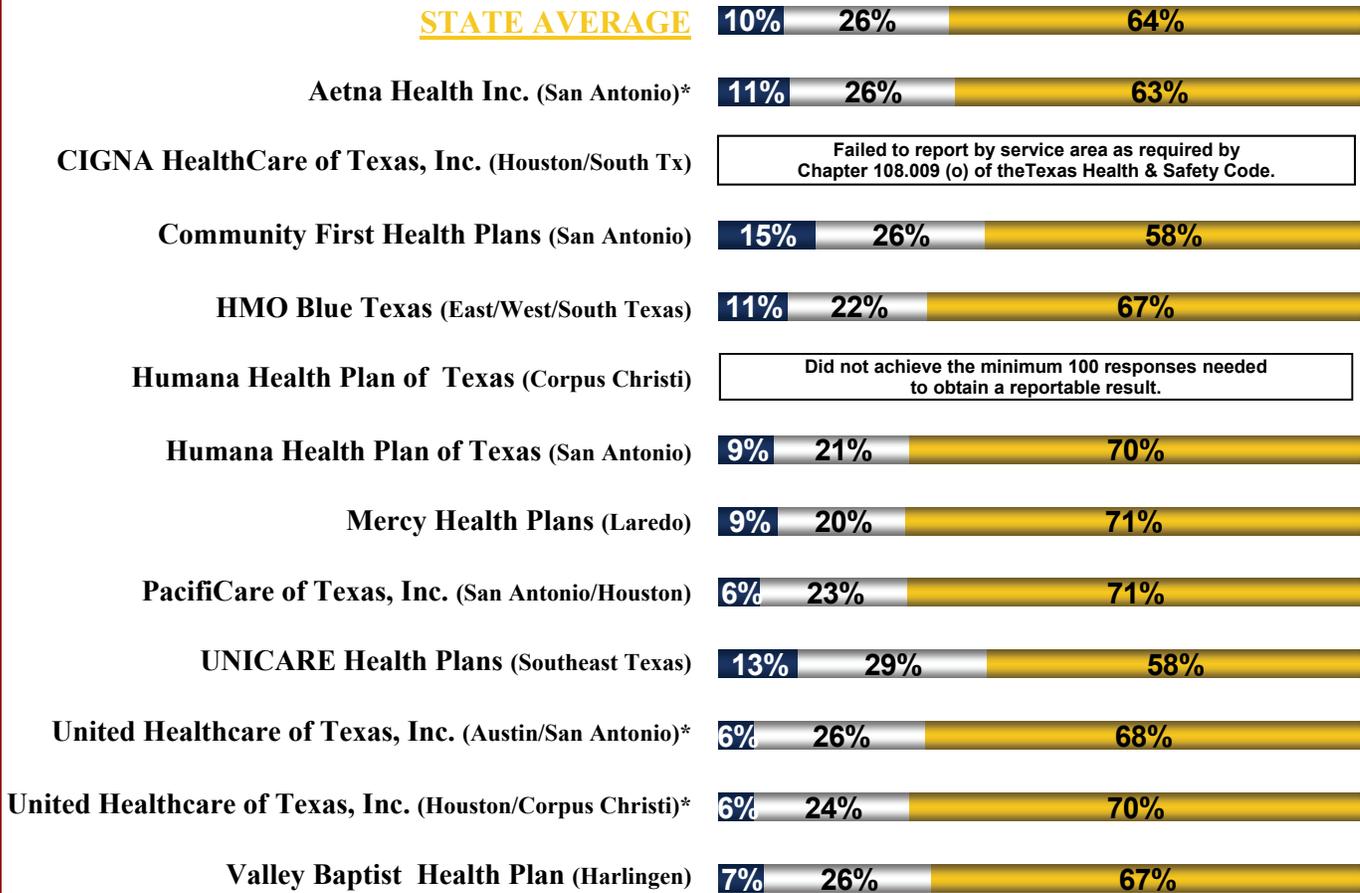
Survey (CAHPS™ 4.0H) Results

Percentage who rated their specialist 6 or lower	Percentage who rated their specialist 7 or 8	Percentage who rated their specialist 9 or 10
--	--	---

The bar graphs show answers to a survey question that asked people to **rate their specialist** on a scale from:

0 = “worst specialist possible” to **10** = “best specialist possible”

STATE AVERAGE



Survey (CAHPS™ 4.0H) Results - South Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of three questions.

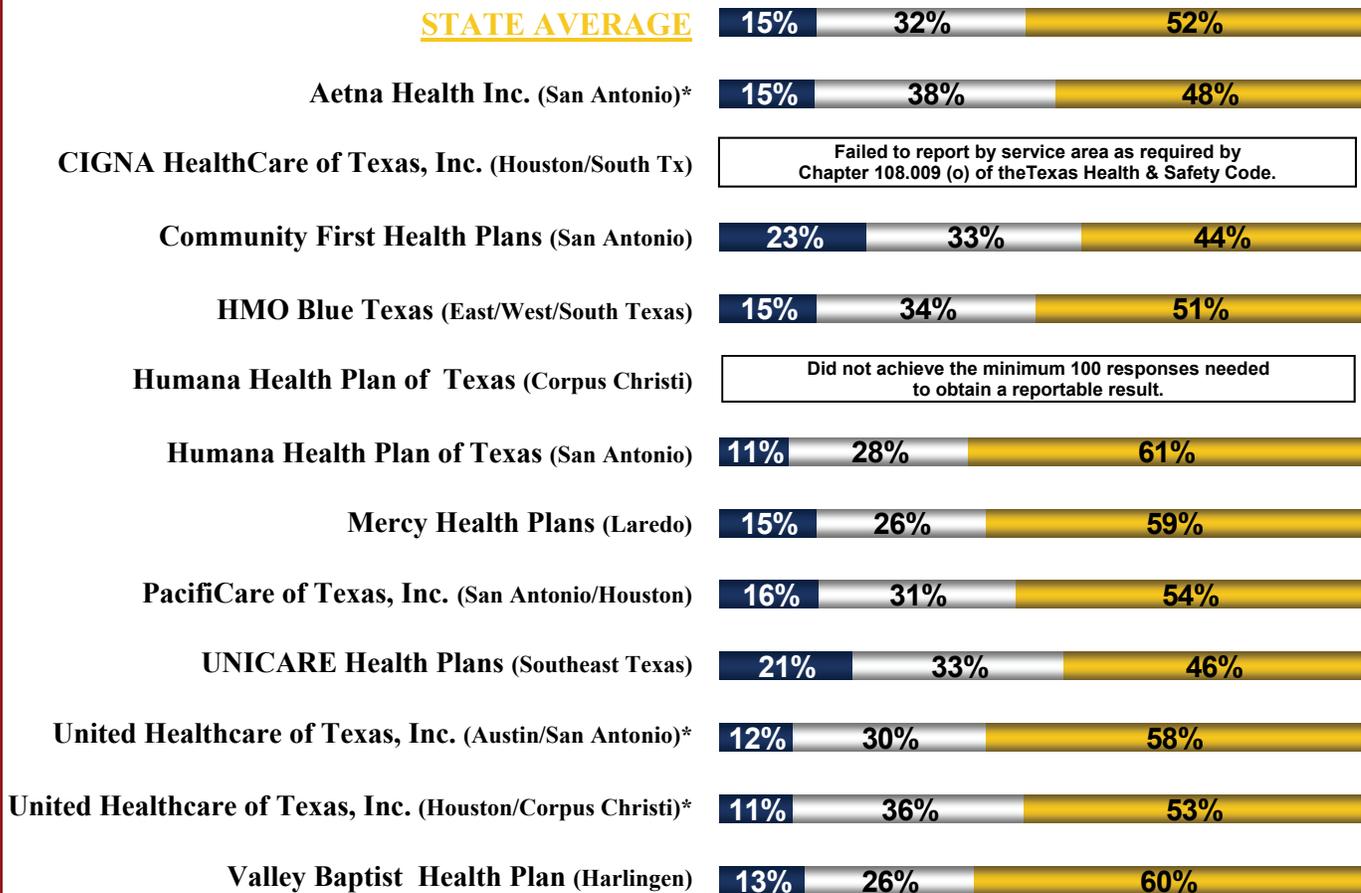
Getting needed care

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never received care that was needed	Percentage who said they usually received care that was needed	Percentage who said they always received care that was needed
---	--	---

The bar graphs show answers to survey questions that asked people **how often** it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to the deletion of two questions.

Getting care quickly

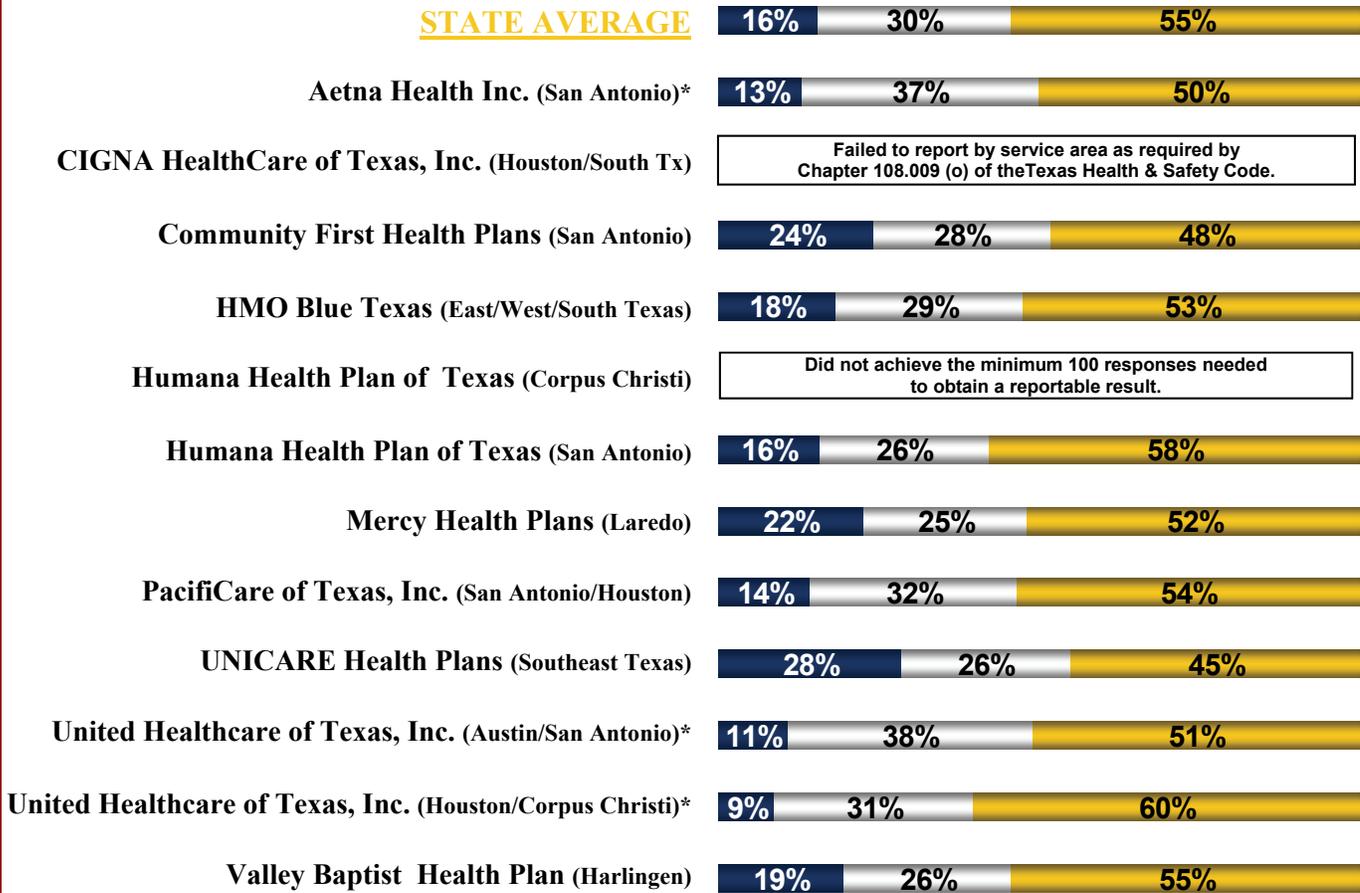
Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never got care quickly	Percentage who said they usually got care quickly	Percentage who said they always got care quickly
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they:

- Got care as soon as they thought they needed, when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE



Survey (CAHPS™ 4.0H) Results - South Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPS™ 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly	Percentage who said their plan usually handled claims quickly and correctly	Percentage who said their plan always handled claims quickly and correctly
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their health plan:

- Handled claims quickly.
- Handled claims correctly.

STATE AVERAGE



Aetna Health Inc. (San Antonio)*

Did not achieve the minimum 100 responses needed to obtain a reportable result.

CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

Community First Health Plans (San Antonio)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

HMO Blue Texas (East/West/South Texas)



Humana Health Plan of Texas (Corpus Christi)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Humana Health Plan of Texas (San Antonio)



Mercy Health Plans (Laredo)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

PacifiCare of Texas, Inc. (San Antonio/Houston)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

UNICARE Health Plans (Southeast Texas)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Austin/San Antonio)*



United Healthcare of Texas, Inc. (Houston/Corpus Christi)*

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Valley Baptist Health Plan (Harlingen)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to prior years' results and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of two questions.

Health plan customer service

Survey (CAHPS™ 4.0H) Results

Percentage who said customer service was sometimes or never efficient and helpful	Percentage who said customer service was usually efficient and helpful	Percentage who said customer service was always efficient and helpful
--	---	--

The bar graphs show answers to survey questions that asked people **how often**:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE



Aetna Health Inc. (San Antonio)*

Did not achieve the minimum 100 responses needed to obtain a reportable result.

CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

Community First Health Plans (San Antonio)



HMO Blue Texas (East/West/South Texas)



Humana Health Plan of Texas (Corpus Christi)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Humana Health Plan of Texas (San Antonio)



Mercy Health Plans (Laredo)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

PacifiCare of Texas, Inc. (San Antonio/Houston)



UNICARE Health Plans (Southeast Texas)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Austin/San Antonio)*

Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Houston/Corpus Christi)*

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Valley Baptist Health Plan (Harlingen)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Survey (CAHPS™ 4.0H) Results - South Texas

Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPS™ 4.0H) Results

Percentage who said their doctors
sometimes or never
communicated well

Percentage who said their doctors
usually
communicated well

Percentage who said their doctors
always
communicated well

The bar graphs show answers to survey questions that asked people **how often** their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE



Aetna Health Inc. (San Antonio)*



CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

Community First Health Plans (San Antonio)



HMO Blue Texas (East/West/South Texas)



Humana Health Plan of Texas (Corpus Christi)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Humana Health Plan of Texas (San Antonio)



Mercy Health Plans (Laredo)



PacifiCare of Texas, Inc. (San Antonio/Houston)



UNICARE Health Plans (Southeast Texas)



United Healthcare of Texas, Inc. (Austin/San Antonio)*



United Healthcare of Texas, Inc. (Houston/Corpus Christi)*



Valley Baptist Health Plan (Harlingen)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Shared Decision Making

Survey (CAHPSTTM 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making

Percentage who said there was somewhat yes shared decision making

Percentage who said there was definitely yes shared decision making

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.

STATE AVERAGE



Aetna Health Inc. (San Antonio)*



CIGNA HealthCare of Texas, Inc. (Houston/South Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

Community First Health Plans (San Antonio)



HMO Blue Texas (East/West/South Texas)



Humana Health Plan of Texas (Corpus Christi)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

Humana Health Plan of Texas (San Antonio)



Mercy Health Plans (Laredo)



PacifiCare of Texas, Inc. (San Antonio/Houston)



UNICARE Health Plans (Southeast Texas)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

United Healthcare of Texas, Inc. (Austin/San Antonio)*



United Healthcare of Texas, Inc. (Houston/Corpus Christi)*



Valley Baptist Health Plan (Harlingen)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 28%

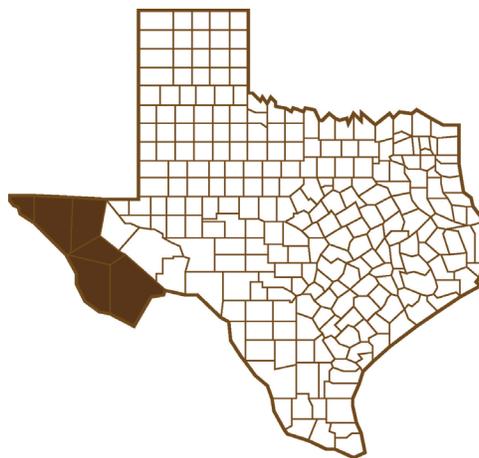
Aetna Health Inc. (Austin)	25%
Aetna Health Inc. (Dallas/Ft Worth)	33%
Aetna Health Inc. (El Paso)	26%
Aetna Health Inc. (Houston)	25%
Aetna Health Inc. (San Antonio)	24%
CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Tx)	FTR
Community First Health Plans (San Antonio)	35%
FIRSTCARE (Abilene)	28%
FIRSTCARE (Amarillo)	30%
FIRSTCARE (Lubbock)	29%
FIRSTCARE (Waco)	32%
HMO Blue Texas (Austin)	37%
HMO Blue Texas (Dallas/Ft Worth)	25%
HMO Blue Texas (East/West/South Texas)	36%
HMO Blue Texas (Houston)	31%
Humana Health Plan of Texas (Austin)	23%
Humana Health Plan of Texas (Corpus Christi)	23%
Humana Health Plan of Texas (Houston)	22%
Humana Health Plan of Texas (San Antonio)	31%
Mercy Health Plans (Laredo)	33%
PacifiCare of Texas (Dallas/Austin)	27%
PacifiCare of Texas (San Antonio/Houston)	27%
Scott and White Health Plan (Central Texas)	35%
UNICARE Health Plans (Southeast Texas)	26%
United Healthcare of Texas, Inc. (Austin/San Antonio)	26%
United Healthcare of Texas, Inc. (Dallas)	23%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	24%
Valley Baptist Health Plan (Harlingen)	26%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code

Survey (CAHPS™ 4.0H) Results for West Texas Plans

The counties included in the West Texas area are:

Brewster	Hudspeth
Culberson	Jeff Davis
El Paso	Presidio



While analysis of the consumer survey was performed for all commercial health maintenance organizations (HMOs) in Texas, only the results for the plans that provide services in the West Texas area are featured in this section of the report.

Not all HMOs provide services in each county listed here. HMOs whose service area is mainly in another region of the state are included in this section if their service area extends into at least one county in the West Texas region. The city/area shown after the name of each HMO indicates its main area of service. Contact plans directly for details on the areas they serve.

If your HMO is not included in the following section, it may be exempt from participating in the survey due to its low enrollment or its short time of participation in the Texas commercial HMO market during 2007.

How people rated their health plan

Survey (CAHPS™ 4.0H) Results

Percentage who rated their plan 6 or lower	Percentage who rated their plan 7 or 8	Percentage who rated their plan 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health plan** on a scale from:

0 = “worst health plan possible” to **10** = “best health plan possible”

STATE AVERAGE



Aetna Health Inc. (El Paso)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Lubbock)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

How people rated their health care

Survey (CAHPS™ 4.0H) Results

Percentage who rated their care 6 or lower	Percentage who rated their care 7 or 8	Percentage who rated their care 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their health care** on a scale from:

0 = “worst health care possible” to **10** = “best health care possible”

STATE AVERAGE



Aetna Health Inc. (El Paso)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by
Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Lubbock)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Survey (CAHPS™ 4.0H) Results - West Texas

How people rated their personal doctor

Survey (CAHPS™ 4.0H) Results

Percentage who rated their personal doctor 6 or lower	Percentage who rated their personal doctor 7 or 8	Percentage who rated their personal doctor 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their personal doctor** on a scale from:

0 = “worst personal doctor possible” to **10** = “best personal doctor possible”

STATE AVERAGE



Aetna Health Inc. (El Paso)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Lubbock)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

How people rated their specialist

Survey (CAHPS™ 4.0H) Results

Percentage who rated their specialist 6 or lower	Percentage who rated their specialist 7 or 8	Percentage who rated their specialist 9 or 10
---	---	--

The bar graphs show answers to a survey question that asked people to **rate their specialist** on a scale from:

0 = “worst specialist possible” to **10** = “best specialist possible”

STATE AVERAGE



Aetna Health Inc. (El Paso)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Lubbock)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of three questions.

Getting needed care

Survey (CAHPSTTM 4.0H) Results

Percentage who said they sometimes or never received care that was needed	Percentage who said they usually received care that was needed	Percentage who said they always received care that was needed
--	---	--

The bar graphs show answers to survey questions that asked people **how often** it was easy for them to:

- Get appointments with specialists.
- Get care, tests or treatment they needed through their health plan.

STATE AVERAGE



Aetna Health Inc. (El Paso)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Lubbock)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to results prior to 2007 and may not be appropriate for trending purposes due to the deletion of two questions.

Getting care quickly

Survey (CAHPS™ 4.0H) Results

Percentage who said they sometimes or never got care quickly	Percentage who said they usually got care quickly	Percentage who said they always got care quickly
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they:

- Got care as soon as they thought they needed, when they needed care right away.
- Got an appointment as soon as they thought they needed when they did not need care right away.

STATE AVERAGE



Aetna Health Inc. (El Paso)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Lubbock)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

Survey (CAHPS™ 4.0H) Results - West Texas

* Includes HMO & POS products. (See page 5 for explanation.)

Handling of claims quickly and correctly

Survey (CAHPSTTM 4.0H) Results

Percentage who said their plan sometimes or never handled claims quickly and correctly	Percentage who said their plan usually handled claims quickly and correctly	Percentage who said their plan always handled claims quickly and correctly
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their health plan:

- Handled claims quickly.
- Handled claims correctly.

STATE AVERAGE



Aetna Health Inc. (El Paso)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Lubbock)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

This year's results are not directly comparable to prior years' results and may not be appropriate for trending purposes due to changes in question and response choice wording and the deletion of two questions.

Health plan customer service

Survey (CAHPS™ 4.0H) Results

Percentage who said customer service was sometimes or never efficient and helpful	Percentage who said customer service was usually efficient and helpful	Percentage who said customer service was always efficient and helpful
--	---	--

The bar graphs show answers to survey questions that asked people **how often**:

- They got the information or help they needed from their health plan's customer service.
- Their health plan's customer service staff treated them with courtesy and respect.

STATE AVERAGE



Aetna Health Inc. (El Paso)*

Did not achieve the minimum 100 responses needed to obtain a reportable result.

CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Lubbock)

Did not achieve the minimum 100 responses needed to obtain a reportable result.

HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

Survey (CAHPS™ 4.0H) Results - West Texas

* Includes HMO & POS products. (See page 5 for explanation.)

How well doctors communicate

Survey (CAHPS™ 4.0H) Results

Percentage who said their doctors sometimes or never communicated well	Percentage who said their doctors usually communicated well	Percentage who said their doctors always communicated well
---	--	---

The bar graphs show answers to survey questions that asked people **how often** their personal doctor:

- Explained things in a way that was easy for them to understand.
- Listened carefully to them.
- Showed respect for what they had to say.
- Spent enough time with them.

STATE AVERAGE



Aetna Health Inc. (El Paso)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Lubbock)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Shared Decision Making

Survey (CAHPSTTM 4.0H) Results

Percentage who said there was somewhat no or definitely no shared decision making	Percentage who said there was somewhat yes shared decision making	Percentage who said there was definitely yes shared decision making
---	---	---

The bar graphs show answers to survey questions that asked people if their personal doctor:

- Talked with them about the pros and cons of each choice for their treatment or health care.
- Asked which choice was best for them when there was more than one choice for treatment.

STATE AVERAGE



Aetna Health Inc. (El Paso)*



CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)

Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.

FIRSTCARE (Lubbock)



HMO Blue Texas (East/West/South Texas)



Due to rounding, percentages may not add up to 100%.

* Includes HMO & POS products. (See page 5 for explanation.)

Response rate for all plans in the survey

Response rate = (completed surveys / [total sample – ineligible])

State Average = 28%

Aetna Health Inc. (Austin)	25%
Aetna Health Inc. (Dallas/Ft Worth)	33%
Aetna Health Inc. (El Paso)	26%
Aetna Health Inc. (Houston)	25%
Aetna Health Inc. (San Antonio)	24%
CIGNA HealthCare of Texas, Inc. (Dallas/North Tx)	FTR
CIGNA HealthCare of Texas, Inc. (Houston/South Tx)	FTR
Community First Health Plans (San Antonio)	35%
FIRSTCARE (Abilene)	28%
FIRSTCARE (Amarillo)	30%
FIRSTCARE (Lubbock)	29%
FIRSTCARE (Waco)	32%
HMO Blue Texas (Austin)	37%
HMO Blue Texas (Dallas/Ft Worth)	25%
HMO Blue Texas (East/West/South Texas)	36%
HMO Blue Texas (Houston)	31%
Humana Health Plan of Texas (Austin)	23%
Humana Health Plan of Texas (Corpus Christi)	23%
Humana Health Plan of Texas (Houston)	22%
Humana Health Plan of Texas (San Antonio)	31%
Mercy Health Plans (Laredo)	33%
PacifiCare of Texas (Dallas/Austin)	27%
PacifiCare of Texas (San Antonio/Houston/)	27%
Scott and White Health Plan (Central Texas)	35%
UNICARE Health Plans (Southeast Texas)	26%
United Healthcare of Texas, Inc. (Austin/San Antonio)	26%
United Healthcare of Texas, Inc. (Dallas)	23%
United Healthcare of Texas, Inc. (Houston/Corpus Christi)	24%
Valley Baptist Health Plan (Harlingen)	26%

FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code

Complaint Data



The following section contains an analysis of state-wide information collected by the Texas Department of Insurance.

HMO Complaint Data

The tables and charts shown in this section provide you with important information regarding the number and type of complaints against HMOs that have been registered with the Texas Department of Insurance (TDI) by medical providers, patients and others.

Most Common Reasons for Complaint

Analysis of complaints filed against HMOs with the Texas Department of Insurance indicates that total complaints increased 7% compared to the prior reporting year. The greatest change was seen in the number of complaints relating to **UNSATISFACTORY SETTLEMENT OFFER**, with an increase of 118% compared to the prior reporting year. While complaints were down in almost every other category, the decrease was least pronounced in complaints relating to **DELAYS IN CLAIMS HANDLING** (29%). A decrease (27%) in the number of complaints filed by patients and an increase in the number of complaints filed by providers (18%) was also observed.

Most Common Reasons for Complaint		2008	2007	2006	2005	2004
Unsatisfactory Settlement Offer	Often relates to health care providers dissatisfied with HMO compensation for services	40.4%	19.9%	28.4%	26.6%	24.2%
Denial of Claim	Provider and patient complaints related to denial of coverage for health care service	20.0%	32.2%	27.1%	25.8%	23.0%
Delays in Claims Handling	Provider and patient complaints about lack of timeliness in which claims are handled	12.9%	19.2%	19.0%	25.9%	25.3%
Recoupment of Claims Payment	Relates to overpayment by HMO and subsequent dispute when HMO requires refund from provider	2.3%	3.8%	4.3%	2.2%	-
Balance Billing	Inappropriate billing of the patient for charges the HMO is expected to pay	1.1%	1.0%	1.8%	2.0%	3.5%
Timely Filing Deficiency	A dispute between an insurance company and a provider regarding the timely	0.4%	1.9%	5.2%	1.5%	-
Access to Care	Usually related to HMO gatekeeping functions or internal bureaucracy	0.2%	0.4%	1.6%	1.7%	2.2%

Source: Texas Department of Insurance; July 1, 2003 to June 30, 2008

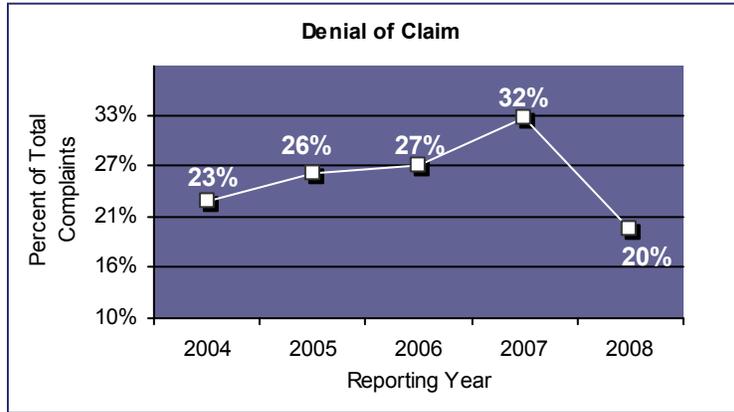
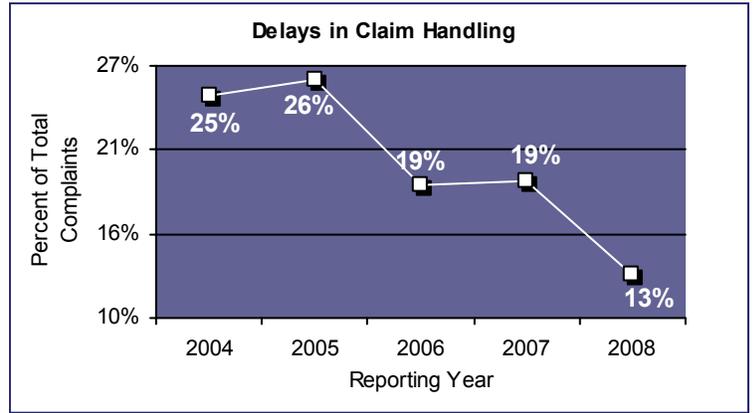
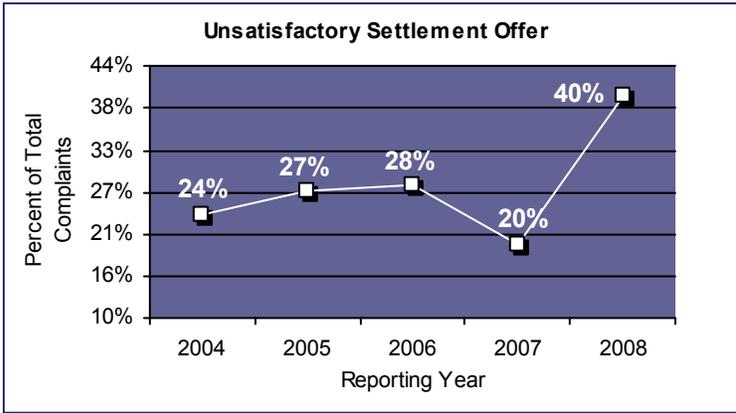
Explanatory Notes

Disposition

Closed complaints against HMOs are reported regardless of whether TDI determines the complaint justified or unjustified.

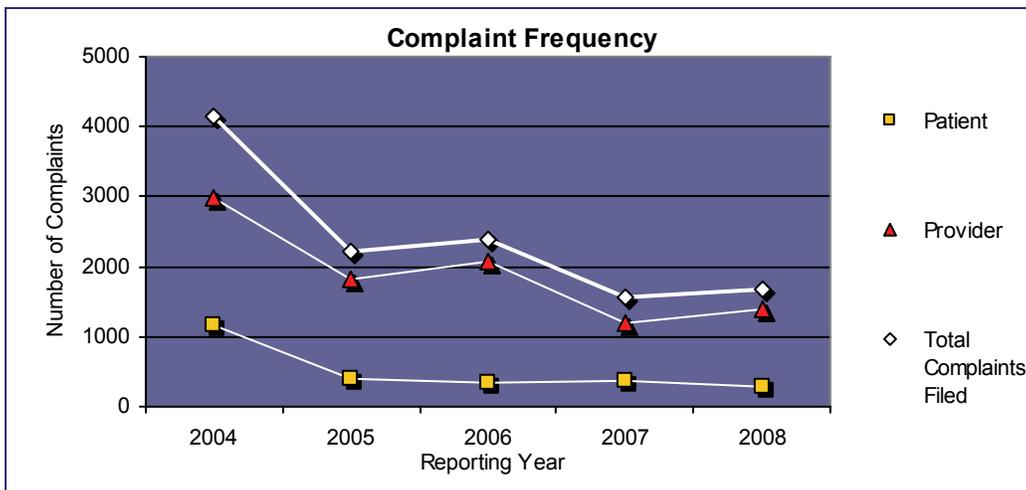
Verification

The Office of Public Insurance Counsel does not audit or otherwise attempt to verify the accuracy of the complaint or enrollment data used in this section of the report.



Complaint Frequency

The overall number of complaints filed by providers and patients increased for the 2008 reporting year. An analysis of prior year trends indicates that after a brief increase in the percentage of complaints filed by patients last year, these complaints are decreasing once again. For the current reporting period, the percentage of complaints filed by providers (includes doctors, hospitals and other health care contracted and non-contracted providers) increased by 18%



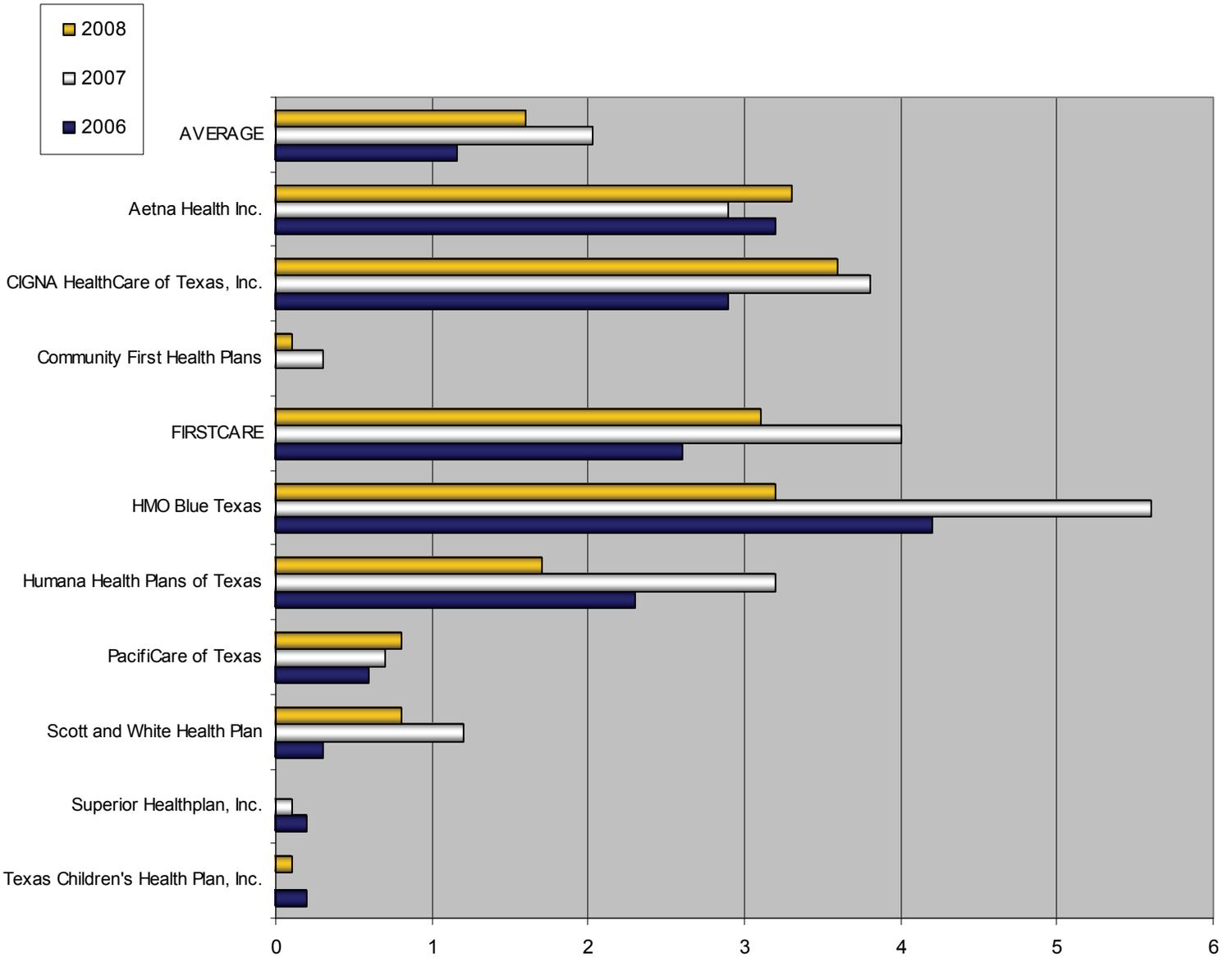
Source: Texas Department of Insurance; July 1, 2003 to June 30, 2008

How does your plan compare to the others?

The charts and tables that follow will help you determine how your HMO plan compares to others in Texas in terms of the number of complaints (patient, provider and combined) filed with the TDI per 10,000 members enrolled in the plan. Unlike the customer survey portion of this report, the complaint data is reported at the state-wide level. HMOs are grouped together depending on whether their enrollment was above or below 50,000 members.

Patient* Complaints Per 10,000 Enrollees

HMOs With More than 50,000 Enrollees

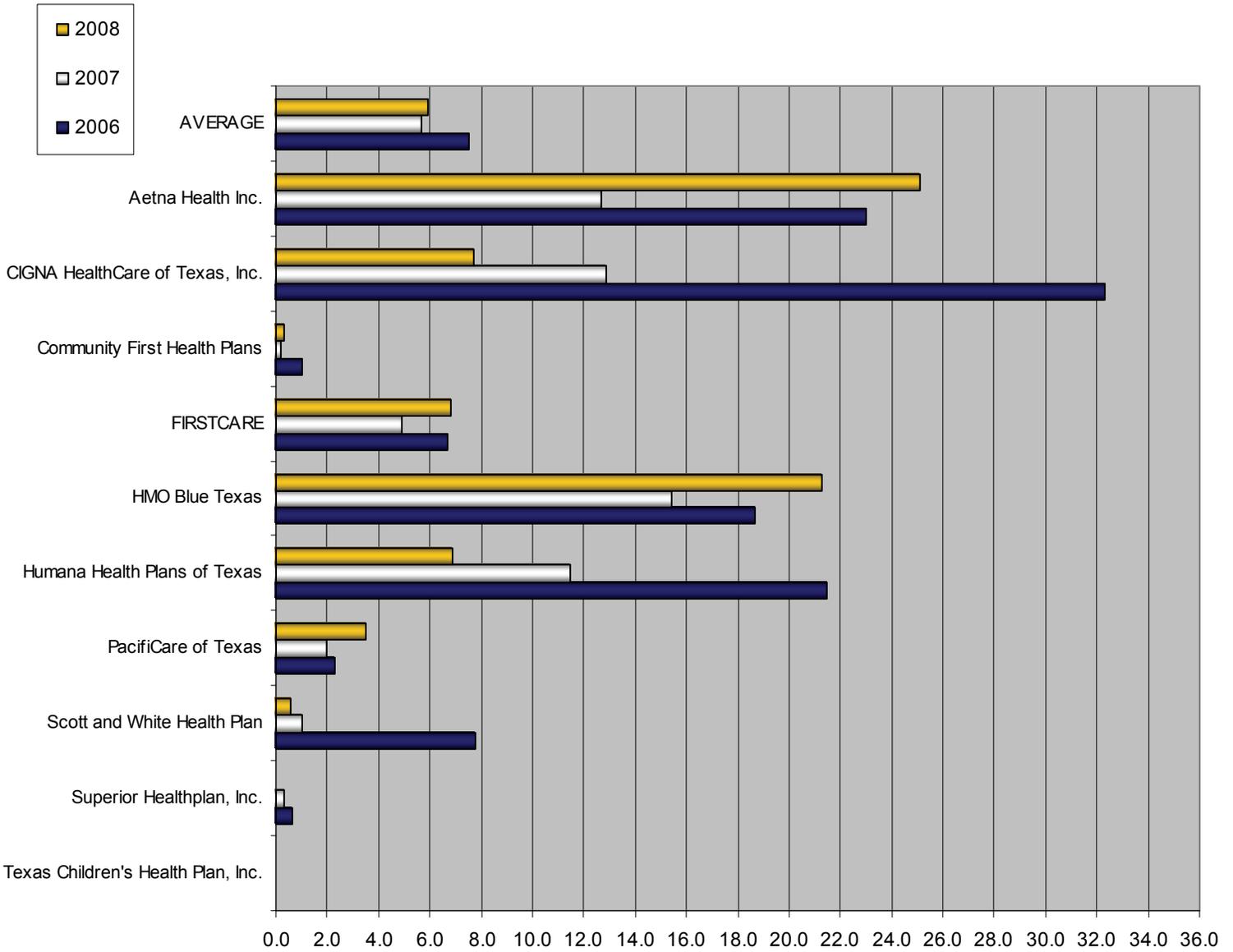


Source: Texas Department of Insurance
July 1, 2005 – June 30, 2008

* Includes complaints filed on behalf of patient by others.

Health Care Provider* Complaints Per 10,000 Enrollees

HMOs With More than 50,000 Enrollees

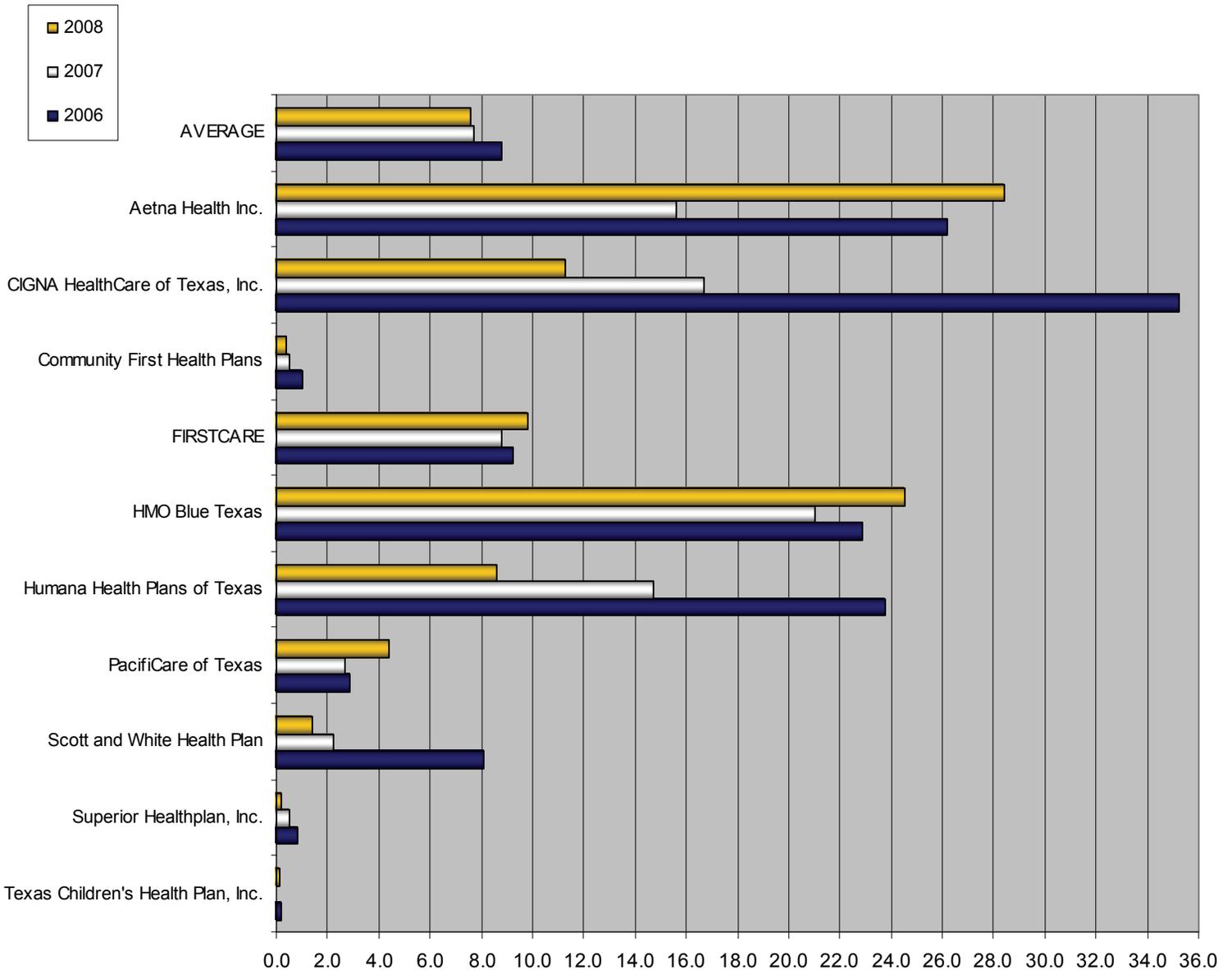


Source: Texas Department of Insurance
July 1, 2005 – June 30, 2008

* Includes doctors, hospitals, contracted and non-contracted providers.

Combined (Patient/Provider) Complaints Per 10,000 Enrollees

HMOs With More than 50,000 Enrollees



Source: Texas Department of Insurance
July 1, 2005 – June 30, 2008

Total Complaint Data

July 1, 2007—June 30, 2008
Basic Service HMOs With Enrollment Above 50,000

	Ending Enrollment Dec. 31, 2007	Health Care Provider Complaints	Patient Complaints	Combined (Patient / Provider) Complaints	Health Care Provider Complaints Per 10,000 Enrollment	Patient Complaints Per 10,000 Enrollment	Combined (Patient / Provider) Complaints Per 10,000 Enrollment
Aetna Health Inc.	242,731	609	81	690	25.1	3.3	28.4
CIGNA HealthCare of Texas, Inc.	54,798	42	20	62	7.7	3.6	11.3
Community First Health Plans	91,633	3	1	4	0.3	0.1	0.4
FIRSTCARE	104,657	71	32	103	6.8	3.1	9.8
HMO Blue Texas	169,458	361	54	415	21.3	3.2	24.5
Humana Health Plan of Texas, Inc.	136,737	95	23	118	6.9	1.7	8.6
PacifiCare of Texas, Inc.	142,463	50	12	62	3.5	0.8	4.4
Scott and White Health Plan	176,154	11	14	25	0.6	0.8	1.4
Superior Healthplan, Inc.	266,467	6	0	6	0.2	0.0	0.2
Texas Children's Health Plan, Inc.	184,573	0	1	1	0.0	0.1	0.1
TOTAL/AVERAGE BASIC SERVICE* (Plans > 50,000 Enrollment)	1,569,671	1248	238	1486	5.9	1.6	7.6

Source data: Texas Department of Insurance ICIS complaint data was downloaded from the Department's website for use in this report. Complaints were counted as follows: a) Owner = HMO, b) Subject of Complaints does not = ERISA, c) Line of Coverage = Group A&H and using a combination of unique complaint ID, reason for complaint and correspondent. Additional records with the same ID and reason for complaint as those already counted are excluded.

* Average complaint ratios for plans with enrollment greater than 50,000 are calculated excluding the high and low value in each column.

Total Complaint Data

July 1, 2007—June 30, 2008
Basic Service HMOs With Enrollment Below 50,000

	Ending Enrollment Dec. 31, 2007	Health Care Provider Complaints	Patient Complaints	Combined (Patient / Provider) Complaints	Health Care Provider Complaints Per 10,000 Enrollment	Patient Complaints Per 10,000 Enrollment	Combined (Patient / Provider) Complaints Per 10,000 Enrollment
Great-West Healthcare of Texas, Inc.	4,427	2	0	2	4.5	0.0	4.5
Mercy Health Plans of Missouri, Inc.	13,374	3	2	5	2.2	1.5	3.7
Molina Healthcare of Texas, Inc.	28,705	1	0	1	0.3	0.0	0.3
Selectcare of Texas, L.L.C.	38,547	1	0	1	0.3	0.0	0.3
UNICARE Health Plans of Texas, Inc.	36,569	21	6	27	5.7	1.6	7.4
United Healthcare of Texas, Inc.	9,800	85	11	96	86.7	11.2	98.0
TOTAL/MEDIAN BASIC SERVICE* (Plans < 50,000 Enrollment)	131,422	113	19	132	3.4	0.7	4.1

Source data: Texas Department of Insurance ICIS complaint data was downloaded from the Department's website for use in this report. Complaints were counted as follows: a) Owner = HMO, b) Subject of Complaints does not = ERISA, c) Line of Coverage = Group A&H and using a combination of unique complaint ID, reason for complaint and correspondent. Additional records with the same ID and reason for complaints as those already counted are excluded.

* Overall complaint ratios for plans are based on the median due to the high level of variability among plans.

Appeals and Complaints

If your health plan refuses to pay for health care that you or your physician thinks is necessary or appropriate, you have the right to appeal its decision. When your health plan makes such a refusal, it must also tell you how to use its' internal appeals process.

If your appeal is denied, you have the right to request a review by a neutral third party called an Independent Review Organization (IRO). The IRO has 20 days to issue its decision.

If your condition is life threatening, you may go directly to the IRO without using your plan's internal appeals process. The IRO then has 8 days to issue its' decision. HMOs are required to pay for the IRO appeal process and comply with the IRO's decision.

You may be able to take legal action against an HMO if you have been harmed by its health care treatment decisions.

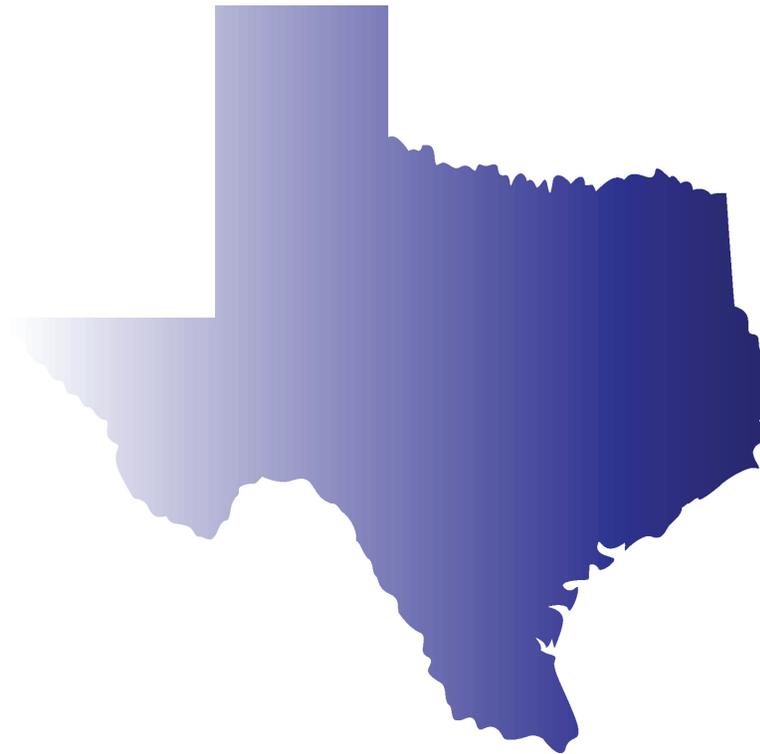
Complaints against HMOs may be filed with the Texas Department of Insurance (TDI). Complaints against health care providers should also be directed to the appropriate licensing or enforcement agency.

For more information on independent review or filing complaints (and other patients' rights), contact the TDI's IRO Information Line (888) 834-2476 and Consumer Help Line (800) 252-3439.

IRO Appeals July 1, 2007 to June 30, 2008	Cases	Cases Decided in Favor of HMO	Cases Decided in Favor of Patient / Enrollee	Cases Decided Partially in Favor of Both
Aetna Health Inc.	6	4	2	0
CIGNA HealthCare of Texas, Inc.	3	2	0	1
FIRSTCARE	2	0	2	0
HMO Blue Texas	3	2	1	0
Humana Health Plan of Texas, Inc.	1	1	0	0
PacifiCare of Texas, Inc.	1	1	0	0
Parkland Community Health Plan, Inc.	1	1	0	0
Superior Healthplan, Inc.	1	0	1	0
UNICARE Health Plans of Texas, Inc.	1	1	0	0
TOTAL	19	12	6	1

Source: Texas Department of Insurance
IRO Database
July 1, 2007 to June 30, 2008

HMO Market Share
Customer Service Phone Numbers
Sources of Financial Information
Other Sources of Information



The following section contains state-wide information as compiled by the Texas Department of Insurance and other sources.

HMO Market Share

HMO	Total Ending Enrollment	Total Market Share	Group Ending Enrollment	Group Market Share
Amerigroup Texas, Inc. ¹	440,787	16.1%	58,118	6.1%
Superior Healthplan, Inc. ¹	265,857	9.7%	36,799	3.9%
Aetna Health Inc.	222,701	8.1%	176,740	18.6%
Texas Children's Health Plan, Inc. ¹	187,756	6.9%	56,843	6.0%
Scott & White Health Plan	180,195	6.6%	136,821	14.4%
Health Care Service Corp. (HMO Blue Texas)	153,631	5.6%	153,563	16.2%
Humana Health Plan of Texas, Inc.	146,640	5.4%	104,392	11.0%
Parkland Community Health Plan, Inc. ¹	142,273	5.2%	0	0.0%
PacifiCare of Texas, Inc. ²	141,626	5.2%	10,756	1.1%
Community Health Choice, Inc. ¹	118,883	4.3%	0	0.0%
SHA, L.L.C. (FIRSTCARE)	105,652	3.9%	73,758	7.8%
Evercare of Texas, LLC ¹	94,680	3.5%	0	0.0%
Community First Health Plans, Inc. ¹	88,924	3.2%	25,799	2.7%
Cigna Healthcare of Texas, Inc.	49,877	1.8%	49,877	5.2%
El Paso First Health Plans, Inc. ¹	49,622	1.8%	0	0.0%
Cook Children's Health Plan ¹	48,602	1.8%	0	0.0%
Driscoll Children's Health Plan ¹	42,491	1.6%	0	0.0%
SelectCare of Texas, L.L.C. ²	42,146	1.5%	0	0.0%
Texas Healthspring, LLC ²	38,264	1.4%	0	0.0%
UNICARE Health Plans of Texas, Inc. ¹	34,961	1.3%	15,023	1.6%
Elder Health Texas, Inc. ²	33,943	1.2%	0	0.0%
Molina Healthcare of Texas, Inc. ¹	27,902	1.0%	0	0.0%
Valley Baptist Insurance Co.	17,157	0.6%	20,839	2.2%
Seton Health Plan, Inc. ¹	12,720	0.5%	12,720	1.3%
Arcadian Health Plan, Inc. ²	12,097	0.4%	0	0.0%
Mercy Health Plans of Missouri, Inc. ¹	11,499	0.4%	11,499	1.2%
PSO Health Service, LLC ²	10,812	0.4%	0	0.0%
United Healthcare of Texas, Inc.	4,842	0.2%	4,799	0.5%
Wellcare of Texas, Inc. ²	2,690	0.1%	0	0.0%
K S Plan Administrators, LLC ²	2,632	0.1%	0	0.0%
Selectcare Health Plans, Inc. ²	2,328	0.1%	0	0.0%
Great-West Healthcare of Texas, Inc.	1,443	0.1%	1,443	0.2%
Legacy Health Solutions, Inc.	787	0.0%	787	0.1%
UTMB Health Plans, Inc.	734	0.0%	0	0.0%
Arkansas Community Care ²	672	0.0%	0	0.0%
Fidelis SecureCare of Texas Inc. ²	315	0.0%	0	0.0%
TOTAL TEXAS BASIC SERVICE	2,738,141		950,576	

¹ Enrollment is predominantly Medicaid or Children's Health Insurance Program (CHIP).

² Enrollment is predominantly Medicare.

Source: TDI Texas Data HMO Report: Basic Service First Quarter 2008

Sources of Financial Information

Several organizations publish information about the financial strength of HMOs and other insurance companies in Texas. The financial condition of a health plan can impact its ability to timely pay claims and, in extreme cases, may affect quality of care. Unusually high complaint levels against a health plan, especially by medical providers, are sometimes an indication of poor financial condition.

For financial strength ratings of Texas health plans, you may contact the following organizations:

A.M. Best
www.ambest.com
(908) 439-2200

Fitch Ratings, Ltd.
www.fitchibca.com
(212) 908-0500

Moody's Investors Service
www.moodys.com
(212) 553-0377

Standard and Poor's Corp.
www.standardandpoors.com
(212) 438-2400

TheStreet.com Ratings, Inc.
www.thestreetratings.com
(800) 289-9222

Further financial and other information about many Texas health plans can be obtained by calling the Texas Department of Insurance customer service line at 1-800-252-3439. TDI also makes financial information available online via its "Company Lookup" link at www.tdi.state.tx.us.

OPIC encourages consumers to review all available information about their HMO's financial strength.

Other sources of information

STATE

Texas Department of Insurance (TDI)

P.O. Box 149104
Austin, Texas 78714-9104
(800) 252-3439
www.tdi.state.tx.us

The TDI has regulatory authority over the state's HMOs, including complaints, appeals, quality of care and financial stability. TDI has information about HMOs and health insurance in general, both in printed form and on their website.

Texas Health and Human Services Commission (HHSC)

4900 N. Lamar Blvd
Austin, Texas 78751
(800) 252-8263
www.hhsc.state.tx.us

The HHSC has oversight responsibilities for designated HHSC agencies, and administers certain health and human services programs including the Texas Medicaid Program and CHIP.

Texas Health Care Information Collection (THCIC)

Department of State Health Services (DSHS)
Center for Health Statistics
1100 West 49th Street, M-660
Austin, Texas 78756
(512) 458-7261
www.dshs.state.tx.us/thcic

The THCIC collects data from hospitals and HMOs about quality of care and makes it available to the public. THCIC annually collects the Health Plan Employer Data and Information Set (HEDIS®) information from Texas HMOs. HEDIS® is a set of standardized measures designed to allow for comparisons of HMO performance.

CHIP & Children's Medicaid

P.O. Box 149276
Austin, Texas 78714-9276
(877) 543-7669

www.chipmedicaid.org

The Texas Health and Human Services Commission offers two health insurance programs for children: Children's Health Insurance Program (CHIP), and Children's Medicaid. Applications, eligibility information and other related information can be found at this website.

Texas Department of Aging and Disability Services (DADS)

701 W. 51st
Austin, Texas 78751
(800) 252-9240
www.dads.state.tx.us

The DADS was formed to administer programs funded by the federal Older Americans Act of 1965 (OAA) and the Texas Legislature. Qualified Texans 60 years of age and older may apply with their local Area Agency on Aging for services such as nutrition, transportation, Long Term Care Ombudsmen, and others.

Health Information, Counseling and Advocacy Program (HICAP)

(800) 252-9240 (DADS)
www.tdi.state.tx.us/consumer/hicap

HICAP provides one-on-one counseling to Texas seniors age 65 and over and Medicare Beneficiaries. HICAP volunteers provide information on critical issues including Medicare, Medicaid, supplemental insurance, Medicare HMOs, long term care insurance and retirement benefits. HICAP is sponsored by the DADS, the TDI and the Texas Legal Services Center.

Texas Health Insurance Risk Pool (THIRP)

P.O. Box 6089
Abilene, Texas 79608-6089
(888) 398-3927
www.txhealthpool.org

The THIRP was created by the Texas Legislature to provide health insurance to Texas residents who either cannot obtain adequate health insurance coverage as a result of their medical conditions, or are considered "Federally Eligible Individuals", as defined by the Health Insurance Portability and Accountability Act (HIPAA) of 1996.

Employees Retirement System of Texas (ERS)

P.O. Box 13207
Austin, Texas 78711-3207
(877) 275-4377
www.ers.state.tx.us

The ERS administers health benefit plans for state agency and higher education employees whose employers participate in the Texas Uniform Group Insurance Program. ERS also administers retirement plans for state agency employees and determines eligibility for the State Kid's Insurance Program (SKIP) for children of state employees.

Teacher Retirement System of Texas (TRS)

1000 Red River Street
Austin, Texas 78701
(800) 223-8778
www.trs.state.tx.us

The TRS administers health insurance and provides retirement and related benefits for active and retired employees of public schools, colleges and universities supported by the state. TRS is the state's largest public retirement system.

FEDERAL

Centers for Medicare and Medicaid Services (CMS) Region VI

1301 Young Street, Suite 714
Dallas, Texas 75202
(214) 767-6423
www.cms.hhs.gov

CMS is the agency of federal government responsible for oversight of the nation's Medicare, Medicaid, State Children's Insurance Program, HIPAA and the Clinical Laboratory Improvement Amendments Program. CMS makes information available to Medicare beneficiaries via its website, including comparative information about Medicare HMOs.

United States Department of Labor Employee Benefits Security Administration (EBSA)

(Dallas Regional Office)
525 Griffin Street, Room 900
Dallas, Texas 75202-5025
(972) 850-4500
www.dol.gov/ebsa

The EBSA of the Department of Labor is the federal agency responsible for administering and enforcing provisions of Title I of the Employee Retirement Income Security Act of 1974 (ERISA). The EBSA publishes numerous documents and guides to assist workers with employer based benefits in getting the information needed to protect their benefit rights.

United States Office of Personnel Management Federal Employees Health Benefit Program

San Antonio Service Center
8610 Broadway, Room 305
San Antonio, Texas 78217
(210) 805-2423
www.opm.gov

The Office of Personnel Management publishes an annual guide on health benefit plans for federal civilian employees called the FEHB Guide. The guide compares and rates HMOs, fee-for-service and managed care health plans that are available to federal workers.

Please send questions or comments to:

Office of Public Insurance Counsel

Deeia Beck, Public Counsel

dbeck@opic.state.tx.us

William P. Hobby State Office Building

333 Guadalupe, Suite 3-120

Austin, Texas 78701

512-322-4143

fax 512-322-4148

<http://www.opic.state.tx.us>

TDD or TT Users Call 1-800-RELAY TX

then ask agent to call the number you wish to reach



**OPIC
RECYCLES**