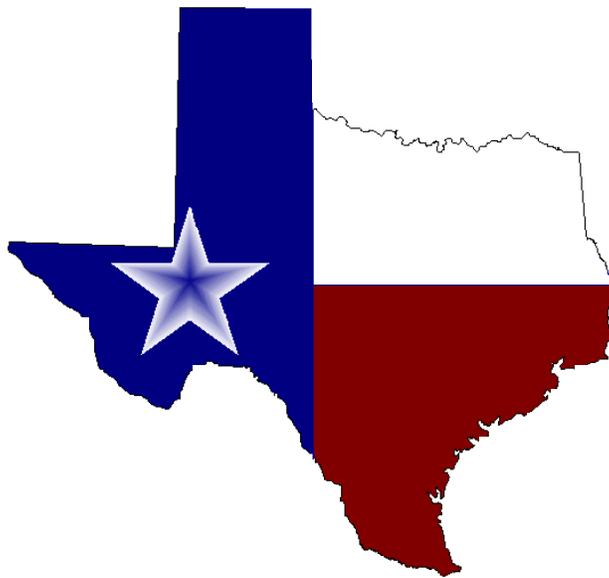


# COMPARING TEXAS HMOs 2010

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**



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# About the Report

The **Office of Public Insurance Counsel (OPIC)** is a state agency which represents consumers as a class in insurance matters. The 75<sup>th</sup> 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 2009. The first section of the report illustrates the results of the Consumer Assessment of Healthcare Providers and Systems, Version 4.0H (CAHPS<sup>®</sup> 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<sup>®</sup> 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 126-128 for Medicare and Medicaid contact information. ERISA plans are also excluded. See page 128 for more information on ERISA plans.

## Who did the survey?

The CAHPS<sup>®</sup> 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<sup>®</sup>) that Texas HMOs are required to submit annually to the State of Texas.

## Who was surveyed?

The CAHPS<sup>®</sup> 4.0H survey was compiled from answers from more than 7,778 adults enrolled in health plans across the state of Texas who had been enrolled in their plan continuously for the 12-month period from January 1, 2009 to December 31, 2009. 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 33%. Of the 27,337 plan members selected and eligible to participate in the survey, 5,776 completed the survey by mail, 1,854 by phone and 148 online. Refer to each region for a list of response rates by plan.

## How can the report 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 2009.

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 5 and 124-128.*

## 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 124).

- *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 a family member 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.

## Choosing an HMO

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?

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.

The federal Patient Protection and Affordable Care Act (PPACA) and related *Health Care and Education Reconciliation Act*, enacted by Congress in March 2010, include significant insurance market reforms effective for most group and individual health insurance policies. The following health insurance market reforms apply for plan years that begin on or after September 23, 2010:

- Health plans must provide a required set of preventive services to enrollees, waiving applicable in-network deductibles, co-pays and co-insurance,
- Health plans may not require referrals for in-network pediatrician and OB-GYN care,
- Prior approval requirements for emergency care are prohibited,
- Health plans that offer dependent coverage must allow adult children who lack access to their own employer-sponsored coverage to remain on a parent's plan up to age 26,
- Health plans may not deny coverage or apply pre-existing condition exclusions to coverage for children under age 19,
- Health plans may not impose lifetime dollar limits,
- Rescissions of health insurance coverage are prohibited, and
- Consumers have a right to internal and external appeals of claim and coverage denials.

Texas law also provides the following protections:

- 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, and
- the right to request a mediation settlement if an enrollee is balance billed for an out-of-network claim.

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](http://www.tdi.state.tx.us/pubs/consumer/cb069.html) or call 1-800-252-3439 to request a copy.

# Types of health plans

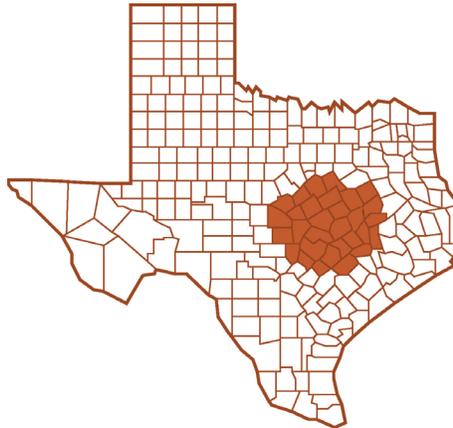
	<b>HMO</b> <i>Health Maintenance Organization</i>	<b>PPO</b> <i>Preferred Provider Organization</i>	<b>HMO/POS</b> <i>Health Maintenance Organization with Point of Service Option</i>	<b>Traditional Insurance</b> <i>Fee-for-Service</i>
<b>Type of Network</b>	<b><u>Closed Network</u></b> You must use doctors, hospitals and specialists who are members of the HMO's network except in an emergency.	<b><u>Open Network</u></b> You may use doctors, hospitals, and specialists who are members of the PPO's network or go outside the network.	<b><u>Open Network</u></b> You may use doctors, hospitals, and specialists who are members of the HMO's network or go outside the network.	<b><u>No Network</u></b> You may use any doctor, hospital, or specialist you choose.
<b>Limitations on your choice of doctors</b>	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 in 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.
<b>Incentives to use network doctors</b>	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.
<b>Payment for services</b>	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<sup>®</sup> 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 2009.

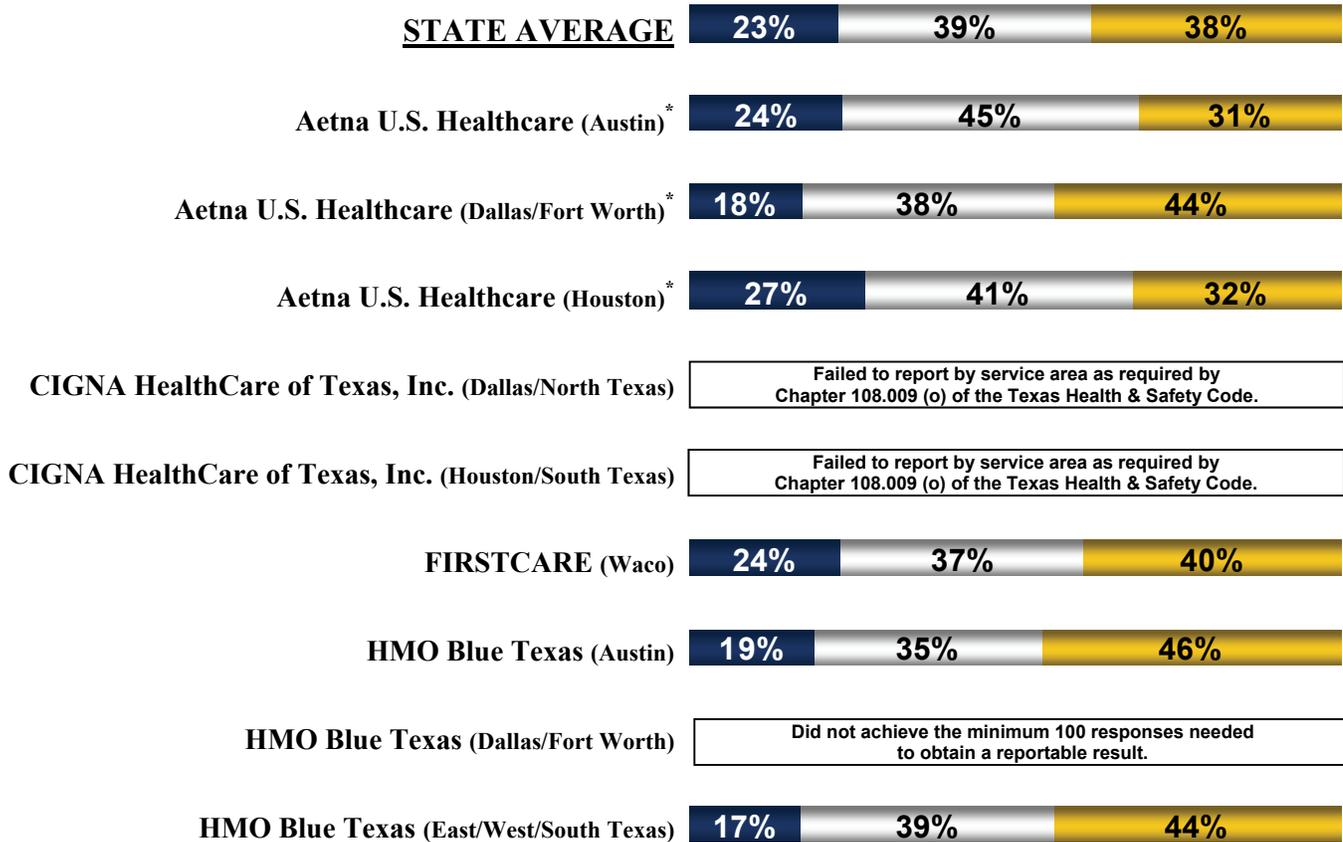
# How people rated their health plan

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.)

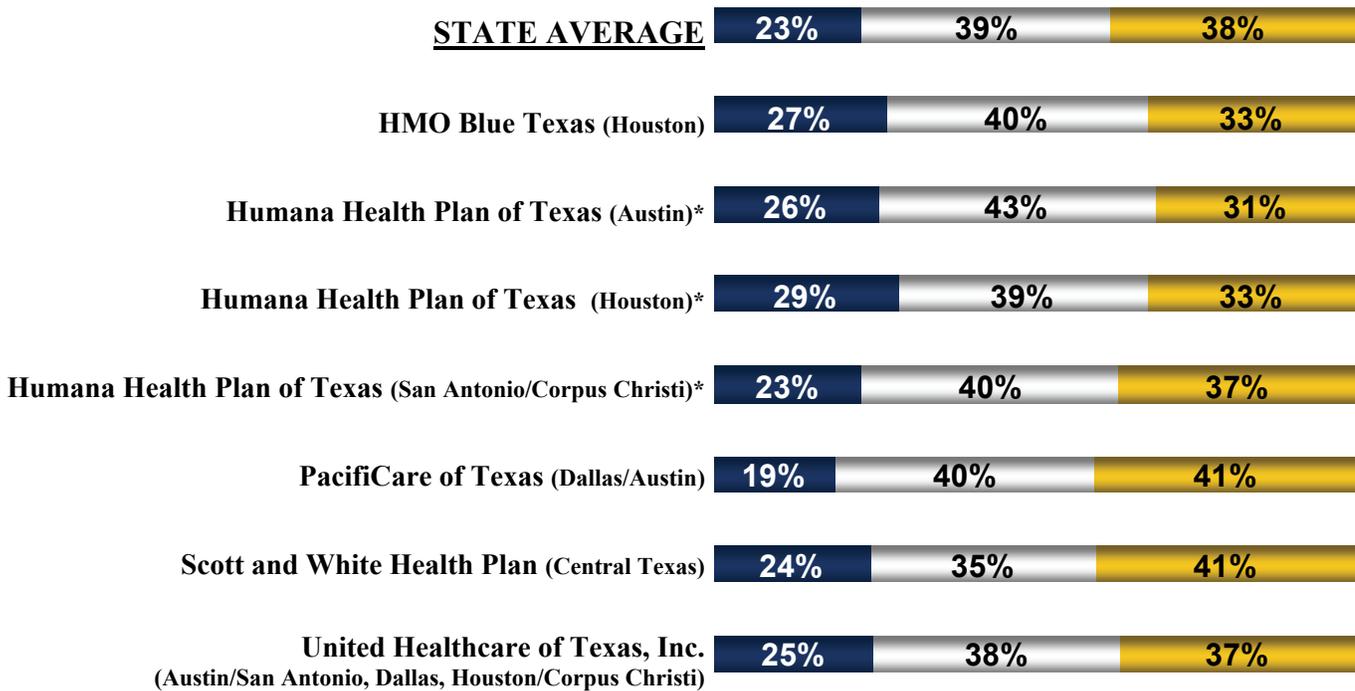
# How people rated their health plan

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

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

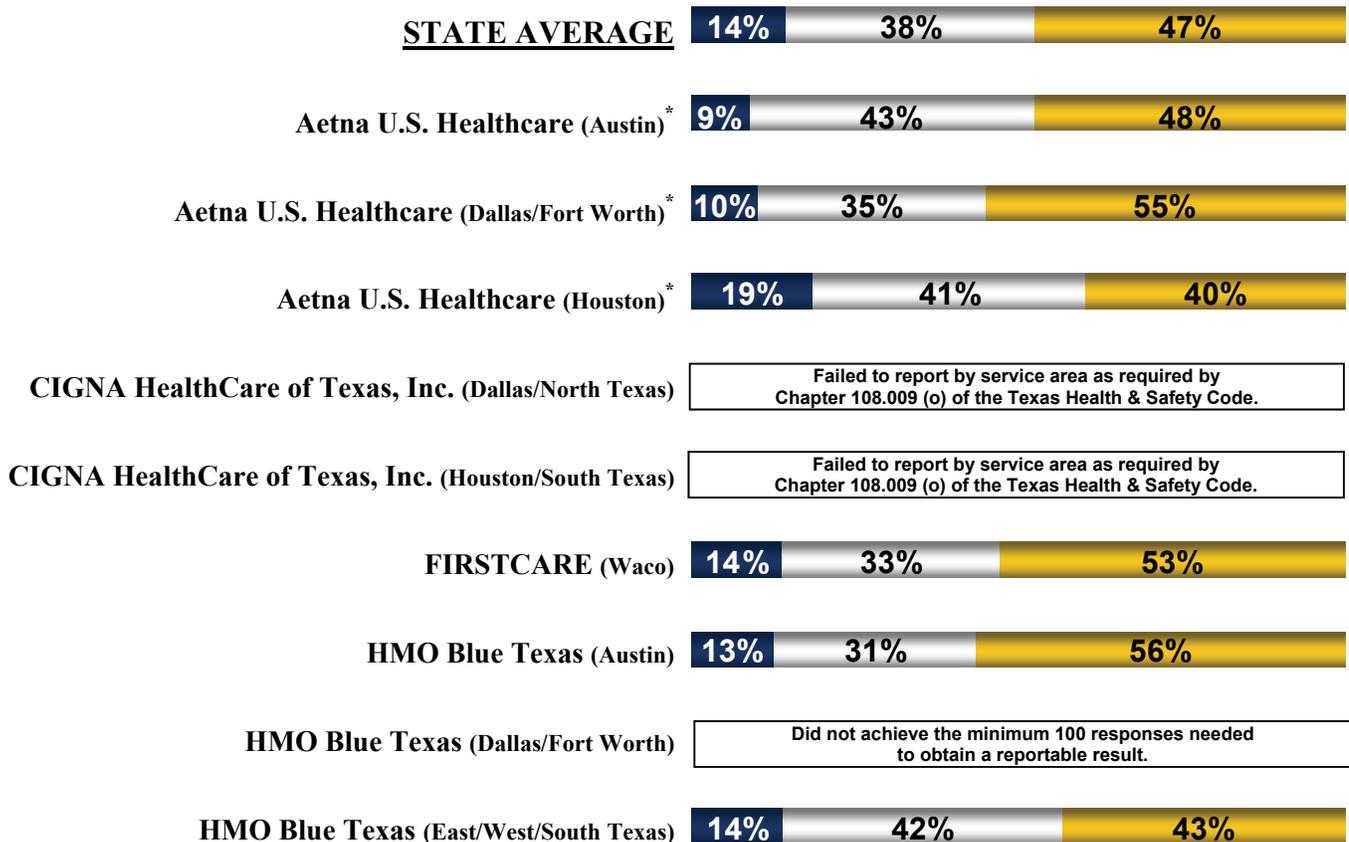
# How people rated their health care

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%.*

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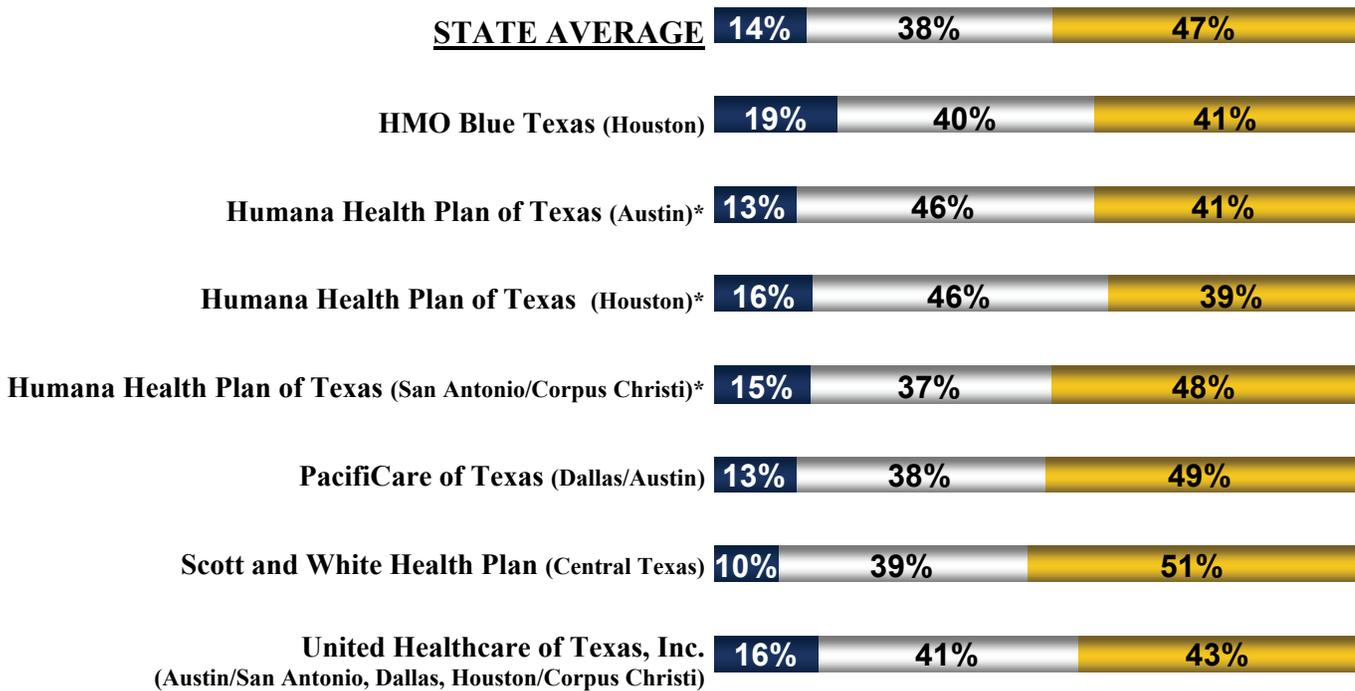
# How people rated their health care

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.)

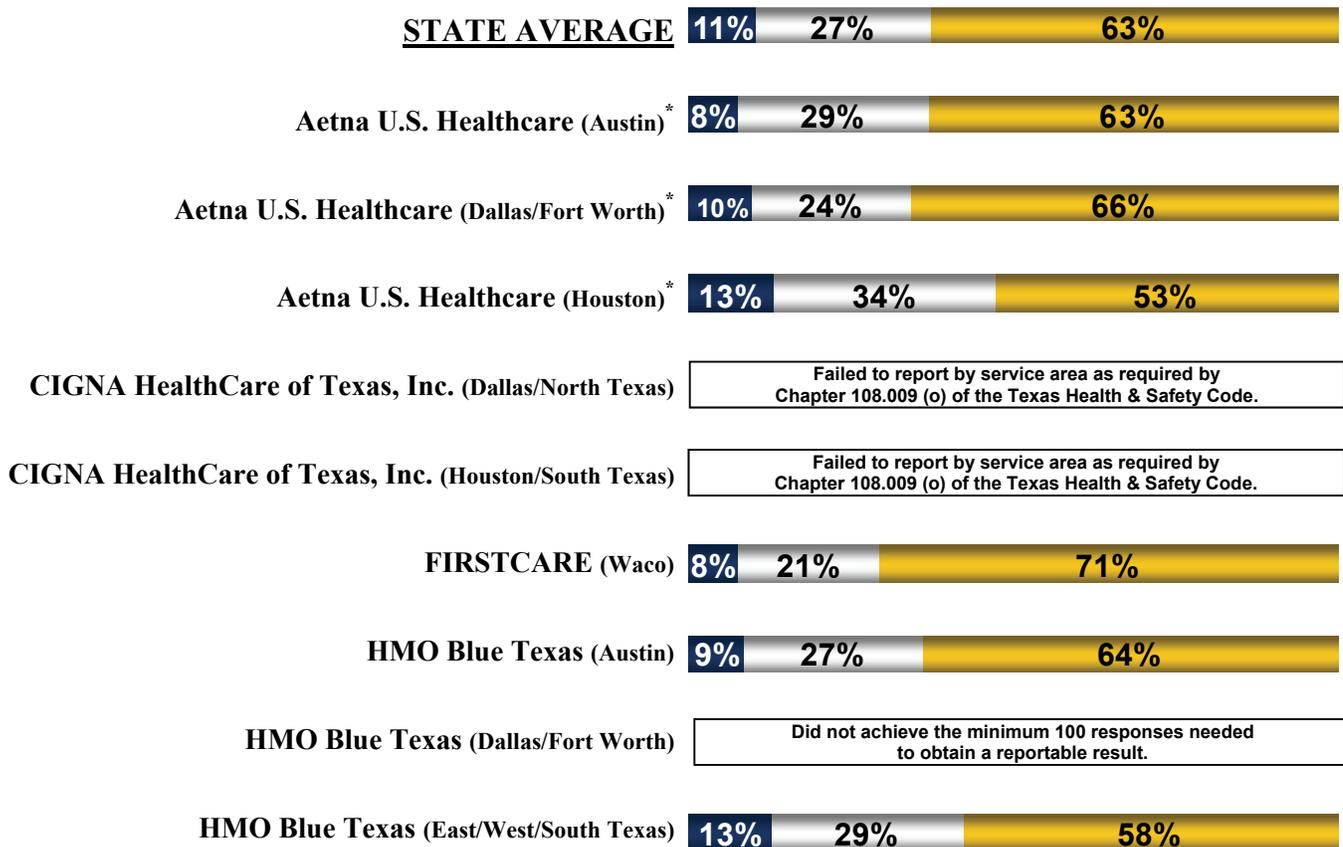
# How people rated their personal doctor

Survey (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.)

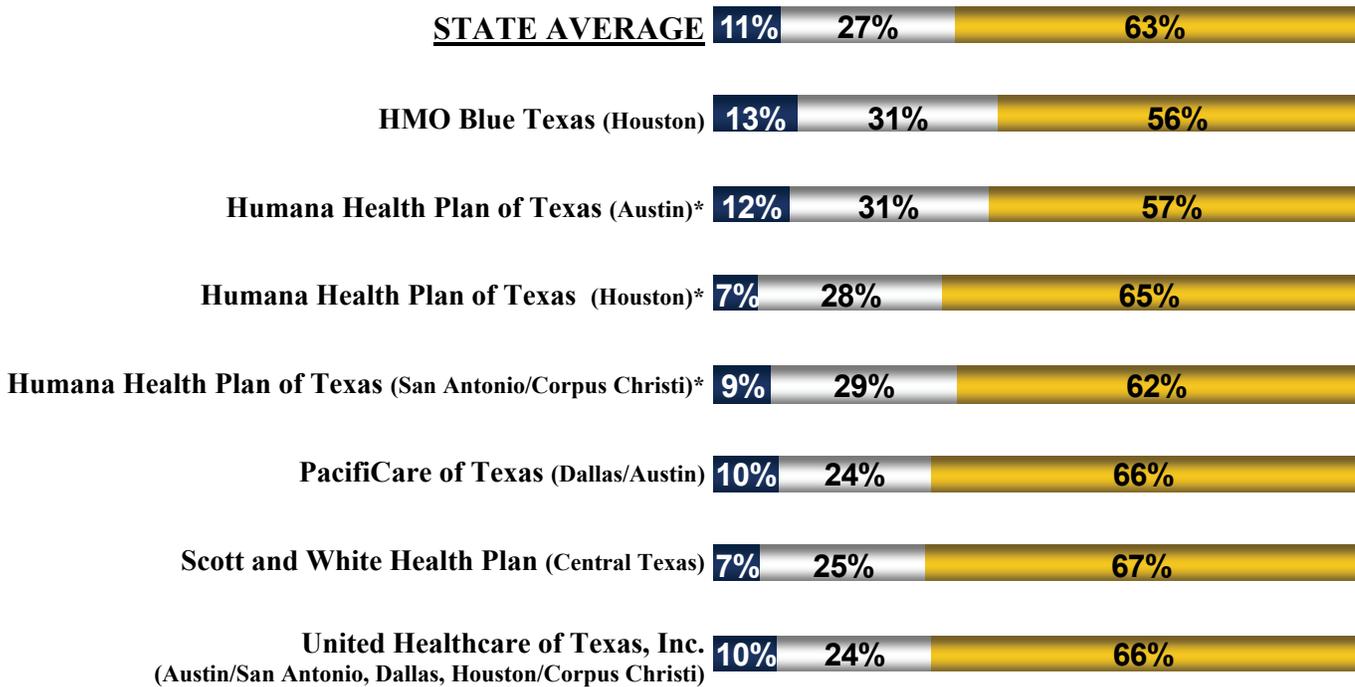
# How people rated their personal doctor

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.)

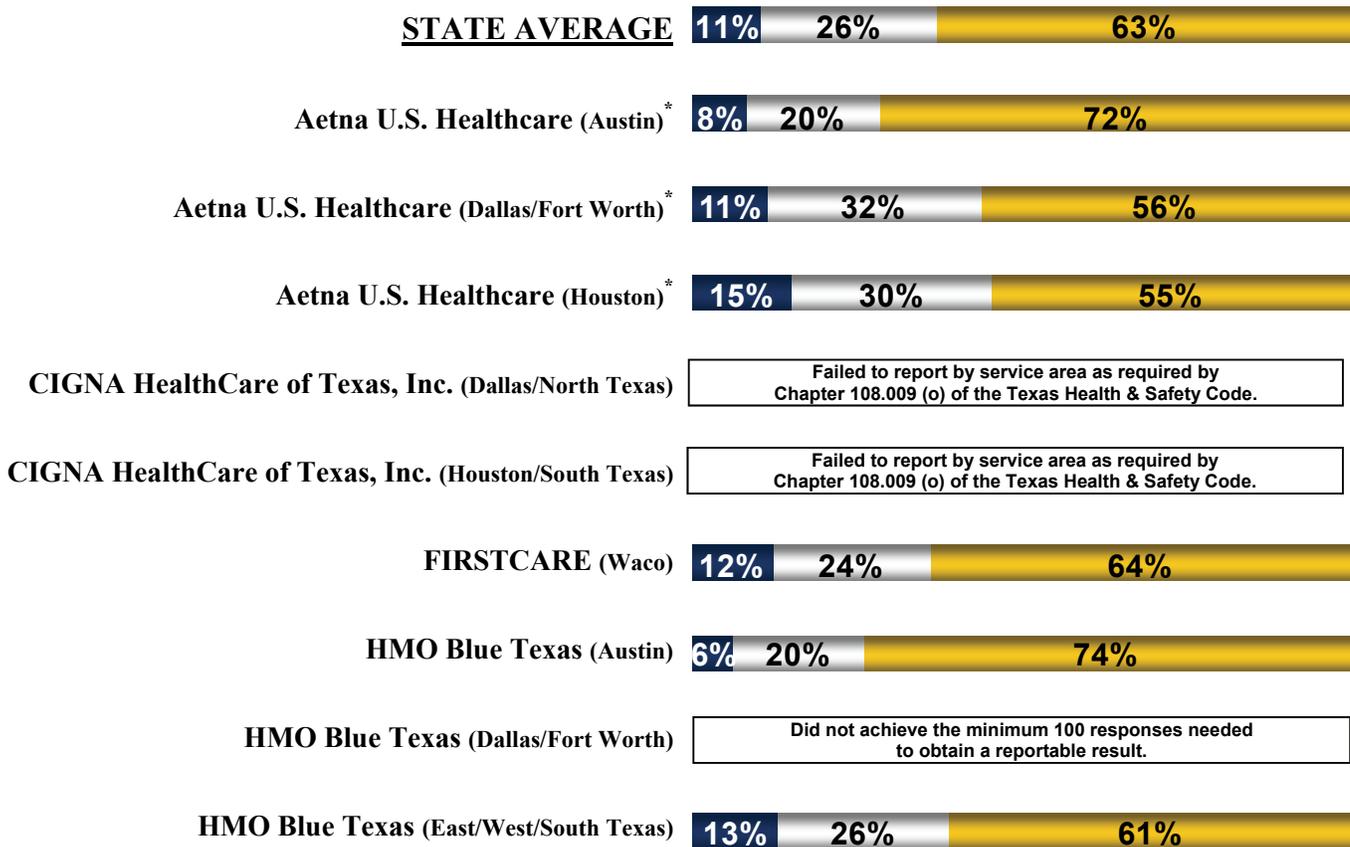
# How people rated their specialist

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.)

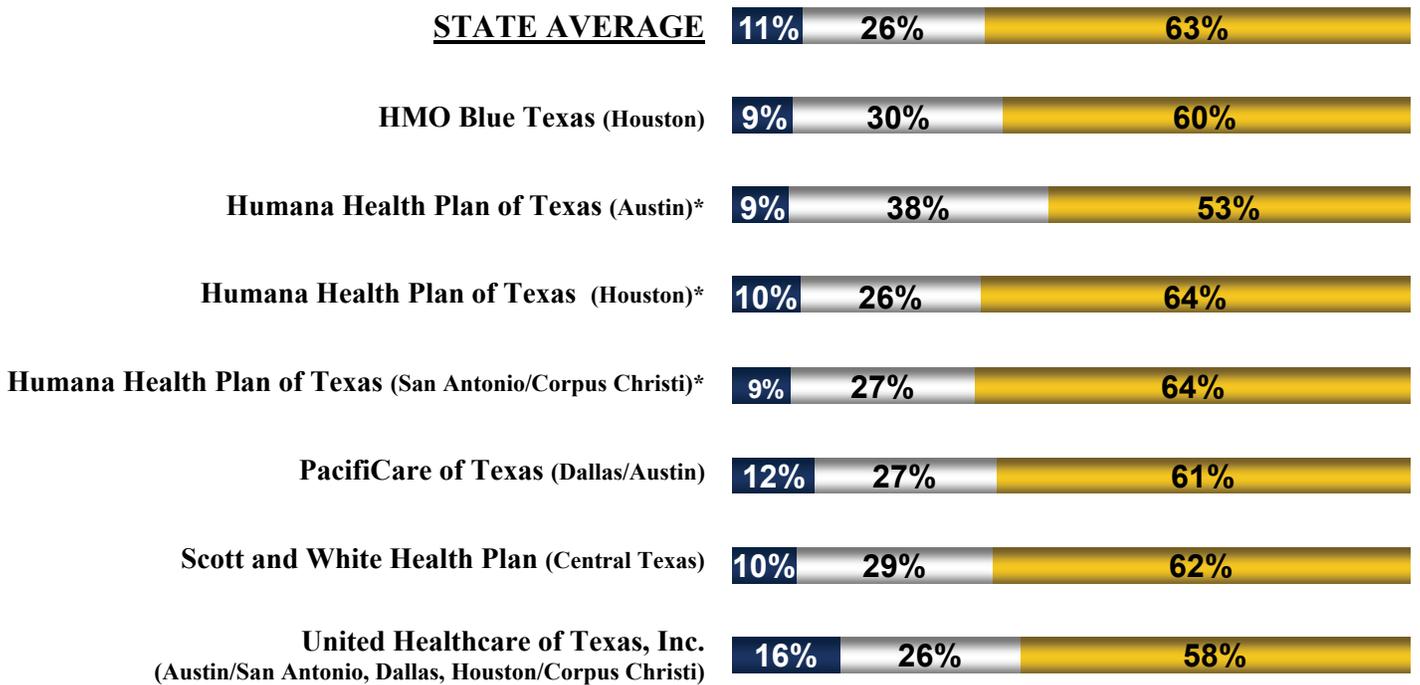
# How people rated their specialist

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.)

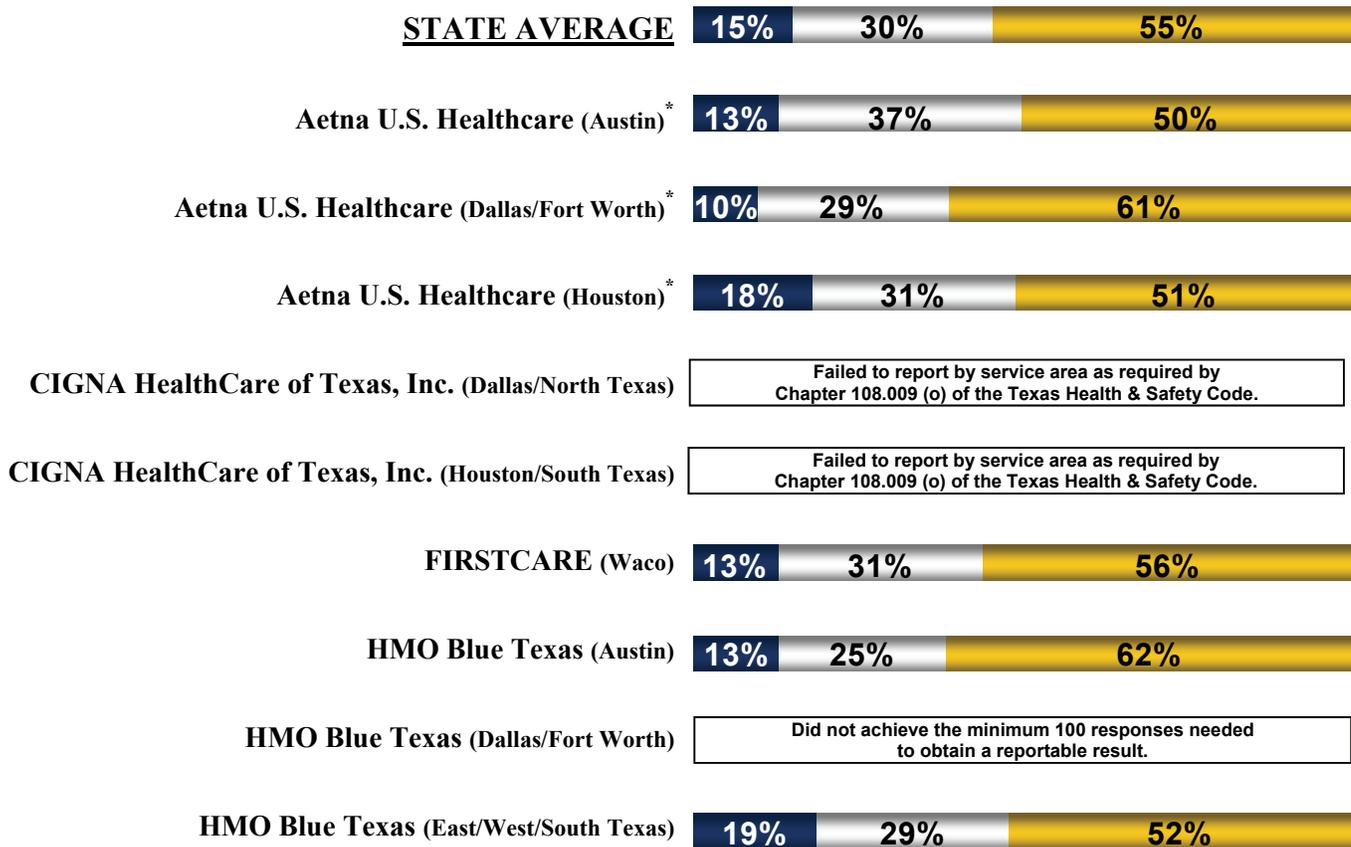
# Getting needed care

## 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.)

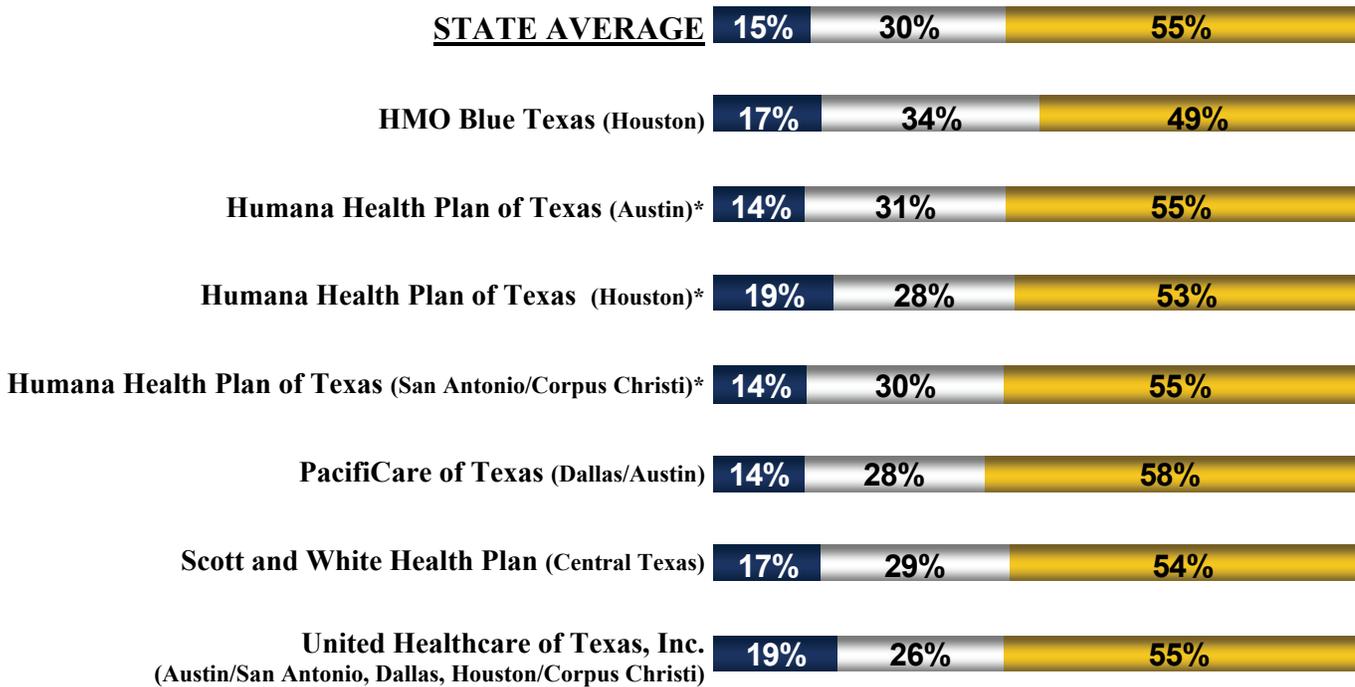
# Getting needed care

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> received care that was needed	Percentage who said they <b>usually</b> received care that was needed	Percentage who said they <b>always</b> received care that was needed
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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.)

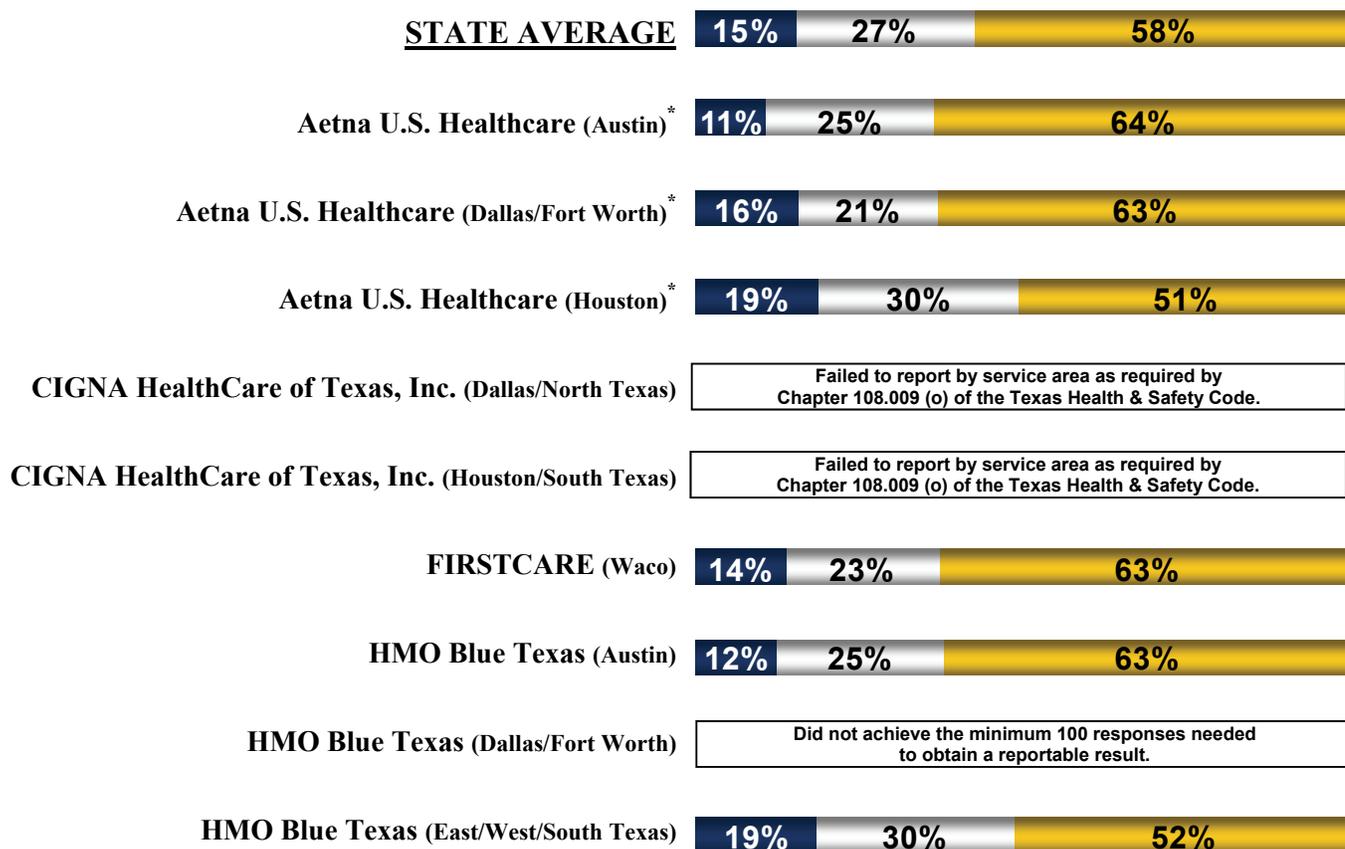
# Getting care quickly

## 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.)

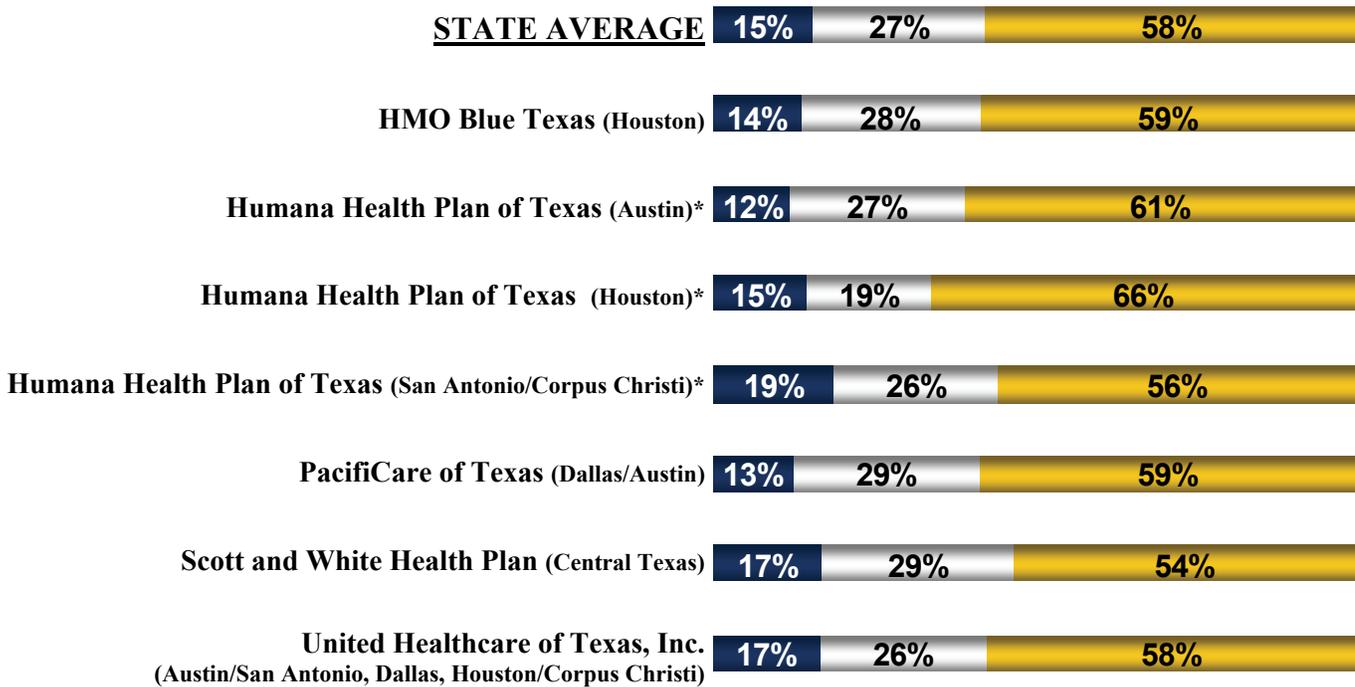
# Getting care quickly

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> got care quickly	Percentage who said they <b>usually</b> got care quickly	Percentage who said they <b>always</b> 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.)

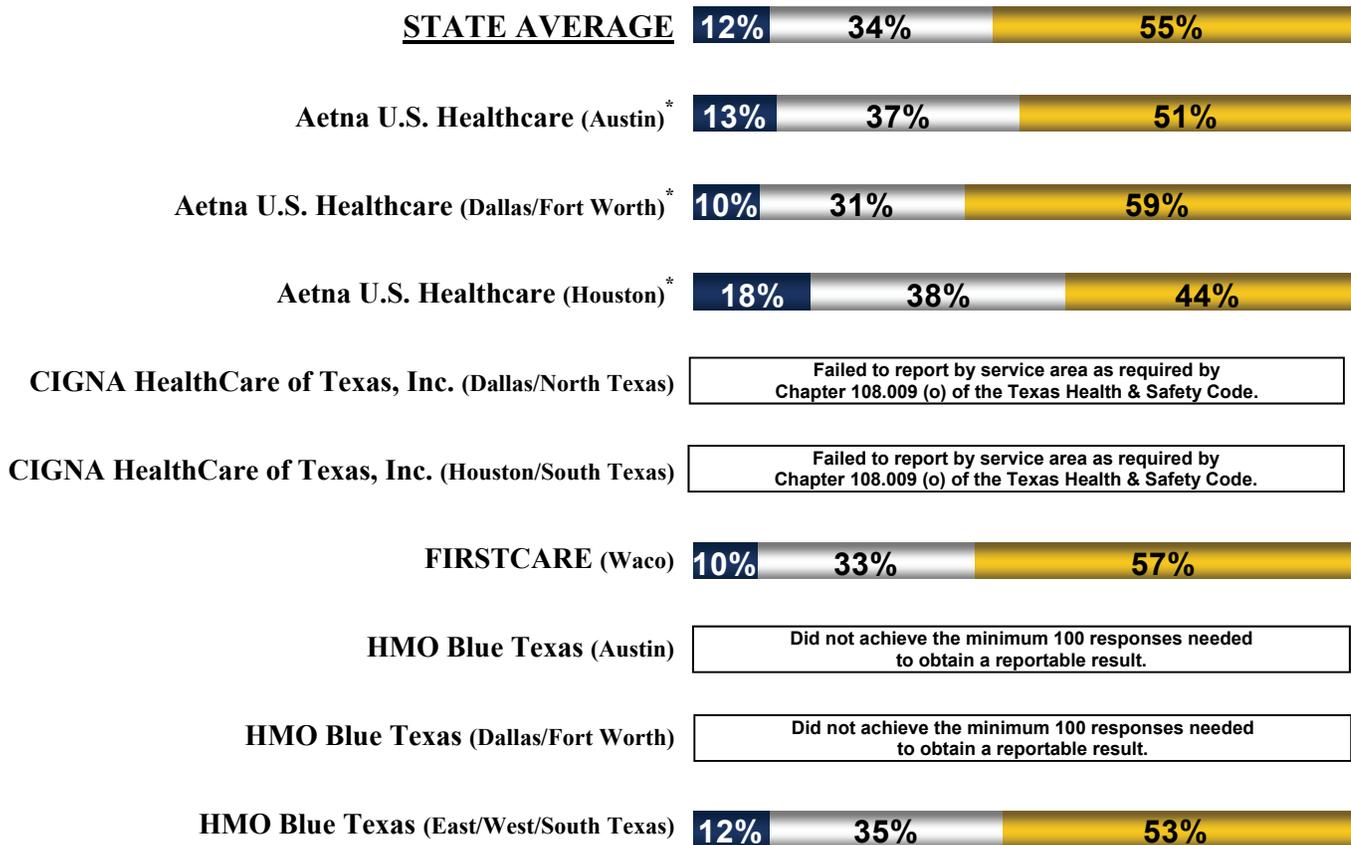
# Handling of claims quickly and correctly

Survey (CAHPS® 4.0H) Results

Percentage who said their plan <b>sometimes or never</b> handled claims quickly and correctly	Percentage who said their plan <b>Usually</b> handled claims quickly and correctly	Percentage who said their plan <b>Always</b> 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.)

# Handling of claims quickly and correctly

Survey (CAHPS® 4.0H) Results

Percentage who said their plan <b>sometimes or never</b> handled claims quickly and correctly	Percentage who said their plan <b>Usually</b> handled claims quickly and correctly	Percentage who said their plan <b>Always</b> 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% 34% 55%

HMO Blue Texas (Houston)

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

Humana Health Plan of Texas (Austin)\* 15% 34% 51%

Humana Health Plan of Texas (Houston)\* 10% 36% 54%

Humana Health Plan of Texas (San Antonio/Corpus Christi)\* 11% 34% 54%

PacifiCare of Texas (Dallas/Austin) 9% 25% 66%

Scott and White Health Plan (Central Texas) 19% 34% 47%

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

# Health plan customer service

## Survey (CAHPS® 4.0H) Results

Percentage who said customer service was <b>sometimes or never</b> efficient and helpful	Percentage who said customer service was <b>usually</b> efficient and helpful	Percentage who said customer service was <b>always</b> 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.



**Aetna U.S. Healthcare (Austin)** \* Did not achieve the minimum 100 responses needed to obtain a reportable result.

**Aetna U.S. Healthcare (Dallas/Fort Worth)** \* Did not achieve the minimum 100 responses needed to obtain a reportable result.

**Aetna U.S. Healthcare (Houston)** \* Did not achieve the minimum 100 responses needed to obtain a reportable result.

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



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

**HMO Blue Texas (Dallas/Fort 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.)

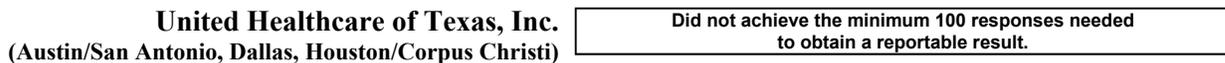
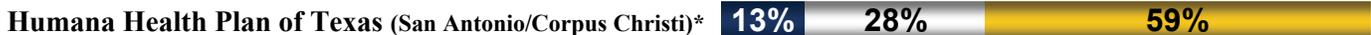
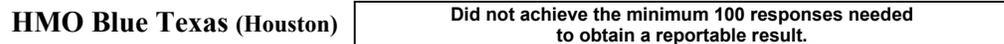
# Health plan customer service

## Survey (CAHPS® 4.0H) Results

Percentage who said customer service was <b>sometimes or never</b> efficient and helpful	Percentage who said customer service was <b>usually</b> efficient and helpful	Percentage who said customer service was <b>always</b> 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.



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 <b>sometimes or never</b> communicated well	Percentage who said their doctors <b>usually</b> communicated well	Percentage who said their doctors <b>always</b> 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 Texas)** 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 Texas)** Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



**HMO Blue Texas (Dallas/Fort 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.)

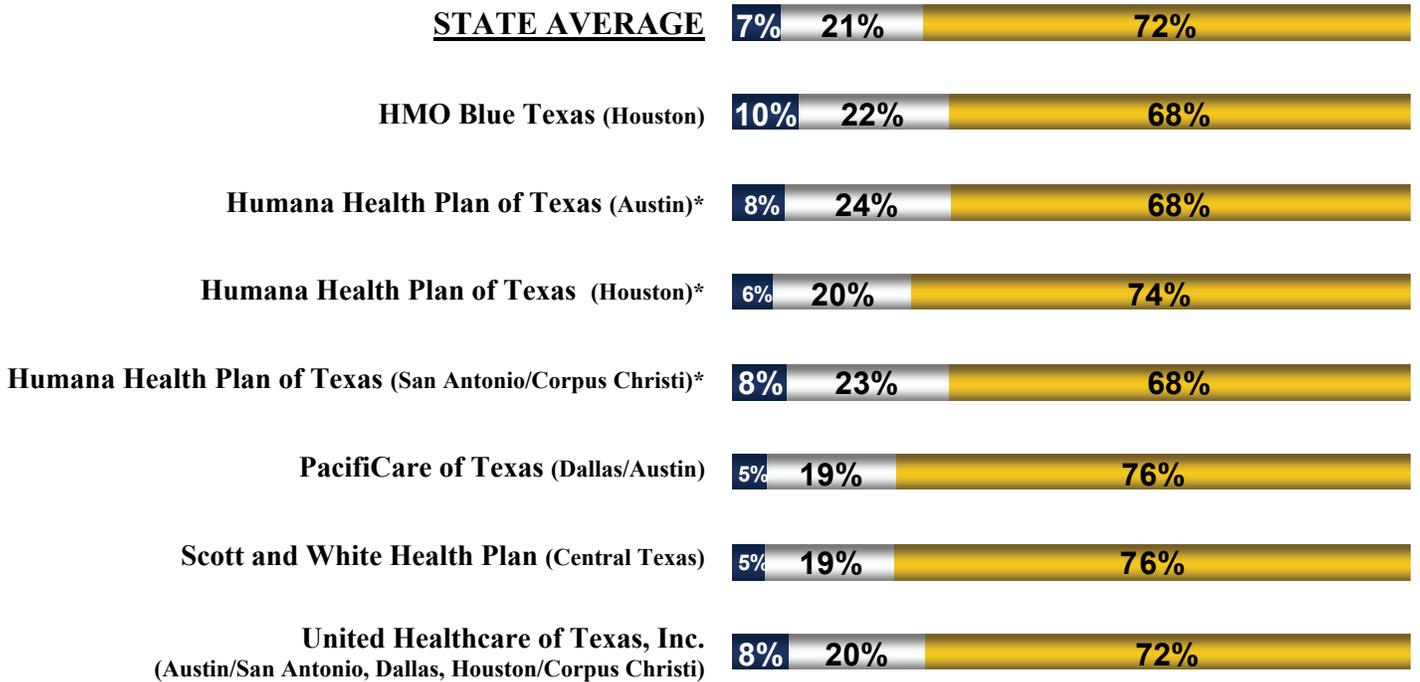
# How well doctors communicate

Survey (CAHPS® 4.0H) Results

Percentage who said their doctors <b>sometimes or never</b> communicated well	Percentage who said their doctors <b>usually</b> communicated well	Percentage who said their doctors <b>always</b> 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.



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.)

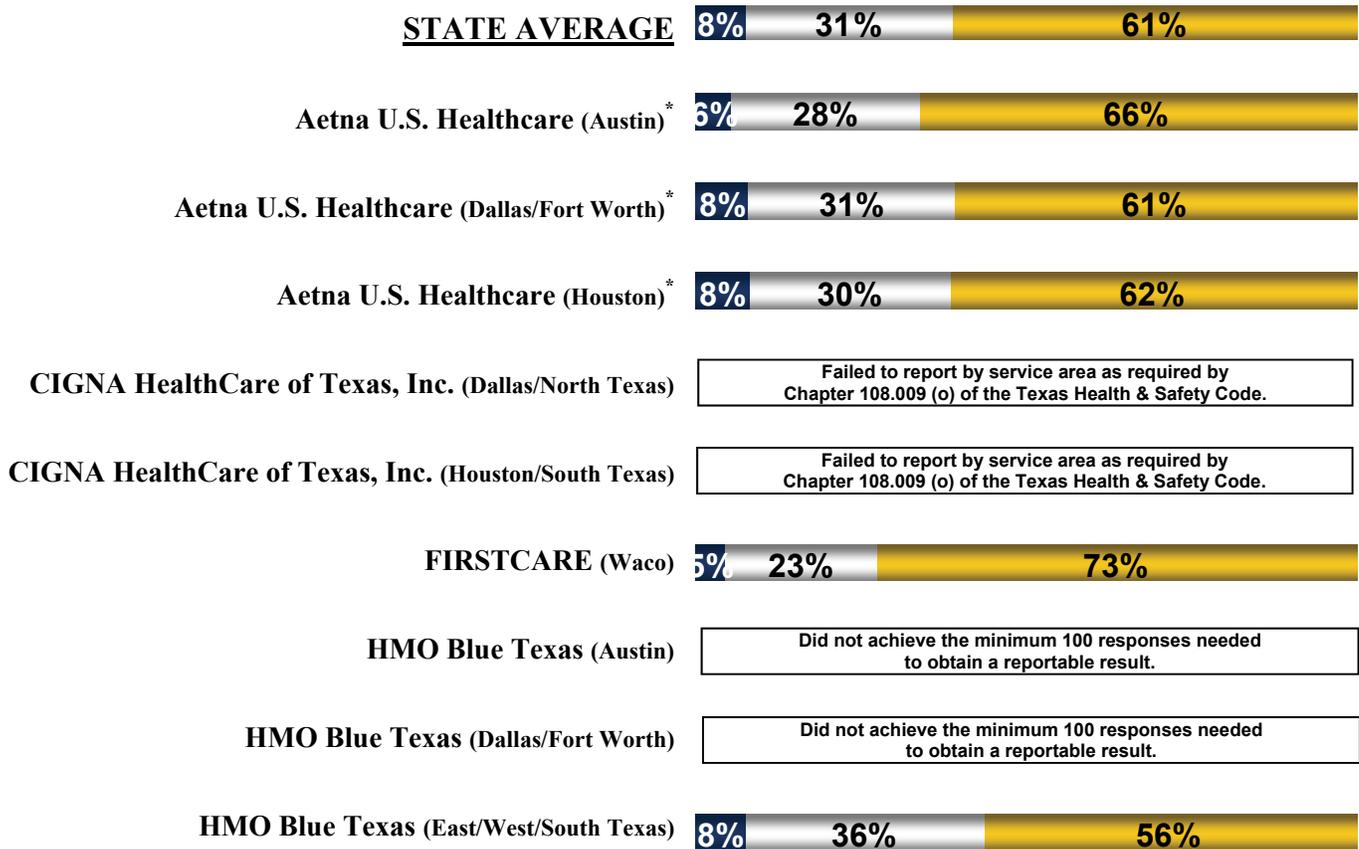
# Shared Decision Making

## 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.)

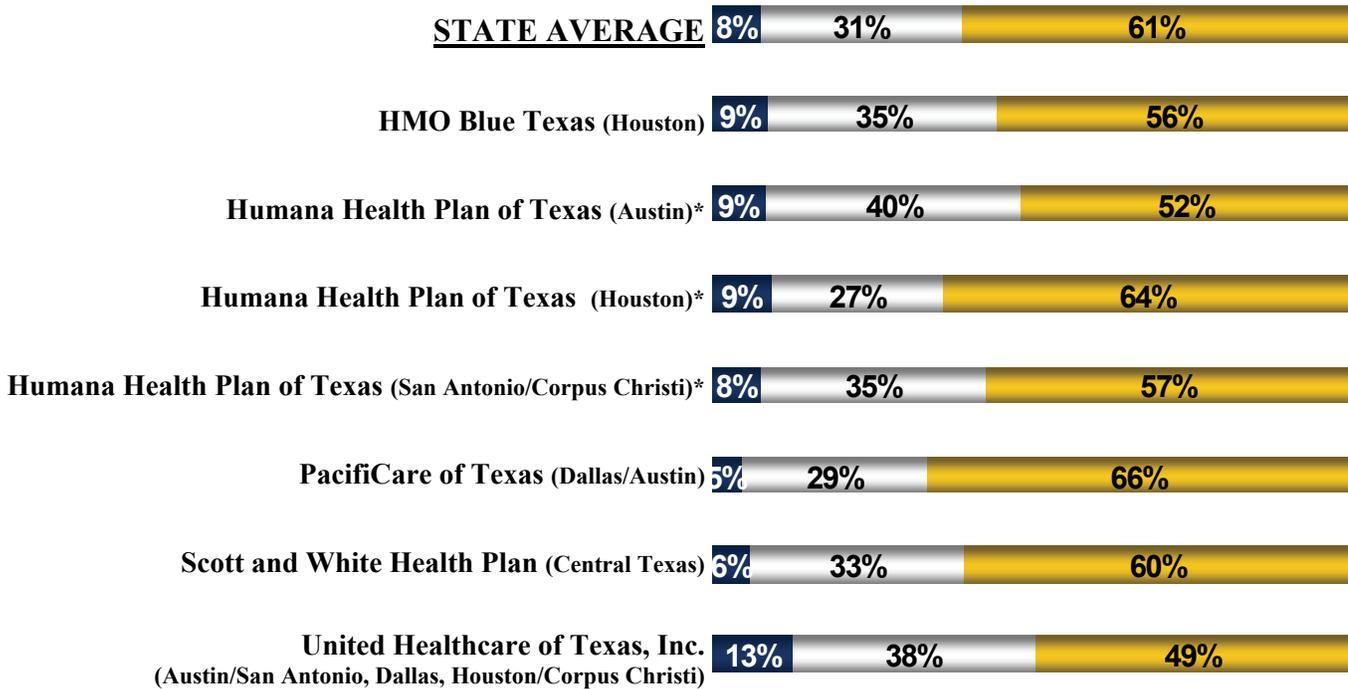
# Shared Decision Making

## 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.)

# Plan Information on Costs

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> were able to find out cost info	Percentage who said they <b>Usually</b> were able to find out cost info	Percentage who said they <b>Always</b> were able to find out cost info
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.



**Aetna U.S. Healthcare (Austin)** \* Did not achieve the minimum 100 responses needed to obtain a reportable result.

**Aetna U.S. Healthcare (Dallas/Fort Worth)** \* Did not achieve the minimum 100 responses needed to obtain a reportable result.



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



**HMO Blue Texas (Dallas/Fort 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.)

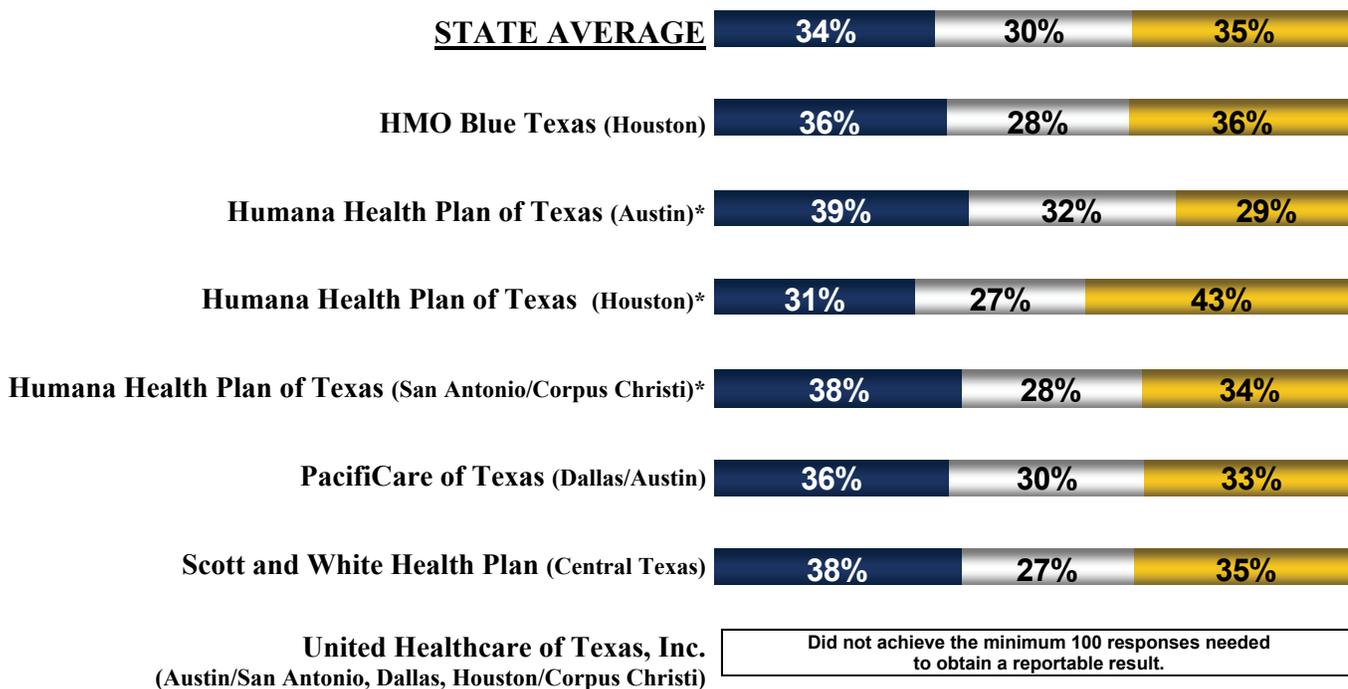
# Plan Information on Costs

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> were able to find out cost info	Percentage who said they <b>Usually</b> were able to find out cost info	Percentage who said they <b>Always</b> were able to find out cost info
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.



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 = 33%**

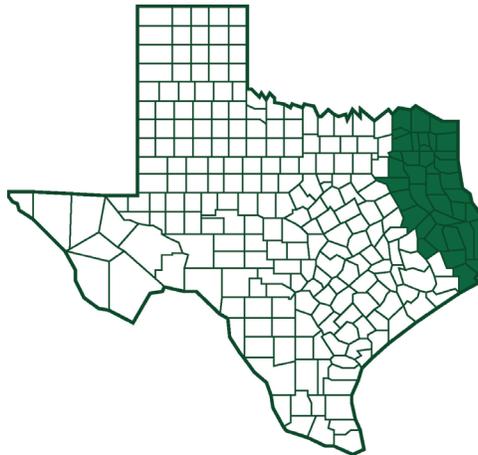
<b>Aetna U.S. Healthcare (Austin)</b>	<b>30%</b>
<b>Aetna U.S. Healthcare (Dallas/Fort Worth)</b>	<b>27%</b>
Aetna U.S. Healthcare (El Paso)	27%
<b>Aetna U.S. Healthcare (Houston)</b>	<b>28%</b>
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	29%
<b>CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)</b>	<b>FTR</b>
<b>CIGNA HealthCare of Texas, Inc. (Houston/South Texas)</b>	<b>FTR</b>
Community First Health Plans (San Antonio)	33%
FIRSTCARE (Abilene)	43%
FIRSTCARE (Amarillo)	49%
FIRSTCARE (Lubbock)	44%
<b>FIRSTCARE (Waco)</b>	<b>41%</b>
<b>HMO Blue Texas (Austin)</b>	<b>36%</b>
<b>HMO Blue Texas (Dallas/Fort Worth)</b>	<b>21%</b>
<b>HMO Blue Texas (East/West/South Texas)</b>	<b>34%</b>
<b>HMO Blue Texas (Houston)</b>	<b>30%</b>
<b>Humana Health Plan of Texas (Austin)</b>	<b>29%</b>
<b>Humana Health Plan of Texas (Houston)</b>	<b>25%</b>
<b>Humana Health Plan of Texas (San Antonio/Corpus Christi)</b>	<b>29%</b>
<b>PacifiCare of Texas (Dallas/Austin)</b>	<b>23%</b>
PacifiCare of Texas (San Antonio/Houston)	32%
<b>Scott and White Health Plan (Central Texas)</b>	<b>39%</b>
<b>United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)</b>	<b>25%</b>
Valley Baptist Health Plan (Harlingen)	40%

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 2009.

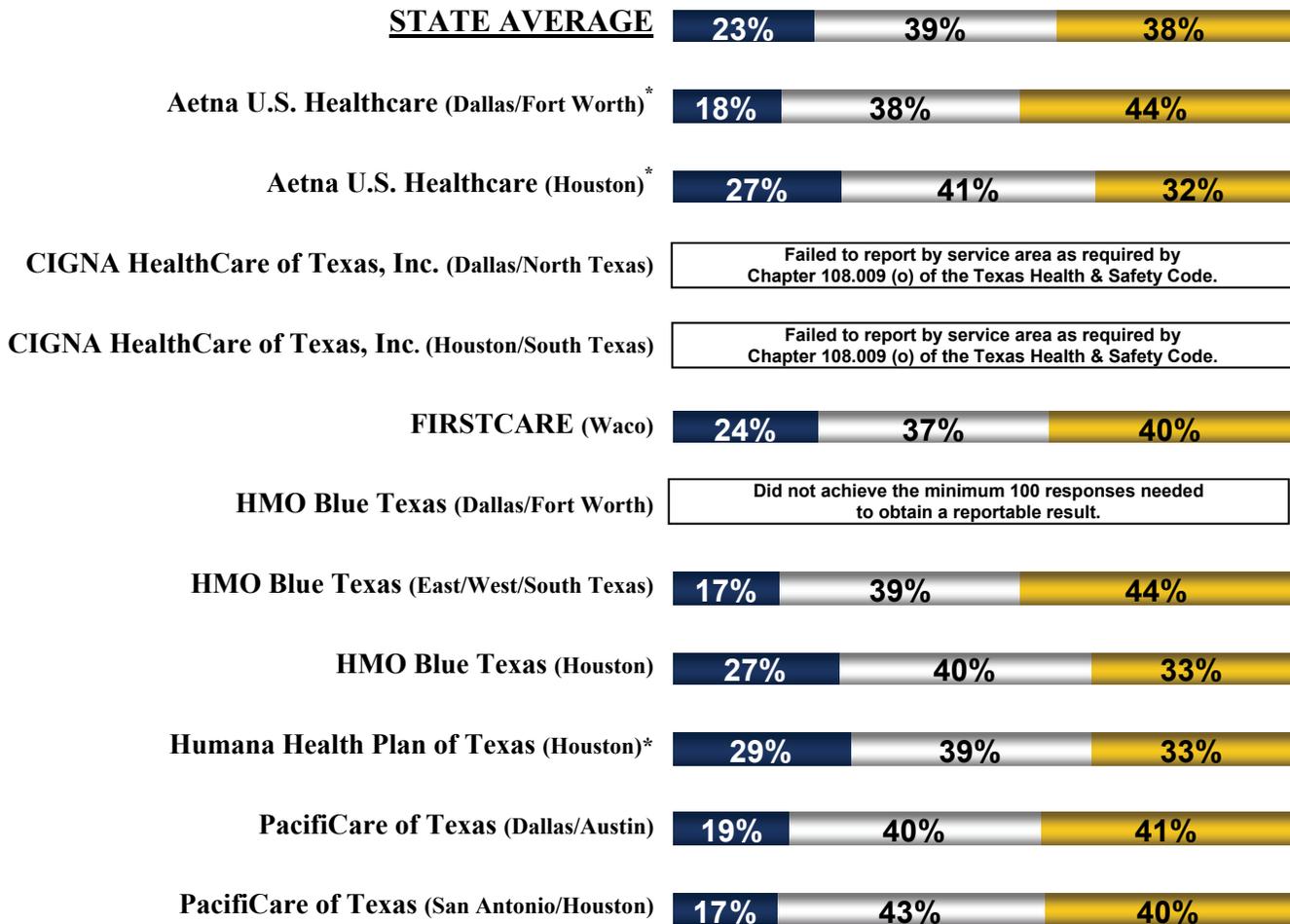
# How people rated their health plan

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.)

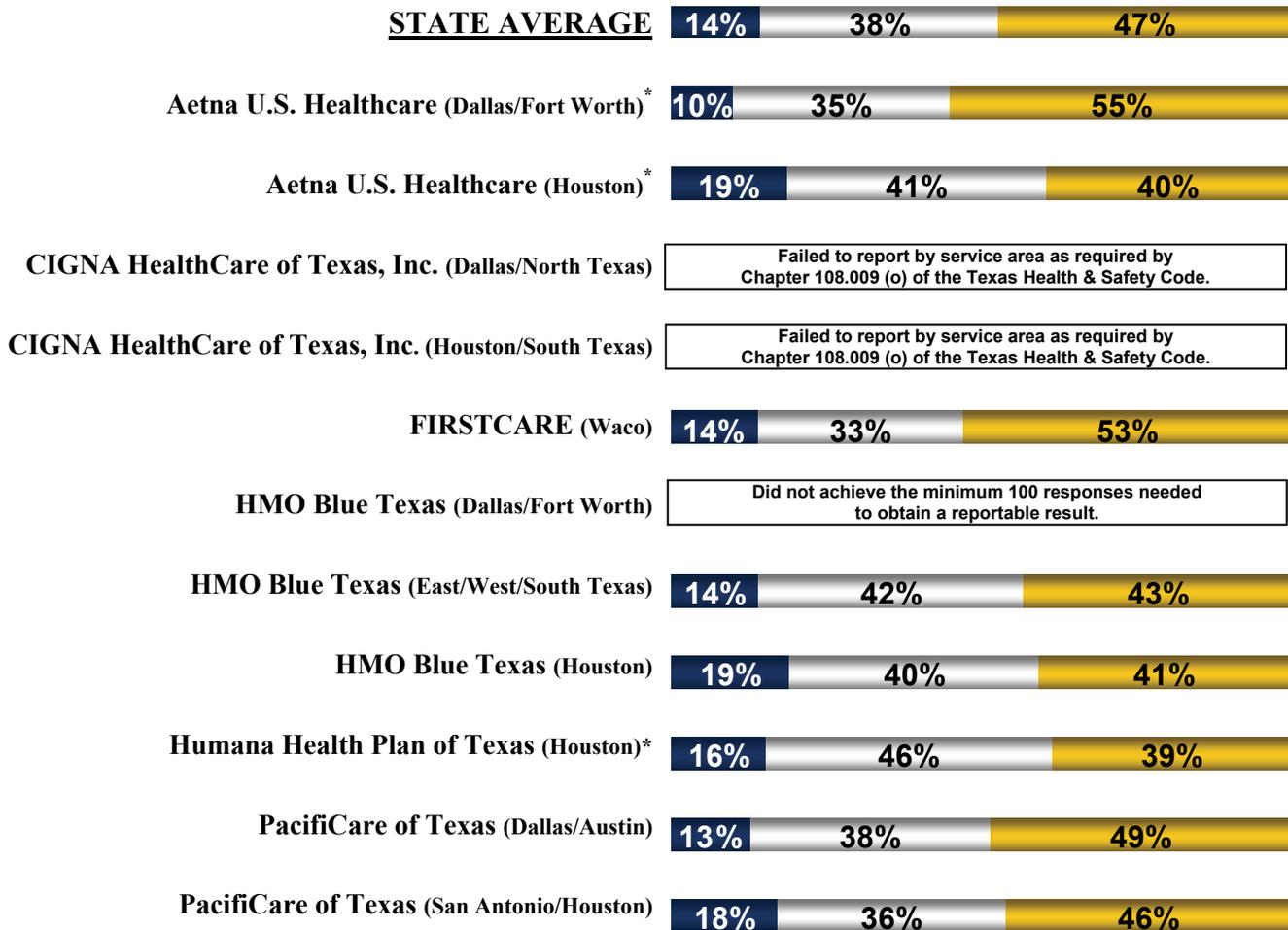
# How people rated their health care

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 - East Texas

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

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

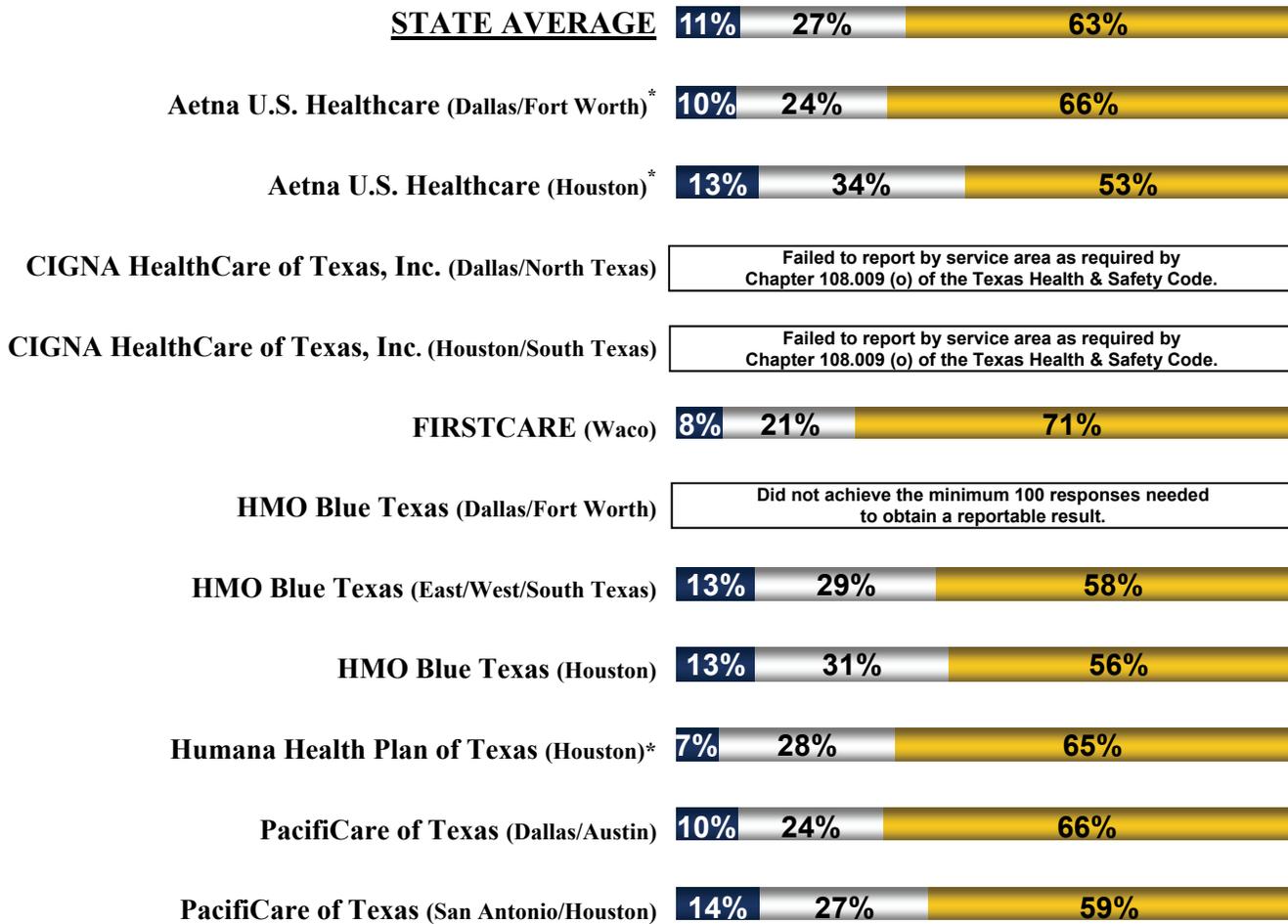
# How people rated their personal doctor

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.)

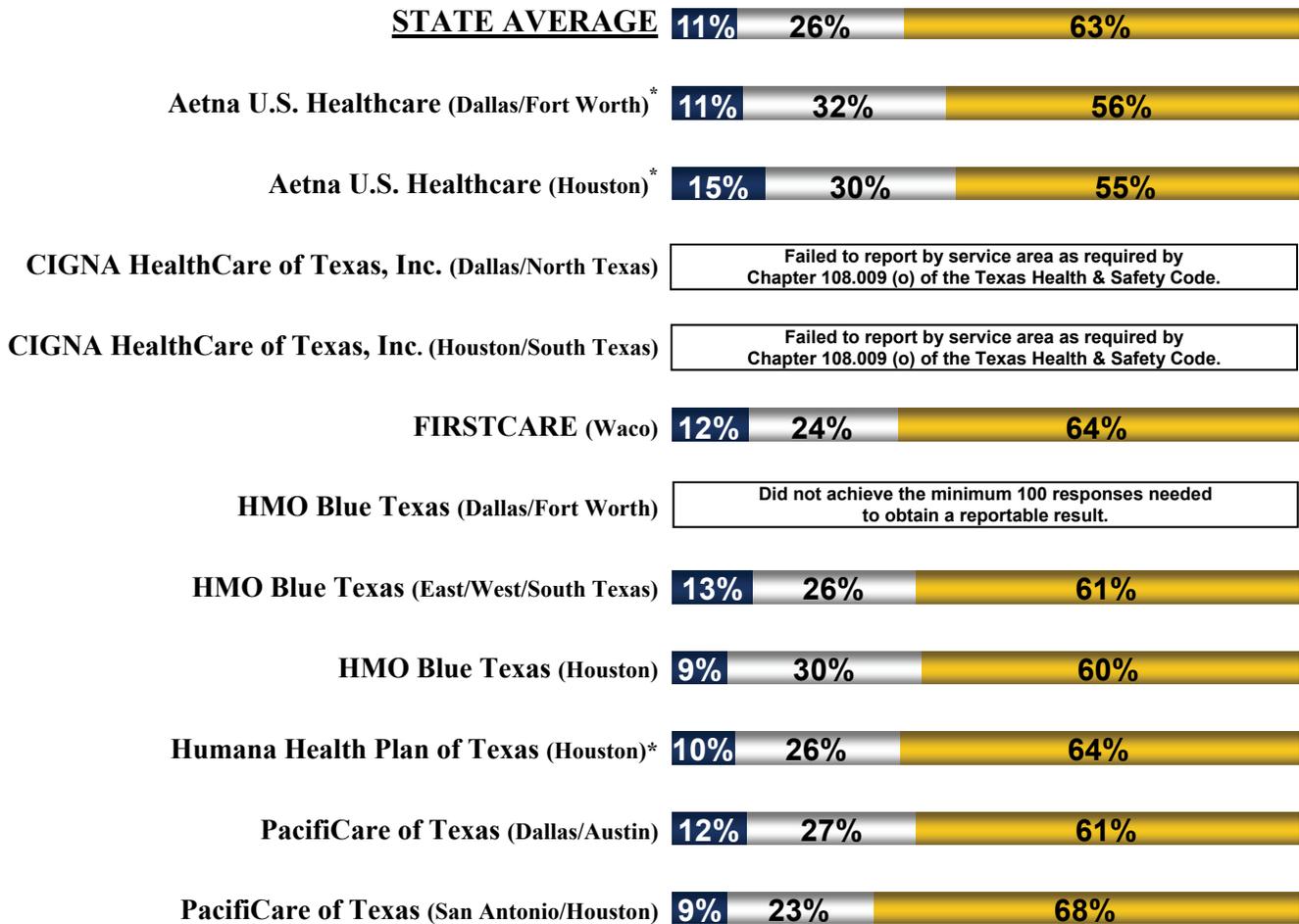
# How people rated their specialist

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 - East Texas

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

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

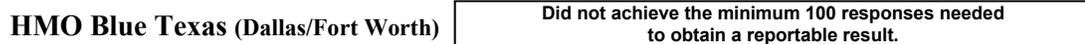
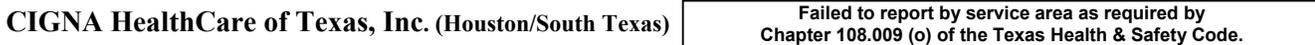
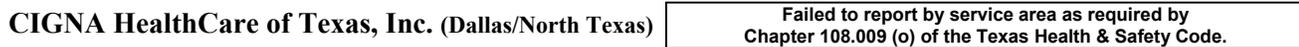
# Getting needed care

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> received care that was needed	Percentage who said they <b>usually</b> received care that was needed	Percentage who said they <b>always</b> 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.)

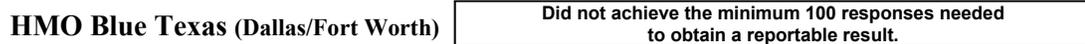
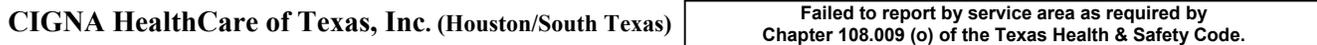
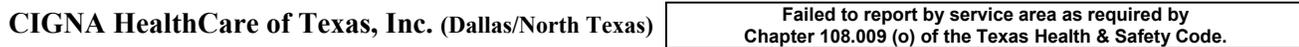
# Getting care quickly

## 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.)

# 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% 34% 55%

Aetna U.S. Healthcare (Dallas/Fort Worth)\* 10% 31% 59%

Aetna U.S. Healthcare (Houston)\* 18% 38% 44%

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

FIRSTCARE (Waco) 10% 33% 57%

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

HMO Blue Texas (East/West/South Texas) 12% 35% 53%

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

Humana Health Plan of Texas (Houston)\* 10% 36% 54%

PacifiCare of Texas (Dallas/Austin) 9% 25% 66%

PacifiCare of Texas (San Antonio/Houston) 12% 35% 53%

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

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

# Health plan customer service

## Survey (CAHPS® 4.0H) Results

Percentage who said customer service was <b>sometimes or never</b> efficient and helpful	Percentage who said customer service was <b>usually</b> efficient and helpful	Percentage who said customer service was <b>always</b> 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.



**Aetna U.S. Healthcare (Dallas/Fort Worth) \*** Did not achieve the minimum 100 responses needed to obtain a reportable result.

**Aetna U.S. Healthcare (Houston) \*** Did not achieve the minimum 100 responses needed to obtain a reportable result.

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



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

**PacifiCare of Texas (Dallas/Austin)** 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.)

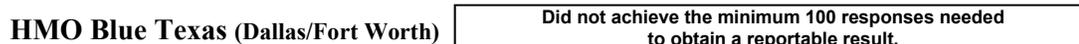
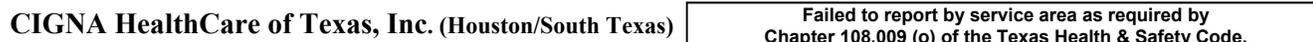
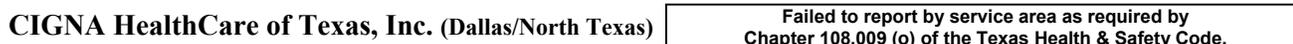
# How well doctors communicate

## Survey (CAHPS® 4.0H) Results

Percentage who said their doctors <b>sometimes or never</b> communicated well	Percentage who said their doctors <b>usually</b> communicated well	Percentage who said their doctors <b>always</b> 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.



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



**HMO Blue Texas (Dallas/Fort 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.)

# Plan Information on Costs

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> were able to find out cost info	Percentage who said they <b>Usually</b> were able to find out cost info	Percentage who said they <b>Always</b> were able to find out cost info
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.

**STATE AVERAGE**      **34%**      **30%**      **35%**

**Aetna U.S. Healthcare (Dallas/Fort Worth) \***      Did not achieve the minimum 100 responses needed to obtain a reportable result.

**Aetna U.S. Healthcare (Houston) \***      **43%**      **32%**      **25%**

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

**FIRSTCARE (Waco)**      **30%**      **34%**      **36%**

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

**HMO Blue Texas (East/West/South Texas)**      **31%**      **34%**      **35%**

**HMO Blue Texas (Houston)**      **36%**      **28%**      **36%**

**Humana Health Plan of Texas (Houston)\***      **31%**      **27%**      **43%**

**PacifiCare of Texas (Dallas/Austin)**      **36%**      **30%**      **33%**

**PacifiCare of Texas (San Antonio/Houston)**      **37%**      **28%**      **34%**

*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 = 33%**

Aetna U.S. Healthcare (Austin)	30%
<b>Aetna U.S. Healthcare (Dallas/Fort Worth)</b>	<b>27%</b>
Aetna U.S. Healthcare (El Paso)	27%
<b>Aetna U.S. Healthcare (Houston)</b>	<b>28%</b>
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	29%
<b>CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)</b>	<b>FTR</b>
<b>CIGNA HealthCare of Texas, Inc. (Houston/South Texas)</b>	<b>FTR</b>
Community First Health Plans (San Antonio)	33%
FIRSTCARE (Abilene)	43%
FIRSTCARE (Amarillo)	49%
FIRSTCARE (Lubbock)	44%
<b>FIRSTCARE (Waco)</b>	<b>41%</b>
HMO Blue Texas (Austin)	36%
<b>HMO Blue Texas (Dallas/Fort Worth)</b>	<b>21%</b>
<b>HMO Blue Texas (East/West/South Texas)</b>	<b>34%</b>
<b>HMO Blue Texas (Houston)</b>	<b>30%</b>
Humana Health Plan of Texas (Austin)	29%
<b>Humana Health Plan of Texas (Houston)</b>	<b>25%</b>
Humana Health Plan of Texas (San Antonio/Corpus Christi)	29%
<b>PacifiCare of Texas (Dallas/Austin)</b>	<b>23%</b>
<b>PacifiCare of Texas (San Antonio/Houston)</b>	<b>32%</b>
Scott and White Health Plan (Central Texas)	39%
United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)	25%
Valley Baptist Health Plan (Harlingen)	40%

**Survey (CAHPS® 4.0H) Results - East Texas**

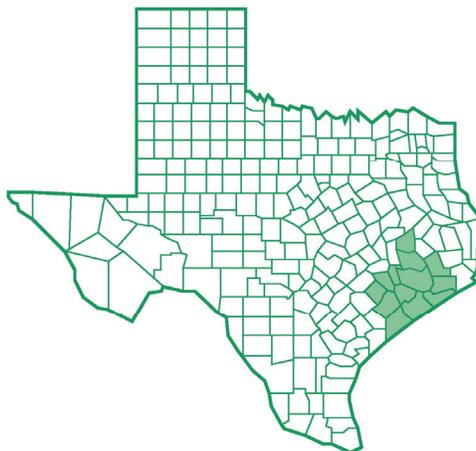
FTR = Failed to report by service area as required by Chapter 108.009 (o) of Texas Health and Safety Code.



# 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 2009.

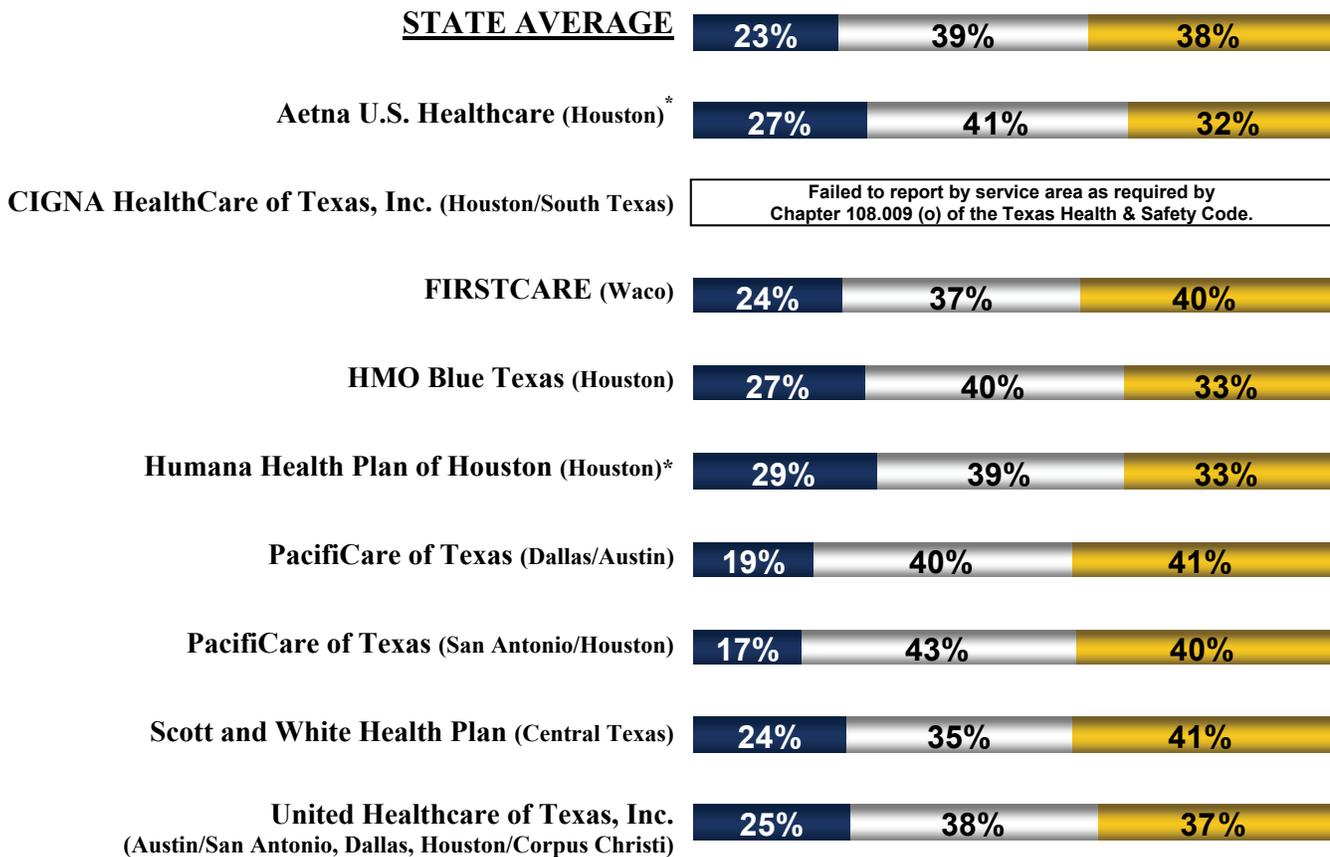
# How people rated their health plan

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.)

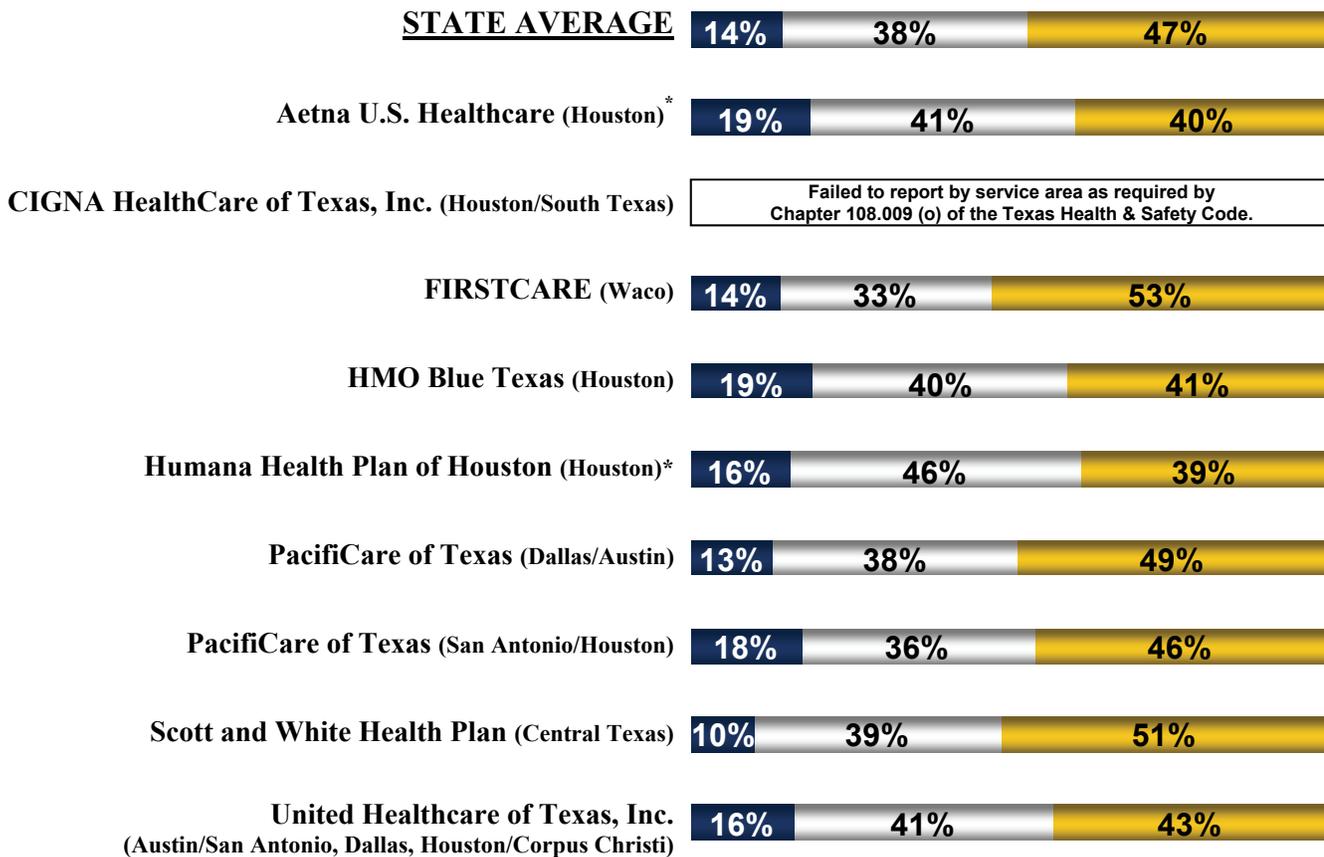
# How people rated their health care

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”

## STATE AVERAGE



Aetna U.S. Healthcare (Houston)\*



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

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 (Dallas/Austin)



PacifiCare of Texas (San Antonio/Houston)



Scott and White Health Plan (Central Texas)



United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)



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

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

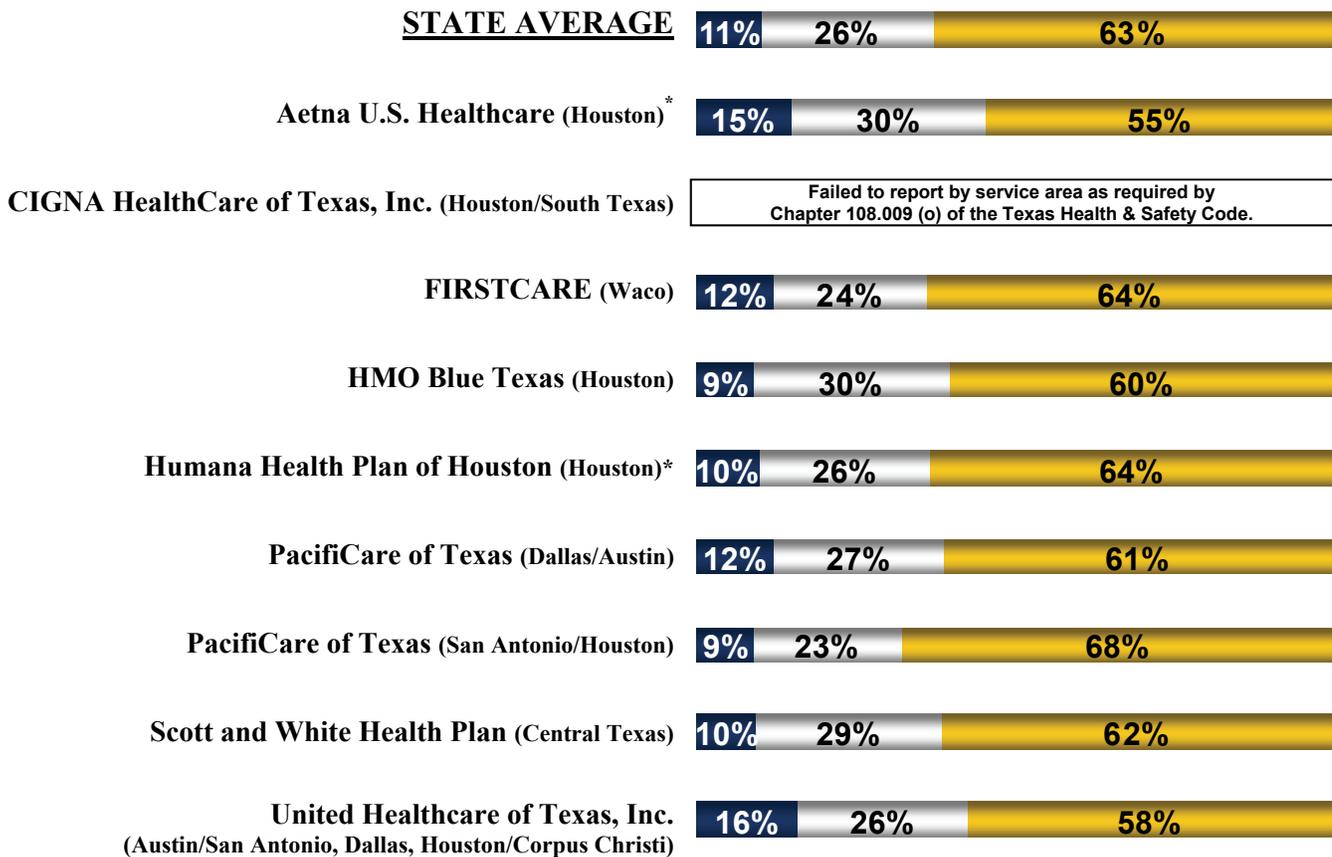
# How people rated their specialist

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.)

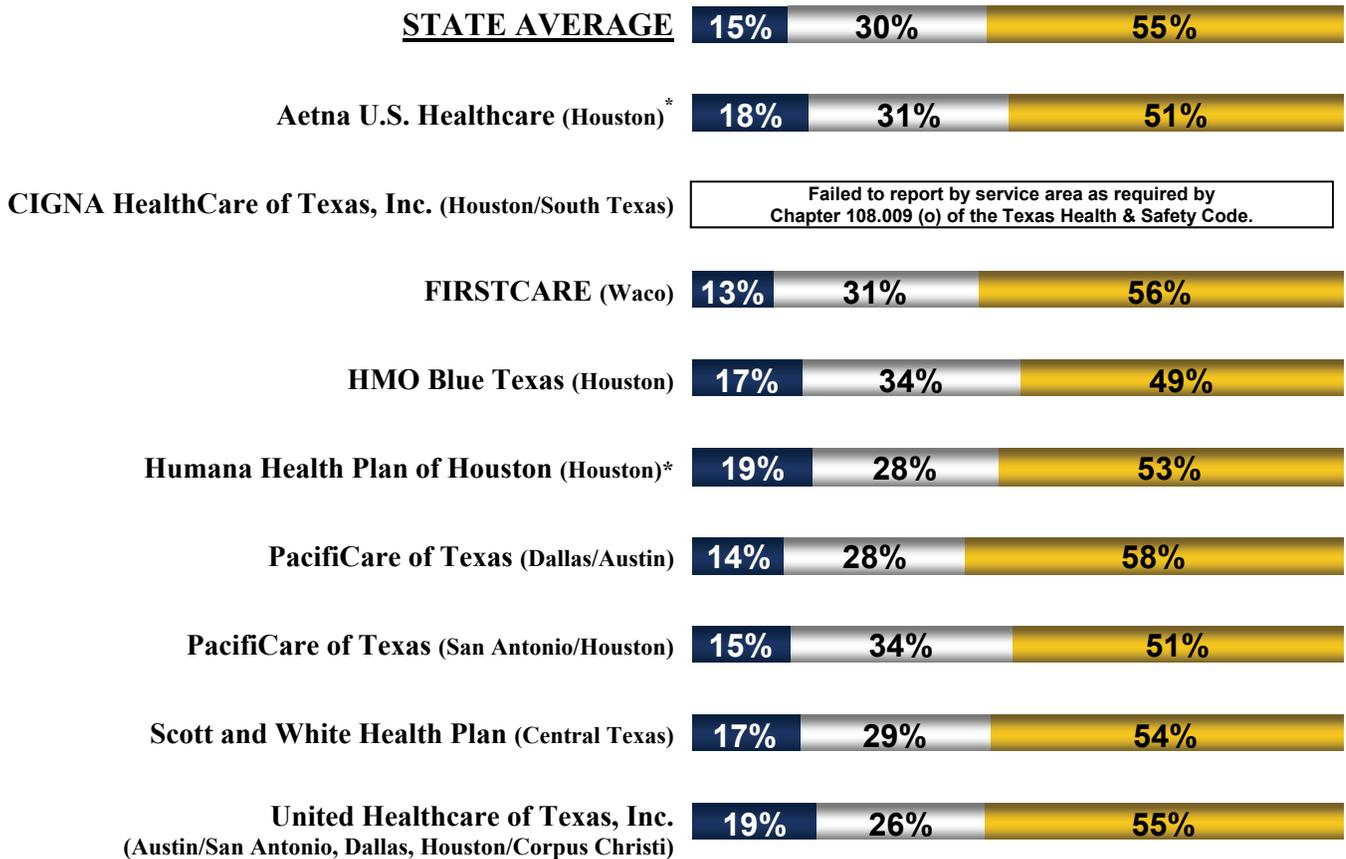
# Getting needed care

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> received care that was needed	Percentage who said they <b>usually</b> received care that was needed	Percentage who said they <b>always</b> 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.)

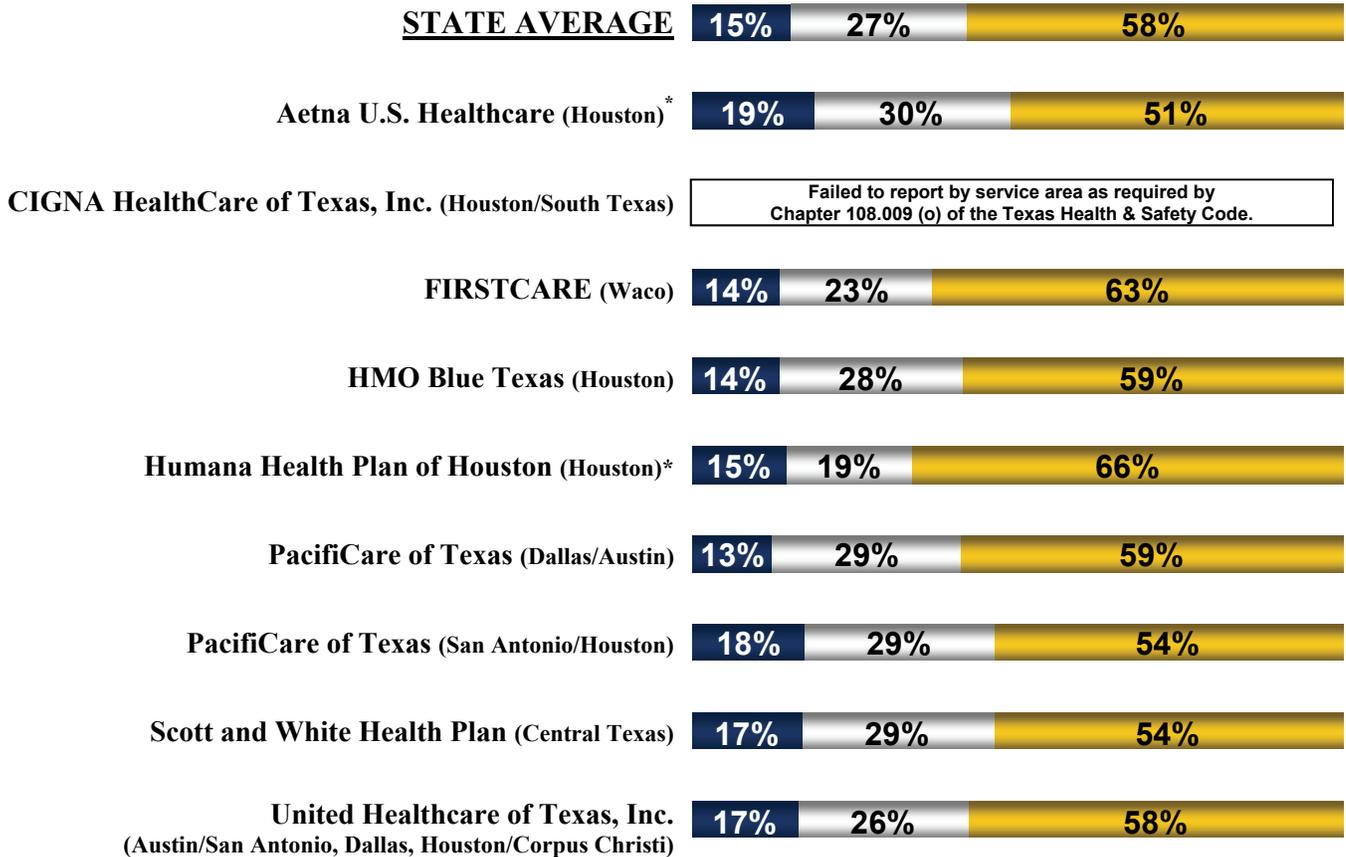
# Getting care quickly

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> got care quickly	Percentage who said they <b>usually</b> got care quickly	Percentage who said they <b>always</b> 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 - Gulf Coast Texas

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

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

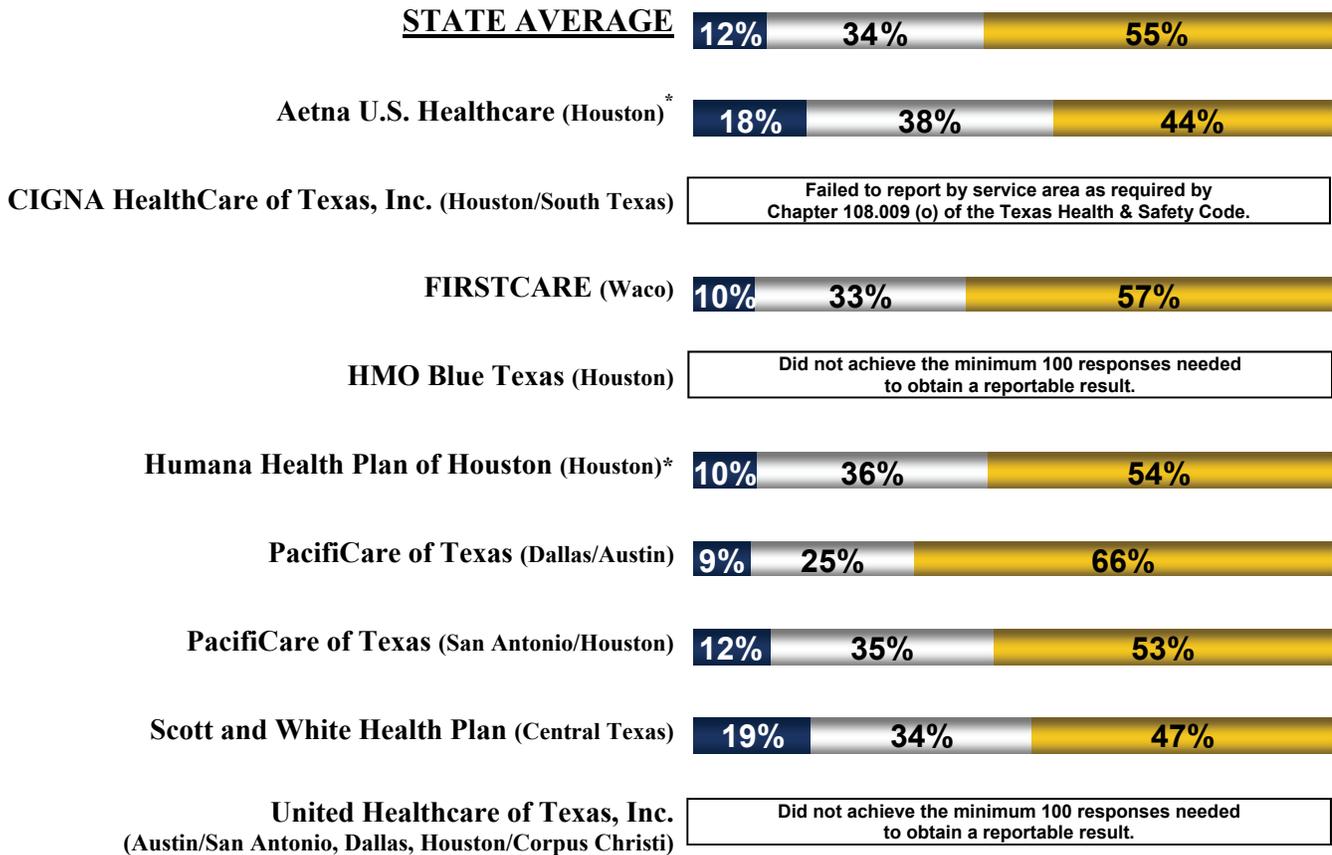
# Handling of claims quickly and correctly

Survey (CAHPS® 4.0H) Results

Percentage who said their plan <b>sometimes or never</b> handled claims quickly and correctly	Percentage who said their plan <b>Usually</b> handled claims quickly and correctly	Percentage who said their plan <b>Always</b> 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.)

# Health plan customer service

## Survey (CAHPS® 4.0H) Results

Percentage who said customer service was <b>sometimes or never</b> efficient and helpful	Percentage who said customer service was <b>usually</b> efficient and helpful	Percentage who said customer service was <b>always</b> 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 U.S. Healthcare (Houston)\***

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

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

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)\***

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

**PacifiCare of Texas (Dallas/Austin)**

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)**



**United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, 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 <b>sometimes or never</b> communicated well	Percentage who said their doctors <b>usually</b> communicated well	Percentage who said their doctors <b>always</b> 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.



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

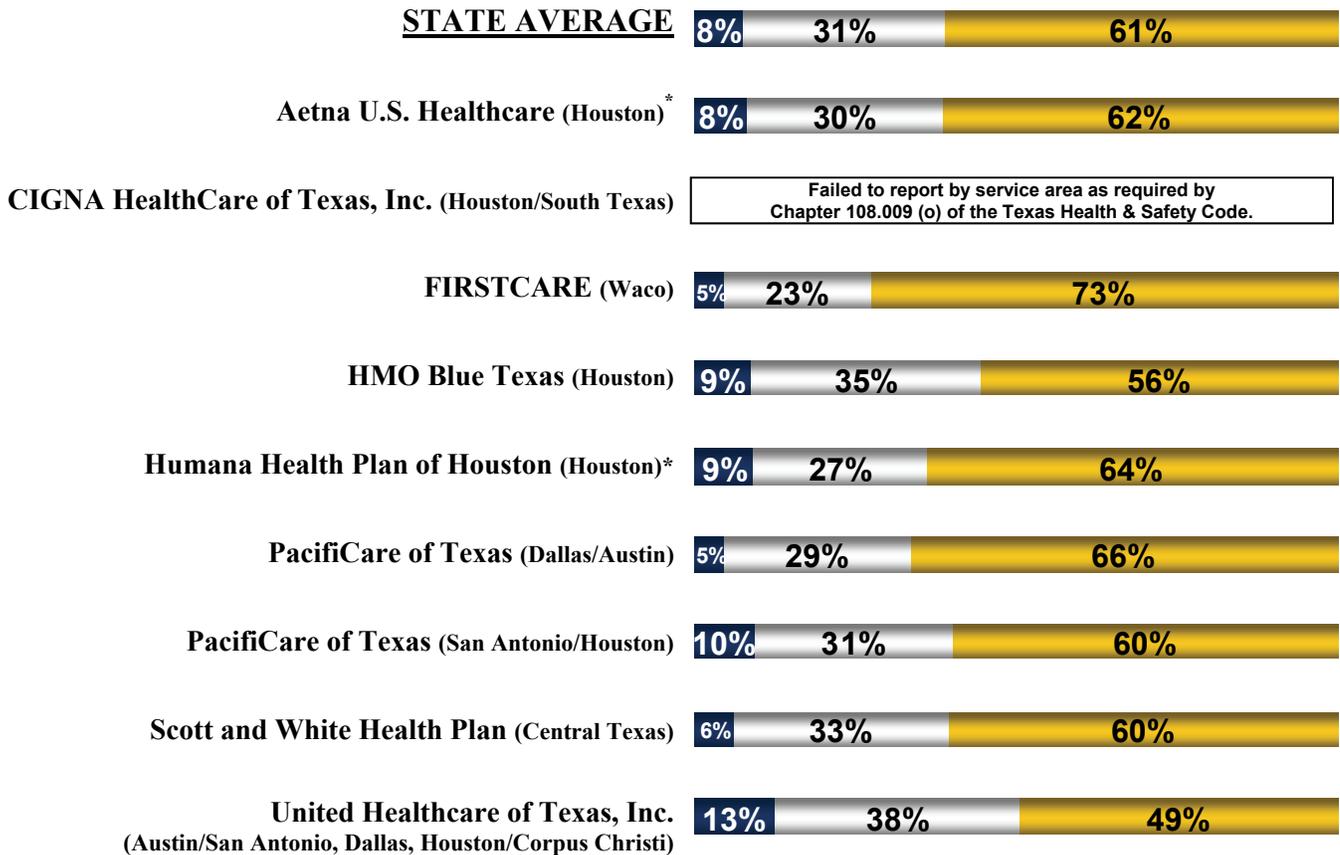
# Shared Decision Making

## 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.



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.)

# Plan Information on Costs

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> were able to find out cost info	Percentage who said they <b>Usually</b> were able to find out cost info	Percentage who said they <b>Always</b> were able to find out cost info
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.



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

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



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

# Response rate for all plans in the survey

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

**State Average = 33%**

Aetna U.S. Healthcare (Austin)	30%
Aetna U.S. Healthcare (Dallas/Fort Worth)	27%
Aetna U.S. Healthcare (El Paso)	27%
<b>Aetna U.S. Healthcare (Houston)</b>	<b>28%</b>
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	29%
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	FTR
<b>CIGNA HealthCare of Texas, Inc. (Houston/South Texas)</b>	<b>FTR</b>
Community First Health Plans (San Antonio)	33%
FIRSTCARE (Abilene)	43%
FIRSTCARE (Amarillo)	49%
FIRSTCARE (Lubbock)	44%
<b>FIRSTCARE (Waco)</b>	<b>41%</b>
HMO Blue Texas (Austin)	36%
HMO Blue Texas (Dallas/Fort Worth)	21%
HMO Blue Texas (East/West/South Texas)	34%
<b>HMO Blue Texas (Houston)</b>	<b>30%</b>
Humana Health Plan of Texas (Austin)	29%
<b>Humana Health Plan of Texas (Houston)</b>	<b>25%</b>
Humana Health Plan of Texas (San Antonio/Corpus Christi)	29%
<b>PacifiCare of Texas (Dallas/Austin)</b>	<b>23%</b>
<b>PacifiCare of Texas (San Antonio/Houston)</b>	<b>32%</b>
<b>Scott and White Health Plan (Central Texas)</b>	<b>39%</b>
<b>United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)</b>	<b>25%</b>
Valley Baptist Health Plan (Harlingen)	40%

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

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



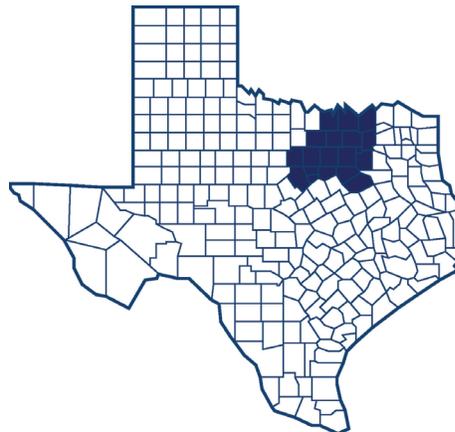
# Survey (CAHPS® 4.0H) Results

## 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 2009.

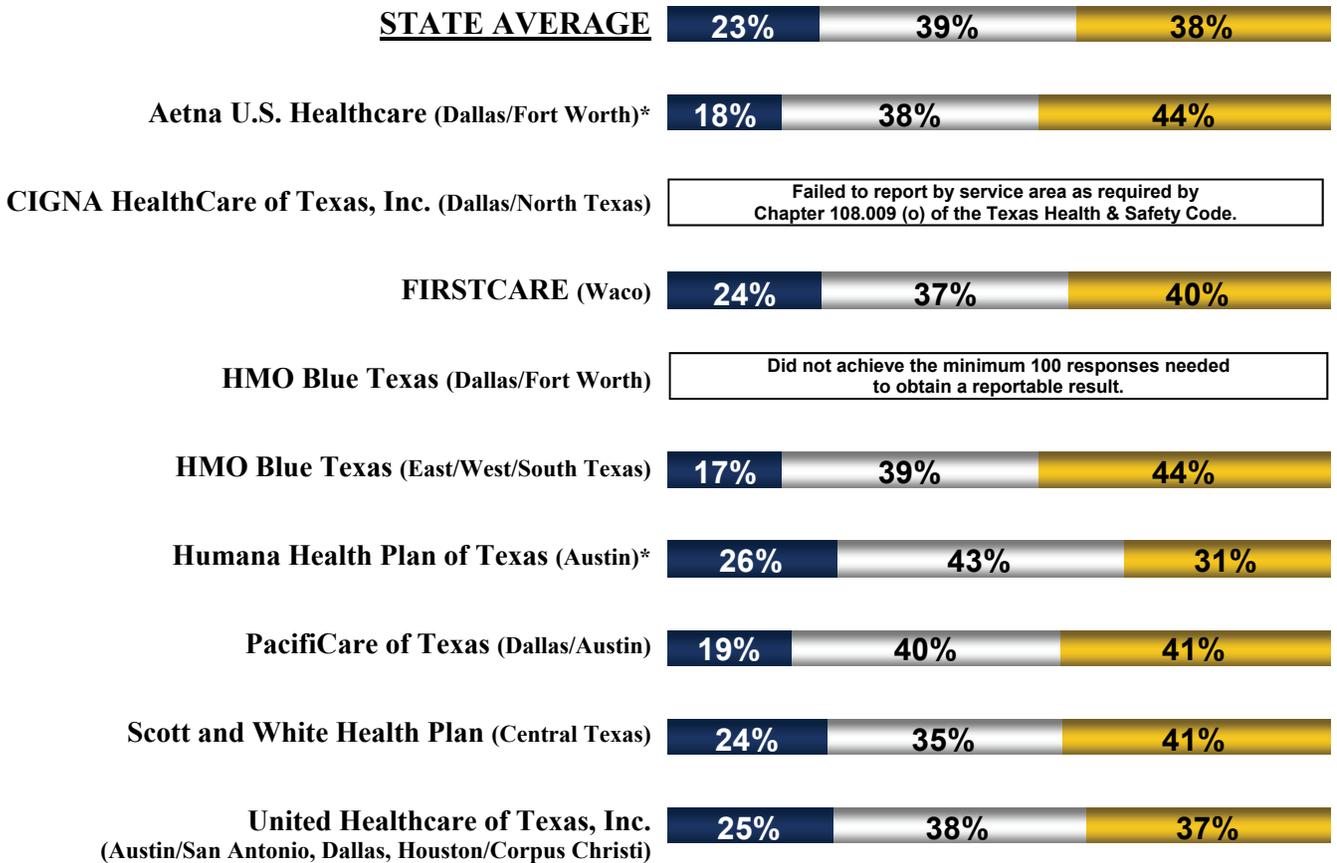
# How people rated their health plan

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”



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



**HMO Blue Texas (Dallas/Fort 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.)

Survey (CAHPS® 4.0H) Results - North 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 Texas)** Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



**HMO Blue Texas (Dallas/Fort 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.)

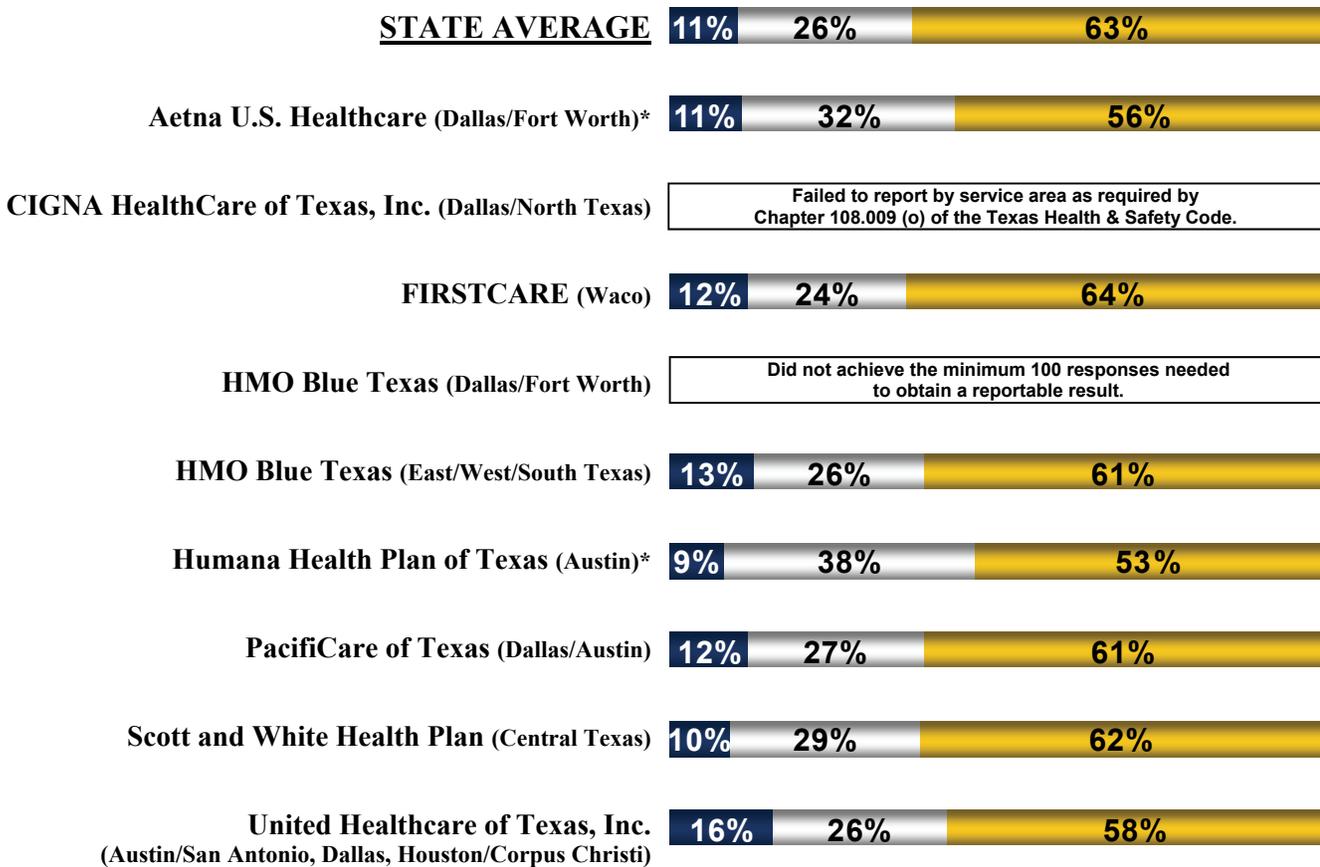
# How people rated their specialist

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.)

# Getting needed care

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> received care that was needed	Percentage who said they <b>usually</b> received care that was needed	Percentage who said they <b>always</b> 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 Texas)**    Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



**HMO Blue Texas (Dallas/Fort 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.)

# Getting care quickly

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> got care quickly	Percentage who said they <b>usually</b> got care quickly	Percentage who said they <b>always</b> 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**    15%    27%    58%

**Aetna U.S. Healthcare (Dallas/Fort Worth)\***    16%    21%    63%

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

**FIRSTCARE (Waco)**    14%    23%    63%

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

**HMO Blue Texas (East/West/South Texas)**    19%    30%    52%

**Humana Health Plan of Texas (Austin)\***    12%    27%    61%

**PacifiCare of Texas (Dallas/Austin)**    13%    29%    59%

**Scott and White Health Plan (Central Texas)**    17%    29%    54%

**United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)**    17%    26%    58%

*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 <b>sometimes or never</b> handled claims quickly and correctly	Percentage who said their plan <b>Usually</b> handled claims quickly and correctly	Percentage who said their plan <b>Always</b> 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 Texas)** Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



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



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

# Health plan customer service

## Survey (CAHPS® 4.0H) Results

Percentage who said customer service was <b>sometimes or never</b> efficient and helpful	Percentage who said customer service was <b>usually</b> efficient and helpful	Percentage who said customer service was <b>always</b> 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.



**Aetna U.S. Healthcare (Dallas/Fort Worth)\***    Did not achieve the minimum 100 responses needed to obtain a reportable result.

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



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



**PacifiCare of Texas (Dallas/Austin)**    Did not achieve the minimum 100 responses needed to obtain a reportable result.



**United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, 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 <b>sometimes or never</b> communicated well	Percentage who said their doctors <b>usually</b> communicated well	Percentage who said their doctors <b>always</b> 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 Texas)** Failed to report by service area as required by Chapter 108.009 (o) of the Texas Health & Safety Code.



**HMO Blue Texas (Dallas/Fort 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.)

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



**HMO Blue Texas (Dallas/Fort 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.)

# Plan Information on Costs

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> were able to find out cost info	Percentage who said they <b>Usually</b> were able to find out cost info	Percentage who said they <b>Always</b> were able to find out cost info
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.

**STATE AVERAGE**      **34%**      **30%**      **35%**

**Aetna U.S. Healthcare (Dallas/Fort Worth)\***      Did not achieve the minimum 100 responses needed to obtain a reportable result.

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

**FIRSTCARE (Waco)**      **30%**      **34%**      **36%**

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

**HMO Blue Texas (East/West/South Texas)**      **31%**      **34%**      **35%**

**Humana Health Plan of Texas (Austin)\***      **39%**      **32%**      **29%**

**PacifiCare of Texas (Dallas/Austin)**      **36%**      **30%**      **33%**

**Scott and White Health Plan (Central Texas)**      **38%**      **27%**      **35%**

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

# Response rate for all plans in the survey

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

**State Average = 33%**

Aetna U.S. Healthcare (Austin)	30%
<b>Aetna U.S. Healthcare (Dallas/Fort Worth)</b>	<b>27%</b>
Aetna U.S. Healthcare (El Paso)	27%
Aetna U.S. Healthcare (Houston)	28%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	29%
<b>CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)</b>	<b>FTR</b>
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	FTR
Community First Health Plans (San Antonio)	33%
FIRSTCARE (Abilene)	43%
FIRSTCARE (Amarillo)	49%
FIRSTCARE (Lubbock)	44%
<b>FIRSTCARE (Waco)</b>	<b>41%</b>
HMO Blue Texas (Austin)	36%
<b>HMO Blue Texas (Dallas/Fort Worth)</b>	<b>21%</b>
<b>HMO Blue Texas (East/West/South Texas)</b>	<b>34%</b>
HMO Blue Texas (Houston)	30%
<b>Humana Health Plan of Texas (Austin)</b>	<b>29%</b>
Humana Health Plan of Texas (Houston)	25%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	29%
<b>PacifiCare of Texas (Dallas/Austin)</b>	<b>23%</b>
PacifiCare of Texas (San Antonio/Houston)	32%
<b>Scott and White Health Plan (Central Texas)</b>	<b>39%</b>
<b>United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)</b>	<b>25%</b>
Valley Baptist Health Plan (Harlingen)	40%

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

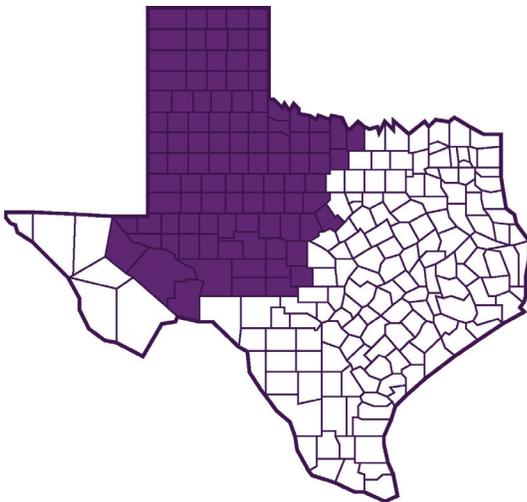
Survey (CAHPS® 4.0H) Results - North Texas



# 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 2009.

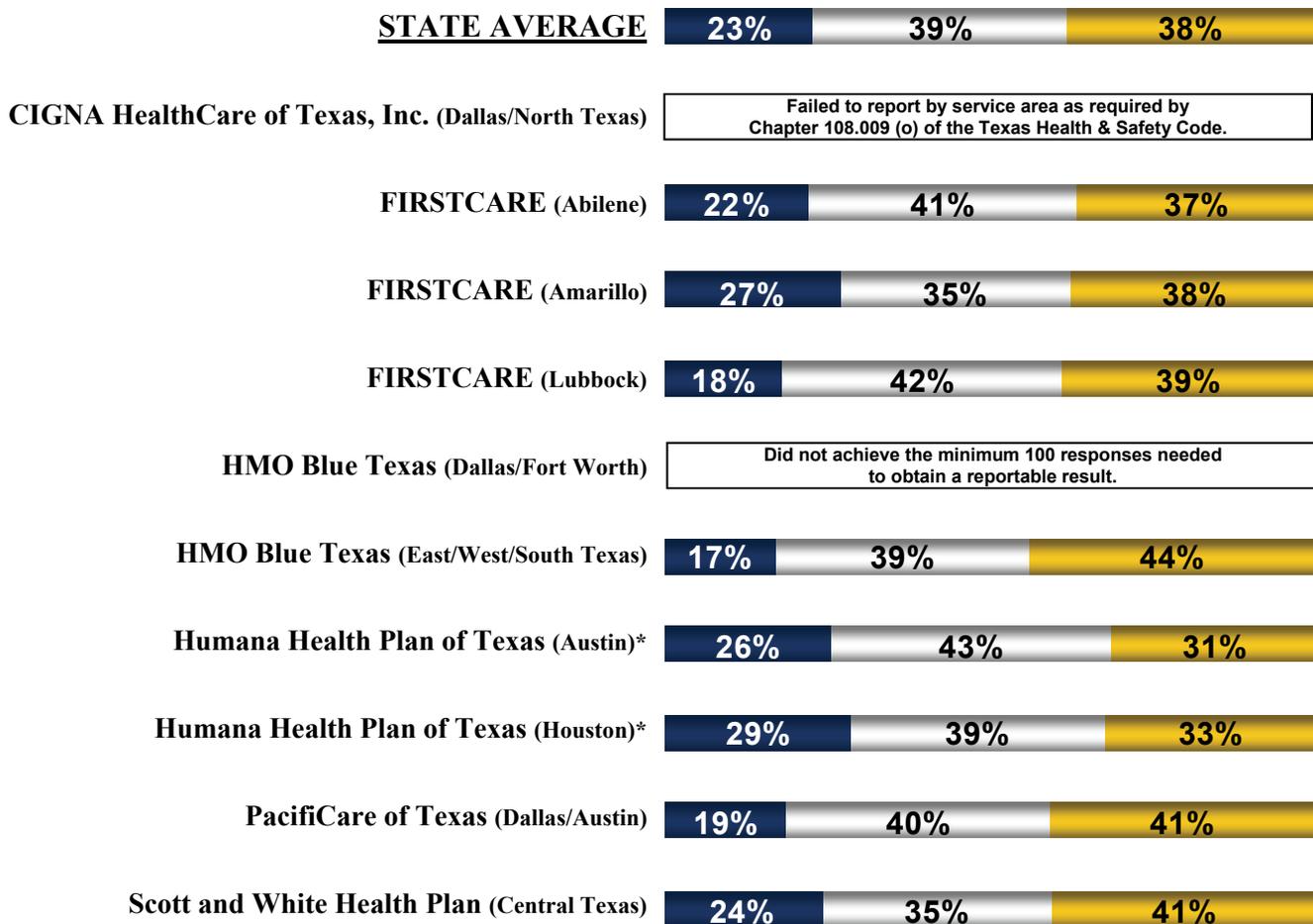
# How people rated their health plan

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.)

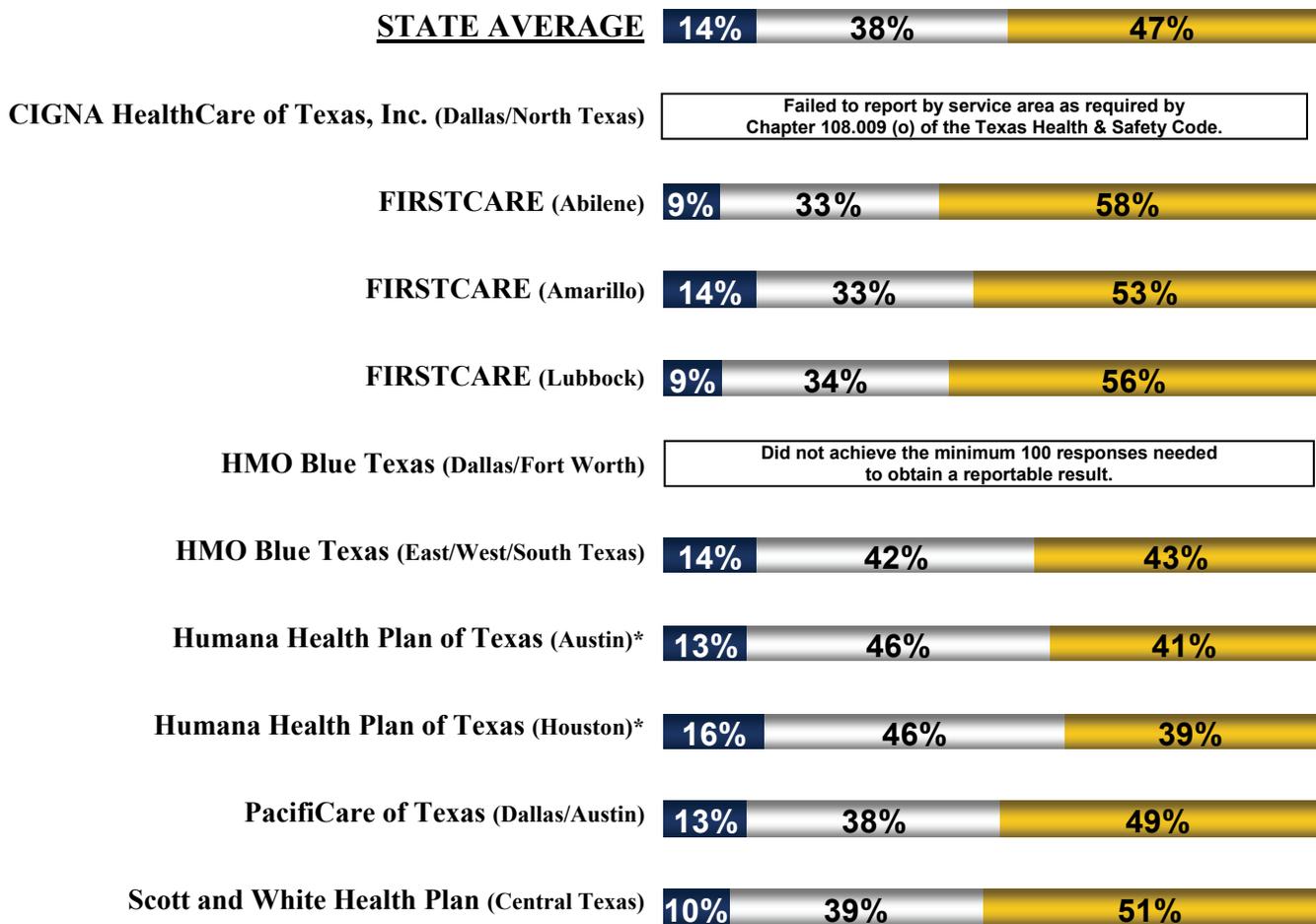
# How people rated their health care

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 - Panhandle/Plains Texas

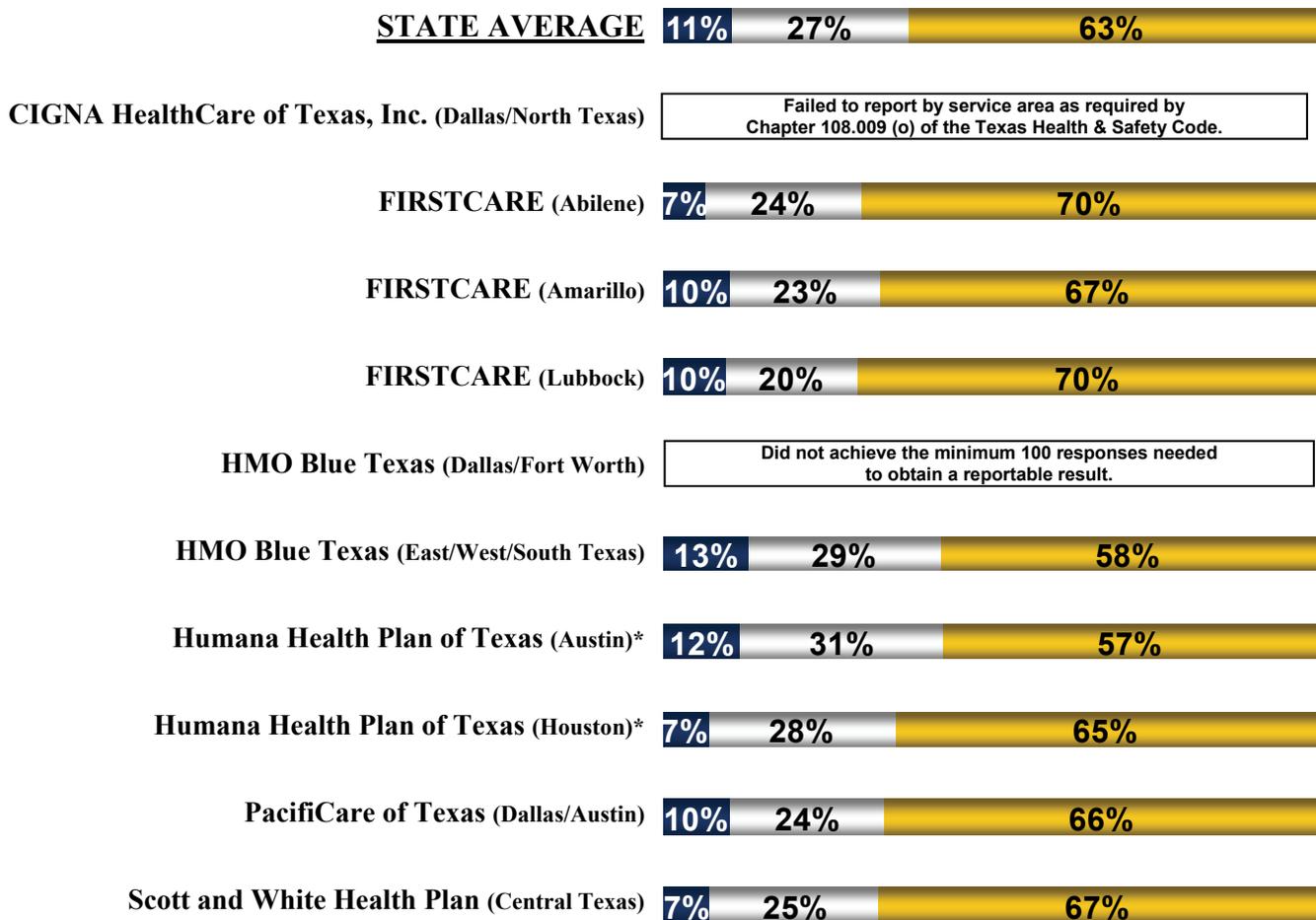
# How people rated their personal doctor

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”



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

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

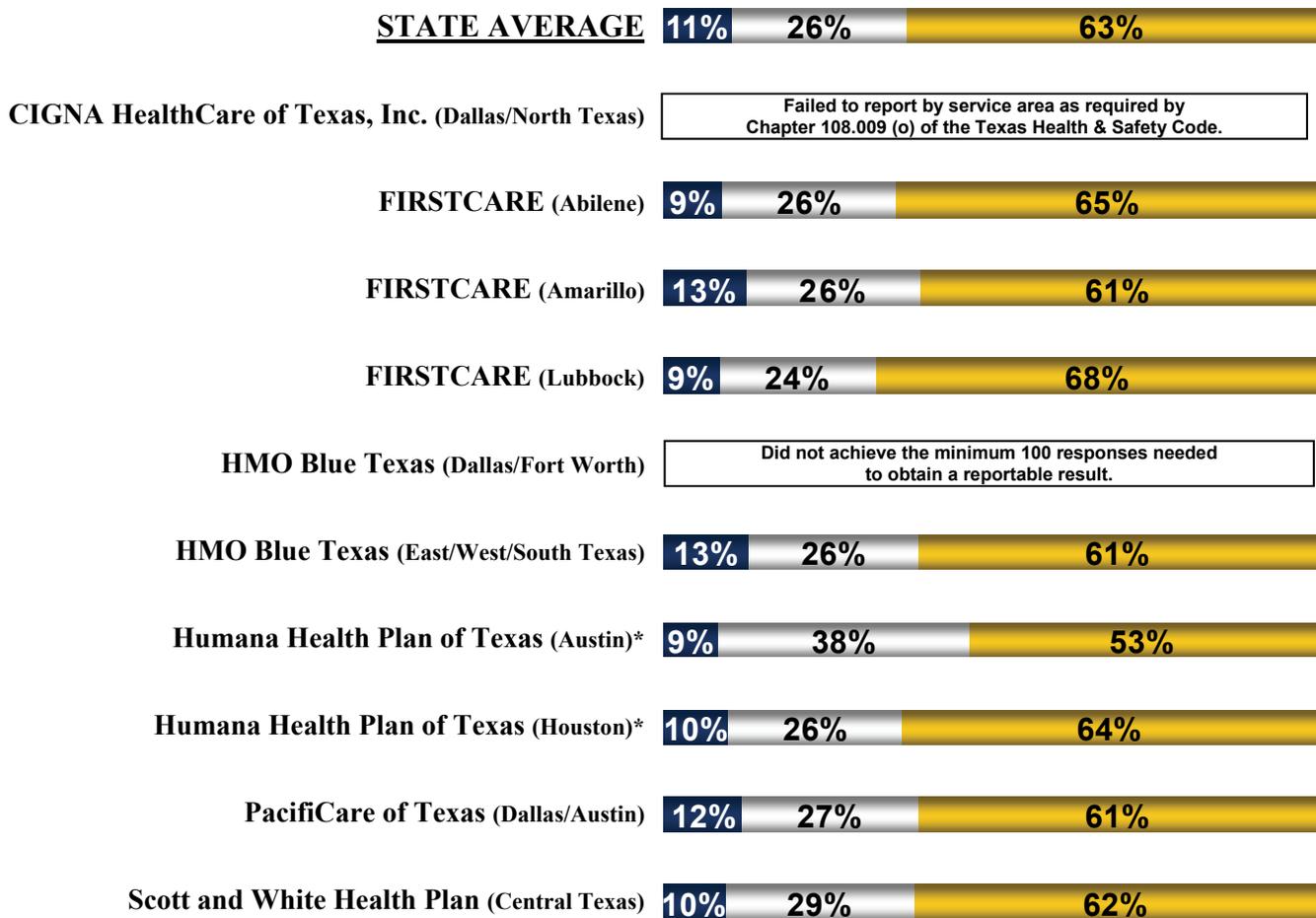
# How people rated their specialist

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.)

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

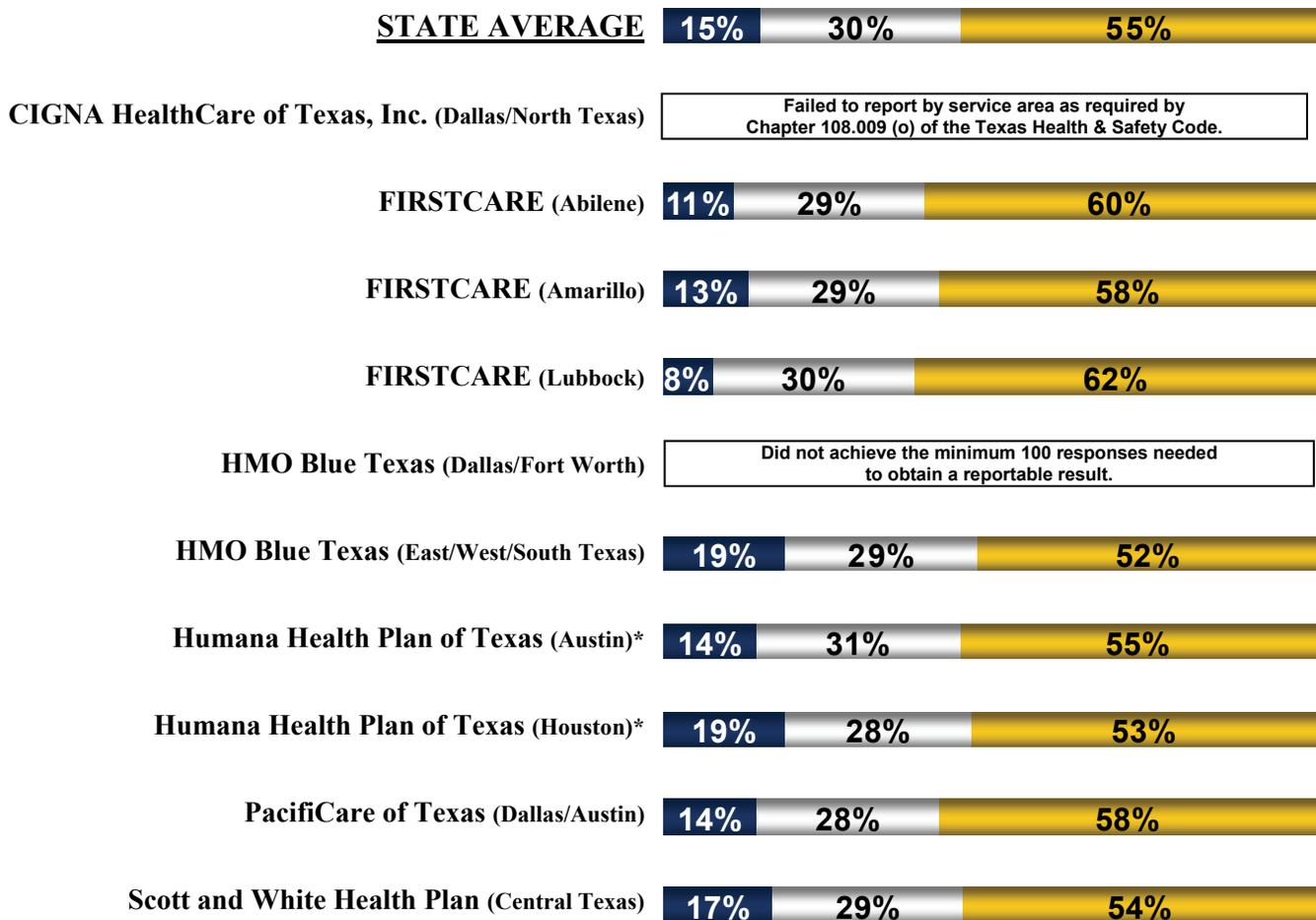
# Getting needed care

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> received care that was needed	Percentage who said they <b>usually</b> received care that was needed	Percentage who said they <b>always</b> 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.)

# Getting care quickly

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> got care quickly	Percentage who said they <b>usually</b> got care quickly	Percentage who said they <b>always</b> 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**    15%    27%    58%

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

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

**FIRSTCARE (Abilene)**    11%    26%    63%

**FIRSTCARE (Amarillo)**    11%    29%    60%

**FIRSTCARE (Lubbock)**    10%    26%    64%

**HMO Blue Texas (Dallas/Fort Worth)**

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

**HMO Blue Texas (East/West/South Texas)**    19%    30%    52%

**Humana Health Plan of Texas (Austin)\***    12%    27%    61%

**Humana Health Plan of Texas (Houston)\***    15%    19%    66%

**PacifiCare of Texas (Dallas/Austin)**    13%    29%    59%

**Scott and White Health Plan (Central Texas)**    17%    29%    54%

*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 <b>sometimes or never</b> handled claims quickly and correctly	Percentage who said their plan <b>Usually</b> handled claims quickly and correctly	Percentage who said their plan <b>Always</b> 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 Texas)**

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



**HMO Blue Texas (Dallas/Fort 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.)

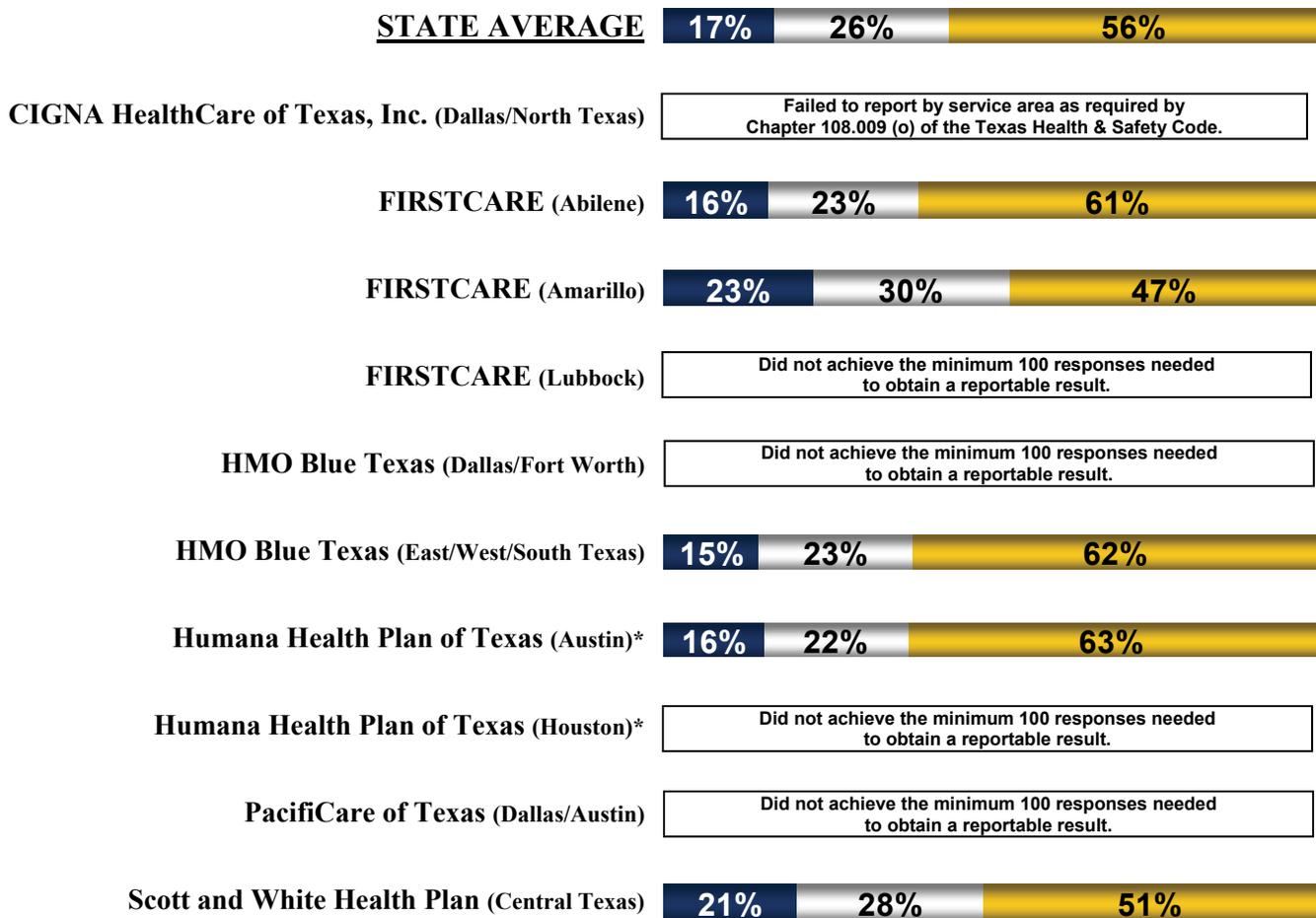
# Health plan customer service

## Survey (CAHPS® 4.0H) Results

Percentage who said customer service was <b>sometimes or never</b> efficient and helpful	Percentage who said customer service was <b>usually</b> efficient and helpful	Percentage who said customer service was <b>always</b> 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.)

# How well doctors communicate

## Survey (CAHPS® 4.0H) Results

Percentage who said their doctors <b>sometimes or never</b> communicated well	Percentage who said their doctors <b>usually</b> communicated well	Percentage who said their doctors <b>always</b> 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 Texas)**

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



**HMO Blue Texas (Dallas/Fort 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.)

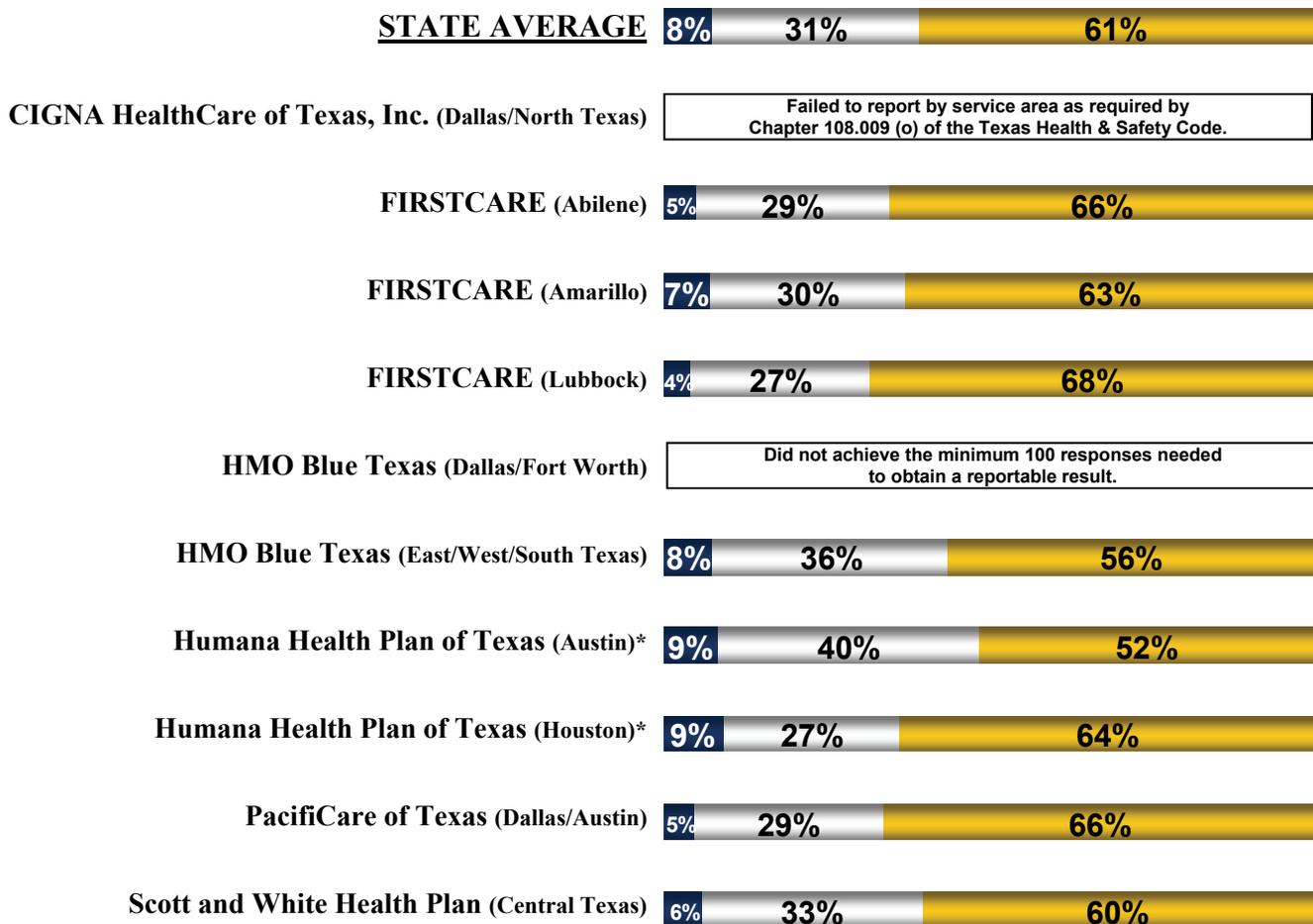
# Shared Decision Making

## Survey (CAHPS® 4.0H) Results

Percentage who said there was <b>somewhat no or definitely no</b> shared decision making	Percentage who said there was <b>somewhat yes</b> shared decision making	Percentage who said there was <b>definitely yes</b> 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.)

# Plan Information on Costs

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> were able to find out cost info	Percentage who said they <b>Usually</b> were able to find out cost info	Percentage who said they <b>Always</b> were able to find out cost info
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.

**STATE AVERAGE**      34%      30%      35%

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

**FIRSTCARE (Abilene)**      29%      34%      37%

**FIRSTCARE (Amarillo)**      38%      29%      33%

**FIRSTCARE (Lubbock)**      29%      35%      36%

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

**HMO Blue Texas (East/West/South Texas)**      31%      34%      35%

**Humana Health Plan of Texas (Austin)\***      39%      32%      29%

**Humana Health Plan of Texas (Houston)\***      31%      27%      43%

**PacifiCare of Texas (Dallas/Austin)**      36%      30%      33%

**Scott and White Health Plan (Central Texas)**      38%      27%      35%

*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 = 33%**

Aetna U.S. Healthcare (Austin)	30%
Aetna U.S. Healthcare (Dallas/Fort Worth)	27%
Aetna U.S. Healthcare (El Paso)	27%
Aetna U.S. Healthcare (Houston)	28%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	29%
<b>CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)</b>	<b>FTR</b>
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	FTR
Community First Health Plans (San Antonio)	33%
<b>FIRSTCARE (Abilene)</b>	<b>43%</b>
<b>FIRSTCARE (Amarillo)</b>	<b>49%</b>
<b>FIRSTCARE (Lubbock)</b>	<b>44%</b>
FIRSTCARE (Waco)	41%
HMO Blue Texas (Austin)	36%
<b>HMO Blue Texas (Dallas/Fort Worth)</b>	<b>21%</b>
<b>HMO Blue Texas (East/West/South Texas)</b>	<b>34%</b>
HMO Blue Texas (Houston)	30%
<b>Humana Health Plan of Texas (Austin)</b>	<b>29%</b>
<b>Humana Health Plan of Texas (Houston)</b>	<b>25%</b>
Humana Health Plan of Texas (San Antonio/Corpus Christi)	29%
<b>PacifiCare of Texas (Dallas/Austin)</b>	<b>23%</b>
PacifiCare of Texas (San Antonio/Houston)	32%
<b>Scott and White Health Plan (Central Texas)</b>	<b>39%</b>
United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)	25%
Valley Baptist Health Plan (Harlingen)	40%

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

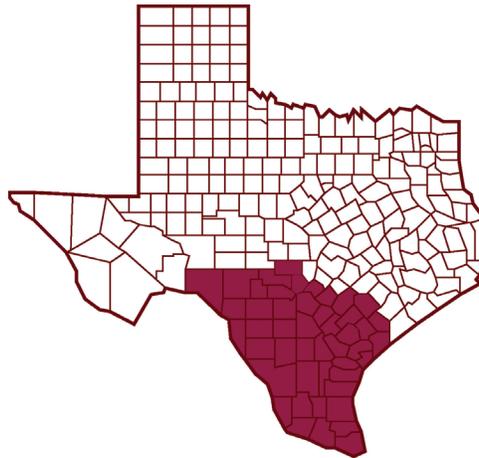
Survey (CAHPS® 4.0H) Results - Panhandle/Plains Texas



# Survey (CAHPS<sup>®</sup> 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 2009.

# How people rated their health plan

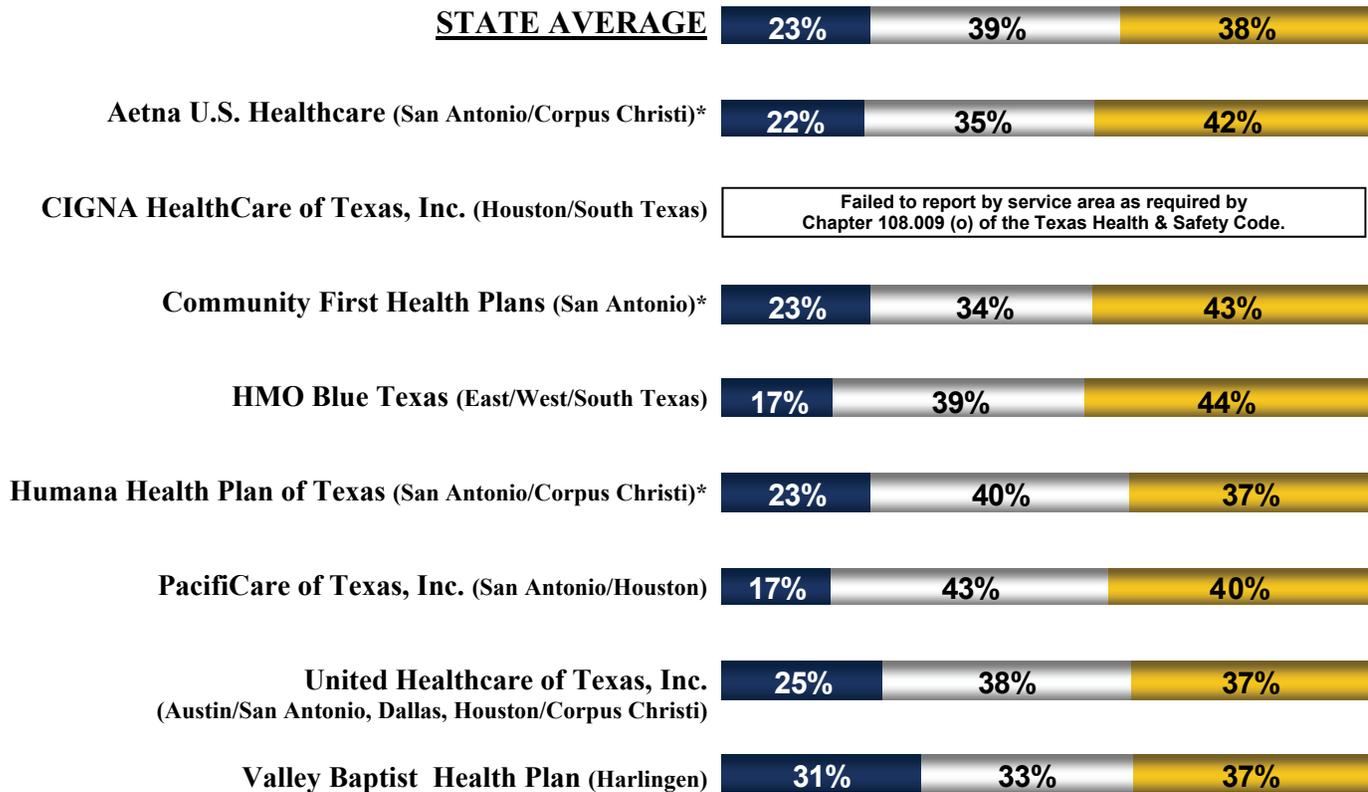
Survey (CAHPS® 4.0H) Results

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



*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 U.S. Healthcare (San Antonio/Corpus Christi)\***



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

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 (San Antonio/Corpus Christi)\***



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



**United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)**



**Valley Baptist Health Plan (Harlingen)**



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

**Survey (CAHPS® 4.0H) Results - South Texas**

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

# How people rated their personal doctor

Survey (CAHPS® 4.0H) Results

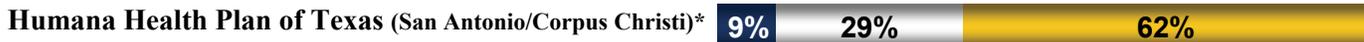
Percentage who rated their personal doctor 6 or lower	Percentage who rated their personal doctor 7 or 8	Percentage who rated their personal doctor 9 or 10
---	---	--

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”



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

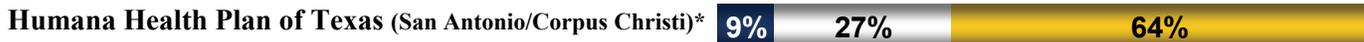
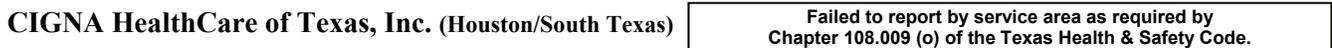
# How people rated their specialist

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%.

Survey (CAHPS® 4.0H) Results - South Texas

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

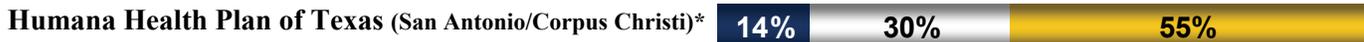
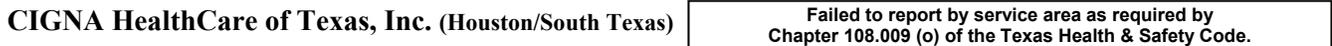
# Getting needed care

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> received care that was needed	Percentage who said they <b>usually</b> received care that was needed	Percentage who said they <b>always</b> 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.)

# Getting care quickly

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> got care quickly	Percentage who said they <b>usually</b> got care quickly	Percentage who said they <b>always</b> 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 U.S. Healthcare (San Antonio/Corpus Christi)\*



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

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 (San Antonio/Corpus Christi)\*



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



United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)



Valley Baptist Health Plan (Harlingen)



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

Survey (CAHPS® 4.0H) Results - South Texas

\* 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 <b>sometimes or never</b> handled claims quickly and correctly	Percentage who said their plan <b>Usually</b> handled claims quickly and correctly	Percentage who said their plan <b>Always</b> handled claims quickly and correctly
---	--	---

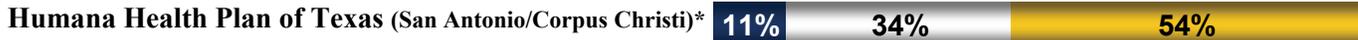
The bar graphs show answers to survey questions that asked people **how often** their health plan:

- Handled claims quickly.
- Handled claims correctly.



**Aetna U.S. Healthcare (San Antonio/Corpus Christi)\*** Did not achieve the minimum 100 responses needed to obtain a reportable result.

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



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

# Health plan customer service

## Survey (CAHPS® 4.0H) Results

Percentage who said customer service was <b>sometimes or never</b> efficient and helpful	Percentage who said customer service was <b>usually</b> efficient and helpful	Percentage who said customer service was <b>always</b> efficient and helpful
--	---	--

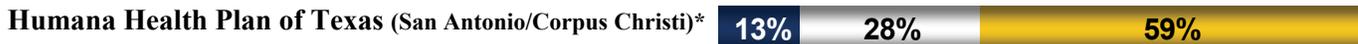
The bar graphs show answers to survey questions that asked people **how often**:

- 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.



**Aetna U.S. Healthcare (San Antonio/Corpus Christi)\*** Did not achieve the minimum 100 responses needed to obtain a reportable result.

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



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

**Survey (CAHPS® 4.0H) Results - South Texas**

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

# How well doctors communicate

## Survey (CAHPS® 4.0H) Results

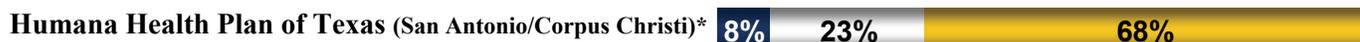
Percentage who said their doctors <b>sometimes or never</b> communicated well	Percentage who said their doctors <b>usually</b> communicated well	Percentage who said their doctors <b>always</b> communicated well
---	--	---

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.



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

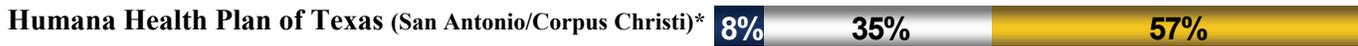
Percentage who said there was somewhat no or definitely no shared decision making	Percentage who said there was somewhat yes shared decision making	Percentage who said there was definitely yes shared decision making
---	---	---

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.



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

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

# Plan Information on Costs

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> were able to find out cost info	Percentage who said they <b>Usually</b> were able to find out cost info	Percentage who said they <b>Always</b> were able to find out cost info
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.

### STATE AVERAGE



**Aetna U.S. Healthcare (San Antonio/Corpus Christi)\***

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

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

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 (San Antonio/Corpus Christi)\***



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



**United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)**

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

**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 = 33%**

Aetna U.S. Healthcare (Austin)	30%
Aetna U.S. Healthcare (Dallas/Fort Worth)	27%
Aetna U.S. Healthcare (El Paso)	27%
Aetna U.S. Healthcare (Houston)	28%
<b>Aetna U.S. Healthcare (San Antonio/Corpus Christi)</b>	<b>29%</b>
CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)	FTR
<b>CIGNA HealthCare of Texas, Inc. (Houston/South Texas)</b>	<b>FTR</b>
<b>Community First Health Plans (San Antonio)</b>	<b>33%</b>
FIRSTCARE (Abilene)	43%
FIRSTCARE (Amarillo)	49%
FIRSTCARE (Lubbock)	44%
FIRSTCARE (Waco)	41%
HMO Blue Texas (Austin)	36%
HMO Blue Texas (Dallas/Fort Worth)	21%
<b>HMO Blue Texas (East/West/South Texas)</b>	<b>34%</b>
HMO Blue Texas (Houston)	30%
Humana Health Plan of Texas (Austin)	29%
Humana Health Plan of Texas (Houston)	25%
<b>Humana Health Plan of Texas (San Antonio/Corpus Christi)</b>	<b>29%</b>
PacifiCare of Texas (Dallas/Austin)	23%
<b>PacifiCare of Texas (San Antonio/Houston)</b>	<b>32%</b>
Scott and White Health Plan (Central Texas)	39%
<b>United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)</b>	<b>25%</b>
<b>Valley Baptist Health Plan (Harlingen)</b>	<b>40%</b>

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

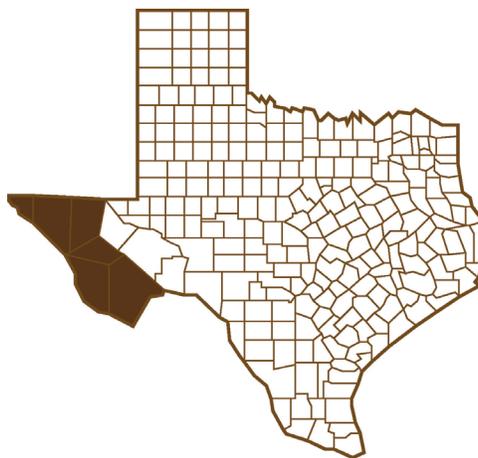
Survey (CAHPS® 4.0H) Results - South Texas



# Survey (CAHPS<sup>®</sup> 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 2009.

# 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 U.S. Healthcare (El Paso)\***



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

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)**



**Humana Health Plan of Texas (Austin)\***



*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 U.S. Healthcare (El Paso)\***



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

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)**



**Humana Health Plan of Texas (Austin)\***



*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 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 U.S. Healthcare (El Paso)\***



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

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)**



**Humana Health Plan of Texas (Austin)\***



*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 U.S. Healthcare (El Paso)\*



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

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)



Humana Health Plan of Texas (Austin)\*



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.)

# Getting needed care

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> received care that was needed	Percentage who said they <b>usually</b> received care that was needed	Percentage who said they <b>always</b> 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 U.S. Healthcare (El Paso)\*



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

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)



### Humana Health Plan of Texas (Austin)\*



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

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

# Getting care quickly

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> got care quickly	Percentage who said they <b>usually</b> got care quickly	Percentage who said they <b>always</b> 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 U.S. Healthcare (El Paso)\*



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

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)



Humana Health Plan of Texas (Austin)\*



*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 (CAHPS® 4.0H) Results

Percentage who said their plan <b>sometimes or never</b> handled claims quickly and correctly	Percentage who said their plan <b>Usually</b> handled claims quickly and correctly	Percentage who said their plan <b>Always</b> 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 Texas)**

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.)

# Health plan customer service

## Survey (CAHPS® 4.0H) Results

Percentage who said customer service was <b>sometimes or never</b> efficient and helpful	Percentage who said customer service was <b>usually</b> efficient and helpful	Percentage who said customer service was <b>always</b> 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 U.S. Healthcare (El Paso)\***

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

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

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)**



**Humana Health Plan of Texas (Austin)\***



*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 <b>sometimes or never</b> communicated well	Percentage who said their doctors <b>usually</b> communicated well	Percentage who said their doctors <b>always</b> 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 U.S. Healthcare (El Paso)\*



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

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)



### Humana Health Plan of Texas (Austin)\*



*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 <b>somewhat no or definitely no</b> shared decision making	Percentage who said there was <b>somewhat yes</b> shared decision making	Percentage who said there was <b>definitely yes</b> 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.



**Aetna U.S. Healthcare (El Paso)\*** Did not achieve the minimum 100 responses needed to obtain a reportable result.

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

# Plan Information on Costs

## Survey (CAHPS® 4.0H) Results

Percentage who said they <b>sometimes or never</b> were able to find out cost info	Percentage who said they <b>Usually</b> were able to find out cost info	Percentage who said they <b>Always</b> were able to find out cost info
--	---	--

The bar graphs show answers to survey questions that asked people **how often** they were able to find out from their plan:

- How much would have to be paid for a health care service or equipment.
- How much would have to be paid for specific prescription medicines.

### STATE AVERAGE



**Aetna U.S. Healthcare (El Paso)\***

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

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

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)**



**Humana Health Plan of Texas (Austin)\***



*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 = 33%**

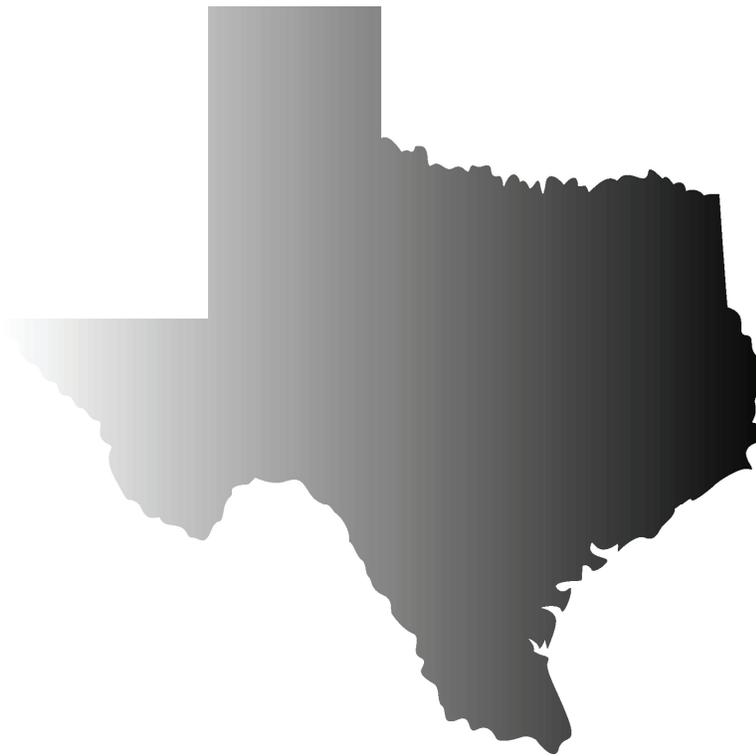
Aetna U.S. Healthcare (Austin)	30%
Aetna U.S. Healthcare (Dallas/Fort Worth)	27%
<b>Aetna U.S. Healthcare (El Paso)</b>	<b>27%</b>
Aetna U.S. Healthcare (Houston)	28%
Aetna U.S. Healthcare (San Antonio/Corpus Christi)	29%
<b>CIGNA HealthCare of Texas, Inc. (Dallas/North Texas)</b>	<b>FTR</b>
CIGNA HealthCare of Texas, Inc. (Houston/South Texas)	FTR
Community First Health Plans (San Antonio)	33%
FIRSTCARE (Abilene)	43%
FIRSTCARE (Amarillo)	49%
<b>FIRSTCARE (Lubbock)</b>	<b>44%</b>
FIRSTCARE (Waco)	41%
HMO Blue Texas (Austin)	36%
HMO Blue Texas (Dallas/Fort Worth)	21%
<b>HMO Blue Texas (East/West/South Texas)</b>	<b>34%</b>
HMO Blue Texas (Houston)	30%
<b>Humana Health Plan of Texas (Austin)</b>	<b>29%</b>
Humana Health Plan of Texas (Houston)	25%
Humana Health Plan of Texas (San Antonio/Corpus Christi)	29%
PacifiCare of Texas (Dallas/Austin)	23%
PacifiCare of Texas (San Antonio/Houston/)	32%
Scott and White Health Plan (Central Texas)	39%
United Healthcare of Texas, Inc. (Austin/San Antonio, Dallas, Houston/Corpus Christi)	25%
Valley Baptist Health Plan (Harlingen)	40%

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 - West Texas



# 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. Unlike the customer survey portion of this report, the complaint data is reported at the state-wide level.

## Most Common Reasons for Complaint

Analysis of complaints filed against HMOs with the Texas Department of Insurance indicates that total number of complaints increased by 13% compared to the prior reporting year. The most common reasons for complaint continue to be UNSATISFACTORY SETTLEMENT OFFER (40.6%), DENIAL OF CLAIM (22.3%) and DELAYS IN CLAIMS HANDLING (8.0%).

Most Common Reasons for Complaint		2010	2009	2008	2007	2006
Unsatisfactory Settlement Offer	Often relates to health care providers dissatisfied with HMO compensation for services	40.6%	37.1%	40.4%	19.9%	28.4%
Denial of Claim	Provider and patient complaints related to denial of coverage for health care service	22.3%	21.3%	20.0%	32.2%	27.1%
Delays in Claims Handling	Provider and patient complaints about lack of timeliness in which claims are handled	8.0%	15.6%	12.9%	19.2%	19.0%
Recoupment of Claims Payment	Relates to overpayment by HMO and subsequent dispute when HMO requires refund from provider	2.8%	2.2%	2.3%	3.8%	4.3%
Access to Care	Usually related to HMO gatekeeping functions or internal bureaucracy	1.0%	0.5%	0.2%	0.4%	1.6%
Balance Billing	Inappropriate billing of the patient for charges the HMO is expected to pay	0.7%	1.7%	1.1%	1.0%	1.8%
Timely Filing Deficiency	A dispute between an insurance company and a provider regarding the timely filing of a claim	0.6%	0.4%	0.4%	1.9%	5.2%

Source: Texas Department of Insurance; July 1, 2005 to June 30, 2010

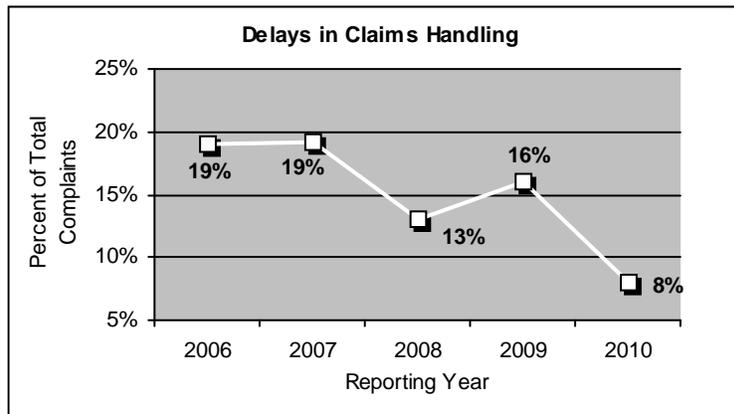
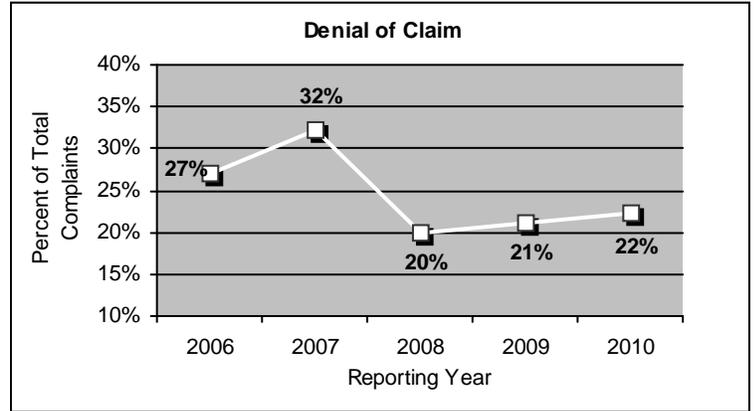
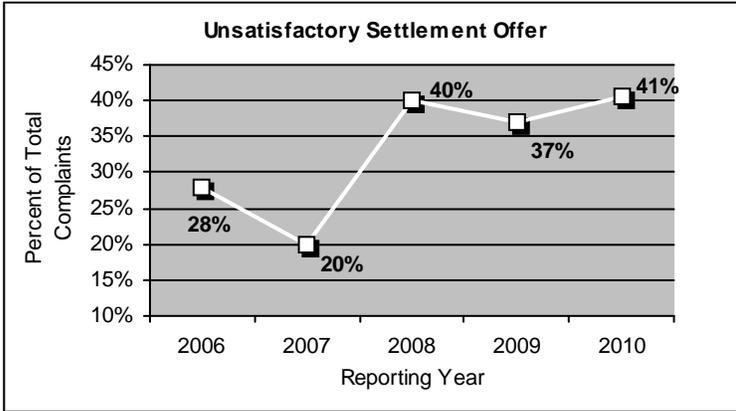
### Explanatory Notes

#### Disposition

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

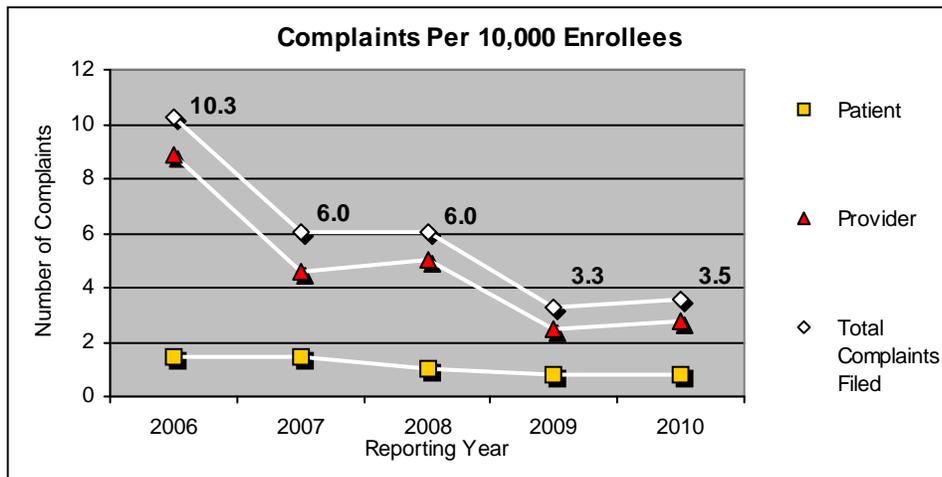
#### Verification

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 2010 reporting year. An analysis of prior year trends indicates that after a few years of decrease in the number of complaints filed, these complaints are increasing once again. The chart below illustrates complaints normalized by enrollment.



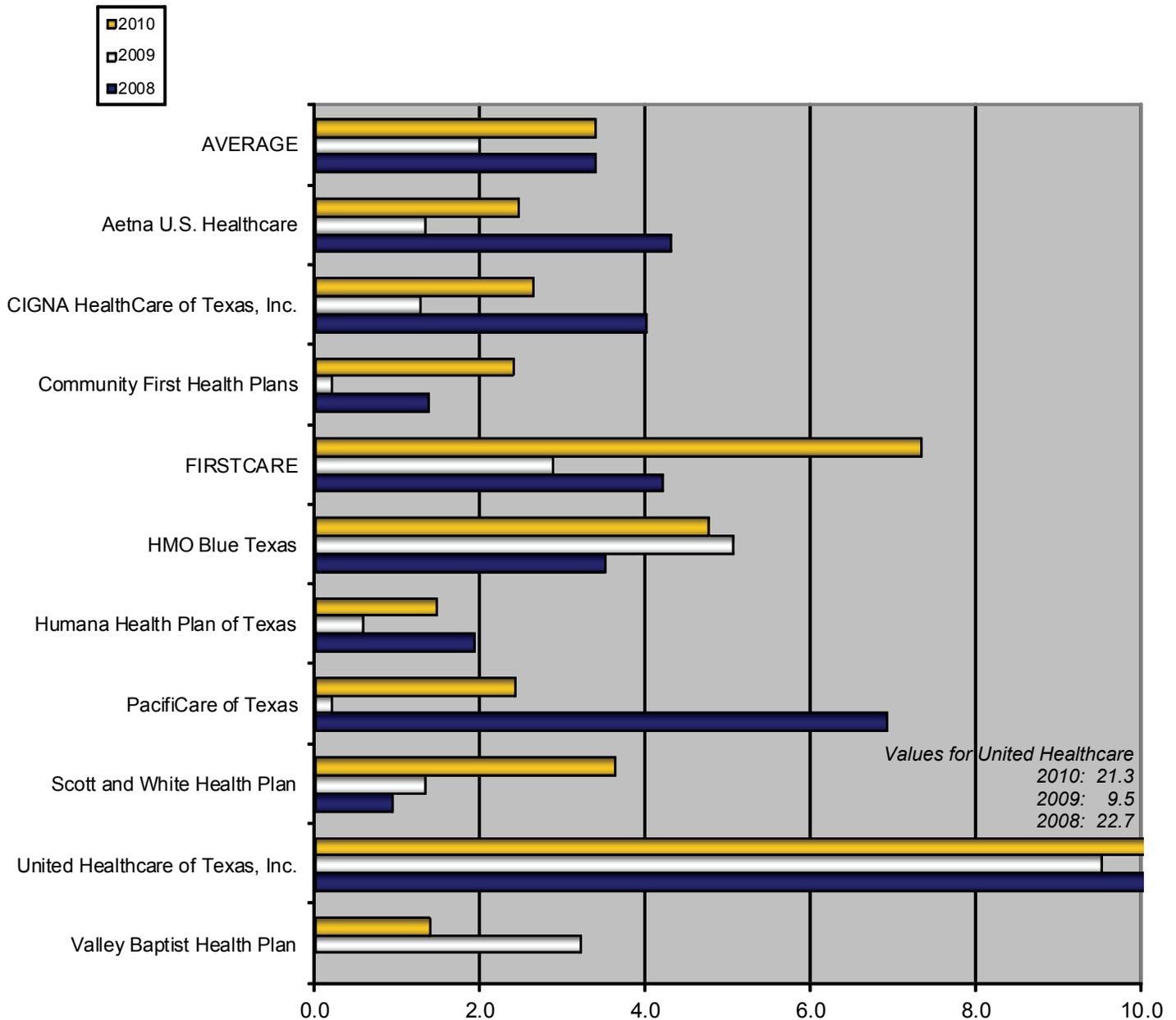
Source: Texas Department of Insurance; July 1, 2005 to June 30, 2010

## 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. Only HMOs with commercial enrollment greater than 1,000 are included.

### Patient Complaints Per 10,000 Enrollees

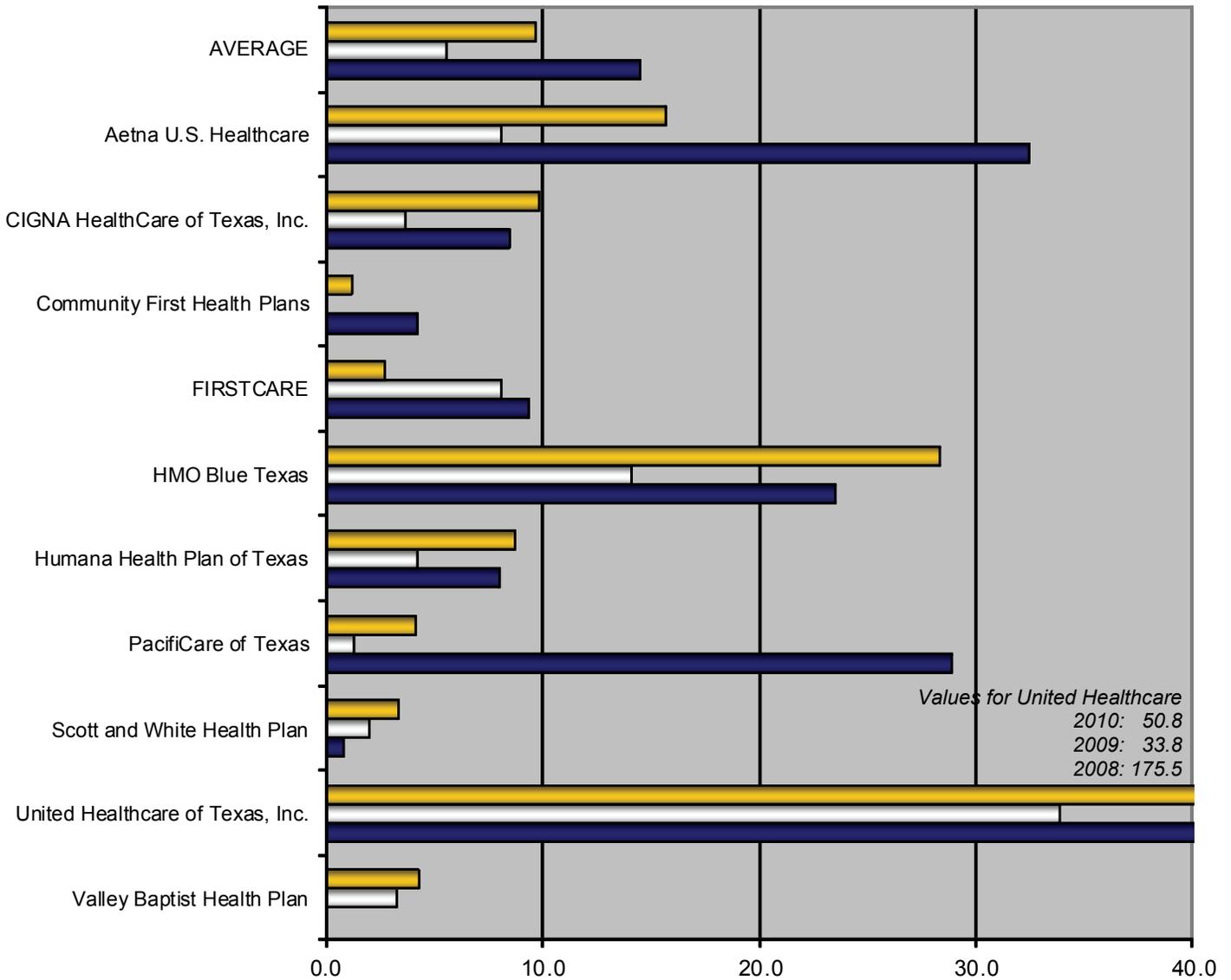
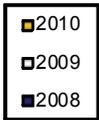
*Includes complaints filed on behalf of patient by others.*



Source: Texas Department of Insurance  
 July 1, 2007 – June 30, 2010

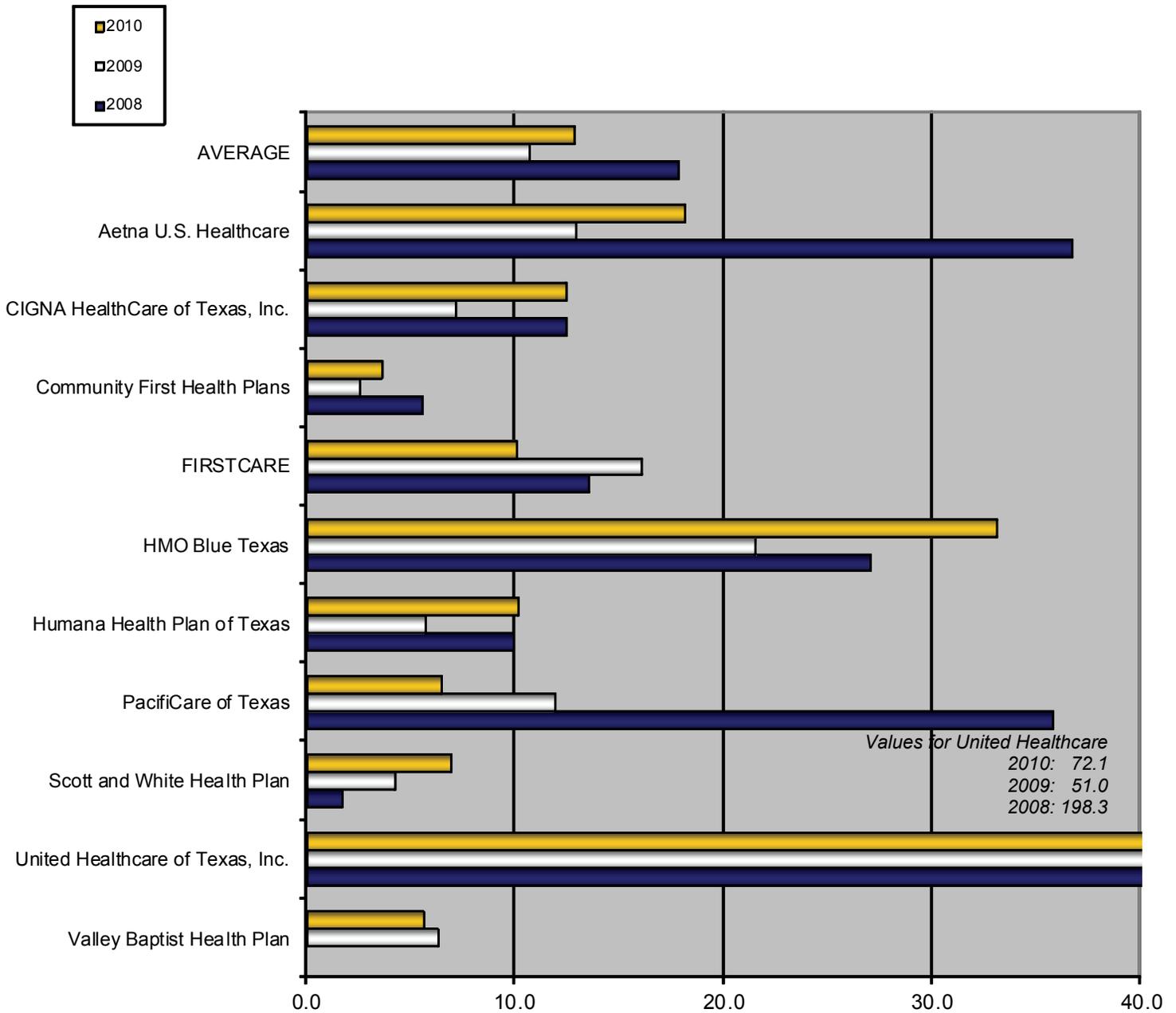
# Health Care Provider Complaints Per 10,000 Enrollees

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



Source: Texas Department of Insurance  
 July 1, 2007 – June 30, 2010

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



Source: Texas Department of Insurance  
 July 1, 2007 – June 30, 2010

# Total Complaint Data

## July 1, 2009—June 30, 2010

### Basic Service HMOs

	Commercial Enrollment March 2010	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 U.S. Healthcare	129,506	203	32	235	15.7	2.5	18.1
CIGNA HealthCare of Texas, Inc.	26,556	26	7	33	9.8	2.6	12.4
Community First Health Plans	8,332	1	2	3	1.2	2.4	3.6
FIRSTCARE	40,827	11	30	41	2.7	7.3	10.0
HMO Blue Texas	92,493	262	44	306	28.3	4.8	33.1
Humana Health Plan of Texas, Inc.	155,392	135	23	158	8.7	1.5	10.2
PacifiCare of Texas, Inc.	12,334	5	3	8	4.1	2.4	6.5
Scott and White Health Plan	120,774	40	44	84	3.3	3.6	7.0
United Healthcare of Texas, Inc.	6,102	31	13	44	50.8	21.3	72.1
Valley Baptist Health Plan	7,123	3	1	4	4.2	1.4	5.6
<b>TOTAL/AVERAGE* BASIC SERVICE</b>	<b>599,439</b>	<b>717</b>	<b>199</b>	<b>916</b>	<b>9.6</b>	<b>3.4</b>	<b>12.9</b>

\*Average complaint ratios are calculated excluding the high and low value in each column.

Source data: Texas Department of Insurance Internet Complaints Information Systems (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.

Only HMOs with commercial enrollment greater than 1,000 are included.

# 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 no later than 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 has no later than 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.

<b>IRO Appeals July 1, 2009 to June 30, 2010</b>	<b>Cases</b>	<b>Cases Decided in Favor of HMO</b>	<b>Cases Decided in Favor of Patient / Enrollee</b>	<b>Cases Decided Partially in Favor of Both</b>
CIGNA HealthCare of Texas, Inc.	5	3	2	0
Community First Health Plan	4	2	2	0
Humana Health Plan of Texas, Inc.	8	3	5	0
Scott and White Health Plan	2	1	1	0
Valley Baptist Health	4	1	3	0
<b>TOTAL</b>	<b>23</b>	<b>10</b>	<b>13</b>	<b>0</b>

Source: Texas Department of Insurance  
IRO Database  
July 1, 2009 to June 30, 2010

# **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	Commercial Ending Enrollment	Commercial Market Share
Aetna Health Inc.	186,291	18.1%	129,506	21.6%
CIGNA HealthCare of Texas, Inc.	26,556	2.6%	26,556	4.4%
Community First Health Plans, Inc.	114,653	11.2%	8,332	1.4%
Health Care Service Corp. (HMO Blue Texas)	92,493	9.0%	92,493	15.4%
Humana Health Plan of Texas, Inc.	192,096	18.7%	155,392	25.9%
Mercy Health Plans of Missouri, Inc.	219	0.0%	219	0.0%
PacifiCare of Texas, Inc.	151,527	14.8%	12,334	2.1%
Scott & White Health Plan	146,676	14.3%	120,774	20.1%
SHA, L.L.C. (FIRSTCARE)	73,992	7.2%	40,827	6.8%
UNICARE Health Plans of Texas, Inc.	28,309	2.8%	359	0.1%
United Healthcare of Texas, Inc.	6,102	0.6%	6,102	1.0%
UTMB Health Plans, Inc.	541	0.1%	541	0.1%
Valley Baptist Insurance Co.	7,123	0.7%	7,123	1.2%
<b>TOTAL TEXAS BASIC SERVICE</b>	<b>1,026,578</b>		<b>600,558</b>	

Source: TDI Texas Data HMO Report:  
Basic Service First Quarter 2010

## Customer Service Phone Numbers

Aetna Health, Inc.	(214) 200-8000	<a href="http://www.aetna.com">www.aetna.com</a>
CIGNA Healthcare of Texas, Inc.	(800) 244-6224	<a href="http://www.cigna.com">www.cigna.com</a>
Community First Health Plans FIRSTCARE	(800) 434-2347 (800) 365-1051	<a href="http://www.cfhp.com">www.cfhp.com</a> <a href="http://www.firstcare.com">www.firstcare.com</a>
HMO Blue Texas Humana Health Plan of Texas	(800) 521-2227 (800) 486-2620	<a href="http://www.bcbstx.com">www.bcbstx.com</a> <a href="http://www.humana.com">www.humana.com</a>
Mercy Health Plans of Missouri, Inc. PacifiCare of Texas	(800) 830-1918 (800) 458-5653	<a href="http://www.mercyhealthplans.com">www.mercyhealthplans.com</a> <a href="http://www.pacificare.com">www.pacificare.com</a>
Scott and White Health Plan UNICARE Health Plans of Texas	(800) 321-7947 (877) 864-2273	<a href="http://www.sw.org">www.sw.org</a> <a href="http://www.unicare.com">www.unicare.com</a>
United Healthcare of Texas UTMB Health Plans, Inc.	(877) 294-1429 (409) 797-8000	<a href="http://www.uhc.com">www.uhc.com</a> <a href="http://www.utmbhcs.org">www.utmbhcs.org</a>
Valley Baptist Insurance	(877) 423-4400	<a href="http://www.valleybaptist.net">www.valleybaptist.net</a>

# 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 Company*

[www.ambest.com](http://www.ambest.com)

(908) 439-2200

*Fitch Ratings, Ltd.*

[www.fitchibca.com](http://www.fitchibca.com)

(212) 908-0500

*Moody's Investors Service*

[www.moodys.com](http://www.moodys.com)

(212) 553-0377

*Standard and Poor's Financial Services*

[www.standardandpoors.com](http://www.standardandpoors.com)

(212) 438-2400

*TheStreet.com Ratings, Inc.*

[www.thestreetratings.com](http://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 "Check Companies" link at [www.tdi.state.tx.us](http://www.tdi.state.tx.us).

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

# Other sources of information

## STATE

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

William P. Hobby State Office Building  
333 Guadalupe, Suite 3-120  
Austin, Texas 78701  
(877) 611-6742  
[www.opic.state.tx.us](http://www.opic.state.tx.us)

OPIC is an independent state agency representing the interests of insurance consumers in Texas as a class on matters involving rates, rules and policy forms affecting various personal lines of insurance such as auto, homeowners, title, and credit insurance, and in rulemaking for life, accident, and health insurance.

### **Texas Department of Insurance (TDI)**

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

### **CHIP & Children's Medicaid**

P.O. Box 14200  
Midland, Texas 79711-4200  
(877) 543-7669  
[www.chipmedicaid.org](http://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 Health and Human Services Commission (HHSC)**

4900 N. Lamar Blvd.  
Austin, Texas 78751-2316  
(800) 252-8263 or 2-1-1  
[www.hhsc.state.tx.us](http://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 and Human Services Commission Office of the Ombudsman**

P. O. Box 13247  
Austin, Texas 78711-3247  
(877) 787-8999  
[www.hhs.state.tx.us/omb](http://www.hhs.state.tx.us/omb)

The Office of the Ombudsman supports inquiries and complaints about programs and services related to HHSC, Department of Aging and Disability Services (DADS), Department of Assistive and Rehabilitative Services (DARS), Department of Family and Protective Services (DFPS), and Department of State Health Services (DSHS) when the agency's normal complaint process cannot or does not satisfactorily resolve the issue.

### **Texas Health and Human Services Commission Medicaid Managed Care Helpline (MMCH)**

P. O. Box 13247  
Austin, Texas 78711-3247  
(866) 566-8989  
[www.hhs.state.tx.us/omb](http://www.hhs.state.tx.us/omb)

The MMCH assists Medicaid clients with medical needs who are experiencing barriers to receiving health and long term care services through their Texas Medicaid managed care programs: STAR, STAR+PLUS or PCCM. On behalf of consumers, the MMCH staff intervenes promptly with the state Medicaid office, managed care organizations, providers, and other responsible entities to resolve barriers.

**Texas Department of Aging and Disability  
Services (DADS)**

P.O. Box 149030  
Austin, Texas 78714-9030  
(800) 252-9240  
[www.dads.state.tx.us](http://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.

**Texas Health Insurance Pool (THIP)**

P.O. Box 660819  
Dallas, Texas 75266  
(888) 398-3927  
[www.txhealthpool.org](http://www.txhealthpool.org)

The THIP 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  
(512) 867-7711 in Austin  
[www.ers.state.tx.us](http://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  
(512) 542-6400  
[www.trs.state.tx.us](http://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.

**Texas Health Care Information Collection  
(THCIC)**

Department of State Health Services (DSHS)  
Center for Health Statistics, MC 1898  
P.O. Box 149347  
Austin, Texas 78714-9347  
(512) 458-7261  
[www.dshs.state.tx.us/thcic](http://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 Healthcare Effectiveness Data and Information Set (HEDIS®) from Texas HMOs. HEDIS® is a set of standardized measures designed to allow for comparisons of HMO performance.

**Health Information, Counseling and  
Advocacy Program (HICAP)**

(800) 458-9858  
[www.tdi.state.tx.us/consumer/hicap](http://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, TDI and the Texas Legal Services Center.

## FEDERAL

### **Centers for Medicare and Medicaid Services (CMS)**

#### **Region VI**

1301 Young Street, Suite 714  
Dallas, Texas 75202  
(214) 767-6427  
[www.cms.hhs.gov](http://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, HIPPA 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 South Griffin Street, Room 900  
Dallas, Texas 75202-5025  
(972) 850-4500  
[www.dol.gov/ebsa](http://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 78217-0001  
(210) 805-2423  
[www.opm.gov](http://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.

### **Federal Health Care Reform Websites**

[Healthcare.gov](http://Healthcare.gov) is a web portal that allows consumers to enter information about their health, age, and location in order to obtain individualized information on health coverage in their area. This site brings together all pertinent information regarding health insurance plans. Consumers can compare health plans in their area, learn about their rights, and find out more information about the Patient Protection and Affordable Care Act.

[PCIP.gov](http://PCIP.gov) provides information in the Pre-Existing Condition Insurance Plan, also known as the Federal High Risk Pool. Consumer can access information on enrollment through this website. The Pre-Existing Condition Insurance Plan was created to make health insurance available to consumers who have had a problem getting insurance due to a pre-existing condition. The site includes information on eligibility, application, and FAQs.

## OTHER

### **Kaiser Family Foundation**

2400 Sand Hill Road  
Menlo Park, California 94025  
(650) 854-9400  
[www.kff.org](http://www.kff.org)

Non-profit, private foundation focusing on major health issues facing the United States. Website is a source of facts, information, and analysis for the public to improve their health care access.



*Please send questions or comments to:*

## **Office of Public Insurance Counsel**

**Deeia Beck, Public Counsel**

**[info@opic.state.tx.us](mailto:info@opic.state.tx.us)**

**William P. Hobby State Office Building**

**333 Guadalupe, Suite 3-120**

**Austin, Texas 78701**

**512-322-4143**

**1-877-611-6742**

**fax 512-322-4148**

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

**TTY Users Call 1-800-RELAY TX or 7-1-1**



**OPIC  
RECYCLES**