

2008  
WilsonRx<sup>®</sup>  
Health Insurance  
Satisfaction Report  
By Plan Carrier –  
TRICARE/  
Military Health  
System



## WilsonRx® Survey

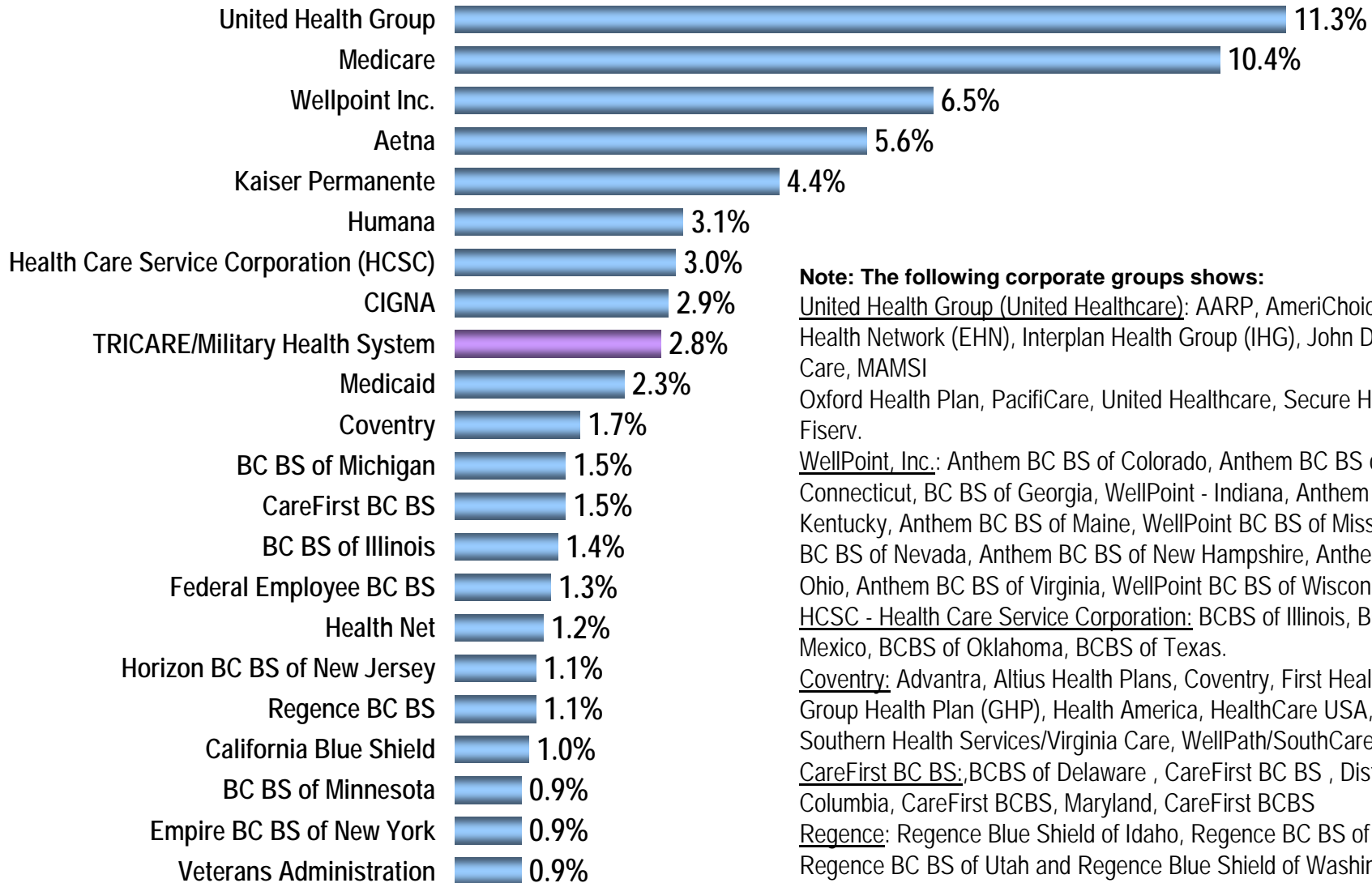
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## 2008 WilsonRx<sup>®</sup> Survey<sup>™</sup> Methodology

Objective	Identify & measure respondents perceptions of their pharmacy, health insurance, pharmacy benefit manager and medical treatments.
Date	January - February 2008
Description	Self administered 8 page written, alternating format questionnaire. Satisfaction scores on a scale of 1 (highly dissatisfied) to 4 (highly satisfied).
300+ Topics	Satisfaction & Importance measures by Pharmacy, Store Type, Chain, Health Insurance Carrier, Pharmacy Benefit Manager and Satisfaction with Medical Treatment for 50+ conditions.
Sample	34,454 respondents to a survey mailed to 71,015 primary U.S. household healthcare shoppers or decision makers. Of the 34,454 respondents, 31,248 report having Health Insurance and 835 of those were TRICARE/Military Health System beneficiaries.
Plans Included	Leading Health Insurance Plans based upon relative Household Share of plan respondents. Plans with 250 or more household respondents are reported separately. Respondents who report that they are in a plan that is part of a larger corporate organization or company are included in the netted or company total and are not reported separately.

# Health Insurance Plan Carriers with at least 250 Beneficiary Survey Responses



**Note: The following corporate groups shows:**

United Health Group (United Healthcare): AARP, AmeriChoice, Emerald Health Network (EHN), Interplan Health Group (IHG), John Deere Health Care, MAMSI

Oxford Health Plan, PacifiCare, United Healthcare, Secure Horizons, Fiserv.

WellPoint, Inc.: Anthem BC BS of Colorado, Anthem BC BS of Connecticut, BC BS of Georgia, WellPoint - Indiana, Anthem BC BS of Kentucky, Anthem BC BS of Maine, WellPoint BC BS of Missouri, Anthem BC BS of Nevada, Anthem BC BS of New Hampshire, Anthem BC BS of Ohio, Anthem BC BS of Virginia, WellPoint BC BS of Wisconsin  
HCSC - Health Care Service Corporation: BCBS of Illinois, BCBS of New Mexico, BCBS of Oklahoma, BCBS of Texas.

Coventry: Advantra, Altius Health Plans, Coventry, First Health/CCN Group Health Plan (GHP), Health America, HealthCare USA, OmniCare Southern Health Services/Virginia Care, WellPath/SouthCare

CareFirst BC BS: BCBS of Delaware, CareFirst BC BS, District of Columbia, CareFirst BCBS, Maryland, CareFirst BCBS

Regence: Regence Blue Shield of Idaho, Regence BC BS of Oregon, Regence BC BS of Utah and Regence Blue Shield of Washington

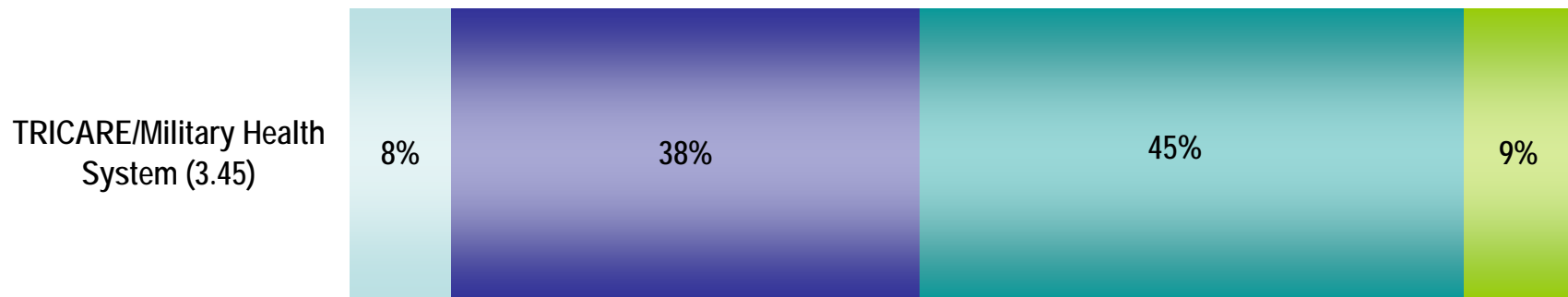
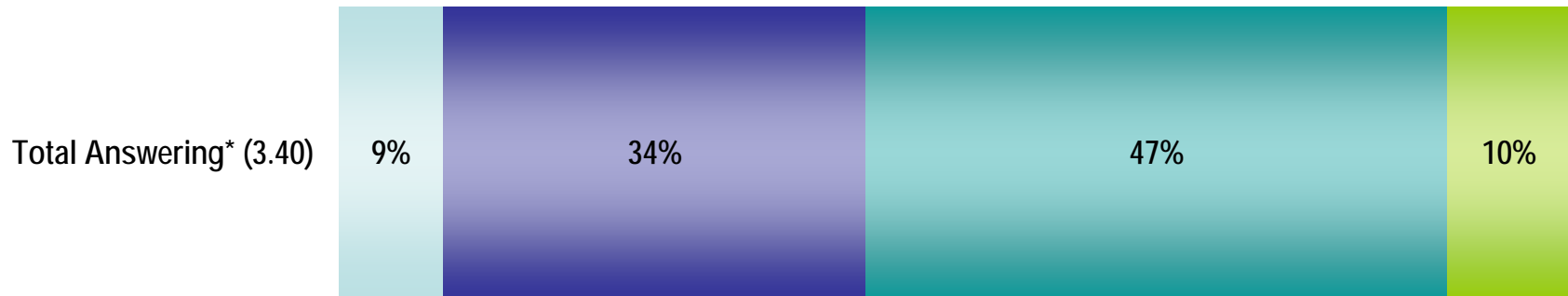


# National TRICARE/Military Health System Satisfaction Rankings

- |     |  |    |   |
|-----|--|----|---|
| #1  | <b>OVERALL HEALTH PLAN SATISFACTION</b>                      | #1 | <b>Overall quality of health care providers</b>                     |
| #1  | <b>Overall health plan coverage of my healthcare needs</b>   | #1 | <b>Information provided on condition/illness</b>                    |
| #1  | <b>Prescription drug benefit coverage</b>                    | #1 | <b>Overall healthcare costs</b>                                     |
| #1  | <b>Overall coverage/availability of medical treatments</b>   | #1 | <b>Out-of-pocket cost for health care</b>                           |
| #1  | <b>Access/coverage of referrals to specialists</b>           | #1 | <b>Co-pays and deductibles</b>                                      |
| #1  | <b>Hospital outpatient coverage</b>                          | #1 | <b>Annual increase in insurance premiums/costs</b>                  |
| #1  | <b>Coverage/availability of diagnostic test/services</b>     | #1 | <b>Likelihood of reenrollment in health plan</b>                    |
| #3  | <b>Choice/coverage of Primary Care Physician visits</b>      | #3 | <b>Likelihood of recommending health plan to friend or relative</b> |
| #1  | <b>Choice/coverage of hospital care (Inpatient Services)</b> | #1 | <b>Overall medication cost and availability</b>                     |
| #2  | <b>Coverage of preventive care/immunizations</b>             | #1 | <b>Ability to get the prescribed medication you expected</b>        |
| #5  | <b>Eye exams/vision care coverage</b>                        | #1 | <b>Overall ease/ability of getting Rx's filled/refilled</b>         |
| #18 | <b>Dental care coverage</b>                                  | #1 | <b>Out-of-pocket costs for prescription drugs</b>                   |
| #8  | <b>Coverage of alternative therapies</b>                     | #1 | <b>Availability of participating pharmacies</b>                     |
| #1  | <b>Overall delivery of health plan services</b>              | #1 | <b>Annual increase in premiums/costs</b>                            |
| #1  | <b>Overall ease and convenience of using the plan</b>        | #1 | <b>Overall medication coverage</b>                                  |
| #1  | <b>Claims paid in a timely and hassle-free manner</b>        | #1 | <b>Generic prescription coverage</b>                                |
| #1  | <b>Easy to understand plan coverage</b>                      | #1 | <b>Brand name medication coverage</b>                               |
| #1  | <b>Resolution of denied claims/appeals</b>                   | #1 | <b>Retail pharmacy prescription coverage</b>                        |
| #1  | <b>Plan representatives answer questions/solve problems</b>  | #2 | <b>Mail order/home delivery prescription coverage</b>               |
| #1  | <b>Courteous/helpful plan representatives</b>                | #1 | <b>Non-prescription/OTC coverage</b>                                |
| #2  | <b>Ease/timeliness in speaking to plan rep</b>               | #1 | <b>Overall satisfaction with pharmacy benefit manager</b>           |
| #1  | <b>Overall healthcare quality</b>                            | #1 | <b>Likelihood of re-enrollment with pharmacy benefit manager</b>    |
| #1  | <b>Overall quality of medical care received</b>              | #1 | <b>Likelihood of recommending pharmacy benefit manager</b>          |

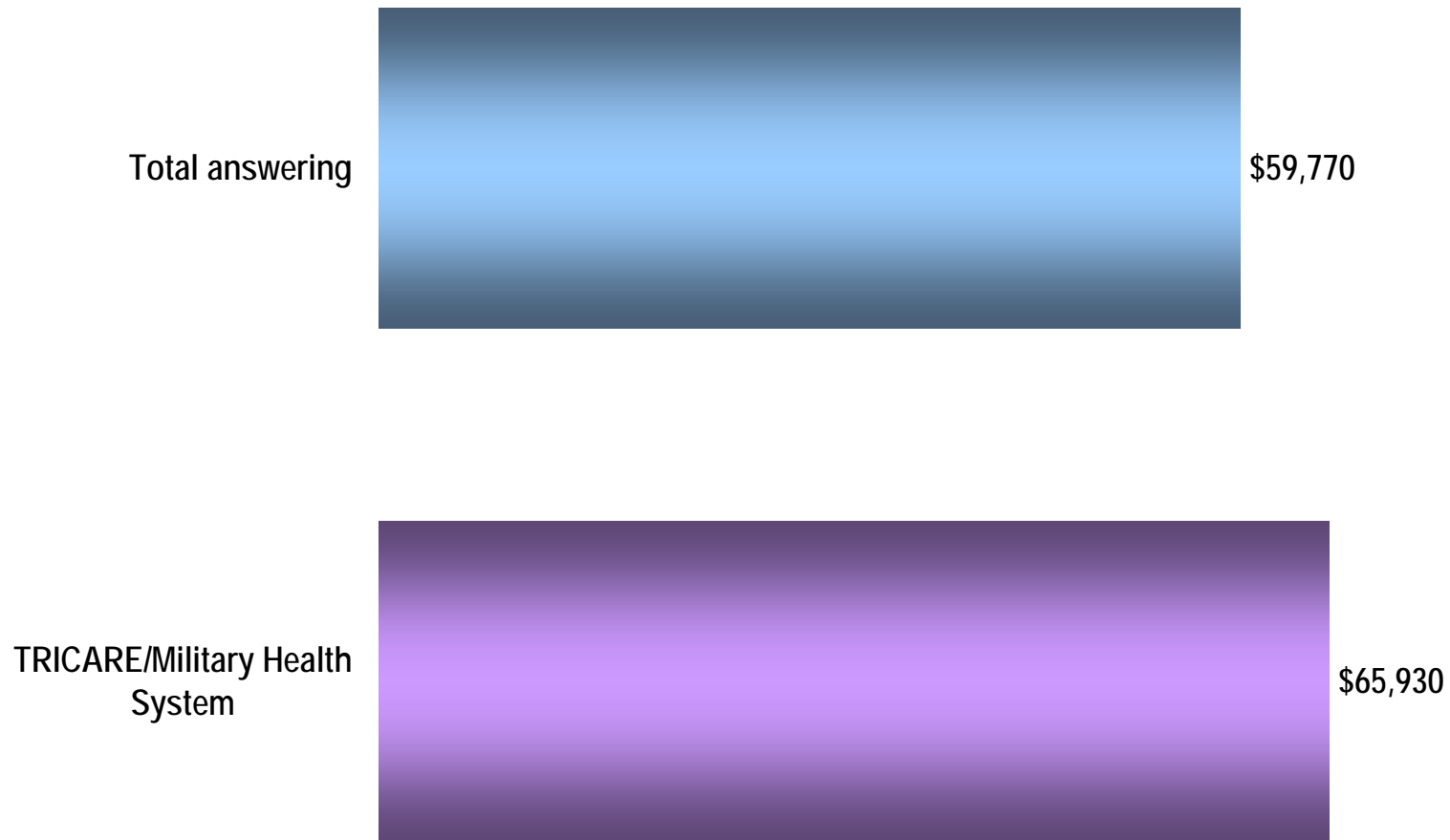


# Beneficiary Self-Assessment of Health Status By Health Plan Carriers



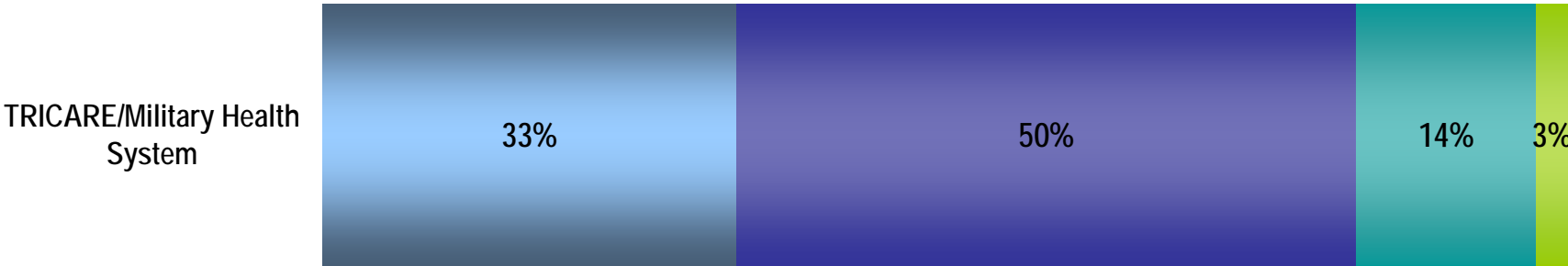
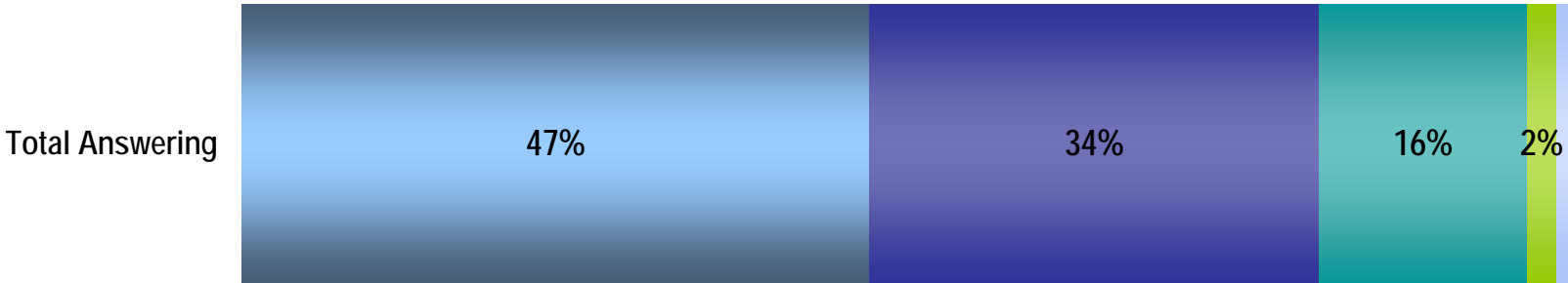
\*Numbers in parentheses represent mean values on a 1 - 4 scale, excluding zero values where there was no response

# Mean Household Income By Health Insurance Sponsor

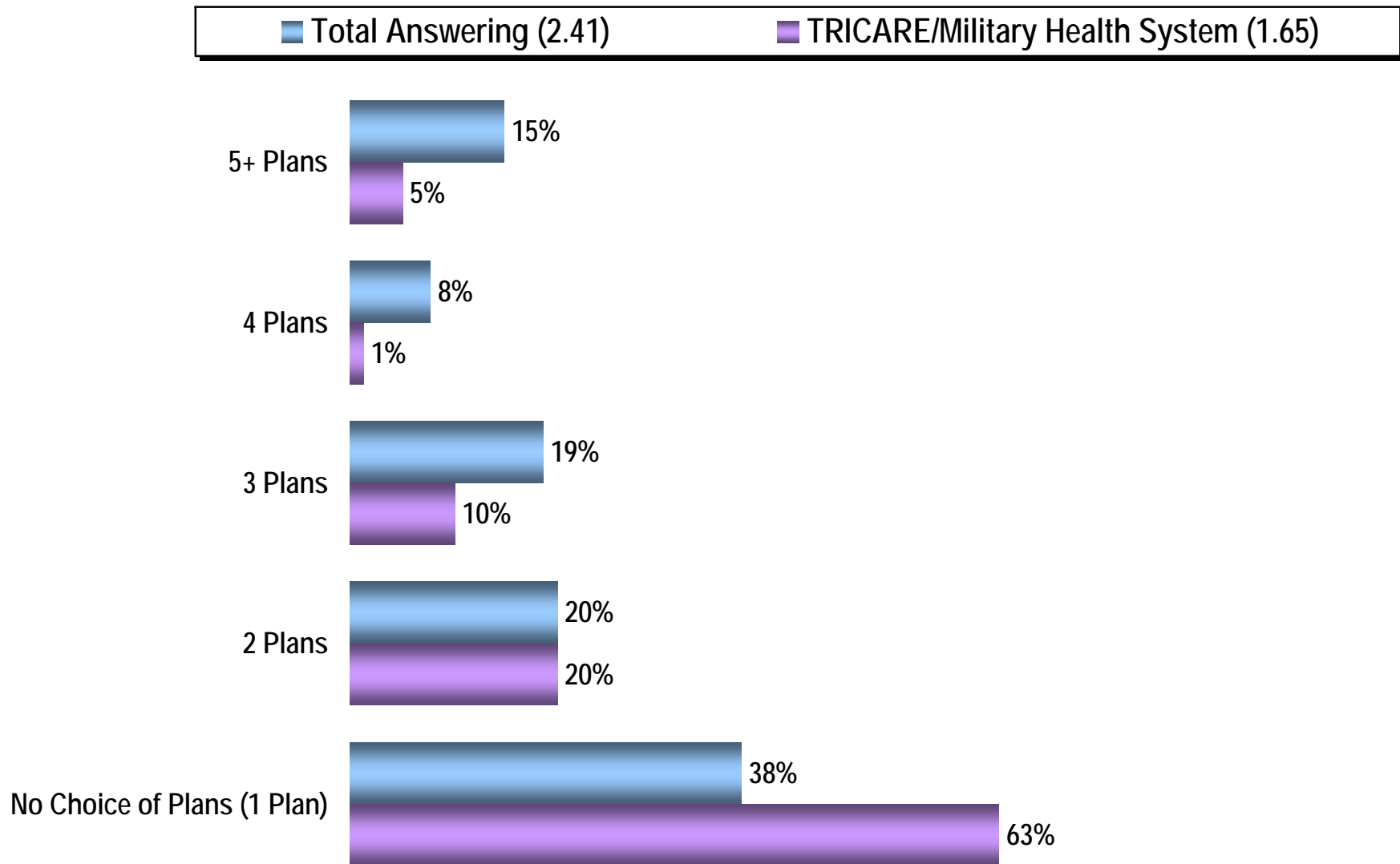




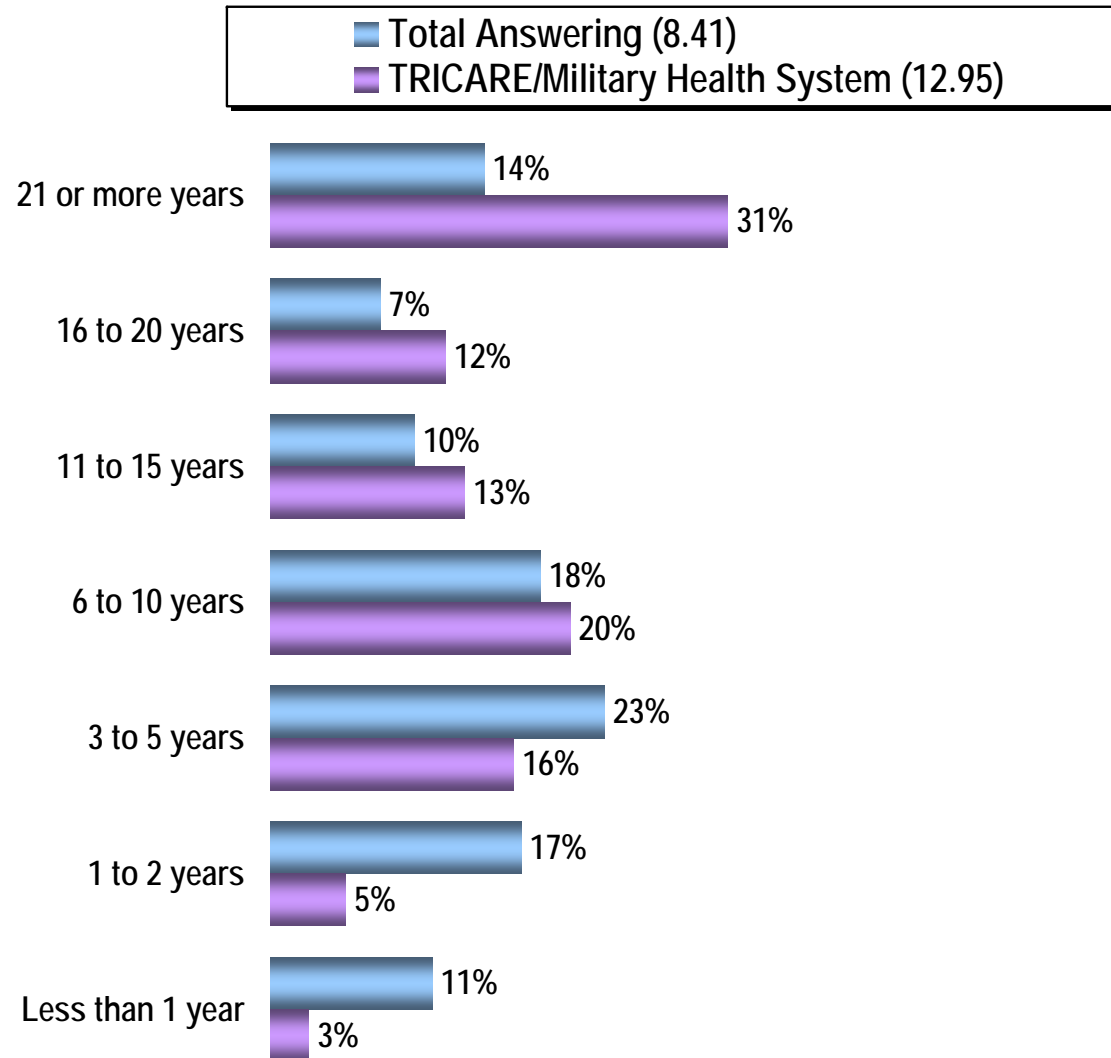
# Type of Health Insurance Plan among all Respondents



# Number of Health Plans from Which Have to Choose



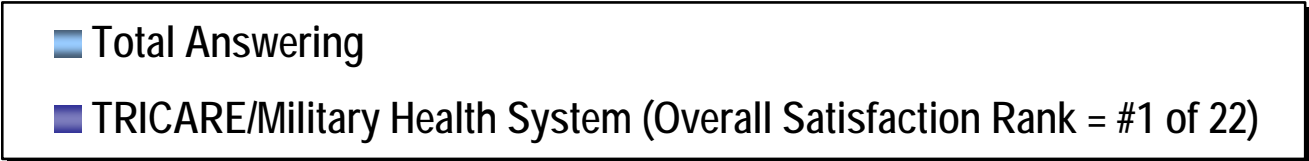
## Length of Time in Current Health Insurance Plan



## Findings: Overall health plan coverage

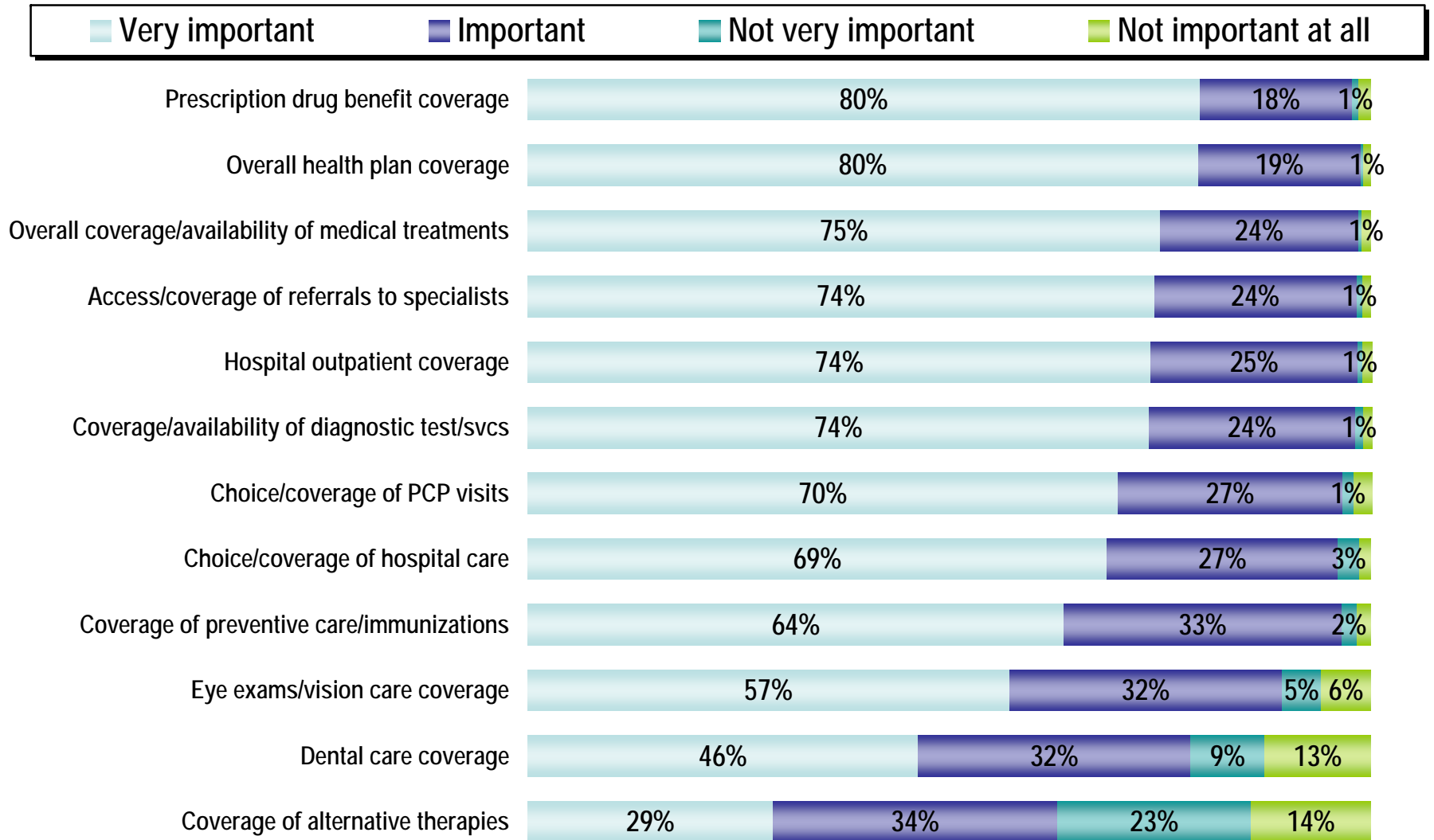
# Overall Health Plan Coverage of my Healthcare Needs Importance & Satisfaction Mean Score

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



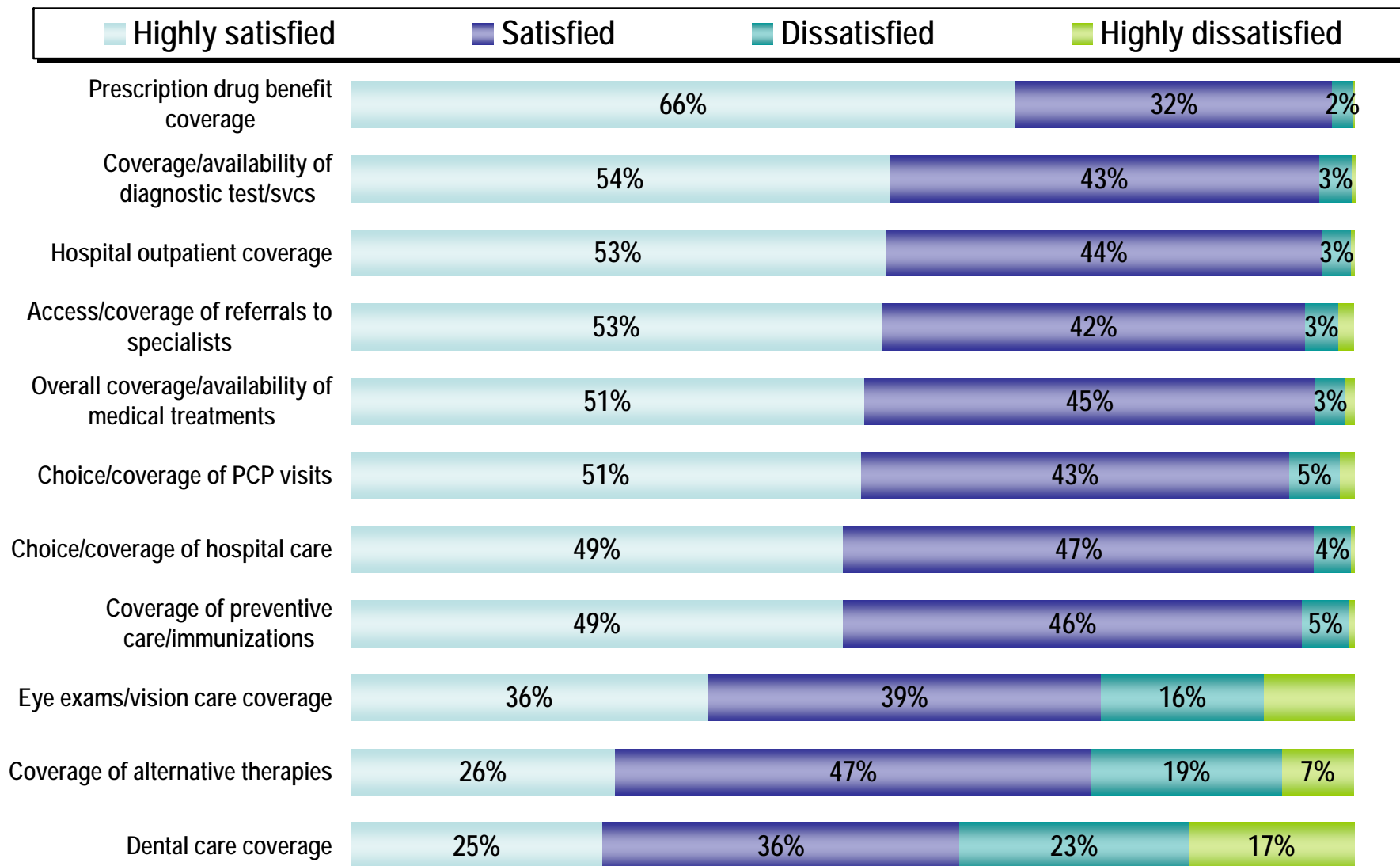
# Importance of Health Insurance Issues Among TRICARE/Military Respondents

## Overall health plan coverage



# Satisfaction of Health Insurance Issues Among TRICARE/Military Respondents

## Overall health plan coverage

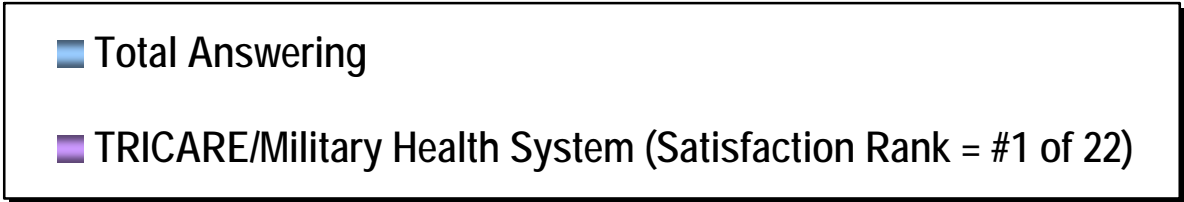




# Prescription drug benefit coverage

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

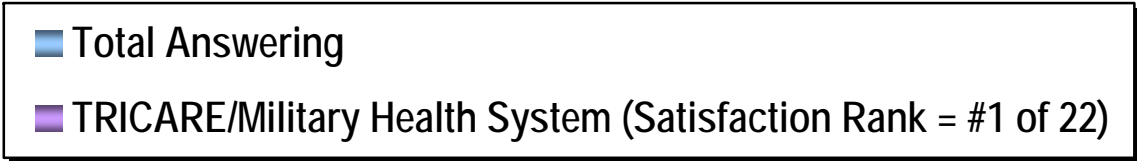
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Overall coverage and availability of medical treatments

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

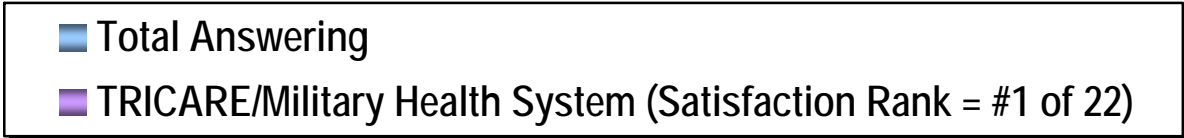
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Access and coverage of referrals to specialists

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Hospital outpatient coverage

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Coverage and availability of diagnostic tests and services

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Choice and coverage of Primary Care Physician (PCP) visits

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

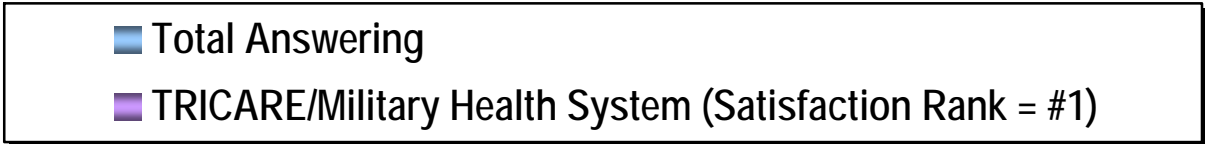
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Choice and coverage of hospital care (Inpatient Services)

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)

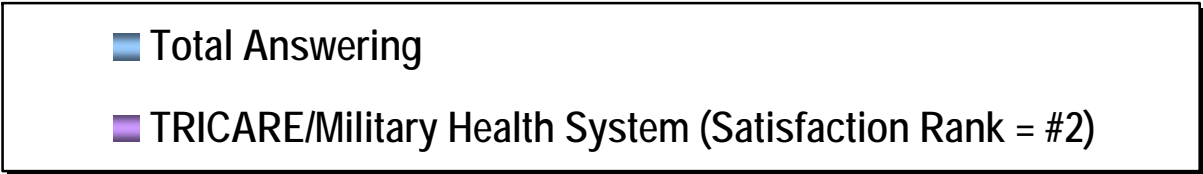




# Coverage of preventive care and immunizations

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

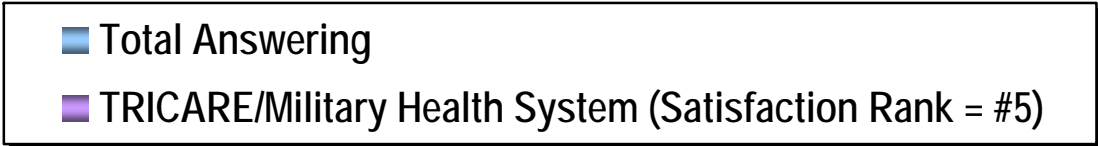
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Eye exams and vision care coverage

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

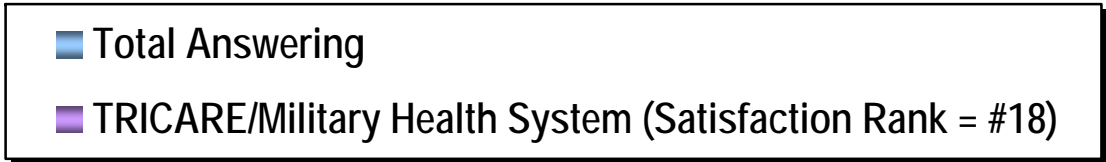
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Dental care coverage

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Coverage of alternative therapies

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

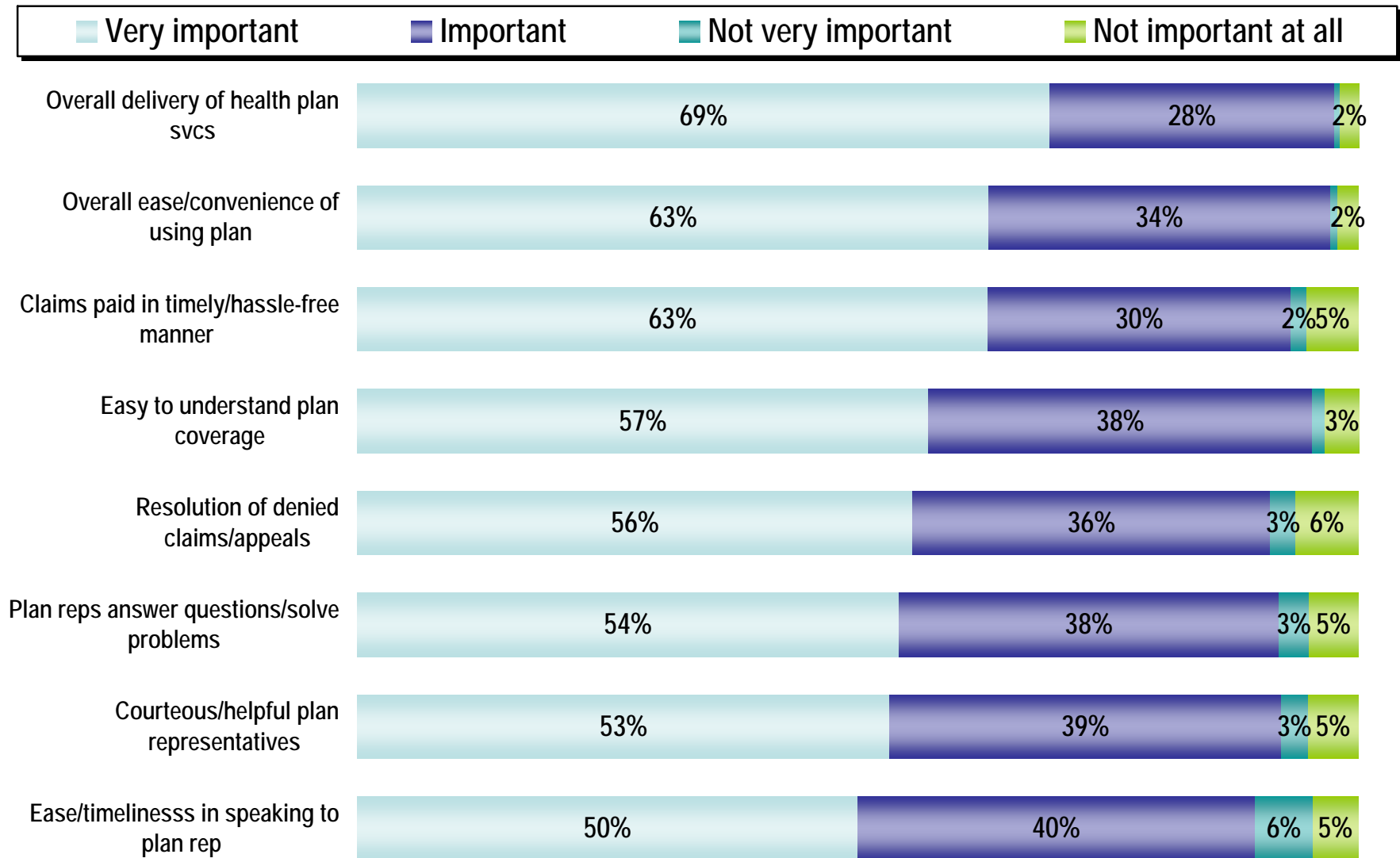
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Overall delivery of health plan services

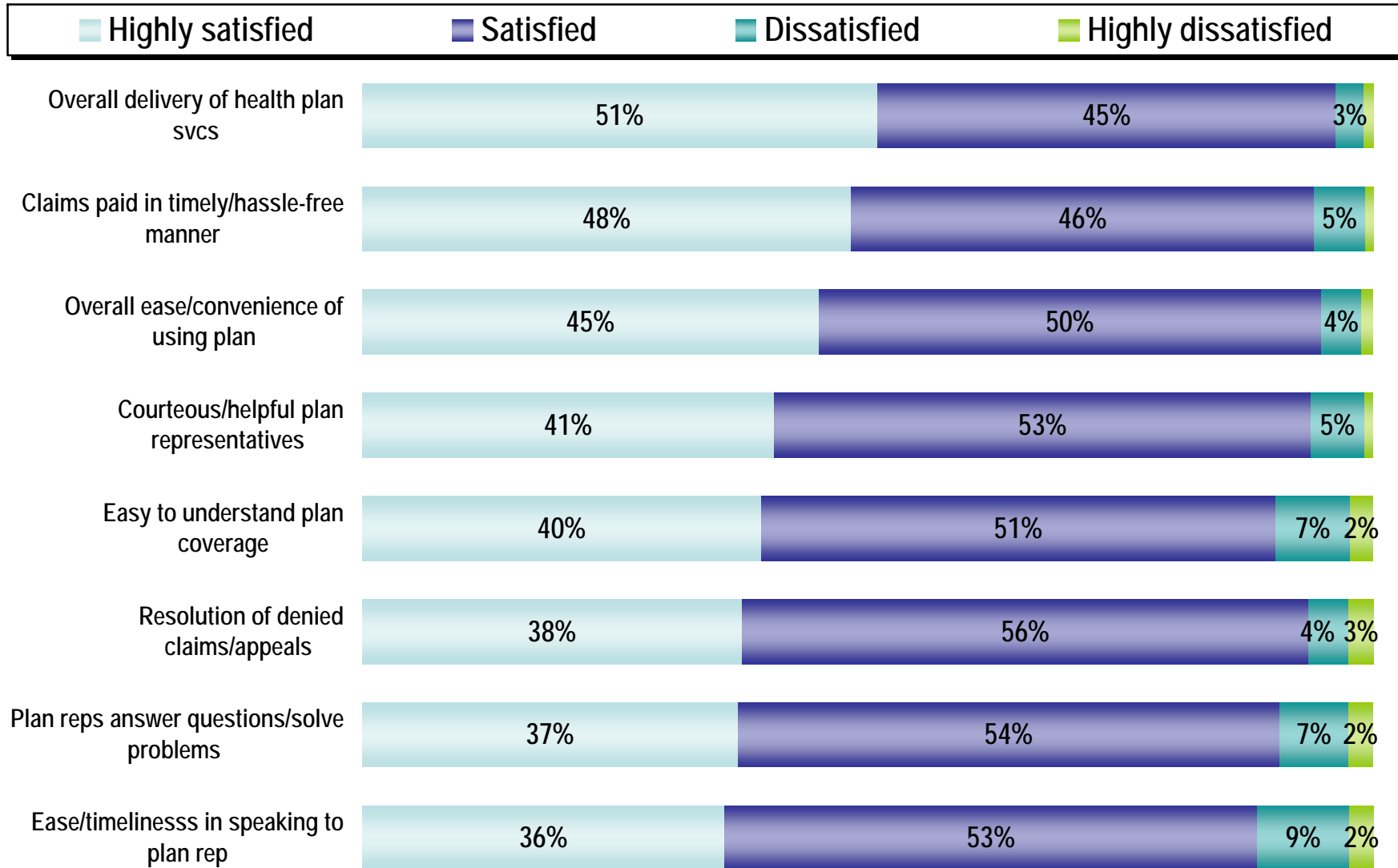
# Importance of Health Insurance Issues Among TRICARE/Military Respondents

## Overall delivery of health plan services



# Satisfaction of Health Insurance Issues Among TRICARE/Military Respondents

## Overall delivery of health plan services





# Overall Delivery of Health Plan Services

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

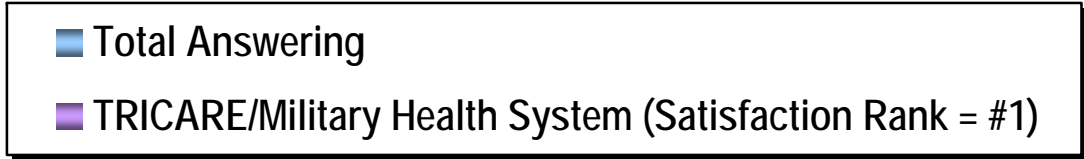
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Overall ease and convenience of using the plan

Importance and Satisfaction – Mean Score by Health Insurance Carrier

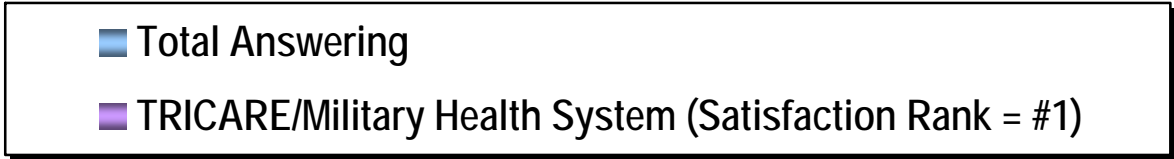
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Claims paid in a timely and hassle-free manner

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

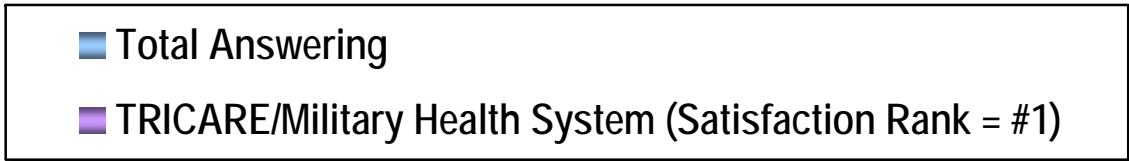
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Easy to understand plan coverage

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

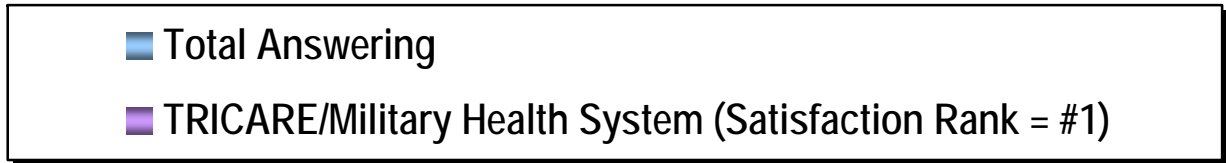
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Resolution of denied claims/appeals

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Plan representatives answer questions and solve problems

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

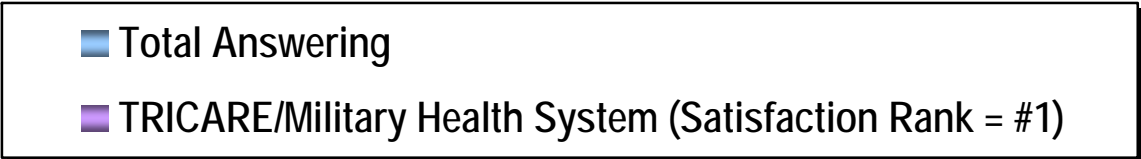
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Courteous and helpful plan representatives

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)

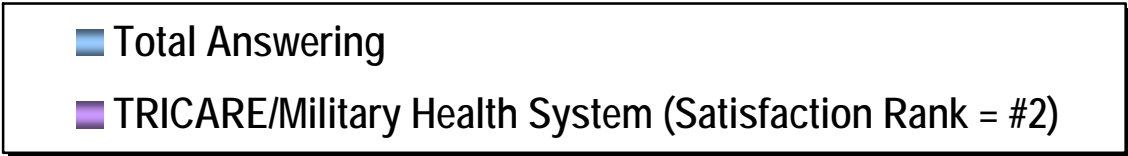




# Ease and timeliness of being able to speak to a plan representative

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

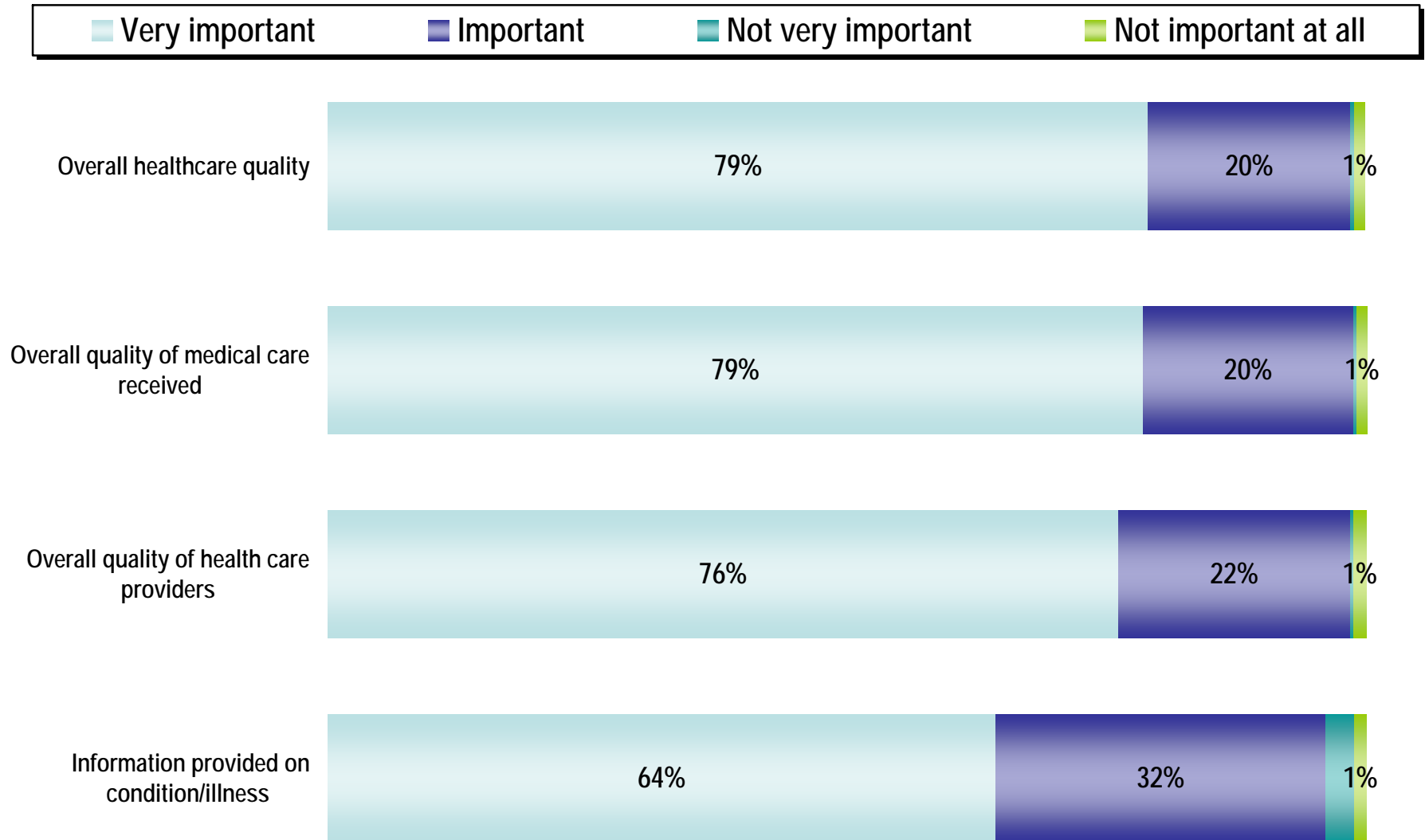
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Overall healthcare quality

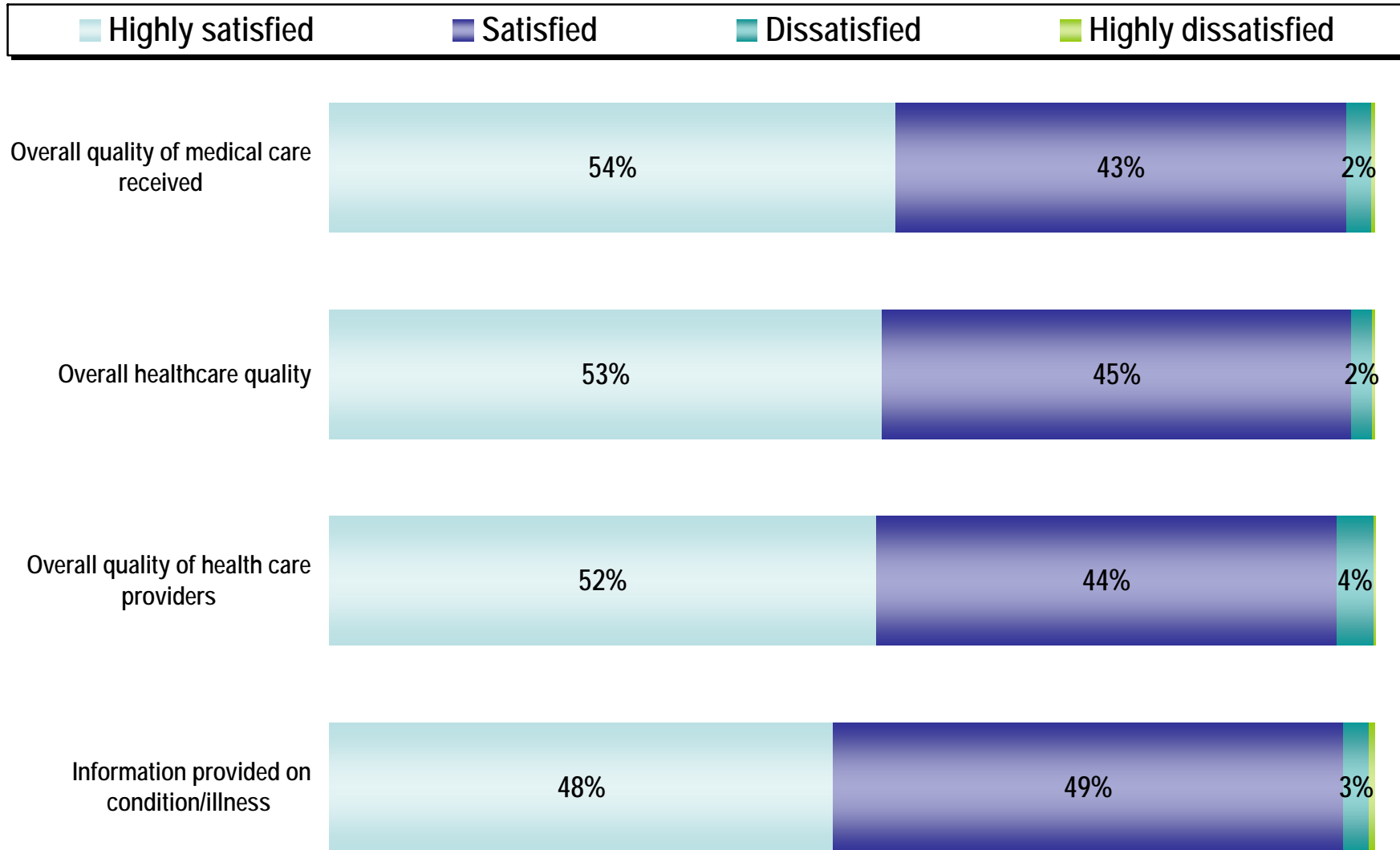
# Importance of Health Insurance Issues Among TRICARE/Military Respondents

## Overall healthcare quality



# Satisfaction of Health Insurance Issues Among TRICARE/Military Respondents

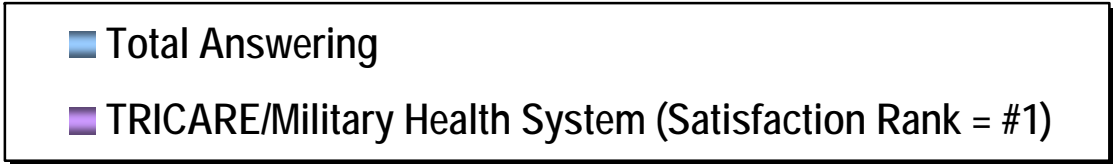
## Overall quality of medical care received



# Overall Healthcare Quality

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Overall quality of the medical care received

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)

■ Total Answering

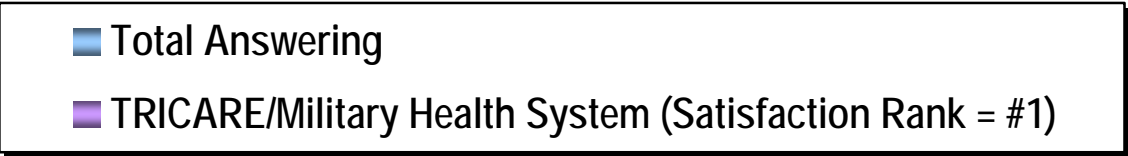
■ TRICARE/Military Health System (Satisfaction Rank = #1)



# Overall quality of health care providers

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



## Information provided on condition/illness

Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)

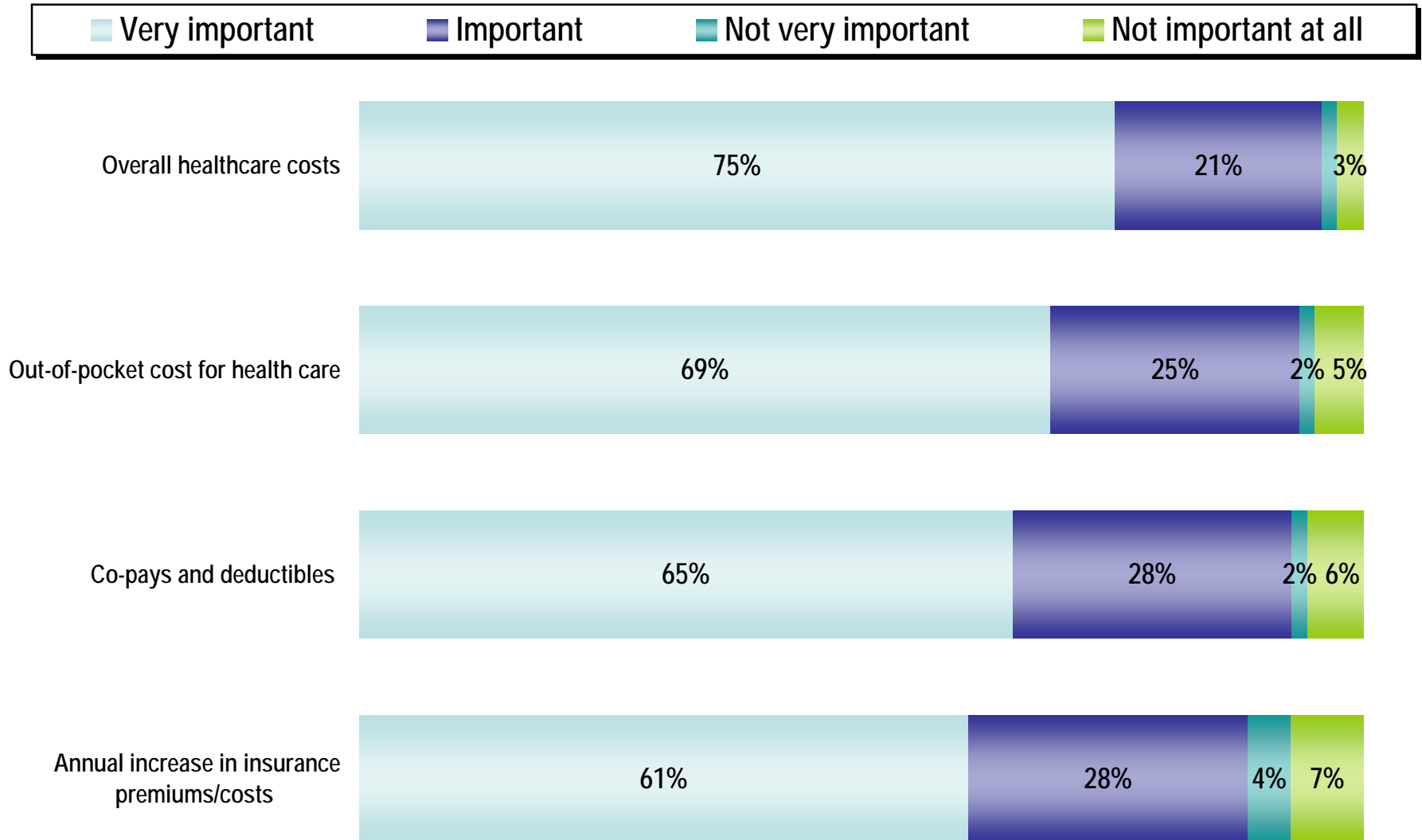




# Overall healthcare costs

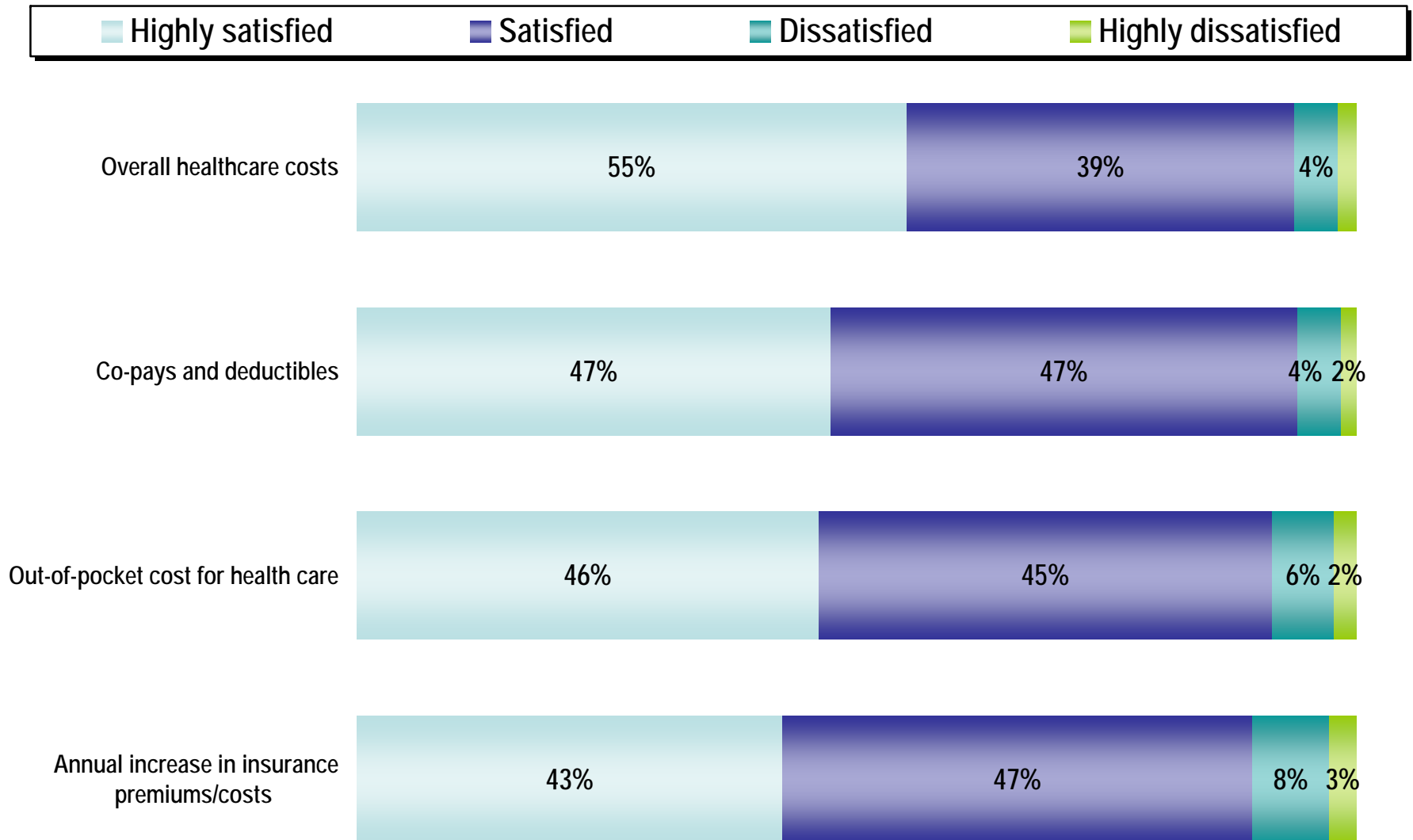
# Importance of Health Insurance Issues Among TRICARE/Military Respondents

## Overall healthcare costs



# Satisfaction of Health Insurance Issues Among TRICARE/Military Respondents

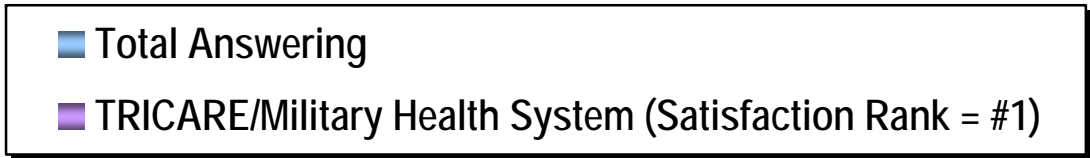
## Overall healthcare costs



# Overall Healthcare Costs

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

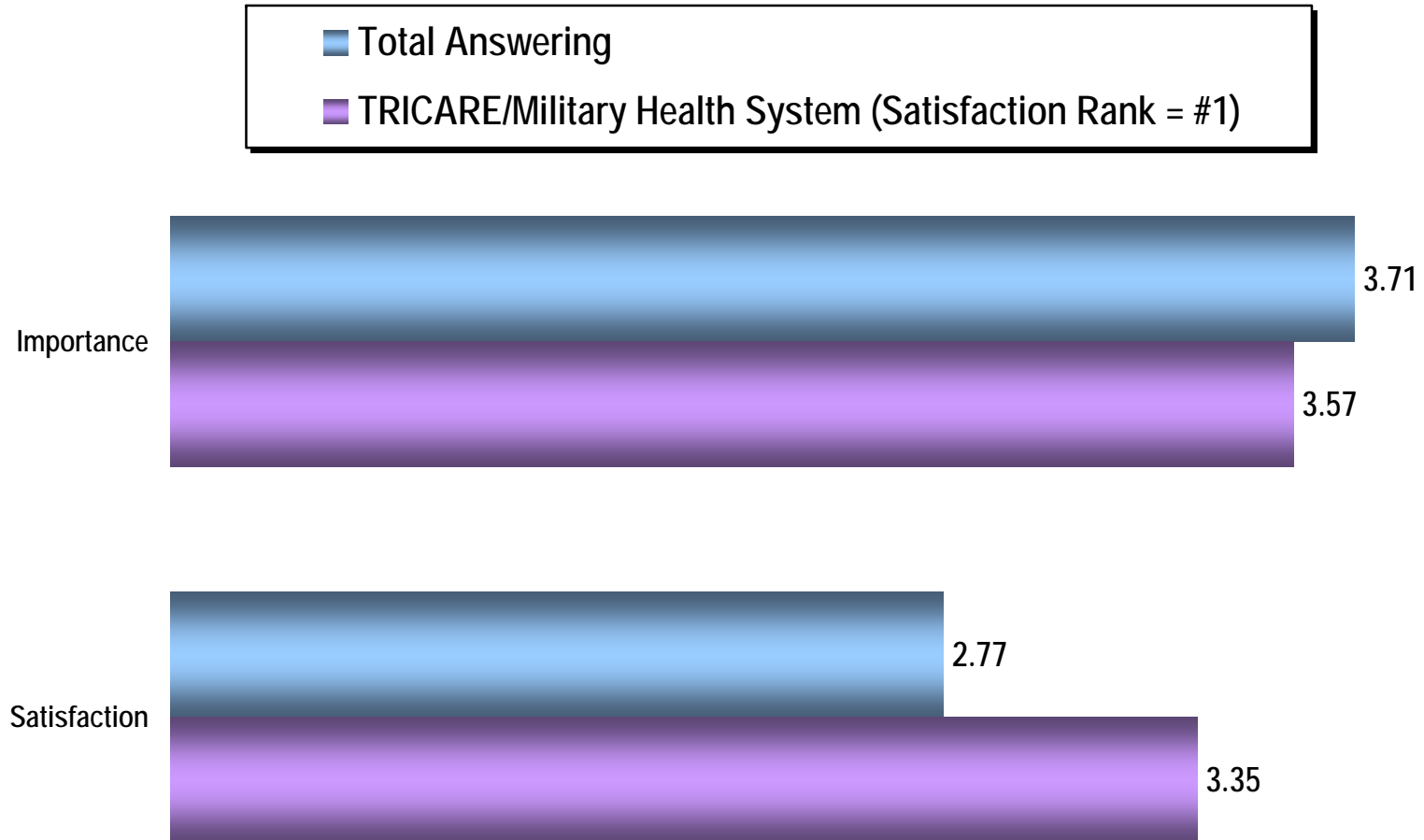
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Out-of-pocket cost for health care

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

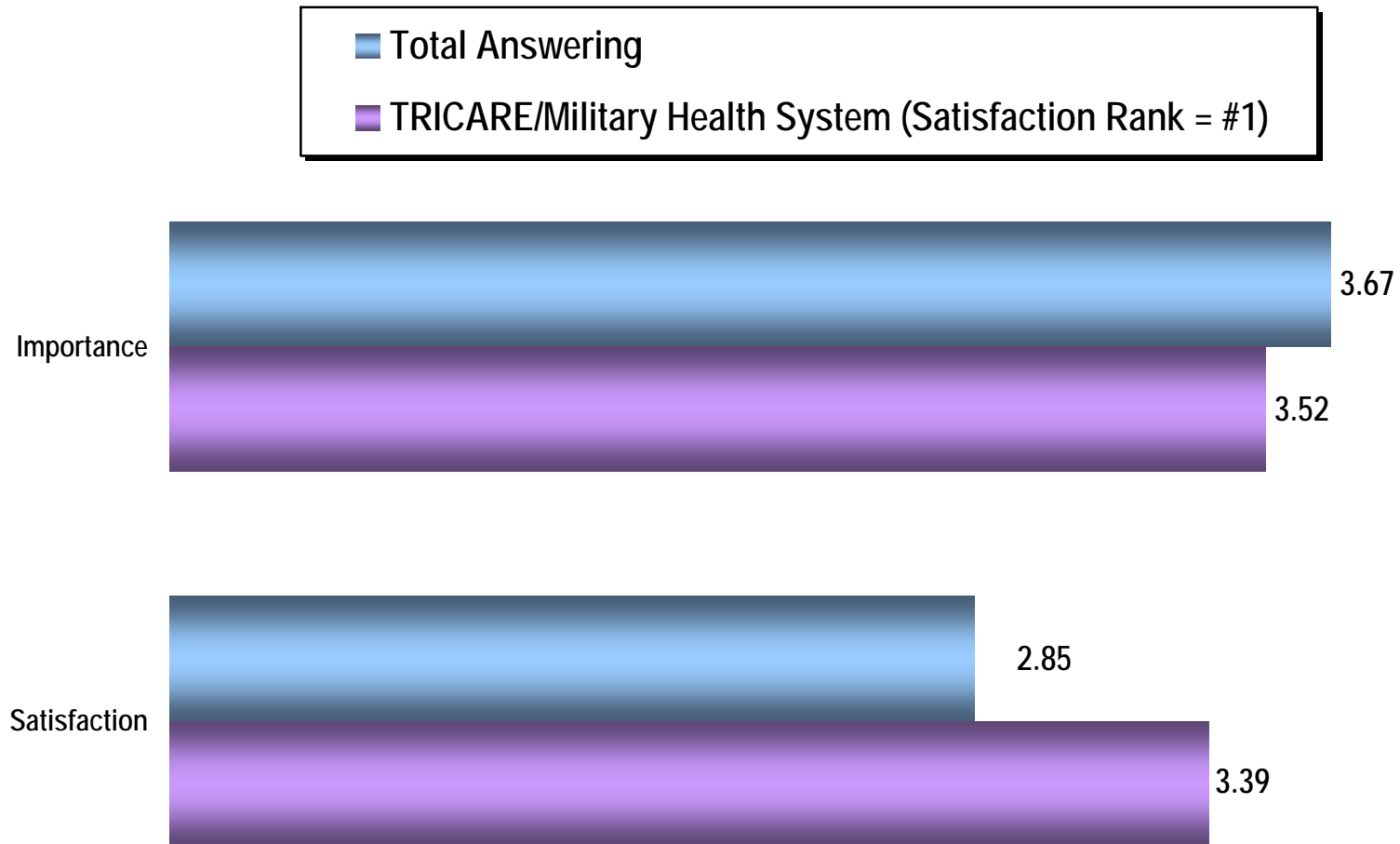
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Co-pays and deductibles

## Importance and Satisfaction – Mean Score by Health Insurance Carrier

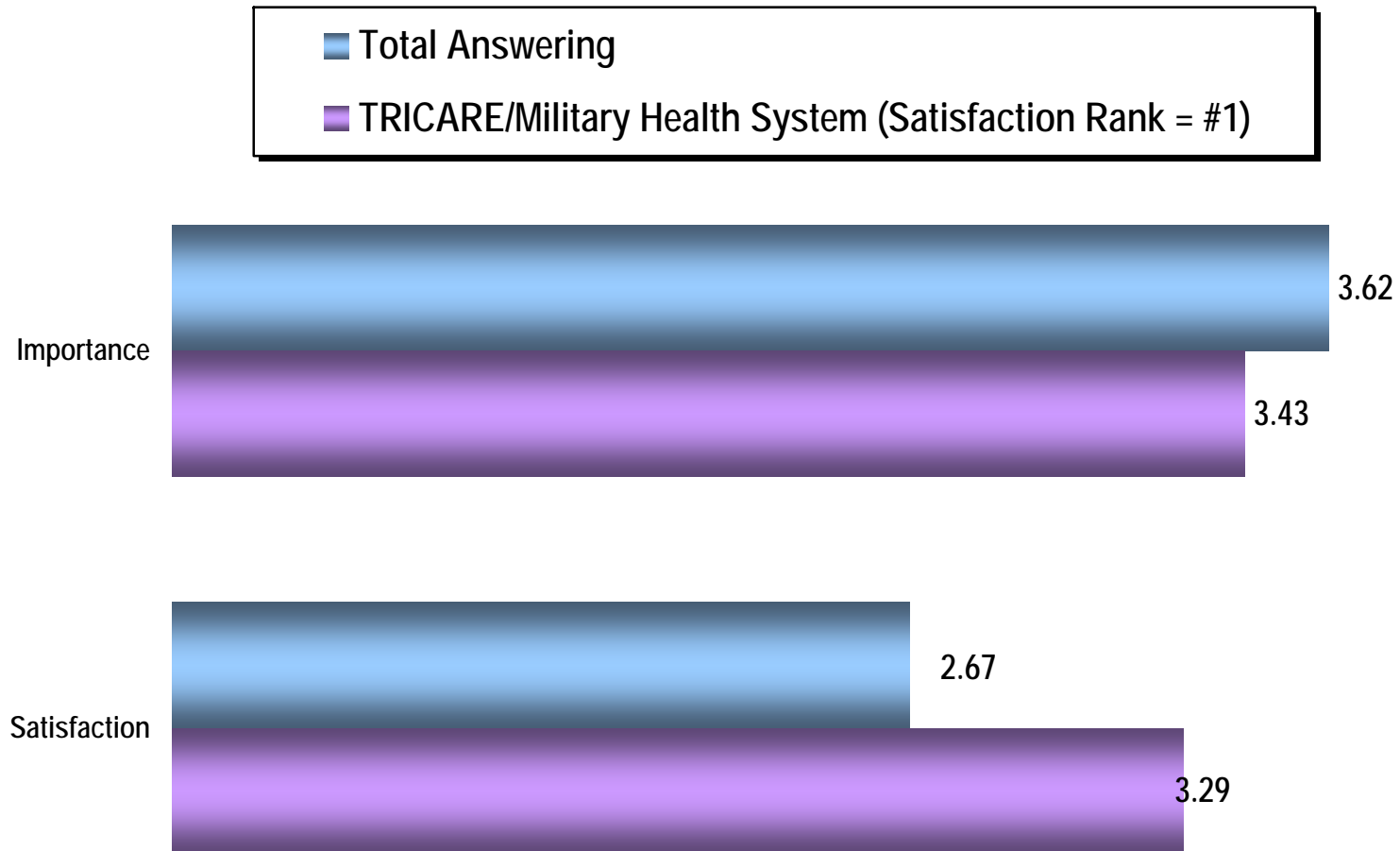
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Annual increase in insurance premiums/costs

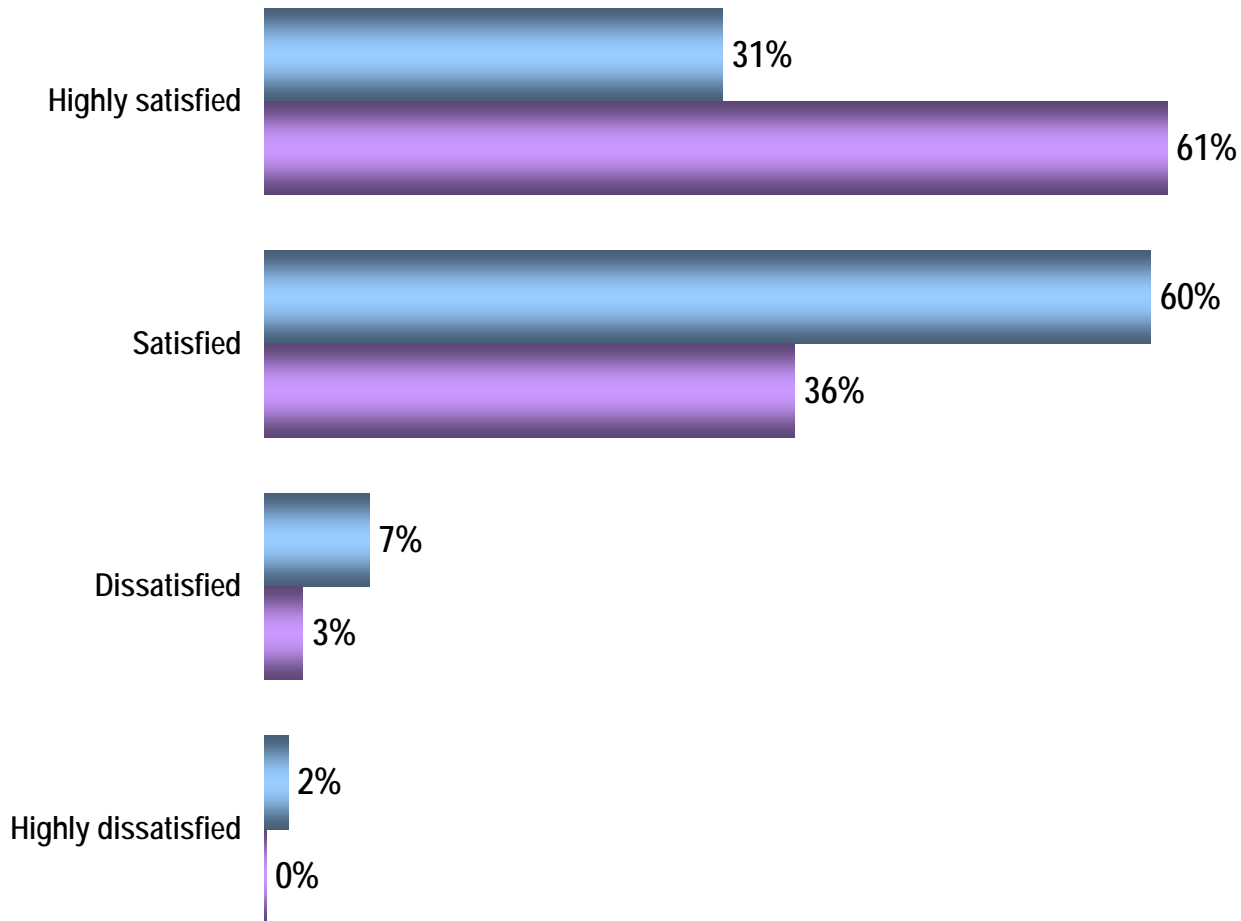
## Importance and Satisfaction – Mean Score by Health Insurance Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



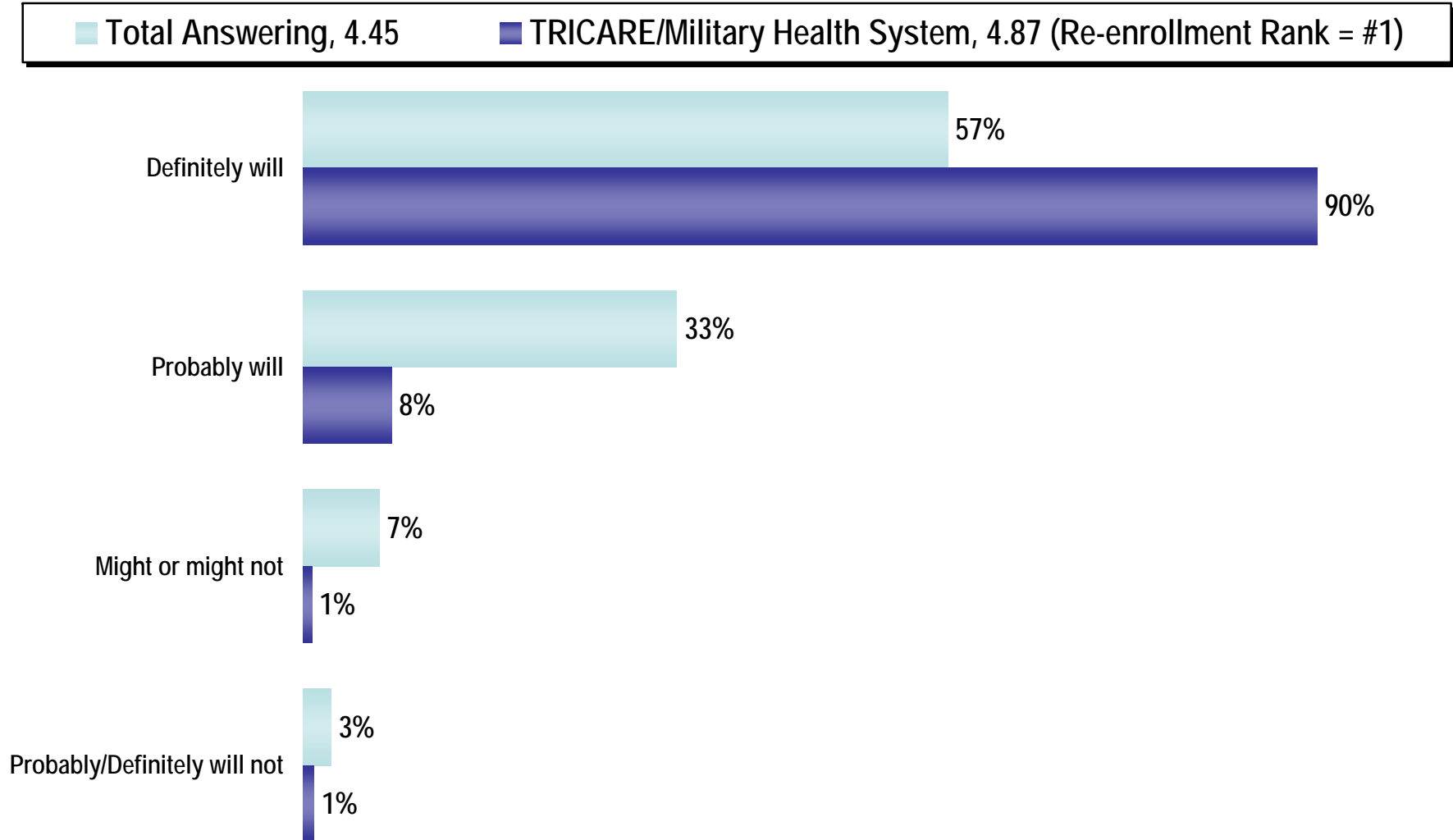
# Overall Satisfaction with Health Plan By Health Insurance Carrier

■ Total Answering, 3.21      ■ TRICARE/Military Health System, 3.58 (Satisfaction Rank = #1)

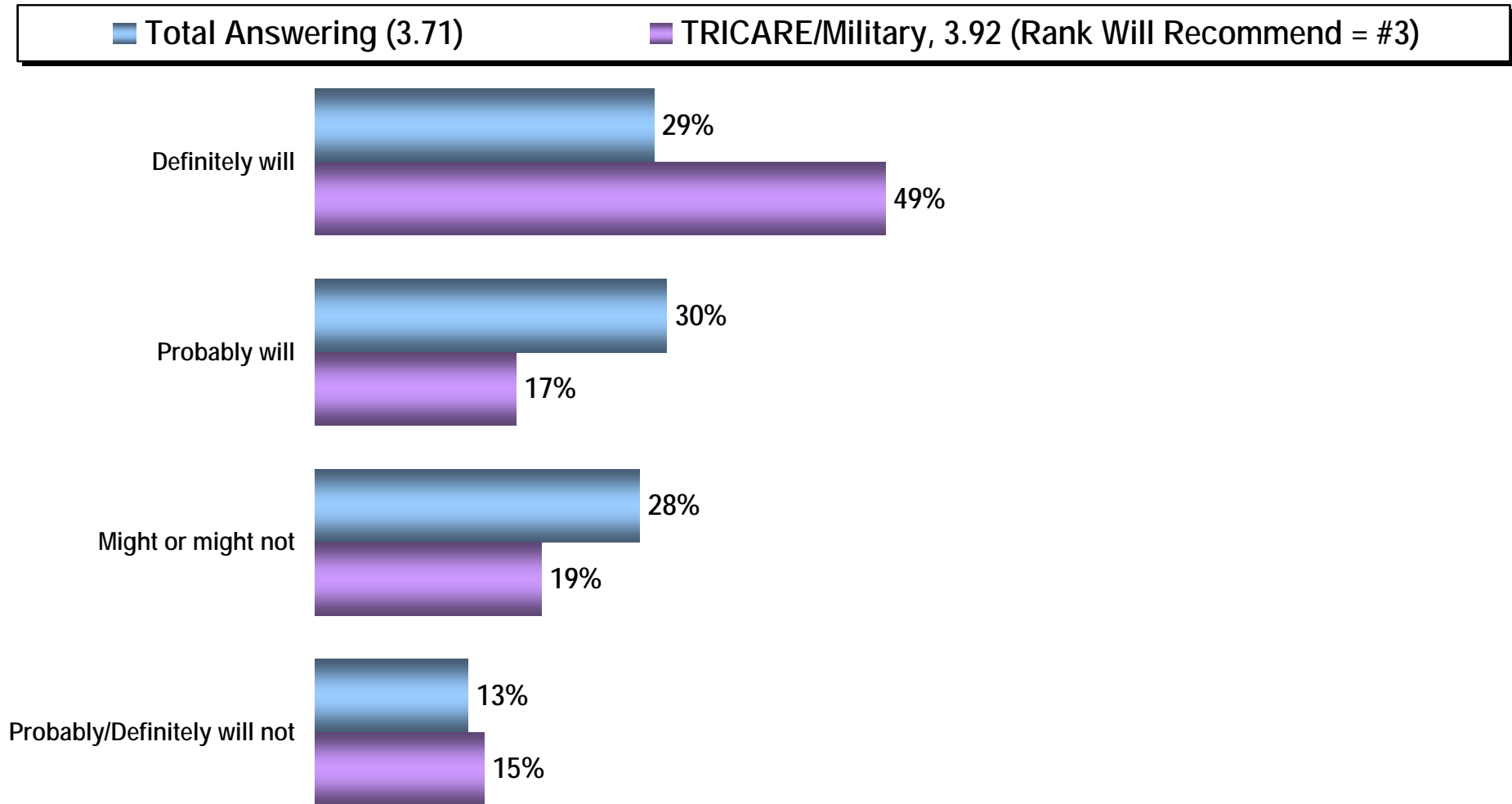




# Likelihood of Re-enrollment in Health Plan By Health Insurance Carrier



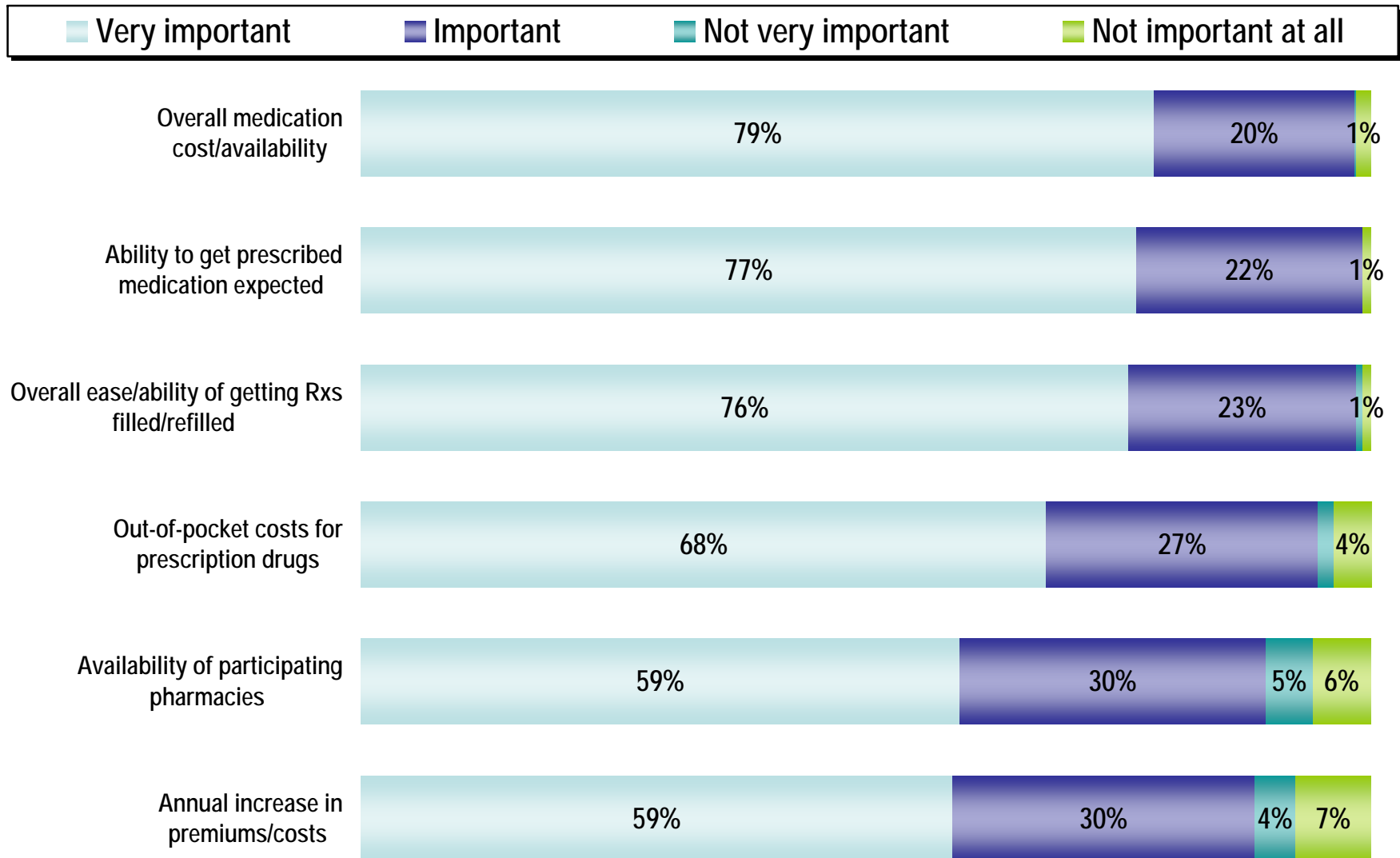
# Likelihood of Recommending Health Plan to Friend or Relative By Health Insurance Carrier



# Overall Medication Cost/Availability

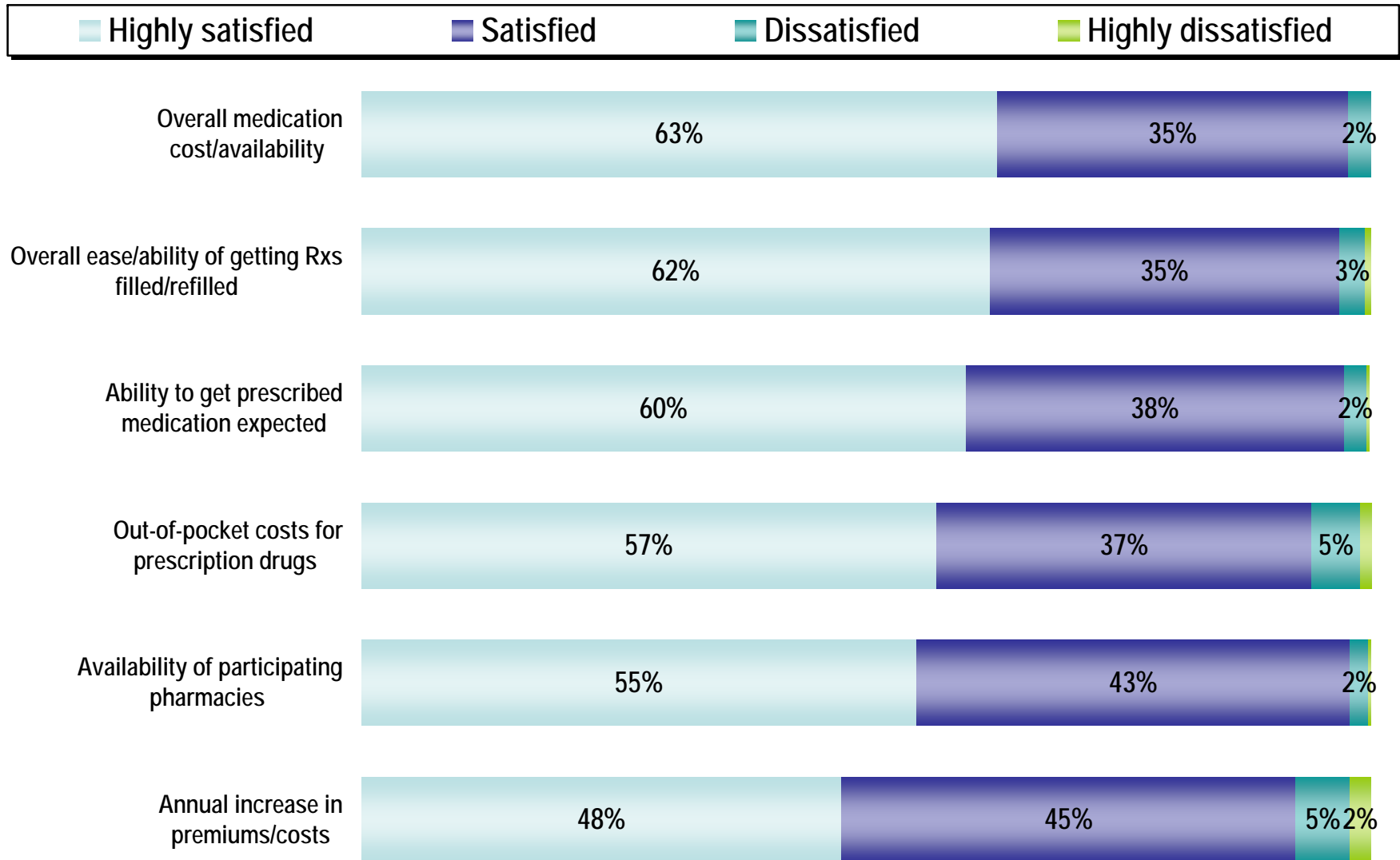
# Importance of Pharmacy Benefit Issues Among TRICARE/Military Respondents

## Overall medication cost/availability



# Satisfaction of Pharmacy Benefit Issues Among TRICARE/Military Respondents

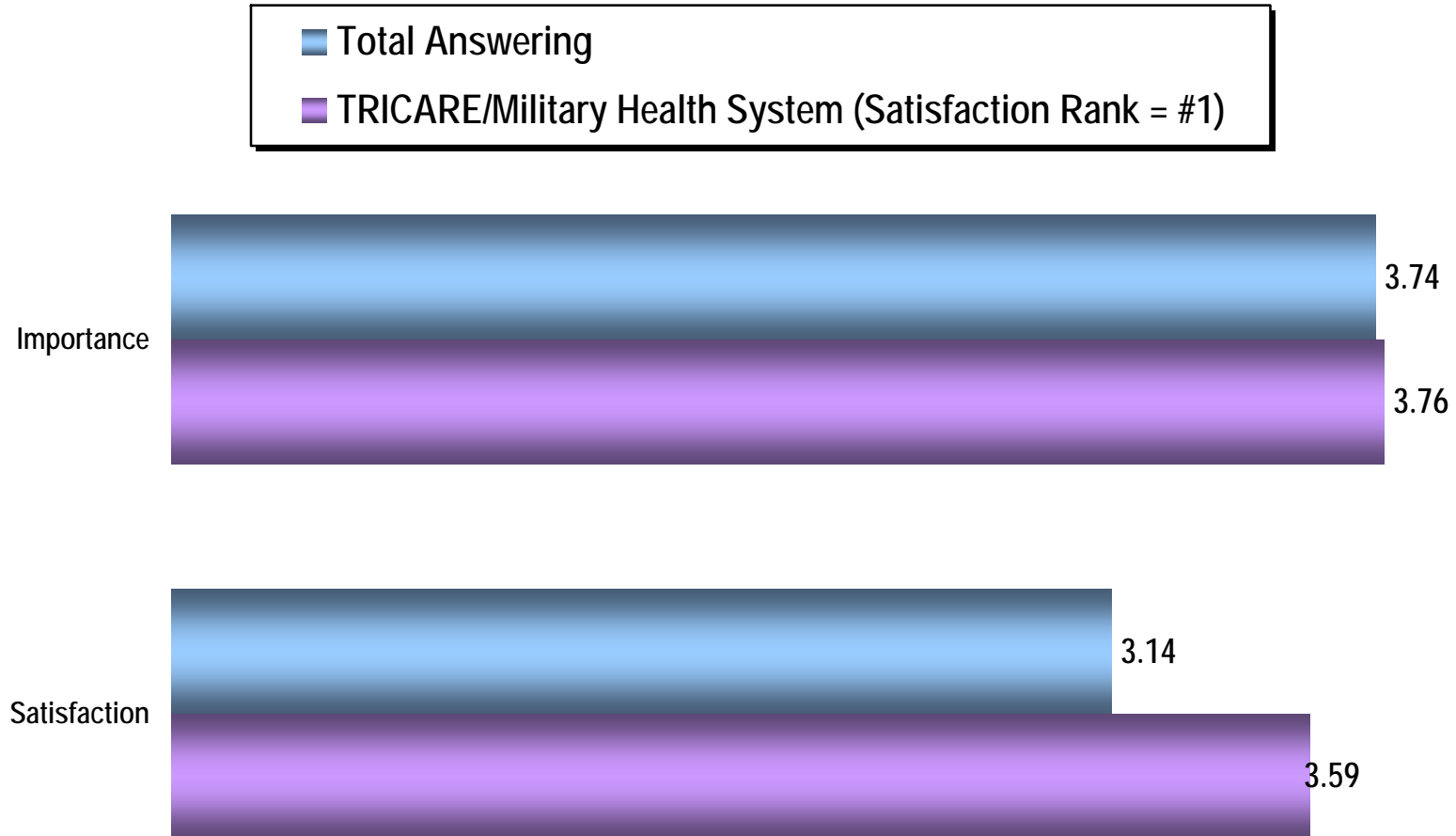
## Overall medication cost/availability



# Overall Medication Cost and Availability

## Importance and Satisfaction – Mean Score By Health Plan Carrier

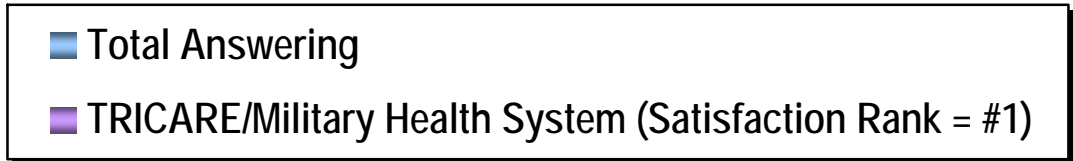
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Ability to get the prescribed medication you expected

## Importance and Satisfaction – Mean Score By Health Plan Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Overall ease and ability of getting prescriptions filled and refilled

## Importance and Satisfaction – Mean Score By Health Plan Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)

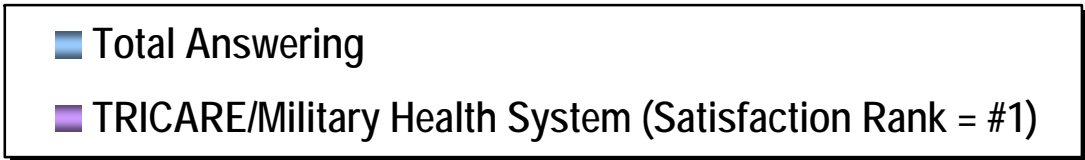




# Out-of-pocket costs for prescription drugs

## Importance and Satisfaction – Mean Score By Health Plan Carrier

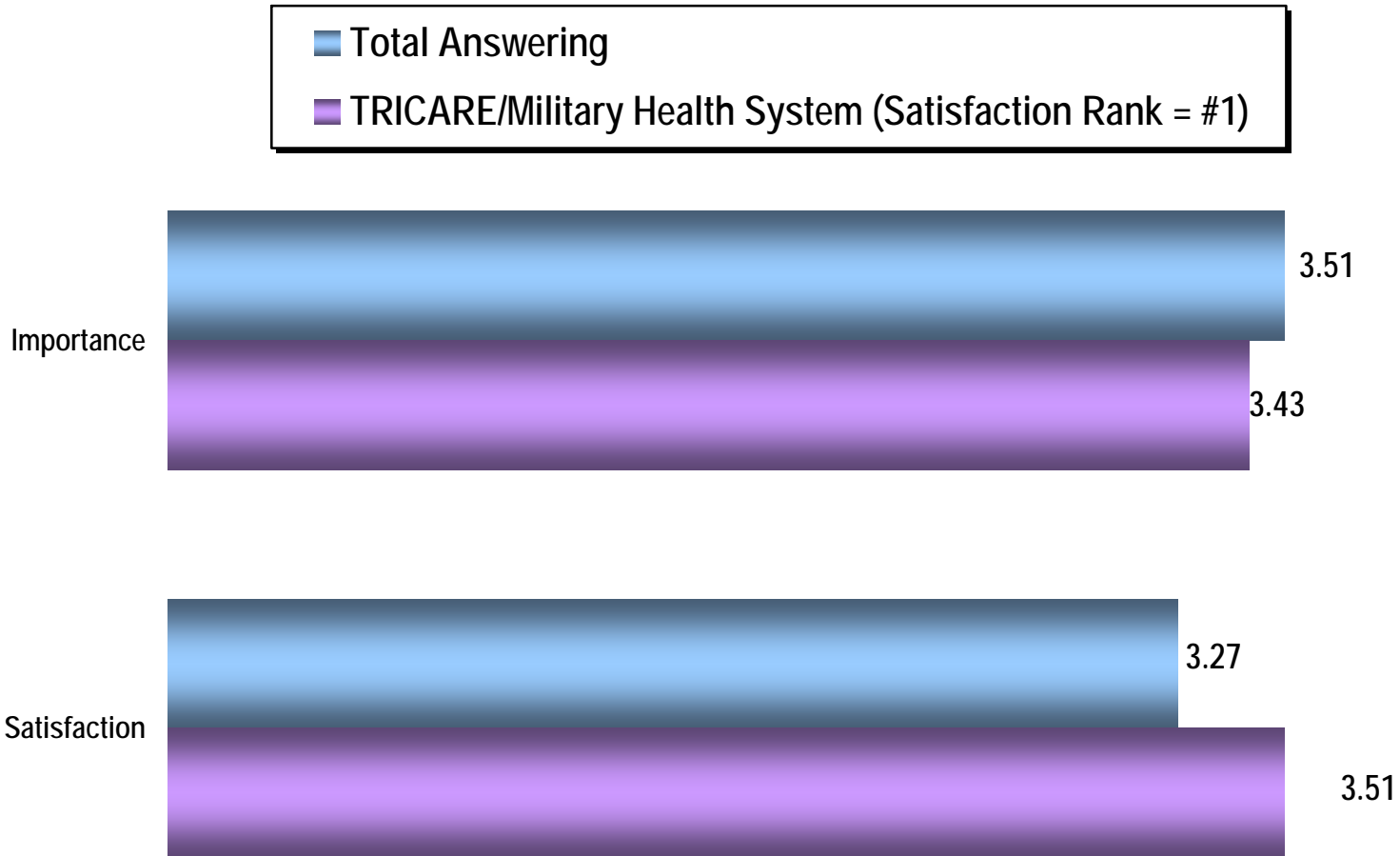
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Availability of participating pharmacies

## Importance and Satisfaction – Mean Score By Health Plan Carrier

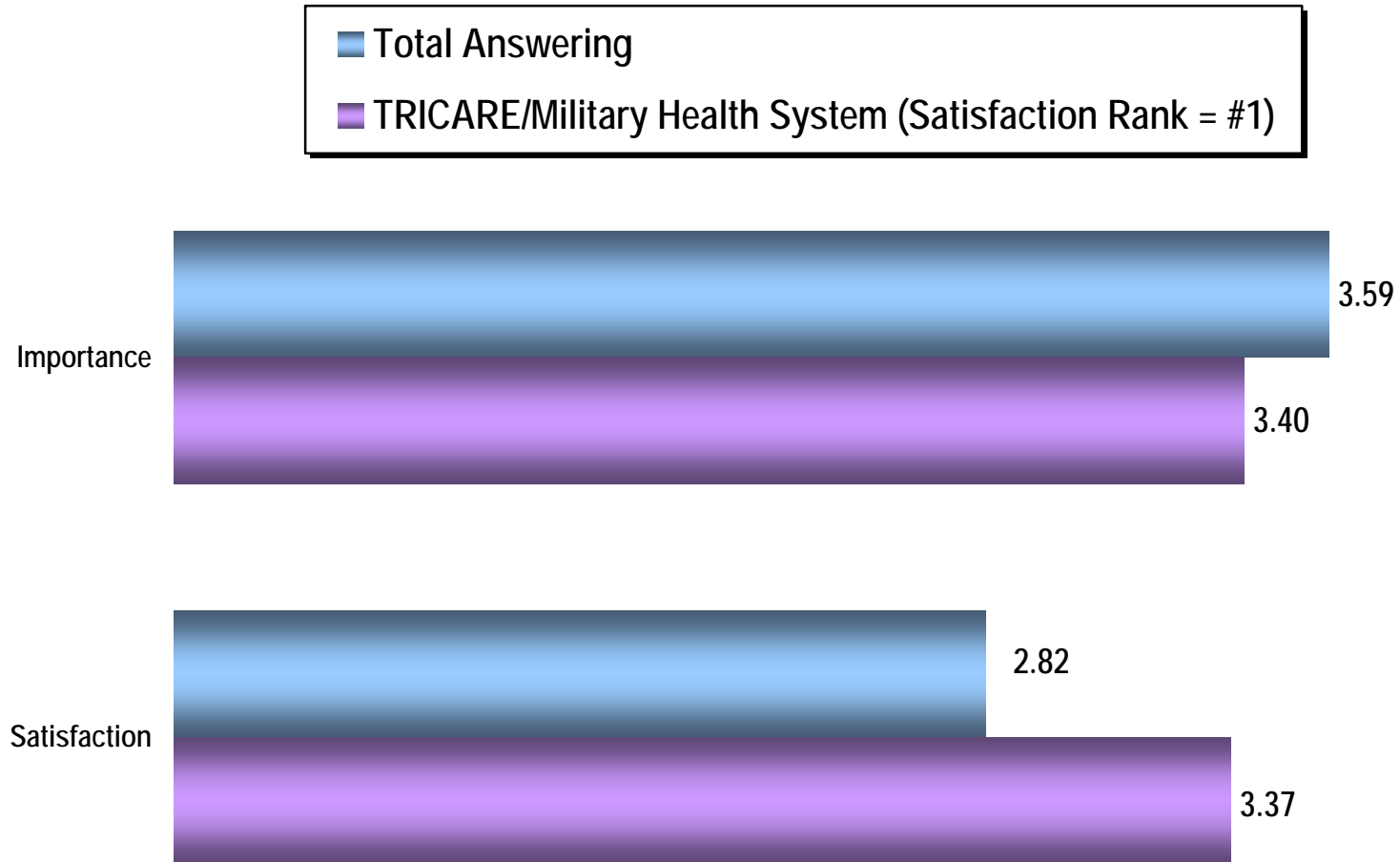
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Annual increase in premiums/costs

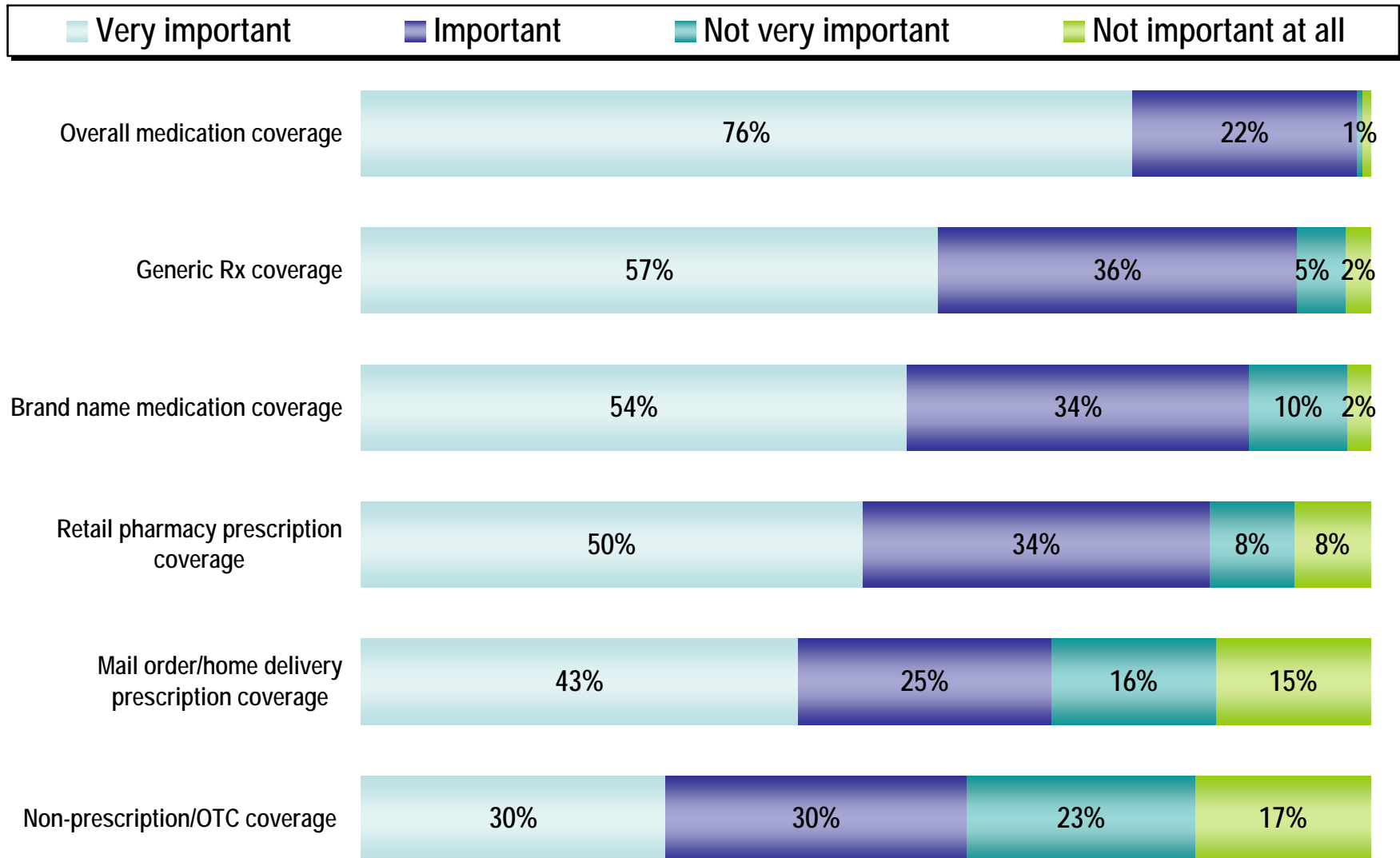
## Importance and Satisfaction – Mean Score By Health Plan Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Overall Medication Coverage

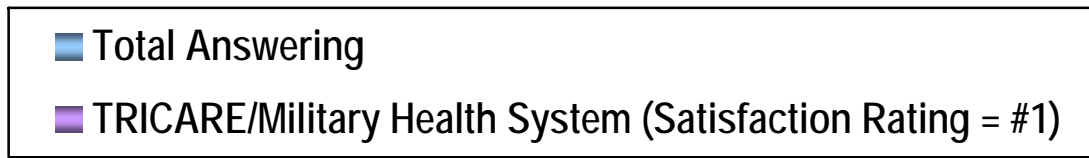
# Importance of Pharmacy Benefit Issues Among TRICARE/Military Health System Respondents: Overall medication coverage



# Overall Medication Coverage

## Importance and Satisfaction – Mean Score By Health Plan Carrier

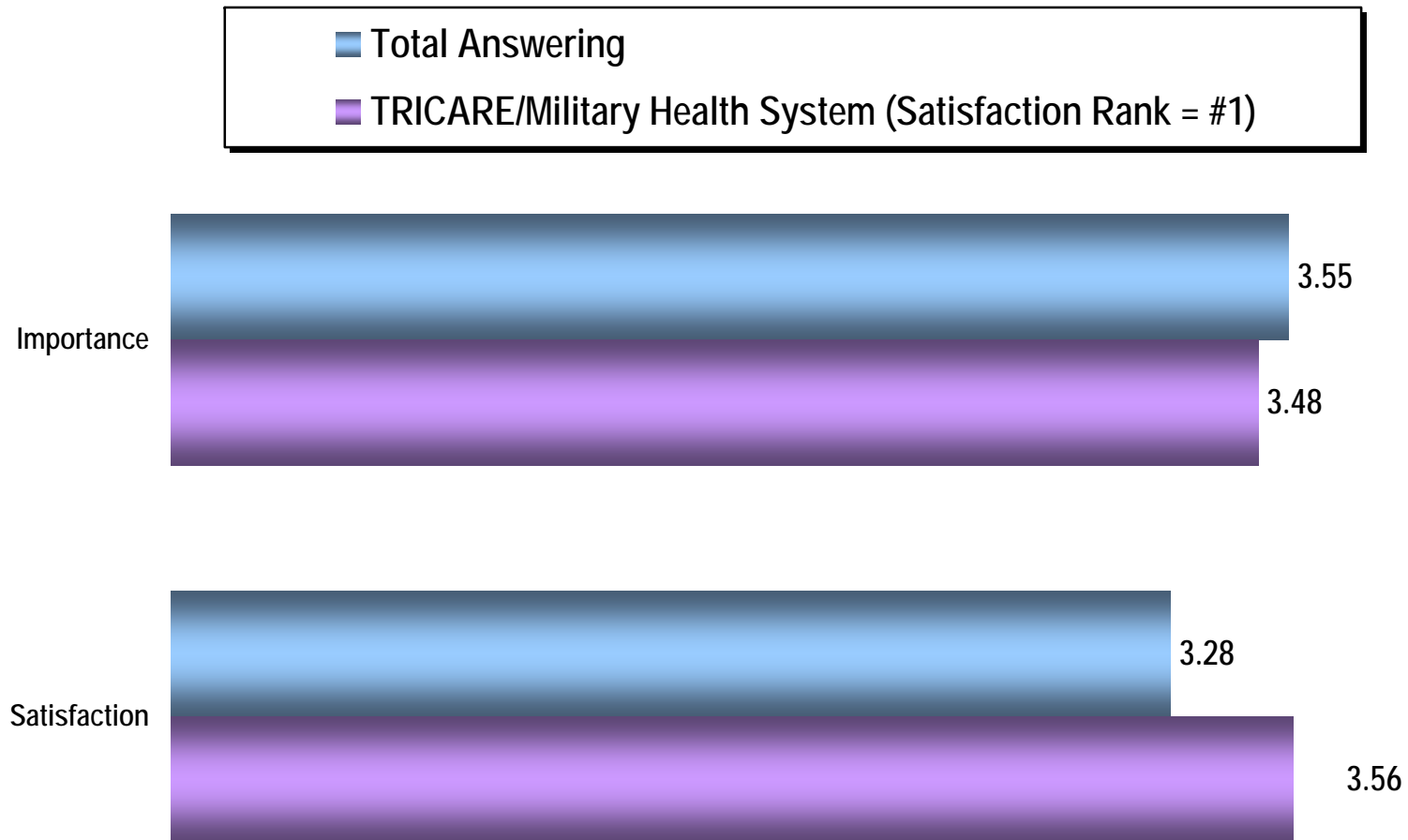
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Generic prescription coverage

## Importance and Satisfaction – Mean Score By Health Plan Carrier

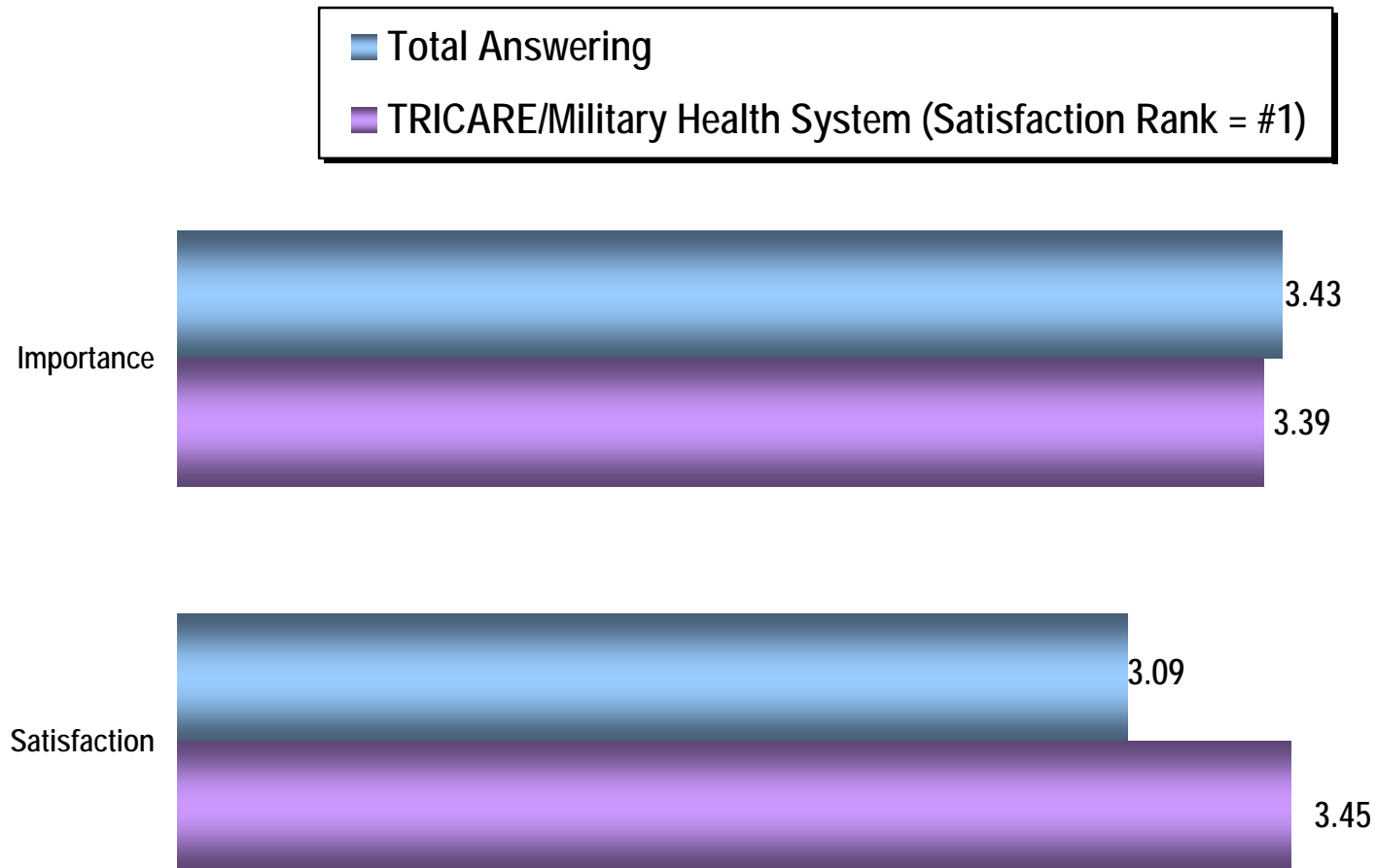
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



## Brand name medication coverage

### Importance and Satisfaction – Mean Score By Health Plan Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)





# Retail pharmacy prescription coverage

## Importance and Satisfaction – Mean Score By Health Plan Carrier

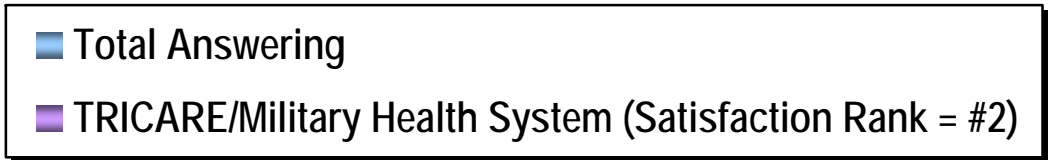
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



# Mail order/home delivery prescription coverage

## Importance and Satisfaction – Mean Score By Health Plan Carrier

(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



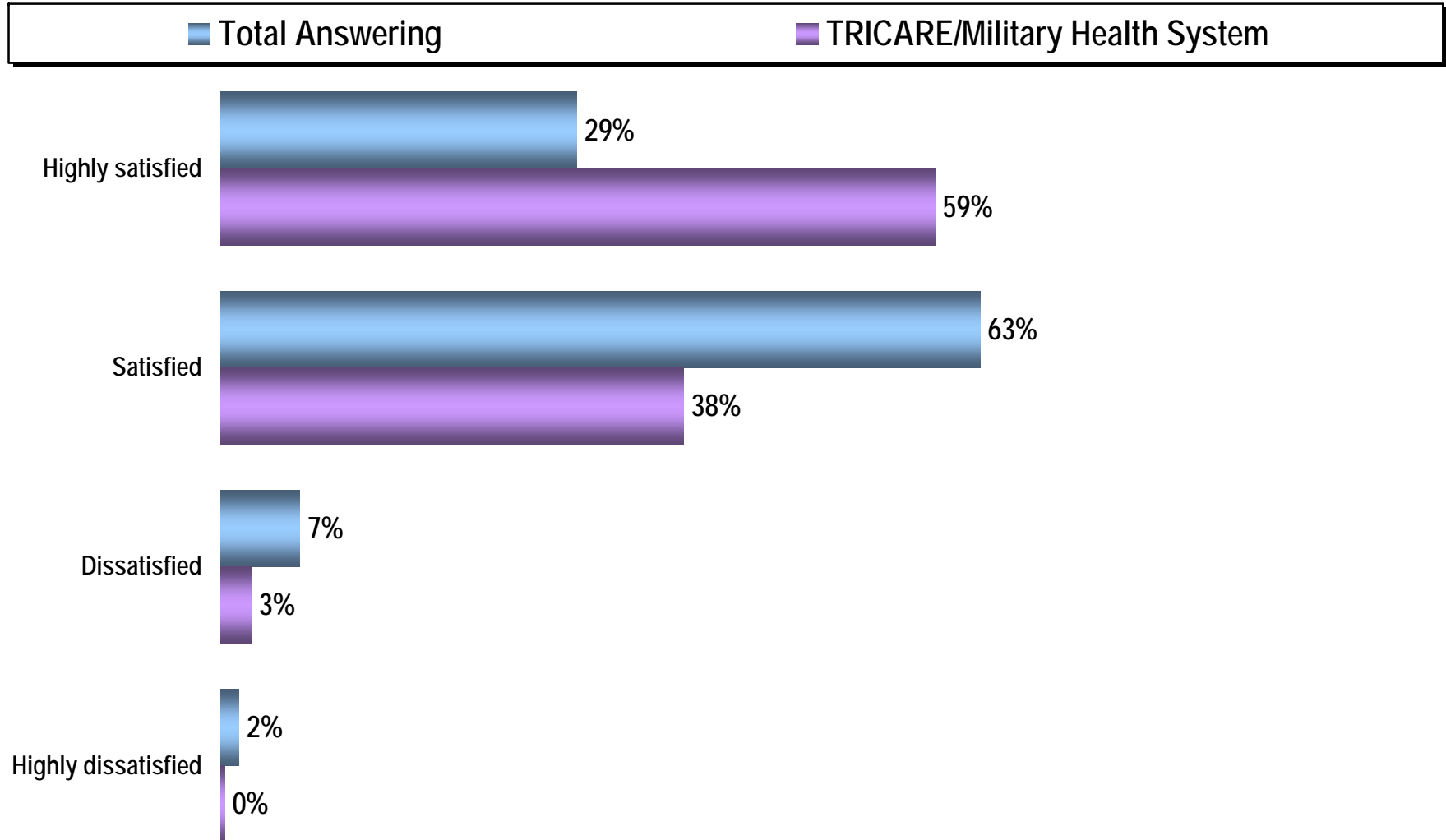
# Non-prescription/OTC medication coverage

## Importance and Satisfaction – Mean Score By Health Plan Carrier

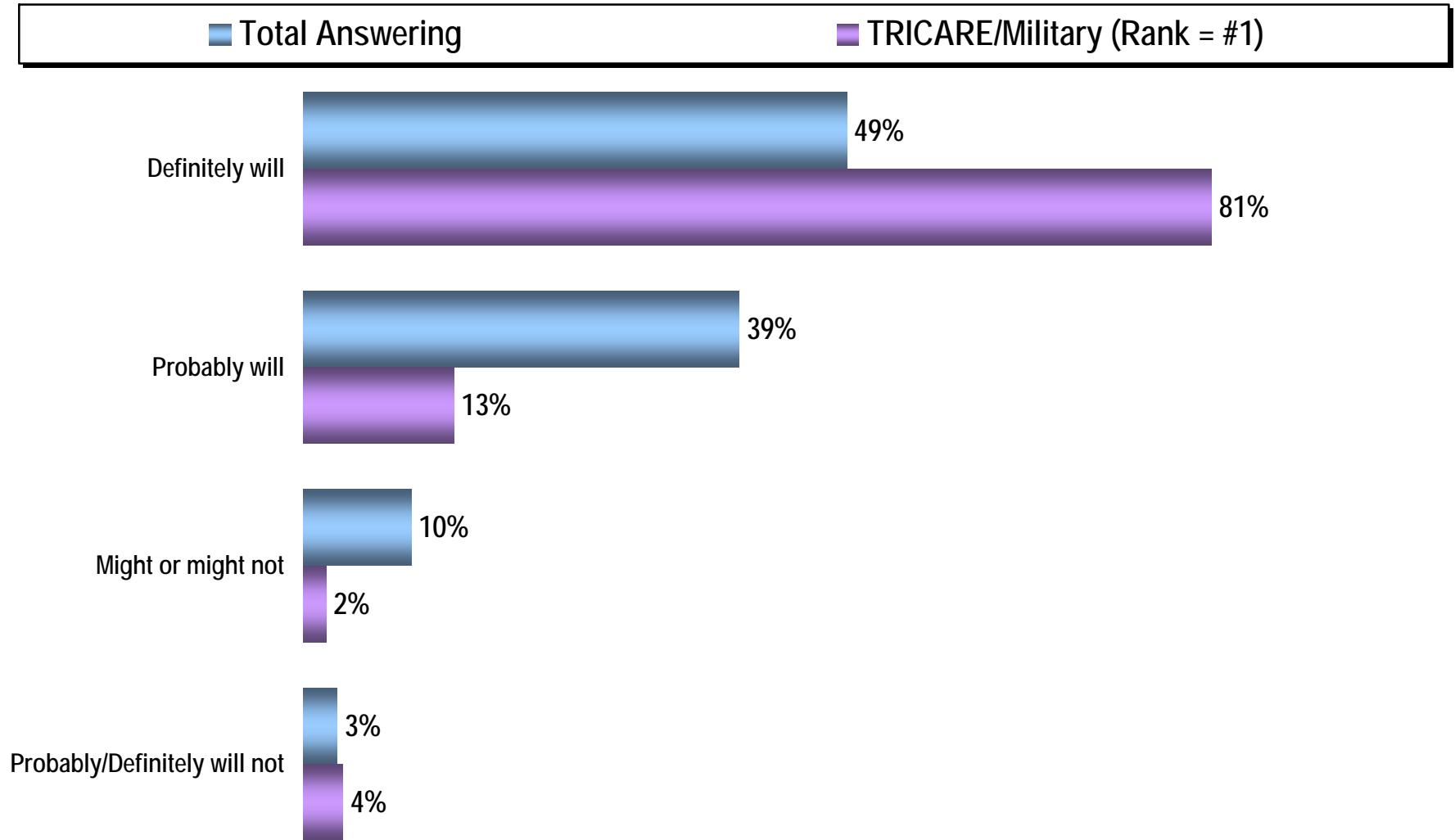
(4=Highly Satisfied/Very Important, 1=Highly Dissatisfied/Not Important At All)



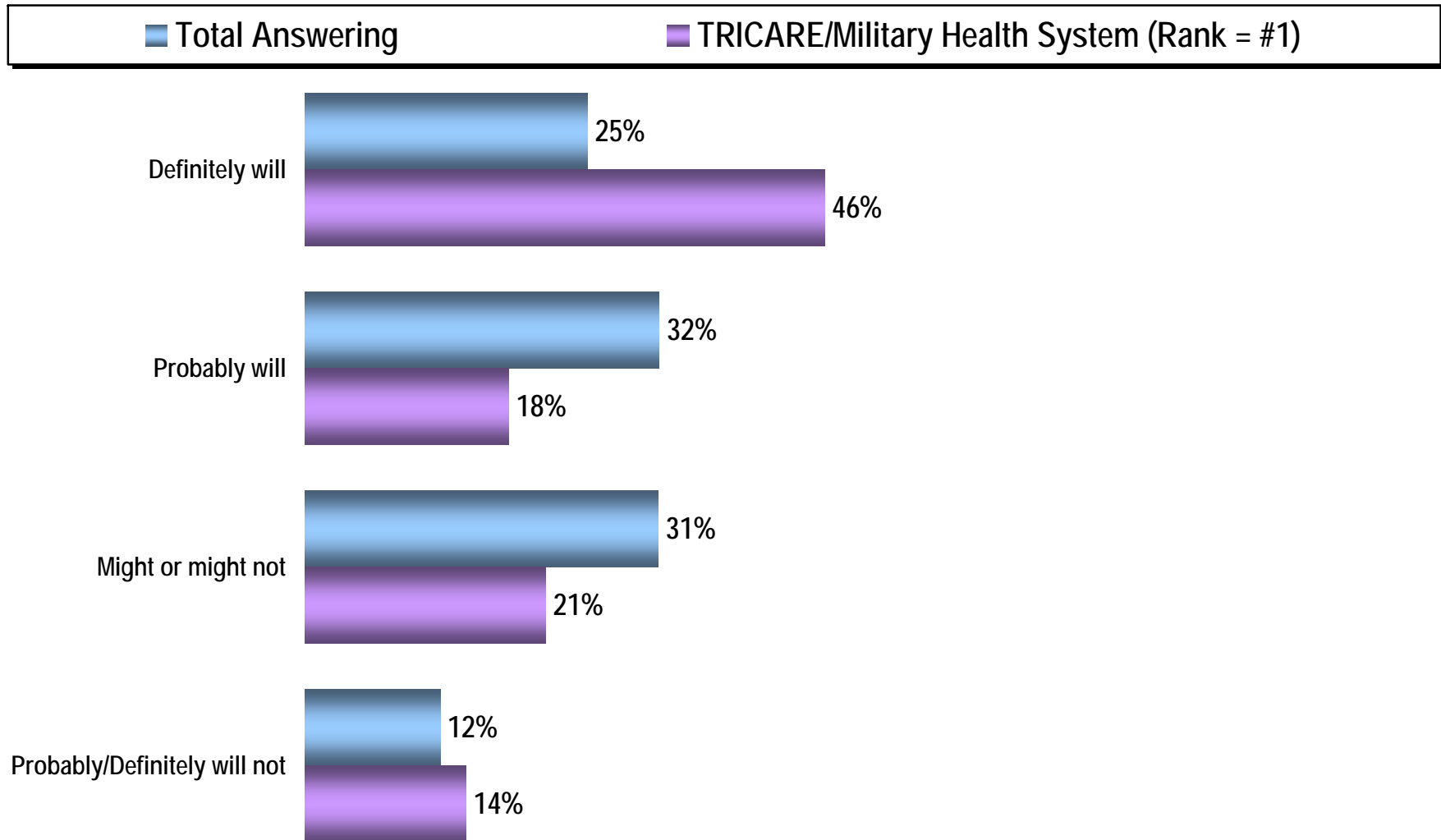
# Overall Satisfaction with Pharmacy Benefit Manager (PBM) By Health Plan Carrier



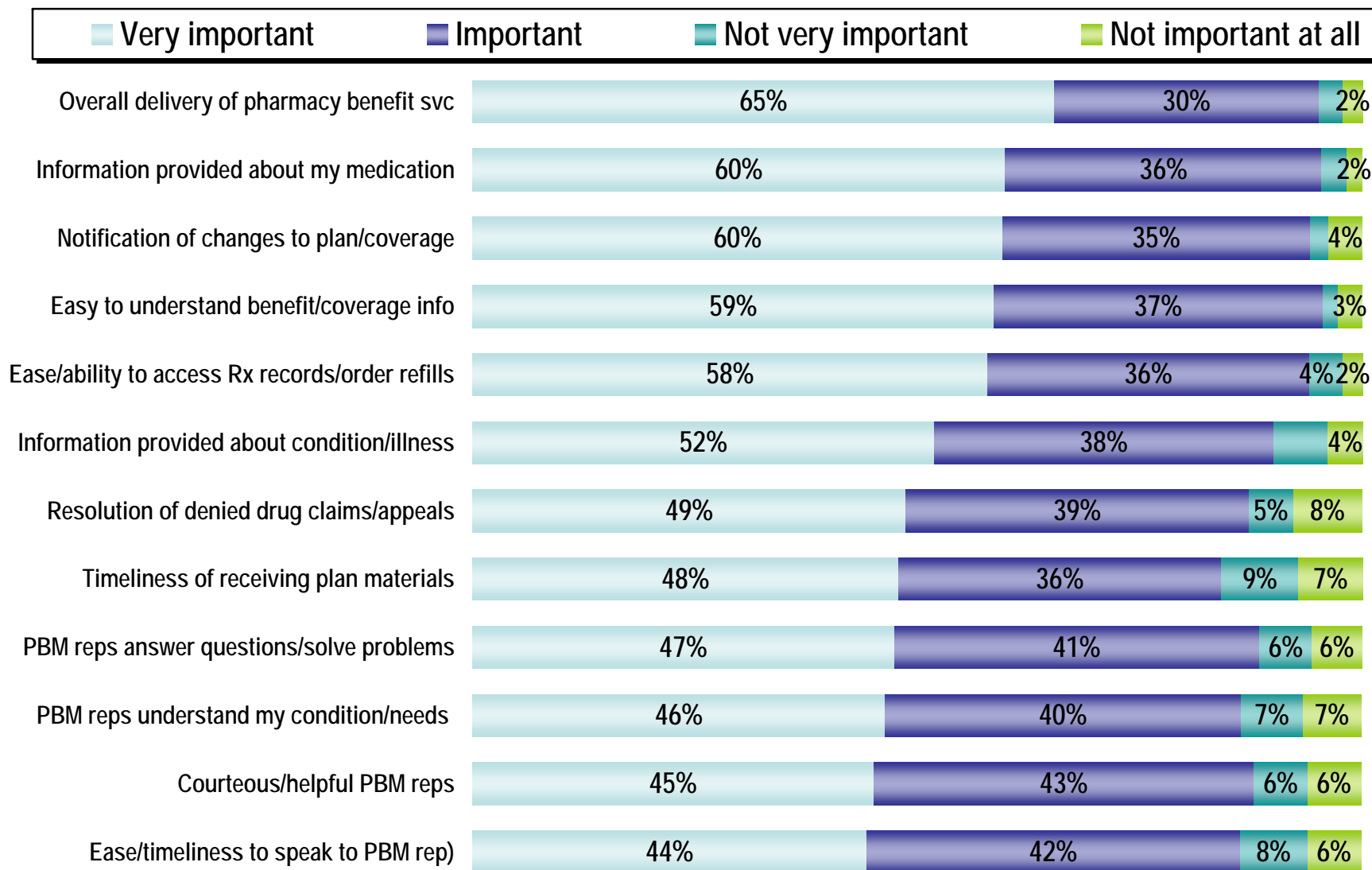
# Likelihood of Re-enrollment with Pharmacy Benefit Manager By Health Plan Carrier



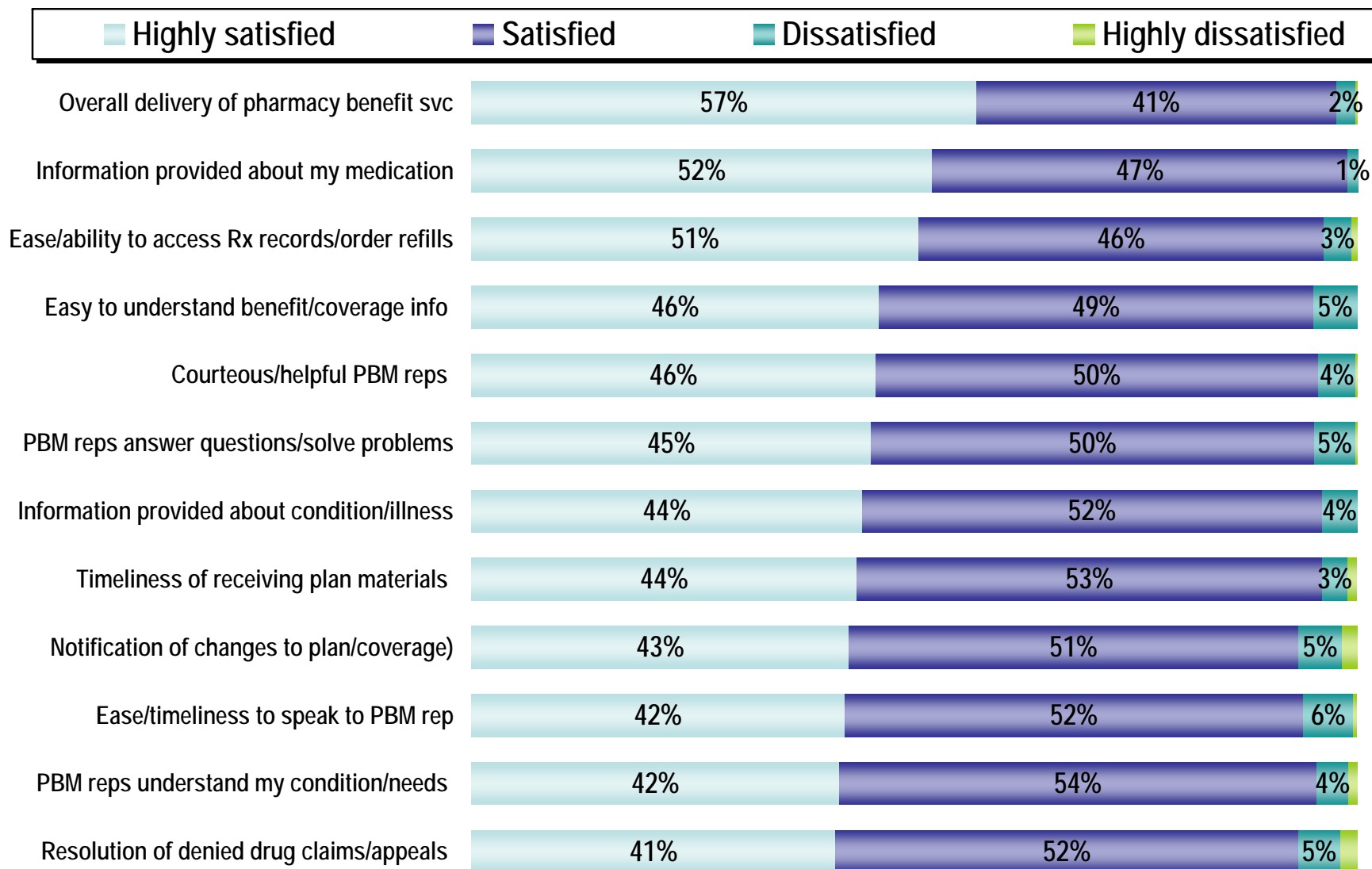
# Likelihood of Recommending Pharmacy Benefit Manager (PBM) By Health Plan Carrier



## Importance of Pharmacy Benefit Issues Among TRICARE/Military Health System Respondents: Overall delivery of pharmacy benefit services

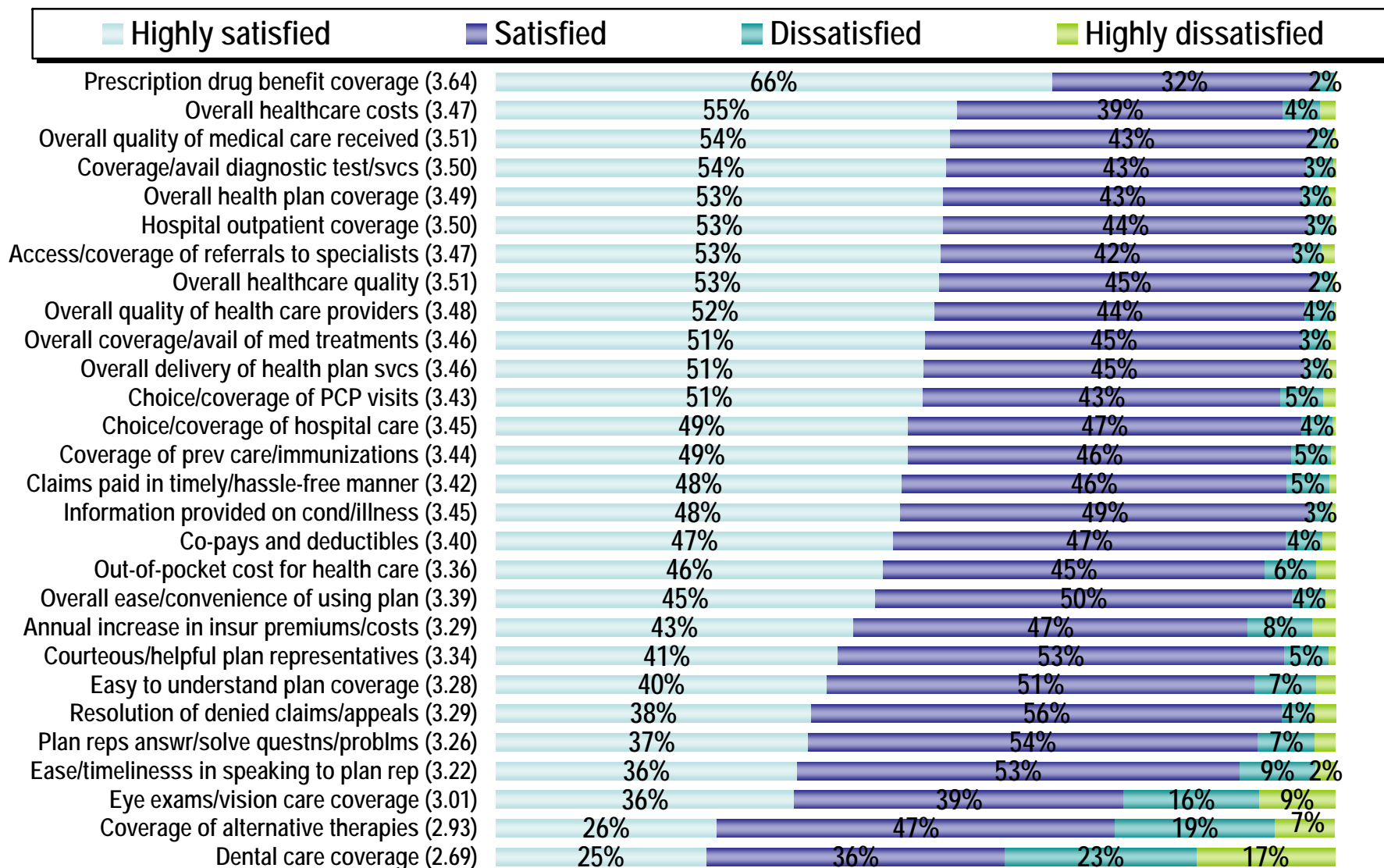


## Satisfaction of Pharmacy Benefit Issues Among TRICARE/Military Health System Respondents: Overall delivery of pharmacy benefit Services





# Satisfaction of Health Insurance Issues Among TRICARE/Military Health System Respondents Among All Issues



**Wil·son** \wī-sən\ *n.* [*Wilson* †1853–present, United States Pharmacists]: third generation family of health professionals.

**+ Rx** \är-es\ *n.* [alter. of *R*, symbol used at the beginning of a prescription, abbr. for *L* recipe, lit., take – more at recipe] (1926): a medical prescription



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