

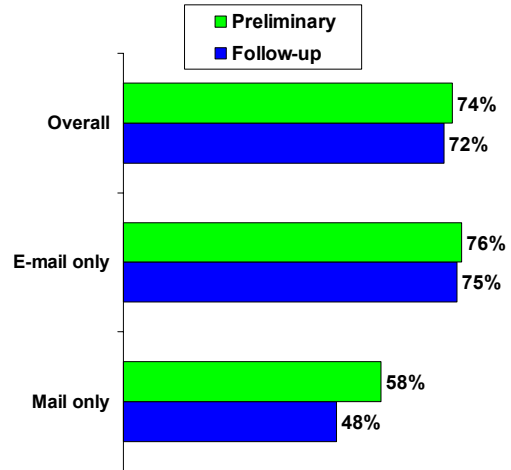


## Final Report: The Next TRICARE Beneficiary Handbook

### Methodology and Response Rates:

Two surveys of the council membership were conducted on this subject. A preliminary survey on 13 July consisted of 13 questions, and five follow-up questions were sent to the council on 9 August 2004. Excluding rejected E-mail, the first survey was sent to 254 members with 189 responses received (74 percent return rate) and the second was sent to 295 members with 213 responses (72 return rate). The increase in number of surveys was due to continued recruiting of council members during this period. A reminder was sent to non-responding E-mail participants, but not to mail participants. Two weeks were allowed for a response.

Survey Response Rates



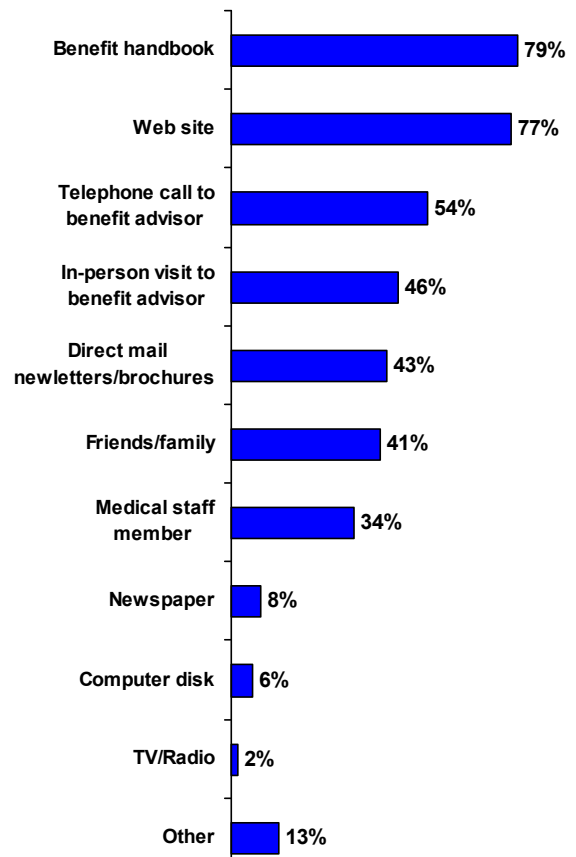
### Results and Conclusions:

A question in the preliminary survey revealed most council members are aware of either a past or current edition of the handbook.

**Question: The following are sources I've used for information about TRICARE's procedures and benefits: (Mark all that apply.)**

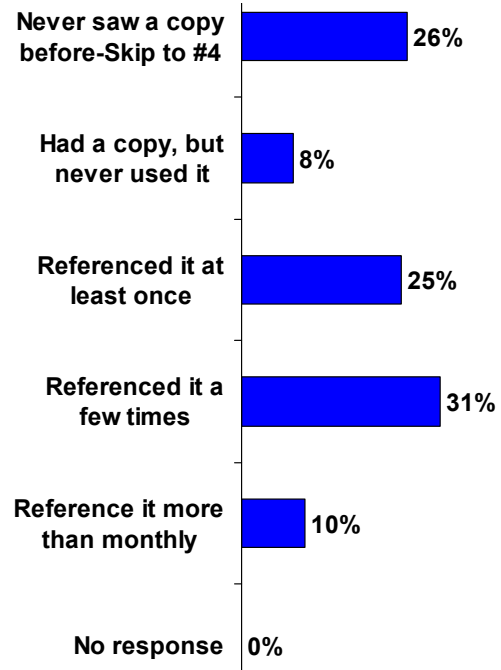
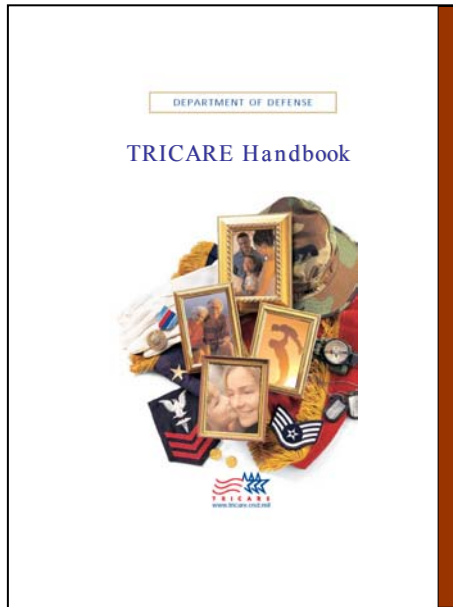
Volunteered responses also included:

- Military coalition and alliance E-mails, publications and briefings (9)
- Professional training (3)
- Other staff (3)
- Retiree affairs offices/activities (2)
- Explanation of Benefits (tip sheets) (2)
- Other unique: case manager, E-mailed question/response, nurse advice line, internet discussion group, lecture/briefing, other TRICARE publications (1 each)



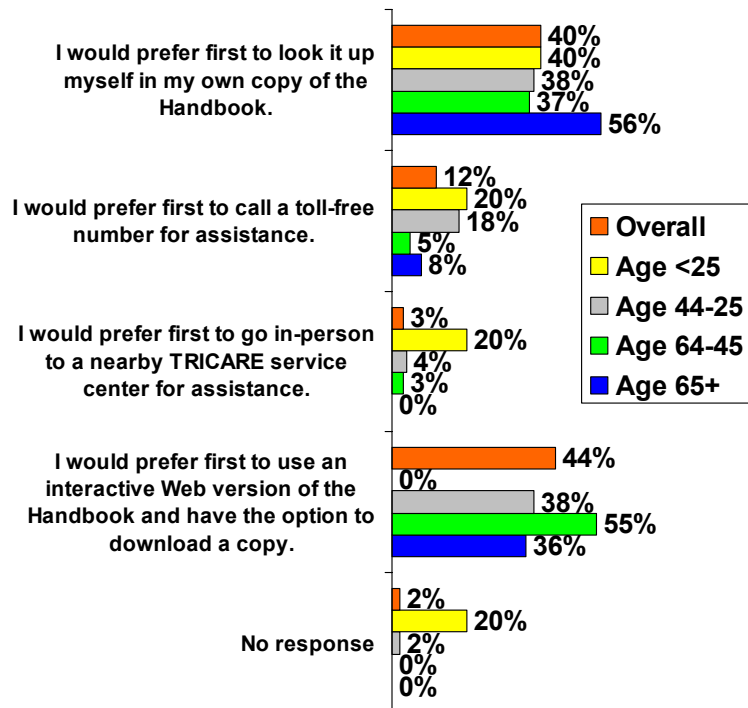
Two-thirds of council members indicated they have made use of the 2002 version of the handbook. At the time of survey, the 2004 edition of the handbook was still being distributed to beneficiary households, and most members indicated they had not seen a copy.

**Question: Regarding the 2002 version of the TRICARE Handbook (cover shown below):**  
*(Mark all that apply.)*



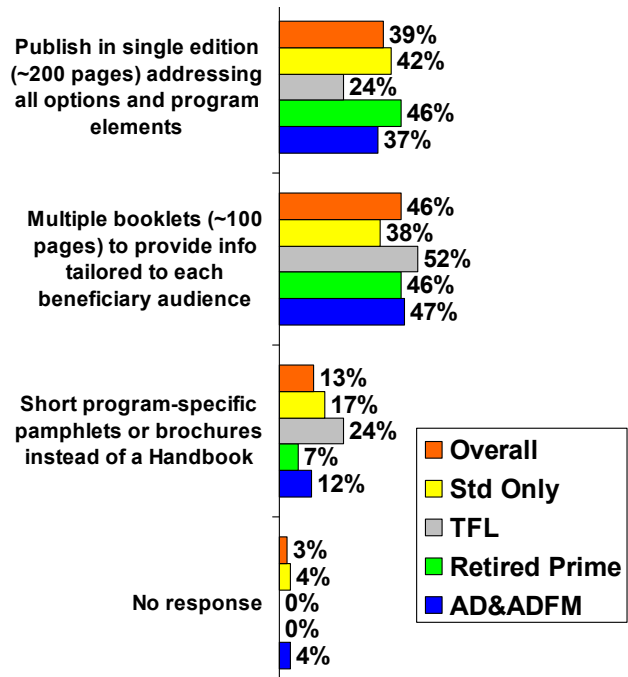
**Question: In thinking about the next time I will need information about TRICARE.**

The Web is slightly preferred (44% vice 40%) over use of a personal copy of the Handbook by this group. There is no significant difference in preference for those in different enrollment options (e.g., Prime, Standard, TRICARE for Life--not shown), but none of the five respondents less than 25 years-old prefer the Web. (Note: Since the preliminary survey, we've had some success in recruiting younger members for council membership.)



A question in the preliminary survey revealed most council members do not favor short program-specific pamphlets or brochures instead of a Handbook. They slightly prefer (46% vice 39%) multiple shorter versions of the Handbook tailored for each TRICARE option, rather than a single all-encompassing Handbook. Those using TRICARE for Life are an exception, clearly preferring the all-encompassing resource (24% for a single edition vice 52% for multiple booklets).

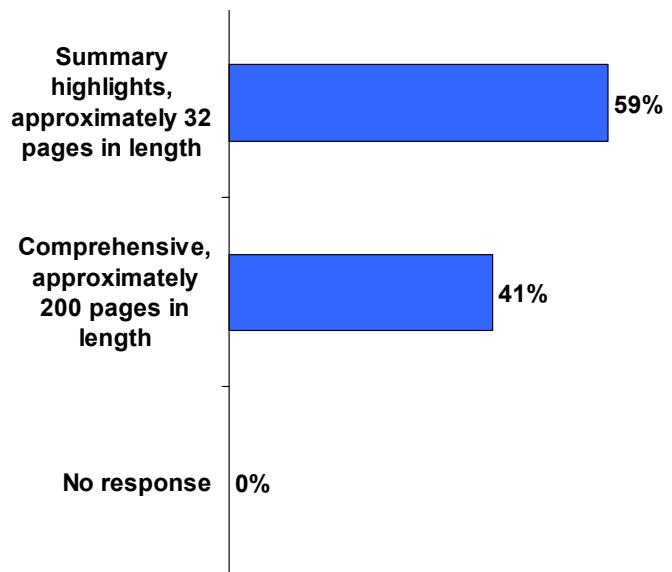
**Question: Previous versions of the TRICARE Handbook addressed issues of interest to users of all TRICARE options (Prime, Standard, Extra, Plus, and TRICARE For Life) in a single volume. Which of the following would be your preference for the new edition? (Mark the response that applies best.)**



We explored further the desired level-of-detail with a point-blank question in the follow-up survey.

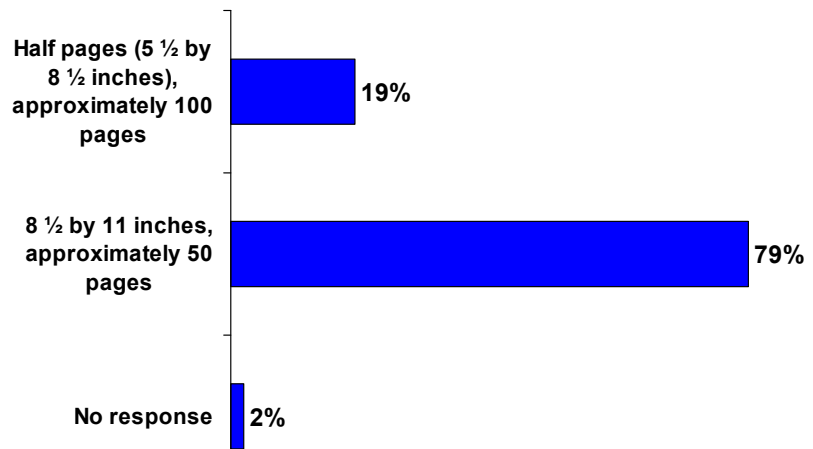
**Question: Assuming TRICARE continues to address all TRICARE enrollment options (Prime, Standard, Extra, Plus, and TRICARE for Life) in a single volume handbook, which level of detail would you prefer? (Mark the response that applies best.)**

As shown, there is a slight preference for the summary detail version. This finding is consistent for all TRICARE enrollment options (results not shown).



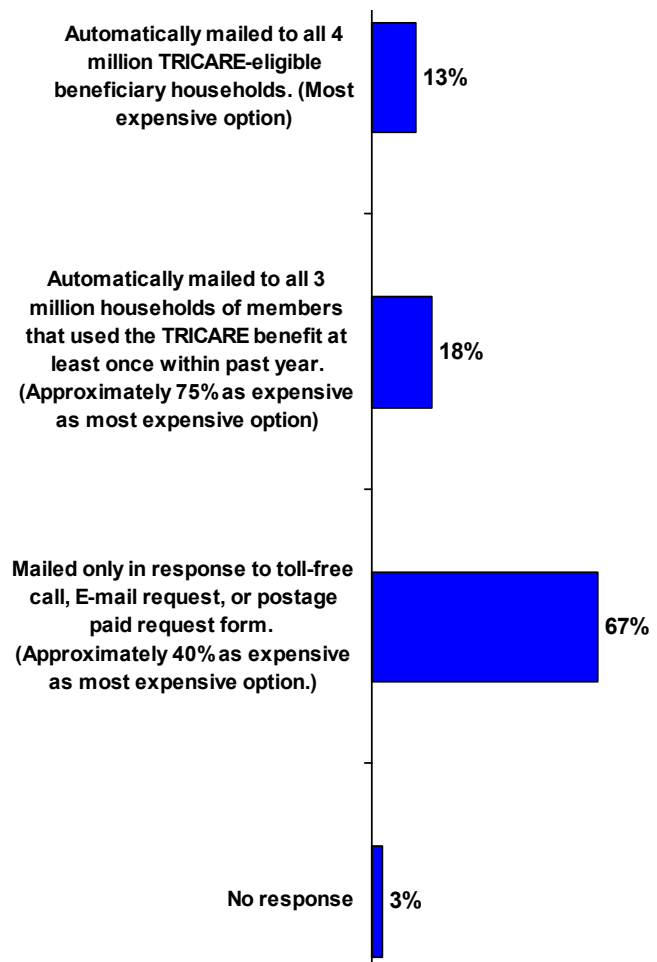
The preliminary survey found a very clear preference for the Handbook to come in a full page vice a half page format.

**Question: If the size of print were the same, my preference for format of the TRICARE Handbook would be: (Choose the response that applies best.)**



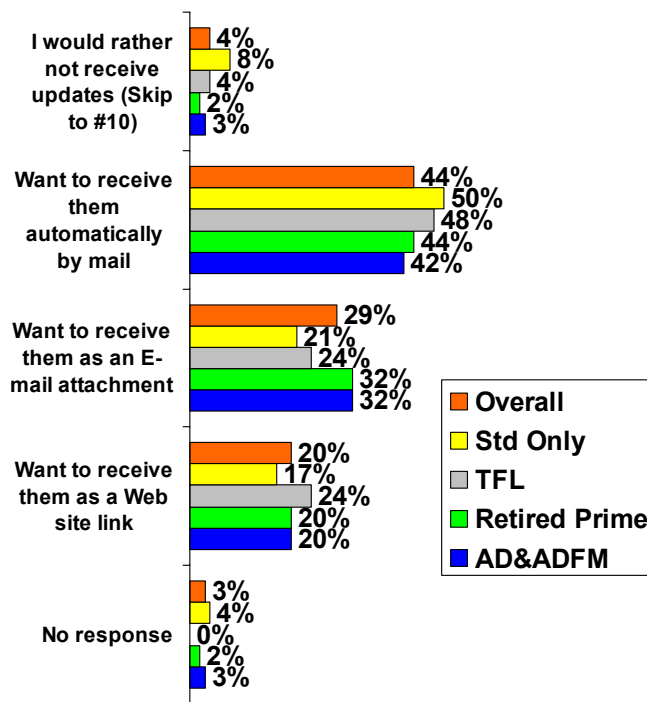
When asked to consider cost, most council members favor a process that allows beneficiaries to order handbooks, vice a blanket mailing to all TRICARE households.

**Question: Regarding distribution of the next TRICARE Handbook, which of the following would be your preference? (Mark the response that applies best. NOTE: We'd like you to consider the relative cost to the taxpayer for production and delivery of handbooks in your choice.)**



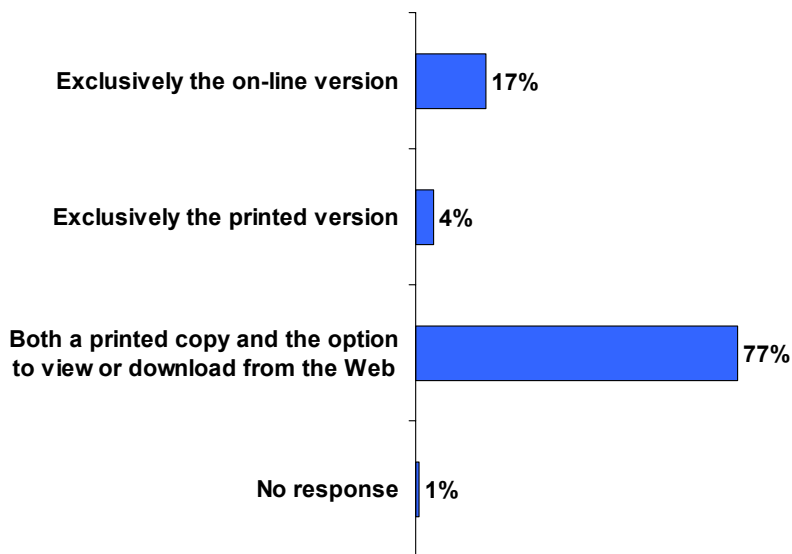
The preliminary survey found a significant portion (49%) of council members open to the idea of receiving updates electronically.

**Question: Published materials such as the TRICARE Handbook quickly become out-of-date. If the TRICARE Handbook were published in a loose-leaf notebook format, which of the following best describes your preference for receiving updates? (Mark the answer that applies best.)**



Since electronic updates could yield significant saving in printing and distribution costs, the Web distribution option was reassessed with a slightly different question on follow-up.

**Question: Assuming TRICARE continues to offer both an on-line version and a printed version of the handbook, which option would you prefer?**

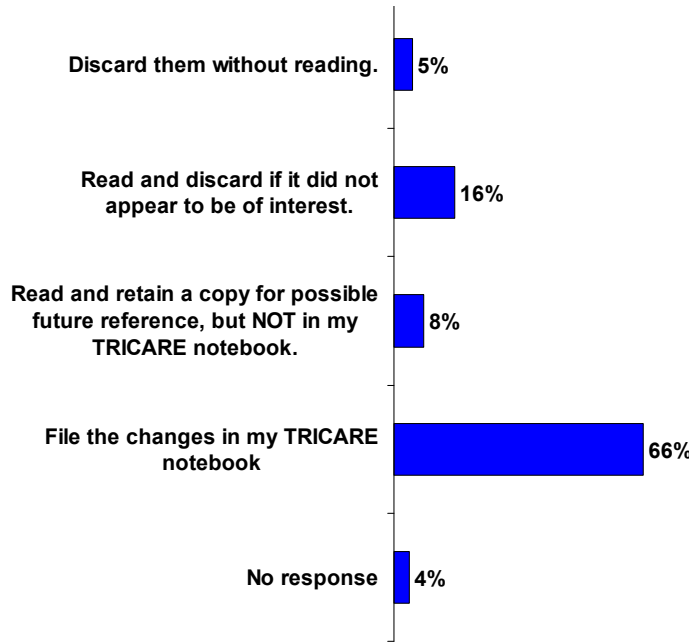


Only 17 percent of council members desire exclusively an on-line version of the handbook. Consistent with this overall finding, eleven of the fourteen (79 percent) council members responding to the survey via mail indicate a preference for continuation of both versions.

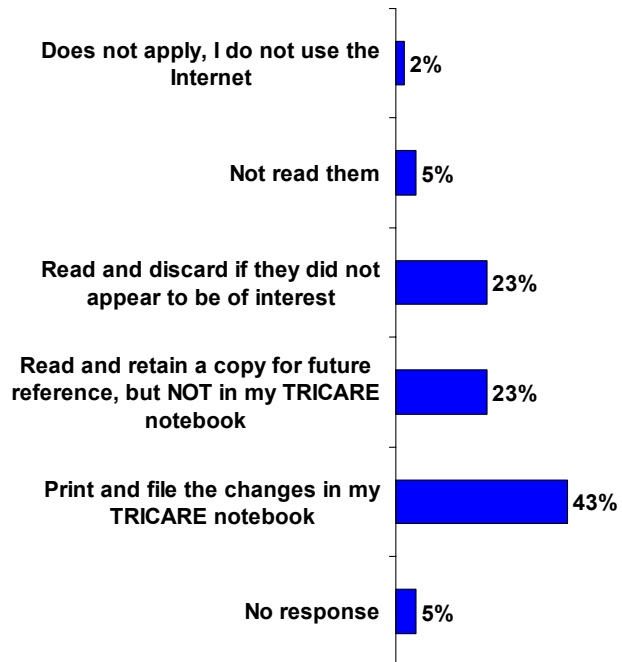
Since 17 percent of 4 million TRICARE households implies an unnecessary requirement to print and distribute 680,000 copies of the handbook households, further analysis might be warranted to determine whether it is cost effective to specifically identify those households not desiring a printed version of the handbook, due either to availability of the Web version or due to lack of interest in any version of the handbook.

Based on the preliminary survey, 91 percent of council members will read change pages if they are mailed separately, and 66 percent will file them in the handbook, if it comes in a loose-leaf version.

**Question: If TRICARE Handbook changes were mailed to me as loose-leaf inserts for my TRICARE notebook, I would most likely *(Mark the answer that applies best.)***



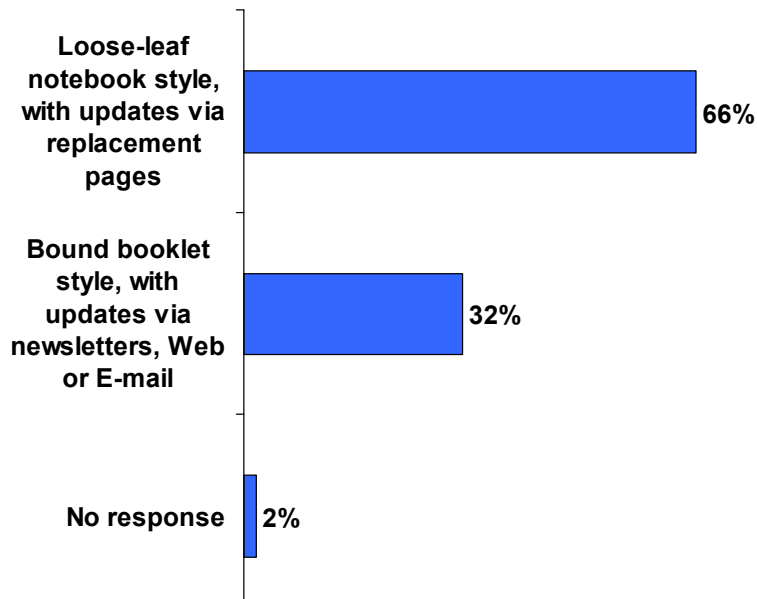
**Question: If TRICARE Handbook changes were sent to me electronically via the Internet I would most likely *(Mark the answer that applies best.)***



Based on the strong interest in a loose-leaf format shown in responses to the previous two questions, the follow-up survey assessed acceptability of a loose-leaf option with a more direct question.

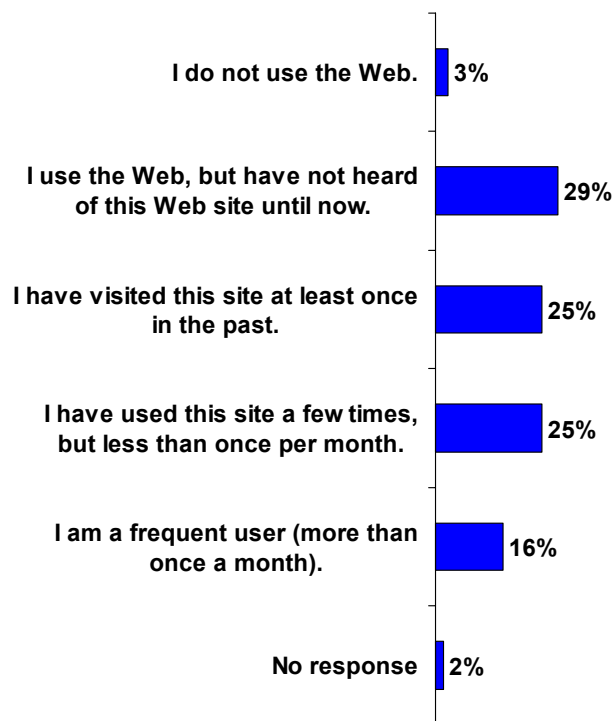
**Question: In thinking about only a printed version of the handbook, which would be your personal format preference to ensure currency of information? (Mark the answer that applies best.)**

Respondents prefer the loose-leaf notebook option by a two to one margin. The notebook is strongly preferred regardless of respondent gender, beneficiary status, sponsor status, sponsor grade, enrollment option or whether they use predominately military or civilian facilities for care.



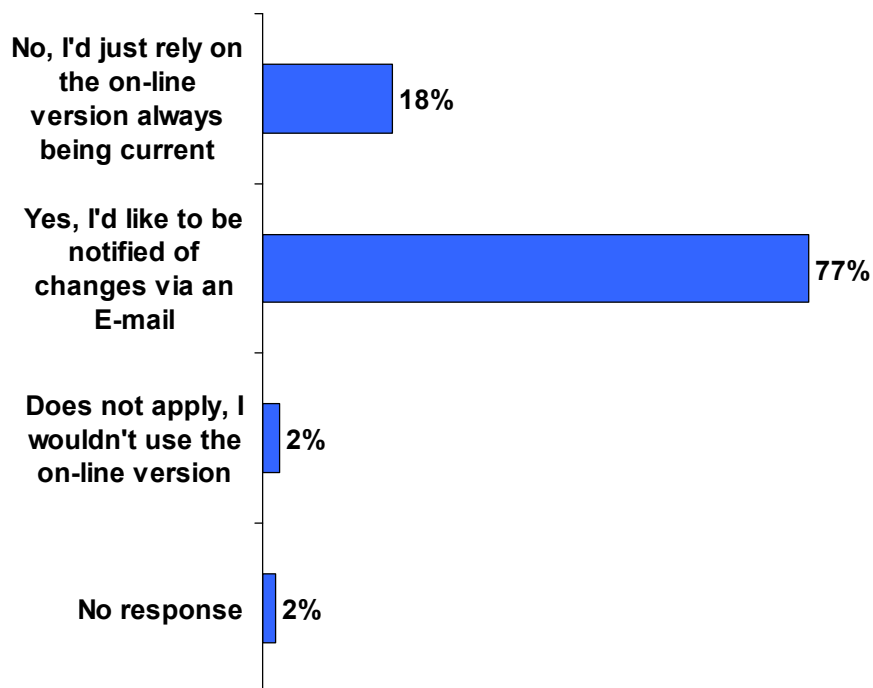
The preliminary survey found further marketing of the TRICARE Handbook Web site as a beneficiary information source is needed.

**Question: Regarding the TRICARE Handbook Web version, which of the following best applies to you?**



The follow-up survey found considerable interest in an automatic update notification process.

**Question: Regarding only the on-line version of the handbook, would you like to automatically receive notice of changes via E-mail?**



**Council member comments:**

- The TRICARE Handbook could be on CD and it could be updated every 6 months
- How about a CD version and get updates on line. Even if was a greater cost, the CD is much easier to work with.
- With all the SPAM and extra "junk" I receive on line, I spend more time deleting than actually reading. If an important TRICARE change came out automatically via email, I could inadvertently delete it.
- I still think a comprehensive manual needs to be paper. Lots of people still don't know how or have access to the internet. If the manuals need to be comprehensive with all programs in one manual, have one for active duty and dependents and another targeted toward retirees and their dependents.
- I think issuing the comprehensive book once every 5 years would be good, and only the Summary Highlights version when necessary.
- If you continue to issue a single volume TRICARE handbook it will in all likelihood be as useless as previous versions. A 200 page handbook will be cumbersome and probably as frustrating to use as a book that doesn't have complete information. The most customer friendly option seems to be to target each group individually with information geared to their coverage and choices.
- Large print versions and other languages such as Spanish and Tagalog need to be available both in print and on-line.
- Spell out everything in plain English. The easier it is for your customer to understand, the less complaints you will get. Thanks..
- There should be separate handbooks for TRICARE Standard/Extra and for TRICARE Prime. Downloadable ( Acrobat format ) handbooks would save paper and mailing costs to those with web access, and updates could be done online.



- A notebook with replaceable pages is the best way to go for printing
- I would like to see a paperless environment. But if you have to have paper, then a binder that you can replace pages in once you receive an email with the updated pages makes the most sense to me.
- For a really great handbook there must be a comprehensive table of contents to make it easy to find answers to questions. The easier the handbook is to use for the TRICARE beneficiary, the less phone calls will have to be made to the 800 number. I like the idea of having a loose leaf version so changes can be added as required. This will cut down on the printing costs and keep items up to date.
- I currently volunteer with an organization that uses a loose leaf notebook and the updates I receive never seem to get into the book where they belong.
- If it's perceived as overwhelming people will not use it. You could cut costs by selling a 3-ring "TRICARE" binder that we could add our downloaded pages to. Offer it at cost and explain that the savings get passed on to consumers in lower Rx and medical costs.
- As a retired TRICARE standard user, there are many nuances. As I use them I learn, but sometimes that learning curve is a steep.
- Do it now!
- Due to problems accessing the internet, an internet only option should not be implemented at this time. Using a summary should help reduce the costs associated with a printed handbook. Updates could be via the postal service or e-mail.
- Just make it understandable to YOUR employees that answer the phones when we call for questions. I seem to know more about the TRICARE system than some of them do at times. They have not been properly trained and are rude in most case.
- E mail version facilitates availability, but not all have a computer
- I think there should be a separate handbook for each TRICARE enrollment option. I could care less about the other options. For instance I am on Tricare Prime Remote and I want a handbook only on it. Otherwise it is just confusing.
- Please keep TRICARE for Life as separate handbook. It can get confusing going from Prime into TFL.
- I really like the idea of receiving TRICARE for Life by E-mail. Thanks for the opportunity to be of service.
- Thank you for allowing me to have input!!!!!!
- Thanks for asking...I'm sure this feedback will help make the TRICARE Handbook a useful user friendly tool
- Thanks for letting me know what is going on, but a lot of times I'd rather speak to someone in person.
- Ya'll are doing a good job. Keep up the good work. Keep us informed.
- Do initial distribution of the printed summary to all subscribers, then use e-mail for notification of updates to be downloaded.
- Keeping everything up to date is very important
- Don't overstate the case that there will be many updates. The real problem has been getting up-to-date information on TRICARE policies years after Congress has passed the legislation. In other words, the "updates" (i.e. revised handbooks) have been slow coming from the TRICARE office. The Handbooks don't have to be printed on glossy paper - my Telephone Book, for example, serves its purpose quite well.
- Changes are too rapid these days, which make a printed version obsolete too quickly. To ensure we have all the current information the Web version is the best idea. Plus no one needs all the information at any one time, certain parts will apply at different times - making the email version with a good search by word option the most efficient method!