

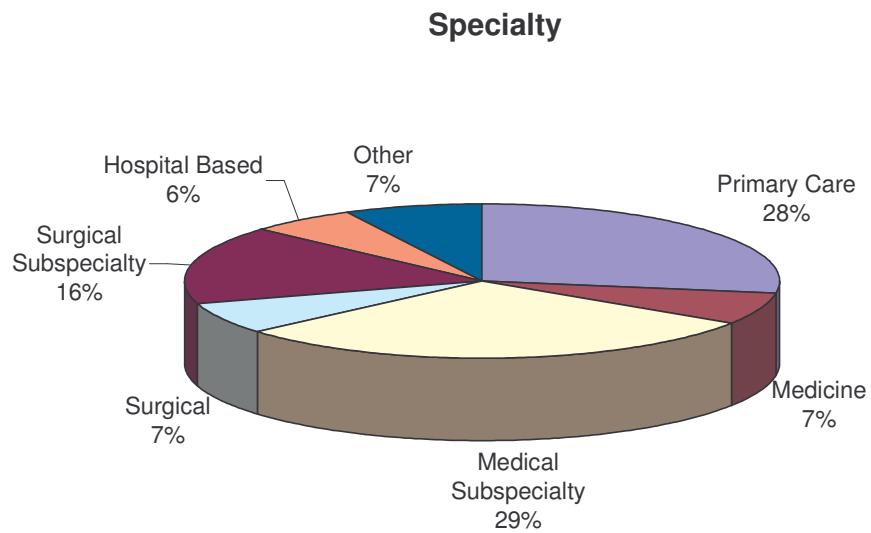
Harris County Medical Society Analysis of Payor Survey

**Final Report
October 31, 2007**

**Prepared by
Ken Black, Ph.D.
Dianne Love, Ph.D.
Lee Revere, Ph.D.**

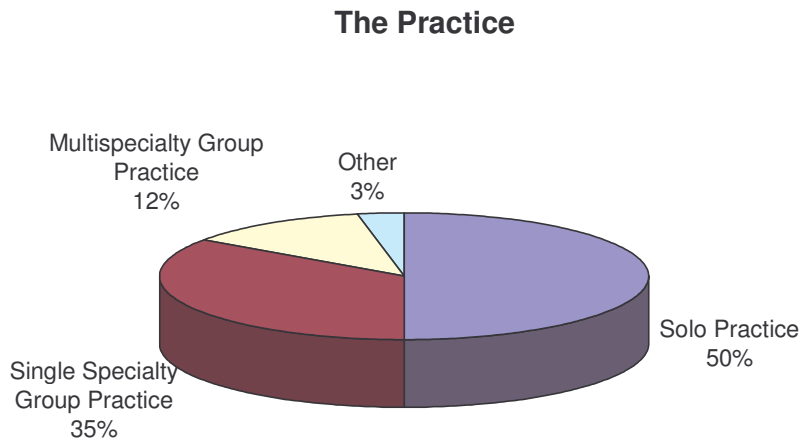
Overall Analysis: Question by Question

Question 1.1 Please indicate which BEST describes your specialty:



<u>Specialty</u>	<u>Number in Study</u>
Primary Care	134
Medicine	32
Medical Subspecialty	143
Surgical	32
Surgical Subspecialty	80
Hospital Based	29
Other	36
<i>Total Specialty Reported</i>	<u>486</u>

Question 1.2 Please indicate what BEST describes your practice:



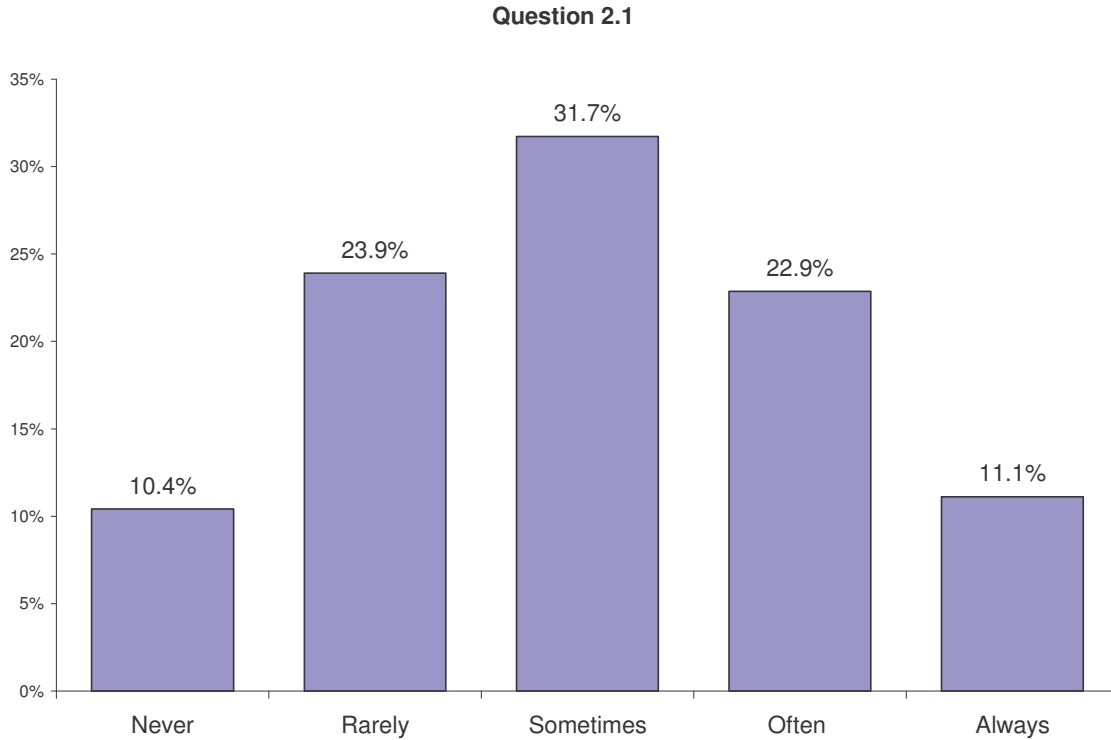
<u>Type of Practice</u>	<u>Number in Study</u>
Solo Practice	243
Single Specialty Group	170
Multispecialty Group	59
Other	15
<i>Total Type of Practice Reported</i>	487

Question 1.3 Please provide your primary office zip code.

- Zip Codes were reported by 468 respondents.
- There were 88 different zip codes in this study.
- The zip codes ranged from 77002 to 77845 plus one from 79410.
- The modal zip code in this study was 77030 with 89 surveys.
- Zip codes with 10 or more surveys included:

<u>Zip Code</u>	<u>Number of Surveys</u>
77030	89
77024	22
77074	21
77004	19
77090	19
77054	16
77002	12
77478	11
77479	11
77504	11
77598	11
77375	10

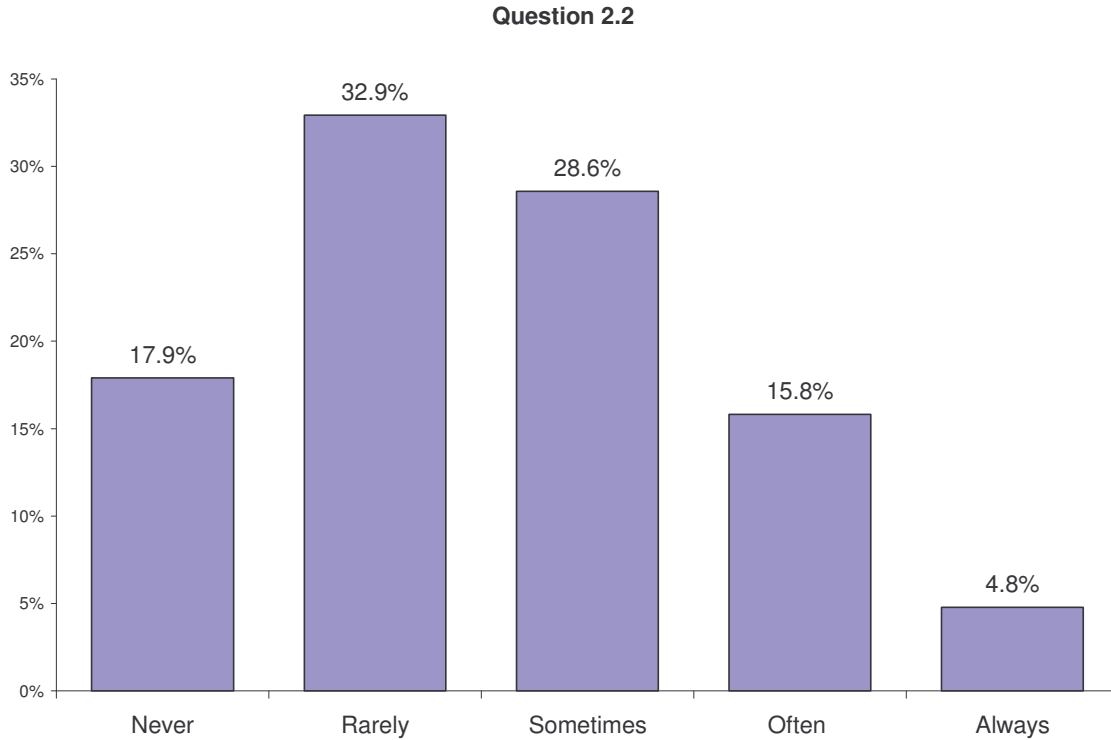
Question 2.1 My practice has experienced difficulties with PREAUTHORIZATION for services from this payor.



Often/Always by Payor:		Significance Level (compared to overall)
Aetna	38.3%	N.S.
BCBS TX	33.3%	N.S.
Cigna	28.0%	*
Humana	32.8%	N.S.
Unicare	35.7%	N.S.
United Healthcare	35.7%	N.S.

Note: N.S. denotes not significantly different from the overall
 * denotes significantly different from the overall at a .05 level
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Question 2.2 My practice has experienced difficulties obtaining referrals for patients.



Often/Always by Payor:

Aetna	23.3%
BCBS TX	20.4%
Cigna	19.1%
Humana	22.2%
Unicare	22.5%
United Healthcare	16.3%

**Significance Level
(compared to overall)**

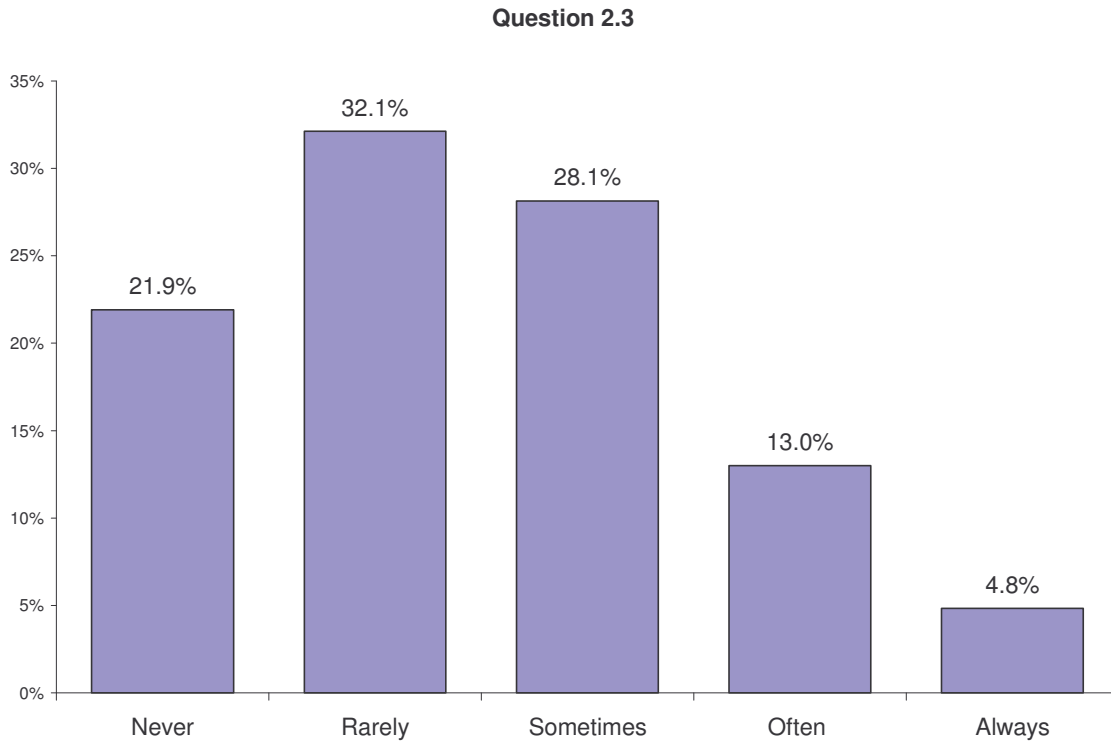
N.S.
N.S.
N.S.
N.S.
N.S.
*

Note: N.S. denotes not significantly different from the overall

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Question 2.3 I have experienced difficulty finding a specialist in the payor's network.



Often/Always by Payor:

Aetna	17.9%
BCBS TX	12.8%
Cigna	21.2%
Humana	20.1%
Unicare	25.0%
United Healthcare	10.7%

**Significance Level
(compared to overall)**

N.S.
*
N.S.
N.S.
**

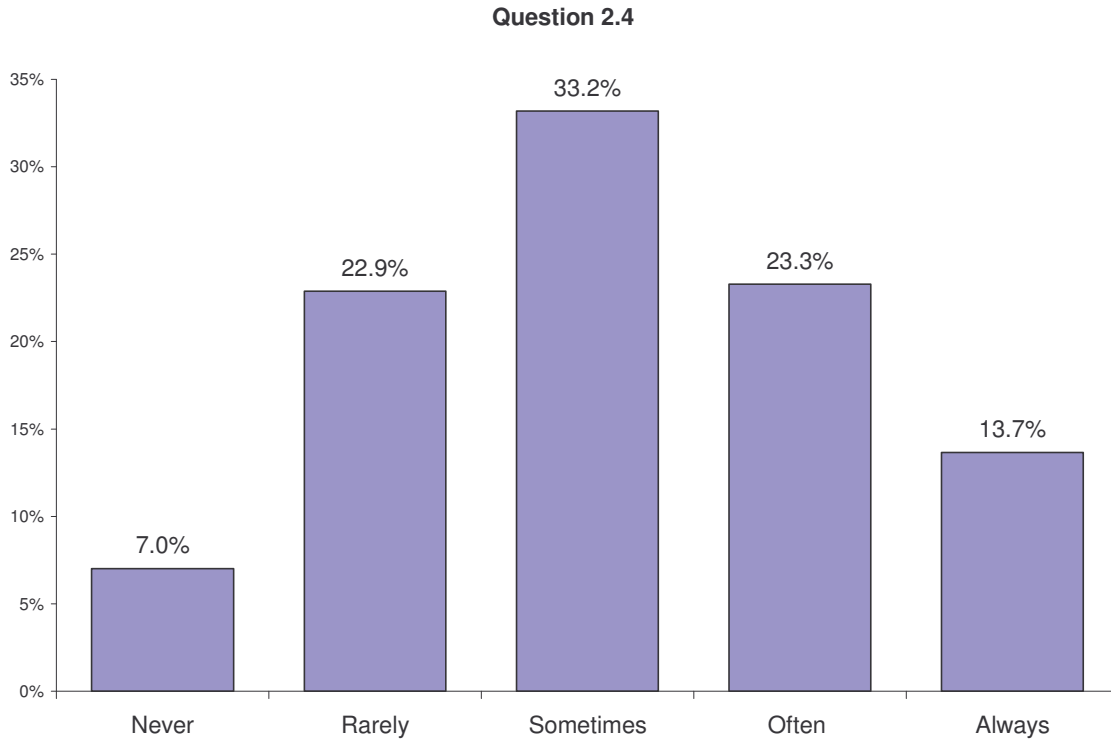
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** denotes significantly different from the overall at a .01 level

*** denotes significantly different from the overall at a .001 level

Question 2.4 Payment denials for medically necessary care are a problem with this payor.



Often/Always by Payor:

Aetna	43.0%
BCBS TX	34.2%
Cigna	31.7%
Humana	34.5%
Unicare	37.9%
United Healthcare	40.2%

**Significance Level
(compared to overall)**

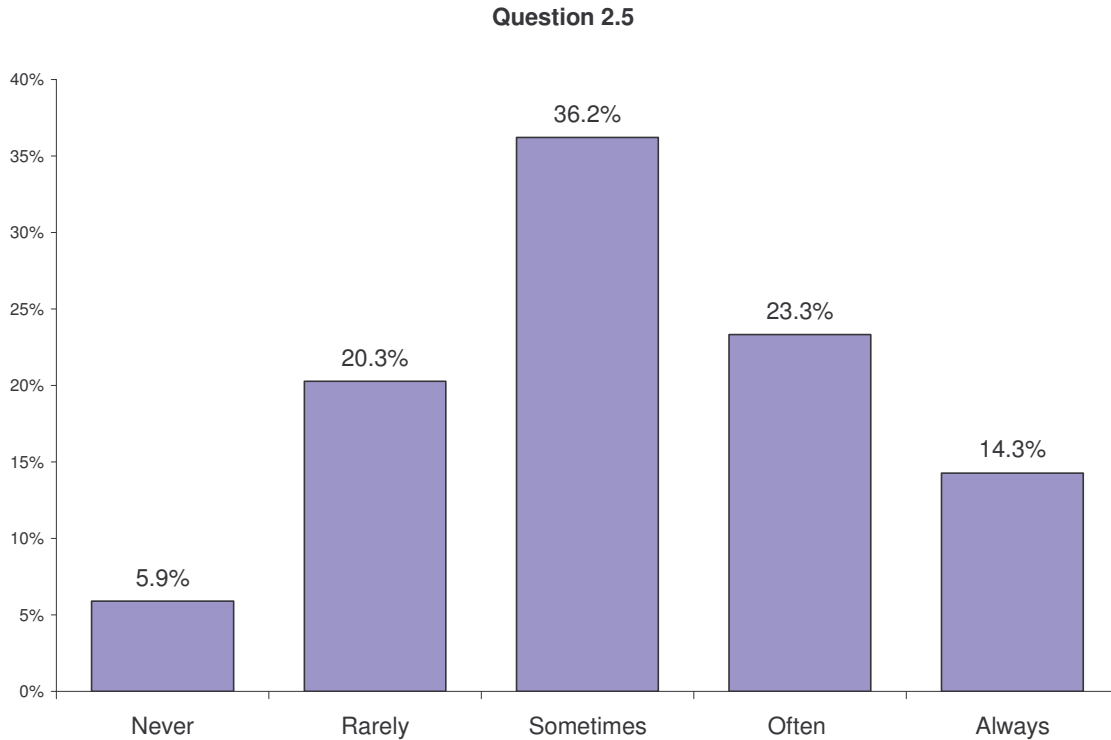
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N.S.

Note: N.S. denotes not significantly different from the overall

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** denotes significantly different from the overall at a .01 level

Question 2.5 The formulary for this payor limits the medications I need to prescribe for treatment.



Often/Always by Payor:

Aetna	43.5%	*
BCBS TX	34.7%	N.S.
Cigna	35.4%	N.S.
Humana	38.0%	N.S.
Unicare	37.2%	N.S.
United Healthcare	36.9%	N.S.

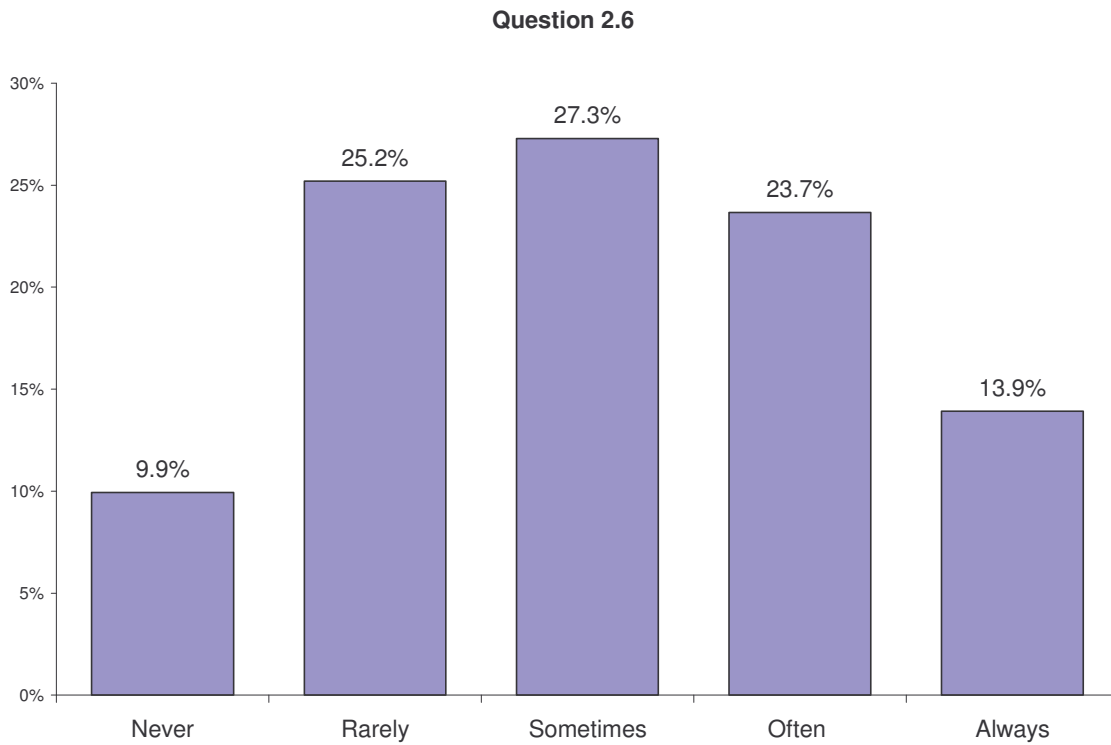
**Significance Level
(compared to overall)**

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Question 2.6 My practice experiences an excessive amount of requests for prescription drug preauthorizations with this payor.

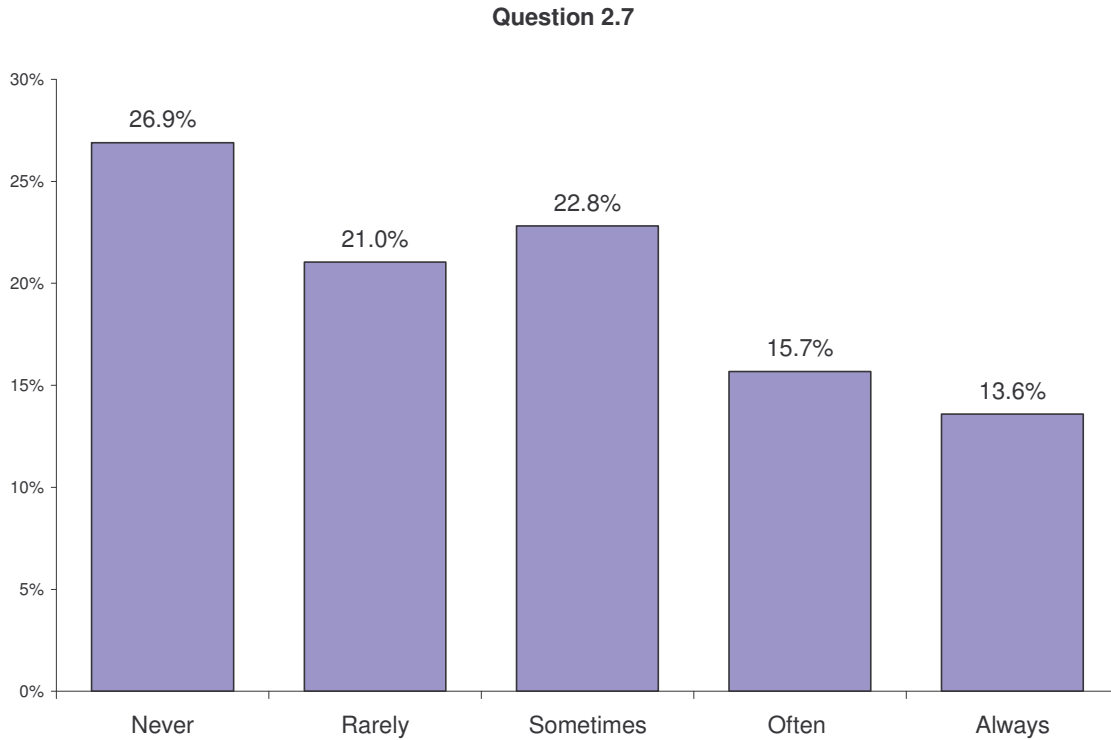


Overall Percentage in Often/Always Category: **37.6%**

Often/Always by Payor:		Significance Level (compared to overall)
Aetna	48.6%	***
BCBS TX	35.2%	N.S.
Cigna	33.7%	N.S.
Humana	36.7%	N.S.
Unicare	32.7%	N.S.
United Healthcare	38.0%	N.S.

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Question 2.7 My practice is aware of the lifestyle modification services (preventive services, care coordination, etc.) available with this payor.

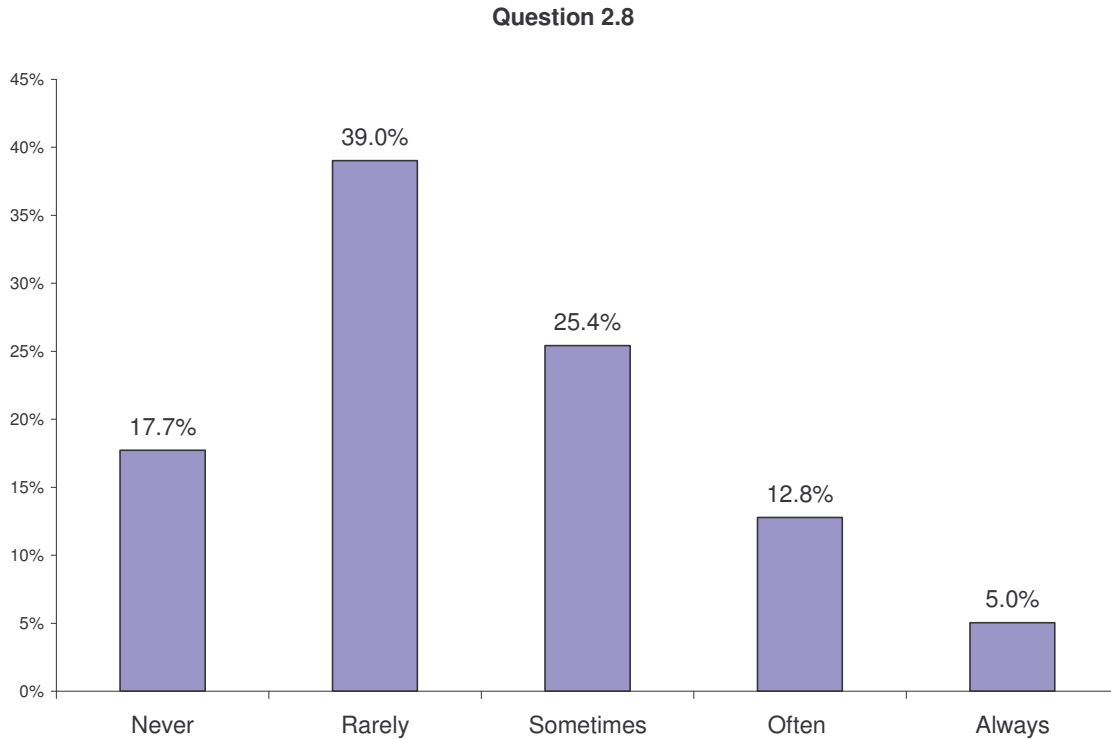


Never/Rarely by Payor:

Payor	Percentage	Significance Level (compared to overall)
Aetna	42.2%	*
BCBS TX	45.7%	N.S.
Cigna	49.8%	N.S.
Humana	50.8%	N.S.
Unicare	55.1%	*
United Healthcare	44.7%	N.S.

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Question 2.8 My practice has experienced problems related to filing ELECTRONIC claims.



Often/Always by Payor:

Aetna	17.7%
BCBS TX	16.2%
Cigna	17.0%
Humana	17.3%
Unicare	19.4%
United Healthcare	19.2%

**Significance Level
(compared to overall)**

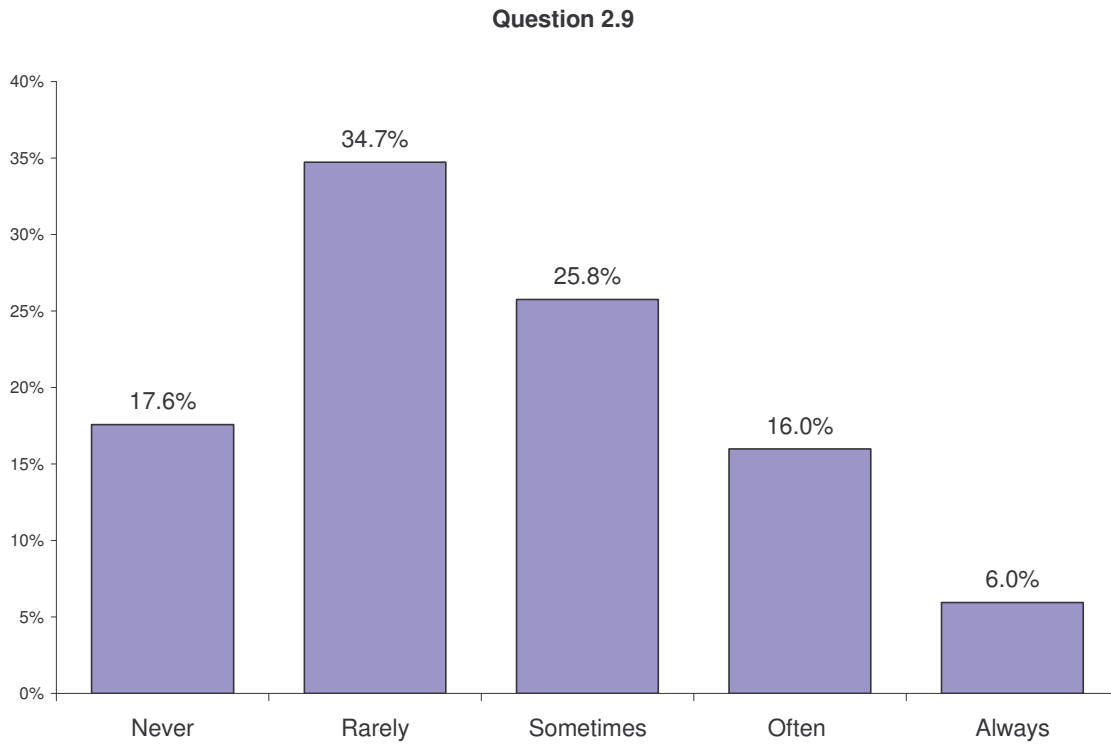
N.S.
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N.S.
N.S.

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Question 2.9 My practice has experienced problems related to filing PAPER claims.

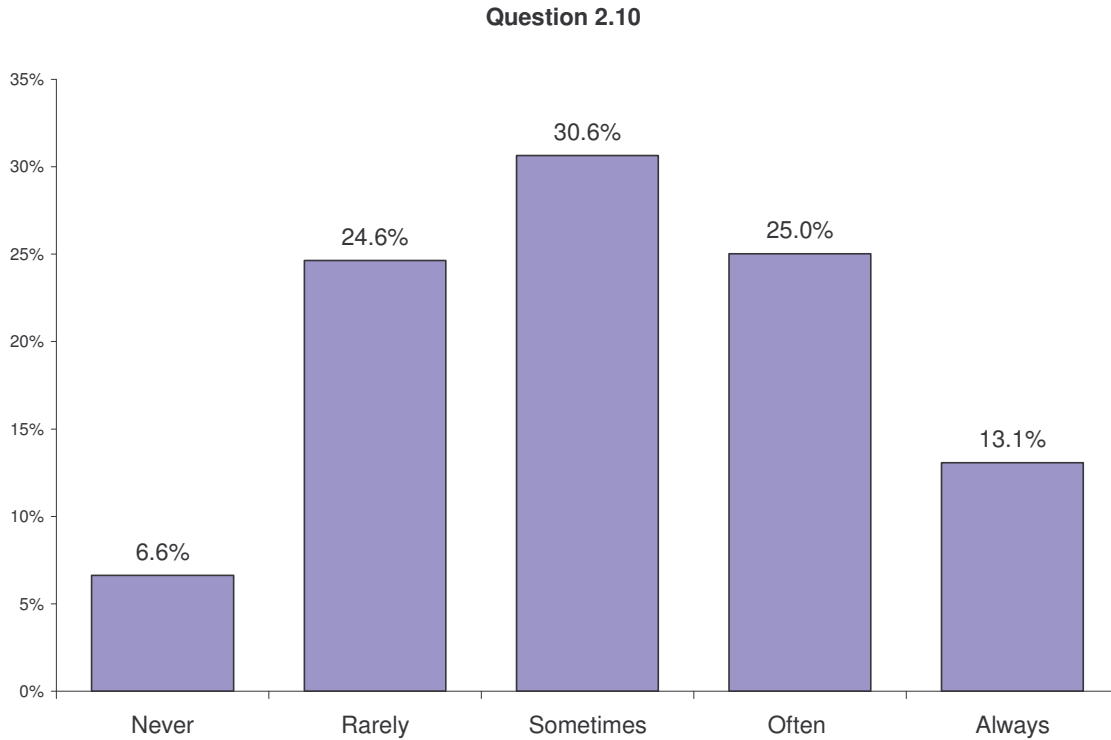


Often/Always by Payor:

Payor	Percentage	Significance Level (compared to overall)
Aetna	21.0%	N.S.
BCBS TX	21.9%	N.S.
Cigna	19.4%	N.S.
Humana	21.8%	N.S.
Unicare	22.4%	N.S.
United Healthcare	25.1%	N.S.

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Question 2.10 My practice has experienced problems related to the timeliness of reimbursement.



Often/Always by Payor:

Aetna	37.3%
BCBS TX	34.5%
Cigna	33.4%
Humana	40.4%
Unicare	43.7%
United Healthcare	39.5%

**Significance Level
(compared to overall)**

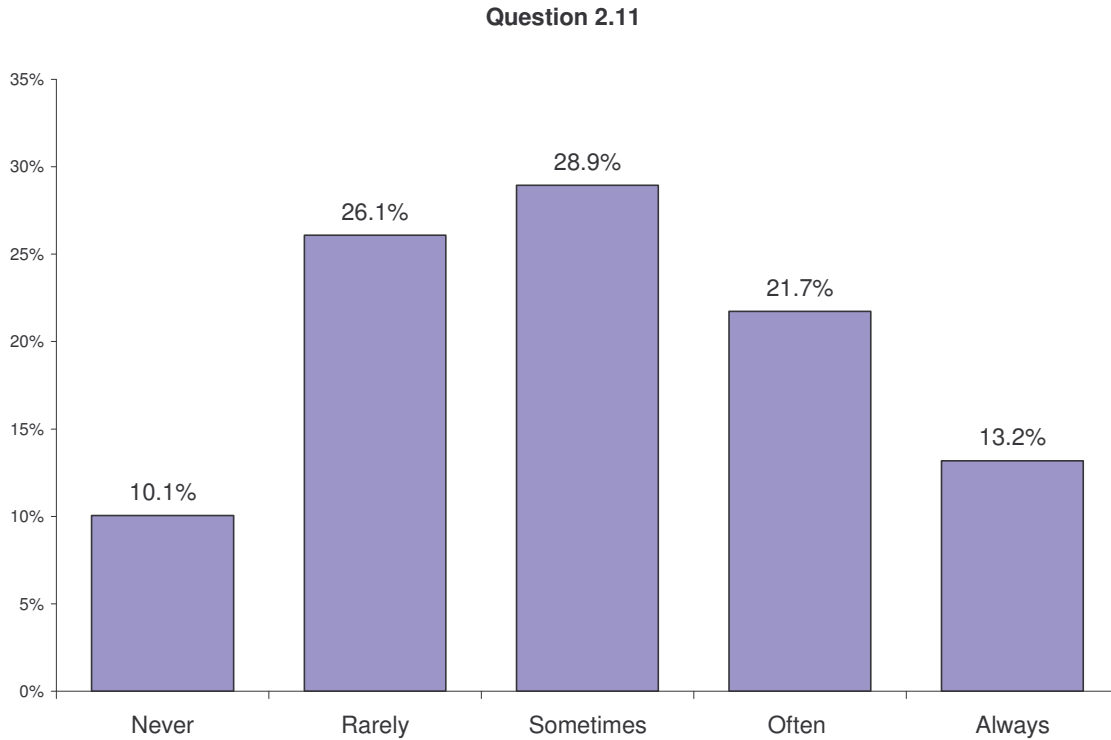
Aetna	N.S.
BCBS TX	N.S.
Cigna	N.S.
Humana	N.S.
Unicare	*
United Healthcare	N.S.

Note: N.S. denotes not significantly different from the overall

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Question 2.11 My practice has experienced issues with payments that are less than the contracted rate.



Often/Always by Payor:

Aetna	38.8%
BCBS TX	28.9%
Cigna	31.4%
Humana	35.8%
Unicare	35.0%
United Healthcare	39.6%

**Significance Level
(compared to overall)**

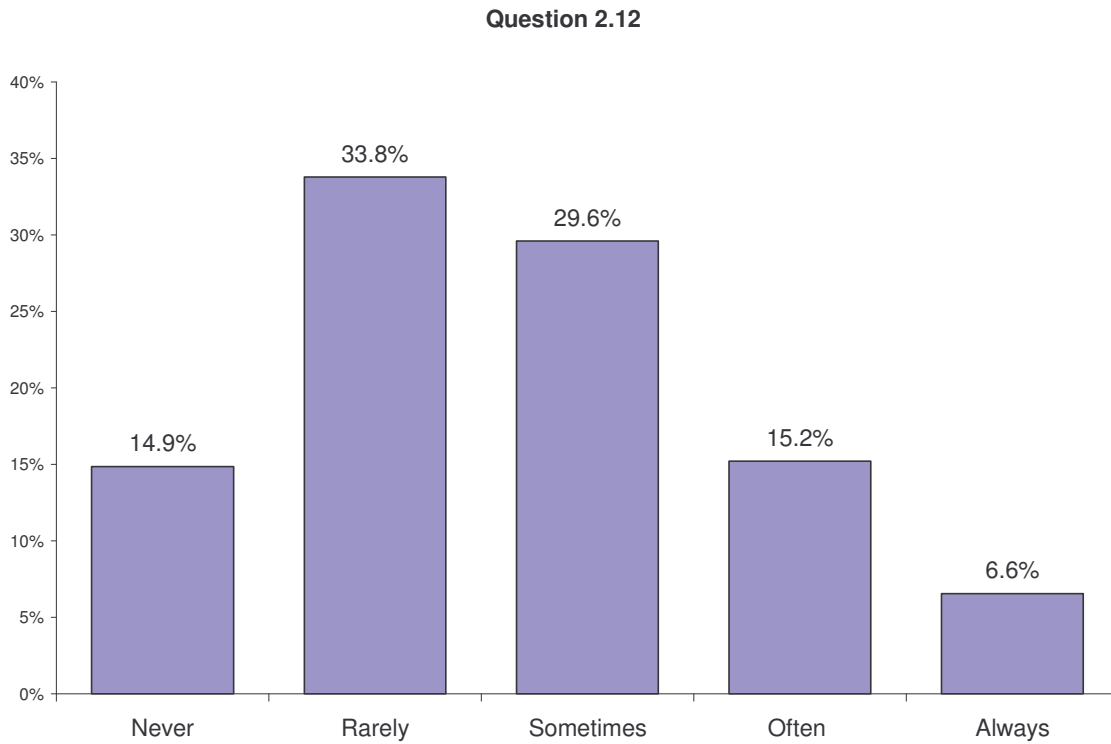
N.S.
**
N.S.
N.S.
N.S.
*

Note: N.S. denotes not significantly different from the overall

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** denotes significantly different from the overall at a .01 level

Question 2.12 My practice has experienced problems related to recoupments. (Recoupments meaning the health plan asking or taking reimbursements from you after they have already paid.)



Often/Always by Payor:

Aetna	24.1%
BCBS TX	26.7%
Cigna	17.4%
Humana	15.7%
Unicare	17.7%
United Healthcare	28.0%

**Significance Level
(compared to overall)**

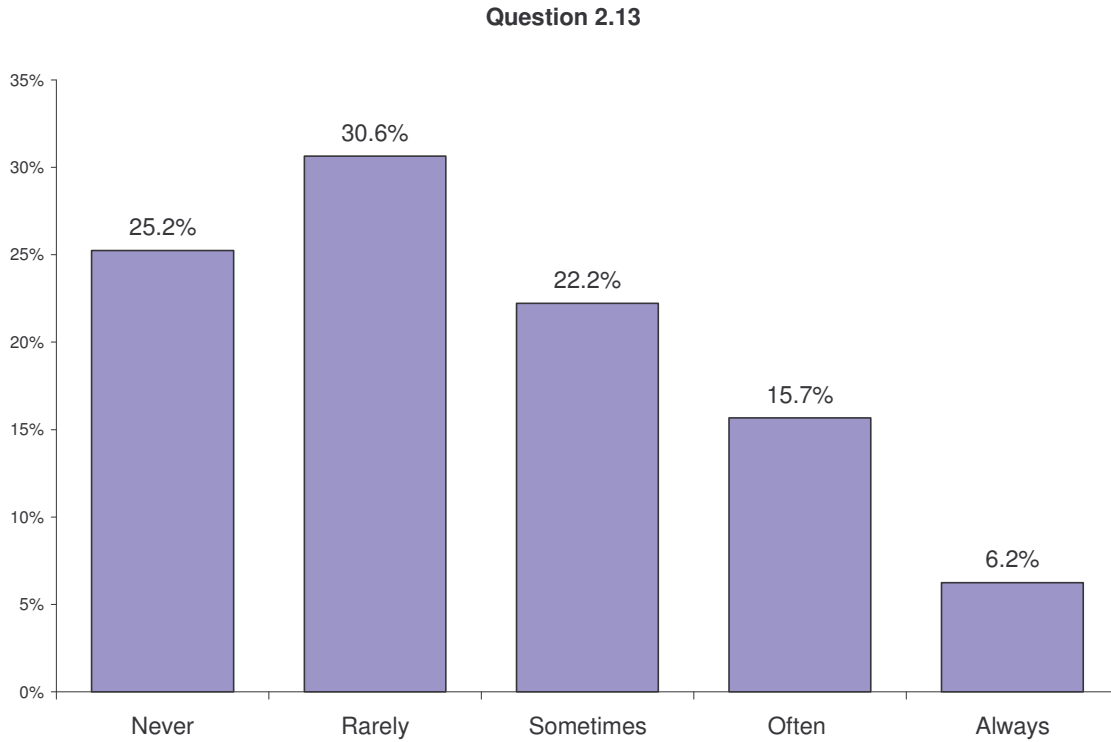
N.S.
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N.S.
**

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Question 2.13 How often in the past 12 months have your reimbursements been discounted by an entity that is associated with the payor, but with whom you are unfamiliar (silent PPO's).



Often/Always by Payor:

Aetna	23.8%	N.S.
BCBS TX	18.6%	N.S.
Cigna	20.4%	N.S.
Humana	20.8%	N.S.
Unicare	21.1%	N.S.
United Healthcare	26.5%	*

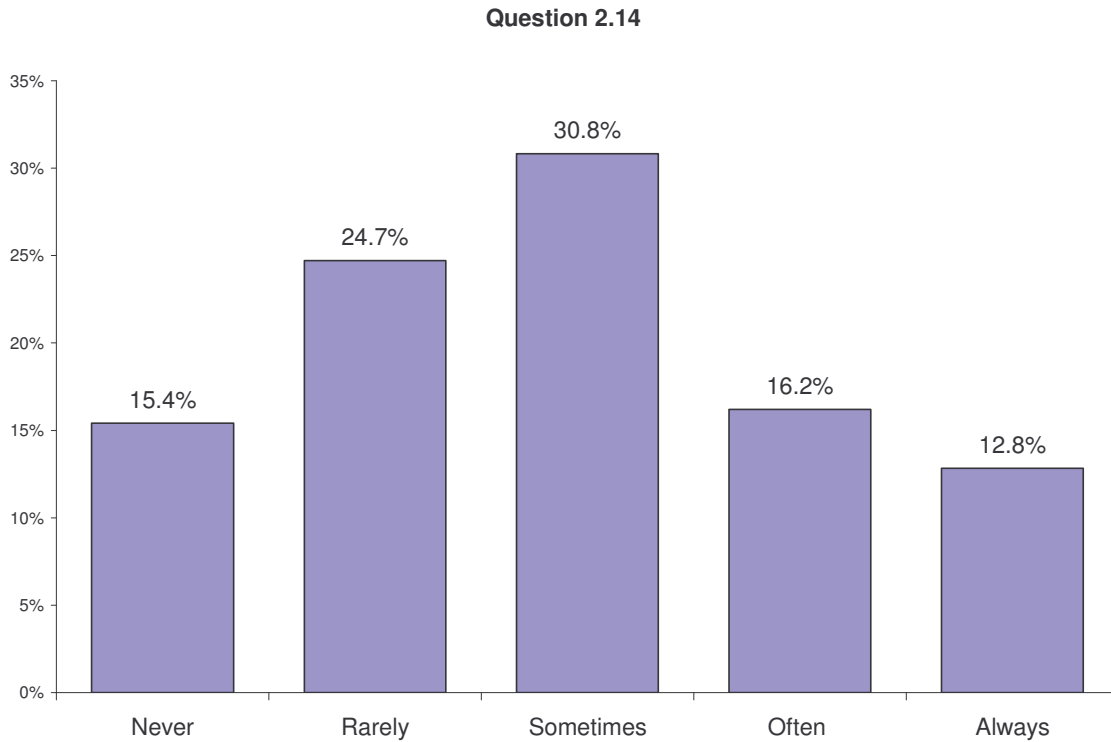
**Significance Level
(compared to overall)**

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Question 2.14 The payor reimburses for the cost of in-office lab services.



Never/Rarely by Payor:

Aetna	43.0%
BCBS TX	32.7%
Cigna	38.7%
Humana	37.0%
Unicare	43.0%
United Healthcare	46.5%

**Significance Level
(compared to overall)**

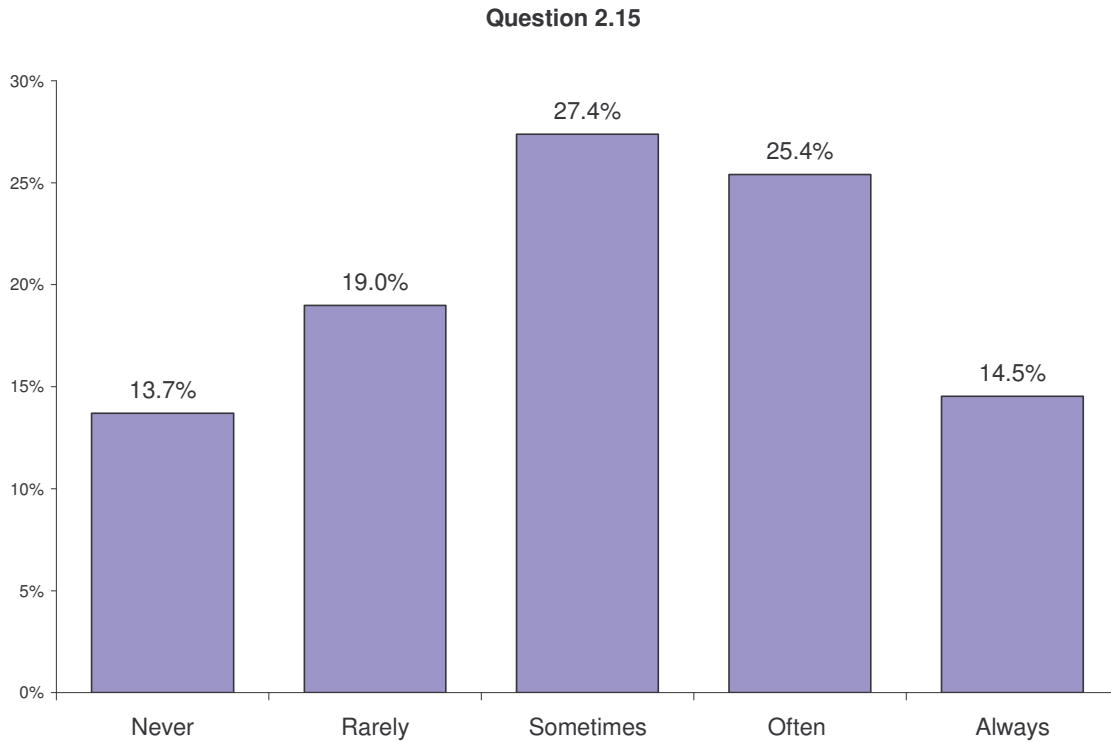
N.S.
*
N.S.
N.S.
N.S.
N.S.

Note: N.S. denotes not significantly different from the overall

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** denotes significantly different from the overall at a .01 level

Question 2.15 The payor reimburses for the cost of immunizations.



Never/Rarely by Payor:

Aetna	34.3%
BCBS TX	27.9%
Cigna	31.6%
Humana	33.9%
Unicare	35.7%
United Healthcare	33.0%

**Significance Level
(compared to overall)**

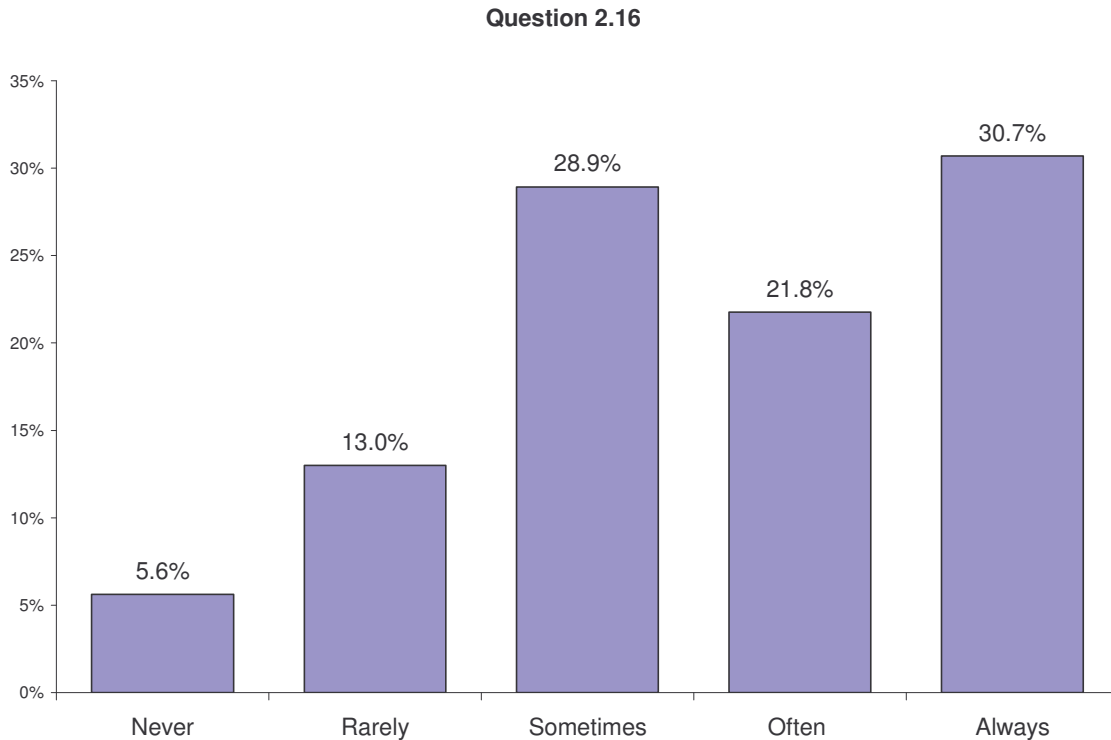
N.S.
N.S.
N.S.
N.S.
N.S.
N.S.

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Question 2.16 Does the payor require your time and services for which they DO NOT reimburse for before issuing benefits to the patients (i.e., precertifications or preauthorizations, peer to peer review, literature searches, letters of medical necessity, etc.)



Often/Always by Payor:

Payor	Percentage	Significance Level (compared to overall)
Aetna	55.5%	N.S.
BCBS TX	52.3%	N.S.
Cigna	50.0%	N.S.
Humana	52.1%	N.S.
Unicare	52.0%	N.S.
United Healthcare	52.7%	N.S.

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Question 2.17 How much time in HOURS per week do you currently provide these free services to the payors (i.e., precertification or preauthorizations, peer to peer review, literature searches, letters of medical necessity, etc.)?

Mean = 10 hours
Median = 6 hours

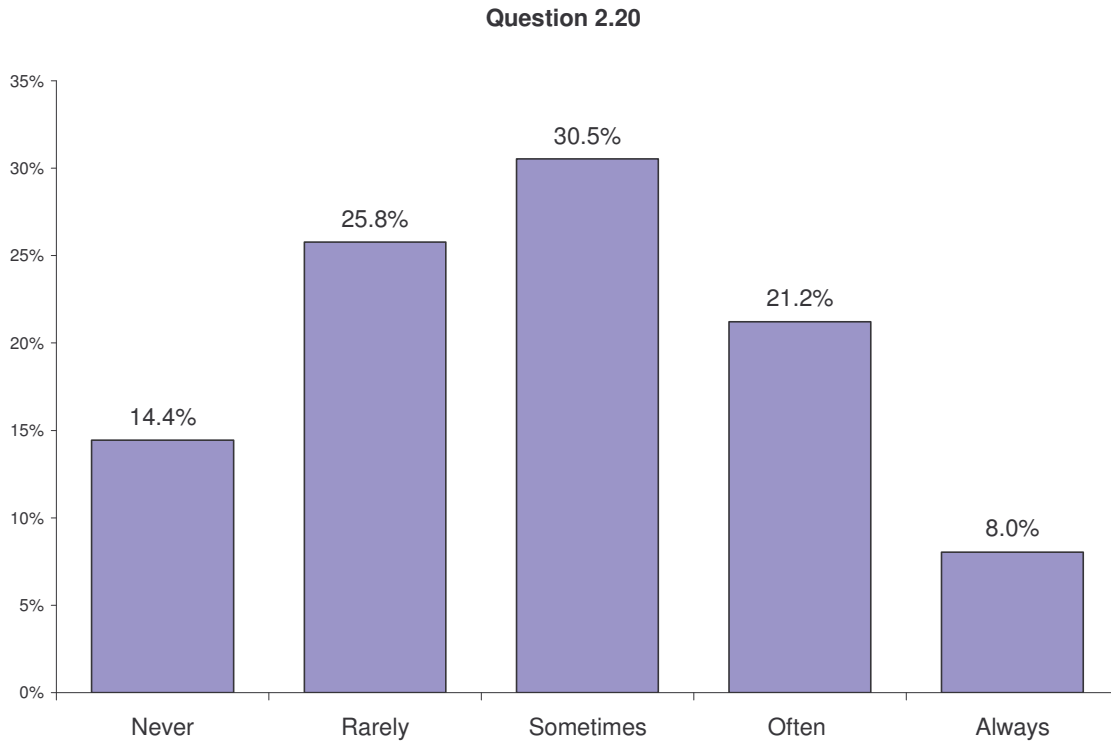
Question 2.18 For each physician in your practice, how many full-time employees do you employ to handle claim filing and paperwork associated with your participation in payor networks?

Less than one full-time employee	16.8%
One to two full-time employees per physician	53.5%
More than two full-time employees per physician	29.7%

Question 2.19 Please estimate the total hours spent each DAY on administration and paperwork related to your participation in payor networks.

0 – 1.00 hours	18.3%
1.01-2.00 hours	24.9%
2.01-3.00 hours	15.7%
More than 3.00 hours	41.1%

Question 2.20 The payor is prompt in responding to my phone calls.



Never/Rarely by Payor:

Aetna	39.4%
BCBS TX	39.3%
Cigna	37.0%
Humana	38.8%
Unicare	41.1%
United Healthcare	45.5%

**Significance Level
(compared to overall)**

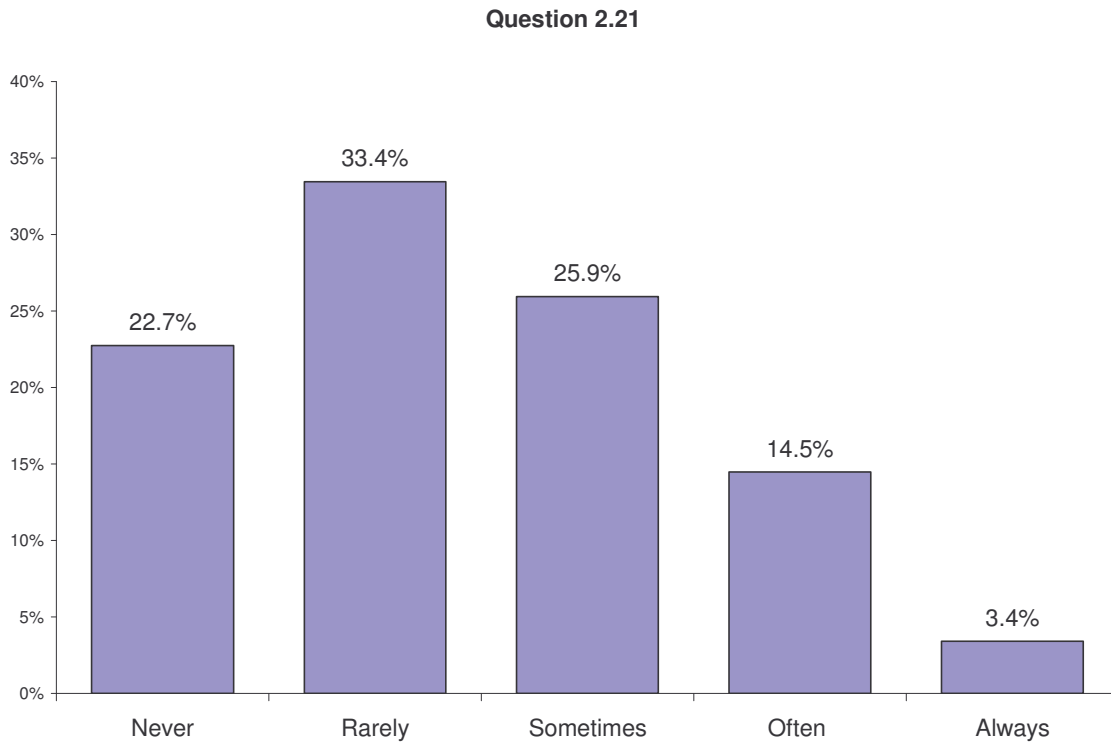
N.S.
N.S.
N.S.
N.S.
N.S.
*

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Question 2.21 My complaint, issue or question is often resolved with ONE phone call.



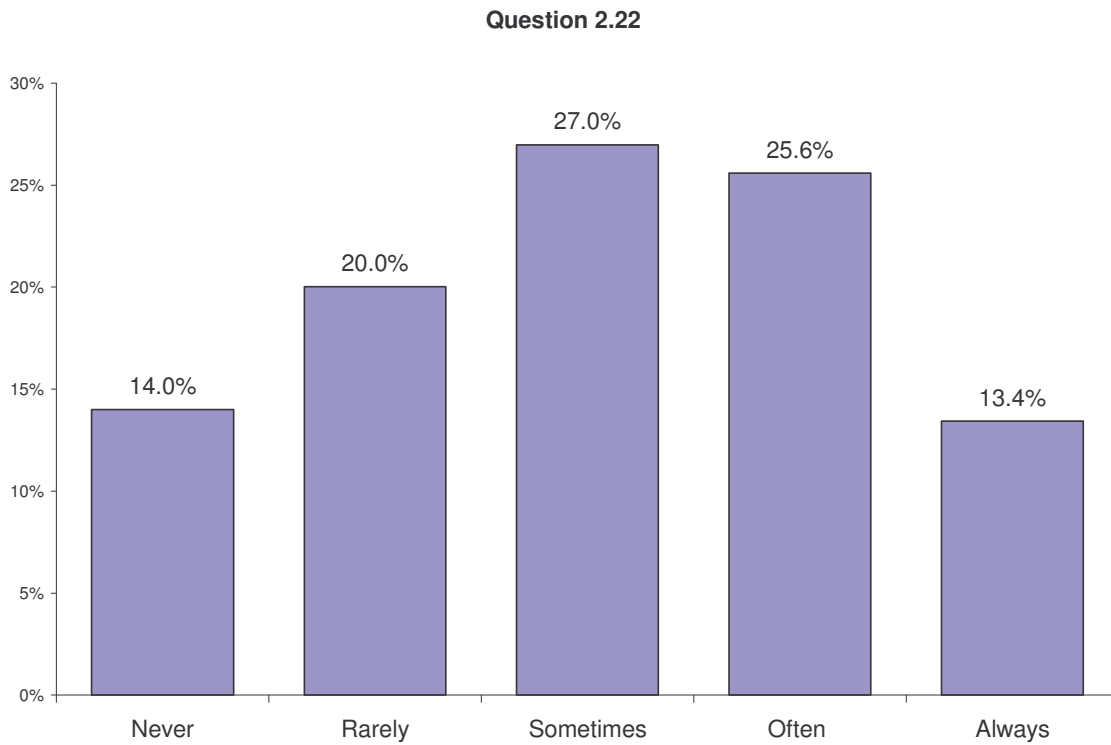
Never/Rarely by Payor:

Aetna	57.9%	N.S.
BCBS TX	53.8%	N.S.
Cigna	52.8%	N.S.
Humana	54.0%	N.S.
Unicare	55.5%	N.S.
United Healthcare	62.7%	**

**Significance Level
(compared to overall)**

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Question 2.22 The payor routinely notifies my practice of updates to formularies, coding procedural changes, fee schedule changes, etc.



Never/Rarely by Payor:

Aetna	29.2%
BCBS TX	29.9%
Cigna	35.0%
Humana	36.7%
Unicare	41.4%
United Healthcare	32.3%

**Significance Level
(compared to overall)**

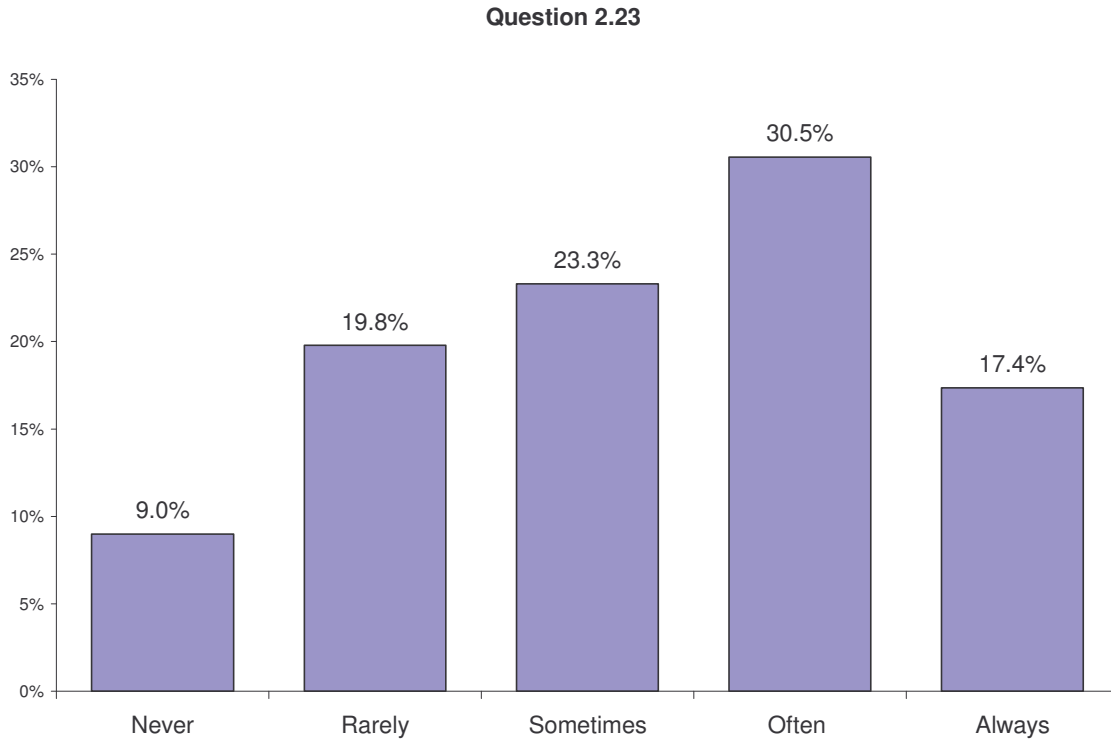
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N.S.
N.S.
N.S.
**
N.S.

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Question 2.23 The payor's credentialing process is completed within three months.



Never/Rarely by Payor:

Aetna	27.7%	N.S.
BCBS TX	28.7%	N.S.
Cigna	27.7%	N.S.
Humana	29.4%	N.S.
Unicare	29.7%	N.S.
United Healthcare	29.6%	N.S.

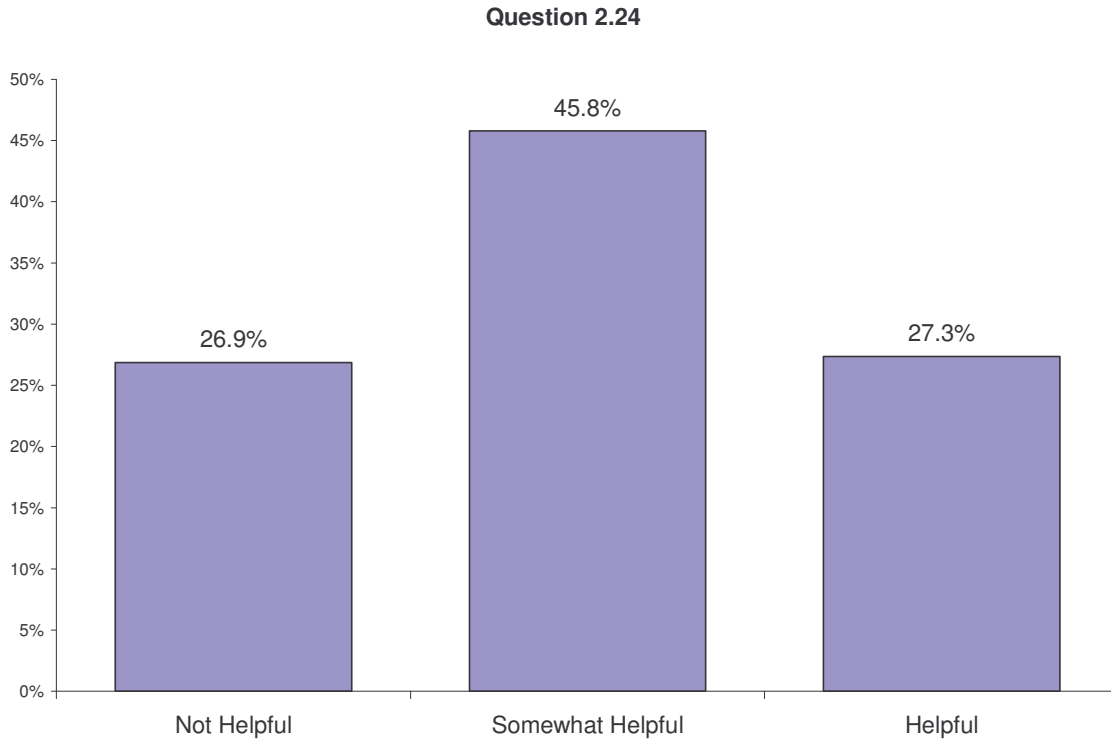
**Significance Level
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Question 2.24 Please rate the helpfulness of the payor's representatives in answering your questions and resolving issues.

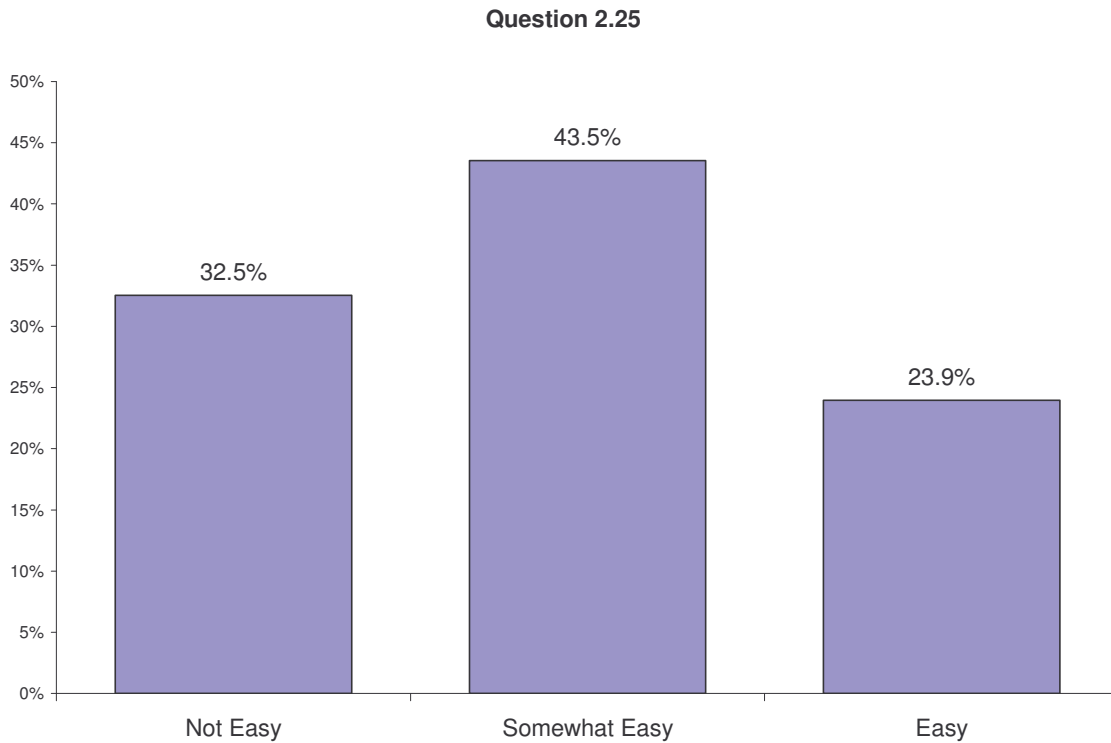


Not Helpful by Payor:

Payor	Percentage	Significance Level (compared to overall)
Aetna	26.9%	N.S.
BCBS TX	23.5%	N.S.
Cigna	20.7%	**
Humana	24.3%	N.S.
Unicare	28.4%	N.S.
United Healthcare	37.1%	***

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 *** denotes significantly different from the overall at a .001 level

Question 2.25 Please rate the ease of use of the payor’s WEBSITE to help you find the information you need.



Not Easy by Payor:

Aetna	26.9%
BCBS TX	43.8%
Cigna	29.6%
Humana	33.7%
Unicare	39.6%
United Healthcare	24.1%

**Significance Level
(compared to overall)**

*

N.S.
N.S.
*

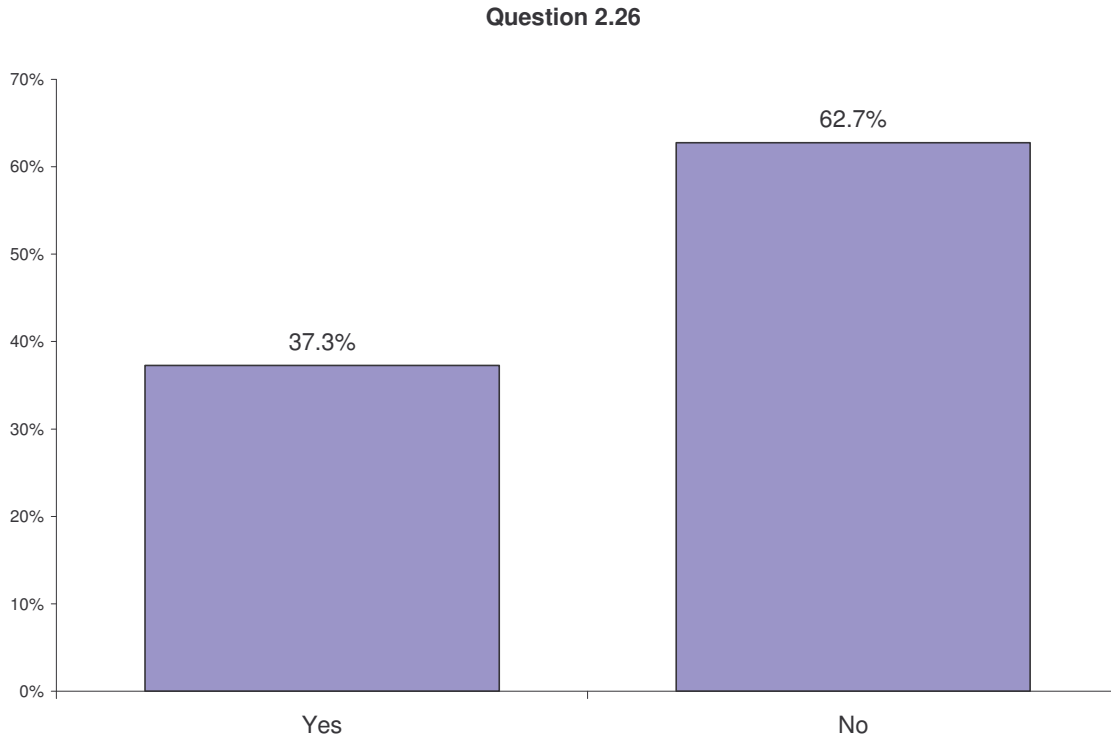
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Question 2.26 Can your office communicate with the payor via Email?

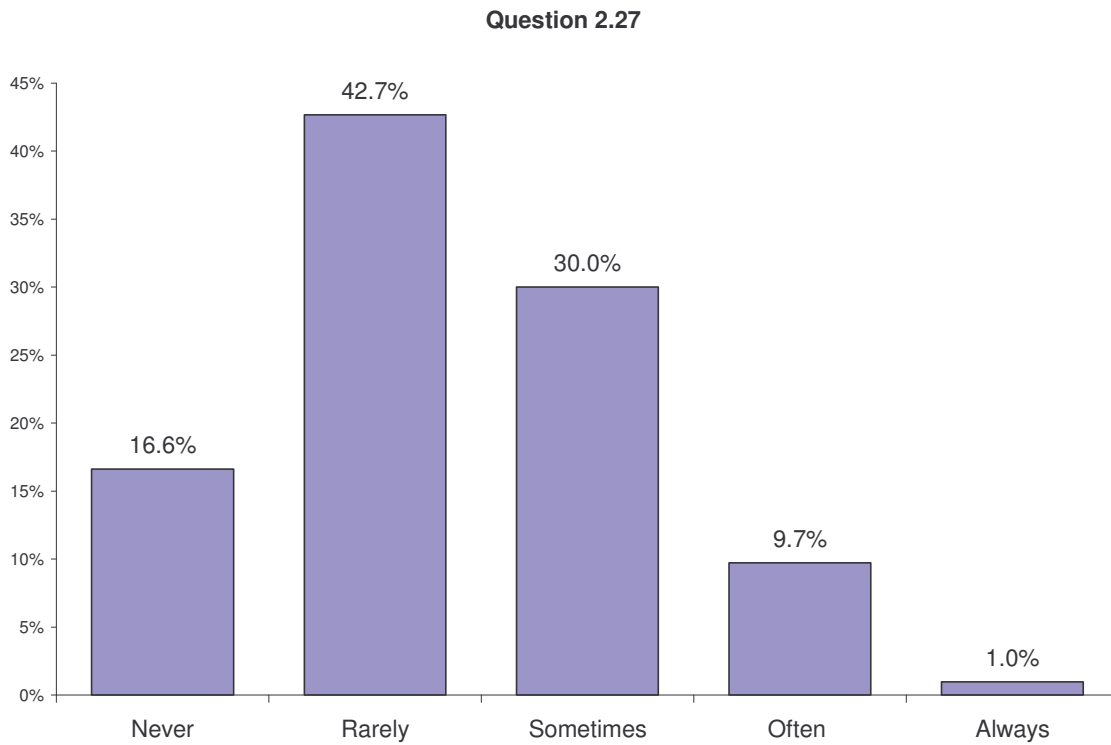


No by Payor:

Payor	Percentage	Significance Level (compared to overall)
Aetna	59.7%	N.S.
BCBS TX	62.8%	N.S.
Cigna	63.1%	N.S.
Humana	66.2%	N.S.
Unicare	69.8%	*
United Healthcare	55.8%	*

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Question 2.27 Patients generally understand their insurance coverage, benefits, co-pays, and deductibles, and benefit limitations.



Never/Rarely by Payor:

Aetna	60.2%	N.S.
BCBS TX	58.5%	N.S.
Cigna	58.8%	N.S.
Humana	59.3%	N.S.
Unicare	63.1%	N.S.
United Healthcare	56.1%	N.S.

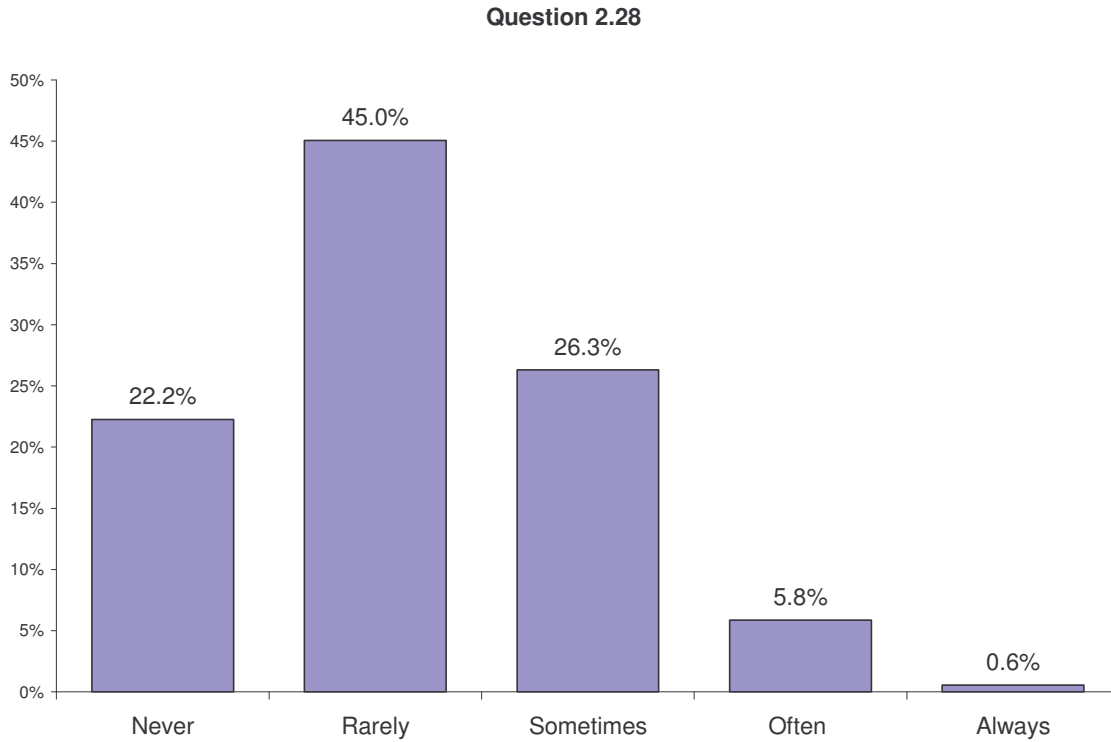
**Significance Level
(compared to overall)**

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Question 2.28 Patients understand the preventative services, care coordination and other lifestyle modification services available to them.



Never/Rarely by Payor:

Aetna	67.8%	N.S.
BCBS TX	66.8%	N.S.
Cigna	65.0%	N.S.
Humana	68.0%	N.S.
Unicare	70.0%	N.S.
United Healthcare	66.3%	N.S.

**Significance Level
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